RHB BANK BERHAD

Analyst Presentation

Q1 2025 Financial Results

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RHB Banking Group
28 May 2025

Agenda

1. Executive Summary
2. Q1 2025 Financial Results
3. Summary

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Executive Summary

Q1 2025: Financial Highlights

Net Profit RM750 mil CIR 47.4%	NIM 1.84% 1.91% with liability management	Loans Growth 2.4%[N1] CASA Ratio 28.0%

Profitability

- Marginal 1.9% contraction in total income from RM2.1 bil (Q1 2024) to RM2.0 bil (Q1 2025)
  - Net fund based income increased 7.3% from RM1.4 bil (Q1 2024) to RM1.5 bil (Q1 2025)
  - Non-fund based income declined 20.2% from RM0.7 bil (Q1 2024) to RM0.6 bil (Q1 2025)
- NIM shed 2 bps to 1.84% from 1.86% in FY2024 (1.91% vs 1.96% in FY2024; inclusive of liability management initiative)
- CIR at 47.4% (Q1 2025) from 45.9% (Q1 2024), mainly due to income contraction whilst cost increase was successfully contained
- Credit cost more than halved Y-o-Y to 17 bps (Q1 2025) from 38 bps (Q1 2024) stemming from improvement in Domestic asset quality coupled with the absence of higher ECL for International Business last year
- Net profit expanded 2.7% from RM730.2 mil (Q1 2024) to RM750.0 mil (Q1 2025)

Assets & Liabilities

- Loans grew 2.4%[N1] from RM238 bil (FY2024) to RM239 bil (Q1 2025) contributed by steady growth in Group Community Banking and Commercial segments. Domestic loans grew by 4.7%[N1] outpacing the industry's growth of 4.3%[N1]
- Securities portfolio grew 6.1% from RM88 bil (FY2024) to RM93 bil (Q1 2025)
- Deposits at RM249 bil (Q1 2025) from RM250 bil (FY2024). CASA ratio improved to 28.0% (Q1 2025) from 27.6% (FY2024)
- GIL ratio at 1.50% (Q1 2025) from 1.47% (FY2024). Domestic GIL ratio at 1.22%, outperformed the industry's 1.42% GIL ratio by 20 bps
- LLC at 76.9% (Q1 2025) vs 78.6% (FY2024); LLC with Regulatory Reserves improved to 115.7% (Q1 2025) from 115.5% (FY2024)

Capital

- Group CET1 ratio at 16.0% and TCR at 18.5% (16.4%[N2] and 19.0%[N2] respectively, in FY2024)
- Bank CET1 ratio at 14.7% and TCR at 17.4% (14.8%[N2] and 17.7%[N2] respectively, in FY2024)

N1 Annualised growth
N2 After the declared second interim dividend of 28 sen per share

The Group has commenced with the execution and delivery of our 3-year PROGRESS27 strategy

PROGRESS27 Q1 2025 Highlights

Key Strategic Objective

Best in Service

#2 NPS Rank
(NPS: Net Promoter Score)
in FY2024[1]

81% CSAT Score for Mobile Banking
(CSAT: Customer Satisfaction)
in FY2024[1]

4 Product Applications Fully STP[2]
(STP: Straight-Through Processing)
as of Q1 2025

High Profitability

28.7% Domestic CASA Ratio
as of Q1 2025

4.7% Domestic Loans Growth[3]
YTD Q1 2025

1.1% Fee Income Growth
Q1 2025 vs. Q1 2024

1.84% NIM
as of Q1 2025

17 bps Credit Cost Ratio
as of Q1 2025

~RM12 mil in Cost Reduction
YTD Q1 2025

Responsible & Purposeful

~RM45 Billion in Sustainable Financial Services
achieved 50% of RM90 bil target by 2027

~970k Individuals and Business Empowered
cumulative from July 2021 to Dec 2024[4]

7.7% growth in our Mass Affluent & Affluent Customer Base
YTD Q1 2025

Key Financial Highlights

9.08% ROE*
Q1 2024: 9.16%
FY2024: 10.04%
PROGRESS27: ≥ 12%

*Computation is based on a simplistic full year extrapolation of Q1 2025 profits with a zero dividend assumption. ROE will be recalibrated upon future quarters' performances/dividends declared

47.4% CIR
Q1 2024: 45.9%
FY2024: 46.7%
PROGRESS27: ≤ 44.8%

1.50% GIL
Q1 2024: 1.83%
FY2024: 1.47%
PROGRESS27: ≤1.3%

Notes:
1) As of FY2024 (NPS & CSAT surveys are conducted annually)
2) Consists of Cash Xcess, Deposits, Balance Transfer, and Retail Insurance
3) Annualised growth
4) As of FY2024 (calculated bi-annually)

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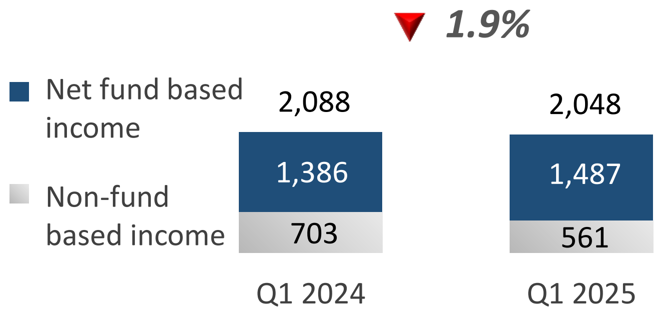
Q1 2025 Financial Results

Q1 2025 net profit growth undergirded by ECL improvement

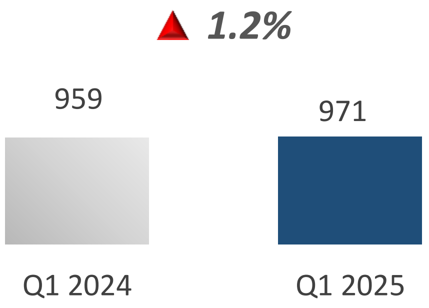
TOTAL INCOME



	Q1 2024	Q1 2025
NIM	**1.83%**	**1.84%**
NIM *(with liability management initiative)*	**1.94%**	**1.91%**
Non-fund based income /Total income	**33.7%**	**27.4%**

- Total Income contracted marginally Y-o-Y as:
  - Lower trading income hampered Non-fund based income (-20.2%)
  - Partly offset by improvement in Net fund based income (+7.3%) predicated by healthy assets growth
- NIM up 1 bp as domestic NIM strengthened however partly offset by the decline in Singapore's NIM which corresponds with SORA's downward trend

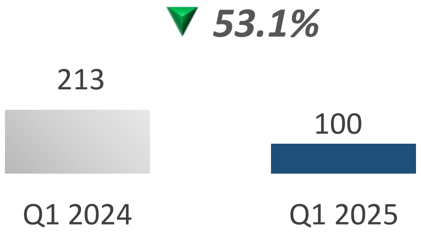
COST



	Q1 2024	Q1 2025
CIR	**45.9%**	**47.4%**

- Cost optimisation initiative under PROGRESS27 taking shape restricting cost increase to a minimum
- In a business-as-usual scenario without effecting cost take out, Q1 2025 cost would have been higher by RM12 mil (CIR 48.0%)

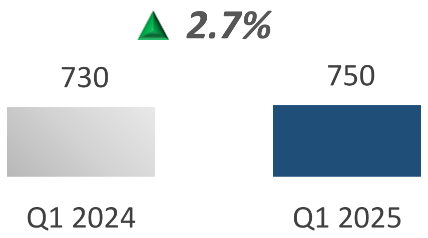
ECL (LOANS)



	Q1 2024	Q1 2025
Credit cost (bps)	**38**	**17**

- Significant ECL improvement due to
  - Lower Domestic ECL; and
  - The absence of one-off International Business ECL of RM95 mil in Q1 2024

NET PROFIT



	Q1 2024	Q1 2025
ROE	**9.16%**	**9.08%**

- ROE of 9.08% is computed based on a simplistic full year extrapolation of Q1 2025 profits without factoring in potential dividends
- ROE will be recalibrated once future quarters' results materialises coupled with any dividends announced

- Amounts in RM mil
- Numbers may not sum up due to rounding

Loans holding up while CASA marginally improves; domestic asset quality continues to trend better vis-à-vis the industry

Financial Position

Total Assets

▲ 3.0%*

Dec 2024	Mar 2025
350	353

*Annualised growth

Gross Loans

▲ 2.4%*

Dec 2024	Mar 2025
238	239

*Annualised growth

Securities Portfolio

▲ 24.5%*

Dec 2024	Mar 2025
88	93

*Annualised growth

Shareholders' Equity

▼ 0.9%

Dec 2024	Mar 2025
32	32

Customer Deposits

▼ 0.4%

Dec 2024	Mar 2025
250	249

CASA

▲ 4.4%*

Dec 2024	Mar 2025
69	70

*Annualised growth

CASA Ratio

▲ 0.4%

Dec 2024	Mar 2025
27.6%	28.0%

Liquidity Coverage Ratio

▼ 3.2%

Dec 2024	Mar 2025
137.8%	134.6%

Asset Quality

Stage 2 Loans Ratio

▲ 0.14%

Dec 2024	Mar 2025
4.85%	4.99%

Group GIL

▲ 2.7%

	Dec 2024	Mar 2025
Amount	3.5	3.6
GIL Ratio	1.47%	1.50%

Domestic GIL

▲ 3.2%

	Dec 2024	Mar 2025
Amount	2.4	2.5
GIL Ratio	1.19%	1.22%

LLC Ratio excl. Regulatory Reserve

▼ 1.7%

Dec 2024	Mar 2025
78.6%	76.9%

LLC Ratio incl. Regulatory Reserve

▲ 0.2%

Dec 2024	Mar 2025
115.5%	115.7%

- Amounts in RM bil

GIL Ratio

Marked improvement in ECL contributed to higher profits; partly offset by the reduction in non-fund based income

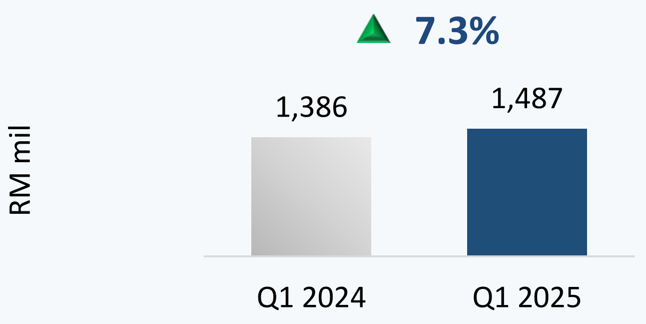
RM mil	Q1 2024	Q1 2025	Y-o-Y	%
Net fund based income	1,386	**1,487**	101	▲ 7.3%
Non-fund based income	703	**561**	-142	▼ 20.2%
Total Income	**2,088**	**2,048**	-41	▼ 1.9%
Operating expenses	-959	**-971**	12	▲ 1.2%
Operating Profit Before Allowances	**1,129**	**1,077**	-52	▼ 4.6%
Allowance for credit losses on financial assets	-215	**-106**	-109	▼ 50.8%
Share of results of associates	-4	**-9**	-5	▼ >100%
Profit Before Taxation	**910**	**963**	53	▲ 5.8%
Net Profit	**730**	**750**	20	▲ 2.7%
Earnings Per Share (sen)	**17.03**	**17.20**	0.17	▲ 1.0%
Cost-to-Income Ratio	**45.9%**	**47.4%**	-	▲ 1.5%
ROE	**9.16%**	**9.08%**	-	▼ 0.08%

**Numbers may not sum up due to rounding*

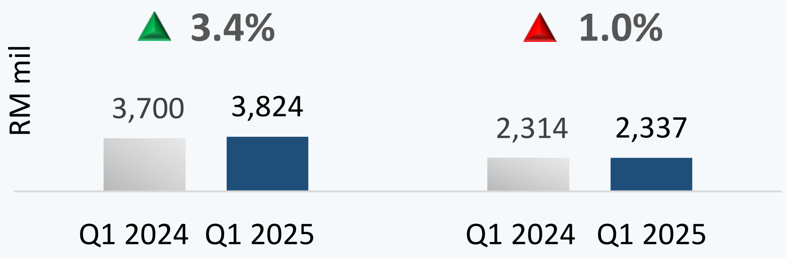
RHB

NIM sustained at 1.84% Q-o-Q underpinned by prudent domestic funding cost management; NIM with FX swap higher by 7 bps at 1.91%

Net Fund Based Income

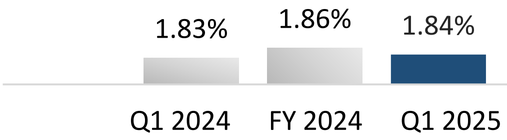


Fund Based Income | **Fund Based Expenses**



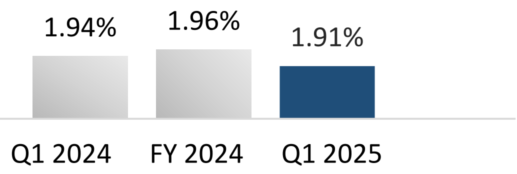
Net Interest Margin (NIM)

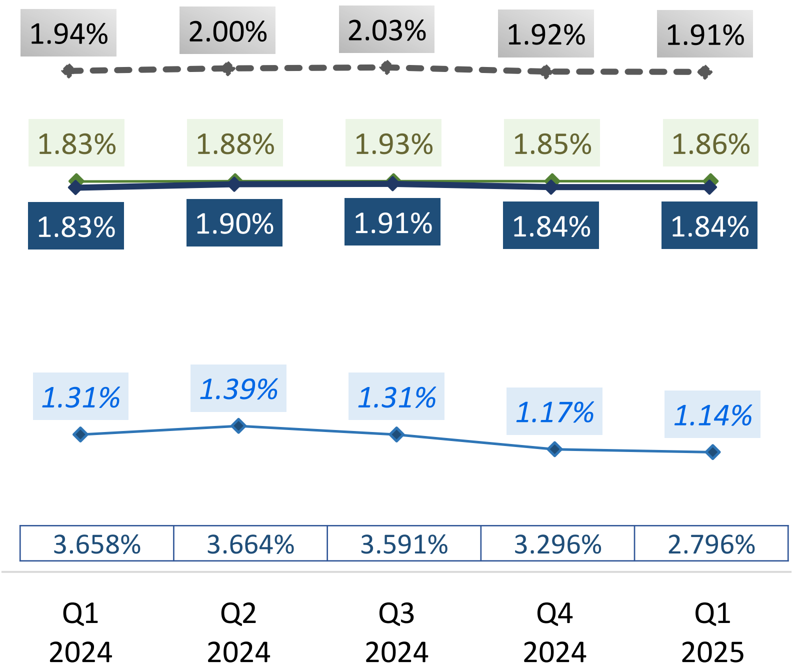
Y-o-Y: ▲ 1 bp
YTD: ▼ 2 bps



NIM including liability management initiative

Y-o-Y: ▼ 3 bps
YTD: ▼ 5 bps





NIM including liability management initiative

Domestic NIM

NIM

NIM sustained Q-o-Q benefiting from lower domestic funding cost which mitigated the impact of declining Singapore NIM

Singapore NIM

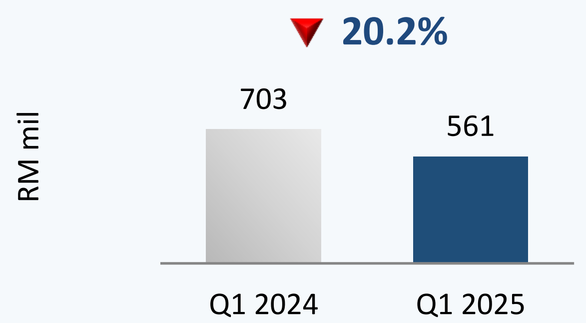
NIM contraction mirroring Singapore's SORA benchmark interest rate trending lower

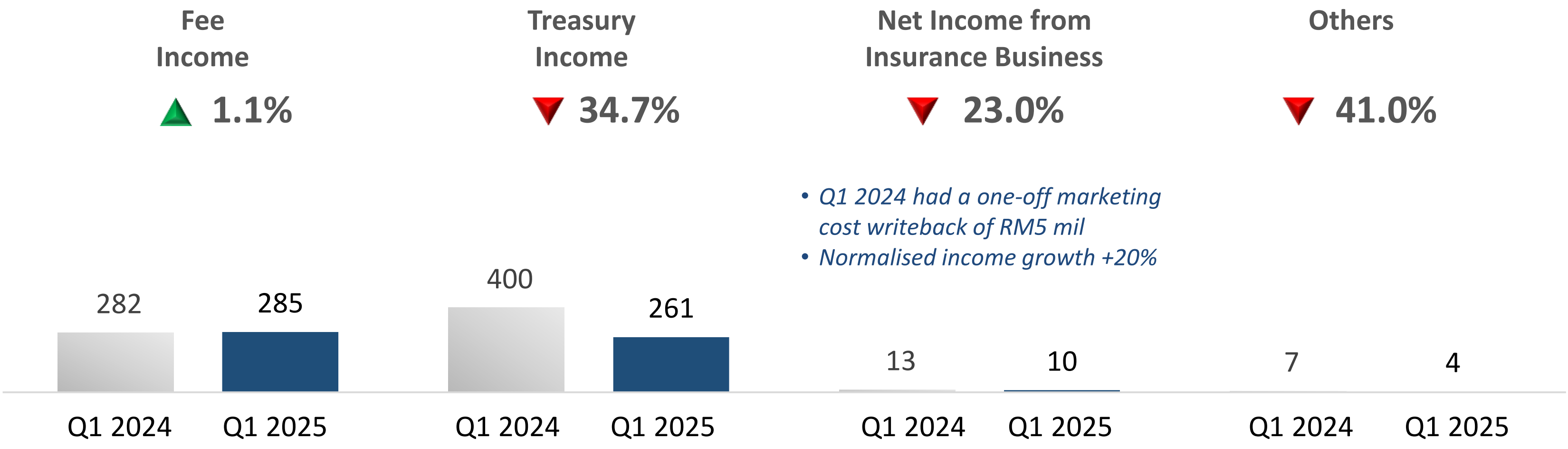
3-month SORA*

** Source: Monetary Authority of Singapore (MAS)*

RHB

Contraction in net forex gain as well as net trading and investment income weighed on non-fund based income





- *Q1 2024 had a one-off marketing cost writeback of RM5 mil*
- *Normalised income growth +20%*

RM mil	Q1 2024	Q1 2025	Y-o-Y	%
Fee Income:	282	**285**	**3**	▲ 1.1%
IB Related	18	**20**	2	▲ 8.0%
Brokerage Income	52	**41**	-11	▼ 21.7%
Asset Management	37	**38**	1	▲ 1.3%
Other Services & Commission Income*	175	**187**	12	▲ 7.1%
Treasury Income:	400	**261**	**-139**	▼ 34.7%
Net Forex Gain / Derivatives	264	**191**	-73	▼ 27.8%[1]
of which: Liability Management Initiative	81	**50**	-31	▼ 38.7%
Gain & MTM on Securities	136	**70**	-66	▼ 48.1%[2]

1. Net Forex Gain / Derivatives* ▼ *27.8%

- *Lower funding FX swap MTM gain as interest differential between US FFR and MY OPR narrowed*
- *Lower trading income from derivative instruments such as IRS** and CCS****

IRS = Interest Rate SwapsCCS = Cross Currency Swaps*

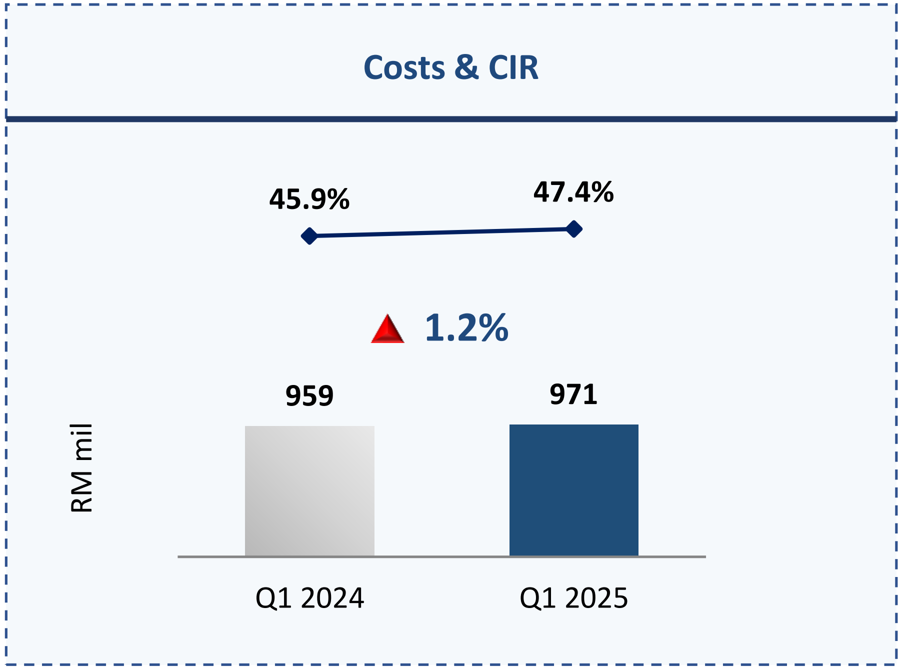
2. Gain & MTM on Securities* ▼ *48.1%

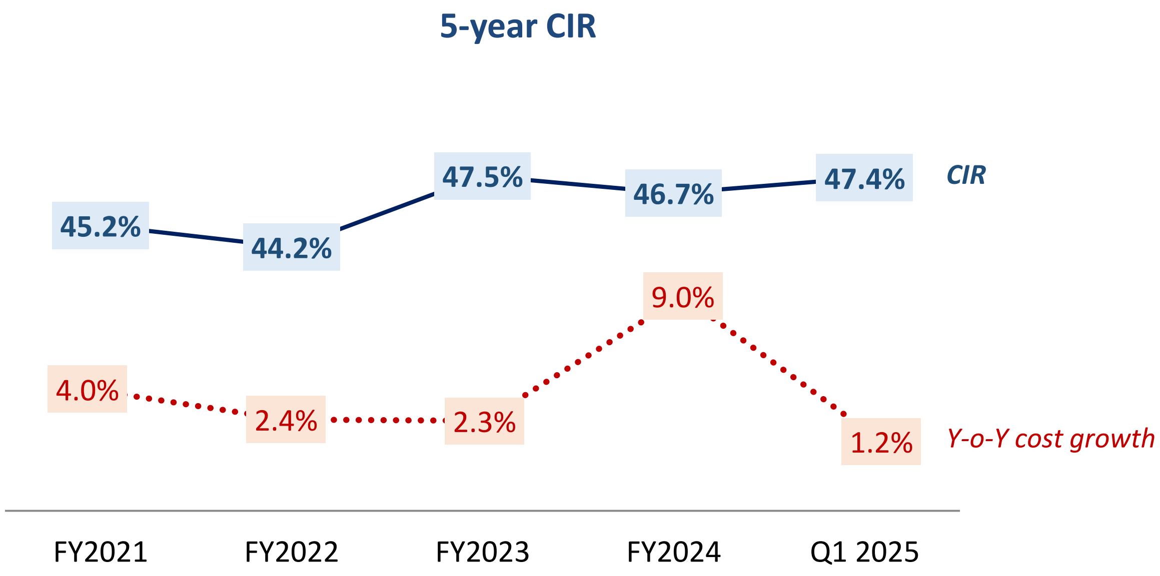
Tactical investment decision on the timing of unlocking trading gains given the volatility in yield movement both domestically and globally.

**Include guarantee fees and commitment fees*

Note: Numbers may not sum up due to rounding

Contained cost growth at 1.2% with continued focus on cost optimisation





RM mil	Q1 2024	Q1 2025	Y-o-Y	%
Personnel Expenses	577	**574**	-3	▼ 0.5%
Establishment Expenses	237	**239**	2	▲ 0.8%
of which: IT Expenses	84	**92**	8	▲ 9.3%
Marketing Expenses	64	**82**	18	▲ 28.6%
Administration & General Expenses	81	**76**	-5	▼ 6.9%
Total	**959**	**971**	12	▲ **1.2%**

**Numbers may not sum up due to rounding*

YTD loans growth mainly contributed by Group Community Banking and Commercial segments

Gross Loans

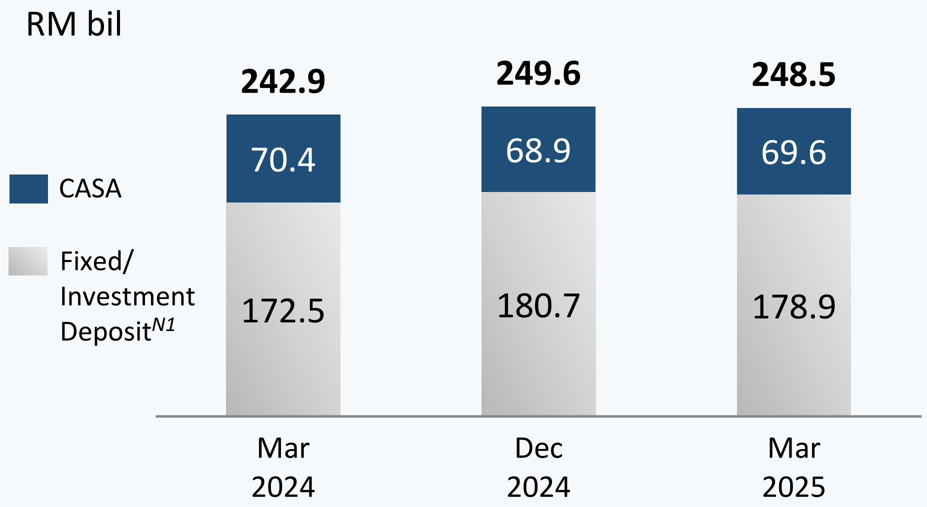
RM bil	Mar 2024	Dec 2024	Mar 2025	YTD	Annualised	Y-o-Y
GROUP COMMUNITY BANKING	**142.5**	**149.9**	**152.0**	**1.4%**	**5.5%**	**6.6%**
Retail	**114.8**	**122.0**	**124.1**	**1.7%**	**6.9%**	**8.0%**
Mortgage	83.2	88.7	90.3	1.8%	7.3%	8.5%
Commercial Property Financing	4.0	3.8	3.7	-2.0%	-	-6.2%
ASB Financing	5.7	5.8	5.9	2.7%	10.9%	4.6%
Auto Financing	11.1	12.1	12.3	2.3%	9.0%	10.9%
Unsecured Business	10.4	11.2	11.3	1.1%	4.5%	8.6%
Others	0.4	0.4	0.6	0.2%	0.8%	0.6%
SME	**27.7**	**27.9**	**27.9**	**-0.2%**	**-**	**0.8%**
Retail SME	20.8	20.7	20.5	-0.7%	-	-1.2%
Middle Market	6.9	7.2	7.4	1.4%	5.5%	6.8%
GROUP WHOLESALE BANKING	**48.2**	**53.5**	**53.9**	**0.6%**	**2.5%**	**11.7%**
Corporate	40.1	43.8	43.8	-0.2%	-	9.0%
Commercial	8.1	9.7	10.1	4.2%	16.9%	24.9%
TOTAL RHB DOMESTIC	**190.7**	**203.4**	**205.9**	**1.2%**	**4.7%**	**7.9%**
OVERSEAS OPERATIONS	**34.2**	**34.4**	**33.3**	**-2.9%**	**-**	**-2.5%**
Singapore	28.4	29.4	28.6	-2.8%	-	0.5%
Others	5.8	5.0	4.7	-3.5%	-	-17.1%
TOTAL RHB GROUP	**224.9**	**237.8**	**239.2**	**0.6%**	**2.4%**	**6.3%**

Optimised funding cost via retail CASA; CASA ratio improved to 28.0%

Customer Deposits

Y-o-Y: ▲ 2.3%

YTD: ▼ 0.4%



	Mar 2024	Dec 2024	Mar 2025
LDR	**92.6%**	**95.3%**	**96.2%**
LCR	**149.3%**	**137.8%**	**134.6%**

N1 Fixed/Investment Deposits include MMTD and NID

CASA by Segment

RM bil	Mar 2024	Dec 2024	Mar 2025	YTD	Annualised	Y-o-Y
GROUP COMMUNITY BANKING	**40.9**	**42.0**	**42.8**	**1.9%**	**7.6%**	**4.7%**
Retail	22.1	22.6	23.5	4.1%	16.5%	6.6%
SME	18.8	19.4	19.3	-0.7%	-	2.5%
GROUP WHOLESALE BANKING	**21.4**	**18.4**	**17.9**	**-2.7%**	**-**	**-16.2%**
Corporate	19.7	16.2	16.0	-0.9%	-	-18.7%
Commercial	1.7	2.2	1.9	-15.8%	-	12.4%
TOTAL RHB DOMESTIC	**62.3**	**60.4**	**60.7**	**0.5%**	**1.9%**	**-2.5%**
OVERSEAS OPERATIONS	**8.1**	**8.5**	**8.9**	**5.5%**	**22.2%**	**9.1%**
TOTAL RHB GROUP	**70.4**	**68.9**	**69.6**	**1.1%**	**4.4%**	**-1.1%**

	Mar 2024	Dec 2024	Mar 2025
CASA Ratio - Domestic	**30.2%**	**28.4%**	**28.7%**
CASA Ratio - Group	**29.0%**	**27.6%**	**28.0%**

Impact from BNM's reduction in SRR from 2% to 1% (effective 16th May 2025)

Impact of the potential cash release of ~ RM1.7 bil

(i) Higher income from placement with BNM at current OPR

(ii) Higher income from Investing in higher yield HQLA

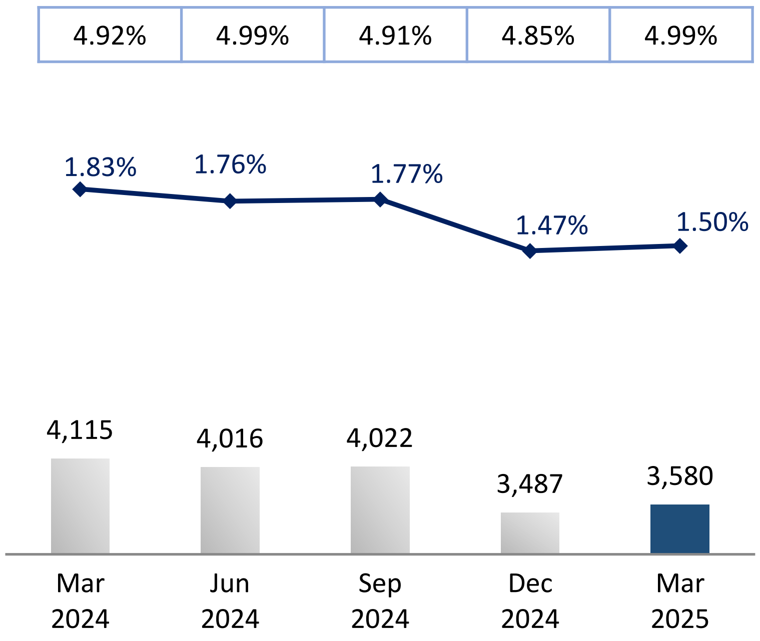
(iii) Reduce interbank borrowings

(iv) Reduce reliance on expensive Corporate deposits

(v) Fund loan growth

GIL ratio contained at 1.50%; LLC stable at 76.9% (115.7% incl. Regulatory Reserves)

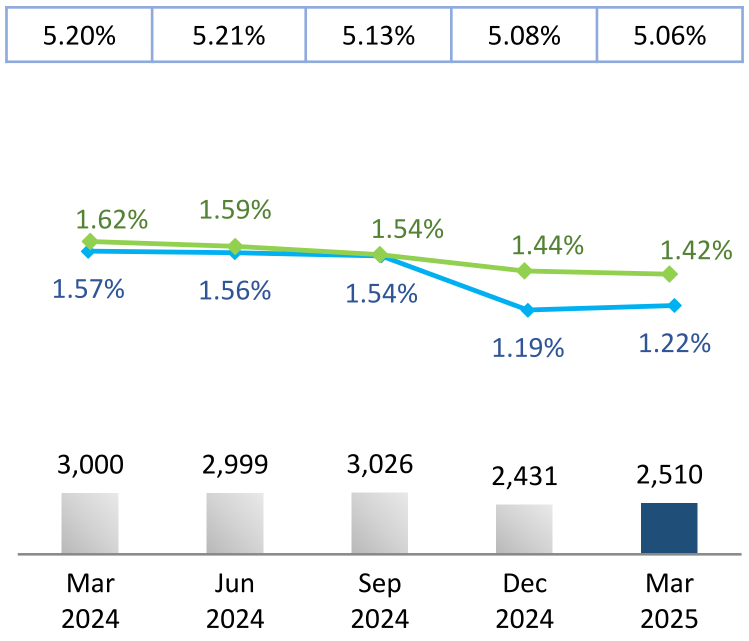
Gross Impaired Loans (Group)



GIL Ratio movement:
Y-o-Y: 33 bps
Q-o-Q: 3 bps

GIL movement:
Y-o-Y: 13.0%
Q-o-Q: 2.7%

Gross Impaired Loans (Domestic)



GIL Ratio movement: Industry
Y-o-Y: 20 bps
Q-o-Q: 2 bps

RHB - Domestic
Y-o-Y: 35 bps
Q-o-Q: 3 bps

GIL movement:
Y-o-Y: 16.3%
Q-o-Q: 3.2%

Group Loan Loss Coverage (LLC)	Mar 2024	Jun 2024	Sep 2024	Dec 2024	Mar 2025
Incl. Reg. Reserves	106.3%	106.8%	106.4%	115.5%	**115.7%**
Excl. Reg. Reserves	70.1%	70.4%	70.6%	78.6%	**76.9%**

Stage 2 Ratio | GIL (RM mil) | GIL Ratio (RHB - Group) | GIL Ratio (RHB - Domestic) | GIL Ratio (Industry)

Continue to focus on recovery efforts in SME and International Business

Group Community Banking

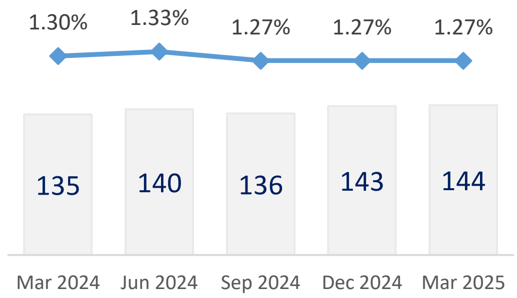
RM mil

Mortgage

3.95%	3.94%	3.69%	3.61%	3.61%

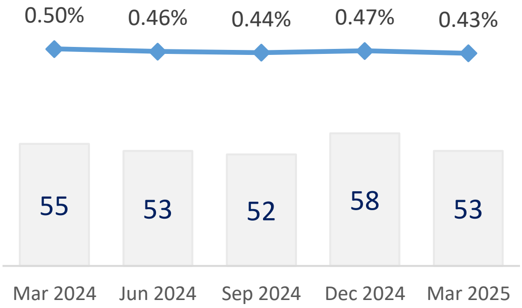
Unsecured

7.73%	7.98%	7.41%	7.18%	7.15%



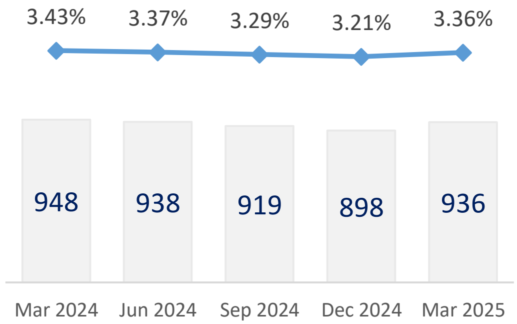
Auto Finance

5.70%	5.70%	5.46%	5.12%	5.20%



SME

11.96%	12.65%	12.81%	13.56%	13.10%

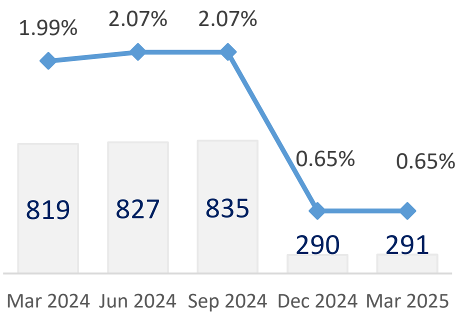


Group Wholesale Banking

RM mil

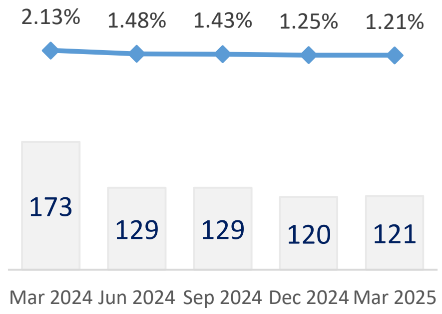
Corporate

3.21%	2.70%	2.70%	3.02%	3.16%



Commercial

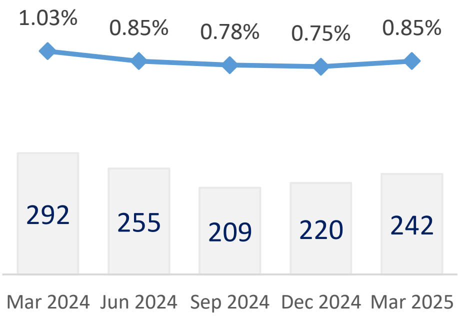
2.15%	2.74%	2.97%	2.69%	2.96%



Group International Business

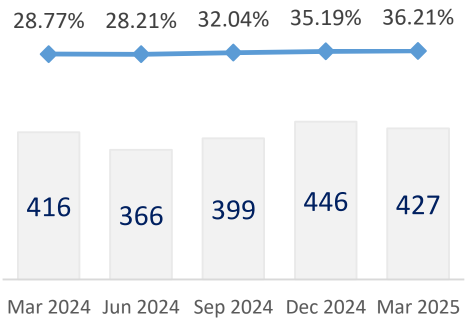
Singapore

1.28%	1.18%	1.08%	1.08%	1.68%



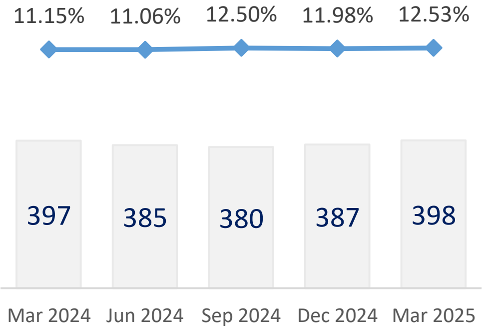
Thailand

10.94%	15.54%	14.47%	9.18%	11.88%



Cambodia

16.95%	22.03%	21.24%	23.24%	27.79%

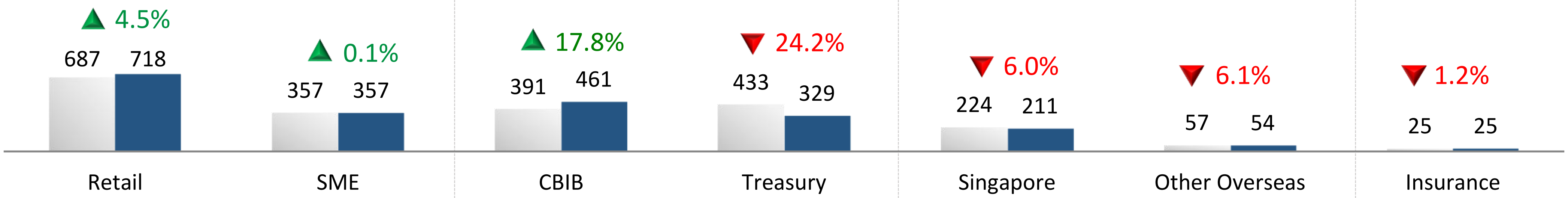


Stage 2 Ratio | GIL (RM mil) | GIL Ratio

Higher profit for Community Banking and International Business mainly from lower ECL; lower profit observed for Wholesale Banking due to lower non-fund based income

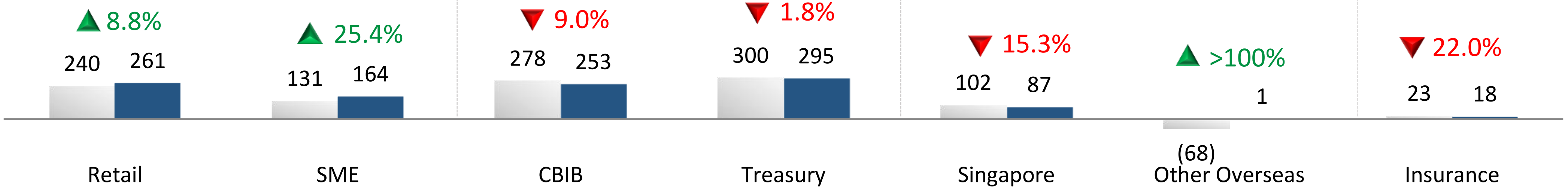
Group Community Banking	Group Wholesale Banking	Group International Business
Q1 2024: RM1,044 mil Q1 2025: RM1,076 mil ▲ 3.0%	Q1 2024: RM825 mil Q1 2025: RM790 mil ▼ 4.3%	Q1 2024: RM282 mil Q1 2025: RM265 mil ▼ 6.0%

Revenue



Group Community Banking	Group Wholesale Banking	Group International Business
Q1 2024: RM371 mil Q1 2025: RM426 mil ▲ 14.7%	Q1 2024: RM579 mil Q1 2025: RM548 mil ▼ 5.3%	Q1 2024: RM34 mil Q1 2025: RM87 mil ▲ >100%

Pre-tax Profit

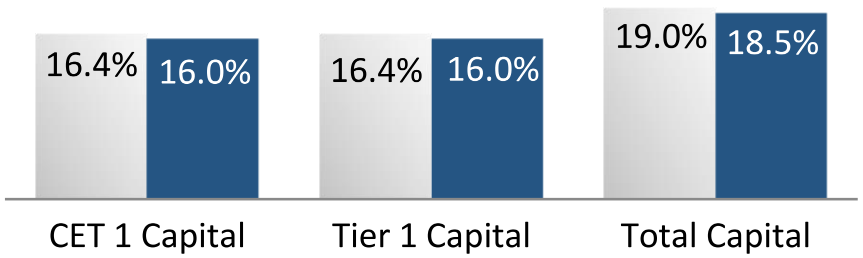


- Amounts in RM mil
- Numbers may not sum up due to rounding

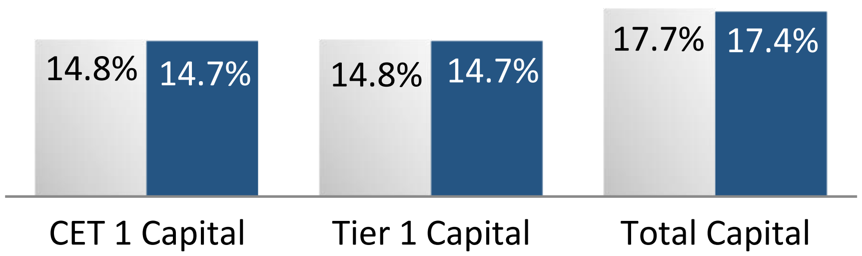
Q1 2024 Q1 2025

Capital position remained robust for the Group and key banking subsidiaries

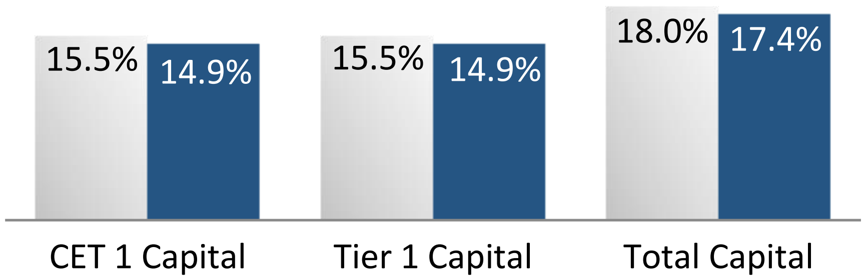
RHB Bank Group



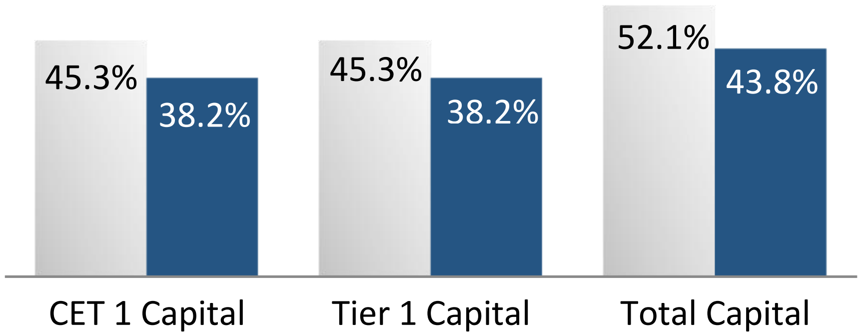
RHB Bank



RHB Islamic Bank



RHB Investment Bank



- Capital Ratios after proposed dividends

Dec 2024 Mar 2025

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Summary

Concluding Remarks

Key Financial Indicators Y-o-Y

Earnings expanded 2.7% to RM750 mil driven by:

i. Higher net fund based income (+7.3%) from healthy loans growth and effective funding cost management as well as cost containment
ii. Improvement in ECL (loans) from RM213 mil (Q1 2024) to RM100 mil (Q1 2025) due to lower credit cost in Domestic and absence of higher ECL for International Business last year

Asset Base

On an annualised basis, total assets grew 3.0% to RM353 bil driven by:

i. Annualised loans growth of 2.4%
ii. Expansion in Securities portfolio by 24.5% (annualised) of which domestic yield was at 3.89% and the opportunity to unlock as we continue to observe MGS securities yield trending lower
iii. Asset Quality contained at 1.50% (Mar 2025) from 1.47% (Dec 2024)

Outlook

i. Expect a potential upside of ~RM1.7 bil from BNM's reduction of SRR from 2% to 1%
ii. The recent easing of trade tensions between US and China has been positive, however, we continue to remain vigilant as market uncertainties persist
iii. Based on preliminary assessment, our loans books impacted by tariff is not significant
iv. The Group is ready to extend necessary assistance to the impacted borrowers should the situation escalates
v. We take a cautionary stance on loans growth with a revised guidance of 5% - 6% for FY2025 *(previously 6% - 7%)*. NIM could take a while to be accretive while chances of an ECL uptick is dependent on the tariff situation. RHB will mitigate the potential downside risks by driving its cost optimisation initiatives and leverage on the opportunity to realise trading gains and deliver higher interest income in tandem with a growing loan base
vi. We remain steadfast in our commitment to execute PROGRESS27 with the aspiration to be best in service, high profitability, and responsible and purposeful bank

THANK YOU

www.rhbgroup.com

INVESTOR RELATIONS CONTACT
Email :investor.relations@rhbgroup.com

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Appendix

Key Financial Data

Financial Data RM mil	FY2021	FY2022	FY2023	FY2024	Q1 2025
Income Statement					
Total Income	7,789	8,160	7,770	**8,605**	**2,048**
Operating Profit Before Allowances	4,266	4,554	4,081	**4,583**	**1,077**
Profit Before Tax	3,529	4,133	3,753	**4,020**	**963**
Net Profit	2,618	2,678	2,806	**3,120**	**750**
Balance Sheet					
Total Assets	289,467	310,752	328,692	**349,915**	**352,537**
Gross Loans	198,512	212,200	222,416	**237,758**	**239,158**
Customer Deposits	218,733	227,160	245,083	**249,565**	**248,520**
Shareholders' Equity	28,045	28,732	30,875	**32,492**	**32,216**
Per Share					
Earnings (sen)	64.65	63.99	65.69	**72.02**	**17.20**
Net Assets (RM)	6.76	6.76	7.20	**7.45**	**7.39**
Dividend (sen)	40.00	40.00	40.00	**43.00**	**-**

Key Financial Ratios

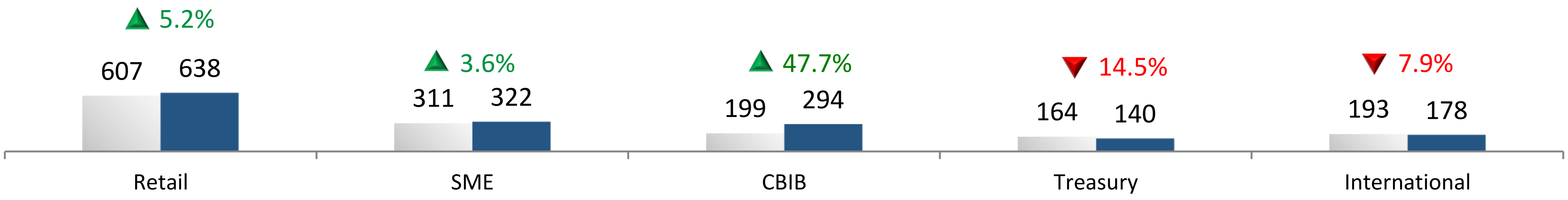
Financial Ratios	FY2021	FY2022	FY2023	FY2024	Q1 2025
Profitability					
Return on Equity	9.6%	9.6%	9.5%	10.04%	**9.08%**
Net Interest Margin	2.20%	2.24%	1.82%	1.86%	**1.84%**
Cost to Income Ratio	45.2%	44.2%	47.5%	46.7%	**47.4%**
Asset Quality					
Gross Impaired Loan Ratio	1.49%	1.55%	1.74%	1.47%	**1.50%**
Credit Cost	0.29%	0.15%	0.16%	0.22%	**0.17%**
Loan Loss Coverage Ratio (excl. Reg. Reserves)	122.4%	112.8%	71.7%	78.6%	**76.9%**
Loan Loss Coverage Ratio (incl. Reg. Reserves)	124.2%	130.3%	106.2%	115.5%	**115.7%**
Liquidity					
Loan to Deposit Ratio	90.8%	93.4%	90.8%	95.3%	**96.2%**
CASA Ratio	30.0%	29.2%	27.9%	27.6%	**28.0%**
Liquidity Coverage Ratio	149.0%	138.3%	150.5%	137.8%	**134.6%**
Capital Adequacy					
Common Equity Tier I Capital Ratio	17.2%	16.9%	16.7%	16.4%	**16.0%**
Tier I Capital Ratio	17.2%	16.9%	16.7%	16.4%	**16.0%**
Total Capital Ratio	19.8%	19.3%	19.4%	19.0%	**18.5%**

Segmental Performance

Group Community Banking	
Q1 2024: RM918 mil Q1 2025: RM961 mil	▲ 4.6%

Group Wholesale Banking	
Q1 2024: RM363 mil Q1 2025: RM434 mil	▲ 19.7%

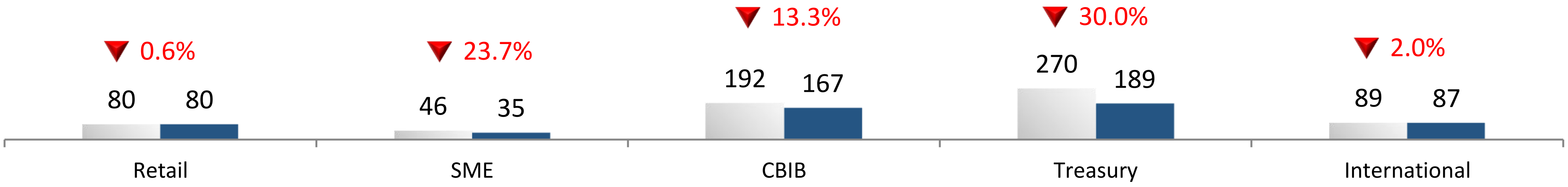
Net Fund Based Income



Group Community Banking	
Q1 2024: RM126 mil Q1 2025: RM115 mil	▼ 9.0%

Group Wholesale Banking	
Q1 2024: RM462 mil Q1 2025: RM355 mil	▼ 23.1%

Non-Fund Based Income



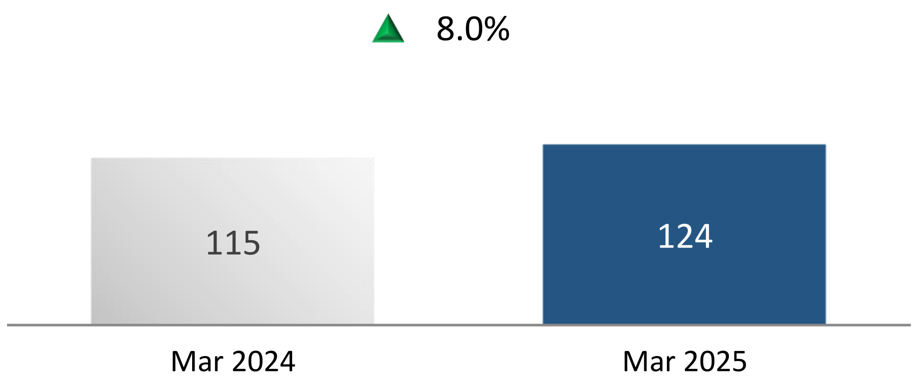
- Amounts in RM mil
- Numbers may not sum up due to rounding

Q1 2024 Q1 2025

Retail Banking

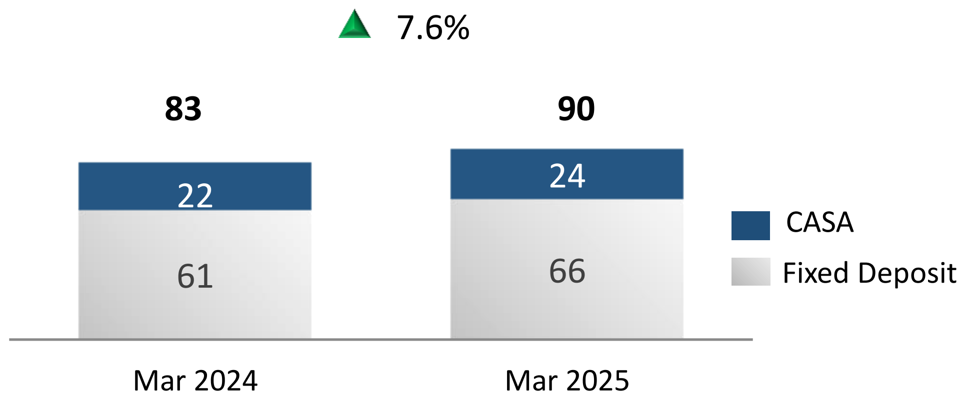
Gross Loans

RM bil

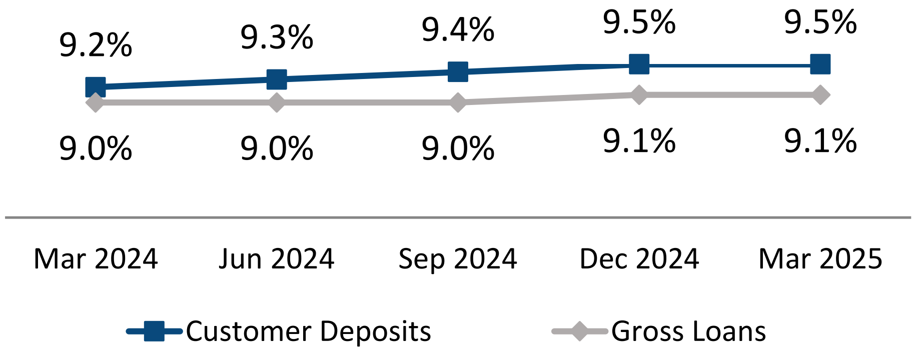


Deposits

RM bil



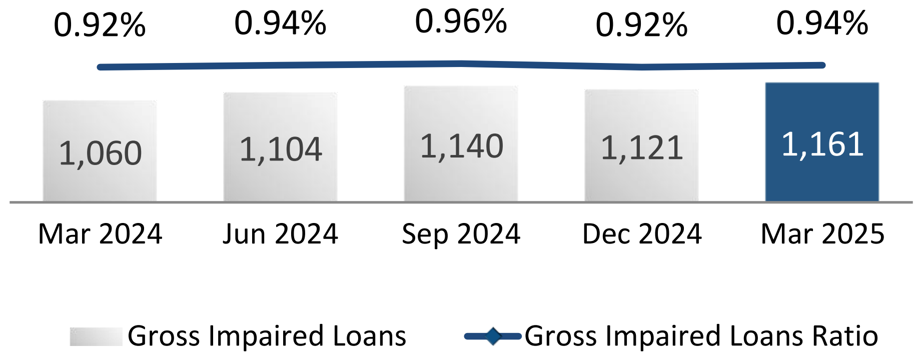
Retail Market Share *



% of Retail Loans / Deposits to total for industry (Household sector) as reported in BNM Statistics

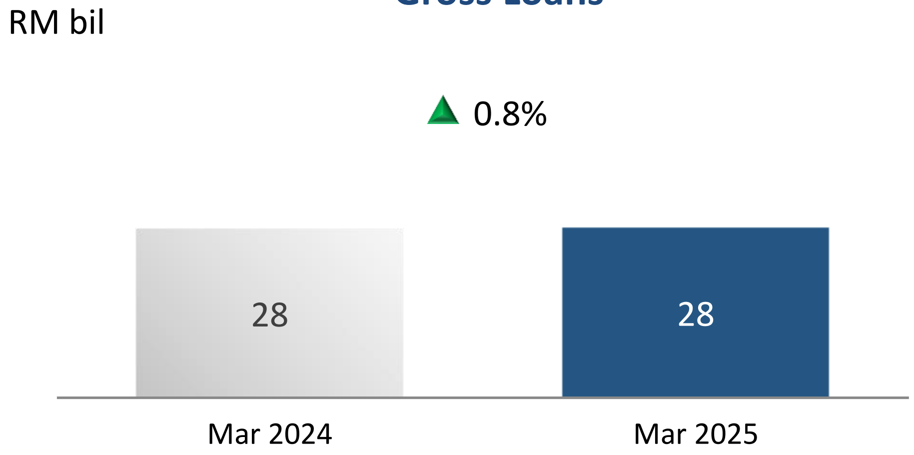
Asset Quality

RM mil

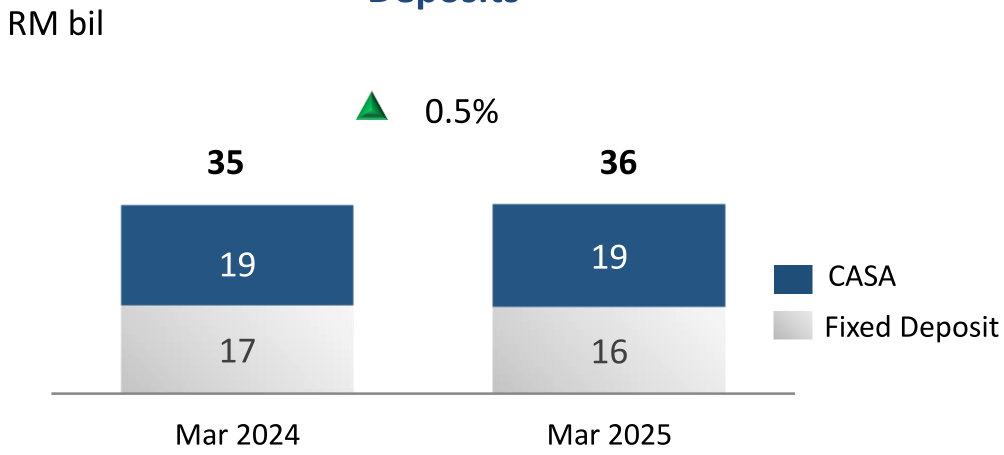


SME

Gross Loans

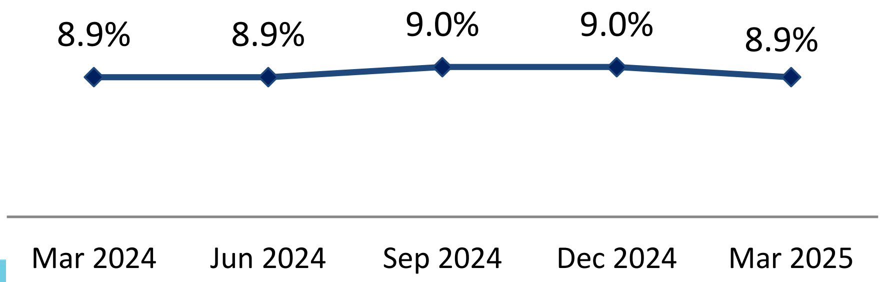


Deposits



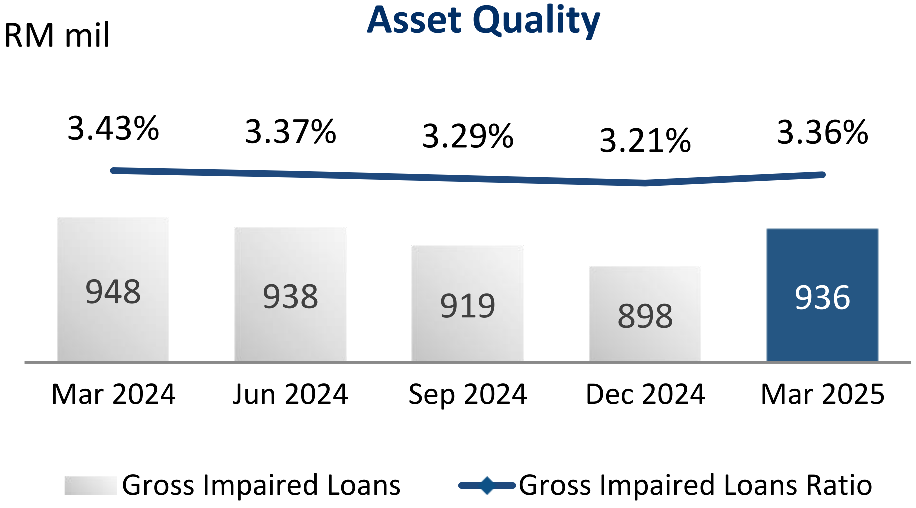
Numbers may not sum up due to rounding

SME Market Share *



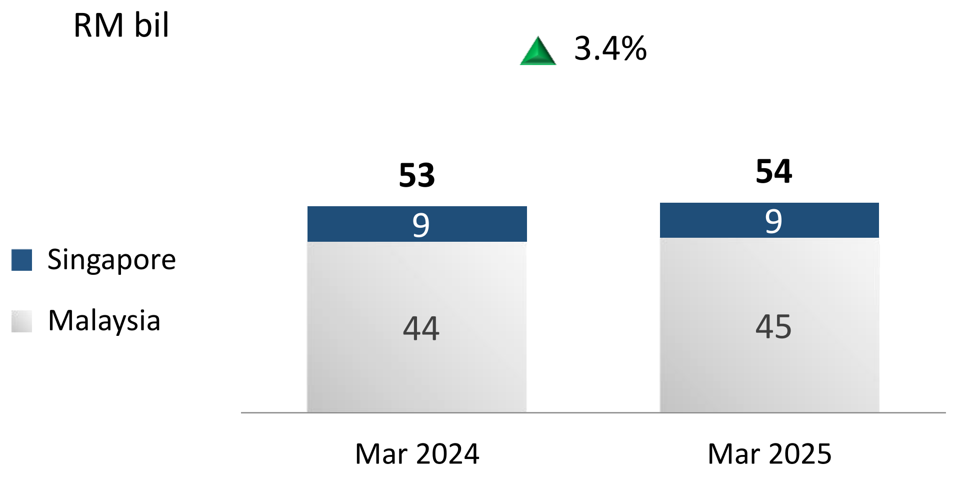
* *% of SME loans to total for industry (excluding DFIs) as reported in BNM Statistics*

Asset Quality



Asset Under Management and Market Positions

Asset Under Management (AUM)*



	Mar 2024	Mar 2025
Market Share*	9.2%	**8.6%**

** AUM & Market Share for RHB Asset Management*

Investment Banking League Table

YTD Mar 2025	Market Share	Ranking
Equities Broking: - By value - By volume	 6.2% 6.8%	 5th 5th
Debt Capital Markets: - MYR sukuk - MYR bonds (Conventional & Islamic bonds)	 17.5% 19.0%	 3rd 3rd
Equity Capital Markets	14.8%	2nd
Mergers & Acquisition: - By value - By deal count	 100% 1	 1st 1st

** Source: Bloomberg, Bursa Malaysia & Dealogic*

Key Awards

2025 LSEG Lipper Fund Awards

1. **RHB Bond Fund**
   - Bond MYR (Provident) (3 & 5 years)
2. **RHB Dana Hazeem**
   - Mixed Asset MYR Conservative (Islamic) (3 & 5 years)
3. **RHB GoldenLife Today**
   - Mixed Asset MYR Conservative (Conventional) (3 years)
4. **RHB Islamic ASEAN Megatrend Fund Class RM**
   - Equity ASEAN (Islamic) (3 years)
4. **RHB KidSave Trust**
   - Mixed Asset MYR Flexible (Conventional) (3 years)
5. **RHB Leisure, Lifestyle & Luxury Fund**
   - Equity Sector Consumer Discretionary (Conventional) (5 years)
6. **RHB Malaysia Dividend Fund**
   - Equity Malaysia Income (Conventional) (3 & 5 years)

IFN Awards Ceremony

IFN Awards Deals of the Year 2024

LBS Bina Group's RM200 million Social SRI Sukuk
- IFN Sustainability Deal of the Year & Malaysia Deal of the Year 2024

BPAM Bond Market Awards 2025

- Top Trustee – Overall: RM118.09 bil in AUM
- Top Trustee – Conventional: RM16.05 bil in conventional bonds
- Top Trustee – Islamic: RM102.03 billion in Sukuk
- Top ESG Trustee: RM5.98 bil in ESG-compliant bonds

Investment Banking – Notable Deals

CF/ECM

SumisaujanaGroup Berhad
RM346.5 mil IPO on ACE Market
Principal Adviser, Sole Underwriter, Sole Placement Agent, and Sponsor

Mega Fortris Berhad
RM198.1 mil IPO
Sole Principal Adviser, Joint Underwriter, Joint Placement Agent

DCM

OSK Rated Bond Sdn Bhd
4th Issuance of RM750.0 mil Sukuk Wakalah under its RM3.5 bil IMTN/Multi-currency MTN programme
Joint Lead Manger

ESG

LBS Bina Group Berhad
2nd Issuance of ASEAN SRI Sukuk Wakalah of RM400.0 mil under its RM750.0 mil Sukuk Wakalah Programme
Joint Lead Manager

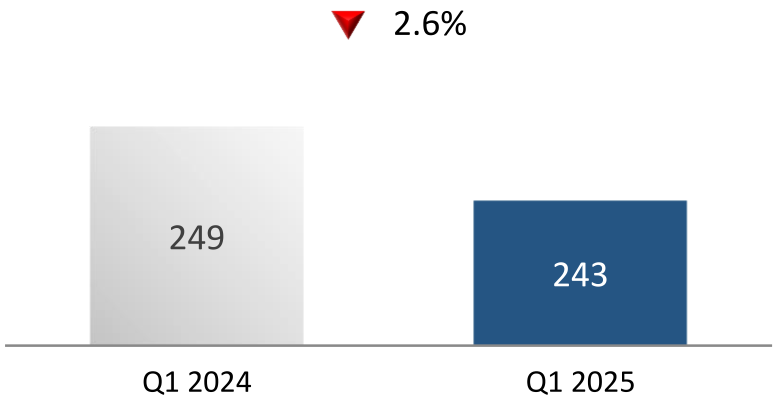
M&A

Green Esteel Pte Ltd
Proposed Subscription for 50.1% (RM315.9 mil) of the enlarged issued share capital of Southern Steel Berhad
Sole Principal Adviser

Capital A Berhad
RM6,800.0 mil
Disposal of AirAsia Aviation Group Limited and AirAsia Berhad to AirAsia X Berhad
Principal Adviser
(ongoing)

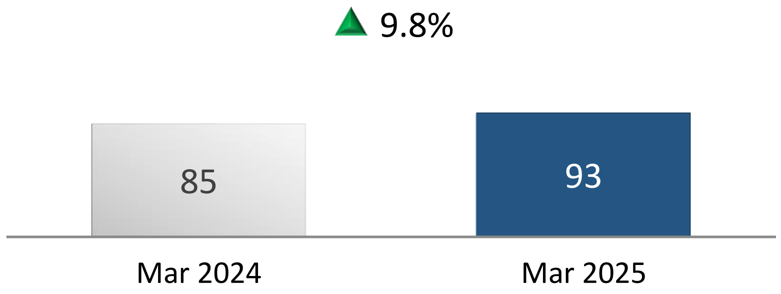
PBT

RM mil



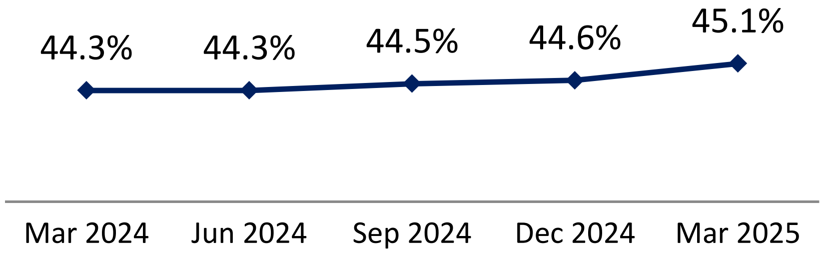
Gross Financing

RM bil



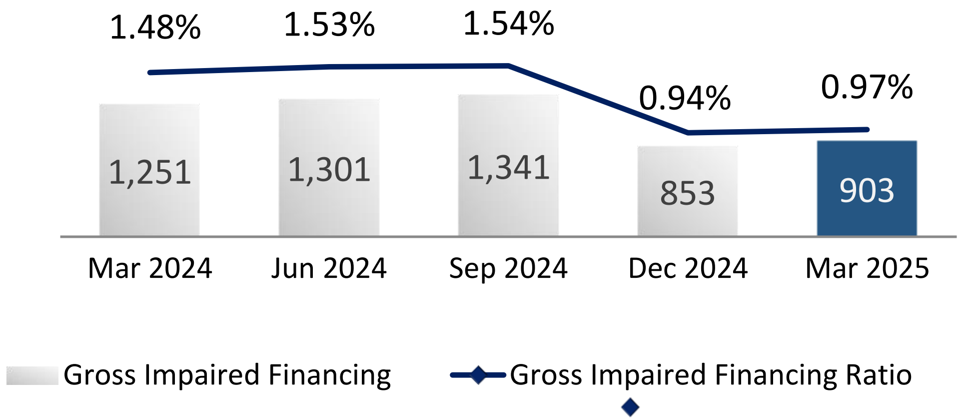
Market Share	9.3%	**9.5%**

Gross Financing/ Total Gross Financing (Domestic)

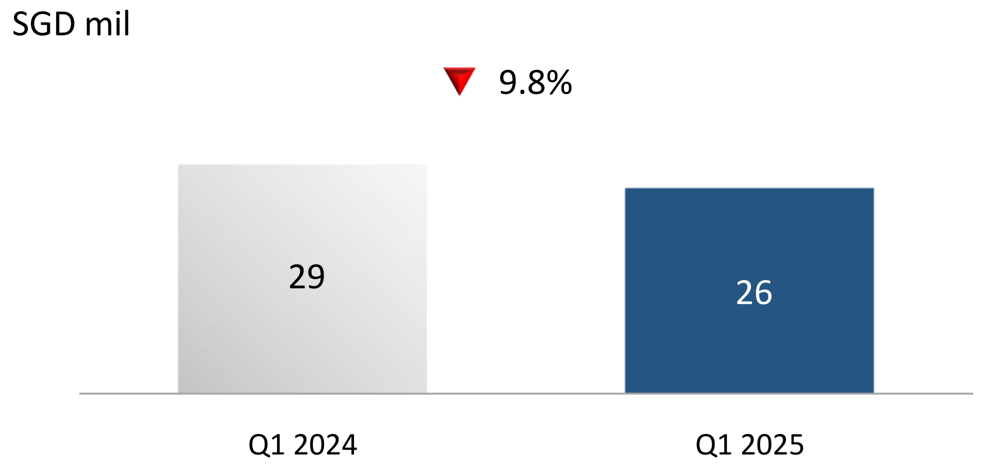


Asset Quality

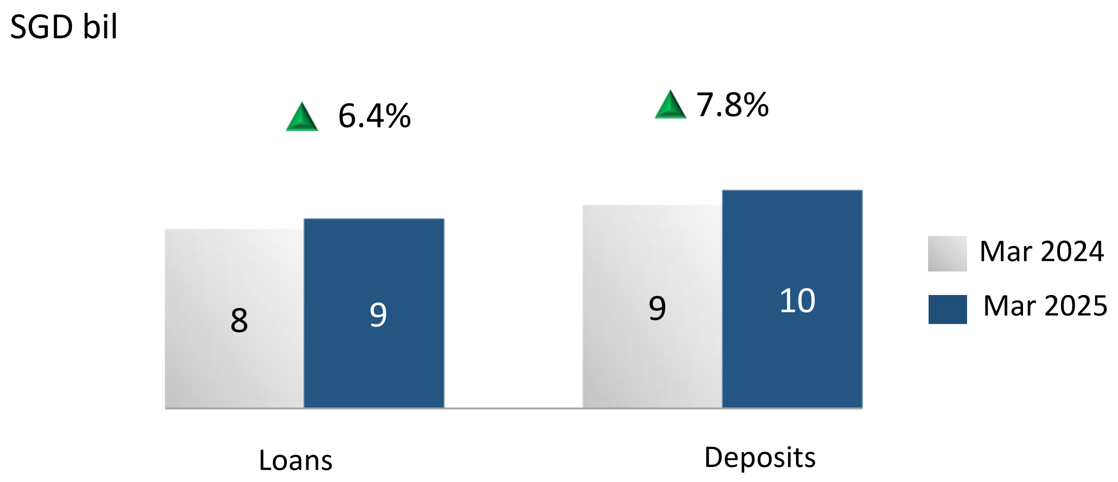
RM mil



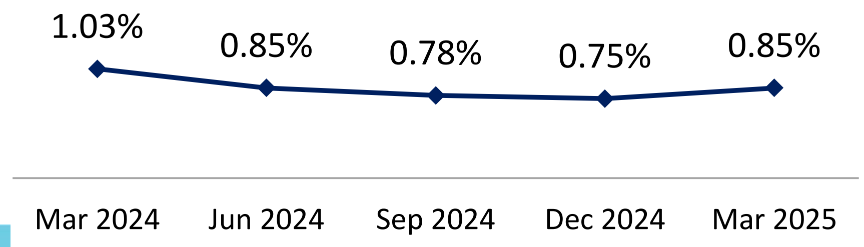
PBT



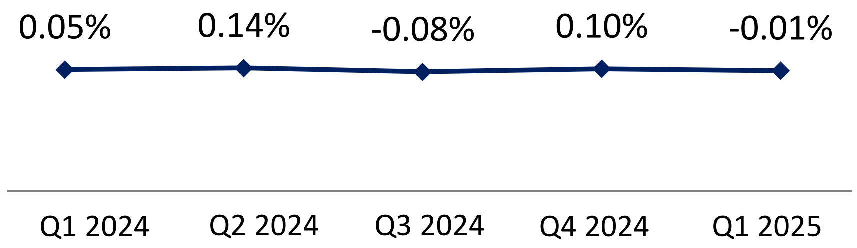
Gross Loans & Deposits



Gross Impaired Loans Ratio



Credit Charge Ratio



Overseas Loans

RM bil	Mar 2024	Dec 2024	Mar 2025	YTD	Y-o-Y
Overseas Operations	**34.2**	**34.4**	**33.3**	**-2.9%**	**-2.5%**
Singapore	**28.4**	**29.4**	**28.6**	**-2.8%**	**0.5%**
Others*	**5.8**	**5.0**	**4.7**	**-3.5%**	**-17.1%**
of which:					
Cambodia	3.6	3.2	3.2	-1.7%	-11.0%
Thailand	1.7	1.3	1.2	-7.0%	-29.7%

** Others = not included above are Brunei, Indonesia, Laos and Vietnam with outstanding loans of < RM1 billion*
Vietnam = nil for Dec 2024 and Mar 2025 following the disposal of RHB Securities Vietnam Company Limited in Jun 2024