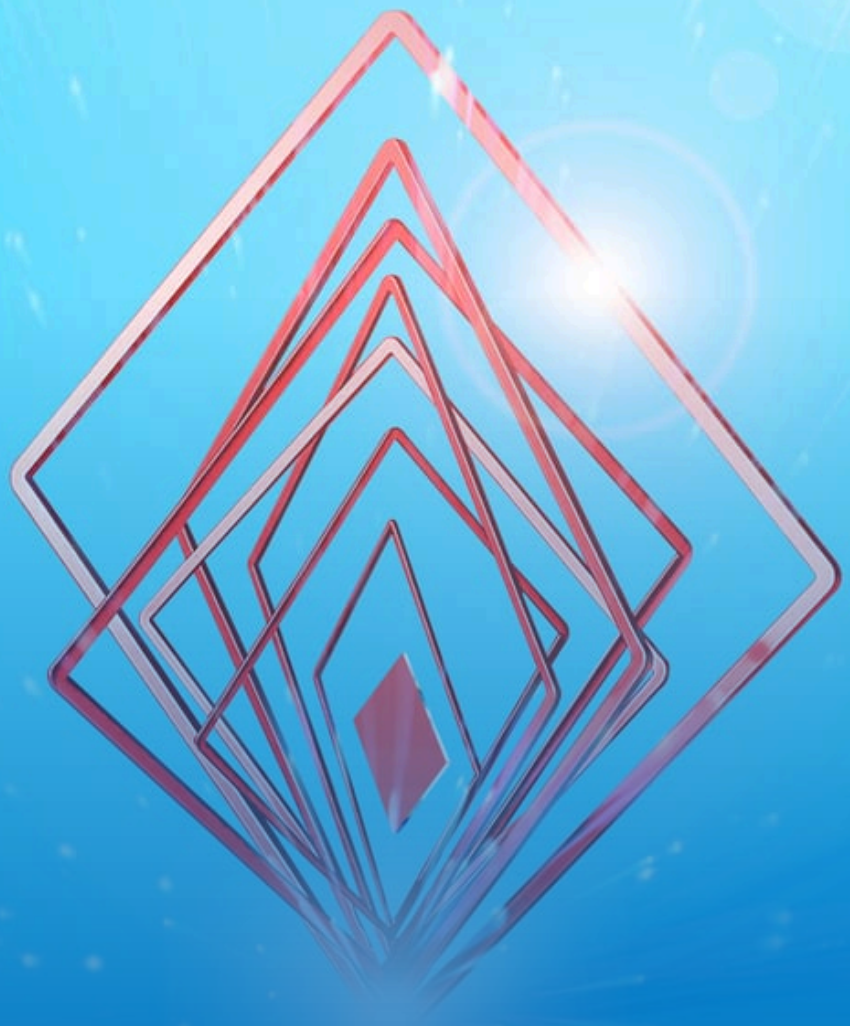


REPORT EXTRACT

Our Value Creation Model

RHB Banking Group · Powering Progress

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RHB's Value Creation Model illustrates how the Group transforms its resources—financial strength, people, technology, relationships, and natural capital into sustainable outcomes.

Official document to follow

This file stands in for the official "Our Value Creation Model" issued by RHB Bank Berhad. Replace it with the published document before launch.