Analyst Presentation
H1 2026 Financial Results

Dato' Mohd Rashid Mohamad
Group Managing Director and
Group Chief Executive Officer

28th August 2026

Agenda

1. Executive Summary
2. H1 2026 Financial Results
3. Summary

1 Executive Summary

H1 2026: Financial Highlights

Total Income	NIM with LM[N1]
▲ 3.7%*	▼ 1.86%
H1'26: RM4.4 bil	FY'25: 1.88%
Cost-to-Income	**Credit Cost**
▼ 46.8%	▼ 13 bps
H1'25: 47.3%	H1'25: 18 bps
Net Profit	**ROE**
▲ 7.1%*	= 10%[N2]
H1'26: RM1.7 bil	H1'25: 10%

*Year-on-Year growth

PROFITABILITY

- Total income improved 3.7% to RM4.4 bil (H1'26) from RM4.2 bil (H1'25) driven by growth in net fund based income of 5.3% whilst non-fund based income steady at RM1.2 bil
- NIM with liability management at 1.86%
- Cost growth contained at 2.6% with CIR narrowing from 47.3% (H1'25) to 46.8% (H1'26)
- ECL loans declined 23.7% from RM215 million (H1'25) to RM164 million (H1'26), improving credit cost by 5 bps to 13 bps (H1'26) from 18 bps (H1'25)
- Net profit grew 7.1%, rising from RM1.6 bil (H1'25) to RM1.7 bil (H1'26)
- ROE remained stable YoY at 10%[N2]

Loans	CASA Ratio
▲ 6.1%^	▼ 27.6%
Jun'26: RM258 bil	Dec'25: 30.4%
GIL Ratio	**LLC with Reg. Reserve**
▲ 1.47%	▼ 115.4%
Dec'25: 1.41%	Dec'25: 118.2%

^YTD annualised growth

FINANCIAL POSITION & ASSET QUALITY

- Group loans expanded by 6.1%^ marginally ahead of the 5%-6% guidance
- Total Customer Deposits grew 12.4%^ with CASA ratio at 27.6%. Domestic CASA ratio at 28.3%
- GIL ratio stable QoQ at 1.47%. Domestic GIL ratio at 1.27%, 16 bps lower than the industry's 1.43%
- LLC at 73.5% in H1'26; LLC with Regulatory Reserves was higher at 115.4%

Group CET-1	Interim Dividend
▼ 14.8%	= 15 sen
Dec'25: 15.2%	H1'25: 15 sen

CAPITAL & DIVIDEND

- Group CET1 ratio at 14.8%[N3] and TCR at 17.1%[N3]
- Bank CET1 ratio at 13.8%[N3] and TCR at 16.4%[N3]
- Declared an interim dividend of 15 sen per share; consistent with prior years

N1 NIM with LM = NIM with Liability Management

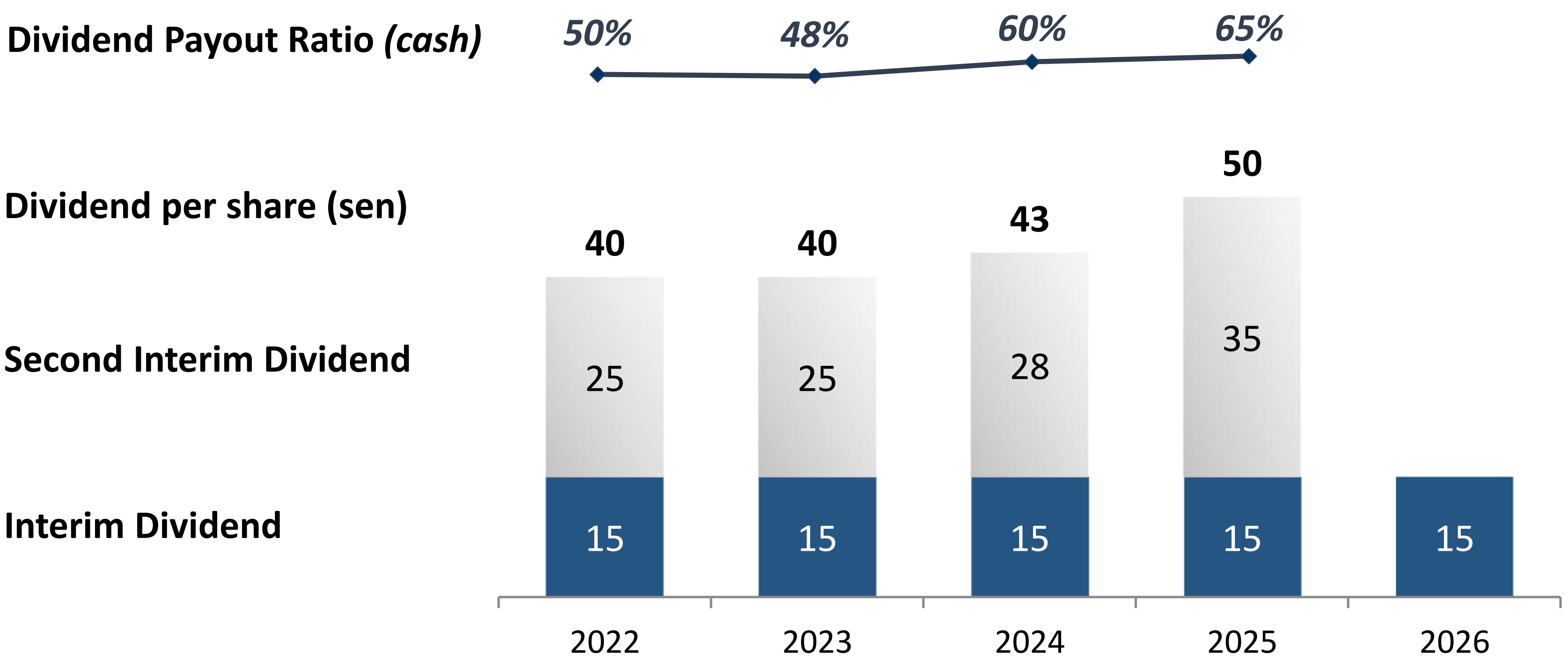
N2 ROE computation factors in (i) H1 2026 annualised profits,
(ii) FY2026 interim dividend declared of 15 sen per share (cash), and
(iii) excludes FY2026 2nd interim dividend which has yet to be proposed

N3 Capital Ratios: After the declared interim dividend for FY2026 of 15 sen per share (cash)

Consistent Interim Dividend of 15 Sen Per Share

Dividend Outlook

- Maintained a consistent **interim cash dividend** payout of **15 sen per share.**
- Enhanced dividend payout ratio guidance of **50% - 60%,** an improvement from the previous 30%.
- Potential for a higher payout ratio contingent on the Group's full year financial performance.



- No dividend reinvestment plan post-2023

PROGRESS27 H1 2026 Highlights

Key Strategic Objectives

Best in Service

#2 NPS Rank
(NPS: Net Promoter Score)
FY2025

75% CSAT Score for Mobile Banking
(CSAT: Customer Satisfaction)
FY2025

95% of customer transactions made via Digital Channels
H1 2026

High Profitability

28.3% Domestic CASA Ratio
H1 2026

4.7% Domestic Loans Growth[N1]
H1 2026

28.0% Non-Fund Based Income to Total Income Ratio
H1 2026

1.86% NIM with Liability Management
H1 2026

13 bps Credit Cost Ratio
H1 2026

RM288 mil Cost Optimisation
cumulative from Jan 2025 to Jun 2026

Responsible & Purposeful

RM71 bil in SFS
cumulative from Jul 2021 to Jun 2026; achieved 79% of RM90 bil target by 2027
(SFS: Sustainable Financial Services)

1.6 mil Individuals and Businesses Empowered
cumulative from Jul 2021 to Jun 2026

12.4% growth in Mass Affluent & Affluent Customer Base
YTD 2026

N1 YTD annualised growth

Sustainability Strategy and Roadmap: Key Highlights for H1 2026

MOBILISE RM90 BILLION in Sustainable Financial Services (SFS) by 2027	Cumulative Achievements	**Cumulatively mobilised approximately RM71 billion in SFS** (79% against RM90 bil target by 2027) • Green activities: RM38 billion (54%) • Social activities: RM13 billion (18%) • ESG-linked activities: RM20 billion (28%)
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** • >20% reduction of financed emissions for 5 high-impact sectors, compared to 2022 baseline
	Strategic Objective 2	**Driving growth in Green Financial Services (GFS) & Supporting Companies Committed to Carbon Neutrality** • >20% of total assets are in transition or climate-supporting* activities.
	Strategic Objective 3**	**Integration of sustainable and low-carbon practices into our own operations** • Achieved a 51% 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 >1.6 million individuals and businesses** (67% against 2.5 million target by 2027)
	Individuals Empowered	**Over 1.6 million** individuals
	Key Programmes	• **MySiswa** (>948,000 students) • **Empowering Youth** (>15,000 youths) • **FinLit** (>237,000 youths and community) • **Digital Inclusion** (>398,000 individuals)
	Businesses Empowered	**Over 36,000** businesses
	Key Programmes	• **SME e-Solutions** (>32,000 customers) • **JomBiz** (>1,000 participants) • **SME Empower** (>2,000 participants)
1/3 or 33.3% Women in Top and Senior Management by 2027	Cumulative Achievements	**Achieved >40% women in top and senior management,** against target of 33.3%

*Based on BNM Climate Change and Principle-based Taxonomy (CCPT) classification

** The figures are preliminary, as some data for Sabah and Sarawak branches are estimated and pending finalisation.

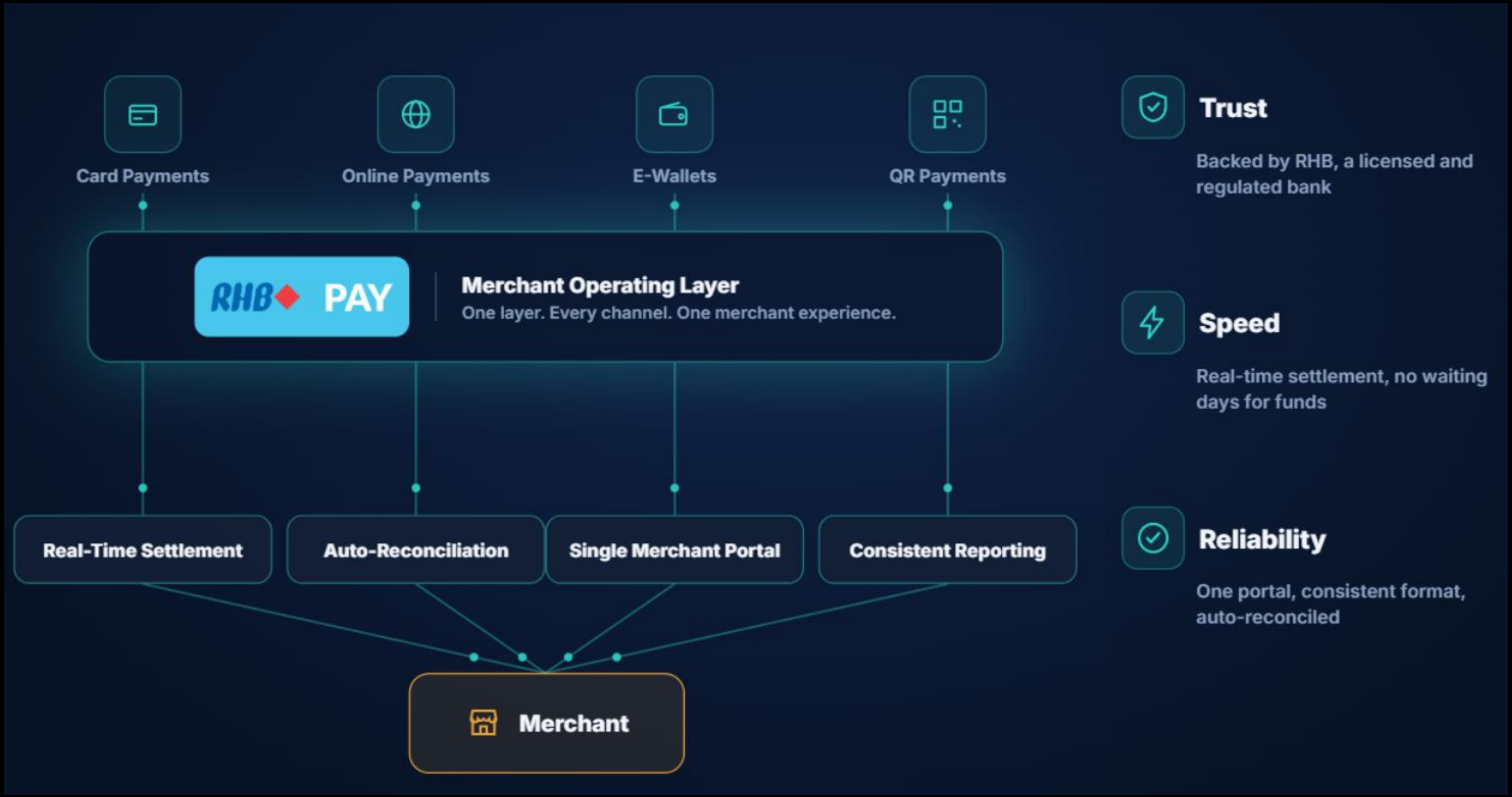
H1'26: The Group is delivering results on certain metrics, with another 6 more months to make up ground on areas needing improvement

Key Metrics	Guidance FY2026	Actual H1 2026	Performance Status
Loans Growth (YTD Annualised)	5% - 6%	6.1%	Exceeded guidance
Cost Growth	< 4%	2.6%	Exceeded guidance
Cost-to-Income Ratio	46% - 47%	46.8%	Within guidance
Credit Cost (YTD Annualised)	13 - 14 bps	13 bps	Within guidance
ROE	10.8% - 11.0%	10%	H1 2026 ROE excludes the yet to be proposed 2nd interim dividend
Gross Impaired Loans Ratio	1.35% - 1.40%	1.47%	Ongoing progress
Net Interest Margin	1.83% - 1.86%	1.82%	Ongoing progress

RHB

RHB Pay: Malaysia’s First Bank-Owned Unified Payment Gateway

RHB Pay: The Operating Layer for Merchant Payments



Key Targets

End of Year 1

RM0.5 bil

CASA uplift

Additional

RM8.3 bil

In FPX Transaction Value

2

H1 2026 Financial Results

H1'26 profits rose 7.1% YoY on higher total income, cost discipline and lower ECL

	Q1'26	Q2'26	H1'25	H1'26
Total Income	▼ 1.6%		▲ 3.7%	
Total income	2,196	2,161	4,203	4,357
Net fund based income	1,556	1,581	2,978	3,137
Non-fund based income	640	580	1,224	1,220
NIM	1.86%	1.82%	1.81%	1.82%
NIM with Liability Management	1.91%	1.86%	1.88%	1.86%
Non-fund based income/Total income	29.1%	26.8%	29.1%	28.0%
Cost	▲ 0.7%		▲ 2.6%	
Cost	1,015	1,022	1,986	2,037
CIR	46.2%	47.3%	47.3%	46.8%
ECL (Loans)	▼ 9.9%		▼ 23.7%	
ECL	86	78	215	164
Credit Cost (bps)	14	12	18	13
Net Profit	▼ 5.8%		▲ 7.1%	
Net profit	857	807	1,554	1,664
ROE			10%	10%

Total Income

Q2'26 vs Q1'26 (QoQ)

- Total income contracted slightly by 1.6% due to challenging market environment which limited trading income opportunities
- NIM contracted 4 bps due to higher funding cost with expansion in deposit which funded loans and marketable securities growth of 1.7% and 7.9%, respectively

H1'26 vs H1'25 (YoY)

- Total income grew 3.7% mainly from higher net fund based income
- Net fund based income growth of 5.3% driven by 7.0% loans expansion and lower funding cost from deposit repricing. NIM improved 1 bp
- Non-fund based income relatively subdued from unfavourable market conditions limiting opportunities to realise trading gain and capture better net forex gain

Cost

Q2'26 vs Q1'26 (QoQ)

- Ongoing cost optimisation efforts kept cost growth minimal at 0.7%
- CIR higher at 47.3% due to total income contraction

H1'26 vs H1'25 (YoY)

- Effective execution of cost optimisation initiatives keeping cost growth under control
- Cumulative savings of RM288 mil from cost optimisation, tracking well against the RM300 mil to RM350 mil target for FY'26
- CIR improved by 0.5% to 46.8%

ECL (Loans)

Q2'26 vs Q1'26 (QoQ)

- Credit cost improved 2 bps driven by:
  - Credit rating improvements for some Corporate borrowers
  - Recoveries from 2 Corporate borrowers amounting to RM26 mil

H1'26 vs H1'25 (YoY)

- ECL narrowed due to the absence of RM35 mil US Tariff overlay recognised in H1'25
- Credit cost improved 5 bps at 13 bps, in-line with the full year guidance

Net Profit

Q2'26 vs Q1'26 (QoQ)

- Net profit moderated mainly due to lower trading income

H1'26 vs H1'25 (YoY)

- Net profit rose 7.1% to RM1.7 bil
- ROE of 10% is based on a full year extrapolation of H1'26 profits, with an interim dividend of 15 sen (cash)

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

Total assets growth attributable to the increase in loans and marketable securities

Financial Position

Total Assets
▲ 11.8%*

Dec 2025	Mar 2026	Jun 2026
358	365	379

*YTD annualised growth

Gross Loans
▲ 6.1%*

Dec 2025	Mar 2026	Jun 2026
251	254	258

*YTD annualised growth

Securities Portfolio
▲ 15.2%*

Dec 2025	Mar 2026	Jun 2026
90	90	97

*YTD annualised growth

Shareholders' Equity
▼ 0.3%

Dec 2025	Mar 2026	Jun 2026
34	33	34

Customer Deposits
▲ 12.4%*

Dec 2025	Mar 2026	Jun 2026
253	259	268

*YTD annualised growth

CASA
▼ 3.6%

Dec 2025	Mar 2026	Jun 2026
77	76	74

CASA Ratio
▼ 2.8%

Dec 2025	Mar 2026	Jun 2026
30.4%	29.5%	27.6%

Liquidity Coverage Ratio
▲ 1.6%

Dec 2025	Mar 2026	Jun 2026
136.7%	138.4%	138.3%

Asset Quality

Stage 2 Loans Ratio
▼ 0.22%

Dec 2025	Mar 2026	Jun 2026
4.82%	4.67%	4.60%

Group GIL
▲ 7.1%

	Dec 2025	Mar 2026	Jun 2026
	3.5	3.7	3.8
GIL Ratio	1.41%	1.47%	1.47%

Domestic GIL
▲ 8.6%

	Dec 2025	Mar 2026	Jun 2026
	2.6	2.8	2.8
GIL Ratio	1.20%	1.28%	1.27%

LLC Ratio excl. Regulatory Reserve
▼ 3.1%

Dec 2025	Mar 2026	Jun 2026
76.6%	73.2%	73.5%

LLC Ratio incl. Regulatory Reserve
▼ 2.8%

Dec 2025	Mar 2026	Jun 2026
118.2%	114.3%	115.4%

- Amounts in RM bil
- Variances are based on YTD

GIL Ratio

Earnings grew 7.1% YoY supported by higher total income, tighter cost control and reduced ECL

RM mil	Q1 2025	Q2 2025	Q1 2026	Q2 2026	QoQ	%	YoY	%	H1 2025	H1 2026	YoY	%
Net fund based income	1,487	1,492	1,556	**1,581**	25	▲ 1.6%	89	▲ 6.0%	2,978	**3,137**	159	▲ 5.3%
Non-fund based income	561	663	640	**580**	-60	▼ 9.4%	-84	▼ 12.6%	1,224	**1,220**	-4	▼ 0.4%
Net Income	**2,048**	**2,155**	**2,196**	**2,161**	-35	▼ 1.6%	6	▲ 0.3%	**4,203**	**4,357**	154	▲ 3.7%
Operating expenses	-971	-1,016	-1,015	**-1,022**	7	▲ 0.7%	7	▲ 0.7%	-1,986	**-2,037**	51	▲ 2.6%
Operating Profit Before Allowances	**1,077**	**1,139**	**1,181**	**1,139**	-42	▼ 3.6%	-1	▼ 0.1%	**2,216**	**2,319**	103	▲ 4.6%
Allowance for credit losses on financial assets	-106	-89	-90	**-80**	-10	▼ 11.3%	-9	▼ 10.4%	-195	**-170**	-25	▼ 12.7%
Share of results of associates	-9	-8	-10	**-14**	-5	▼ 48.4%	-6	▼ 75.3%	-17	**-24**	-7	▼ 43.6%
Profit Before Taxation	**963**	**1,042**	**1,081**	**1,044**	-37	▼ 3.4%	2	▲ 0.2%	**2,005**	**2,125**	120	▲ 6.0%
Net Profit	**750**	**804**	**857**	**807**	-50	▼ 5.8%	4	▲ 0.5%	**1,554**	**1,664**	110	▲ 7.1%
Basic Earnings Per Share (sen)	**17.20**	**18.43**	**19.64**	**18.50**	-1.14	▼ 5.8%	0.07	▲ 0.4%	**35.64**	**38.15**	2.51	▲ 7.0%
CIR	**47.4%**	**47.1%**	**46.2%**	**47.3%**		▲ 1.1%		▲ 0.2%	**47.3%**	**46.8%**		▼ 0.5%
ROE									**10%**	**10%**		= Flat

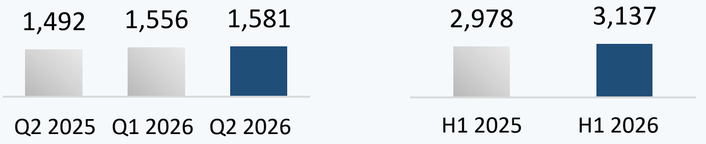
- Numbers may not sum up due to rounding

YTD NIM expanded 2 bps, FX swap lifted NIM by 4 bps to 1.86%

Net Fund Based Income

QoQ: ▲ 1.6%
YoY: ▲ 6.0%

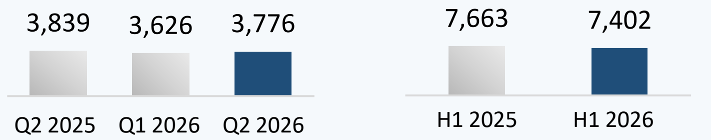
YoY: ▲ 5.3%



Fund Based Income

QoQ: ▲ 4.1%
YoY: ▼ 1.6%

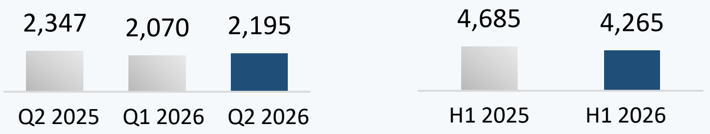
YoY: ▼ 3.4%



Fund Based Expenses

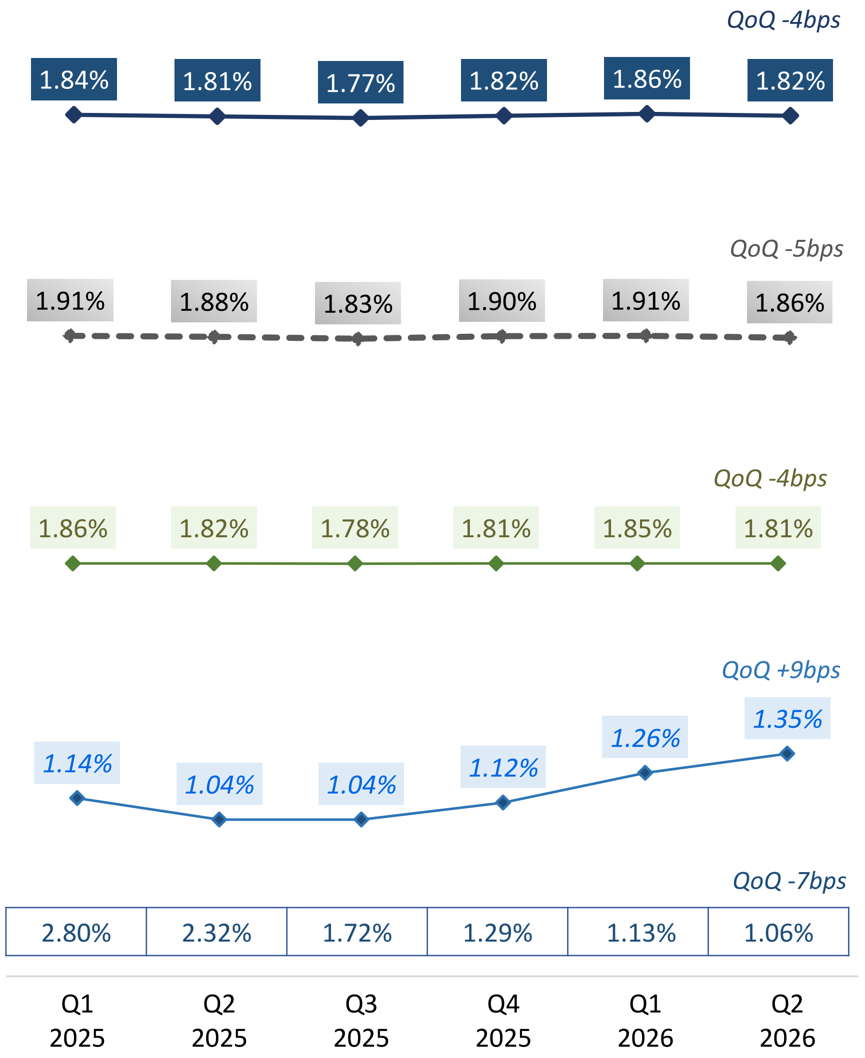
QoQ: ▲ 6.0%
YoY: ▼ 6.5%

YoY: ▼ 9.0%



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

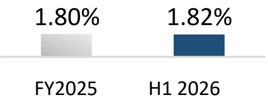
Net Interest Margin (NIM)



Group NIM

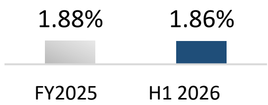
- *Domestic NIM contraction offset by the sustained improvement in Singapore's NIM*

YTD: ▲ 2 bps



Group NIM - including liability management initiative

YTD: ▼ 2 bps



Domestic NIM

- *NIM contraction mainly due to:*
  - *Reduced benefit from FD repricing*
  - *Higher interbank borrowing following the rise in KLIBOR*

Singapore NIM

- *NIM expanded due to lower funding cost supported by declining SORA trend*

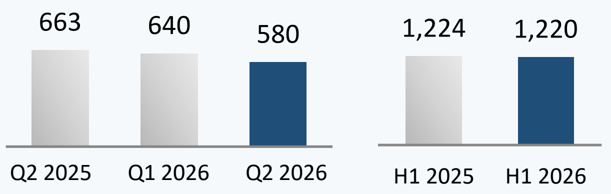
3-month SORA
Source: Monetary Authority of Singapore (MAS)

Stronger fee income growth mitigated lower trading gains

Non-Fund Based Income

QoQ: ▼ 9.4%
YoY: ▼ 12.6%

YoY: ▼ 0.4%

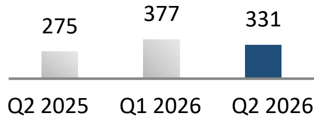


Non-fund based income/ Total income:

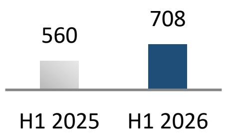
Q2 2025	Q1 2026	Q2 2026	H1 2025	H1 2026
30.8%	29.1%	26.8%	29.1%	28.0%

Fee Income

QoQ: ▼ 12.1%
YoY: ▲ 20.4%

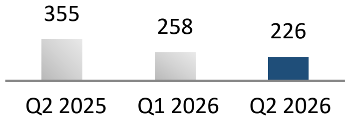


YoY: ▲ 26.3%

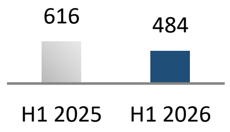


Treasury Income

QoQ: ▼ 12.5%
YoY: ▼ 36.4%

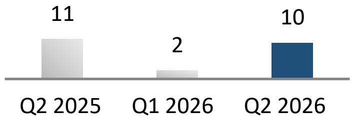


YoY: ▼ 21.5%

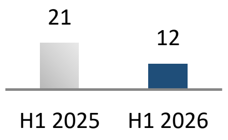


Net Income from Insurance Business

QoQ: ▲ >100%
YoY: ▼ 9.7%

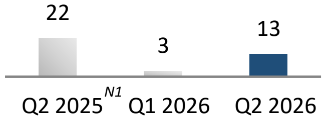


YoY: ▼ 43.9%

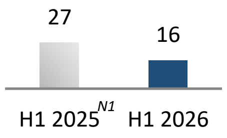


Others

QoQ: ▲ >100%
YoY: ▼ 41.2%



YoY: ▼ 38.6%



N1 Included in Others (Q2'25 and H1'25) were the following one-off items:
- *gain on disposal of RHB Securities Thailand (RM11 mil) and gain on liquidation of RHB Securities Hong Kong (RM10 mil)*

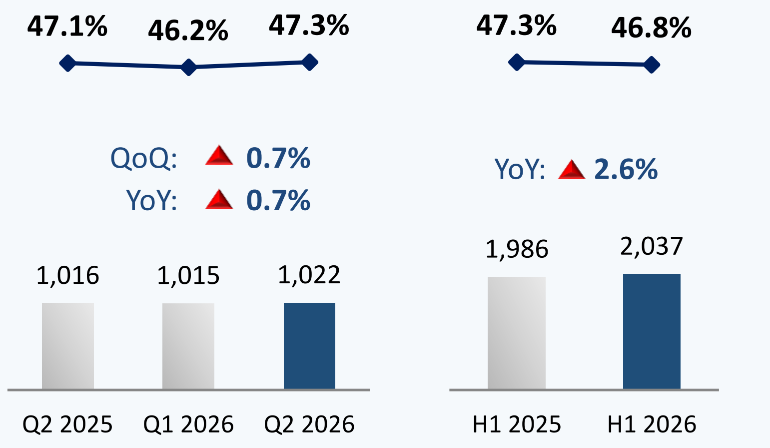
RM mil	Q2 2025	Q1 2026	Q2 2026	QoQ	%	YoY	%	H1 2025	H1 2026	YoY	%
Fee Income:	**275**	**377**	**331**	-46	▼ 12.1%	56	▲ 20.4%	**560**	**708**	148	▲ 26.3%
IB Related	33	33	**25**	-8	▼ 23.9%	-7	▼ 22.7%	69	**59**	-11	▼ 15.2%
Brokerage Income	37	48	**42**	-6	▼ 13.0%	5	▲ 12.9%	78	**90**	12	▲ 15.4%
Asset Management	37	43	**43**	-	= Flat	6	▲ 16.7%	75	**86**	11	▲ 15.3%
Wealth Management	76	171	**133**	-38	▼ 22.2%	57	▲ 74.5%	162	**304**	142	▲ 87.8%
Other Services & Commission Income*	92	81	**88**	7	▲ 8.1%	-4	▼ 4.6%	177	**170**	-7	▼ 4.2%
Treasury Income:	**355**	**258**	**226**	-32	▼ 12.5%	-129	▼ 36.4%	**616**	**484**	-133	▼ 21.5%
Net Forex Gains / Derivatives	208	161	**160**	-1	▼ 0.3%	-47	▼ 22.8%	399	**321**	-77	▼ 19.4%
of which: Liability Management Initiative	64	41	**38**	-3	▼ 7.8%	-26	▼ 40.4%	114	**79**	-35	▼ 30.4%
Gain & MTM on Securities	147	97	**65**	-32	▼ 32.7%	-82	▼ 55.6%	218	**162**	-55	▼ 25.4%

*Includes guarantee fees and commitment fees

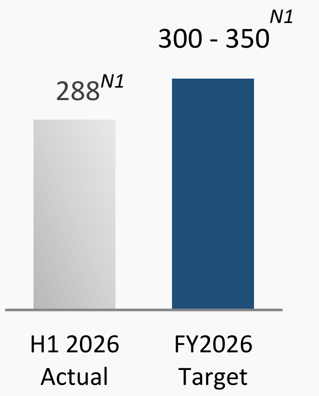
- Amounts in RM mil
- Numbers may not sum up due to rounding

Cost growth effectively contained through sustained progress in cost optimisation initiatives

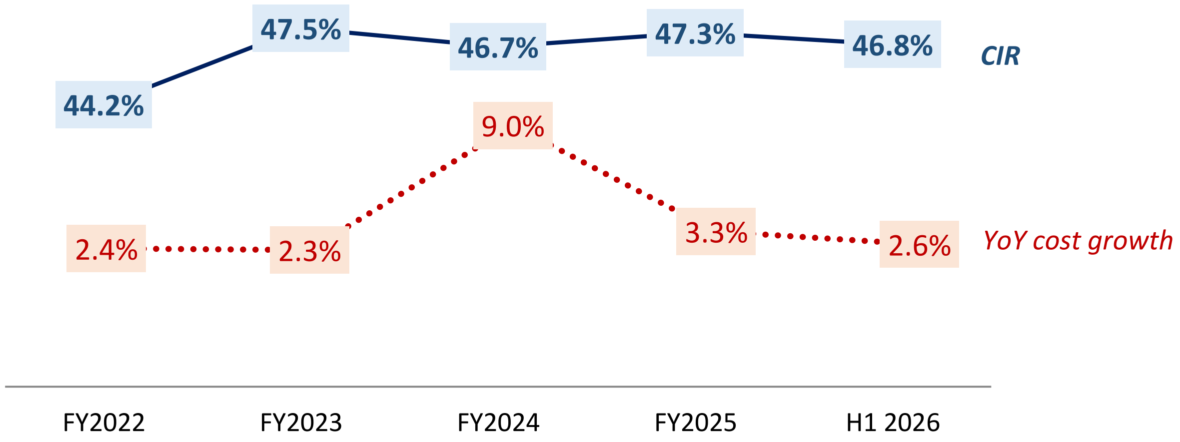
Cost & CIR



Cost Optimisation Initiative



5-Year Trend



RM mil	Q2 2025	Q1 2026	Q2 2026	QoQ	%	YoY	%	H1 2025	H1 2026	YoY	%
Personnel Expenses	614	593	**591**	-2	▼ 0.3%	-23	▼ 3.7%	1,188	**1,184**	-4	▼ 0.4%
Establishment Expenses	250	255	**262**	7	▲ 2.8%	12	▲ 5.0%	488	**517**	29	▲ 5.9%
of which: IT Expenses	99	102	**103**	1	▲ 1.2%	4	▲ 4.1%	191	**205**	14	▲ 7.5%
Marketing Expenses	70	78	**84**	6	▲ 7.7%	15	▲ 21.3%	152	**163**	11	▲ 7.5%
Administration & General Expenses	82	89	**85**	-4	▼ 4.9%	2	▲ 2.7%	158	**174**	15	▲ 9.7%
Total	**1,016**	**1,015**	**1,022**	7	▲ 0.7%	7	▲ 0.7%	**1,986**	**2,037**	51	▲ 2.6%

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

N1 Cost Optimisation Initiative
- Actual RM288 mil, cumulative from Jan 2025 to Jun 2026
- Target RM300 mil – RM350 mil, cumulative from Jan 2025 to Dec 2026

Loans growth sustained momentum at 6.1% slightly ahead of the 5-6% guidance

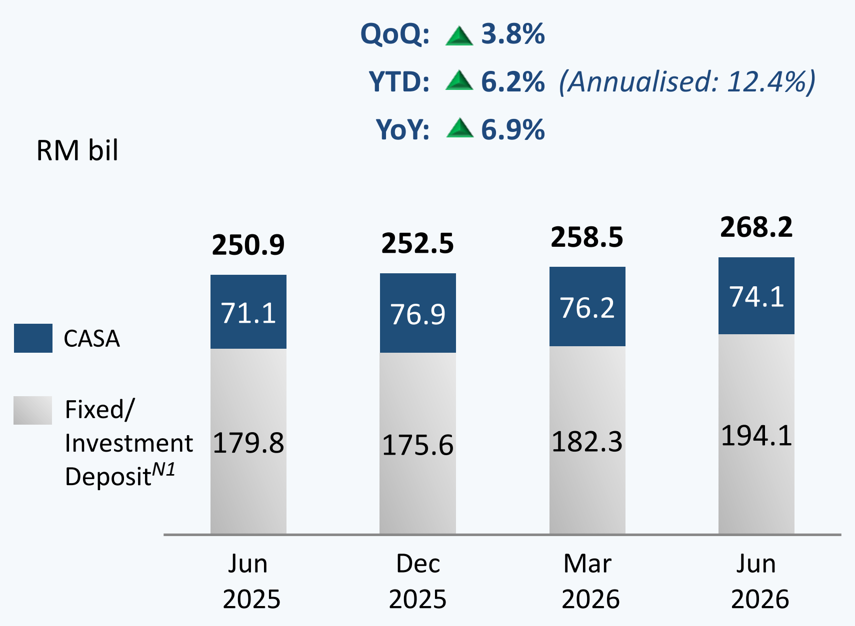
Gross Loans

RM bil	Jun 2025	Dec 2025	Mar 2026	Jun 2026	QoQ	YTD	YTD Annualised	YoY
GROUP COMMUNITY BANKING	**125.9**	**130.4**	**131.9**	**133.9**	**1.5%**	**2.7%**	**5.4%**	**6.3%**
Mortgage	91.9	95.6	96.8	98.3	1.5%	2.8%	5.7%	7.0%
Commercial Property Financing	3.6	3.5	3.4	3.4	-1.6%	-3.9%	-	-7.4%
ASB Financing	5.9	6.1	6.3	6.4	1.6%	4.7%	9.3%	7.8%
Auto Financing	12.6	13.2	13.5	13.8	2.3%	4.0%	8.1%	8.9%
Unsecured Business	11.3	11.4	11.4	11.6	1.4%	1.1%	2.2%	2.1%
Others	0.6	0.6	0.5	0.4	-0.4%	-1.7%	-	1.5%
GROUP CORPORATE & BUSINESS BANKING	**79.7**	**83.2**	**83.7**	**84.5**	**0.9%**	**1.6%**	**3.2%**	**6.1%**
Corporate	39.9	43.2	42.8	43.4	1.3%	0.7%	1.3%	9.0%
Commercial	11.9	12.2	13.3	13.4	0.9%	9.2%	18.4%	12.4%
SME [N1]	27.9	27.8	27.6	27.7	0.4%	-0.3%	-	-0.7%
Retail SME	20.4	20.1	19.9	19.7	-1.0%	-1.9%	-	-3.3%
Middle Market	7.5	7.7	7.7	8.0	4.1%	3.9%	7.8%	6.4%
GROUP WHOLESALE BANKING	**2.1**	**2.5**	**2.6**	**2.7**	**2.9%**	**7.7%**	**15.4%**	**26.9%**
TOTAL RHB DOMESTIC	**207.7**	**216.1**	**218.2**	**221.1**	**1.3%**	**2.3%**	**4.7%**	**6.5%**
OVERSEAS OPERATIONS	**33.7**	**34.5**	**35.8**	**37.2**	**4.2%**	**7.6%**	**15.2%**	**10.4%**
Singapore	29.3	30.7	31.8	33.2	4.2%	8.2%	16.4%	13.2%
Others	4.4	3.8	4.0	4.0	3.9%	2.9%	5.7%	-8.6%
TOTAL RHB GROUP	**241.4**	**250.6**	**254.0**	**258.3**	**1.7%**	**3.1%**	**6.1%**	**7.0%**

N1 Based on internal SME business pillar

June's CASA composition shrank due to cyclical outflows from Corporate depositors while fixed/investment deposits expanded to fund the growth in loans and marketable securities

Customer Deposits



	Jun 2025	Dec 2025	Mar 2026	Jun 2026
LDR	96.2%	99.2%	98.2%	**96.3%**
LCR	134.9%	136.7%	138.4%	**138.3%**

N1 Fixed/Investment Deposits include MMTD and NID

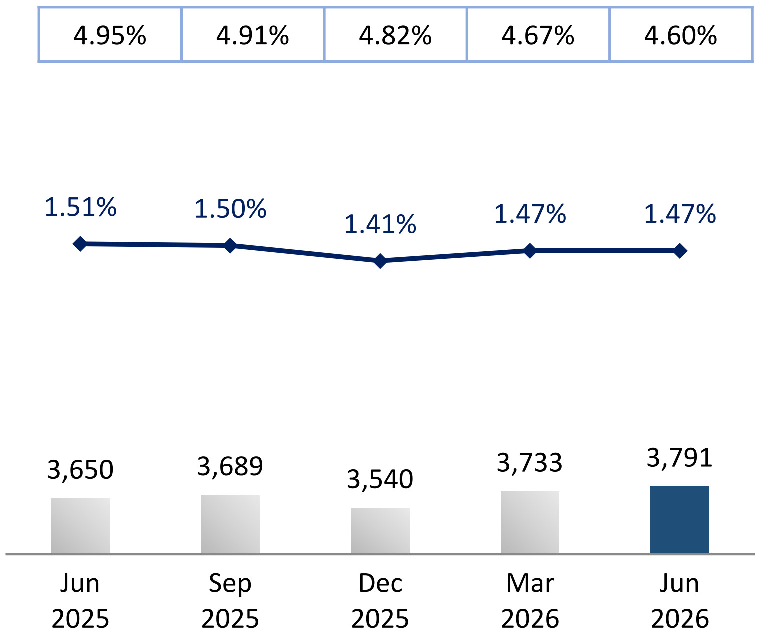
CASA by Segment

RM bil	Jun 2025	Dec 2025	Mar 2026	Jun 2026	QoQ	YTD	YTD Annualised	YoY
GROUP COMMUNITY BANKING	**23.1**	**23.5**	**24.2**	**23.8**	**-1.7%**	**1.3%**	**2.7%**	**3.1%**
GROUP CORPORATE & BUSINESS BANKING	**38.7**	**42.5**	**42.1**	**40.7**	**-3.3%**	**-4.3%**	**-**	**5.0%**
Corporate	16.7	18.3	18.4	17.0	-7.6%	-7.2%	-	1.1%
Commercial	2.4	3.1	3.1	3.0	-2.9%	-2.5%	-	25.9%
SME	19.6	21.1	20.6	20.7	0.5%	-2.0%	-	5.9%
GROUP WHOLESALE BANKING	**0.05**	**0.04**	**0.05**	**0.03**	**-34.7%**	**-17.9%**	**-**	**-28.9%**
TOTAL RHB DOMESTIC	**61.8**	**66.0**	**66.3**	**64.5**	**-2.7%**	**-2.3%**	**-**	**4.3%**
OVERSEAS OPERATIONS	**9.3**	**10.9**	**9.9**	**9.6**	**-2.9%**	**-11.7%**	**-**	**3.8%**
TOTAL RHB GROUP	**71.1**	**76.9**	**76.2**	**74.1**	**-2.8%**	**-3.6%**	**-**	**4.2%**

	Jun 2025	Dec 2025	Mar 2026	Jun 2026
CASA Ratio – Domestic	29.0%	30.6%	30.1%	**28.3%**
CASA Ratio - Group	28.3%	30.4%	29.5%	**27.6%**

Group GIL held steady with Domestic GIL improving QoQ

Gross Impaired Loans (Group)



GIL Ratio movement:

YTD: ▲ 6 bps

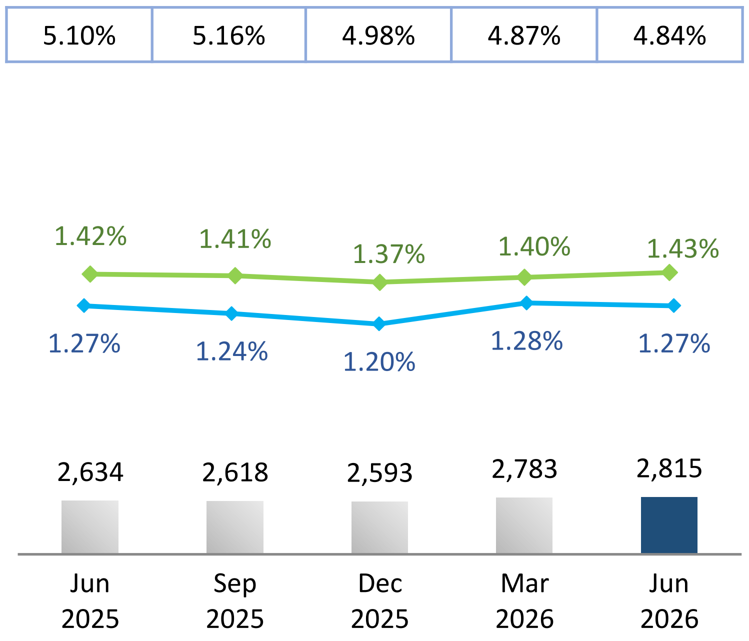
QoQ: = Flat

GIL movement:

YTD: ▲ 7.1%

QoQ: ▲ 1.6%

Gross Impaired Loans (Domestic)



GIL Ratio movement: Industry

YTD: ▲ 6 bps

QoQ: ▲ 3 bps

RHB - Domestic

YTD: ▲ 7 bps

QoQ: ▼ 1 bp

GIL movement:

YTD: ▲ 8.6%

QoQ: ▲ 1.1%

Group Loan Loss Coverage (LLC)	Jun 2025	Sep 2025	Dec 2025	Mar 2026	Jun 2026
Incl. Reg. Reserves	116.5%	115.8%	118.2%	**114.3%**	**115.4%**
Excl. Reg. Reserves[N1]	77.5%	76.3%	76.6%	**73.2%**	**73.5%**

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

N1 LLC is well above 100% after taking into account indicative collateral values

Upside in domestic asset quality driven by recovery from a Commercial borrower

Group Community Banking

Mortgage

	Jun 2025	Sep 2025	Dec 2025	Mar 2026	Jun 2026
Stage 2 Ratio	3.60%	3.68%	3.67%	3.82%	3.88%
GIL Ratio	1.03%	1.02%	0.99%	1.05%	1.09%
GIL (RM mil)	944	955	950	1,014	1,070

Unsecured

	Jun 2025	Sep 2025	Dec 2025	Mar 2026	Jun 2026
Stage 2 Ratio	6.24%	6.68%	7.07%	7.02%	7.03%
GIL Ratio	1.30%	1.32%	1.29%	1.32%	1.36%
GIL (RM mil)	149	151	147	151	157

Auto Finance

	Jun 2025	Sep 2025	Dec 2025	Mar 2026	Jun 2026
Stage 2 Ratio	5.00%	4.97%	4.71%	5.08%	5.22%
GIL Ratio	0.41%	0.43%	0.44%	0.44%	0.47%
GIL (RM mil)	52	56	58	60	65

Group Corporate & Business Banking

Corporate

	Jun 2025	Sep 2025	Dec 2025	Mar 2026	Jun 2026
Stage 2 Ratio	3.91%	3.57%	2.92%	2.97%	2.34%
GIL Ratio	0.65%	0.55%	0.48%	0.63%	0.62%
GIL (RM mil)	273	237	215	275	274

Commercial

	Jun 2025	Sep 2025	Dec 2025	Mar 2026	Jun 2026
Stage 2 Ratio	2.02%	2.63%	2.12%	1.36%	2.46%
GIL Ratio	1.67%	1.64%	1.99%	1.08%	0.44%
GIL (RM mil)	173	174	215	144	59

SME

(Refined SME categorisation which includes BNM's SME defined customers)

	Jun 2025	Sep 2025	Dec 2025	Mar 2026	Jun 2026
Stage 2 Ratio	10.23%	10.50%	10.54%	9.57%	9.76%
GIL Ratio	3.10%	3.06%	3.00%	3.28%	3.15%
GIL (RM mil)	1,151	1,169	1,150	1,277	1,252

Group International Business

Singapore

	Jun 2025	Sep 2025	Dec 2025	Mar 2026	Jun 2026
Stage 2 Ratio	1.05%	0.79%	1.26%	0.84%	0.78%
GIL Ratio	0.70%	0.59%	0.46%	0.42%	0.41%
GIL (RM mil)	205	180	139	132	135

Thailand

	Jun 2025	Sep 2025	Dec 2025	Mar 2026	Jun 2026
Stage 2 Ratio	13.39%	7.76%	13.97%	13.26%	11.46%
GIL Ratio	39.94%	48.83%	48.90%	47.25%	42.17%
GIL (RM mil)	432	493	465	448	453

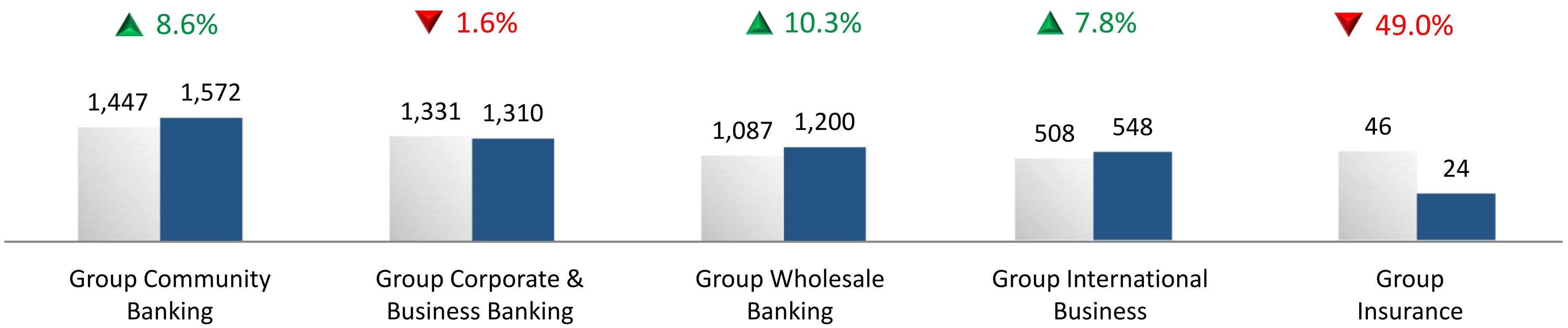
Cambodia

	Jun 2025	Sep 2025	Dec 2025	Mar 2026	Jun 2026
Stage 2 Ratio	30.47%	30.12%	29.26%	31.72%	29.94%
GIL Ratio	12.77%	14.15%	12.92%	14.04%	14.40%
GIL (RM mil)	376	395	339	364	381

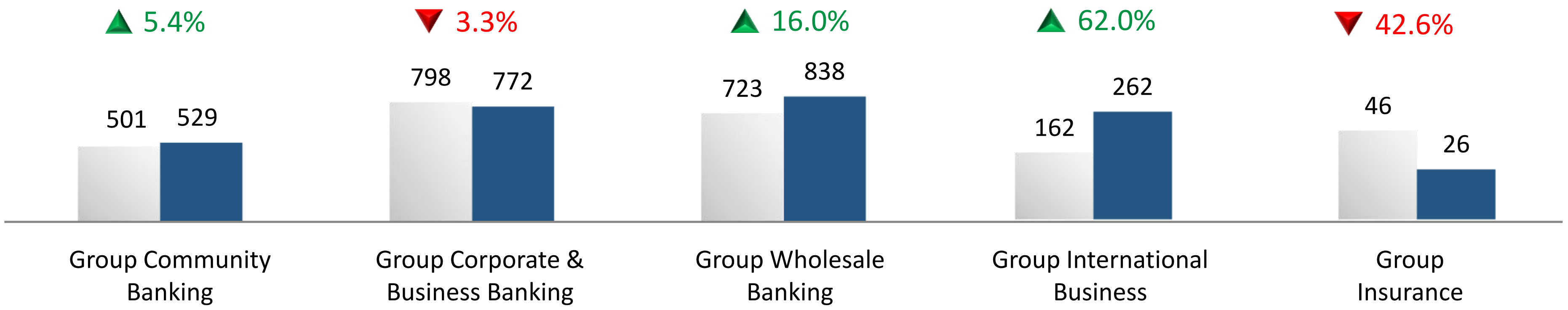
Stage 2 Ratio   GIL (RM mil)   GIL Ratio

Earnings remained resilient across key segments notwithstanding moderated contributions from Group Corporate & Business Banking and Group Insurance

Net Income



Profit Before Tax

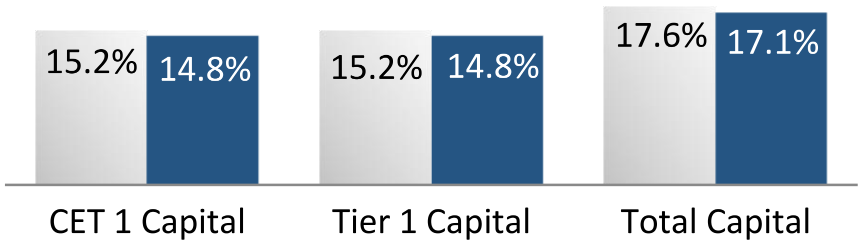


H1 2025 H1 2026

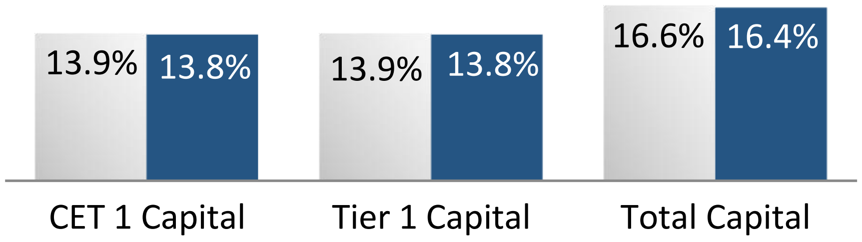
- Amounts in RM mil

Capital position remained robust for the Group and key banking subsidiaries

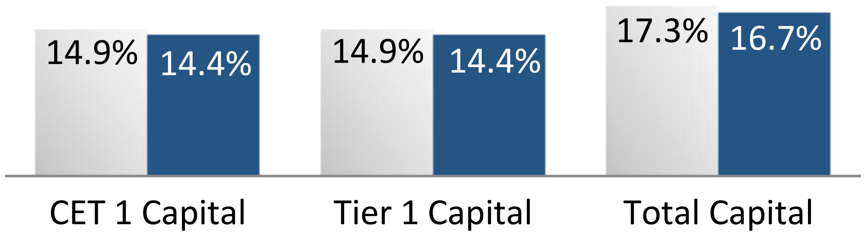
RHB Bank Group



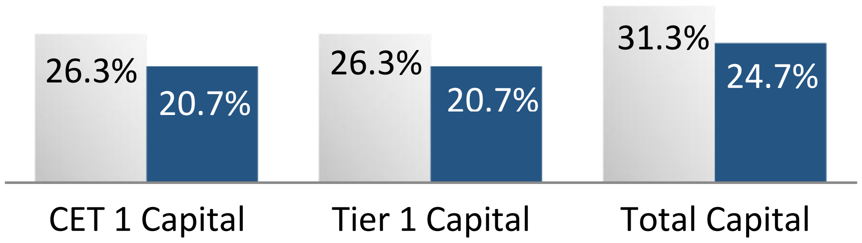
RHB Bank



RHB Islamic Bank



RHB Investment Bank



- Capital Ratios after proposed dividends

Dec 2025 Jun 2026

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Summary

Concluding Remarks

H1’26 Key Financial Indicators

- Interim dividend of 15 sen per share was maintained in line with prior years; second interim dividend will take into account the Group’s performance for the full financial year
- Profits rose 7.1% YoY on higher total income, cost discipline and lower ECL
- Cost optimisation remains on track, with RM288 mil achieved cumulatively as at H1’26 against the RM300-350 mil target by end 2026
- Lower credit cost of 13 bps versus the prior period’s 18 bps due to the absence of RM35 mil US tariffs overlay. Credit cost within 13-14 bps guidance
- Loan growth sustained its strong momentum at 6.1%, ahead of the 5-6% guidance, while asset quality was well contained

RHB PAY – Malaysia’s First Bank-Owned Unified Online Payment Gateway

- Launched RHB PAY, Malaysia's first bank-owned unified online payment gateway, providing businesses a single platform to accept digital payments and receive funds directly into their RHB accounts
- Bringing immediate value to our customers via real time settlement, auto-reconciliation, single merchant portal as well as consistent reporting
- We have since signed up 30 major clients that are at various stages of systems integration before going live
- As we continue to scale up the functionality of RHB PAY, we anticipate it will contribute an estimated RM0.5 bil uplift in CASA by the end of 2026

Outlook

- Financial guidance for FY2026 remains unchanged, supported by an upward revision in our internal 2026 GDP forecast to 5.4% from 4.7%, signaling a resilient H2’26 economic outlook against a backdrop of macro uncertainties
- Key priorities for H2’26 include realisation of trading opportunities, intensifying recovery efforts and accelerating growth in higher-yielding segments, particularly Commercial and Middle Market whilst remaining vigilant on preserving asset quality
- RHB is unhindered in advancing the PROGRESS27 strategic agenda despite the unforeseen repercussions from cross border headwinds. Our true north centres on being the best in service bank, delivering high profitability and being a 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

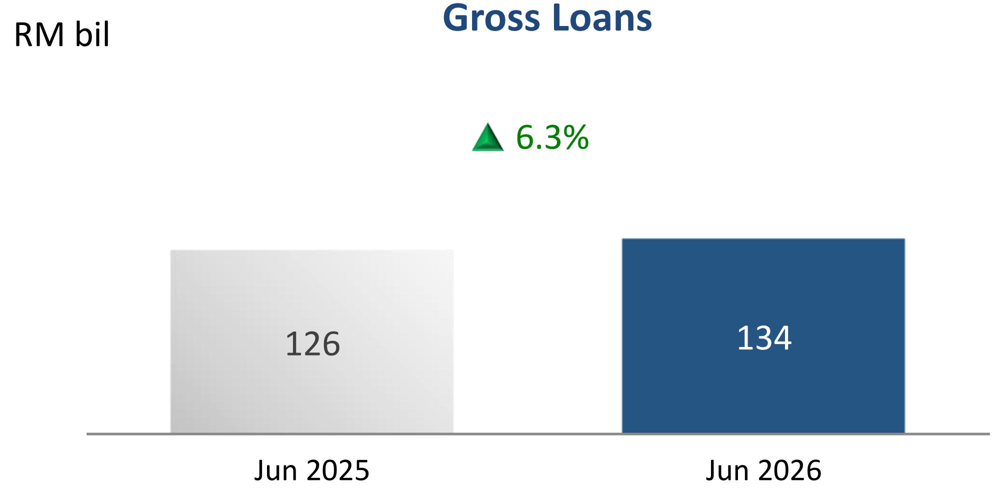
Financial Data RM mil	FY2022	FY2023	FY2024	FY2025	H1 2026
Income Statement					
Total Income	8,160	7,770	8,605	8,774	**4,357**
Operating Profit Before Allowances	4,554	4,081	4,583	4,620	**2,319**
Profit Before Tax	4,133	3,753	4,020	4,378	**2,125**
Net Profit	2,678	2,806	3,120	3,363	**1,664**
Financial Position					
Total Assets	310,752	328,692	349,915	358,104	**379,231**
Gross Loans	212,200	222,416	237,758	250,643	**258,302**
Customer Deposits	227,160	245,083	249,565	252,537	**268,224**
Shareholders' Equity	28,732	30,875	32,492	34,146	**34,046**
Per Share Value					
Basic Earnings Per Share (sen)	63.99	65.69	72.02	77.13	**38.15**
Net Assets Per Share (RM)	6.76	7.20	7.45	7.83	**7.81**
Dividend Per Share (sen)	40.00	40.00	43.00	50.00	**15.00**

Key Financial Ratios

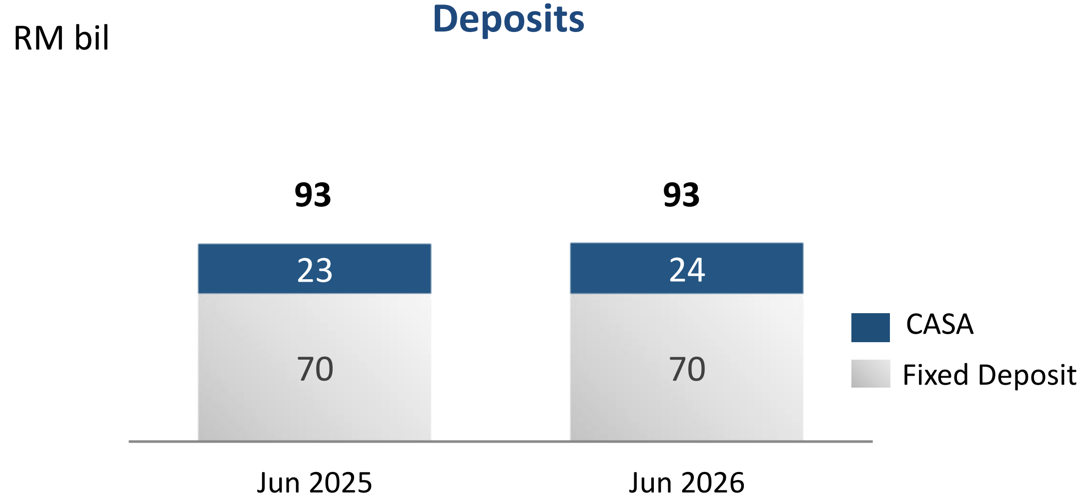
Financial Ratios	FY2022	FY2023	FY2024	FY2025	H1 2026
Profitability					
Return on Equity	9.6%	9.5%	10.0%	10.5%	**10%**
Net Interest Margin	2.24%	1.82%	1.86%	1.80%	**1.82%**
Net Interest Margin with Liability Management					
Cost to Income Ratio	44.2%	47.5%	46.7%	47.3%	**46.8%**
Asset Quality					
Gross Impaired Loan Ratio	1.55%	1.74%	1.47%	1.41%	**1.47%**
Credit Cost	0.15%	0.16%	0.22%	0.13%	**0.13%**
Loan Loss Coverage Ratio (excl. Reg. Reserves)	112.8%	71.7%	78.6%	76.6%	**73.5%**
Loan Loss Coverage Ratio (incl. Reg. Reserves)	130.3%	106.2%	115.5%	118.2%	**115.4%**
Liquidity					
Loan to Deposit Ratio	93.4%	90.8%	95.3%	99.2%	**96.3%**
CASA Ratio	29.2%	27.9%	27.6%	30.4%	**27.6%**
Liquidity Coverage Ratio	138.3%	150.5%	137.9%	136.7%	**138.3%**
Capital Adequacy					
Common Equity Tier I Capital Ratio	16.9%	16.7%	16.4%	15.2%	**14.8%**
Tier I Capital Ratio	16.9%	16.7%	16.4%	15.2%	**14.8%**
Total Capital Ratio	19.3%	19.4%	19.0%	17.6%	**17.1%**

Retail Banking

Gross Loans

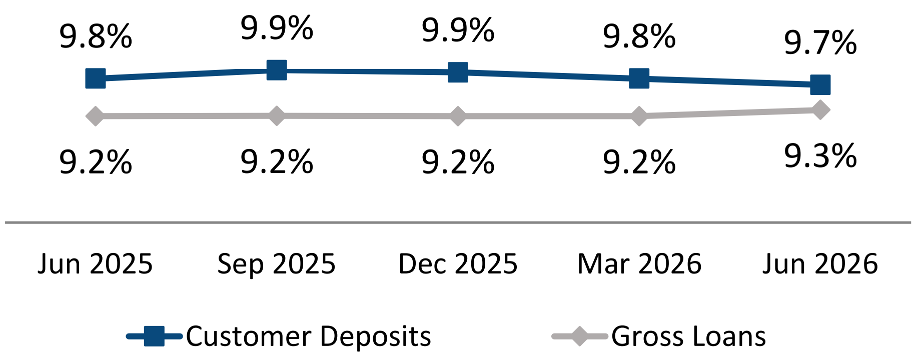


Deposits



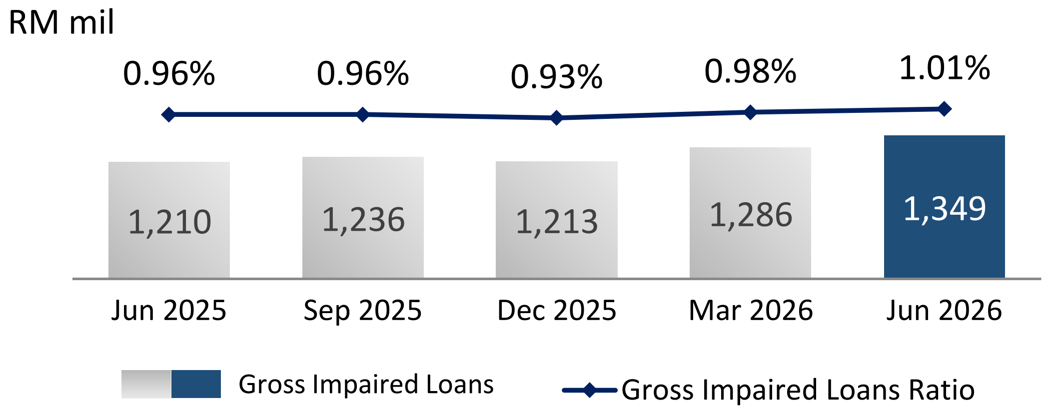
- Numbers may not sum up due to rounding

Retail Market Share *



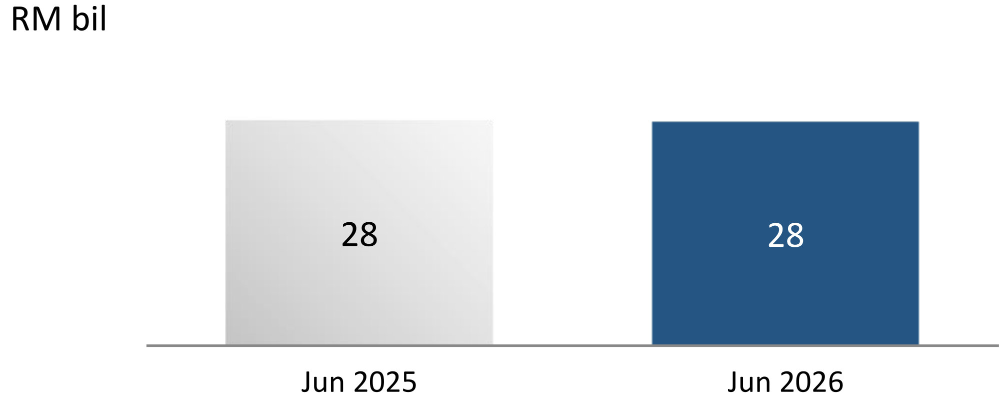
- % of Retail Loans / Deposits to total for industry (Household sector) as reported in BNM Statistics

Asset Quality



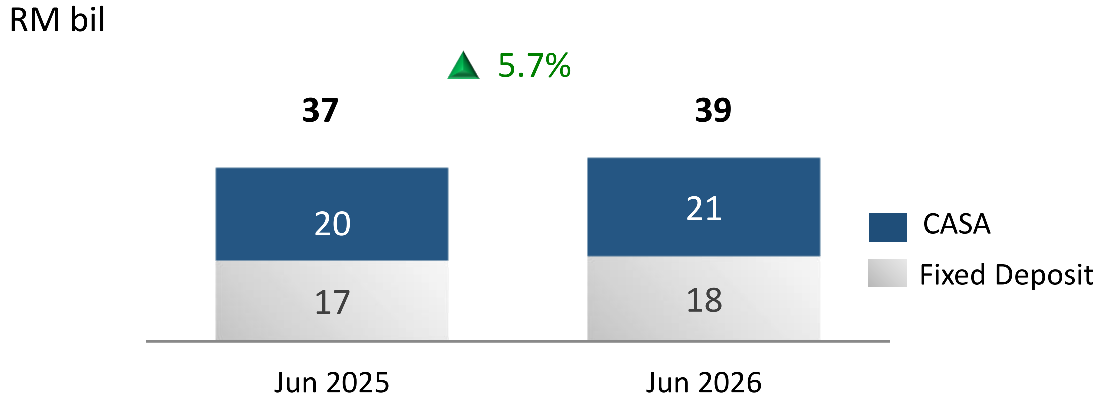
Gross Loans

(Based on internal SME business pillar)



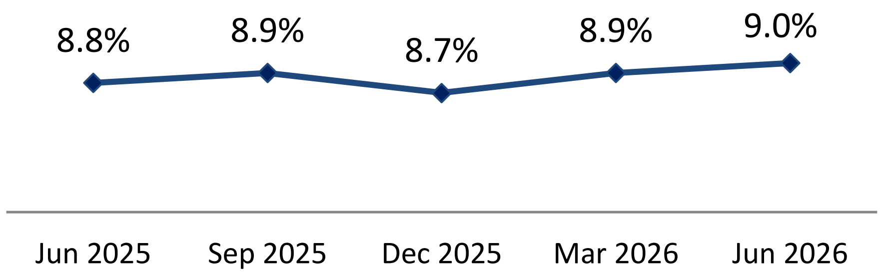
Deposits

(Based on internal SME business pillar)



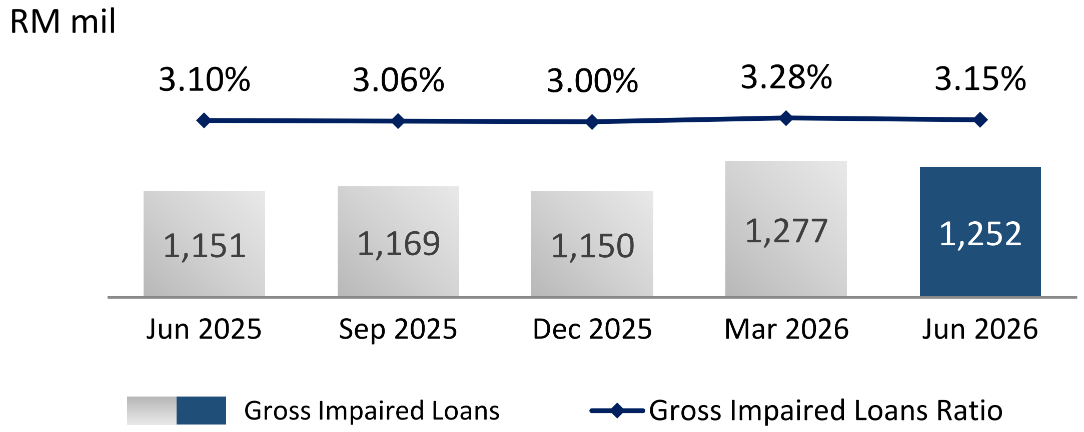
SME Market Share

% of loans (BNM's SME definition) to total for industry (excluding DFIs)



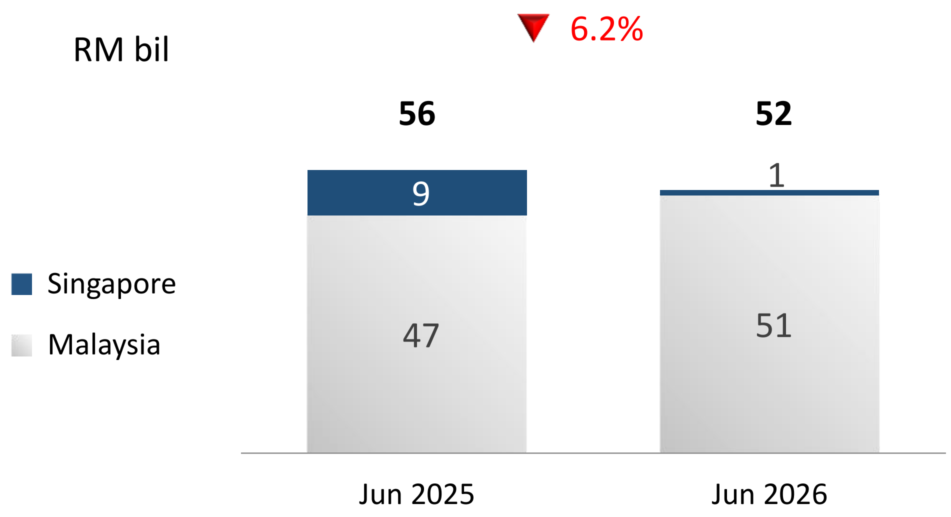
Asset Quality

(Refined SME categorisation which includes BNM's SME defined customers)



Asset Under Management and Market Positions

Asset Under Management (AUM)*



- AUM for RHB Asset Management

Investment Banking League Table

YTD June 2026	Market Share	Ranking
Equities Broking: - By value - By volume	 6.1% 8.2%	 7th 5th
Debt Capital Markets: - MYR sukuk - MYR bonds (Conventional & Islamic bonds)	 11.8% 12.7%	 3rd 3rd
Equity Capital Markets	12.4%	2nd
Mergers & Acquisition: - By value - By deal count	 3.0% 1 deal	 3rd 3rd joint

- Source: Bloomberg, Bursa Malaysia & Dealogic

Key Awards

Alpha Southeast Asia 17th Annual Fund Management Awards 2026

- **Best Overall Asset & Fund Manager** *(4th Consecutive Year)*
- **Best Asset Manager -** *Income Oriented Fund*
- **Best Asset Manager -** *Country Specific Fund*
- **Best Asset Manager -** *Open Ended Fund*

2026 LSEG Lipper Fund Awards Global Islamic

- **Best Fund over 5 years Mixed Asset MYR Balanced** *RHB Dana Hazeem*
- **Best Group over 3 Years Mixed Assets**

Bursa Malaysia Excellence Awards 2025

- **Champion - Best Market Maker (Exchange-Traded Fund)**
- **1st Runner Up - Best Retail Equities Participating Organization (Investment Bank)**
- **1st Runner Up - Best Retail Derivatives Trading Participant**

Investment Banking – Notable Deals

CF/ECM

Sunsuria Berhad
RM408.5 mil Acquisition of an additional 41.0% equity interest in KL City Gateway Sdn Bhd

Principal Adviser

DCM

Pelabuhan Tanjung Pelepas Sdn Bhd
Issuance of RM500.0 mil under its RM3.5 bil Sukuk Murabahah Programme

Principal Adviser
Lead Arranger
Lead Manager
Sustainability Structuring Adviser

M&A/Leveraged Financing

I-Sprint Group
RM90.0 mil Acquisition financing of I-Sprint Group by KV Asia

Mandated Lead Arranger

Southern Cable Group Berhad
RM220.0 mil Secondary Placement of 100.0 mil ordinary shares

Sole Placement Agent

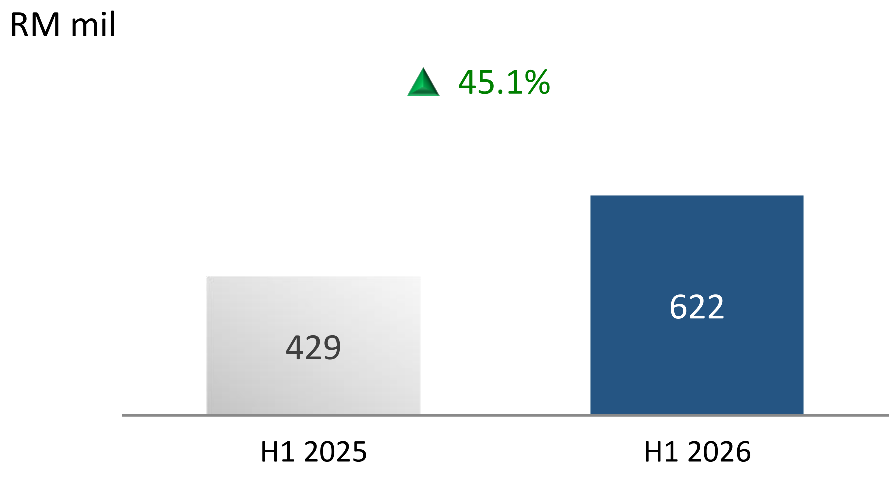
WTK Capital Sdn Bhd
Issuance of RM388.5 mil under its RM1.0 bil Sukuk Wakalah Programme

Principal Adviser
Lead Arranger
Lead Manager

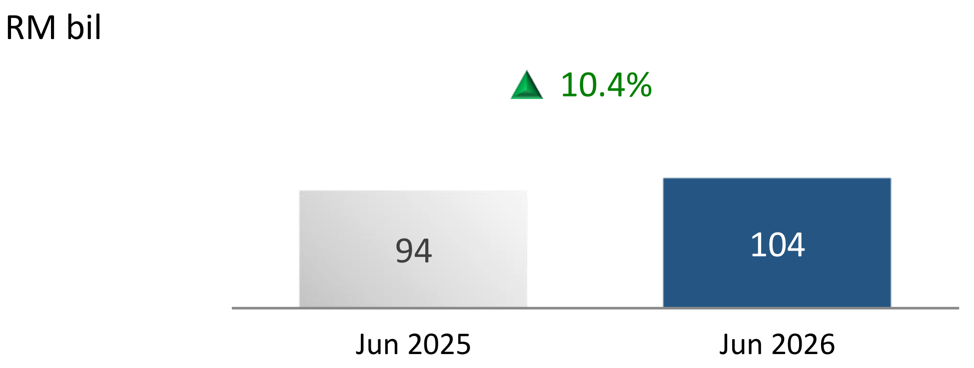
ISA Industrial Limited
RM64.0 mil Refinancing and Recapitalisation for Navis-backed ISA Industrial

Mandated Lead Arranger

PBT

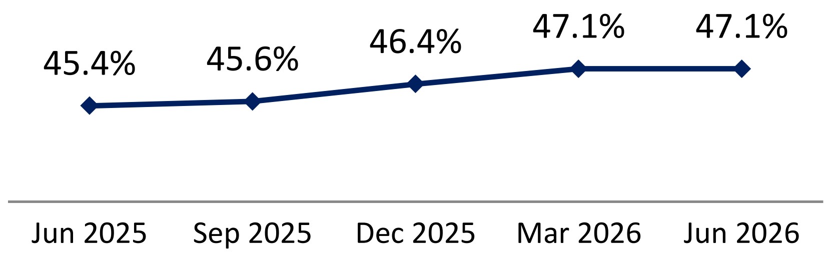


Gross Financing

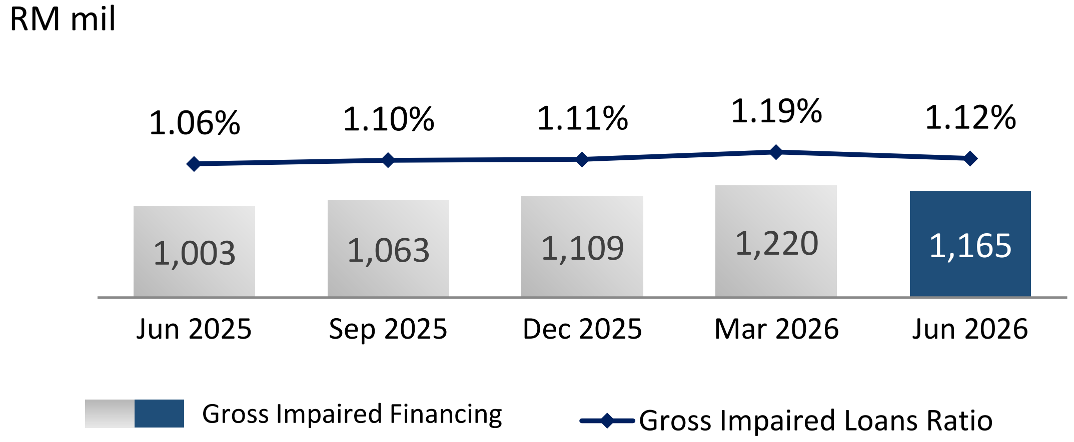


Market Share	9.5%	**9.7%**

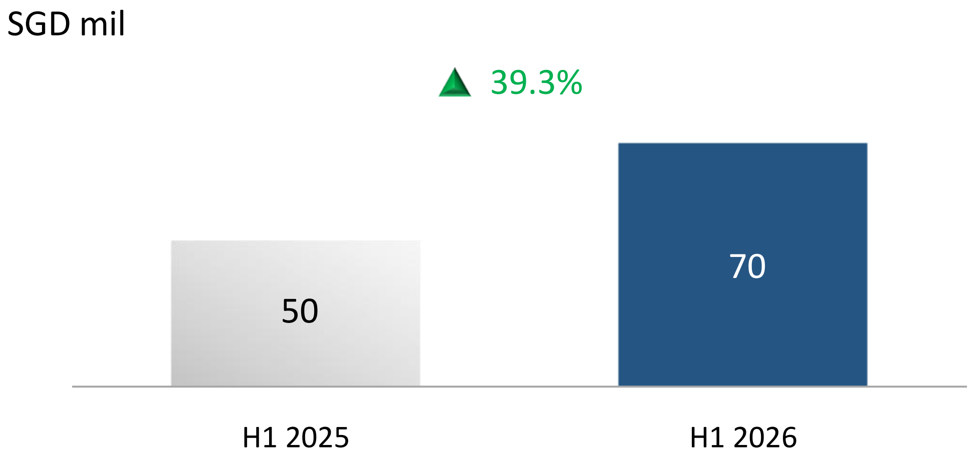
Gross Financing/ Total Gross Financing (Domestic)



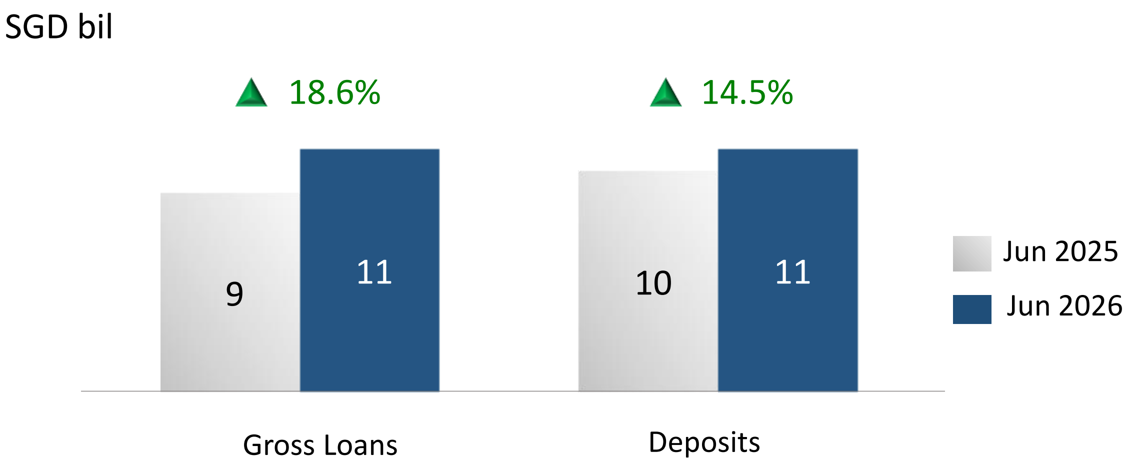
Asset Quality



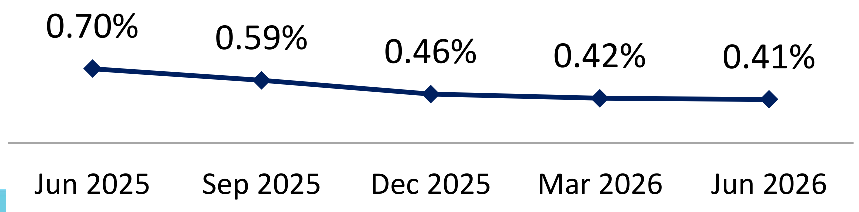
PBT



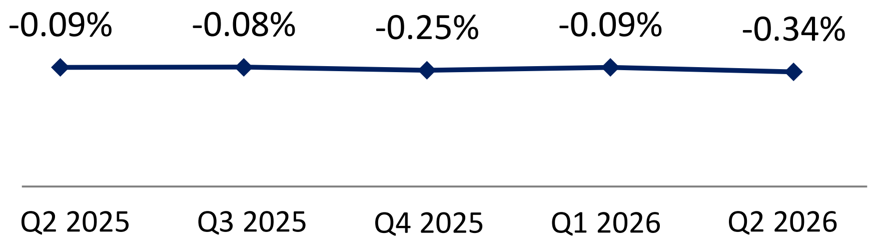
Gross Loans & Deposits



Gross Impaired Loans Ratio



Credit Charge Ratio



Overseas Loans

RM bil	Jun 2025	Dec 2025	Mar 2026	Jun 2026	QoQ	YTD	YTD Annualised	YoY
Overseas Operations	**33.7**	**34.5**	**35.8**	**37.2**	**4.2%**	**7.6%**	**15.2%**	**10.4%**
Singapore	**29.3**	**30.7**	**31.8**	**33.2**	**4.2%**	**8.2%**	**16.4%**	**13.2%**
Others	**4.4**	**3.8**	**4.0**	**4.0**	**3.9%**	**2.9%**	**5.7%**	**-8.6%**
of which:								
Cambodia	2.9	2.6	2.6	2.6	2.2%	1.0%	2.1%	-10.1%
Thailand	1.1	1.0	0.9	1.1	13.2%	13.1%	26.1%	-0.6%