

RHB BANK BERHAD

Analyst Presentation

H1 2025 Financial Results

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RHB Banking Group
28 August 2025



Agenda

1. Executive Summary
2. H1 2025 Financial Results
3. Summary



Executive Summary

H1 2025: Financial Highlights

Net Profit RM1.6 bil
CIR 47.3%; ROE 9.38%^{N1}

NIM 1.88%
with liability management

Loans Growth 3.1%^{N2}
CASA Ratio 28.3%

Interim Dividend
15 sen per share (cash)

Profitability

- ◆ Total income improved 5.2% Q-o-Q to RM2.2 bil (Q2 2025) vs RM2.0 bil (Q1 2025)
 - ◆ Net fund based income increased 5.3% from RM2.8 bil (H1 2024) to RM3.0 bil (H1 2025)
 - ◆ Non-fund based income declined 10.8% from RM1.4 bil (H1 2024) to RM1.2 bil (H1 2025)
- ◆ Q-o-Q shows marked recovery by 18.3% from RM561 million (Q1 2025) to RM663 million (Q2 2025)
- ◆ NIM with liability management at 1.88%
- ◆ Cost growth contained at 2.1% (H1 2025) vs 8.1% (H1 2024)
- ◆ Credit cost improved by 14 bps to 18 bps (H1 2025) from 32 bps (H1 2024)
- ◆ Q2 2025 net profit improved 7.1% Q-o-Q at RM804 million, and 7.0% Y-o-Y from RM1.5 bil (H1 2024) to RM1.6 bil (H1 2025)

Assets & Liabilities

- ◆ Loans grew 3.1%^{N2} from RM238 bil (FY2024) to RM241 bil (H1 2025). Domestic loans grew 4.2%^{N2}, broadly in line with the industry's growth of 4.3%^{N2}
- ◆ Securities portfolio grew 11.0%^{N2} from RM88 bil (FY2024) to RM92 bil (H1 2025)
- ◆ Deposits grew 1.1%^{N2} from RM250 bil (FY2024) to RM251 bil (H1 2025). CASA ratio improved from 27.6% (FY2024) to 28.3% (H1 2025)
- ◆ GIL ratio contained at 1.51% vs 1.50% (Q1 2025). Domestic GIL ratio at 1.27%, outperformed the industry's 1.42% GIL ratio by 15 bps
- ◆ LLC improved to 77.5% from 76.9% in Q1 2025 (FY2024: 78.6%); LLC with Regulatory Reserves was higher at 116.5% (Q1 2025: 115.7%; FY2024: 115.5%)

Capital & Dividend

- ◆ Group CET1 ratio at 15.9%^{N1} and TCR at 18.3%^{N1} (16.4%^{N3} and 19.0%^{N3} respectively, in FY2024)
- ◆ Bank CET1 ratio at 14.6%^{N1} and TCR at 17.4%^{N1} (14.8%^{N3} and 17.7%^{N3} respectively, in FY2024)
- ◆ Declared an interim dividend of 15 sen per share; consistent to prior years

N1 After the declared interim dividend for FY2025 of 15 sen per share (cash)

N2 Annualised growth

N3 After the declared second interim dividend for FY2024 of 28 sen per share (cash)



PROGRESS27 Q2 2025 Highlights

Key Strategic Objectives

<div>Best in Service</div> <div>High Profitability</div> <div>Responsible & Purposeful</div>	<div>#2 NPS Rank</div> <div>(NPS: Net Promoter Score)</div> <div>in FY2024¹</div>	<div>81% CSAT Score for Mobile Banking</div> <div>(CSAT: Customer Satisfaction)</div> <div>in FY2024¹</div>	<div>4 Product Applications Fully STP²</div> <div>(STP: Straight-Through Processing)</div> <div>YTD 2025</div>
	<div>29.0% Domestic CASA Ratio</div> <div>Q2 2025</div>	<div>4.2% Domestic Loans Growth³</div> <div>YTD 2025</div>	<div>29.1% Non-Fund Based Income to Total Income Ratio</div> <div>YTD 2025</div>
	<div>1.88% NIM with Liability Management</div> <div>YTD 2025</div>	<div>18 bps Credit Cost Ratio</div> <div>YTD 2025</div>	<div>~RM45 mil in Cost Reduction</div> <div>YTD 2025</div>
	<div>~RM48 bil in SFS</div> <div>(SFS: Sustainable Financial Services)</div> <div>achieved 54% of RM90 bil target by 2027</div>	<div>>1 mil Individuals and Business Empowered</div> <div>cumulative from July 2021 to June 2025⁴</div>	<div>7.9% growth in our Mass Affluent & Affluent Customer Base</div> <div>YTD 2025</div>







Notes:

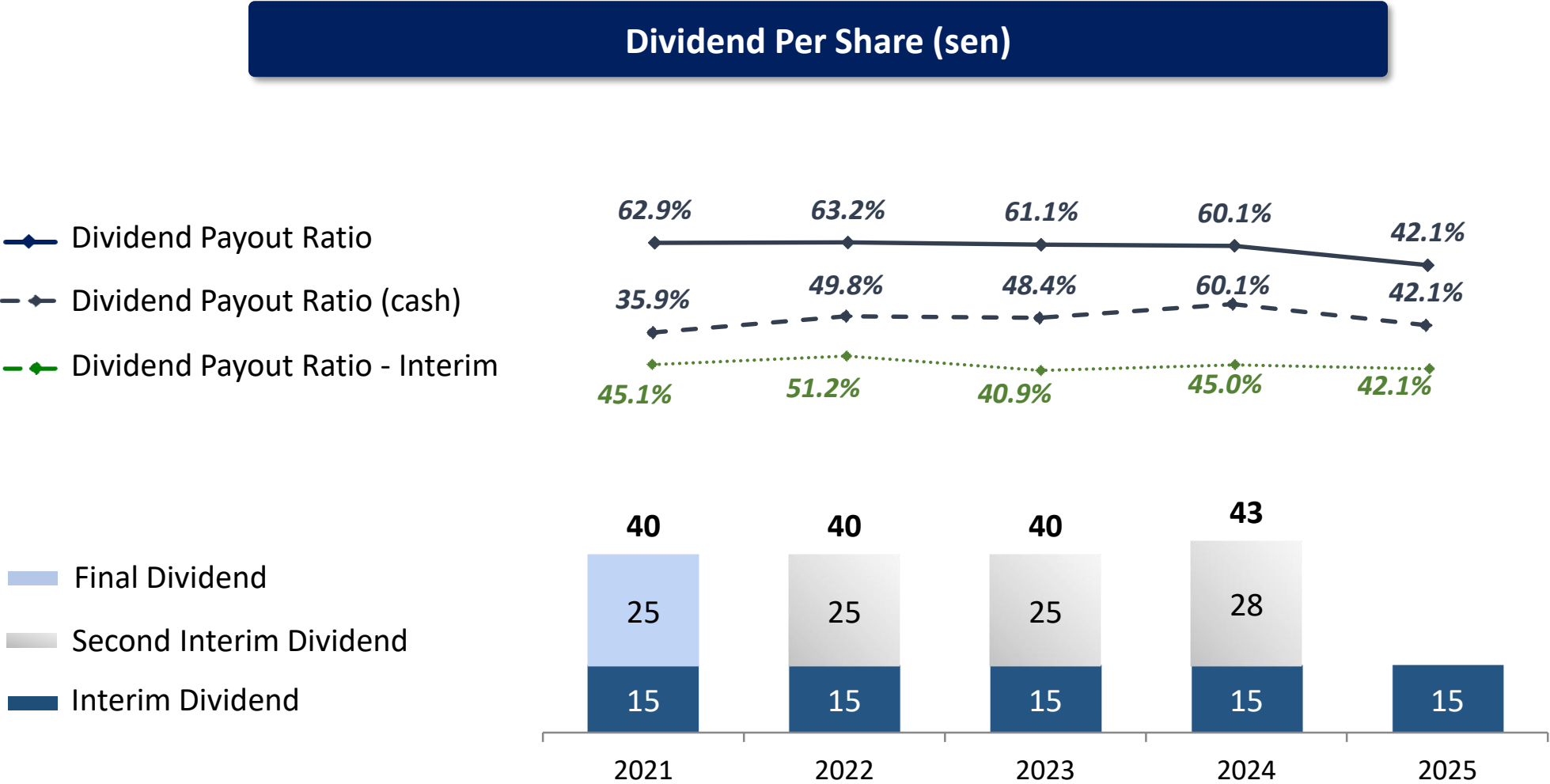
1) As of FY2024 (NPS & CSAT surveys are conducted annually)

2) Consists of Cash Xcess, Deposits, Balance Transfer, and Retail Insurance

3) Annualised growth

4) Calculated bi-annually

 <div>MOBILISE RM90 BILLION in Sustainable Financial Services (SFS) by 2027</div>	<div>Cumulative Achievements</div> <div>Supporting SME customers</div>	<div>Cumulatively mobilised around RM48 bil in SFS (54% against RM90 bil target by 2027)</div> <ul style="list-style-type: none">Green activities: RM26 bil (53%)Social activities: RM9 bil (20%)ESG-linked activities: RM13 bil (27%) <div>Targeted financial solutions and capability building to support SME transition needs</div>
 <div>ACHIEVE CARBON NEUTRAL by 2030 and NET ZERO by 2050</div>	<div>Strategic Objective 1</div> <div>Strategic Objective 2</div>	<div>Reduction of financed emissions in 5 high-impact sectors within our business</div> <ul style="list-style-type: none">The Group's top 5 emitting sectors is estimated to be 5.8% ahead of our decarbonisation pathway (vs Q2 2025 target) <div>Integration of sustainable and low-carbon practices into our own operations</div> <ul style="list-style-type: none">Achieved a 47.9% reduction in operational GHG emissions from the baseline year (2016)
 <div>EMPOWERING 2.5 MILLION targeted individuals and businesses across ASEAN by 2027</div>	<div>Cumulative Achievements</div> <div>Individuals Empowered</div> <div>Key Programmes</div>	<div>Empowered > 1 million individuals and businesses</div> <div>994,112</div> <ul style="list-style-type: none">MySISWA (>820,000 students)Empowering Youths (>10,000 youths)FinLit (>150,000 youth and community)
		<div>Businesses Empowered</div> <div>25,055</div> <div>Key Programmes</div> <ul style="list-style-type: none">SME e-Solutions (>22,000 customers)JomBiz (>800 participants)SME Empower (> 1,700 participants)
 <div>DIVERSITY, EQUITY & INCLUSION 1/3 or 33.3% Women in Top and Senior Management by 2027</div>	<div>Cumulative Achievements</div>	<div>Achieved more than 35% women in top and senior management</div>



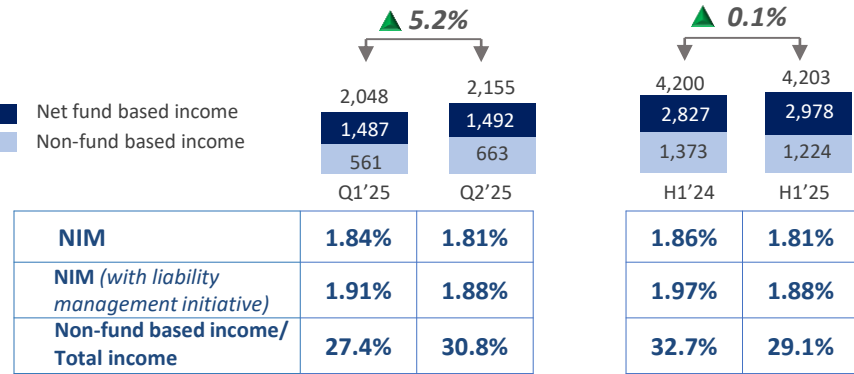
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H1 2025 Financial Results

Q2 2025 net profit lifted by stronger total income (both NII and NOII), with Y-o-Y growth underpinned by ECL improvement and cost discipline

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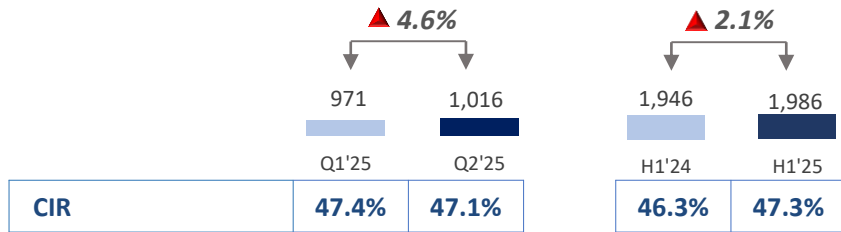
Total Income



- Total Income grew +5.2%
 - Net fund based income increased marginally +0.3%. NIM contraction was mitigated by a higher loan base
 - Non-fund based income expanded 18.3% predominantly from higher trading income, capitalising on lower MGS yields and forex gains

- Total Income grew marginally +0.1%
 - Net fund based income increased +5.3% in tandem with loan base expansion
 - Partially offset by the decline in non-fund based income -10.8% due to lower FX swap impacted by narrowing interest rates differential between US Fed rate and Malaysia's OPR, as well as brokerage income

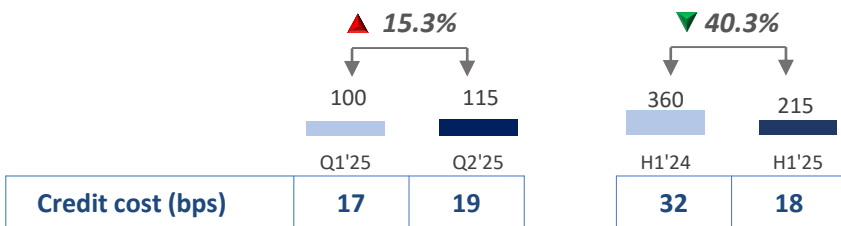
Cost



- Positive JAW of 0.6%
- CIR improved to 47.1%

- Cost growth contained at 2.1% underpinned by ongoing cost optimisation initiatives
- Without effecting cost take out, H1 2025 cost would have been higher by RM45 mil (CIR 48.3%)

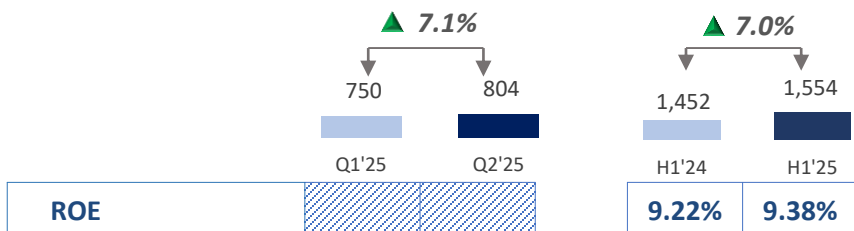
ECL (Loans)



- Manage to mitigate the impact from the unanticipated US tariff with an additional management overlay of RM35 mil put through in ECL. Total RM76 mil management overlay earmarked for US Tariff

- Credit cost improved 14 bps Y-o-Y at 18 bps mainly from lower ECL in International Business

Net Profit



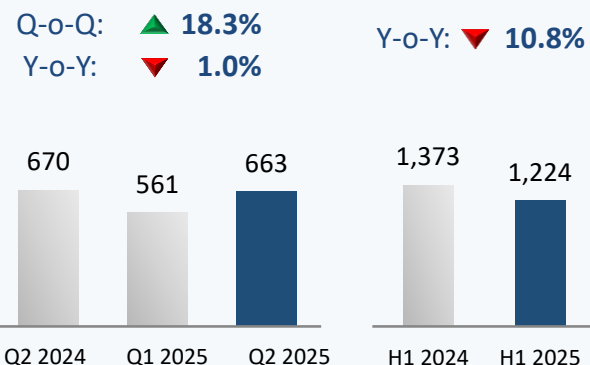
- Stronger profit in Q2 2025 propped by Operating Profit Before Allowances improvement of 5.8%

- ROE of 9.38% is based on a full year extrapolation of H1 2025 profits, with an interim dividend of 15 sen (cash)

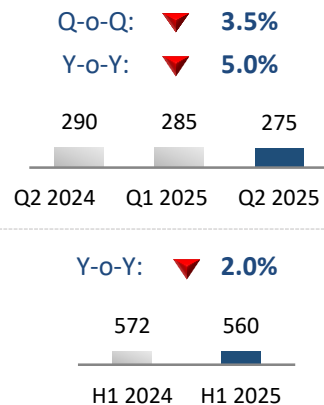
- Amounts in RM mil
- Numbers may not sum up due to rounding

Q-o-Q non-fund based income improved on stronger net forex gains and trading income

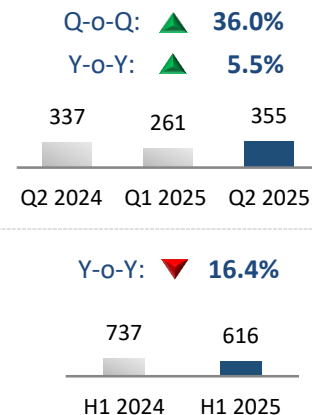
Non-Fund Based Income



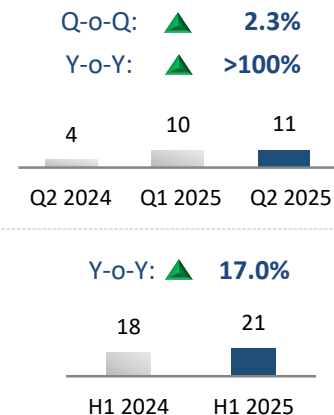
Fee Income



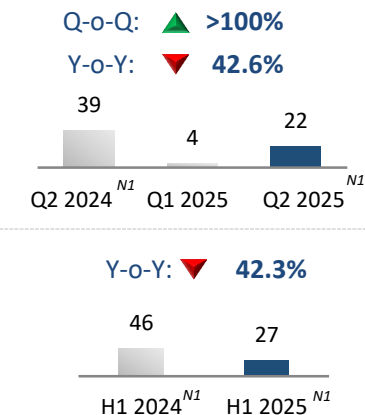
Treasury Income



Net Income from Insurance Business



Others



N1 Included in Others were the following one-off items:

- Q2'24/H1'24 - gain on disposal of RHB Securities Vietnam of RM34 mil
- Q2'25/H1'25 - gain on disposal of RHB Securities Thailand of RM11 mil and gain on liquidation of RHB Securities Hong Kong of RM10 mil (cumulatively, RM21 mil)

RM mil	Q2 2024	Q1 2025	Q2 2025	Q-o-Q	%	Y-o-Y	%	H1 2024	H1 2025	Y-o-Y	%
Fee Income:	290	285	275	-10	▼ 3.5%	-15	▼ 5.0%	572	560	-12	▼ 2.0%
IB Related	18	20	28	8	▲ 42.1%	10	▲ 52.5%	36	48	11	▲ 30.3%
Brokerage Income	56	41	37	-4	▼ 9.2%	-19	▼ 34.3%	108	78	-31	▼ 28.3%
Asset Management	40	38	37	-1	▼ 2.4%	-3	▼ 8.3%	77	75	-3	▼ 3.7%
Other Services & Commission Income*	175	187	173	-14	▼ 7.3%	-1	▼ 0.8%	350	361	11	▲ 3.1%
Treasury Income:	337	261	355	94	▲ 36.0%	18	▲ 5.5%	737	616	-120	▼ 16.4%
Net Forex Gains / Derivatives	248	191	208	17	▲ 9.0%	-40	▼ 16.1%	512	399	-113 ^{N2}	▼ 22.1%
of which: Liability Management Initiative	79	50	64	14	▲ 27.5%	-16	▼ 19.7%	161	114	-47	▼ 29.3%
Gain & MTM on Securities	89	70	147	77	▲ >100%	58	▲ 65.3%	225	218	-7	▼ 3.2%

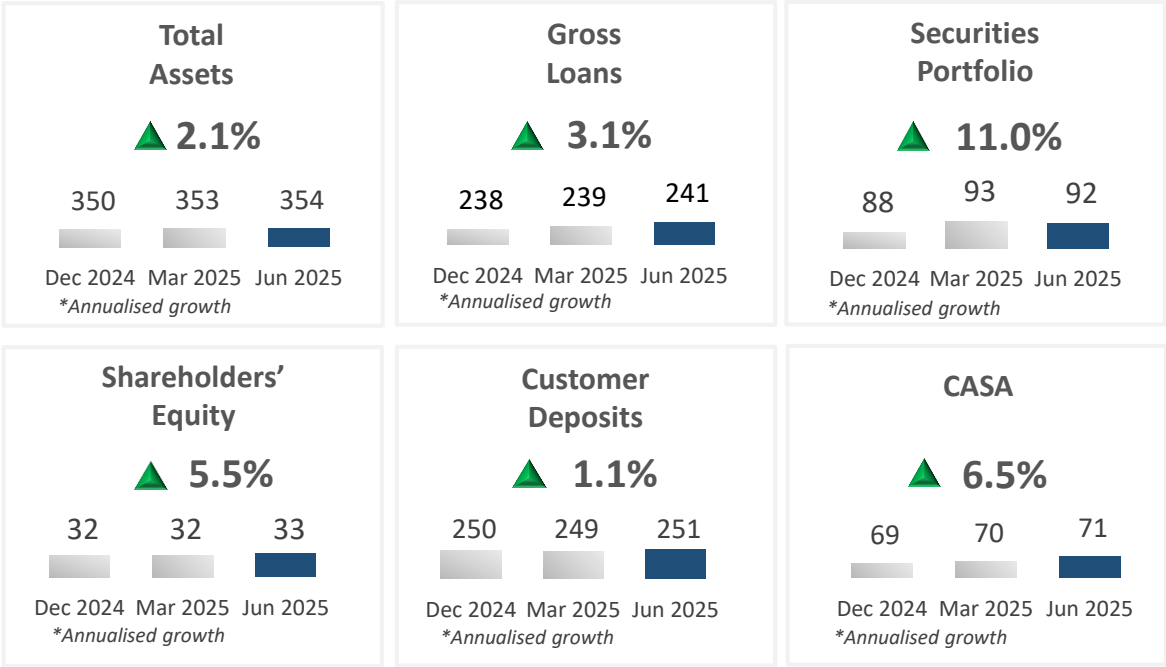
*Include guarantee fees and commitment fees

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

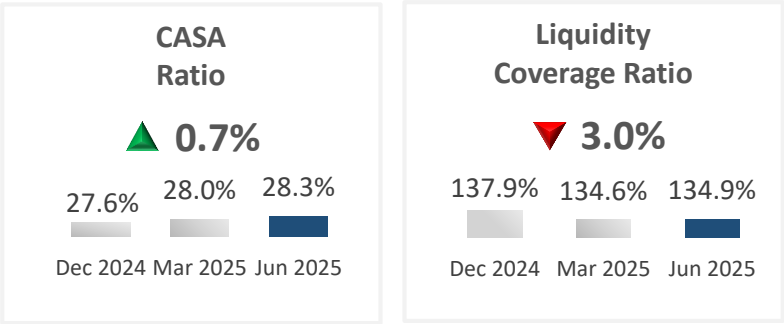
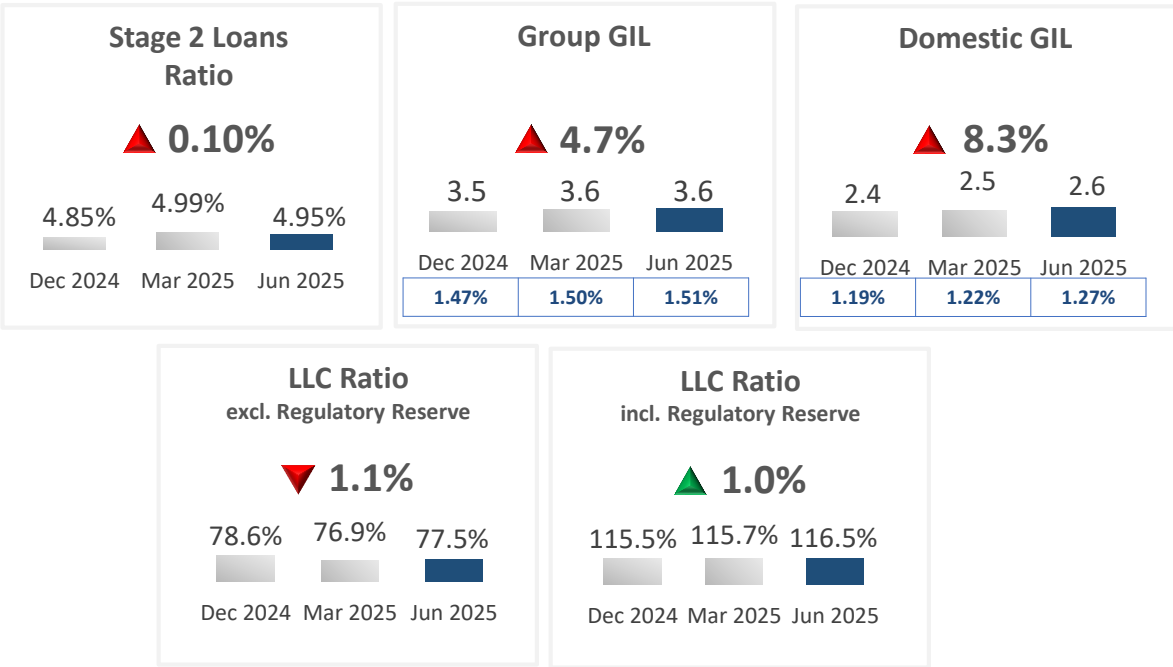
N2 Net Forex Gains / Derivatives ▼ 22.1%

- Lower funding FX swap MTM gains as interest differential between US FFR and Malaysia's OPR narrowed
- Lower trading income from derivative instruments

Financial Position



Asset Quality



Notes:

- Amounts in RM bil
- Variance for ratios are based on YTD

□ GIL Ratio

RM mil	Q1 2024	Q2 2024	Q1 2025	Q2 2025	Q-o-Q	%	Y-o-Y	%	H1 2024	H1 2025	Y-o-Y	%
Net fund based income	1,386	1,442	1,487	1,492	5	▲ 0.3%	50	▲ 3.4%	2,827	2,978	151	▲ 5.3%
Non-fund based income	703	670	561	663	102	▲ 18.3%	-7	▼ 1.0%	1,373	1,224	-148	▼ 10.8%
Total Income	2,088	2,112	2,048	2,155	107	▲ 5.2%	43	▲ 2.0%	4,200	4,203	2	▲ 0.1%
Operating expenses	-959	-987	-971	-1,016	45	▲ 4.6%	29	▲ 2.9%	-1,946	-1,986	40	▲ 2.1%
Operating Profit Before Allowances	1,129	1,125	1,077	1,139	63	▲ 5.8%	15	▲ 1.3%	2,254	2,216	-38	▼ 1.7%
Allowance for credit losses on financial assets	-215	-145	-106	-89	-16	▼ 15.4%	-56	▼ 38.3%	-360	-195	-165	▼ 45.8%
Share of results of associates	-4	-6	-9	-8	1	▲ 4.3%	-2	▼ 41.7%	-10	-17	-7	▼ 72.5%
Profit Before Taxation	910	974	963	1,042	79	▲ 8.2%	68	▲ 6.9%	1,884	2,005	120	▲ 6.4%
Net Profit	730	722	750	804	53	▲ 7.1%	81	▲ 11.2%	1,452	1,554	101	▲ 7.0%
Earnings Per Share (sen)	17.03	16.71	17.20	18.43	1.23	▲ 7.1%	1.72	▲ 10.3%	33.74	35.64	1.89	▲ 5.6%
Cost-to-Income Ratio	45.9%	46.7%	47.4%	47.1%	-	▼ 0.3%	-	▲ 0.4%	46.3%	47.3%	-	▲ 1.0%
ROE									9.22%	9.38%	-	▲ 0.16%

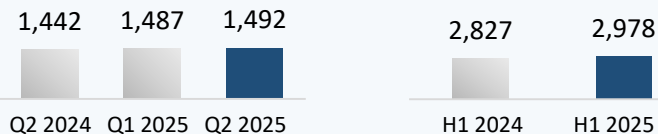
*Numbers may not sum up due to rounding

SORA's downward trend weighed on the Group's NIM, partly offset by FX swap gains lifting NIM by 7 bps to 1.88%

Net Fund Based Income

Q-o-Q: ▲ 0.3%
Y-o-Y: ▲ 3.4%

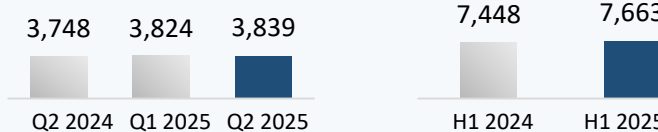
Y-o-Y: ▲ 5.3%



Fund Based Income

Q-o-Q: ▲ 0.4%
Y-o-Y: ▲ 2.4%

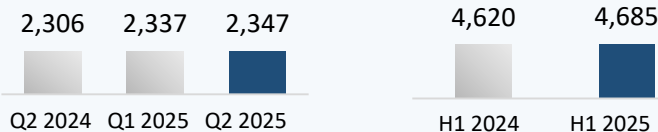
Y-o-Y: ▲ 2.9%



Fund Based Expenses

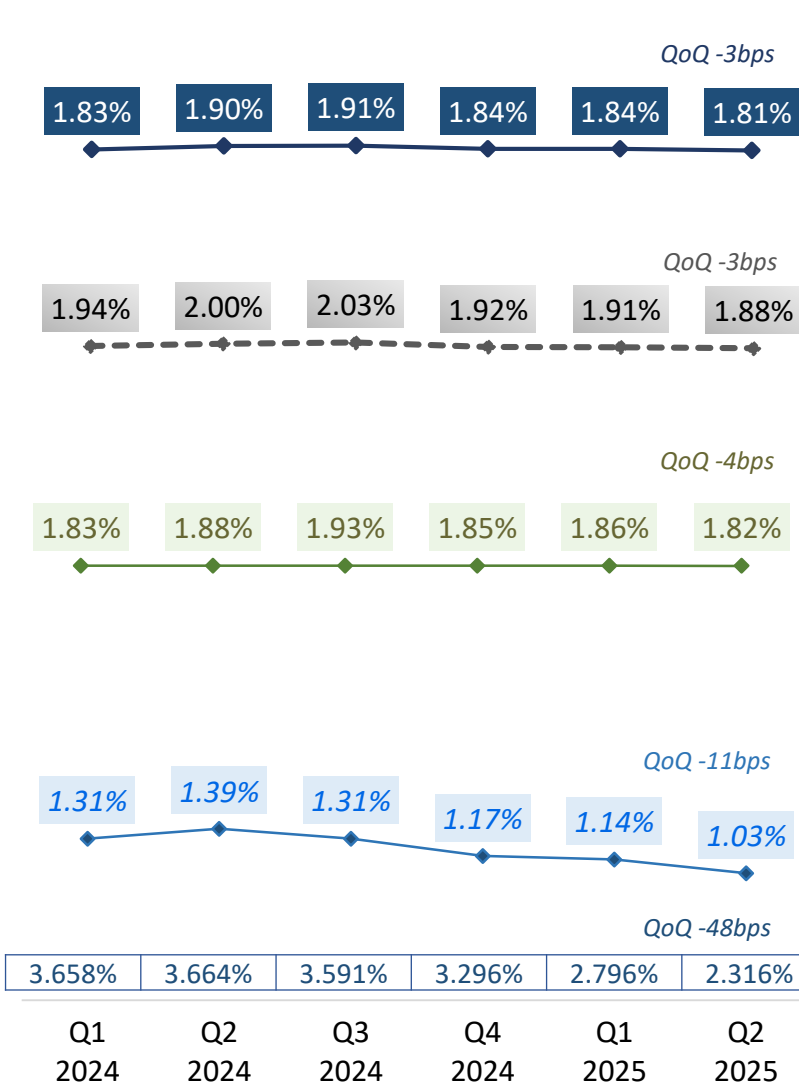
Q-o-Q: ▲ 0.4%
Y-o-Y: ▲ 1.8%

Y-o-Y: ▲ 1.4%



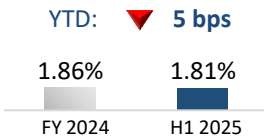
Amounts in RM mil

Net Interest Margin (NIM)



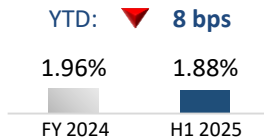
Group NIM

- NIM contraction from Domestic and Singapore



YTD: ▼ 5 bps

Group NIM - including liability management initiative



YTD: ▼ 8 bps

Domestic NIM

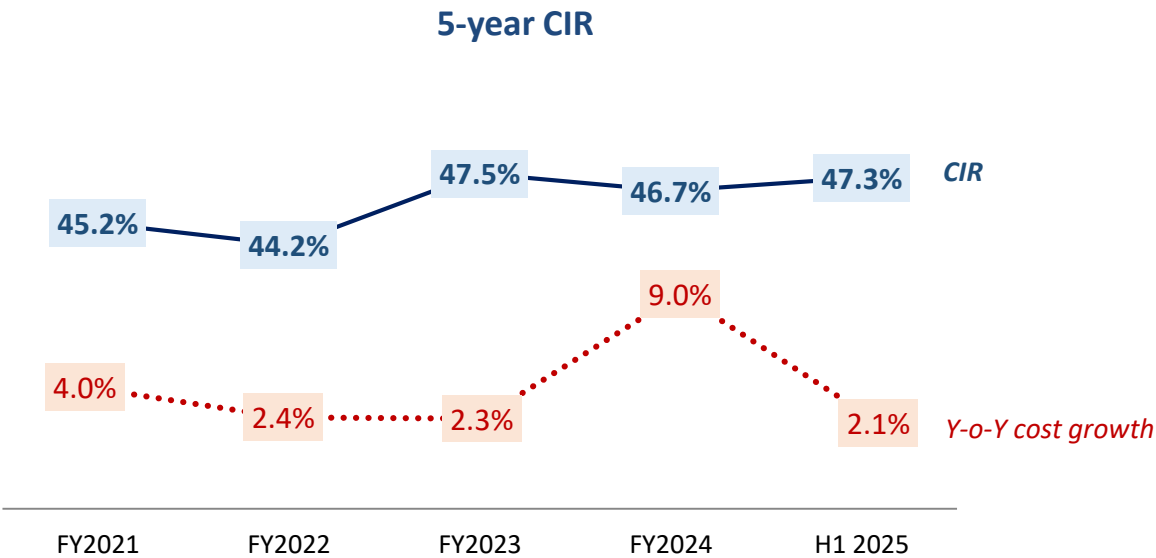
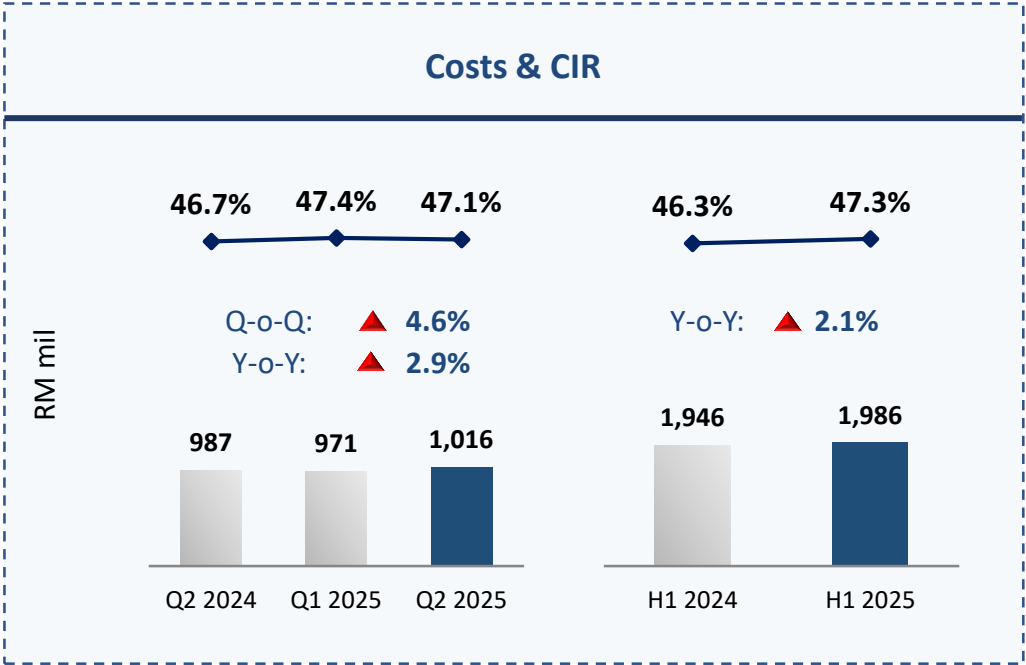
- Despite no deterioration in loan yield, NIM contracted mainly due to the declining USD interbank lending yield arising from:
 - weakening of USD vs MYR
 - market pricing in potential US Fed rate cuts
- The USD interbank lending is part of our liability management initiative which contributed a 7 bps upside to Group NIM

Singapore NIM

- NIM contraction mirroring Singapore's SORA consistent downward trend

3-month SORA

Source: Monetary Authority of Singapore (MAS)



RM mil	Q2 2024	Q1 2025	Q2 2025	Q-o-Q	%	Y-o-Y	%	H1 2024	H1 2025	Y-o-Y	%
Personnel Expenses	599	574	614	39	▲ 6.9%	15	▲ 2.5%	1,176	1,188	12	▲ 1.0%
Establishment Expenses	240	239	250	11	▲ 4.6%	10	▲ 4.1%	477	488	12	▲ 2.5%
of which: IT Expenses	86	92	99	7	▲ 8.2%	13	▲ 15.4%	170	191	21	▲ 12.4%
Marketing Expenses	70	82	70	-12	▼ 15.0%	-	▼ 0.1%	133	152	18	▲ 13.6%
Administration & General Expenses	79	76	82	7	▲ 8.8%	4	▲ 4.9%	160	158	-2	▼ 1.1%
Total	987	971	1,016	45	▲ 4.6%	29	▲ 2.9%	1,946	1,986	40	▲ 2.1%

*Numbers may not sum up due to rounding

YTD loans growth mainly driven by Group Community Banking (mortgage, auto finance and middle market SME) and Commercial

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Gross Loans								
RM bil	Jun 2024	Dec 2024	Mar 2025	Jun 2025	Q-o-Q	YTD	YTD Annualised	Y-o-Y
GROUP COMMUNITY BANKING	144.8	149.9	152.0	153.8	1.2%	2.6%	5.2%	6.2%
Retail	117.0	122.0	124.1	125.9	1.5%	3.2%	6.5%	7.7%
Mortgage	84.9	88.7	90.3	91.9	1.8%	3.6%	7.3%	8.2%
Commercial Property Financing	3.9	3.8	3.7	3.6	-1.9%	-3.8%	-	-6.9%
ASB Financing	5.6	5.8	5.9	5.9	-0.4%	2.3%	4.6%	5.0%
Auto Financing	11.5	12.1	12.3	12.6	2.5%	4.8%	9.5%	10.2%
Unsecured Business	10.5	11.2	11.3	11.3	0.4%	1.5%	3.0%	7.9%
Others	0.6	0.4	0.6	0.6	-0.8%	-0.6%	-	1.2%
SME	27.8	27.9	27.9	27.9	0.1%	-0.1%	-	0.2%
Retail SME	20.8	20.7	20.5	20.4	-0.9%	-1.6%	-	-2.1%
Middle Market	7.0	7.2	7.4	7.5	2.8%	4.2%	8.4%	6.9%
GROUP WHOLESALE BANKING	47.8	53.5	53.9	53.9	-	0.6%	1.2%	12.7%
Corporate	39.1	43.8	43.8	43.6	-0.6%	-0.8%	-	11.4%
Commercial	8.7	9.7	10.1	10.3	2.5%	6.8%	13.6%	18.7%
TOTAL RHB DOMESTIC	192.6	203.4	205.9	207.7	0.9%	2.1%	4.2%	7.8%
OVERSEAS OPERATIONS	35.3	34.4	33.3	33.7	1.2%	-1.8%	-	-4.5%
Singapore	29.9	29.4	28.6	29.3	2.6%	-0.3%	-	-2.0%
Others	5.4	5.0	4.7	4.4	-7.1%	-10.4%	-	-18.5%
TOTAL RHB GROUP	227.9	237.8	239.2	241.4	0.9%	1.5%	3.1%	5.9%

*Excluding Group Corporate & Business Banking, which was established effective 1 May 2025. The financial reporting based on the new business structure will commence in Q3 2025.

CASA continued its quarterly growth with ratio improving to 28.3%

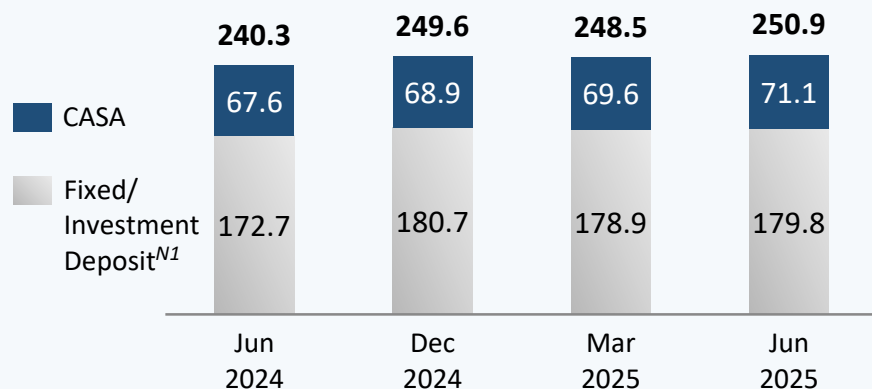
Customer Deposits

Q-o-Q: ▲ 1.0%

YTD: ▲ 0.5% (Annualised: 1.1%)

Y-o-Y: ▲ 4.4%

RM bil



LDR	94.8%	95.3%	96.2%	96.2%
LCR	148.2%	137.9%	134.6%	134.9%

N1 Fixed/Investment Deposits include MMTD and NID

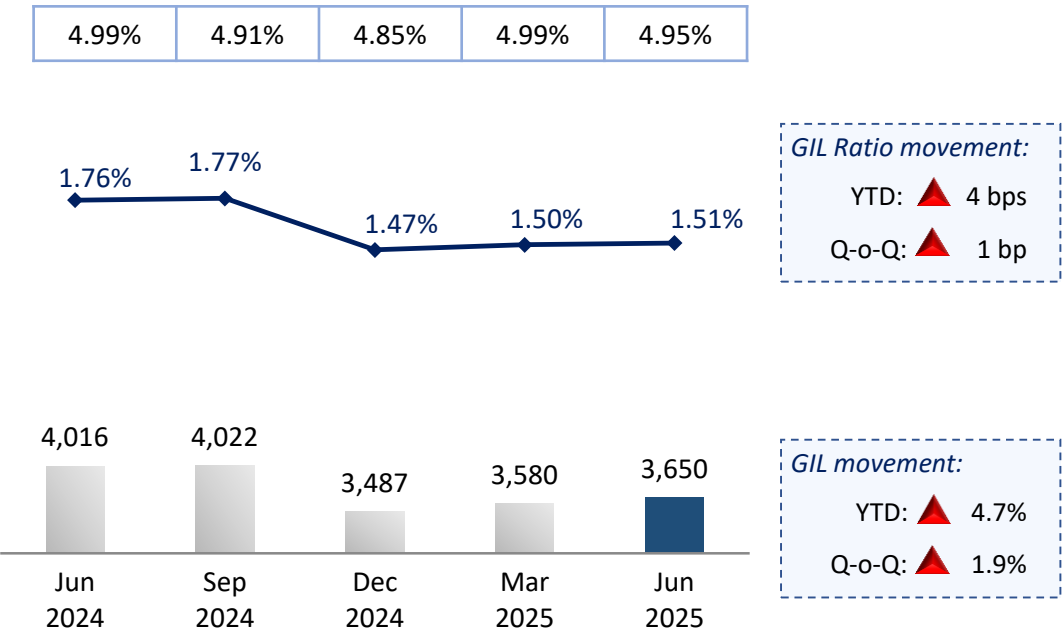
CASA by Segment

RM bil	Jun 2024	Dec 2024	Mar 2025	Jun 2025	Q-o-Q	YTD	YTD Annualised	Y-o-Y
GROUP COMMUNITY BANKING	40.9	42.0	42.8	42.6	-0.4%	1.5%	3.0%	4.3%
Retail	22.2	22.6	23.5	23.0	-2.0%	2.0%	4.0%	4.2%
SME	18.7	19.4	19.3	19.6	1.6%	0.9%	1.8%	4.5%
GROUP WHOLESALE BANKING	18.5	18.4	17.9	19.2	7.2%	4.3%	8.6%	3.8%
Corporate	16.9	16.2	16.0	17.0	6.2%	5.2%	10.4%	0.8%
Commercial	1.6	2.2	1.9	2.2	16.0%	-2.3%	-	35.1%
TOTAL RHB DOMESTIC	59.4	60.4	60.7	61.8	1.9%	2.4%	4.7%	4.2%
OVERSEAS OPERATIONS	8.2	8.5	8.9	9.3	3.9%	9.7%	19.3%	11.8%
TOTAL RHB GROUP	67.6	68.9	69.6	71.1	2.1%	3.2%	6.5%	5.1%

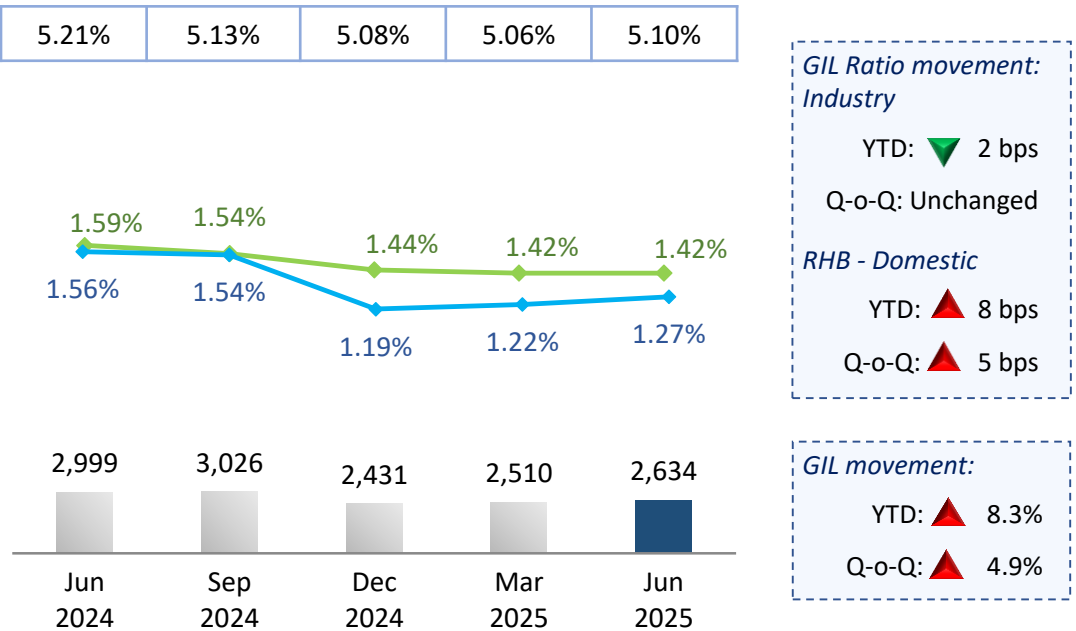
CASA Ratio – Domestic	29.2%	28.4%	28.7%	29.0%
CASA Ratio - Group	28.1%	27.6%	28.0%	28.3%

*Excluding Group Corporate & Business Banking, which was established effective 1 May 2025. The financial reporting based on the new business structure will commence in Q3 2025.

Gross Impaired Loans (Group)



Gross Impaired Loans (Domestic)



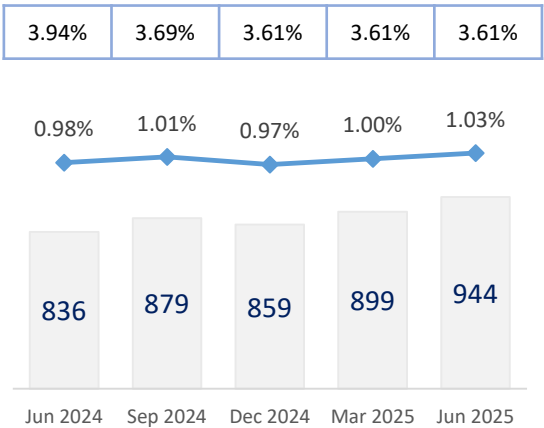
Group	Jun 2024	Sep 2024	Dec 2024	Mar 2025	Jun 2025
Loan Loss Coverage (LLC)					
Incl. Reg. Reserves	106.8%	106.4%	115.5%	115.7%	116.5%
Excl. Reg. Reserves	70.4%	70.6%	78.6%	76.9%	77.5%



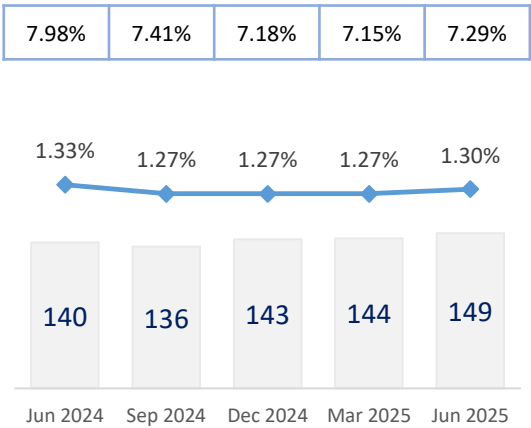
Stage 2 Ratio GIL (RM mil) GIL Ratio (RHB - Group) GIL Ratio (RHB - Domestic) GIL Ratio (Industry)

Group Community Banking

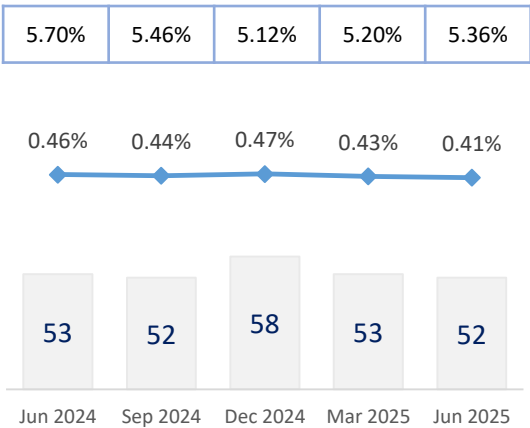
Mortgage



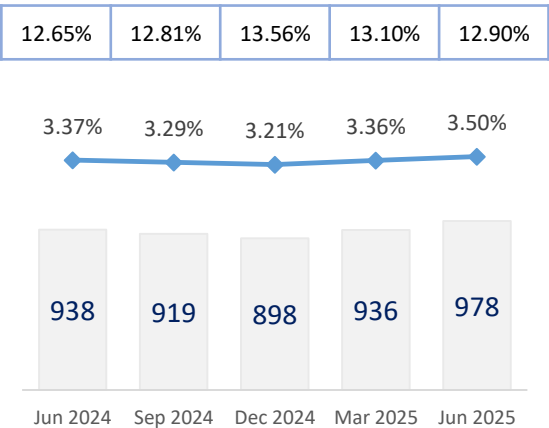
Unsecured



Auto Finance

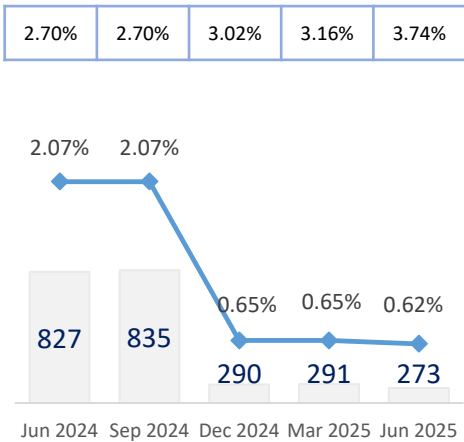


SME

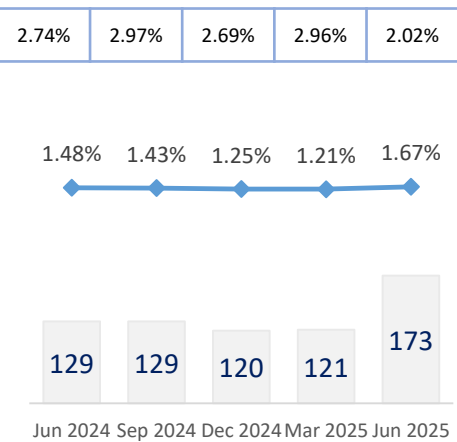


Group Wholesale Banking

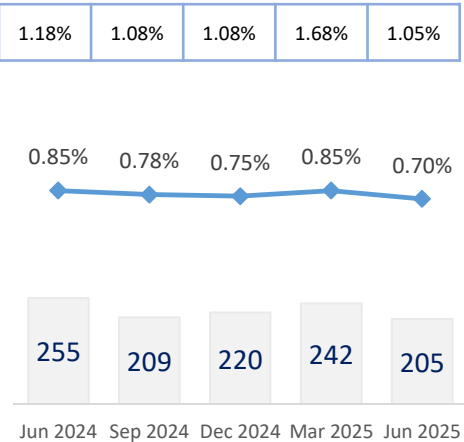
Corporate



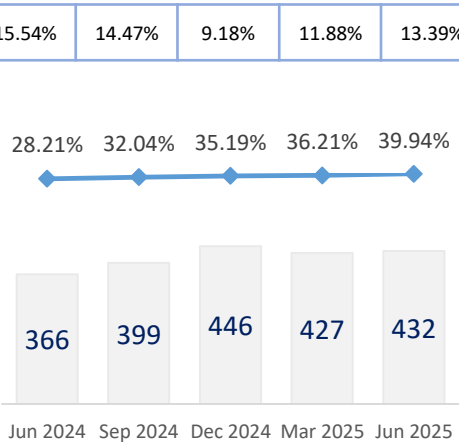
Commercial



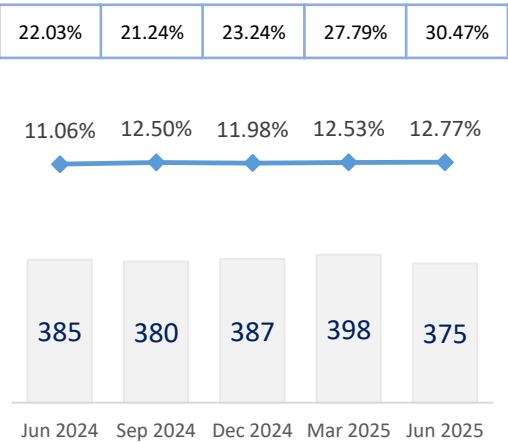
Singapore



Thailand



Cambodia



*Excluding Group Corporate & Business Banking, which was established effective 1 May 2025. The financial reporting based on the new business structure will commence in Q3 2025.

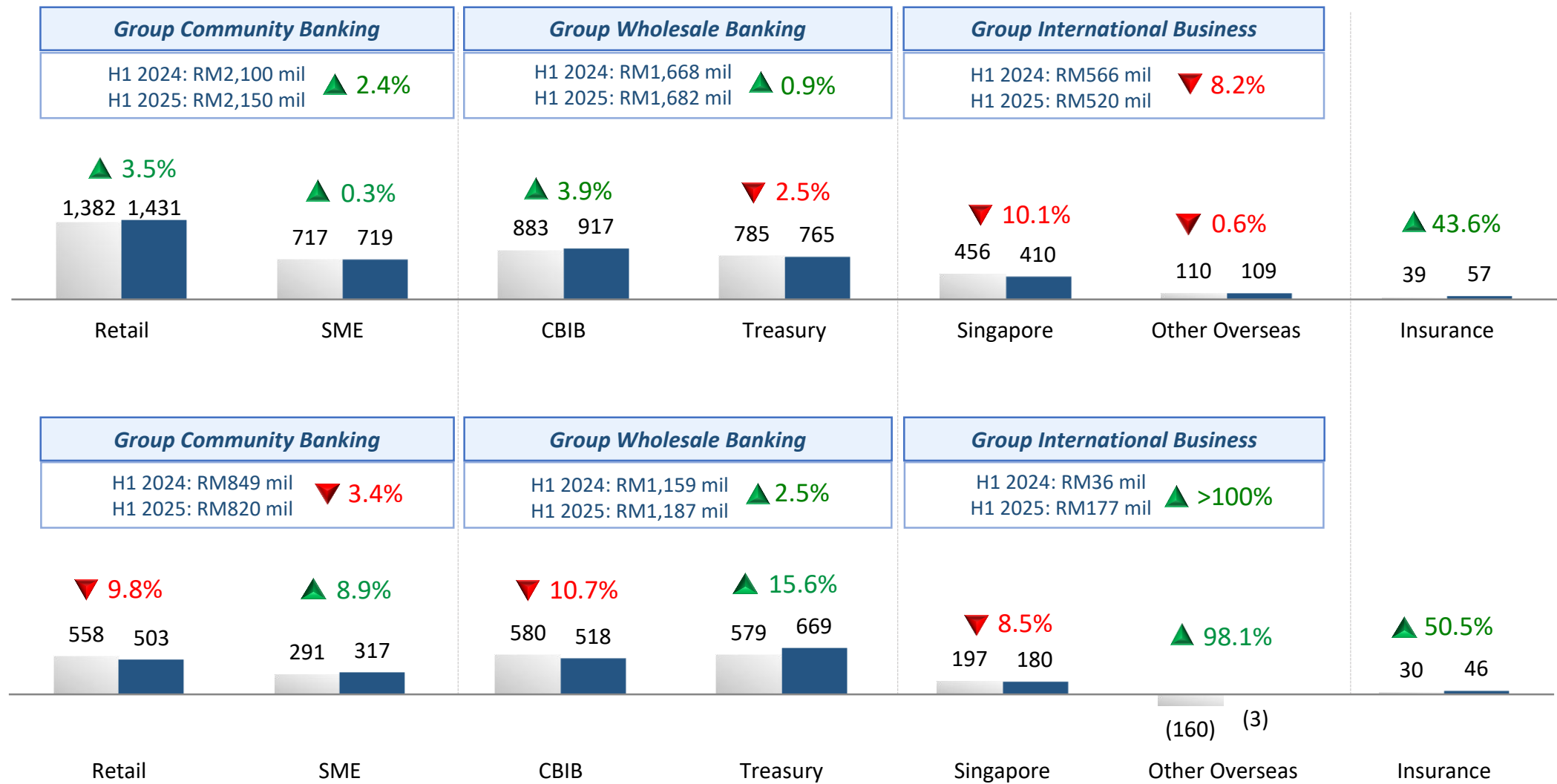
Stage 2 Ratio

GIL (RM mil)

GIL Ratio

Wholesale Banking and International Business profits rose on lower ECL, while Community Banking profits declined on higher cost and ECL

19



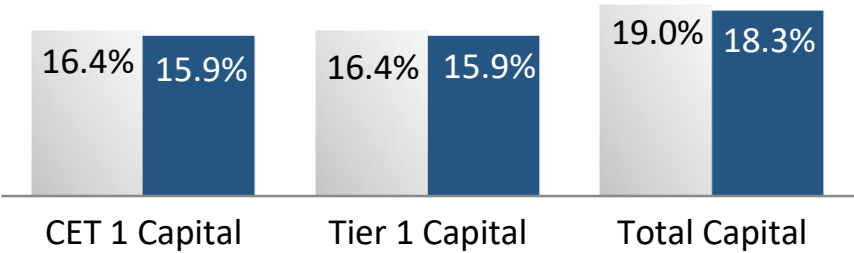
*Excluding Group Corporate & Business Banking, which was established effective 1 May 2025.
 The financial reporting based on the new business structure will commence in Q3 2025.

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

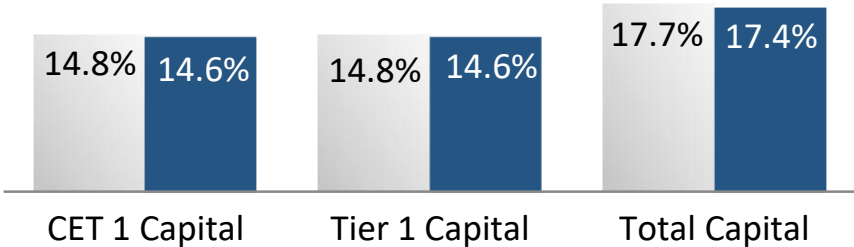
■ H1 2024 ■ H1 2025



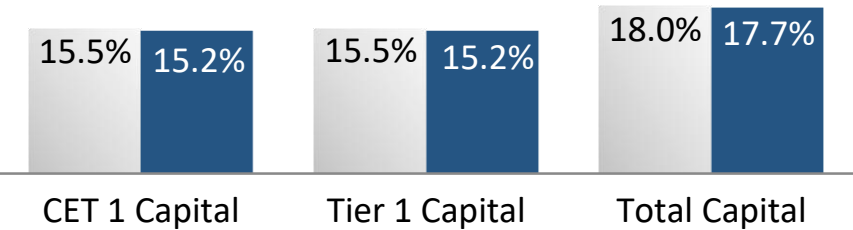
RHB Bank Group



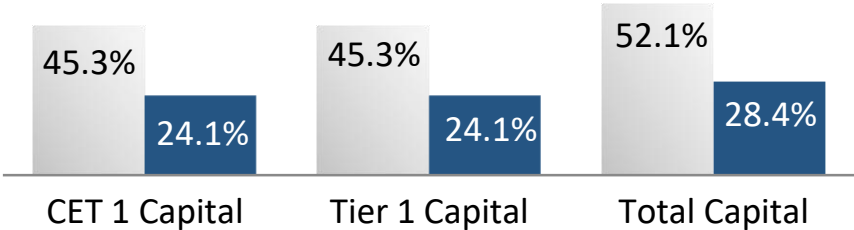
RHB Bank



RHB Islamic Bank



RHB Investment Bank



• Capital Ratios after proposed dividends
■ Dec 2024 ■ Jun 2025



3

Summary

◆ Q2 2025 Key Financial Indicators: Q-o-Q

Earnings expanded 7.1% to RM804 mil driven by:

- i. Higher non-fund based income (+18.3%) with stronger trading income and forex gains, coupled with higher NII from loans growth
- ii. Keeping cost in check at 4.6% increase Q-o-Q
- iii. Lower total ECL (-15.4%) mainly from:
 - i. Higher bad debts recovered (+77.2%) with Corporate being the key contributor
 - ii. Net writeback in ECL for securities of RM27 mil (Q1 2025: net charge of RM7 mil)

◆ H1 2025 Key Financial Indicators: Y-o-Y

Earnings expanded 7.0% to RM1.6 bil driven by:

- i. Higher net fund based income (+5.3%) from healthy loans growth
- ii. Cost growth contained at 2.1%
- iii. Improvement in ECL (loans) from RM360 mil (H1 2024) to RM215 mil (H1 2025)
Consequently, credit cost almost halved to 18 bps (H1 2024: 32 bps)

◆ Asset Base

On an annualised basis, total assets grew 2.1% to RM354 bil driven by:

- i. Healthy loans growth of 3.1% (annualised)
- ii. Expansion in securities portfolio by 11.0% (annualised)
- iii. CASA expanded 6.5% (annualised) and CASA ratio increased to 28.3% (Jun 2025) from 27.6% (Dec 2024)
- iv. Asset Quality contained at 1.51% (Jun 2025) from 1.50% (Mar 2025) and correspondingly, LLC improved to 77.5% (Jun 2025) from 76.9% (Mar 2025)

◆ Outlook

- i. Interim dividend of 15 sen per share consistent to prior years; second interim dividend will take into consideration the Group's year-end performance
- ii. Remain cautiously optimistic for the remainder of the year. Remain focused on executing the PROGRESS27 3-year strategic roadmap

THANK YOU

www.rhbgroup.com

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Email : investor.relations@rhbgroup.com



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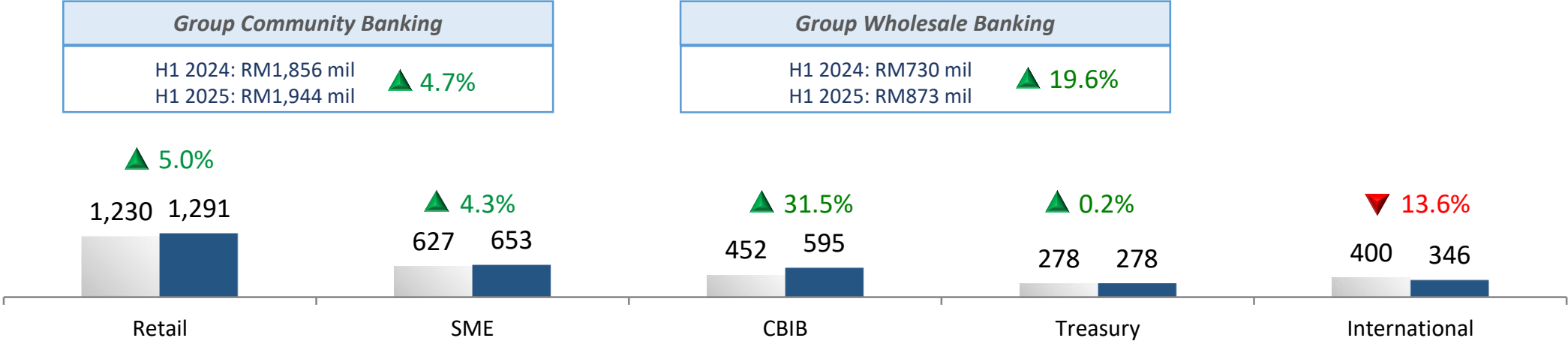
4

Appendix

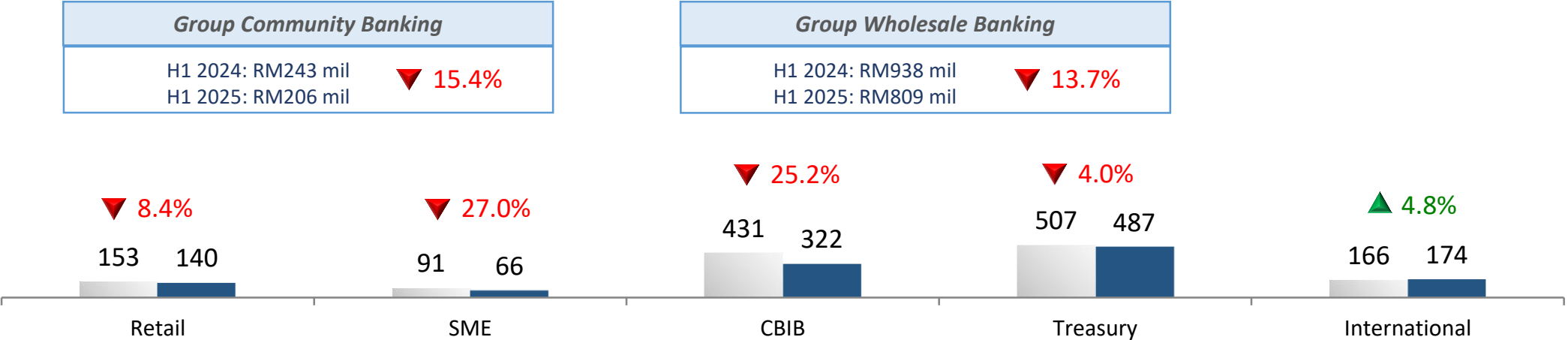
Financial Data RM mil	FY2021	FY2022	FY2023	FY2024	H1 2025
Income Statement					
Total Income	7,789	8,160	7,770	8,605	4,203
Operating Profit Before Allowances	4,266	4,554	4,081	4,583	2,216
Profit Before Tax	3,529	4,133	3,753	4,020	2,005
Net Profit	2,618	2,678	2,806	3,120	1,554
Balance Sheet					
Total Assets	289,467	310,752	328,692	349,915	353,596
Gross Loans	198,512	212,200	222,416	237,758	241,400
Customer Deposits	218,733	227,160	245,083	249,565	250,920
Shareholders' Equity	28,045	28,732	30,875	32,492	33,378
Per Share					
Earnings (sen)	64.65	63.99	65.69	72.02	35.64
Net Assets (RM)	6.76	6.76	7.20	7.45	7.66
Dividend (sen)	40.00	40.00	40.00	43.00	15.00

Financial Ratios	FY2021	FY2022	FY2023	FY2024	H1 2025
Profitability					
Return on Equity	9.6%	9.6%	9.5%	10.04%	9.38%
Net Interest Margin	2.20%	2.24%	1.82%	1.86%	1.81%
Cost to Income Ratio	45.2%	44.2%	47.5%	46.7%	47.3%
Asset Quality					
Gross Impaired Loan Ratio	1.49%	1.55%	1.74%	1.47%	1.51%
Credit Cost	0.29%	0.15%	0.16%	0.22%	0.18%
Loan Loss Coverage Ratio (excl. Reg. Reserves)	122.4%	112.8%	71.7%	78.6%	77.5%
Loan Loss Coverage Ratio (incl. Reg. Reserves)	124.2%	130.3%	106.2%	115.5%	116.5%
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%	28.3%
Liquidity Coverage Ratio	149.0%	138.3%	150.5%	137.9%	134.9%
Capital Adequacy					
Common Equity Tier I Capital Ratio	17.2%	16.9%	16.7%	16.4%	15.9%
Tier I Capital Ratio	17.2%	16.9%	16.7%	16.4%	15.9%
Total Capital Ratio	19.8%	19.3%	19.4%	19.0%	18.3%

Net Fund Based Income



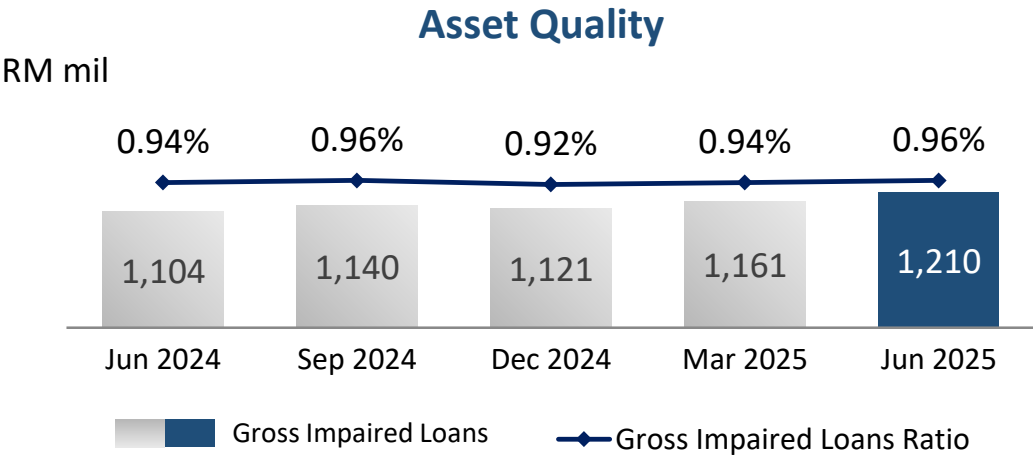
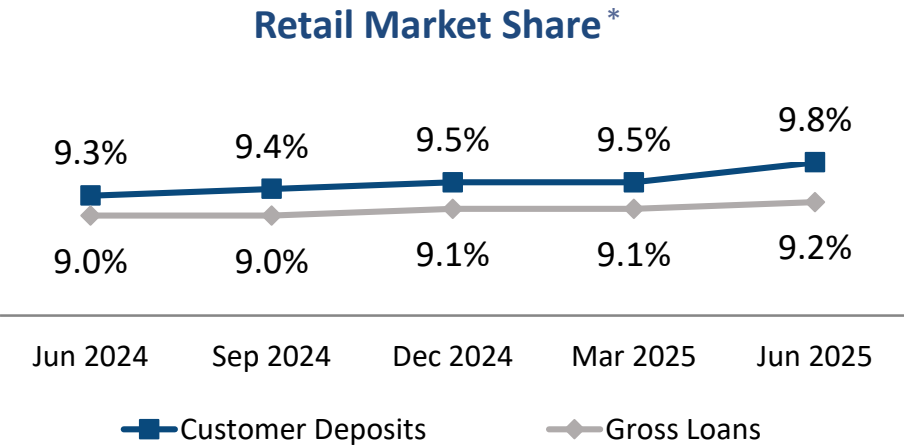
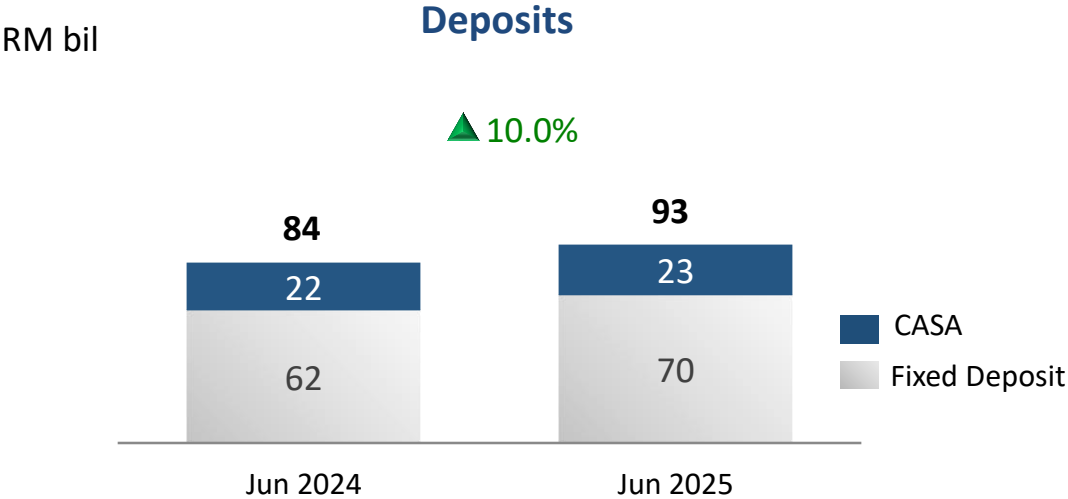
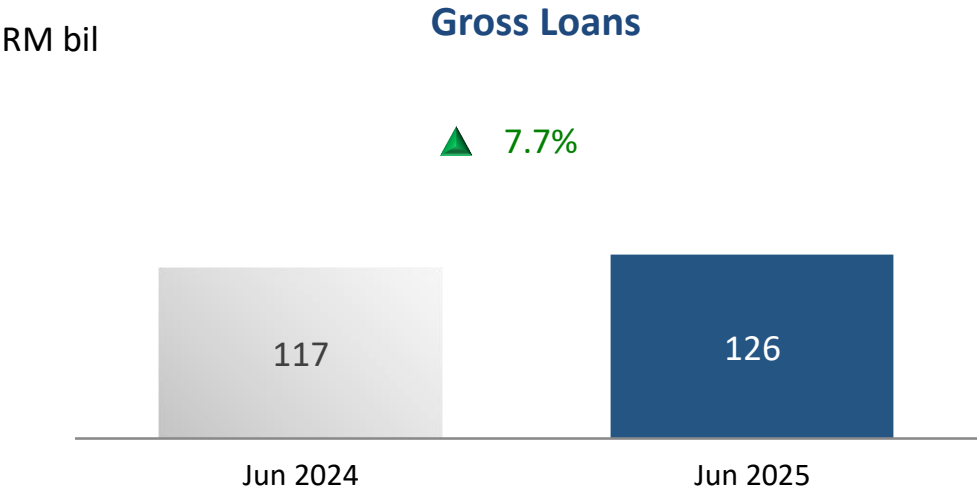
Non-Fund Based Income



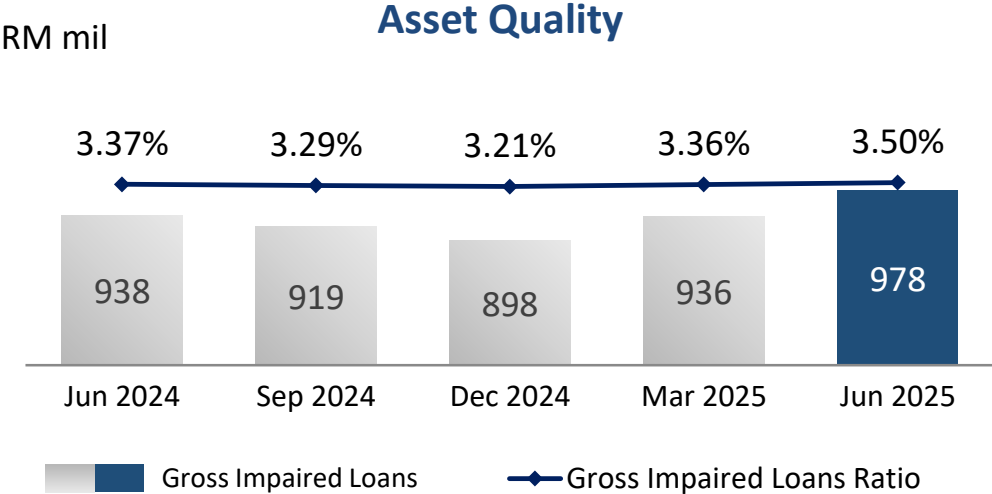
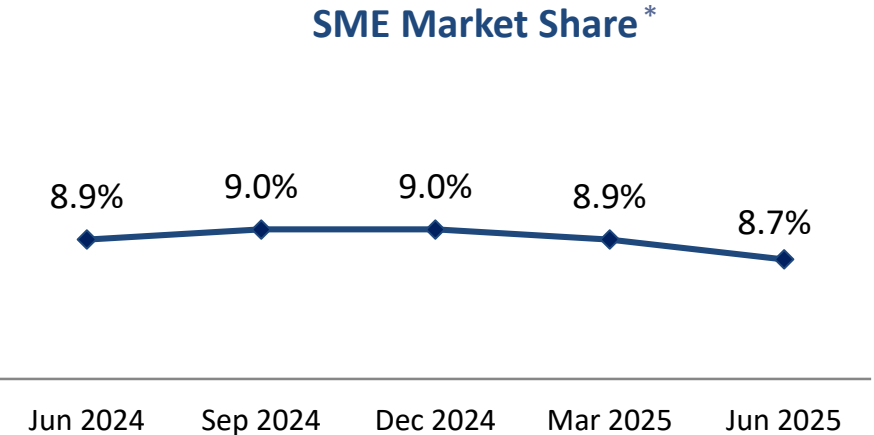
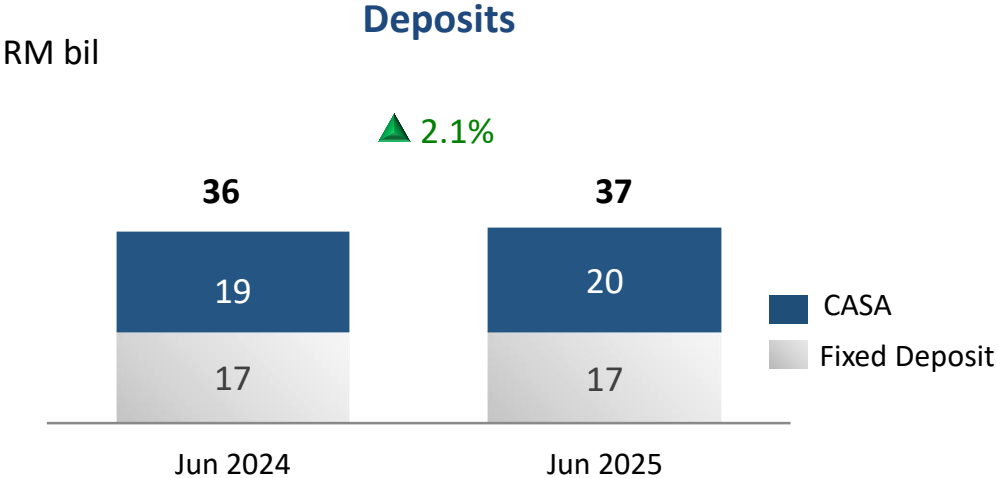
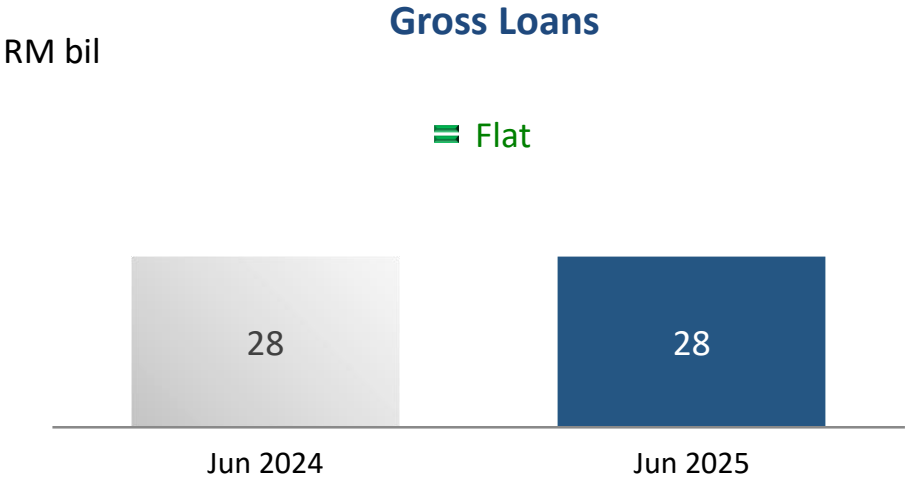
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H1 2024 H1 2025

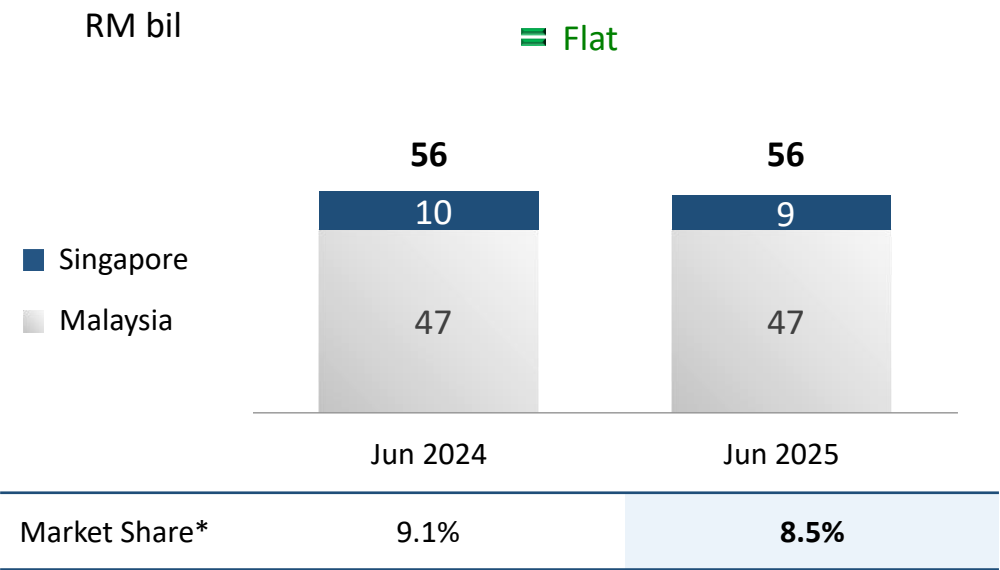


* % of Retail Loans / Deposits to total for industry (Household sector) as reported in BNM Statistics



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

Asset Under Management (AUM)*



* AUM & Market Share for RHB Asset Management

Investment Banking League Table

YTD Jun 2025	Market Share	Ranking
Equities Broking: <ul style="list-style-type: none">- By value- By volume	6.2% 6.6%	8 th 5 th
Debt Capital Markets: <ul style="list-style-type: none">- MYR sukuk- MYR bonds (Conventional & Islamic bonds)	15.2% 14.9%	3 rd 3 rd
Equity Capital Markets	16.0%	2 nd
Mergers & Acquisition: <ul style="list-style-type: none">- By value- By deal count	0.7% 1 deal	4 th 2 nd joint

* Source: Bloomberg, Bursa Malaysia & Dealogic



Alpha Southeast Asia
16th Fund Management Awards 2025

- Best Overall Asset & Fund Manager
- Best Asset Manager (Alternative Investment Funds & Income Oriented Funds)
- Best Risk-adjusted Returns (ESG Principle Investment only)



Asian Banking & Finance
Corporate & Investment Banking Awards 2025

- IPO Deal of the Year - Singapore
- Mergers and Acquisition Deal of the Year - Malaysia

CF/ECM



SumiSaujana Group Berhad
RM346.5 mil IPO
*Principal Adviser, Sole Underwriter,
Sole Placement Agent, and Sponsor*

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 Manager

M&A



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



CUCKOO International (MAL) Berhad
RM317.2 mil IPO
*Sole Principal Adviser, Joint Underwriter,
Joint Global Coordinator, Managing / Joint
Underwriter*



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



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



Eco-Shop Marketing Berhad
RM974.2 mil IPO
Joint Book Runner

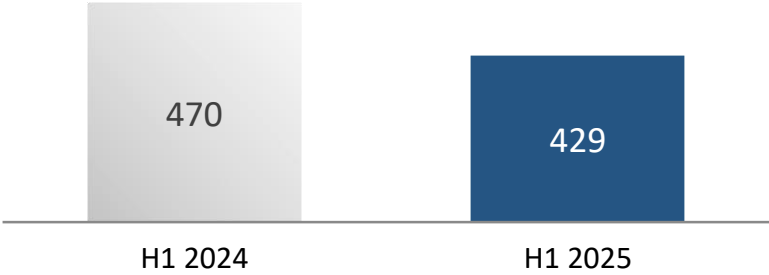


UEM Sunrise Berhad
Issuance of RM300 mil Islamic Medium Term Notes under
its RM4.0 bil ICP/IMTN Programme
Lead Manager

PBT

RM mil

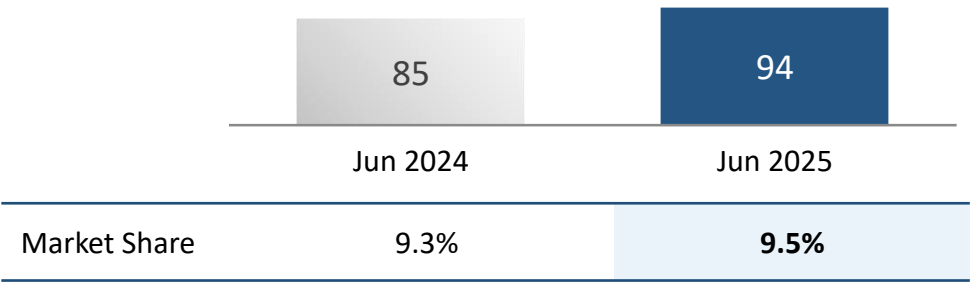
▼ 8.8%



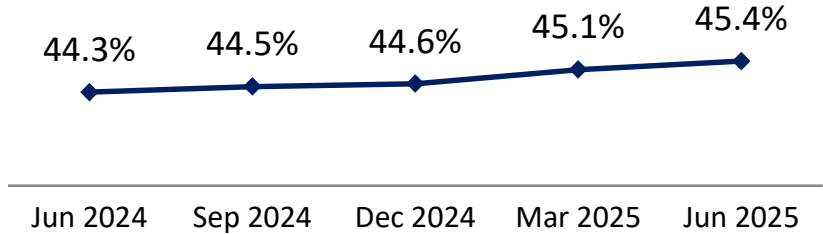
Gross Financing

RM bil

▲ 10.6%

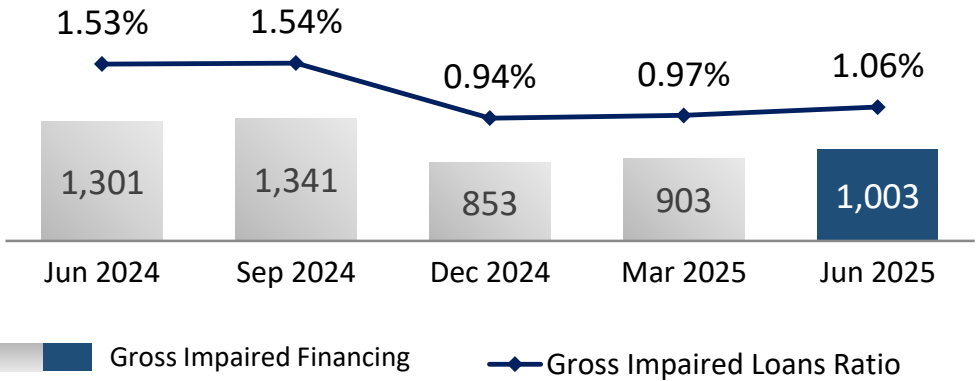


Gross Financing/
Total Gross Financing (Domestic)



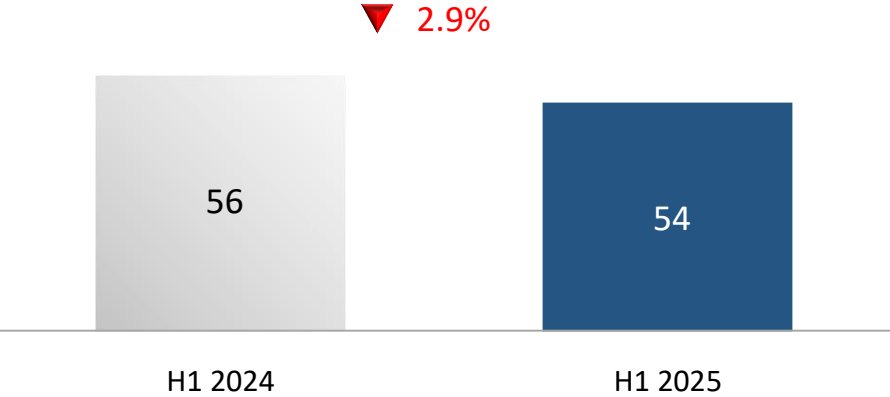
Asset Quality

RM mil



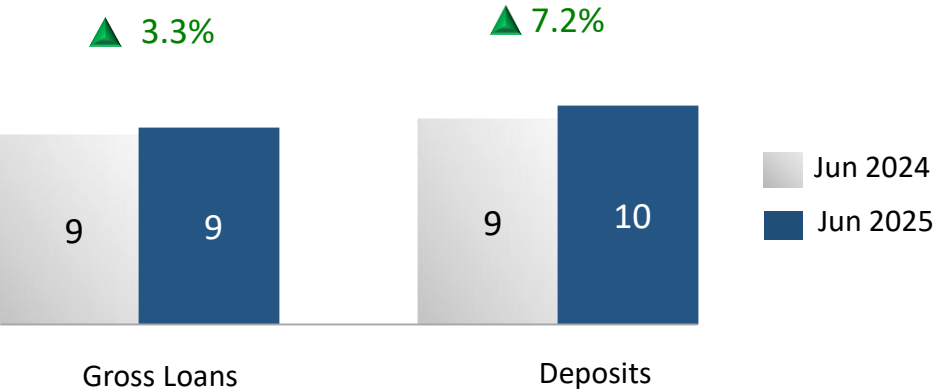
PBT

SGD mil

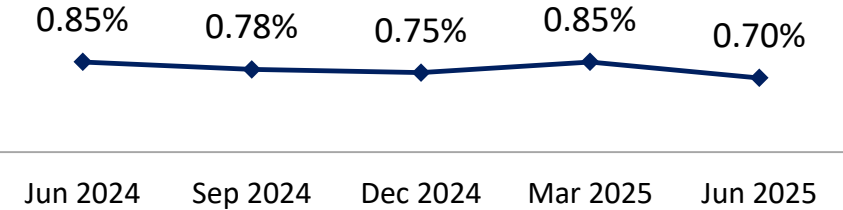


Gross Loans & Deposits

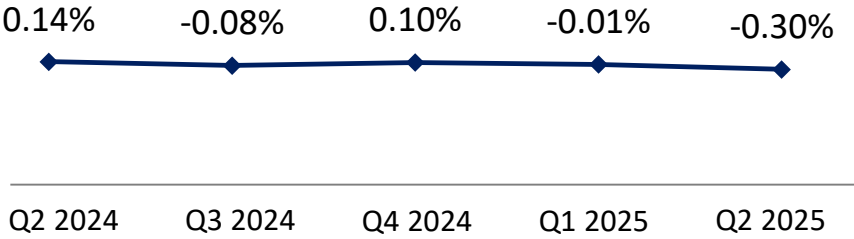
SGD bil



Gross Impaired Loans Ratio



Credit Charge Ratio



RM bil	Jun 2024	Dec 2024	Mar 2025	Jun 2025	Q-o-Q	YTD	Y-o-Y
Overseas Operations	35.3	34.4	33.3	33.7	1.2%	-1.8%	-4.5%
Singapore	29.9	29.4	28.6	29.3	2.6%	-0.3%	-2.0%
Others*	5.4	5.0	4.7	4.4	-7.1%	-10.4%	-18.5%
of which:							
Cambodia	3.5	3.2	3.2	2.9	-7.3%	-8.9%	-15.6%
Thailand	1.5	1.3	1.2	1.1	-8.2%	-14.7%	-27.4%

* Others = not included above are Brunei, Indonesia and Laos with outstanding loans of < RM1 billion