RHB BANK BERHAD

Analyst Presentation

9M 2025 Financial Results

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RHB Banking Group
27 November 2025

Agenda

1. Executive Summary
2. 9M 2025 Financial Results
3. Summary

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Executive Summary

9M 2025: Financial Highlights

Net Profit RM2.5 bil	CIR 46.9% ROE 10.0%[N1]	NIM 1.87% with liability management	Loans Growth 4.3%[N2] CASA Ratio 29.5%

Profitability

- Total income improved 3.9% Q-o-Q to RM2.24 bil in Q3 2025 (Q2 2025: RM2.15 bil) with both net fund based and non-fund based income being accretive
  - Net fund based income marginally increased 1.0% Q-o-Q to RM1.51 bil in Q3 2025 (Q2 2025: RM1.49 bil)
  - Non-fund based income increased 10.5% Q-o-Q from RM663 million (Q2 2025) to RM733 million (Q3 2025) mainly due to higher fee and trading income
- NIM with liability management at 1.87% (9M 2025)
- Cost growth contained at 2.8% (9M 2025) vs 8.7% (9M 2024)
- ECL reduced 91.9% Q-o-Q from RM89 million (Q2 2025) to RM7 million (Q3 2025) driven by lower loans ECL and higher securities ECL write-back
- Credit cost shed 10 bps to land at 17 bps (9M 2025) from 27 bps (9M 2024)
- Q3 2025 net profit improved 12.5% Q-o-Q to RM904 million, whilst 9M 2025 net profit up 7.5% Y-o-Y from RM2.3 bil (9M 2024) to RM2.5 bil

Assets & Liabilities

- Loans expanded by 4.3%[N2] from RM238 bil (FY2024) to RM245 bil (9M 2025). Domestic loans grew 4.8%[N2], hovering above the industry's 4.5%[N2] growth
- Securities portfolio up 9.6%[N2] from RM88 bil (FY2024) to RM94 bil (9M 2025)
- Deposits grew 2.2%[N2] from RM250 bil (FY2024) to RM254 bil (9M 2025). CASA grew 11.5%[N2], with CASA ratio improving from 27.6% (FY2024) to 29.5% (9M 2025)
- GIL ratio lower 1 bp Q-o-Q at 1.50% vs 1.51% (H1 2025). Domestic GIL ratio reduced 3 bps Q-o-Q to 1.24%, lower compared to the industry's 1.41%
- LLC at 76.3% in 9M 2025; LLC with Regulatory Reserves was higher at 115.8%

Capital

- Group CET1 ratio at 15.2%[N3] and TCR at 17.6%[N3]
- Bank CET1 ratio at 13.9%[N3] and TCR at 16.6%[N3]

N1 ROE computation derivation:
- 9M 2025 profits annualised
- Factored in FY2025 interim dividend payment of 15 sen per share (cash)
- Excluding FY2025 final dividend which has yet to be proposed

N2 Annualised YTD growth

N3 Capital Ratios: After the declared interim dividend for FY2025 of 15 sen per share (cash)

PROGRESS27 Key Impact and Deliverables

PROGRESS27 Q3 2025 Highlights

Key Strategic Objectives

Key Strategic Objectives			
Best in Service	**#2 NPS Rank** *(NPS: Net Promoter Score)* *in FY2025*	**75% CSAT Score for Mobile Banking** *(CSAT: Customer Satisfaction)* *in FY2025*	**4 Product Applications Fully STP**[N1] *(STP: Straight-Through Processing)* *YTD 2025*
High Profitability	**29.7% Domestic CASA Ratio** *Q3 2025*	**4.8% Domestic Loans Growth**[N2] *YTD 2025*	**30.4% Non-Fund Based Income to Total Income Ratio** *YTD 2025*
	1.87% NIM with Liability Management *YTD 2025*	**17 bps Credit Cost Ratio** *YTD 2025*	**~RM90 mil in Cost Optimisation** *YTD 2025*
Responsible & Purposeful	**RM56 bil in SFS** *(SFS: Sustainable Financial Services)* *achieved 62% of RM90 bil target by 2027*	**>1 mil Individuals and Businesses Empowered** *cumulative from July 2021 to Sep 2025*	**11.0% growth in Mass Affluent & Affluent Customer Base** *YTD 2025*

N1 STP consists of Cash Xcess, Deposits, Balance Transfer, and Retail Insurance
N2 Annualised YTD growth

Sustainability Strategy and Roadmap: Key Highlights for Q3 2025

MOBILISE RM90 BILLION in Sustainable Financial Services (SFS) by 2027

Cumulative Achievements	**Cumulatively mobilised around RM56 bil in SFS** (62% against RM90 bil target by 2027) • Green activities: RM30.0 bil (54%) • Social activities: RM10.2 bil (18%) • ESG-linked activities: RM15.3 bil (28%)
Sustainable Finance Product Suite	**Achieved 55.7% of the RM1 bil target in Sustainable Trade Finance Programme**

ACHIEVE CARBON NEUTRAL by 2030 and NET ZERO by 2050

Strategic Objective 1*	**Reduction of financed emissions in 5 high-impact sectors within our business** • The Group's top 5 emitting sectors is estimated to be 5.8% ahead of our decarbonisation pathway (vs Q2 2025 target)
Strategic Objective 2*	**Driving growth in Green Financial Services (GFS) & Supporting Companies Committed to Carbon Neutrality** • >20% of our portfolio (against total assets) falls under BNM Climate Change and Principle-based Taxonomy (CCPT) C4 category or better
Strategic Objective 3*	**Integration of sustainable and low-carbon practices into our own operations** • Achieved a 47.9% reduction in operational Greenhouse Gas (GHG) emissions from the baseline year (2016)

EMPOWERING 2.5 MILLION targeted individuals and businesses across ASEAN by 2027

Cumulative Achievements	**Empowered >1 million individuals and businesses**		
Individuals Empowered	**1,425,470** individuals	**Businesses Empowered**	**28,719** businesses
Key Programmes	• **MySiswa** (>918,000 students) • **Empowering Youth** (>10,000 youths) • **FinLit** (>177,000 youths and community) • **Digital Inclusion** (>318,000 individuals)	**Key Programmes**	• **SME e-Solutions** (>25,000 customers) • **JomBiz** (>1,000 participants) • **SME Empower** (> 2,000 participants)

DIVERSITY, EQUITY & INCLUSION
1/3 or 33.3% Women in Top and Senior Management by 2027

Cumulative Achievements	**Achieved more than 35% women in top and senior management**

* Updated bi-annually

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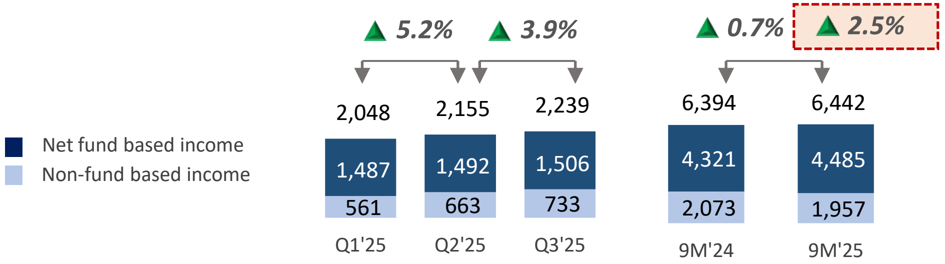
9M 2025 Financial Results

Net profit surged both Q-o-Q and Y-o-Y driven by better income, moderate cost increase and narrowing ECL

Total Income



	Q1'25	Q2'25	Q3'25	9M'24	9M'25
NIM	**1.84%**	**1.81%**	**1.77%**	**1.87%**	**1.80%**
NIM *(with liability management initiative)*	**1.91%**	**1.88%**	**1.83%**	**1.98%**	**1.87%**
Non-fund based income/ Total income	**27.4%**	**30.8%**	**32.7%**	**32.4%**	**30.4%**

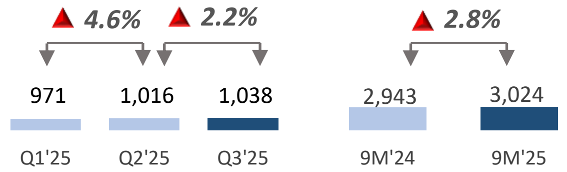
Q3 2025 (Q-o-Q)

- Total income grew 3.9%
- Net fund based income increased marginally 1.0% despite contraction in loan yield following the 25 bps OPR cut in Jul 2025. NIM contraction was mitigated by a lower funding cost
- Non-fund based income expanded 10.5% mainly due to broader fee and trading income

9M 2025 (Y-o-Y)

- Excluding one-off MTM gain/loss on a private equity fund (9M'24: gain of RM76 mil, 9M'25: loss of RM37 mil), total income grew 2.5% vs the reported 0.7%
- Net fund based income increased 3.8% mainly due to loan base expansion
- Partially offset by the decline in non-fund based income -5.6% (as reported) 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

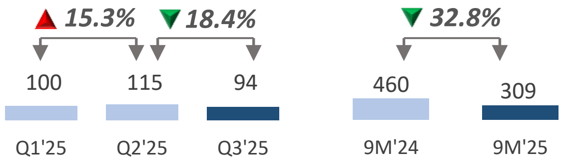


	Q1'25	Q2'25	Q3'25	9M'24	9M'25
CIR	**47.4%**	**47.1%**	**46.4%**	**46.0%**	**46.9%**

- Positive JAW widened to 1.7% (Q2 2025: 0.6%)
- CIR improved 70 bps to 46.4% (Q2 2025: 47.1%)

- Cost growth contained at 2.8% underpinned by ongoing cost optimisation initiatives
- Without effecting cost optimisation, 9M 2025 cost would have been higher by RM90 mil (CIR 48.3%)

ECL (Loans)

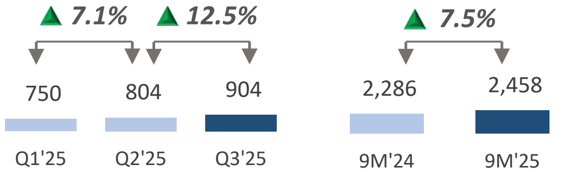


	Q1'25	Q2'25	Q3'25	9M'24	9M'25
Credit cost (bps)	**17**	**19**	**15**	**27**	**17**

- ECL narrowed -18.4% from RM115 mil (Q2 2025) to RM94 mil (Q3 2025) stemming from enhanced asset quality as the Individual Allowance flow down ebbed in Q3 2025 coupled with the absence of the prior quarter's US tariff management overlay

- Credit cost at 17 bps, an improvement of 10 bps mainly from lower ECL in International Business

Net Profit



	Q1'25	Q2'25	Q3'25	9M'24	9M'25
ROE				**9.6%**	**10.0%**

- Net profit supported by better income, disciplined cost containment, improved loans provisioning and higher securities ECL write-back

- ROE of 10.0% was computed by annualising the 9M 2025 profits, and after factoring in the FY2025 interim dividend of 15 sen per share (cash)
- Full year ROE will account for the final proposed dividend

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

Y-o-Y total income growth normalised for one-off MTM gain/loss on a private equity fund (9M 2024: MTM gain RM76 mil, 9M 2025: MTM loss of RM37 mil)

Loans expansion continues to be funded effectively as affirmed by the 11.5% CASA growth, while asset quality improves Q-o-Q

Financial Position

Total Assets
▲ 3.2%

Dec 2024	Jun 2025	Sep 2025
350	354	358

*Annualised growth

Gross Loans
▲ 4.3%

Dec 2024	Jun 2025	Sep 2025
238	241	245

*Annualised growth

Securities Portfolio
▲ 9.6%

Dec 2024	Jun 2025	Sep 2025
88	92	94

*Annualised growth

Shareholders' Equity
▲ 4.7%

Dec 2024	Jun 2025	Sep 2025
32	33	34

*Annualised growth

Customer Deposits
▲ 2.2%

Dec 2024	Jun 2025	Sep 2025
250	251	254

*Annualised growth

CASA
▲ 11.5%

Dec 2024	Jun 2025	Sep 2025
69	71	75

*Annualised growth

CASA Ratio
▲ 1.9%

Dec 2024	Jun 2025	Sep 2025
27.6%	28.3%	29.5%

Liquidity Coverage Ratio
▼ 0.8%

Dec 2024	Jun 2025	Sep 2025
137.9%	134.9%	137.1%

Asset Quality

Stage 2 Loans Ratio
▲ 0.06%

Dec 2024	Jun 2025	Sep 2025
4.85%	4.95%	4.91%

Group GIL
▲ 5.8%

	Dec 2024	Jun 2025	Sep 2025
GIL	3.5	3.6	3.7
GIL Ratio	1.47%	1.51%	1.50%

Domestic GIL
▲ 7.7%

	Dec 2024	Jun 2025	Sep 2025
GIL	2.4	2.6	2.6
GIL Ratio	1.19%	1.27%	1.24%

LLC Ratio
excl. Regulatory Reserve

▼ 2.3%

Dec 2024	Jun 2025	Sep 2025
78.6%	77.5%	76.3%

LLC Ratio
incl. Regulatory Reserve

▲ 0.3%

Dec 2024	Jun 2025	Sep 2025
115.5%	116.5%	115.8%

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

GIL Ratio

Earnings grew 12.5% Q-o-Q driven by stronger net fund based and non-fund based income, sustained cost discipline and reduced ECL

RM mil	Q1 2024	Q2 2024	Q3 2024	Q1 2025	Q2 2025	Q3 2025	Q-o-Q	%	Y-o-Y	%	9M 2024	9M 2025	Y-o-Y	%
Net fund based income	1,386	1,442	1,494	1,487	1,492	**1,506**	15	▲ 1.0%	13	▲ 0.8%	4,321	**4,485**	164	▲ 3.8%
Non-fund based income	703	670	700	561	663	**733**	69	▲ 10.5%	32	▲ 4.6%	2,073	**1,957**	-116	▼ 5.6%
Total Income	**2,088**	**2,112**	**2,194**	**2,048**	**2,155**	**2,239**	84	▲ 3.9%	45	▲ 2.0%	**6,394**	**6,442**	47	▲ 0.7%
Operating expenses	-959	-987	-997	-971	-1,016	**-1,038**	23	▲ 2.2%	41	▲ 4.2%	-2,943	**-3,024**	82	▲ 2.8%
Operating Profit Before Allowances	**1,129**	**1,125**	**1,197**	**1,077**	**1,139**	**1,201**	61	▲ 5.4%	4	▲ 0.3%	**3,451**	**3,417**	-34	▼ 1.0%
Allowance for credit losses on financial assets	-215	-145	-102	-106	-89	**-7**	-82	▼ 91.9%	-94	▼ 92.9%	-462	**-202**	-259	▼ 56.1%
Share of results of associates	-4	-6	-7	-9	-8	**-8**	-	▲ 5.5%	-	▼ 3.7%	-17	**-24**	-7	▼ 42.6%
Profit Before Taxation	**910**	**974**	**1,088**	**963**	**1,042**	**1,186**	144	▲ 13.8%	98	▲ 9.0%	**2,973**	**3,191**	218	▲ 7.3%
Net Profit	**730**	**722**	**833**	**750**	**804**	**904**	101	▲ 12.5%	71	▲ 8.5%	**2,286**	**2,458**	172	▲ 7.5%
Earnings Per Share (sen)	**17.03**	**16.71**	**19.11**	**17.20**	**18.43**	**20.73**	2.30	▲ 12.4%	1.62	▲ 8.4%	**52.87**	**56.36**	3.49	▲ 6.6%
CIR	**45.9%**	**46.7%**	**45.4%**	**47.4%**	**47.1%**	**46.4%**	-	▼ 0.7%	-	▲ 1.0%	**46.0%**	**46.9%**	-	▲ 0.9%
ROE											**9.6%**	**10.0%**	-	▲ 0.4%

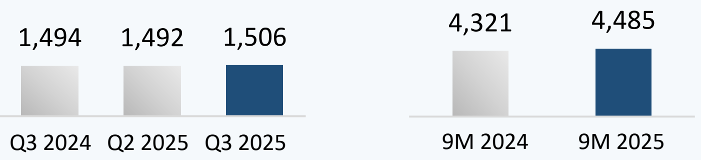
*Numbers may not sum up due to rounding

NIM contracted Q-o-Q due to OPR cut, however quarter NIM is expected to be accretive in Q4 driven by deposits repricing

Net Fund Based Income

Q-o-Q: ▲ **1.0%**
Y-o-Y: ▲ **0.8%**

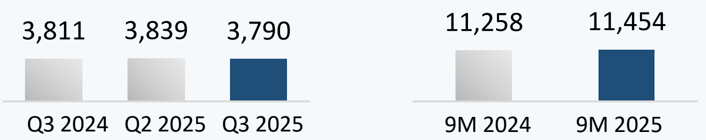
Y-o-Y: ▲ **3.8%**



Fund Based Income

Q-o-Q: ▼ **1.3%**
Y-o-Y: ▼ **0.5%**

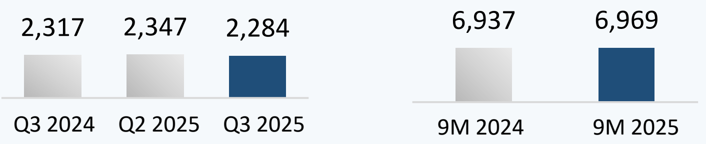
Y-o-Y: ▲ **1.7%**



Fund Based Expenses

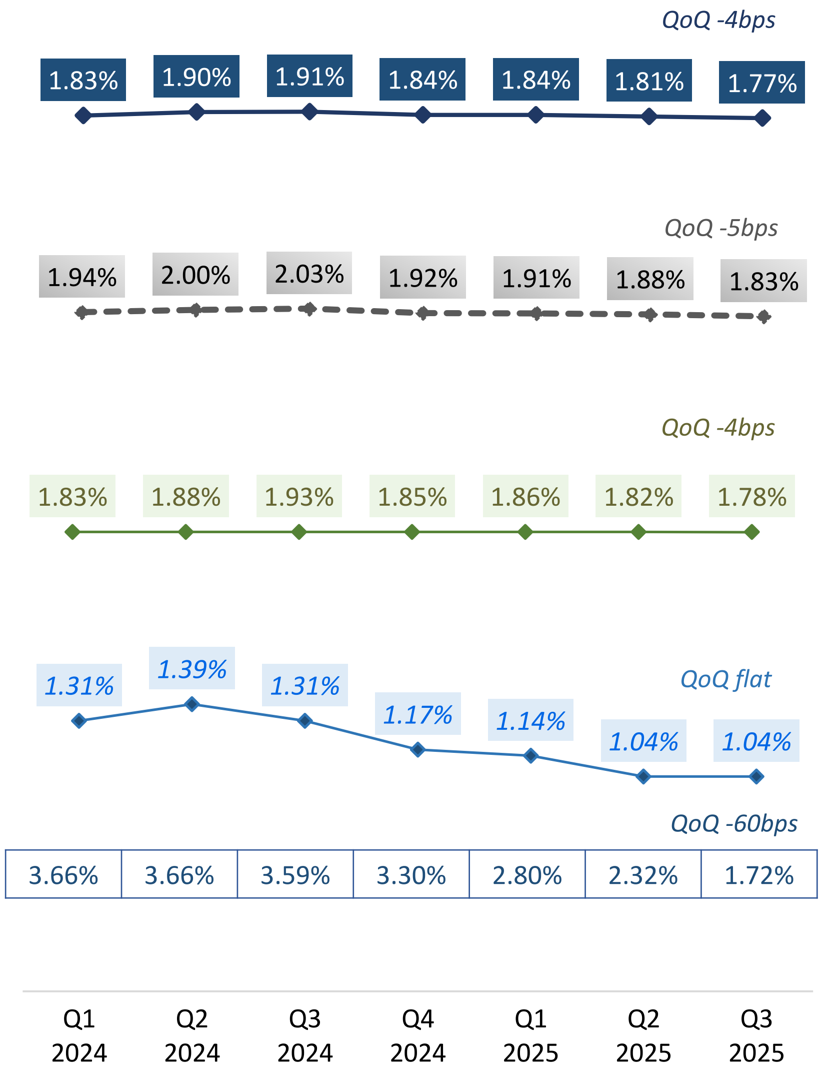
Q-o-Q: ▼ **2.7%**
Y-o-Y: ▼ **1.4%**

Y-o-Y: ▲ **0.5%**



Amounts in RM mil

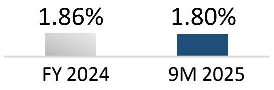
Net Interest Margin (NIM)



Group NIM

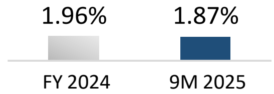
- *NIM contraction from Domestic OPR cut*

YTD: ▼ **6 bps**



Group NIM - including liability management initiative

YTD: ▼ **9 bps**



Domestic NIM

- *Loan yield declined due to 25 bps OPR cut in Jul 2025 offsetting the funding cost improvement*

Singapore NIM

- *NIM stabilises due to repricing of deposits*

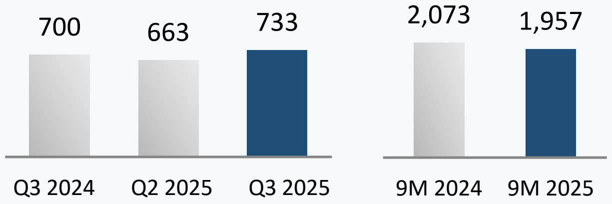
3-month SORA
Source: Monetary Authority of Singapore (MAS)

Q-o-Q non-fund based income growth sustained supported by higher fee and trading income

Non-Fund Based Income

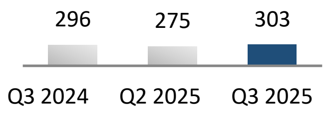
Q-o-Q: ▲ 10.5%
Y-o-Y: ▲ 4.6%

Y-o-Y: ▼ 5.6%

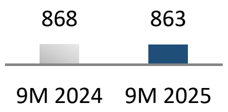


Fee Income

Q-o-Q: ▲ 10.0%
Y-o-Y: ▲ 2.1%

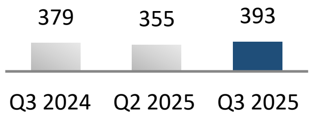


Y-o-Y: ▼ 0.6%

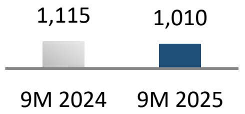


Treasury Income

Q-o-Q: ▲ 10.8%
Y-o-Y: ▲ 3.9%

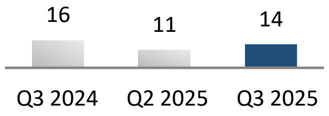


Y-o-Y: ▼ 9.5%

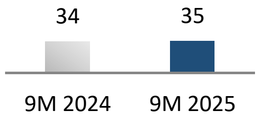


Net Income from Insurance Business

Q-o-Q: ▲ 31.2%
Y-o-Y: ▼ 15.5%

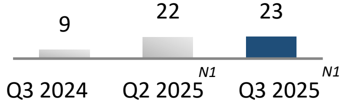


Y-o-Y: ▲ 1.5%

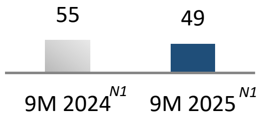


Others

Q-o-Q: ▲ 1.1%
Y-o-Y: ▲ >100%



Y-o-Y: ▼ 10.6%



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

- *Q2'25/9M'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)*
- *Q3'25/9M'25 – gain on liquidation of RHB Hong Kong Limited of RM15 mil*
- *9M'24 - gain on disposal of RHB Securities Vietnam of RM34 mil*

RM mil	Q3 2024	Q2 2025	Q3 2025	Q-o-Q	%	Y-o-Y	%	9M 2024	9M 2025	Y-o-Y	%
Fee Income:	**296**	**275**	**303**	28	▲ 10.0%	6	▲ 2.1%	**868**	**863**	-5	▼ 0.6%
IB Related	28	33	**25**	-8	▼ 24.3%	-3	▼ 12.0%	75	**94**	19	▲ 26.0%
Brokerage Income	59	37	**37**	-	▼ 0.9%	-22	▼ 37.5%	167	**114**	-53	▼ 31.5%
Asset Management	39	37	**42**	5	▲ 14.6%	3	▲ 8.8%	116	**117**	1	▲ 0.5%
Other Services & Commission Income*	171	169	**199**	30	▲ 18.1%	28	▲ 16.6%	510	**538**	27	▲ 5.4%
Treasury Income:	**379**	**355**	**393**	38	▲ 10.8%	15	▲ 3.9%	**1,115**	**1,010**	-106	▼ 9.5%
Net Forex Gains / Derivatives	212	208	**208**	-	▲ 0.1%	-4	▼ 2.0%	724	**607**	-117 [N2]	▼ 16.2%
of which: Liability Management Initiative	95	64	**56**	-7	▼ 11.6%	-38	▼ 40.5%	255	**170**	-85	▼ 33.4%
Gain & MTM on Securities	166	147	**185**	38	▲ 25.9%	19	▲ 11.4%	391	**403**	12	▲ 3.0%

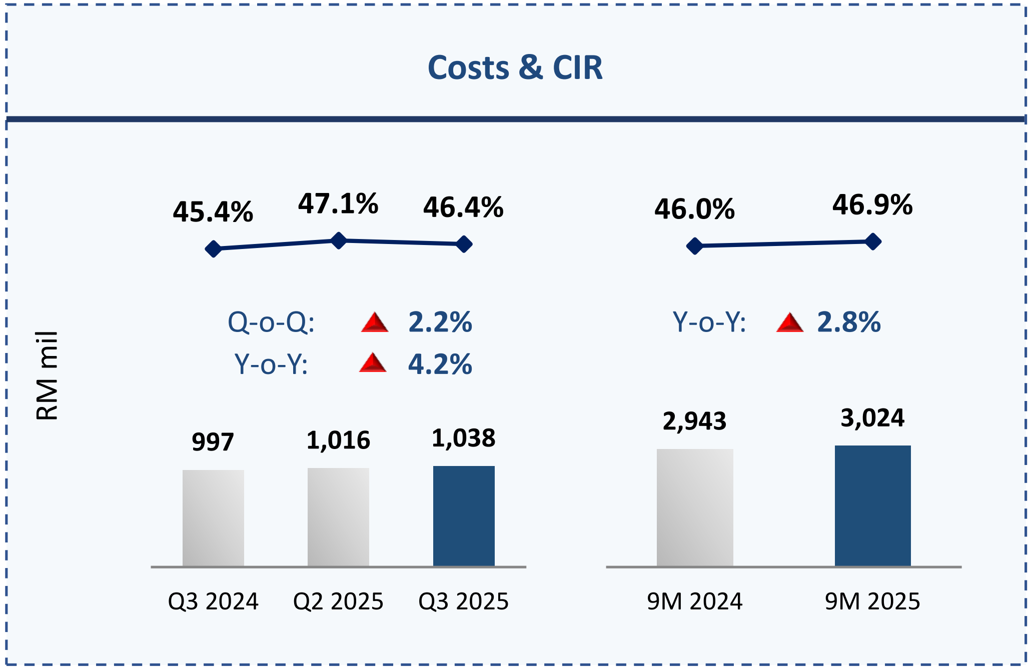
**Include guarantee fees and commitment fees*

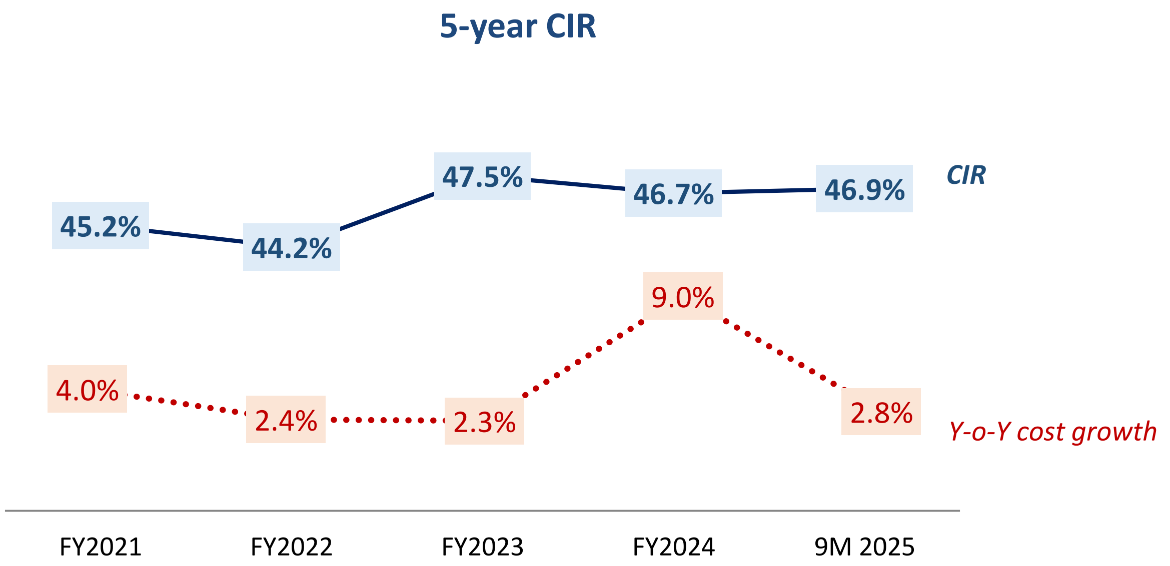
- Amounts in RM mil
- Numbers may not sum up due to rounding

N2 Net Forex Gains / Derivatives ▼16.2%

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

Positive JAW led to lower CIR of 46.4% in Q3 2025, with cost growth contained at 2.8% Y-o-Y





RM mil	Q3 2024	Q2 2025	Q3 2025	Q-o-Q	%	Y-o-Y	%	9M 2024	9M 2025	Y-o-Y	%
Personnel Expenses	586	614	**613**	-1	▼ 0.1%	27	▲ 4.6%	1,762	**1,801**	39	▲ 2.2%
Establishment Expenses	249	250	**247**	-3	▼ 1.1%	-2	▼ 0.6%	725	**735**	10	▲ 1.4%
of which: IT Expenses	93	99	**97**	-2	▼ 2.2%	4	▲ 4.1%	263	**287**	25	▲ 9.4%
Marketing Expenses	75	70	**86**	17	▲ 23.8%	11	▲ 14.3%	209	**238**	29	▲ 13.9%
Administration & General Expenses	87	82	**92**	10	▲ 11.6%	5	▲ 6.1%	247	**250**	4	▲ 1.4%
Total	**997**	**1,016**	**1,038**	23	▲ **2.2%**	41	▲ **4.2%**	**2,943**	**3,024**	82	▲ **2.8%**

*Numbers may not sum up due to rounding

Encouraging domestic loans growth of 4.8% expanded above industry's 4.5%

Gross Loans

RM bil	Sep 2024	Dec 2024	Jun 2025	Sep 2025	Q-o-Q	YTD	YTD Annualised	Y-o-Y
GROUP COMMUNITY BANKING	**119.5**	**122.0**	**125.9**	**128.2**	**1.8%**	**5.1%**	**6.8%**	**7.3%**
Mortgage	86.9	88.7	91.9	93.8	2.1%	5.8%	7.8%	8.0%
Commercial Property Financing	3.9	3.8	3.6	3.6	-1.6%	-5.4%	-	-7.1%
ASB Financing	5.7	5.8	5.9	6.0	0.5%	2.9%	3.8%	5.3%
Auto Financing	11.8	12.1	12.6	12.9	1.9%	6.8%	9.0%	9.4%
Unsecured Business	10.8	11.2	11.3	11.4	0.7%	2.3%	3.0%	5.7%
Others	0.4	0.4	0.6	0.5	1.2%	0.6%	0.8%	3.3%
GROUP CORPORATE & BUSINESS BANKING	**74.4**	**79.3**	**79.7**	**80.3**	**0.9%**	**1.3%**	**1.7%**	**7.9%**
Corporate	**37.4**	**41.7**	**41.5**	**41.8**	**0.9%**	**0.1%**	**0.2%**	**11.7%**
Commercial	**9.1**	**9.7**	**10.3**	**10.6**	**2.7%**	**9.7%**	**12.9%**	**16.5%**
SME	**27.9**	**27.9**	**27.9**	**27.9**	**0.2%**	**0.1%**	**0.1%**	**0.1%**
Retail SME	20.8	20.7	20.4	20.3	-0.2%	-1.7%	-	-2.4%
Middle Market	7.1	7.2	7.5	7.6	1.1%	5.3%	7.0%	7.2%
GROUP WHOLESALE BANKING	**2.1**	**2.1**	**2.1**	**2.3**	**7.1%**	**6.0%**	**8.0%**	**8.9%**
TOTAL RHB DOMESTIC	**196.0**	**203.4**	**207.7**	**210.8**	**1.5%**	**3.6%**	**4.8%**	**7.6%**
OVERSEAS OPERATIONS	**31.5**	**34.4**	**33.7**	**34.6**	**2.7%**	**0.9%**	**1.1%**	**9.8%**
Singapore	26.7	29.4	29.3	30.4	3.9%	3.6%	4.8%	14.1%
Others	4.8	5.0	4.4	4.2	-5.7%	-15.5%	-	-13.8%
TOTAL RHB GROUP	**227.5**	**237.8**	**241.4**	**245.4**	**1.7%**	**3.2%**	**4.3%**	**7.9%**

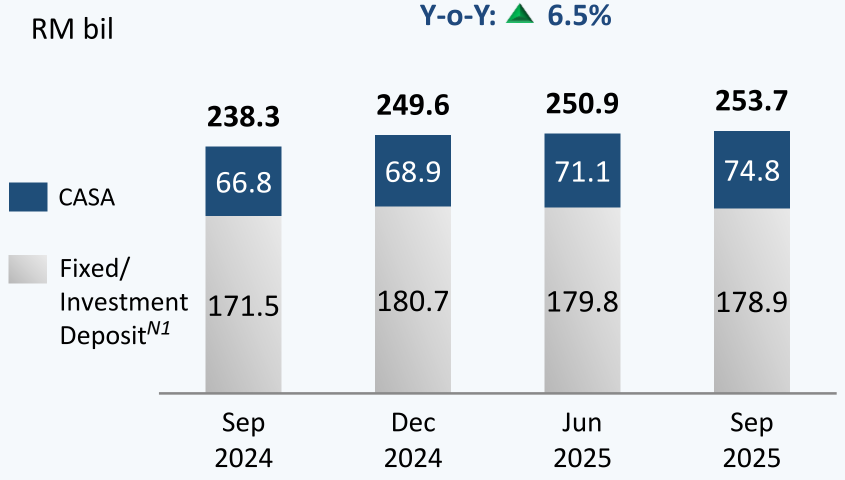
Steady CASA growth resulting in CASA ratio rising to 29.5%

Customer Deposits

Q-o-Q: ▲ 1.1%

YTD: ▲ 1.7% *(Annualised: 2.2%)*

Y-o-Y: ▲ 6.5%



LDR	95.5%	95.3%	96.2%	**96.7%**
LCR	143.6%	137.9%	134.9%	**137.1%**

N1 Fixed/Investment Deposits include MMTD and NID

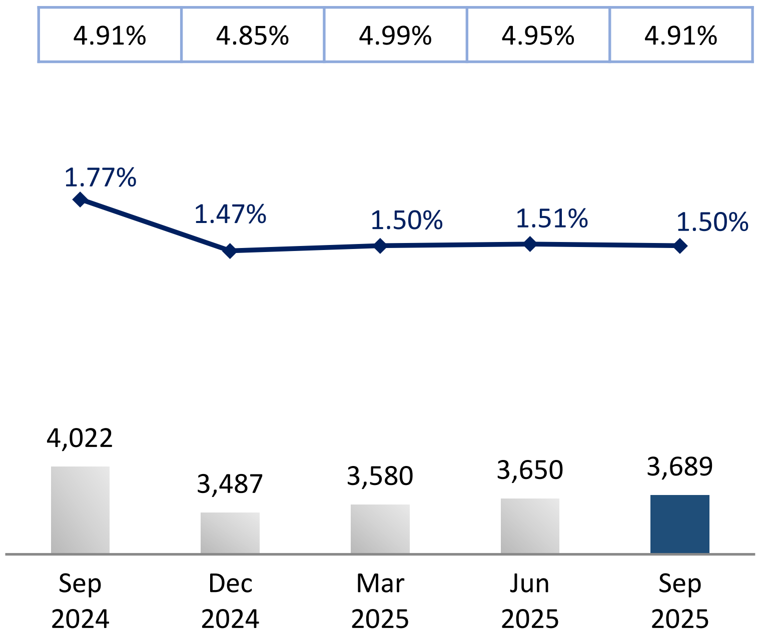
CASA by Segment

RM bil	Sep 2024	Dec 2024	Jun 2025	Sep 2025	Q-o-Q	YTD	YTD Annualised	Y-o-Y
GROUP COMMUNITY BANKING	**21.7**	**22.6**	**23.0**	**23.3**	**0.9%**	**2.9%**	**3.9%**	**7.2%**
GROUP CORPORATE & BUSINESS BANKING	**37.6**	**37.8**	**38.8**	**40.9**	**5.7%**	**8.4%**	**11.2%**	**9.1%**
Corporate	16.7	16.2	17.0	18.0	6.4%	11.9%	15.8%	8.4%
Commercial	1.9	2.2	2.2	2.6	19.0%	16.2%	21.6%	38.4%
SME	19.0	19.4	19.6	20.3	3.6%	4.6%	6.1%	6.8%
GROUP WHOLESALE BANKING	**0.04**	**0.04**	**0.05**	**0.04**	**-13.3%**	**5.4%**	**7.2%**	**-11.4%**
TOTAL RHB DOMESTIC	**59.3**	**60.4**	**61.9**	**64.2**	**3.9%**	**6.3%**	**8.4%**	**8.4%**
OVERSEAS OPERATIONS	**7.5**	**8.5**	**9.2**	**10.6**	**13.7%**	**24.7%**	**32.9%**	**40.3%**
TOTAL RHB GROUP	**66.8**	**68.9**	**71.1**	**74.8**	**5.2%**	**8.6%**	**11.5%**	**12.0%**

CASA Ratio – Domestic	29.3%	28.4%	29.0%	**29.7%**
CASA Ratio - Group	28.0%	27.6%	28.3%	**29.5%**

GIL improved Q-o-Q for both Group and Domestic by 1 bp and 3 bps respectively, while LLC incl. Regulatory Reserves remains above 100%

Gross Impaired Loans (Group)



GIL Ratio movement:

YTD: ▲ 3 bps

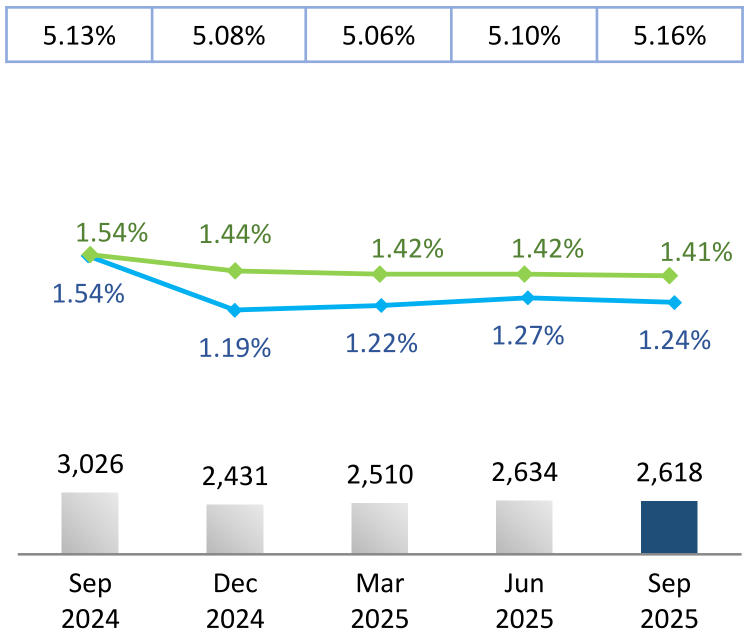
Q-o-Q: ▼ 1 bp

GIL movement:

YTD: ▲ 5.8%

Q-o-Q: ▲ 1.1%

Gross Impaired Loans (Domestic)



GIL Ratio movement: Industry

YTD: ▼ 3 bps

Q-o-Q: ▼ 1 bp

RHB - Domestic

YTD: ▲ 5 bps

Q-o-Q: ▼ 3 bps

GIL movement:

YTD: ▲ 7.7%

Q-o-Q: ▼ 0.6%

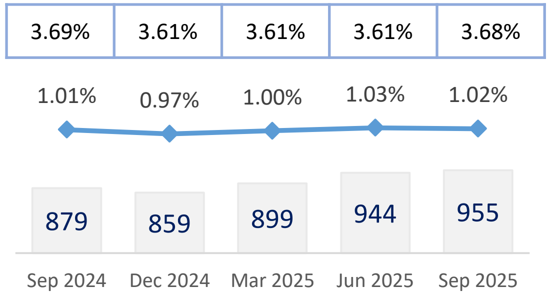
Group Loan Loss Coverage (LLC)	**Sep 2024**	**Dec 2024**	**Mar 2025**	**Jun 2025**	**Sep 2025**
Incl. Reg. Reserves	106.4%	115.5%	115.7%	116.5%	**115.8%**
Excl. Reg. Reserves	70.6%	78.6%	76.9%	77.5%	**76.3%**

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

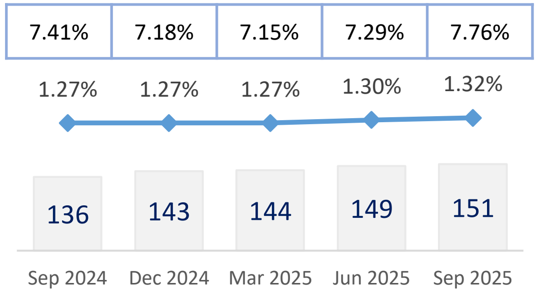
The Group's asset quality has generally improved including SME, whilst recovery efforts continue for both Thailand and Cambodia

Group Community Banking

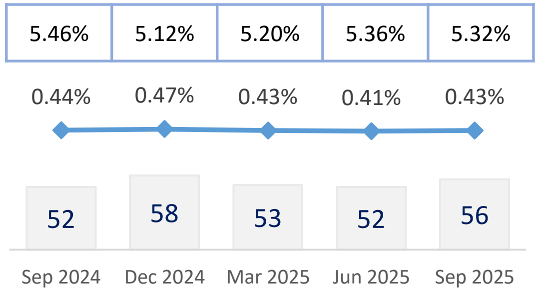
Mortgage



Unsecured

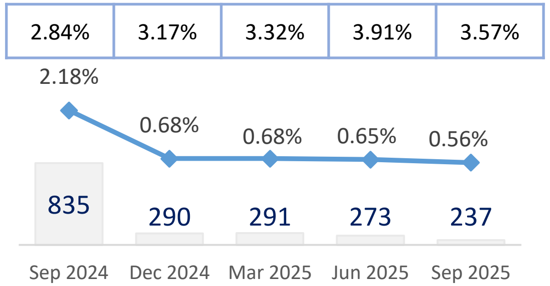


Auto Finance

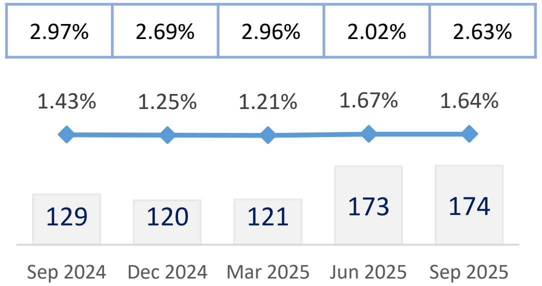


Group Corporate & Business Banking

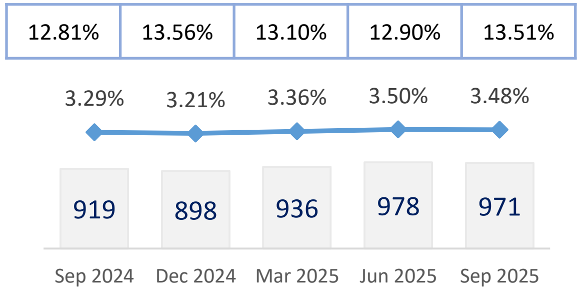
Corporate



Commercial

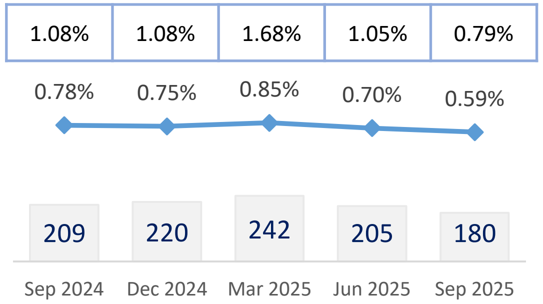


SME

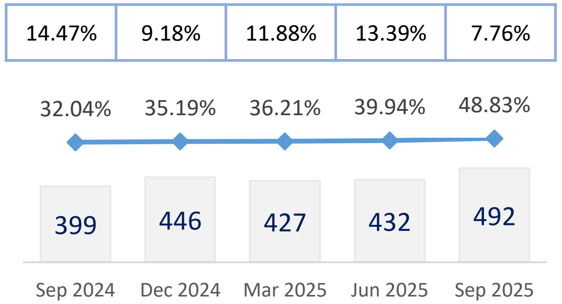


Group International Business

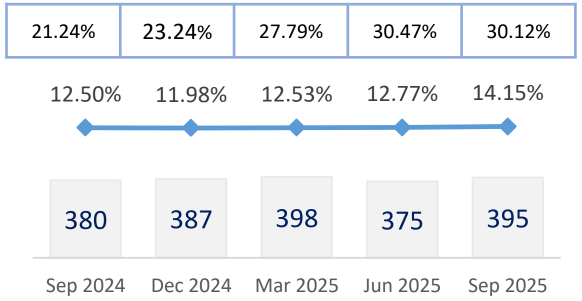
Singapore



Thailand



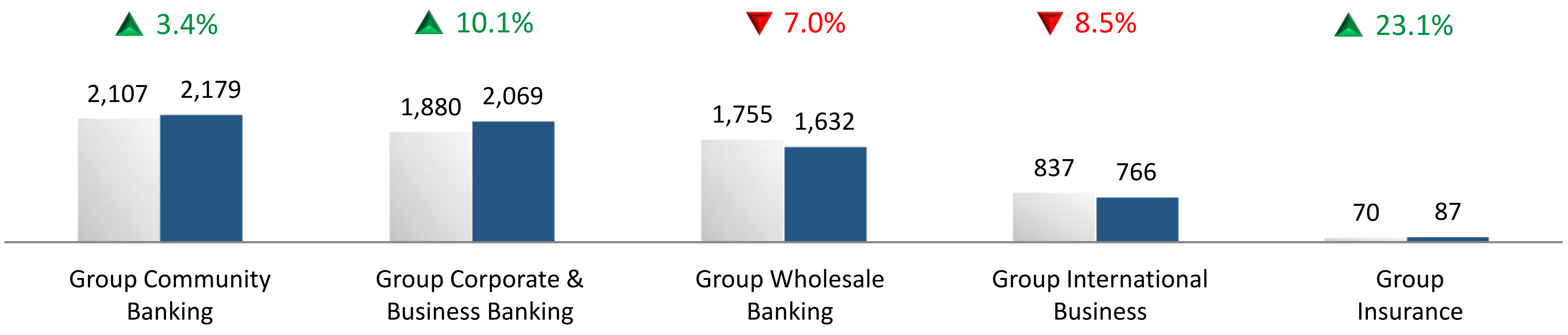
Cambodia



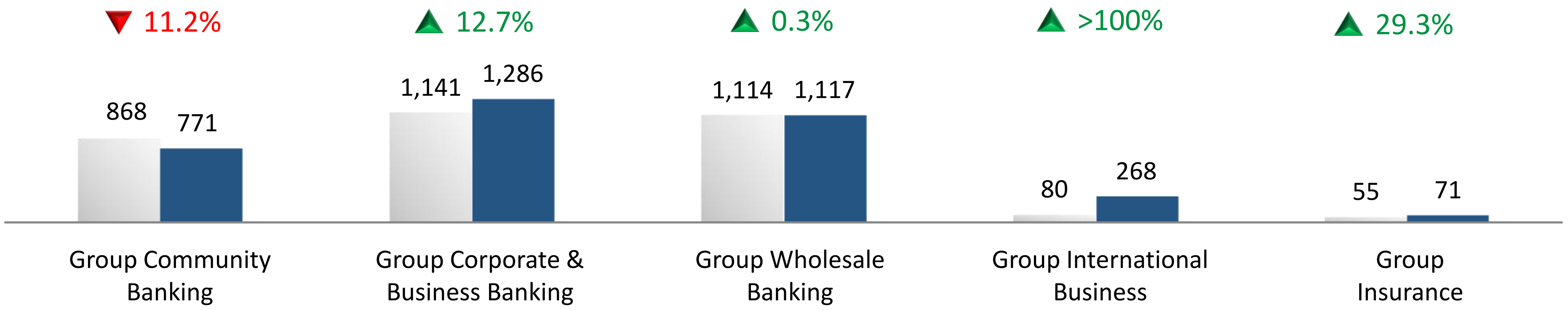
Stage 2 Ratio GIL (RM mil) GIL Ratio

Revenue for Community Banking continue to grow albeit at a lower profit due to higher cost and ECL, while other segments delivered encouraging profit growth

Revenue



Profit before tax

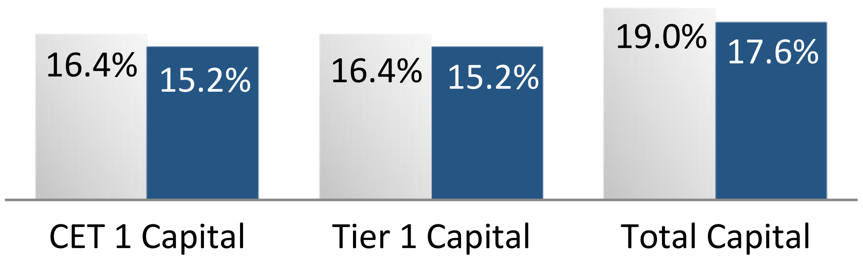


9M 2024 9M 2025

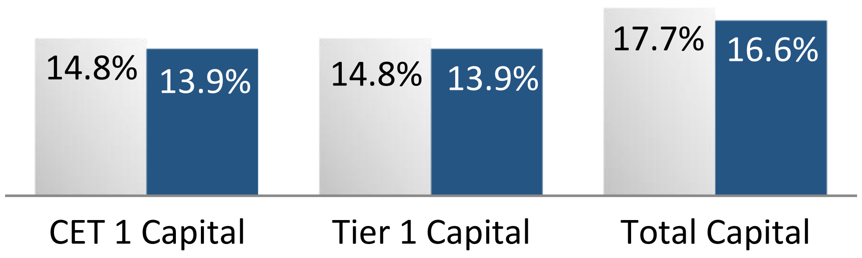
- Amounts in RM mil
- Numbers may not sum up due to rounding

Capital position remained robust for the Group and key banking subsidiaries

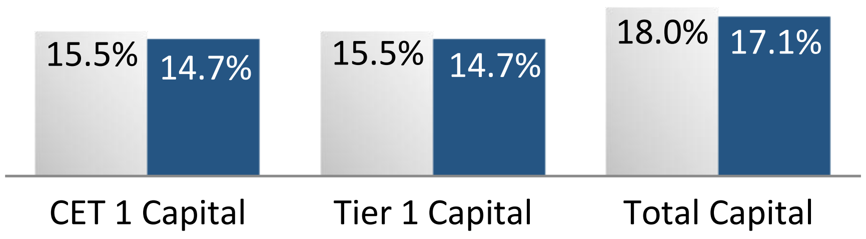
RHB Bank Group



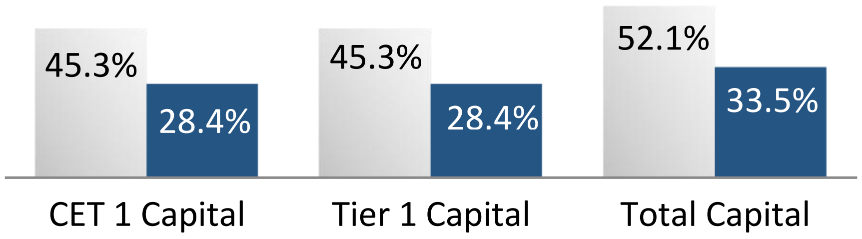
RHB Bank



RHB Islamic Bank



RHB Investment Bank



- Capital Ratios after proposed dividends

Dec 2024 Sep 2025

3

Summary

Concluding Remarks

Q3 2025 Key Financial Indicators: Q-o-Q

Quarterly net profit of RM904 mil driven by:

i. Higher non-fund based income (+10.5%) stemming from higher fee and trading income, coupled with higher NII from prudent funding cost management
ii. Cost growth contained at 2.2%
iii. Lower total ECL (-91.9%) mainly from:
   - ECL on loans narrowed 18.4% Q-o-Q reflecting enhanced asset quality and reduction in Individual Allowance flow down
   - Higher net write-back in securities ECL of RM89 mil (Q2 2025: net write-back of RM27 mil)

9M 2025 Key Financial Indicators: Y-o-Y

Earnings expanded 7.5% to RM2.5 bil driven by:

i. Higher net fund based income (+3.8%) from healthy loans growth
ii. Cost growth contained at 2.8%
iii. Lower total ECL (-56.1%) mainly from:
   - Improvement in ECL (loans) from RM460 mil (9M 2024) to RM309 mil (9M 2025). Credit cost improved by 10 bps to 17 bps (9M 2024: 27 bps)
   - Higher net write-back in securities ECL from RM1 mil (9M 2024) to RM109 mil (9M 2025)

Asset Base

On an annualised basis, total assets grew 3.2% to RM358 bil driven by:

i. Healthy loans growth of 4.3% (annualised)
ii. Expansion in securities portfolio by 9.6% (annualised)
iii. Asset expansion funded effectively with CASA growing 11.5% (annualised) and CASA ratio improving to 29.5%
iv. Asset Quality improved for both Group and Domestic by 1 bp and 3 bps respectively, while LLC incl. Regulatory Reserves remains above 100%

Outlook

i. The Group is well positioned to end the year on a firmer footing. As we look ahead to 2026, we will accelerate the execution of our 3-year strategic roadmap, PROGRESS27 with a clear focus on delivering value through customer centricity, innovation and digital capabilities

THANK YOU

www.rhbgroup.com

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

RHB

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Appendix

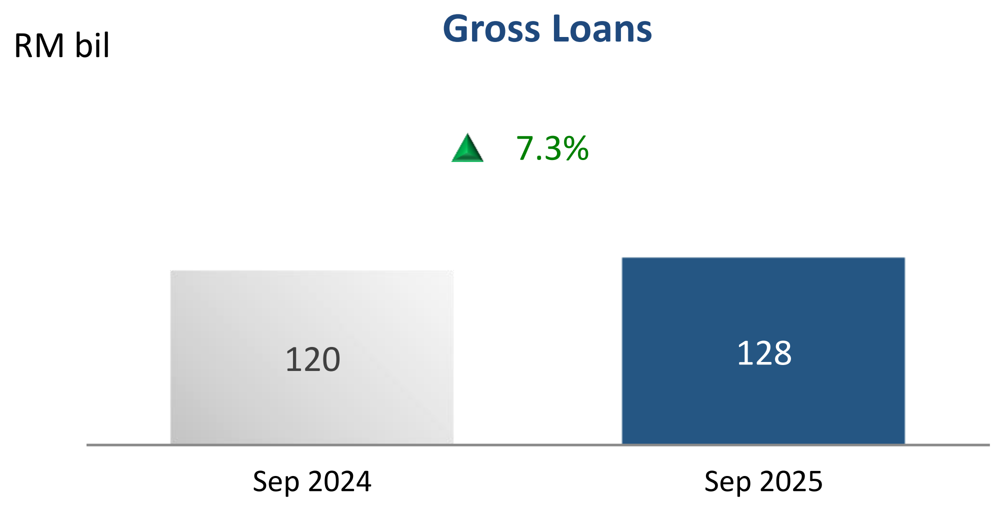
Key Financial Data

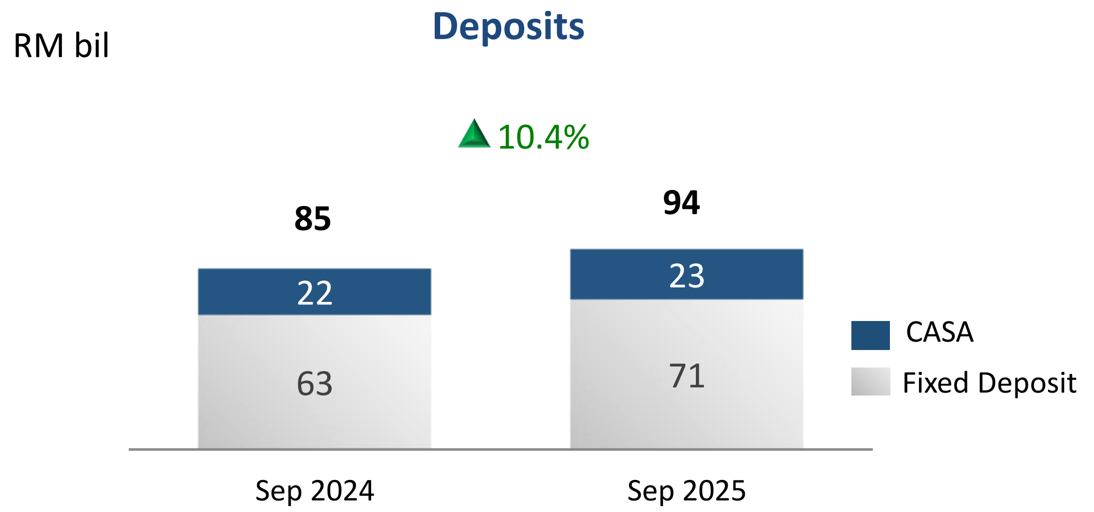
Financial Data RM mil	FY2021	FY2022	FY2023	FY2024	9M 2025
Income Statement					
Total Income	7,789	8,160	7,770	8,605	**6,442**
Operating Profit Before Allowances	4,266	4,554	4,081	4,583	**3,417**
Profit Before Tax	3,529	4,133	3,753	4,020	**3,191**
Net Profit	2,618	2,678	2,806	3,120	**2,458**
Balance Sheet					
Total Assets	289,467	310,752	328,692	349,915	**358,240**
Gross Loans	198,512	212,200	222,416	237,758	**245,417**
Customer Deposits	218,733	227,160	245,083	249,565	**253,699**
Shareholders' Equity	28,045	28,732	30,875	32,492	**33,640**
Per Share					
Earnings (sen)	64.65	63.99	65.69	72.02	**56.36**
Net Assets (RM)	6.76	6.76	7.20	7.45	**7.71**
Dividend (sen)	40.00	40.00	40.00	43.00	**15.00**

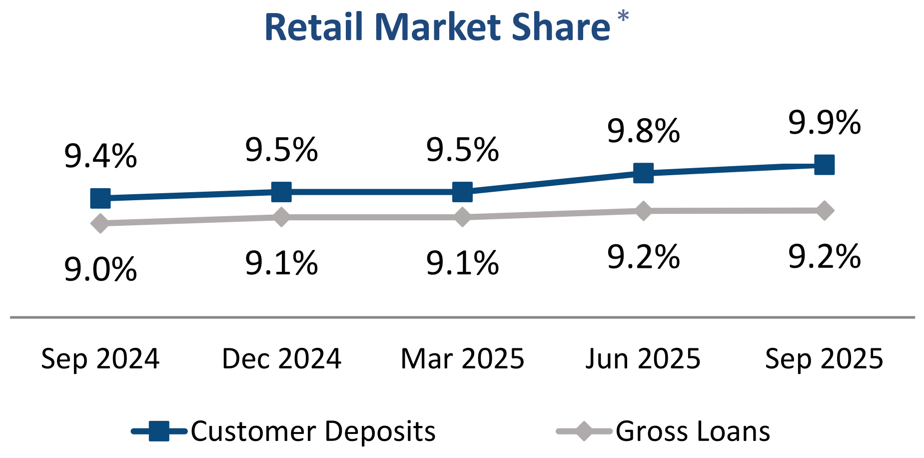
Key Financial Ratios

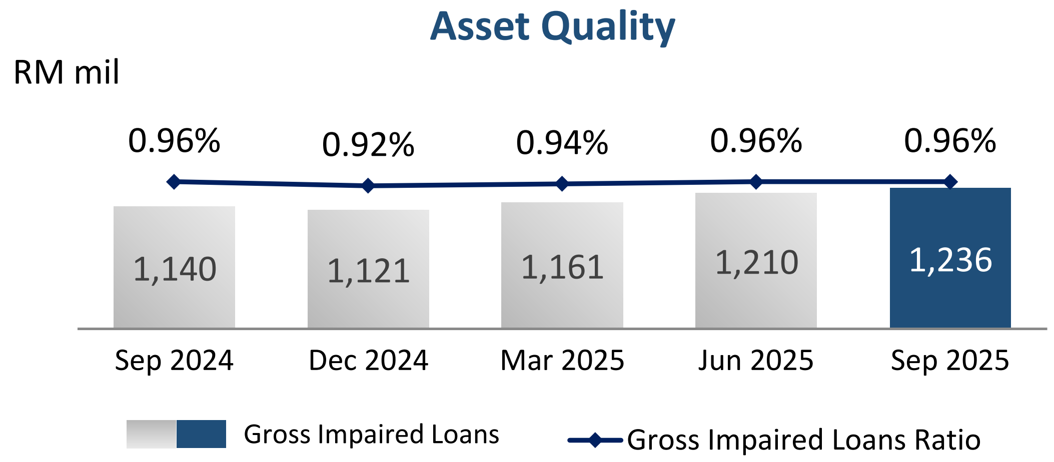
Financial Ratios	FY2021	FY2022	FY2023	FY2024	9M 2025
Profitability					
Return on Equity	9.6%	9.6%	9.5%	10.0%	**10.0%**
Net Interest Margin	2.20%	2.24%	1.82%	1.86%	**1.80%**
Cost to Income Ratio	45.2%	44.2%	47.5%	46.7%	**46.9%**
Asset Quality					
Gross Impaired Loan Ratio	1.49%	1.55%	1.74%	1.47%	**1.50%**
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%	**76.3%**
Loan Loss Coverage Ratio (incl. Reg. Reserves)	124.2%	130.3%	106.2%	115.5%	**115.8%**
Liquidity					
Loan to Deposit Ratio	90.8%	93.4%	90.8%	95.3%	**96.7%**
CASA Ratio	30.0%	29.2%	27.9%	27.6%	**29.5%**
Liquidity Coverage Ratio	149.0%	138.3%	150.5%	137.9%	**137.1%**
Capital Adequacy					
Common Equity Tier I Capital Ratio	17.2%	16.9%	16.7%	16.4%	**15.2%**
Tier I Capital Ratio	17.2%	16.9%	16.7%	16.4%	**15.2%**
Total Capital Ratio	19.8%	19.3%	19.4%	19.0%	**17.6%**

Retail Banking

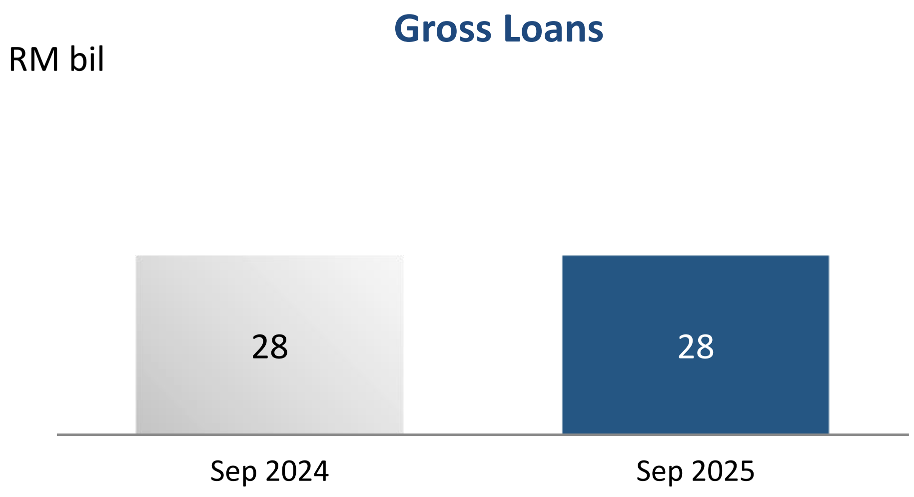


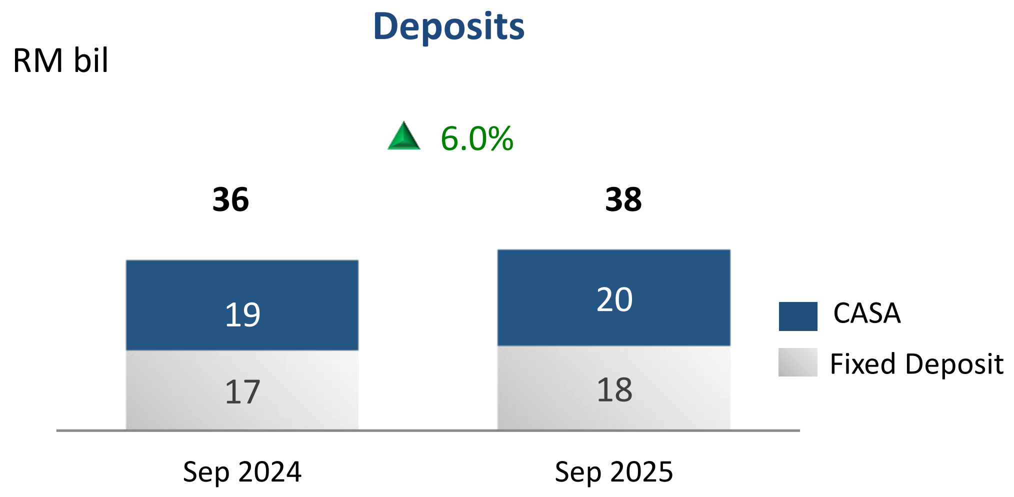


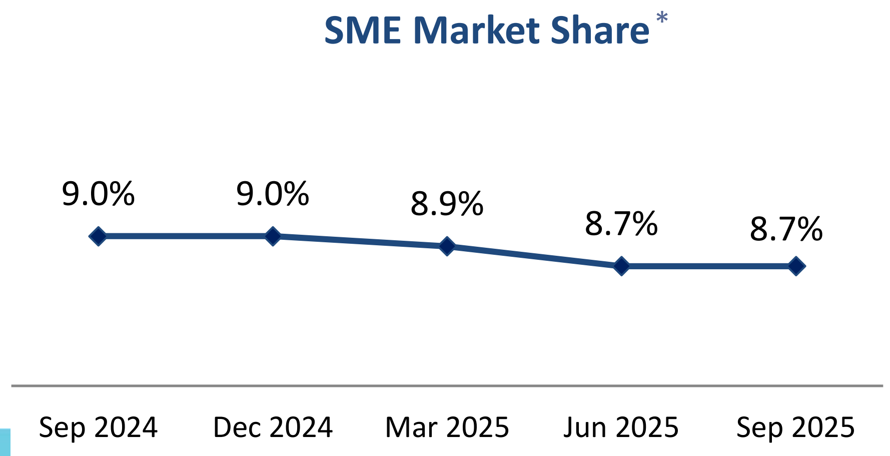




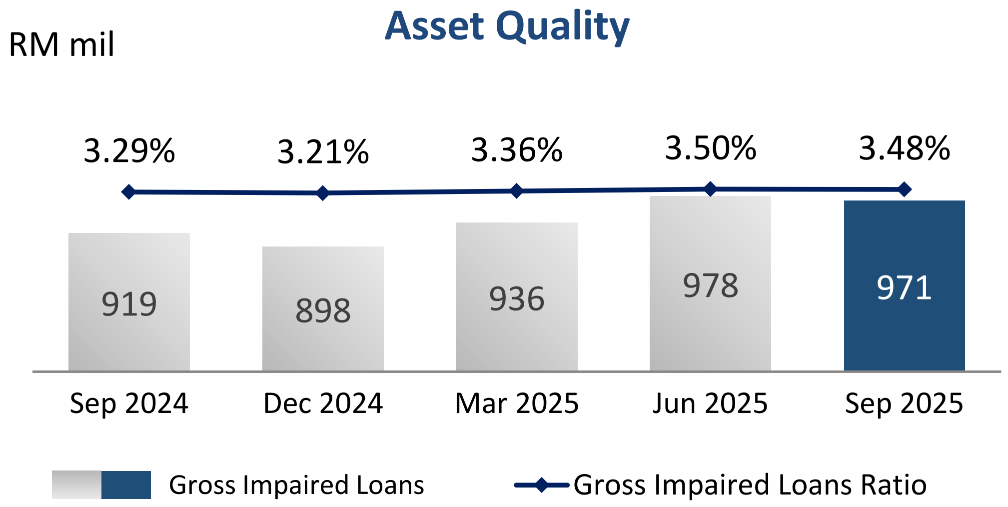
% of Retail Loans / Deposits to total for industry (Household sector) as reported in BNM Statistics







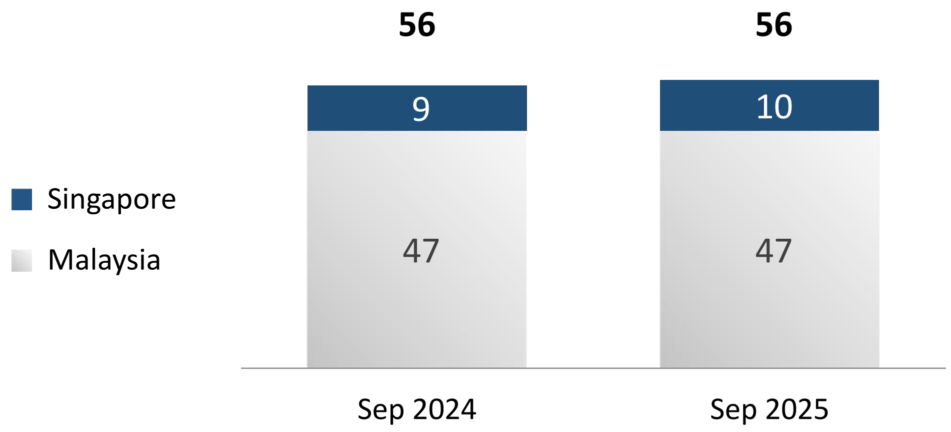
* *% of SME loans to total for industry (excluding DFIs) as reported in BNM Statistics*



Asset Under Management and Market Positions

Asset Under Management (AUM)*

RM bil



** AUM for RHB Asset Management*

- *Numbers may not sum up due to rounding*

Investment Banking League Table

YTD Sep 2025	Market Share	Ranking
Equities Broking: - By value - By volume	 6.1% 6.6%	 8th 5th
Debt Capital Markets: - MYR sukuk - MYR bonds (Conventional & Islamic bonds)	 14.0% 14.3%	 3rd 3rd
Equity Capital Markets	15.9%	2nd
Mergers & Acquisition: - By value - By deal count	 17.8% 2 deals	 3rd 3rd

** Source: Bloomberg, Bursa Malaysia & Dealogic*

Key Awards

The Edge Malaysia ESG Awards 2025

- Best Overall Winner (Gold)
  - *RHB i-Sustainable Future Technology Fund*
- Best Fund Based on Asset Class – Equity (Gold)
  - *RHB i-Sustainable Future Technology Fund (2nd consecutive win)*
- Best Fund Based on Asset Class - Allocation (Gold)
  - *RHB ESG Multi-Asset Fund (3rd consecutive win)*

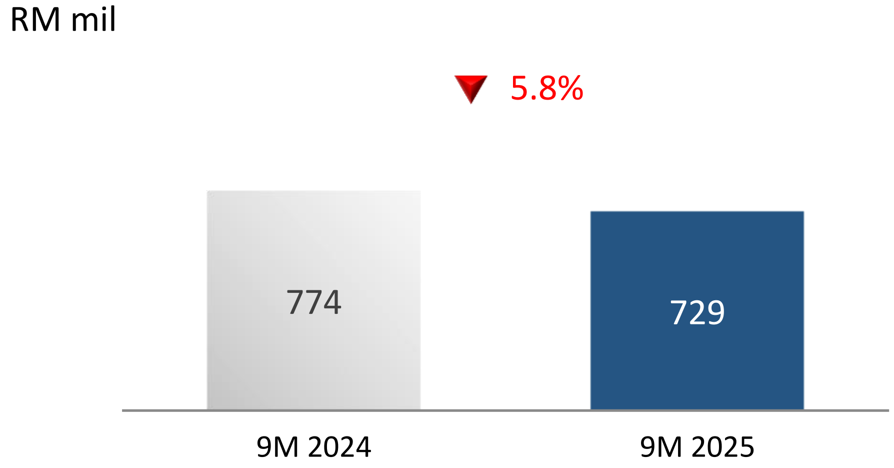
Asian Banking & Finance Corporate & Investment Banking Awards 2025

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

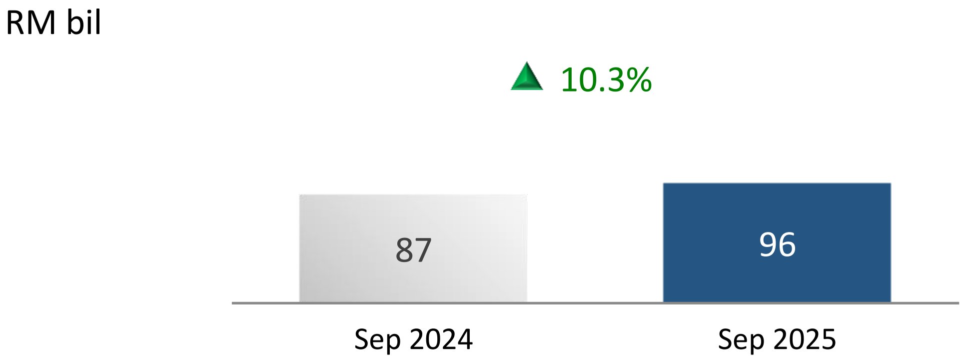
Investment Banking – Notable Deals

CF/ECM	DCM	M&A
Alliance Bank Malaysia Berhad RM606.4 mil Rights Issue *Sole Principal Adviser* *Sole Underwriter*	**Northport (Malaysia) Berhad** 1st Issuance of RM500.0 mil ASEAN Green SRI IMTN under its new IMTN Programme of RM1.0 bil *Principal Adviser, Lead Arranger* *Lead Manager, Sustainability Structuring Agent*	**Paramount Corporation Berhad** RM126.3 mil Acquisition of the 28% equity interest in Envictus International Holdings Limited *Principal Adviser*
Kimlun Corporation Berhad RM42.1 mil Private Placement of 10% of total number of issued shares *Sole Principal Adviser*	**Pelabuhan Tanjung Pelepas Sdn Bhd** 4th Issuance of RM500.0 mil of ASEAN Green SRI Sukuk pursuant to the upsized Sukuk Murabahah Programme of up to RM3.5 bil *Principal Adviser, Lead Arranger* *Lead Manager, Sustainability Structuring Agent*	**Magma Group Berhad** RM80.0 mil Share Capital Reduction; and Acquisition of leasehold land *Principal Adviser*
Avillion Berhad RM11.3 mil Private Placement of 25% of total number of issued shares *Sole Principal Adviser*	**Petroleum Sarawak Berhad** 5th tranche issuance of RM2.0 bil Sukuk Wakalah under its RM15.0 bil Sukuk Wakalah Programme *Joint Principal Adviser, Joint Lead Arranger,* *Joint Lead Manager*	

PBT

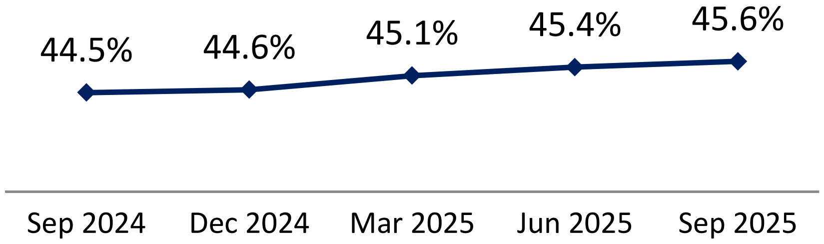


Gross Financing

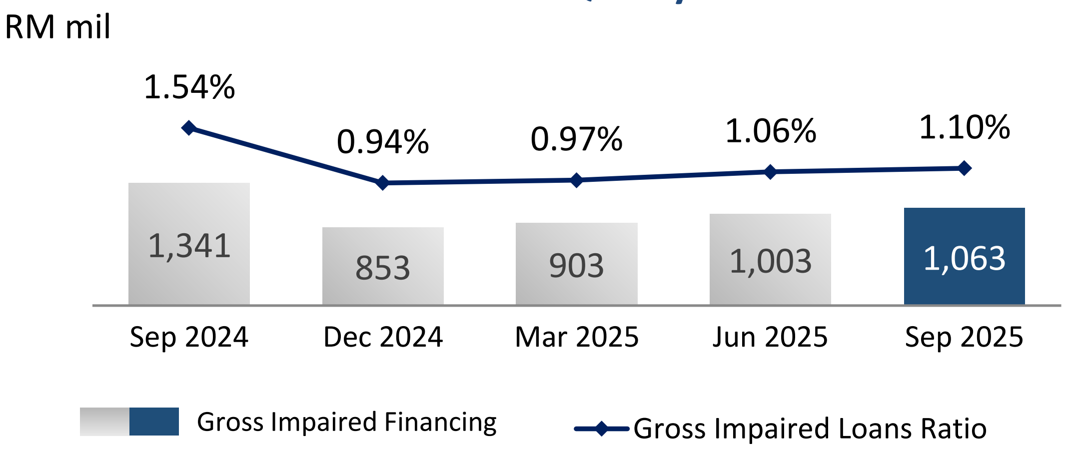


Market Share	9.3%	**9.5%**

Gross Financing/ Total Gross Financing (Domestic)

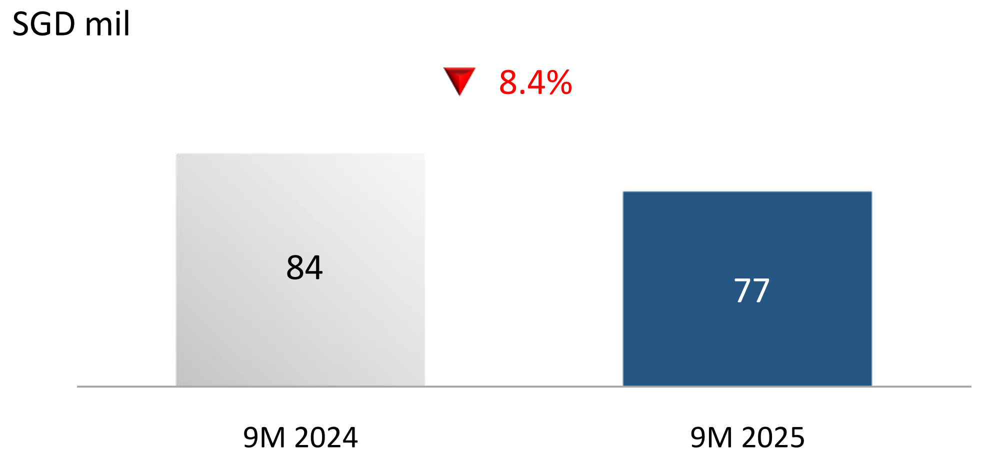


Asset Quality

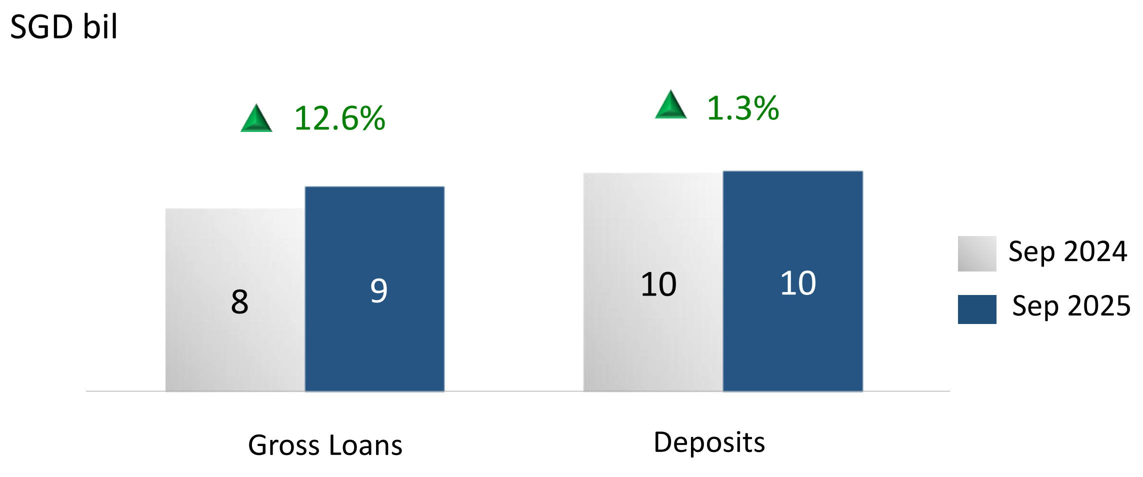


RHB Bank Singapore

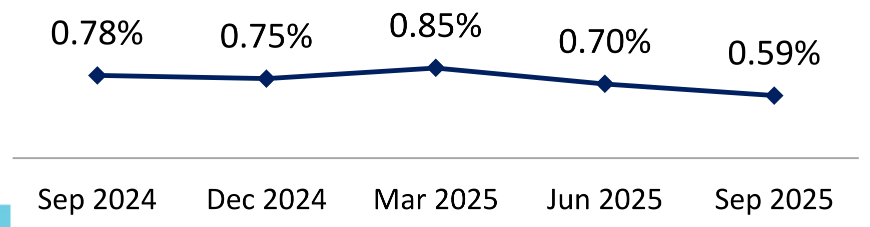
PBT



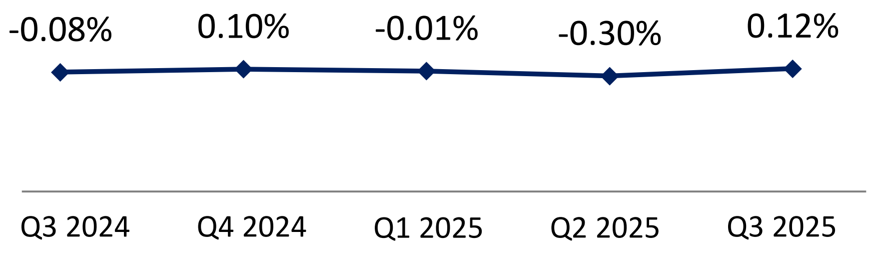
Gross Loans & Deposits



Gross Impaired Loans Ratio



Credit Charge Ratio



Overseas Loans

RM bil	Sep 2024	Dec 2024	Jun 2025	Sep 2025	Q-o-Q	YTD	YTD Annualised	Y-o-Y
Overseas Operations	**31.5**	**34.4**	**33.7**	**34.6**	**2.7%**	**0.9%**	**1.1%**	**9.8%**
Singapore	**26.7**	**29.4**	**29.3**	**30.4**	**3.9%**	**3.6%**	**4.8%**	**14.1%**
Others*	**4.8**	**5.0**	**4.4**	**4.2**	**-5.7%**	**-15.5%**	**-**	**-13.8%**
of which:								
Cambodia	3.0	3.2	2.9	2.8	-5.1%	-13.5%	-	-8.3%
Thailand	1.4	1.3	1.1	1.0	-6.7%	-20.4%	-	-26.4%