

RHB BANK BERHAD
Registration No. 196501000373 (6171-M)

Minutes of the 60th Annual General Meeting (“AGM”) of RHB Bank Berhad (“RHB Bank” or “the Company”) held at Kuala Lumpur Convention Centre, Ballroom 2, Level 3, East Wing, Jalan Pinang, Kuala Lumpur City Centre, 50088 Kuala Lumpur, Malaysia (“Meeting Venue”) and broadcasted live from the Meeting Venue via the Remote Participation and Electronic Voting facilities at <https://meeting.boardroomlimited.my> on Wednesday, 6 May 2026 at 10.00 a.m.

- Present** : YBhg. Tan Sri Ahmad Badri Mohd Zahir – Chairman
YBhg. Tan Sri Ong Leong Huat @ Wong Joo Hwa
Ms. Ong Ai Lin
Mr. Lim Cheng Teck – *via Zoom*
YBhg. Dato' Mohamad Nasir Ab Latif
Mr. Donald Joshua Jaganathan
YBhg. Datuk Iain John Lo
Puan Hijah Arifakh Othman – *via Zoom*
Puan Nadzirah Abd Rashid
YBhg Dato' Mohd Rashid Mohamad – Group Managing Director
- In Attendance** : Encik Azman Shah Md Yaman
- Group Chief Legal & Governance Officer / Group Company Secretary
- External Auditors: Messrs. PricewaterhouseCoopers PLT
- Share Registrar / Poll Administrator: Boardroom Share Registrars Sdn Bhd (“Boardroom”)
- Independent Scrutineers: Deloitte Malaysia Assurance Sdn Bhd (“Deloitte Malaysia”)
- By Invitation** : As per Attendance List
- Shareholders, Proxies and Corporate Representatives** : A total of 3,832 Members were present physically at the Meeting Venue as well as participated virtually via the Remote Participation and Electronic Voting (“RPEV”) facilities.
(collectively be referred to as “Members” hereinafter) 1,313 Members were present physically while 2,519 Members participated virtually. In total, they represented 2,576,470,731 shares amounting to approximately 59.07% of the Company’s total shareholdings.
- Chairman** : YBhg. Tan Sri Ahmad Badri Mohd Zahir took his seat as the Chairman of the Meeting.
- Quorum** : The requisite quorum was present pursuant to Clause 56 of the Company’s Constitution. The Meeting was duly convened.
- Notice of Meeting** : The Notice of Meeting dated 7 April 2026 as included in the Integrated Report having been served to all Members was taken as read.

Preliminary

The Meeting was called to order and the Chairman welcomed the Members to the 60th AGM of the Company.

The Chairman informed the Members that the convening of the Meeting was in compliance with Section 327 of the Companies Act 2016 which stipulates that the Chairman shall be at the main venue of the AGM. The same was also in accordance with Clause 50 of the Company's Constitution which allows the AGM to be held at more than one venue using any instantaneous telecommunication devices that enable Members to participate in the Meeting. The conduct of this Meeting was also convened in accordance with the Securities Commission Malaysia's Guidance and Frequently Asked Questions on the Conduct of General Meetings for Listed Issuers and Paragraph 8.27A of the Bursa Securities Main Market Listing Requirements whereby listed issuers must hold its general meeting at a physical venue in Malaysia and concurrently utilise virtual meeting technology to allow shareholders to participate remotely.

The Chairman then introduced the Members of the Board of Directors ("the Board"), the Group Company Secretary as well as the representative(s) from the External Auditors who were present at the Meeting Venue.

Briefing On the Flow Of Question and Answer ("Q&A") Session

The Chairman briefed the Members that, after the presentation of the Company's financial performance highlight, the Group Managing Director ("GMD") would address questions from Permodalan Nasional Berhad and Individual Shareholders which were received by the Company prior the Meeting.

The Members were informed that no questions were received from the Minority Shareholders Watch Group for this AGM.

The Meeting would alternately address questions raised from the Members who are physically present at the Meeting Venue and followed by addressing the questions submitted remotely by the Members who participated remotely via RPEV facilities. The Meeting would open the floor to the Members present at the Meeting Venue again with the opportunity to raise questions, before closing the Q&A Session.

Right To Demand A Poll Voting

Pursuant to Paragraph 8.29A of the Main Market Listing Requirements of Bursa Malaysia Securities Berhad, all resolutions set out in the Notice of Meeting were to be voted by poll. In this regard, the Chairman exercised his right as the Chairman of the Meeting to demand for a poll in accordance with Clause 60 of the Company's Constitution, in respect of all resolutions which were to be put to vote at the Meeting.

The Members were informed that Boardroom was appointed as the Poll Administrator to conduct the poll by way of electronic polling and Deloitte Malaysia were appointed as Independent Scrutineers to verify and validate the poll results.

A short video presentation by the Poll Administrator was screened to demonstrate to the Members who were present at the Meeting, the process for poll voting.

The Chairman further declared the voting session opened and informed the Members that they may start to cast their votes for all resolutions set out in the Notice of Meeting until the Chairman has announced the conclusion of voting session.

1. Highlights of The Group's Financial Performance By GMD

1.1 The Chairman invited the GMD to present the Group's financial performance highlights, as summarised below:

(i) At a Glance



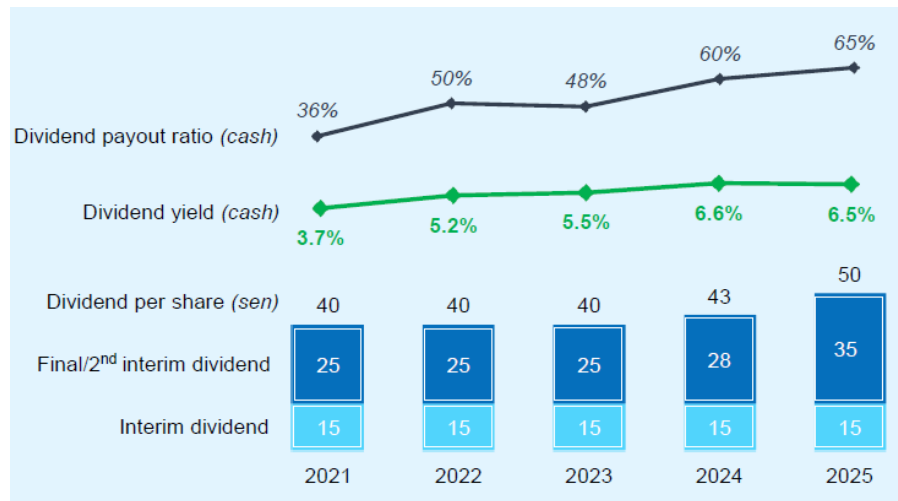
(ii) Key Highlights of Financial Year 2025 ("FY2025")

- (a) Total income closing in on landmark RM9.0 billion
 - Better overall income growth driven by bancassurance and wealth sales; building transaction banking; asset growth in high yielding segments.
- (b) Cost growth contained; disciplined spending to drive scalable growth
 - Cost optimisation target raised to RM800 million by 2027 (from RM500 million earlier).
- (c) Encouraging loans growth; effectively funded by CASA
 - Prioritise growth in high yielding segments (Commercial and SME) complemented by sustained momentum in core retail segments.
 - Accelerate domestic CASA growth via thematic initiatives such as MySiswa, MM2H, multi-currency account & transaction banking.
- (d) Consistently improving asset quality

Target a GIL ratio of between 1.35% - 1.40% and credit cost to stay within the 13 – 14 bps range as regional asset quality continues to improve.

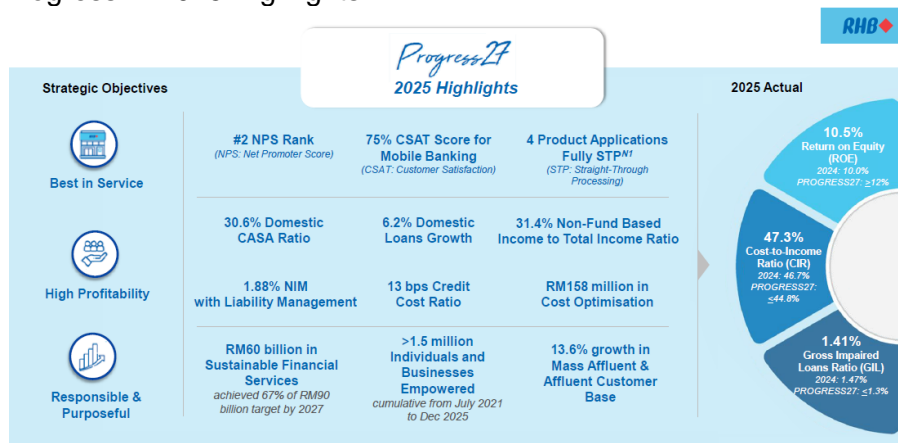
(iii) Delivering Shareholder Value

- (a) Share price appreciation of 19%, placing RHB amongst the top gainers in Bursa Malaysia. As at 31 December 2025:-
 - Achieved 1 Year Total Shareholder Return of 26.7% the highest amongst the Top 6 Malaysian banks;
 - Recorded Price to Book value of 1.0x indicating a fair stock valuation; and
 - Foreign shareholding climbed to 20.9% from 17.6% on 31 December 2024.
- (b) Analysts maintain a bullish outlook on RHB, despite the lingering Middle East conflict. 10 analysts with a BUY call, 6 analysts with a HOLD call and zero SELL calls. Average target price of RM9.06.
- (c) A historical record dividend payout of 65%.



(iv) Driving Impactful Progress

(a) Progress27 2025 Highlights



- (b) Enhancing customer experience across products & services
 - Progressing our Multi Currency Account (MCA).
 - Advancing Financial Inclusion.
 - Enhancing Customer Experience.
 - Recognised as Best e-Payments Bank.
- (c) Embedding sustainability within RHB
 - Mobilise RM90.0 billion in Sustainable Financial Services (SFS) by 2027.
 - Achieve Carbon Neutral by 2030 | Net Zero by 2050.
 - Empowering 2.5 million targeted individuals and businesses across ASEAN by 2027.
 - Diversity, Equity & Inclusion.
- (d) Embracing Digital and Technology Transformation
 - Redefining how our customers bank with us.
 - New Mobile Banking App, featuring Malaysia's first banking widget.
 - Providing simplified solutions and seamless support to our customers.
- (v) 2026 Market Outlook
 - (a) Malaysia's economic growth in 2026 is expected to remain resilient amid global uncertainties, underpinned by resilient domestic demand and continued strength in electrical and electronics exports; GDP forecast at 4.7%.
 - (b) Market sentiment remains to be a function of geopolitical developments and oil supply risks. However, Malaysia stands out as one of the least affected economies in ASEAN, supported by its diversified economic structure and contained inflationary spillovers.
 - (c) Inflation is expected to remain benign at 1.8% as fuel subsidies help mitigate the pass-through from higher global oil prices. Still, potential cost-push pressures from sustained elevated energy prices warrant close monitoring.
 - (d) OPR is likely to remain at 2.75%, with monetary policy remaining data-dependent on developments in economic growth prospects and evolving inflation dynamics.
 - (e) For banks, the outlook points to steady demand across retail lending, SME financing and corporate banking, with activity remaining firm in the E&E sector and consumer related services.
 - (f) Nevertheless, RHB Bank remain cautious and vigilant over potential asset quality risk should the impact of higher oil prices intensify with spillover effect on the overall economy.
 - (g) The Malaysian Ringgit is expected to remain supportive in 2026, underpinned by solid domestic fundamentals and a broadly USD-negative external environment, as investors continue to diversify away from the US dollar.

Full details of the presentation slides can be viewed from RHB's website at <https://www.rhbgroup.com/investor-relations/overview/corporate-announcements/index.html>.

2. Q&A Session With Members (Including Pre-AGM Questions)

- 2.1 The Chairman highlighted that the Company had received questions from the Members through various mediums and invited the GMD to address the said questions.
- 2.2 The GMD briefed the Members by reading out the questions submitted by the Institutional Shareholders and Individual Shareholders prior to the Meeting and the Management's responses for the same. The complete list of questions received prior to the 60th AGM together with the answers for the same is attached as **Attachment 1**.
- 2.3 The GMD further responded to the questions received from the Members, raised and submitted live during the Meeting. He further promptly provided the responses for the same. The complete list of questions received during the 60th AGM together with the answers for the same is attached as **Attachment 2**.
- 2.4 The Chairman concluded the Q&A session and proceeded with the Agenda.

Full details of the questions and responses can also be viewed from RHB's website at <https://www.rhbgroup.com/investor-relations/overview/corporate-announcements/index.html>.

3. Agenda 1: Audited Financial Statements Of The Company For The Financial Year Ended 31 December 2025 ("The Audited Financial Statements") And The Directors' And Auditors' Reports Thereon

- 3.1 The Audited Financial Statements together with Directors' and Auditors' Reports thereon, which have been earlier circulated to the Members within the prescribed period, were taken as read.
- 3.2 In accordance with Section 340(1) of the Companies Act 2016, the Audited Financial Statements together with Directors' and Auditors' Reports thereon were laid before the Meeting only for discussion and would not be put to vote, as it did not require the Members' approval.

4. Agenda 2(i): Re-Election Of Mr. Lim Cheng Teck As A Director Pursuant To Clause 94 Of The Company's Constitution (Ordinary Resolution 1)

- 4.1 The Chairman informed the Meeting that in accordance with Clause 94 of the Company's Constitution, one-third of the Directors shall retire every year and are eligible for re-election.
- 4.2 Mr. Lim Cheng Teck shall retire pursuant to Clause 94 and, being eligible, has offered himself for re-election, under Ordinary Resolution 1.

- 4.3 The Chairman proceeded to invite a proposer and seconder for the following Ordinary Resolution 1:

“THAT Mr. Lim Cheng Teck, who retires pursuant to Clause 94 of the Company’s Constitution, being eligible, be and is hereby re-elected as a Director of the Company.”

Mr. Chew Hon Mun proposed and Mr. Yeoh Lee Hong seconded the above Resolution.

5. Agenda 2(ii): Re-Election Of YBhg. Datuk Iain John Lo As A Director Pursuant To Clause 94 Of The Company’s Constitution (Ordinary Resolution 2)

- 5.1 The Chairman further informed that YBhg. Datuk Iain John Lo shall also retire pursuant to Clause 94 and, being eligible, has offered himself for re-election, under Ordinary Resolution 2.

- 5.2 The Chairman proceeded to invite a proposer and seconder for the following Ordinary Resolution 2:

“THAT YBhg. Datuk Iain John Lo, who retires pursuant to Clause 94 of the Company’s Constitution, being eligible, be and is hereby re-elected as a Director of the Company.”

Mr. Lee Mun Hoe proposed and Ms. Maria Wong Poh Yeen seconded the above Resolution.

6. Agenda 2(iii): Re-Election Of YBhg. Tan Sri Ahmad Badri Mohd Zahir As A Director Pursuant To Clause 94 Of The Company’s Constitution (Ordinary Resolution 3)

- 6.1 The Chairman recused himself from deliberation on Agenda 2(iii) as the matter concerned his own re-appointment. Accordingly, the Chair was passed to Ms. Ong Ai Lin, Senior Independent Non-Executive Director, to preside over the proceedings for Ordinary Resolution 3.

- 6.2 Ms. Ong Ai Lin then informed the Meeting that YBhg. Tan Sri Ahmad Badri Mohd Zahir shall retire pursuant to Clause 94 of the Company’s Constitution and, being eligible, has offered himself for re-election, under Ordinary Resolution 3.

- 6.3 Ms. Ong Ai Lin proceeded to invite a proposer and seconder for the following Ordinary Resolution 3:

“THAT YBhg. Tan Sri Ahmad Badri Mohd Zahir, who retires pursuant to Clause 94 of the Company’s Constitution, being eligible, be and is hereby re-elected as a Director of the Company.”

Mr. Yeoh Peng Yam proposed and Mr. Lim Peng Yai seconded the above Resolution.

- 6.4 Ms. Ong Ai Lin handed the Chair back to YBhg. Tan Sri Ahmad Badri Mohd Zahir to resume the conduct of the Meeting for the ensuing agenda items.

7. Retirement Of Ms. Ong Ai Lin As Senior Independent Non-Executive Director

- 7.1 The Chairman informed the Members as set out in the Notice of Meeting, that Ms. Ong Ai Lin, having reached the nine-year tenure limit under the Guidelines on Tenure of Appointment/Re-Appointment of Non-Executive Directors of RHB Banking Group, has expressed her intention not to seek re-election at this AGM. Accordingly, Ms. Ong Ai Lin will retire at the conclusion of this 60th AGM.
- 7.2 The Chairman then recorded the Board's deepest appreciation and sincere gratitude to Ms. Ong Ai Lin for her exemplary service, invaluable contributions, and unwavering commitment throughout her tenure with the Bank.

8. Agenda 3: Payment Of Directors' Fees And Board Committees' Allowances To The Non-Executive Directors For The Period From The 60th AGM To The 61st AGM Of The Company (Ordinary Resolution 4)

- 8.1 The Chairman apprised the Members that the fee structure proposed under this resolution was the same fee structure approved by the Shareholders at the 59th AGM held on 8 May 2025. Accordingly, no increase in Directors' fees and Board Committees' allowances was proposed this year. Further details were set out below:

No.	Description	Non-Executive Chairman (RM)	Non-Executive Directors (RM)
1	Annual Directors' Fees	340,000.00	240,000.00
Annual Board Committees' Allowances			
2	Board Audit Committee	75,000.00	45,000.00
3	Board Nominating & Remuneration Committee	75,000.00	45,000.00
4	Board Risk Committee	75,000.00	45,000.00
5	Board Credit Committee	75,000.00	45,000.00
6	Board Sustainability Committee	60,000.00	40,000.00

- 8.2 The Chairman proceeded to invite a proposer and seconder for the following Ordinary Resolution 4:

"THAT the payment of Directors' Remuneration (Directors' Fees and Board Committees' allowances) to the Non-Executive Directors for the period from the 60th AGM to the 61st AGM of the Company be and is hereby approved."

Mr. Ong Ye Hook proposed and Mr. Chin Kim Leong seconded the above Resolution.

9. Agenda 4: Payment Of Directors’ Remuneration (Excluding Directors’ Fees And Board Committees’ Allowances) Of An Amount Up To RM2,600,000 To The Non-Executive Directors For The Period From The 60th AGM To The 61st AGM Of The Company (Ordinary Resolution 5)

9.1 The Chairman apprised the Members that the abovementioned Directors’ remuneration consists of meeting attendance allowances, farewell pot scheme, the Directors & Officers liability insurance coverage, driver, car and petrol allowance, electronic devices and peripherals for meeting purposes, directors’ business-use credit card, personal accident insurance, banking benefits, air travel coverage, medical coverage, amongst others.

No.	Description	Non-Executive Chairman (RM)	Non-Executive Directors (RM)
Directors’ Remuneration (excluding Directors’ Fees and Board Committees’ Allowances)			
7	Monthly Fixed Allowance ^(a)	25,000.00	Not Applicable
8	Meeting Allowance (per meeting): (a) Board of the Company (b) Board Committees ^(b)	3,000.00 3,000.00	3,000.00 3,000.00
9	Farewell Pot Scheme (for the entire tenure of directorship) ^(c)	3,000.00	3,000.00
10	Other Benefits: Club membership, Directors & Officers liability insurance coverage, driver, car and petrol allowance, electronic devices and peripherals for meeting purposes, Directors’ business-use credit card, personal accident insurance, banking benefits, air travel coverage, medical coverage, etc.		

Notes:

- (a) *The monthly fixed allowance is given to the Chairman of the Company as a Special Allowance, in recognition of the significant roles in leadership and oversight, and the wide-ranging scope of responsibilities expected of him.*
- (b) *The abovementioned Board Committees are Centralised Committees which are shared by the Company and its relevant subsidiaries of RHB Banking Group (“the Group”).*
- (c) *A token with the value of up to RM3,000.00 will be granted to a Non-Executive Director for the entire tenure of directorship upon his/her exit from the Group, either upon retirement or resignation.*

9.2 In determining the estimated total amount of remuneration (excluding Directors’ fees and Board Committees’ allowances) for the Non-Executive Directors, the Board considered various factors particularly the number of meetings (scheduled and unscheduled) for the Board and Board Committees as well as the number of Non-Executive Directors involved in these meetings, which formed a major part thereof.

9.3 The Chairman proceeded to invite a proposer and seconder for the following Ordinary Resolution 5:

“THAT the payment of Directors’ Remuneration (excluding Directors’ Fees and Board Committees’ allowances) of an amount up to RM2,600,000 to the Non-Executive Directors for the period from the 60th AGM to the 61st AGM of the Company be and is hereby approved.”

Ms. Wong Mae Yip proposed and Mr. Ong Ye Hook seconded the above Resolution.

10. Agenda 5: Re-Appointment Of Messrs. PricewaterhouseCoopers PLT As Auditors (Ordinary Resolution 6)

10.1 The Chairman highlighted that the retiring Auditors, Messrs. PricewaterhouseCoopers PLT, have offered to continue to serve as Auditors of the Company. The Board recommended to the Members for approval of the re-appointment of Messrs PricewaterhouseCoopers PLT as Auditors of the Company based on the Board Audit Committee's review of the performance and independence in performing their obligation as Auditors for the financial year 2025.

10.2 The Chairman proceeded to invite a proposer and seconder for the following Ordinary Resolution 6:

“THAT Messrs. PricewaterhouseCoopers PLT be and is hereby re-appointed as Auditors of the Company to hold office until the conclusion of the next AGM of the Company, at a remuneration to be determined by the Directors.”

Ms. Angela Lim Eng Wee proposed and Mr. Benny Tan Wee Ping seconded the above Resolution.

11. Agenda 6: Authority For Directors To Issue And Allot Shares (Ordinary Resolution 7)

11.1 The Chairman apprised the Meeting on the following Ordinary Resolution 7 in relation to the renewal of the general mandate to the Directors of the Company to issue ordinary shares of the Company from time to time pursuant to Sections 75 and 76 of the Companies Act 2016. The resolution, if passed, will give powers to the Directors of the Company to issue ordinary shares in the capital of the Company provided that the aggregate number of shares issued pursuant to this resolution does not exceed 10% of the total number of issued shares of the Company for the time being (General Mandate), without having to convene a general meeting. The General Mandate, unless revoked or varied at a general meeting, will expire at the conclusion of the next AGM of the Company.

11.2 The General Mandate will enable the Directors to take swift action in case of, inter alia, a need for corporate exercises or in the event business opportunities or other circumstances arise which involve the issue of new shares and to avoid delay and cost in convening general meetings to approve such issue of shares. In any event, the exercise of the mandate is only to be undertaken if the Board considers it to be in the best interest of the Company.

- 11.3 The Chairman proceeded to invite a proposer and seconder for the following Ordinary Resolution 7:

“THAT subject always to the Companies Act 2016, the Company’s Constitution and approval of the relevant government/regulatory authorities, the Directors be and are hereby authorised pursuant to Sections 75 and 76 of the Companies Act 2016, to issue and allot shares in the Company at any time and upon such terms and conditions and for such purposes as the Directors may, in their absolute discretion deem fit, provided that the aggregate number of shares to be issued does not exceed 10% of the total number of issued shares of the Company (excluding treasury shares) (“New Shares”) for the time being, AND THAT the Directors be and are also empowered to obtain the approval for the listing of and quotation for the New Shares so issued on Bursa Malaysia Securities Berhad and that such authority shall continue to be in force until the conclusion of the next AGM of the Company.

“AND THAT pursuant to Section 85 of the Companies Act 2016 read together with Clause 14(e)(i) of the Constitution of the Company do hereby waive their statutory pre-emptive rights over all New Shares issued under the authority.”

Ms. Wong Yit How proposed and Mr. Gan Yoke Lan seconded the above Resolution.

12. Any Other Business

At the enquiry of the Chairman, the Group Company Secretary confirmed that the Company did not receive any notice for transactions under Any Other Business, given in accordance with the Companies Act 2016 and/or Company’s Constitution.

13. Voting Process

- 13.1 The Chairman reminded the Members to cast their votes at the polling station or via the RPEV facilities as the voting session would be concluded in 10 minutes.
- 13.2 The Chairman informed that he had been appointed to act as proxy for a number of shareholders and shall vote in accordance with the instructions given.
- 13.3 After the Chairman announced the closure of voting session, the Poll Administrator proceeded with counting the votes before submitting the result to the Independent Scrutineers for verification. The vote counting and verification took approximately 15 minutes.

14. Announcement Of Poll Results

Based on the poll results validated by the Independent Scrutineers, the Chairman declared that all of the following resolutions were carried as follows:

- 14.1 Ordinary Resolution 1:
Re-Election of Mr. Lim Cheng Teck As A Director Pursuant To Clause 94 of the Company's Constitution

Ordinary Resolution 1	FOR		AGAINST	
	Number of Shares	%	Number of Shares	%
	3,468,545,399	99.7903	7,289,927	0.2097

THAT Mr. Lim Cheng Teck, who retired pursuant to Clause 94 of the Company's Constitution be hereby re-elected as a Director of the Company.

- 14.2 Ordinary Resolution 2:
Re-Election of YBhg. Datuk Iain John Lo As A Director Pursuant To Clause 94 Of The Company's Constitution

Ordinary Resolution 2	FOR		AGAINST	
	Number of Shares	%	Number of Shares	%
	3,278,237,093	94.5109	190,395,537	5.4891

THAT YBhg. Datuk Iain John Lo, who retired pursuant to Clause 94 of the Company's Constitution be hereby re-elected as a Director of the Company.

- 14.3 Ordinary Resolution 3:
Re-Election Of YBhg. Tan Sri Ahmad Badri Mohd Zahir As A Director Pursuant To Clause 94 Of The Company's Constitution

Ordinary Resolution 3	FOR		AGAINST	
	Number of Shares	%	Number of Shares	%
	3,440,793,824	99.0317	33,642,468	0.9683

THAT YBhg. Tan Sri Ahmad Badri Mohd Zahir, who retired pursuant to Clause 94 of the Company's Constitution be hereby re-elected as a Director of the Company.

14.4 Ordinary Resolution 4:
Payment Of Directors' Fees And Board Committees' Allowances To The Non-Executive Directors For The Period From The 60th AGM To The 61st AGM Of The Company

Ordinary Resolution 4	FOR		AGAINST	
	Number of Shares	%	Number of Shares	%
	3,474,926,579	99.9777	776,017	0.0223

THAT the payment of Directors' Fees and Board Committees' Allowances to the Non-Executive Directors for the period from the 60th AGM to the 61st AGM of the Company be hereby approved.

14.5 Ordinary Resolution 5:
Payment Of Directors' Remuneration (Excluding Directors' Fees And Board Committees' Allowances) Of An Amount Up To RM2,600,000 To The Non-Executive Directors For The Period From The 60th AGM To The 61st AGM Of The Company

Ordinary Resolution 5	FOR		AGAINST	
	Number of Shares	%	Number of Shares	%
	3,474,697,322	99.9741	901,196	0.0259

THAT the payment of Directors' Remuneration (excluding Directors' Fees and Board Committees' Allowances) of an amount up to RM2,600,000 to the Non-Executive Directors for the period from the 60th AGM to the 61st AGM of the Company be hereby approved.

14.6 Ordinary Resolution 6:
Re-Appointment Of Messrs. PricewaterhouseCoopers PLT As Auditors

Ordinary Resolution 6	FOR		AGAINST	
	Number of Shares	%	Number of Shares	%
	3,448,074,305	99.2024	27,724,587	0.7976

THAT Messrs. PricewaterhouseCoopers PLT be hereby re-appointed as Auditors of the Company to hold office until the conclusion of the next AGM of the Company, **AND THAT** the Board of Directors be authorised to fix their remuneration.

14.7 Ordinary Resolution 7:
Authority For Directors To Issue And Allot Shares

Ordinary Resolution 7	FOR		AGAINST	
	Number of Shares	%	Number of Shares	%
	3,068,351,912	88.2779	407,436,582	11.7221

THAT subject always to the Companies Act 2016, the Company's Constitution and approval of the relevant government/regulatory authorities, the Directors be and are hereby authorised pursuant to Sections 75 and 76 of the Companies Act 2016, to issue and allot shares in the Company at any time and upon such terms and conditions and for such purposes as the Directors may, in their absolute discretion deem fit, provided that the aggregate number of shares to be issued does not exceed 10% of the total number of issued shares of the Company (excluding treasury shares) ("New Shares") for the time being, AND THAT the Directors be and are also empowered to obtain the approval for the listing of and quotation for the New Shares so issued on Bursa Malaysia Securities Berhad and that such authority shall continue to be in force until the conclusion of the next AGM of the Company.

AND THAT pursuant to Section 85 of the Companies Act 2016 read together with Clause 14(e)(i) of the Constitution of the Company, the Shareholders of the Company do hereby waive their statutory pre-emptive rights over all New Shares issued under the authority.

15. Close Of Meeting

The Chairman declared the 60th AGM closed and thanked all Members present (physically and virtually) for their participation. There being no other business to be transacted, the Meeting concluded at 1.00 p.m. with a vote of thanks to the Chair.

CONFIRMED AS CORRECT

TAN SRI AHMAD BADRI MOHD ZAHIR

Attachment 1 of the Minutes of the 60th Annual General Meeting (“AGM”) of RHB Bank Berhad (“RHB Bank” or “the Company”) held at Kuala Lumpur Convention Centre, Ballroom 2, Level 3, East Wing, Jalan Pinang, Kuala Lumpur City Centre, 50088 Kuala Lumpur, Malaysia (“Meeting Venue”) and broadcasted live from the Meeting Venue via the Remote Participation and Electronic Voting facilities at <https://meeting.boardroomlimited.my> on Wednesday, 6 May 2026 at 10.00 a.m.

**QUESTIONS RECEIVED FROM THE MEMBERS OF THE COMPANY
PRIOR TO THE 60TH AGM**

No.	Name and Question of Member(s)	RHB Bank’s Response								
Institutional Shareholder – Permodalan Nasional Berhad										
1.	To disclose the annualised Total Shareholders’ Returns (TSR) of RHB Bank Berhad (RHB) for the past 1, 3, and 5 years up to the end of the financial year ended 2025, with a brief explanation of the differences in returns over these time periods?	<p>The annualised TSR for RHB as at 31 December 2025 are as follows:</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th style="text-align: center;">Period</th> <th style="text-align: center;">Annualised TSR</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1 year</td> <td style="text-align: center;">26.7%</td> </tr> <tr> <td style="text-align: center;">3 year</td> <td style="text-align: center;">17.7%</td> </tr> <tr> <td style="text-align: center;">5 year</td> <td style="text-align: center;">14.6%</td> </tr> </tbody> </table> <p>The 1-year TSR of 26.7% reflects strong performance, driven by (i) 19% share price appreciation, and (ii) the highest recorded dividend payout ratio of 65%, which collectively supported RHB’s achievement of a 1.0x price-to-book value.</p> <p>The annualised 3-year TSR of 17.7% was comparatively lower, primarily due to (i) more moderate average share price appreciation of approximately 11% per annum, and (ii) a relatively lower dividend payout ratio, averaging 62% over the FY2022 to FY2025 period.</p> <p>Similarly, the annualised 5-year TSR of 14.6% reflects more tempered performance over a longer horizon, attributable to (i) relatively modest average share price appreciation of approximately 8% per annum impacted by Covid year 2020 as well as the gradual post-Covid recovery phase, and (ii) a lower average dividend payout ratio of 58% across the FY2020 to FY2025 period.</p>	Period	Annualised TSR	1 year	26.7%	3 year	17.7%	5 year	14.6%
Period	Annualised TSR									
1 year	26.7%									
3 year	17.7%									
5 year	14.6%									

No.	Name and Question of Member(s)	RHB Bank's Response
2.	<p>Among the eight PROGRESS27 transformation programmes, which one does the Board consider most impactful in driving improvement in ROE, and what is the expected scale of its contribution to profitability?</p>	<p>The Group's ROE improvement is driven by the combined impact of the full portfolio of eight programmes, rather than any single programme in isolation. These programmes have been designed to work together across key financial drivers of the Group, including balance sheet growth (such as domestic loans and CASA), fee income expansion, and cost efficiency. Taken together, the programme portfolio is expected to contribute a broad-based uplift to profitability over the 3-year horizon with no single programme being solely relied upon to deliver the ROE outcome. Given the interdependencies across these levers, the Group does not typically attribute standalone profitability to any one programme.</p>
3.	<p><u>Optimise Costs & Productivity (Programme 3)</u></p> <p>In FY2025, RHB achieved cost savings of RM158 million compared to the RM800 million cumulative cost savings target under PROGRESS27. What is RHB's specific cost savings target for FY2026, and how will it accelerate delivery given that FY2025 CIR of 47.3% remains materially above the ≤44.8% PROGRESS27 target?</p>	<p>In FY2025, the Group strengthened its cost discipline and contained annual cost growth at 3.3%, compared with prior year cost growth of 9.0% in FY2024. This was supported by tighter control of discretionary spend, productivity improvements, and more disciplined investment prioritization.</p> <p>Recently, we also raised our cumulative cost savings ambition to RM800 million, reflecting a broader set of opportunities to improve efficiency across the Group. The RM158 million savings achieved in FY2025 represents meaningful progress from the first phase of execution, while the higher cumulative target reflects our next phase of cost transformation.</p> <p>We acknowledge that the FY2025 CIR of 47.3% remains above the FY2027 PROGRESS27 target of 44.8%. The Group's FY2026 plan therefore focuses on both sides of the efficiency equation, i.e. accelerating cost initiatives while strengthening income momentum.</p> <p>For FY2026, the Group expects CIR to be in the range of 46% to 47%. We remain focused on delivering the revised cumulative savings ambition and progressing towards our 2027 efficiency</p>

No.	Name and Question of Member(s)	RHB Bank's Response
		target.
4.	<p><u>International Business Profitability (Programme 6)</u></p> <p>What is RHB's target for International Businesses' contribution to Group PBT by FY2027, and which geographies are ahead of or behind plan, including the key factors driving these variances?</p>	<p>The Group has previously shared aspirations to grow the contribution from its international footprint. While the overall direction remains unchanged, performance across markets has been uneven, reflecting differences in rate cycles and local operating conditions. In terms of contribution, Singapore remains our key international market.</p> <p>Across the broader international footprint, we will continue to prioritise markets and segments where we have clear strategic relevance and can deliver sustainable returns. While we typically do not disclose individual country-level performance, these are monitored closely internally by management and incorporated into our annual business planning.</p>
5.	<p><u>Digital Transformation & Technology (Programme 8)</u></p> <p>Could the Board provide an overview of how digital and technology investments under PROGRESS27 are expected to support customer experience improvement and cost discipline, and how are these initiatives being sequenced to deliver sustainable returns over time?</p>	<ul style="list-style-type: none"> • Digital and technology investments support the strategy by making banking simpler, faster and more relevant for customers, while also building a more scalable operating model over time. • The focus is on improving customer journeys, increasing digital adoption and using data more effectively to engage customers at the right moments. Examples include smoother digital onboarding and more personalised engagement. • From a cost perspective, digitalisation can support more efficient servicing by reducing manual effort and enabling more scalable channels. However, the full cost benefit still depends on related process improvements, straight through processing and operating model changes across the Group. • These initiatives are being progressed in parallel, with value expected to build over time as adoption increases, journeys mature and automation

No.	Name and Question of Member(s)	RHB Bank's Response
		becomes more embedded.
Individual Shareholders		
1.	<p>CHOONG KIAN KHIAN Can Management list out the top 5 sectors of RHB's loan portfolios (% and total portfolio) and which sector loan is the most profitable for RHB?</p>	<p>The top five (5) sectors of RHB loan portfolios are as follows:</p> <ul style="list-style-type: none"> (i) Finance, insurance, real estate and business services; (ii) Wholesale and retail trade and restaurant and hotel; (iii) Manufacturing; (iv) Construction; and (v) Education, health and others. <p>Meanwhile, the top five (5) most profitable sectors are property development, construction, wholesale and retail trade, utilities and energy supply, and waste management & remedial activities.</p>
2.	<p>CHOONG KIAN KHIAN How would the Iran conflict impact on RHB's performance in 2026?</p>	<p>Overall impact on RHB in 2026 is likely to be manageable under the base case, with potential downside only if the conflict becomes prolonged and oil price per barrel to consistently average above USD120 per barrel may result in additional provisioning. RHB's strong capitalisation, stable funding mix and domestic centric loan book should allow it to weather the headwinds.</p>
3.	<p>CHEW HON MUN One year after the public launch, has Boost Bank's loan-to-deposit ratio improved to a healthier level? Furthermore, can the Board confirm if any additional capital injections from RHB were required in FY2025 or are planned for FY2026 to support its "foundational phase" losses?</p>	<p>In FY2025, Boost Bank's loan-to-deposit ratio improved as lending activity scaled following its initial public launch in June 2024.</p> <p>During the year, RHB Bank had subscribed for an additional 34.0 million ordinary shares in Boost Bank to fund the foundational phase, and working capital requirements.</p> <p>As at end FY2025, RHB Bank held a total of 144.8 million ordinary shares in Boost Bank. Further capitalisation may be considered in 2026 and beyond, as required to support Boost Bank's continued growth.</p>

No.	Name and Question of Member(s)	RHB Bank's Response
4.	<p>TING JIE EN With Boost Bank now operational, how is the parent bank's risk framework monitoring contagion risk? Specifically, if the digital bank faces higher-than-expected credit losses in its 'undeserved' niche, what are the predefined 'firewalls' in place to ensure the Group's overall capital and credit ratings remain unaffected?</p>	<p>For clarity, RHB Bank only have 40% interest in Boost Bank. As a substantial shareholder, RHB Bank has oversight mechanisms in place to monitor key risks at Boost Bank, which include regular reporting of pre-defined indicators (including credit-loss ratios) to ensure any emerging risk factors are managed at an early stage.</p> <p>Additionally, Boost Bank is an associate company of RHB with its own standalone capital and balance sheet. RHB's exposure is limited to its equity investment, with financial impact reflected through equity accounting rather than consolidated capital or assets. Accordingly, Boost Bank's performance is reflected at RHB via 40% share of earnings/losses which would not have any material impact to the overall Group performance.</p>
5.	<p>CHEW HON MUN The Group Managing Director recently announced that the dividend payout ratio guidance has been lifted to a range of 50% to 60% for FY2026. However, for FY2025, the Group declared a 65% payout (50 sen per share), exceeding even this new guidance. Since the 65% payout for FY2025 is higher than the new 50%–60% guidance, should shareholders view 65% as the "new normal" for years with strong results, or is the Board intentionally being conservative with the official 50%–60% range?</p>	<p>The higher dividend payout of 65% for FY2025 was supported by the Group's strong and consistent underlying performance, as well as one-off additional income from Bancassurance. As such, this level of payout should not be regarded as a new baseline for future distributions.</p> <p>To continue providing consistent returns to shareholders, the Group has increased its dividend payout guidance to a higher range of 50% to 60%. Any payout above this range will be assessed on a case-by-case basis, taking into consideration the Group's financial performance, capital position, and prevailing business and regulatory environment.</p>
6.	<p>CHEW HON MUN Will the board/management to consider DRP again?</p>	<p>There are currently no plans to consider a DRP as the Group's capital position remains healthy and comparable to industry.</p>

No.	Name and Question of Member(s)	RHB Bank's Response
7.	<p>CHEW HON MUN Industry analysts consider a 15.2% CET1 ratio to be "robust" and potentially "over-capitalized." Given that holding excess capital can dilute Return on Equity (ROE), why haven't the Board consider a more active capital management plan (such as special dividends, capital repayment to shareholders) to help reach the 12% ROE headline target faster?</p>	<p>The Group's CET 1 ratio of 15.2% remains broadly in line with industry level and reflect our prudent approach to capital management. The strong capital position provides adequate buffer to support business growth, absorb potential stress and navigate the current uncertain external environment.</p> <p>At this juncture, the Board has not considered implementing more other capital management measures such special dividends or capital repayment. Instead, the Group remains committed to its dividend payout guidance of 50% to 60%, with a focus to delivering consistent returns to shareholders.</p>
8.	<p>TING JIE EN The group CET1 ratio was moderated to 15.2% in FY2025 from 16.4% in the previous year. While still robust, the bank also increased its total dividend payout to 50sen per share. What is the Board's internal 'floor' for the CET1 ratio before considering a DRP or reducing the 65% payout ratio to protect against global economic shocks?</p>	<p>The Group's CET 1 ratio of 15.2% remains broadly in line with industry level and reflects our prudent approach to capital management. The strong capital position provides adequate buffer to support business growth, absorb potential stress and navigate the current uncertain external environment. The Group's capital ratios are monitored against internal capital targets (ICT) which incorporate the minimum regulatory requirements and capital buffers prescribed by BNM. The ICT is being reviewed regularly to ensure it remains relevant and aligned with the Group's strategic direction.</p> <p>The higher dividend payout of 65% for FY2025 was supported by the Group's strong and consistent underlying performance, as well as one-off additional income from Bancassurance. As such, this level of payout should not be regarded as a new baseline for future distributions.</p> <p>To continue providing consistent returns to shareholders, the Group has increased its dividend payout guidance to a higher range of 50% to 60%. Any payout above this range will be assessed on a case-by-case basis, taking into consideration the Group's</p>

No.	Name and Question of Member(s)	RHB Bank's Response
		financial performance, capital position, and prevailing business and regulatory environment.
9.	<p>CHEW HON MUN For FY2025, non-interest income (NOII) slipped by 2.1% due to lower net gains on foreign exchange and derivatives. How will the RM1.6 billion in access fees be recognized over the next 20 years, and can the Board provide a target for how much these partnerships will contribute to NOII growth in FY2026 specifically?</p>	<p>~75% of the total Bancassurance/bancatakaful fees ("Banca") of RM1.6 billion will be recognized over 20 years, and the remaining will be recognized over 3 years upon achieving certain targets. Banca fees contributed ~4% to the total NOII in FY2025 as the fee recognition only started in Q3'25.</p>
10.	<p>TING JIE EN The GIL ratio improved to 1.41% in 2025. However, the PROGRESS27 goal is an ambitious $\leq 1.3\%$. To what extent is this improvement driven by actual recovery vs technical write-offs? Also, do we still maintain management overlays (precautionary provisions) specifically for the SME segment, and under what stress-test conditions would be released?</p>	<p>GIL ratio improvement stems from our robust loans' growth of 5.4% y-o-y which outpaced gross impaired loans growth of 1.5% y-o-y. This was achieved via tighter underwriting criteria as well as stronger recoveries. Improvements were driven by recoveries as opposed to write-offs. In FY2025 our bad debt recoveries increased 9.5% y-o-y while bad debts written off contracted by 10.3% y-o-y.</p> <p>The Group and the Bank have made management overlays to address potential deterioration in credit risks across large corporate, retail, small and medium enterprises (SME), and overseas portfolios. In determining the management overlays, Management evaluates a range of possible outcomes by considering past events, current conditions and trends, as well as forward looking economic outlooks. The application of structured management overlays is subject to a robust review and governance process to ensure the adequacy of ECL.</p>
11.	<p>CHEW HON MUN For FY2025, the ROE improved to 10.5%, but remained well below the 2027 target of $\geq 12\%$. Similarly, the Cost-to-Income Ratio (CIR) rose to 47.3% in 2025, moving away from the 2027 target of $\leq 44.8\%$. Given that these targets were missed in the previous cycle, what specific "needle-moving" initiatives in 2026 will ensure the Bank</p>	<p>We believe RHB remains on track to achieve the ROE and CIR targets by 2027. For ROE, RHB has consistently improved our performance over the last few years, improving to 10.5% in FY2025, from 10.0% in FY2024 and 9.5% in FY2023. In FY2026, we are targeting ROE of 10.8%-11.0%, through:</p>

No.	Name and Question of Member(s)	RHB Bank's Response
	does not miss these targets for a second consecutive strategic cycle?	<ul style="list-style-type: none"> (i) Accelerating fee-based income from wealth and bancassurance; (ii) Limit cost growth below 4%, and achieve CIR between 46%-47%; (iii) Prioritise loans growth in higher yielding segments, complemented by sustained momentum in our core retail segments; and (iv) Sustain a healthy CASA ratio of \geq 30%.
12.	<p>CHEW HON MUN A shareholder at the 59th AGM pointed out that RHB did not offer direct FD placement via exchange and that the process was less competitive than other top banks. Management committed to reviewing the process for enhancements.</p> <p><i>Follow-up Question: Can Management provide an update on the results of this review? Specifically, has RHB simplified the digital FD placement process to match industry peers, and has this resulted in a higher portion of FDs being placed via digital channels versus over-the-counter?</i></p>	<p>With the revamp of the new Mobile Banking launched since April'25 onwards, the Term Deposit user journey was redesigned to be more simplified and straightforward to address common feedback from our customers.</p> <p>We have since then observe a shift of FDs placed via digital channels surpassing over the counter at a ratio of 65% : 35%</p>
13.	<p>CHEW HON MUN While the loss in Thailand narrowed in 2025, the Group's risk report still identifies asset quality in Cambodia and Thailand as an "elevated concern". To what extent is the Thailand operation being "synergized" with Malaysia to support domestic clients, and is the Board considering a more radical restructuring if asset quality does not stabilize by the end of 2026?</p>	<p>Thailand and Cambodia remain the key watch-points from an impaired loan perspective. Our approach remains market-specific, with tighter origination standards, active remediation and selective growth. Thailand is not being managed in isolation. It already forms part of the Group's broader regional platform, particularly in treasury, FX and cross-border transactional services. So, there is already a degree of synergy with the domestic and regional office. With regards to the question on restructuring, the Board will remain pragmatic and disciplined in protecting shareholders' value and there is no plan to restructure Thailand operation at this juncture.</p>

No.	Name and Question of Member(s)	RHB Bank's Response
14.	<p>CHEW HON MUN Last year, Management outlined a RM500 million cost take-out plan. The 2025 report mentioned that this has been upgraded to RM800 million. Since the CIR is currently trending higher, can the Board provide a breakdown of how much of the RM158 million "saved" in 2025 was truly structural versus timing-related?</p>	<p>Of the RM158 million cost savings reported in 2025, approximately RM129 million (around 82%) represents structural savings that will recur; reducing the Group's cost base.</p> <p>The RM129million of structural savings are derived mainly from cost reductions related to Personnel (FTE reductions), Medical, IT and Branch Optimisation.</p>
15.	<p>CHEW HON MUN The 2025 report showed a decline in the Mobile Banking App CSAT score from 81% in 2024 to 75% in 2025. Given that the "refreshed" mobile app was launched specifically to improve user experience, why did customer satisfaction drop so significantly after its release? What specific feedback led to this lower score, and what technical remediations are being implemented in 2026 to reach the target of >81%?</p>	<p>The decline in Mobile Banking App CSAT from 81% to 75% in 2025 was primarily driven by transitional factors following the launch of the refreshed app in April 2025. Customer feedback indicates that the lower scores were largely attributed to users adjusting to the new interface, including changes in navigation, feature placement, and overall user flow.</p> <p>Encouragingly, positive customer sentiment trend showing improvement from July 2025 as familiarity with the new platform increases, indicating that the initial decline was not structural but transitional, and we are confident of restoring CSAT to above 81% in 2026.</p>
16.	<p>PREM KUMAR A/L HUKAM GOPAL CHAND Is there a limit to the amount of OTHER BENEFITS to the BOD? What percentage does these OTHER benefits in comparison to the allowance, salaries earned. Do the non-Ex Board members enjoy all these OTHER BENEFITS too?</p> <p>The shares allocated to the BOD is based on what ? Apology on my ignorance too.</p>	<p>For Non-Executive Directors, the remuneration structure comprises three main components: fixed fees, meeting attendance allowances, and benefits. These details could be found at Page 201 of the Integrated Report for 2025. There is no prescribed percentage limit on "other benefits" set for Non-Executive Directors, nor is there a fixed proportion relative to fees or allowances. Nevertheless, there is a ceiling or maximum amount of total remuneration (which includes 'Other Benefits to the BOD') of which is payable to the Non-Executive Directors, and this amount is approved by the shareholders via specific resolution, on annual basis at the AGM.</p>

No.	Name and Question of Member(s)	RHB Bank's Response
		<p>Furthermore, the Board Nominating and Remuneration Committee is guided by RHB's Remuneration Framework and Policy when proposing the main benefits and other benefits as part of the whole remuneration package for the directors. This includes ensuring that Directors are remunerated fairly, which commensurate with their roles and responsibilities, aligned with market practices.</p> <p>Non-Executive Directors are entitled to the said benefits, based on their letter of appointment up until they resign and no longer hold any directorship within the Group.</p> <p>At the moment, shares are not allocated to Non-Executive Directors as part of the remuneration package in order to avoid potential conflicts of interest and to preserve the independence of the Board. Currently only the executive director (i.e. GMD/CEO) and selected senior officers are entitled to the approved Employee Share Grant Scheme (SGS), which is provided under talent retention scheme on performance management basis.</p>
17.	<p>CHAN WAI-SHIN I'm Wai-Shin Chan, the appointed proxy for Asia Research & Engagement, a mission driven organisation that collaborates with institutional investors to accelerate the energy transition. The Malaysian economy and many RHB clients are affected as the Middle East crisis creates energy price shocks as well as supply risks for industries and consumers. Developing Southeast Asian economies have been hit hard as they view gas as a transition fuel, thus have scaled up gas, and have hesitated to scale renewables. Solar and wind, with battery and grid investments, are now usually cheaper, more secure, and cleaner.</p>	<p>Thank you for your note and for sharing your perspectives.</p> <p>On the wholesale side, RHB supports clients through current energy cost challenges, while enabling their transition towards cleaner and more diversified energy sources over time.</p> <p>In the short term, we are working closely with our clients particularly SMEs and energy-intensive sectors to manage elevated energy costs.</p> <p>In response to current energy price volatility, and aligned with Government-led relief initiatives, we proactively identify customers most exposed to energy price shocks and support them through access to programmes such as the Stabilisation Relief</p>

No.	Name and Question of Member(s)	RHB Bank's Response
	<p>So, would RHB Bank:</p> <ul style="list-style-type: none"> • Articulate how RHB, on the wholesale side, is positioned to support the country through the short-term energy shocks and long-term renewables buildout? • Accelerate efforts to create retail lending products to allow rapid household investments, such as rooftop solar, and even home batteries that can arbitrage intra-day pricing peaks? <p>We believe these can reduce risks for RHB and its investors, and guide new opportunities in other areas - accelerating the energy transition for all.</p> <p>We are keen to continue engagement and support decision-makers on these topics, to hear your insights, and to share the experiences and expectations of investors and ARE. Please coordinate further engagement with ARE.</p>	<p>Fund (SRF), as well as through restructuring and rescheduling of existing facilities where appropriate.</p> <p>Over the longer term, our approach is anchored on the Sustainable & Transition Finance Framework (STFF), which was launched in January to not only scale clean and renewable energy take-up but also unlock transition finance to drive energy transformation and embed more diverse and sustainable energy sources over time.</p> <p>Complementing our wholesale efforts, we are also supporting the transition at the household level through consumer financing solutions, including financing for rooftop solar, green home mortgages, and EVs, to help accelerate broader adoption of clean energy. Our ESG Deposits further serve as a key value differentiator, enabling us to develop a more efficient and integrated sustainable finance ecosystem for households over time.</p> <p>Overall, our focus is on supporting a practical and orderly transition, balancing near-term resilience with long-term sustainability and energy security.</p>
18.	<p><u>Gift Related Questions</u> LIM SEOW PENG CHEONG MUN YEI ALAN PANG YINJIN LEE JUN HUI FONG LEE YONG NG IT SZE @ NG JOO SAI</p>	<p>Kindly be informed that as a matter of policy, no door gift will be provided. However, the Bank will provide meal vouchers to the Shareholder(s)/Proxy(ies) who attend the AGM, physically or virtually, in appreciation of the time taken to attend the AGM which usually encroach lunch hour. If a proxy represents multiple shareholders, the proxy will still receive only one (1) meal voucher for lunch.</p>

Attachment 2 of the Minutes of the 60th Annual General Meeting (“AGM”) of RHB Bank Berhad (“RHB Bank” or “the Company”) held at Kuala Lumpur Convention Centre, Ballroom 2, Level 3, East Wing, Jalan Pinang, Kuala Lumpur City Centre, 50088 Kuala Lumpur, Malaysia (“Meeting Venue”) and broadcasted live from the Meeting Venue via the Remote Participation and Electronic Voting facilities at <https://meeting.boardroomlimited.my> on Wednesday, 6 May 2026 at 10.00 a.m.

**Questions Raised By The Members Of The Company
Present At The Meeting Venue During The 60th AGM**

No.	Name and Question of Members	RHB Bank’s Response
1.	<p>SAMUEL LAU Could Management please disclose revenue in the annual report, rather than referring to total income?</p>	<p>Total income is effectively our revenue. When you look at total income, it consists of both net interest income and non-interest income. Net interest income is derived from our lending activities, representing revenue generated from our assets before costs are taken into consideration. Non-interest income, on the other hand, comes from fee-based activities, such as advisory services and profits from trading activities. Therefore, when you combine net interest income and non-interest income, the total income is equivalent to our total revenue.</p>
2.	<p>RABINDRAN A/L BALASUPRAMANIAM Is RHB Bank considering relocating its headquarters, given it has been based in the same location for quite some time, particularly in light of Maybank’s move to a new HQ to support sustainability initiatives?</p>	<p>In terms of our sustainability agenda, we are focused on improving our current building to reduce our carbon footprint. We have set a target to achieve a certain level of carbon footprint reduction by 2027, and there are a number of initiatives currently underway within the Bank to support this. At this juncture, we do not have any immediate plans to relocate our headquarters, but we will continue to monitor the situation and assess it based on overall benefits and needs.</p>
3.	<p>KELVIN LEE KIN LOONG Do you offer QR-based payments where, instead of us scanning the QR, the merchant can scan our QR, similar to Maybank’s two-option approach?</p>	<p>Thank you for the suggestion. This is currently in the pipeline, and it will be announced when ready for rollout.</p>

No.	Name and Question of Members	RHB Bank's Response
4.	<p>NICHOLAS NG RUO QI</p> <p>I noticed that the dividend payout ratio was 65% last year, compared to the guidance of 50%–60% going forward. Could you share how sustainable this is, especially given the potential economic uncertainties, including the recent Iran conflict?</p>	<p>The reason for the 65% payout in 2025 is mainly due to the one-off bancassurance deal that we executed. Our guided payout range of 50%–60% remains our target going forward, based on current market conditions and an economic growth assumption of around 4.7%. At this stage, we are not changing our goalposts, as we believe the impact of recent developments is manageable and that we can still achieve our 2026 targets. That said, we will continue to review the situation. For now, we remain confident, supported by the domestic economic activity we are seeing. While there will be some impact, it is not expected to be significant.</p>
5.	<p>MR. TAN CHOOI PING</p> <p><u>The Predicate Offence & AMLA Risk</u> Under the Second Schedule of AMLA Framework, a breach of Section 58 of the CMSA for unlicensed regulatory activity is classified as a 'serious offence.'</p> <p>(a) Can RHB confirm if our internal controls are designed to recognize that fees or proceeds generated by unlicensed third parties on your platform could technically be classified as 'proceeds of unlawful activity' under Section 4(1) of AMLA?</p> <p>(b) How does RHB ensure the company is protected from the risk of being a facilitator for the collection of such proceeds?</p>	<p>As this is a very specific question relating to detailed AMLA provisions, we will engage the relevant subject matter experts to provide a comprehensive response. The response will subsequently be published on our website for members' reference.</p> <p>Nevertheless, to provide assurance, RHB Bank and its subsidiary entities, as a financial institution group, operate in strict compliance with applicable laws and regulatory requirements, including those governing AMLA.</p> <p>Customers and shareholders could be assured of our strict adherence to the governance processes.</p>

No.	Name and Question of Members	RHB Bank's Response
6.	<p>MR. TAN CHOOI PING</p> <p><u>Fee Structure & Licensing</u></p> <p>(a) In terms of intermediary oversight, with regard to arrangements where a third party manages sub-accounts on your platform, what is RHB's policy if the third-party, without holding a CMSL license, imposes volume-based or 'per lot' charges on the ultimate beneficial sub-account holders?</p> <p>(b) Does RHB's compliance policy recognise that charging fees directly linked to trade execution constitutes 'providing regulated services' under Section 58 of the CMSA?</p> <p>(c) To ensure clarity for shareholders, is it the Company's policy to permit or prohibit non-licensed entities from charging transaction-linked fees to sub-account holders on your infrastructure?</p>	<p>As this is a very specific question relating to detailed AMLA provisions, we will engage the relevant subject matter experts to provide a comprehensive response. The response will subsequently be published on our website for members' reference.</p> <p>Nevertheless, to provide assurance, RHB Bank and its subsidiary entities, as a financial institution group, operate in strict compliance with applicable laws and regulatory requirements, including those governing AMLA.</p> <p>Customers and shareholders could be assured of our strict adherence to the governance processes.</p>
7.	<p>MR. TAN CHOOI PING</p> <p><u>Transparency & Client Protection (BMD Rule 4.14)</u></p> <p>(a) Regarding client transparency under sub-account structures where the sub-account holder (aka underlying trader) bears the full economic risk of the trades, what is RHB's position on ensuring these traders receive transaction statements directly from the PO as opposed to relying solely on the intermediary?</p> <p>(b) Does RHB view the absence of direct statements as a potential governance gap that could hide unauthorized fee structures from the ultimate beneficial owners?</p>	<p>Customers and shareholders could be assured of our strict adherence to the governance processes.</p>

**LIVE QUESTIONS VIA RPEV FACILITIES RECEIVED
FROM THE MEMBERS OF THE COMPANY DURING THE 60TH AGM**

No.	Name and Question of Members	RHB Bank's Response
1.	<p>WONG HIE NGIUK Hi, may I know is there any door gift? also, can RHB imposed Dividend Reinvestment plan?</p>	<p>Thank you for your query.</p> <p>Kindly be informed that as a matter of policy, no door gift will be provided. However, the Bank provides a meal voucher to the Shareholder(s)/Proxy(ies) who attend the AGM, physically or virtually, to accommodate lunch. If a proxy represents multiple shareholders, the proxy will still receive only one (1) voucher.</p> <p>There are currently no plans to consider a DRP as the Group's capital position remains healthy and comparable to industry level.</p>
2.	<p>TEH KIAN LANG Will 2026 be worse or better than 2025?</p>	<p>Under our Progress 27 initiative, the Group strives to achieve incremental financial performance year on year. We continue to pursue our strategic plans and initiatives whilst navigating economic uncertainty brought on by geo-political tensions and global policy uncertainties. The Group remains confident that it is able to overcome these challenges in order to continue delivering value to our shareholders and stakeholders.</p>
3.	<p>TEH KIAN LANG Impact of Iran war?</p>	<p>RHB's direct exposure in the Middle East is less than 0.5% of the Group's total exposure. These are investment grade fixed income instruments. Based on the second order of impact, RHB is closely monitoring portfolios that are predominantly import-dependent such as aviation, logistics, trade corporates, energy-intensive manufacturing and SMEs.</p>

No.	Name and Question of Members	RHB Bank's Response
4.	<p>TEH KIAN LANG M&A plans?</p>	<p>We continuously assess M&A opportunities as part of our growth strategy, applying strict strategic and financial criteria.</p> <p>While there is nothing specific to announce at this time, we will act on opportunities that create long-term value for our shareholders.</p>
5.	<p>GOH KOK HOOI Will 2026 be a better year in terms of performance?</p>	<p>At RHB, our objective remains to deliver consistent year-on-year growth, as reflected in our ROE guidance of 10.8%–11%. We continue to closely monitor developments arising from the US–Iran conflict and stand ready to navigate any potential headwinds. At this juncture, however, we remain our guidance.</p>
6.	<p>LEE JUN HUI How much is the token of appreciation?</p> <p>TSEN TSU KHIEN Good morning, do I need to attend the entire AGM meeting to receive the door gift.</p> <p>CHEW CHIN CHIN What is the door gift for shareholder attending AGM on physical/ hybrid mode? Thank you</p> <p>SIA CHENG LOONG Mr. Chairman, can increase the value of token appreciation for shareholder since cost of living keep increasing? Rm50 no longer having same value as before</p> <p>MICHAEL GOH THIEN MENG How to get the doorgift?</p> <p>NG SENG HOCK Any door gifts or shopping vouchers for shareholders attending today's AGM?</p>	<p>Kindly be informed that as a matter of policy, no door gift will be provided. However, the Bank will provide a meal voucher to the Shareholder(s)/Proxy(ies) who attend the AGM, physically or virtually, to accommodate lunch. If a proxy represents multiple shareholders, the proxy will still receive only one (1) voucher.</p> <p>We wish to inform that attendees who have attended the AGM either physically or virtually will receive the AEON lunch voucher of RM50.00 to recognise for the time taken to attend the Meeting which would usually encroach lunch.</p> <p>The AEON lunch voucher of RM50.00 is distributed physically for those who attend the meeting in-person or will be emailed to your registered addresses for those who attend virtually.</p>

No.	Name and Question of Members	RHB Bank's Response
	<p>WONG YOKE THO What is the door gift or e vouchers given to shareholders attending this AGM virtually because today it is our 60th Anniversary AGM.</p> <p>TEH YEW HOCK Is there any door gift for attending the AGM virtually? Thank you.</p> <p>HONG JEN May I know any door gift for online AGM attendance? Thanks</p> <p>LOO CHOO CHENG Any door gift today?</p> <p>CHAN MAY PYENG Hi good morning. Will there be door gift for participants who join virtually? Thanks.</p> <p>CHOW CHOON HONG May i know virtual will entitle door gift?</p> <p>YAM HUE CHIN May I know is there any door gift for virtual participant? Thank you.</p> <p>CHEN YIQIAN Please provide a door gift for us attendees.</p> <p>CHOW CHOON HONG So, I attended virtual meeting will get a aeon voucher rm50 also? Get by email after?</p> <p>GOH SOO HOON Please continue to provide a good Door gift .Thank you.</p> <p>LOH BOON FEE Just want ask, is there any door gift for the virtual attendees</p> <p>WILSON TAY TZE VERN Will there be door gift for attendees who join this AGM online? Thank you</p> <p>LOOI XIN hi what is the door gift?</p>	

No.	Name and Question of Members	RHB Bank's Response
	<p>PHOON HONG WEI door gift is?</p> <p>TEO GUAN HENG Any door gift given to virtual attendees?</p> <p>LOW PUI KEI Do shareholders or proxies who attend virtually qualify for door gifts?</p> <p>AARON TAN For shareholders attending the AGM online, are they eligible to receive the AGM door gift? If yes, what is the door gift for this year and how do we claim it?</p> <p>WAN WAI JIAN May I check if there are any door gifts or e-vouchers provided for shareholders who attended the RHB Bank 60th AGM via the hybrid platform?</p> <p>CHOY KAM LOONG Is there a door gift for those attending the AGM virtually bearing in mind this is the 60th Anniversary celebration of RHB Bank ?</p> <p>LOW MEI YEE If attend the AGM virtually, are we entitled to a door gift?</p>	
7.	<p>CHUA KEAN BOON What is the impact of middle east conflict on dividend payout?</p> <p>KELVIN LEE KIN LOONG RHB Bank has maintained attractive dividend payouts. Can the board share its confidence level in sustaining current payout levels if regional economic growth moderates?</p> <p>KONG TUN NA @ KONG TOON NAN Increased dividend.</p> <p>THOO CHEE KEONG Does the board of directors have plans to increase the dividend payout ratio?</p>	<p>We had announced back in February 2026 a revision in our dividend guidance from the previous 30% - 50% to 50% - 60%. The impact of the middle east conflict is constantly being reviewed given its volatility. At this juncture we have no plans to alter the new dividend guidance of 50% - 60%.</p>

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8.	<p>REEVANASH A/L PORAVI Good morning. Our Bank is performing very well. Thank you to all. I am proud to be a shareholder of RHB.</p> <p>REEMARACHNA A/P PORAVI My full support for all the resolutions. Our Bank is in the most competent hands. And my dream? Our share price must to match that of Maybank. And I confident that it's coming soon. I got my shades ready for that bright day.</p> <p>MONO KARI A/P SOKKALINGAM Good morning. All my votes are in favour. Our Bank is doing well. Kudos to all the dedicated and hardworking people here.</p> <p>PORAVI A/L S P SITHAMBARAM PILLAY Full support for all the resolutions . Matching the share price of Maybank is coming soon. We are on top. Thank you to all.</p> <p>KANG BOON BENG Well done to the Board and management team for strong results and high dividend payout this year. Look forwards to you maintaining the strong performance and good dividend!</p>	Thank you for your trust and support.
9.	<p>KANG BOON BENG Do you expect NPL provision to rise in the coming year and what is the impact on bank profitability from ongoing energy crisis (US-Iran conflict)?</p>	<p>Direct exposure in the Middle East is less than 0.5% of the Group's total exposure. In direct impact are largely portfolios predominantly import-dependent sectors exposed to margin compression due to oil price surges and adverse forex movements. Vulnerable sectors identified are: Aviation, logistics, trade corporates, energy-intensive manufacturing and SMEs.</p> <p>At this juncture we do see any material flow down but continue to monitor the situation which would inflict prolonged heighten oil price increase. Our management overlay currently stands at RM339 million as at 31 December 2025, an increase from the prior year's RM311 million to cushion to a certain extent the additional provision required.</p>

No.	Name and Question of Members	RHB Bank's Response
10.	<p>KAM SOH HAN Will the bank reintroduce dividend reinvestment program for our future dividends received?</p>	No plans at this juncture.
11.	<p>LAW KUNG HOO Referring to Group Community Banking: retail income rose 6.0% YoY to RM3.0b, supported by NOII (+21.3%) and NII (+3.7%), yet Retail PBT fell 11.0% to RM1.1b. What drove the margin compression or cost/credit impact behind the PBT decline?</p>	<p>Group Community Banking recorded positive income growth, with encouraging momentum to sustain further expansion.</p> <p>However, cost allocation to the division has risen, driven by investments in technology, digital platforms, customer delivery enhancements, and higher staff costs. In addition, an additional ECL provision was made on the mortgage portfolio to cushion against the potential prolonged recovery of delinquent accounts. These factors contributed to margin compression.</p> <p>Looking ahead, the strong income trajectory from Community Banking, combined with our ongoing cost-containment initiatives and an improving asset quality profile, is expected to support margin recovery.</p>
12.	<p>CHUA SONG YUN Referring to the Income Statement: Operating profit before allowance rose 0.8% YoY, while PBT increased 8.9% YoY, mainly due to ECL declining from RM535m to RM214m. What drove the lower ECL - asset quality improvement or model/macro assumptions?</p>	<p>With credit cost of 13 basis points achieved in 2025, asset quality improvement was contributed by both domestic and international operations. Significant improvements were recorded in the 4th quarter of 2025 whereby the ECL improvement was underpinned by expected losses remodeling, prompted by lower actual default occurrences. Improved forward-looking macroeconomic indicators versus an earlier conservative stance also contributed to an ECL writeback. Recoveries were also higher primarily from a Corporate account in Q4'2025.</p>

No.	Name and Question of Members	RHB Bank's Response
13.	<p>TAN CHING YONG What is company's view of the risk for the current financial status? And the war of the USA vs Iran - does it affect the company's future growth and profit? What are the actions being taken to protect the shareholders' benefit?</p>	<p>The Group has assessed financial impacts across credit, market, liquidity, and operational risks. Under baseline and adverse (S1) scenarios, impacts remain contained, with capital and liquidity positions staying strong.</p> <p>A key tipping point is sustained oil prices above USD120 per barrel, which could elevate inflation and pressure borrower affordability and operating costs; this is actively monitored within the risk escalation framework.</p> <p>Market volatility risk remains manageable. The bond portfolio is largely MYR government and high-grade corporate securities, with stress tests on rate and oil shocks showing manageable P&L impact and no material effect on capital adequacy. Equity risk is minimal, as positions are primarily for hedging.</p>
14.	<p>KOH CHOOI PENG RHB Spore reported Profit before Tax of SGD104.6 million in FY2025. This is very low compared to Maybank Spore who reported PBT of more than SGD800 million in FY2025. What are the reasons for the comparatively lower PBT of RHB Spore vs Maybank Spore?</p>	<p>Maybank Singapore is a qualified full bank (QFB) in Singapore, while RHB Singapore is a full license bank. QFB allows a much broader retail distribution and customer access, services and participation in the Singapore payment infrastructure such as ATMs and NETS. QFB also has much higher capital requirements hence the Balance Sheet size is on a larger scale, together with their Profit and Loss.</p>
15.	<p>KOH CHOOI PENG The Cost-to-Income ratio of the Group have increased to 47.3% vs 46.7% in FY2024.</p> <p>MOK KIAN TONG Congrats on some of the milestones achieved 1. Integrated report pg 10 CIR has increased from 46.7% to 47.3%. Why?</p>	<p>The uptick in Cost-to-Income ratio was mainly due to lower income growth 2%. We came off a high base in 2024 due to a one-off mark to market private equity fund revaluation gain of RM168 million. By normalising this one-off, income growth in 2025 was 5%. On the cost front, we managed to contain cost increase to 3% year on year on the</p>

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		back of our cost optimisation initiatives. Our guidance for 2026 is between 46% to 47%.
16.	PHUA PEI YING for online not need to click any button for submit?	After vote just leave it as it is. It will close after Chairman announced the closure of poll.
17.	THOO CHEE KEONG In this challenging environment, what are your plans to increase net interest margin over the next year?	Going into 2026, promoting domestic CASA growth via our cash management offerings remains a key priority for the Group in managing its net interest margins. Further, the Group also undertakes several liability management initiatives to ensure net interest margins remain healthy.
18.	TEOH KENSEN With the CET-1 ratio at 15.2% and the Total Capital Ratio trending downward, how does the Board plan to balance the aggressive RM90 billion Sustainable Financial Services target under PROGRESS27 with the current dividend payout policy?	The Group's CET 1 ratio of 15.2% remains broadly in line with industry level and reflects our prudent approach to capital management. The strong capital position remained strong and provides adequate buffer to support business growth, absorb potential stress and navigate the current uncertain external environment.
19.	TEOH KENSEN What is the ROI of digital-only initiatives versus traditional branch-based service costs?	Non-digital channel transaction usage mix has dropped below 10%. This has allowed the bank to handle more business without the need to increase physical capacity. With this efficiency has allowed us to extend our branch operating hours to 5pm.
20.	KOH CHOOI PENG RHB Thailand and RHB Cambodia continue to report losses in FY2025. (1) What are the reasons for the losses incurred? (2) Can these 2 operations return to profitability in FY2026?	RHB Thailand and RHB Cambodia registered losses as we adopted a more conservative stance in expanding the loan base, which constrained income growth in both markets. In addition, the adverse economic impact of US tariffs necessitated additional

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		<p>ECL provisions on delinquent loans and its related securities.</p> <p>Under Progress 27, we are taking proactive steps to turn around these entities by selectively growing the loan base and intensifying recovery efforts. These initiatives are expected to deliver improved outcomes, with losses at the very least narrowing over time.</p>
21.	<p>CHUA SONG YUN Other Operating Income (Note 38): Net gain on derivatives (RM141m), debt disposal (RM308m) and forex gain (RM999m)?</p>	<p>The gain on derivatives was driven by a combination of trading and hedging activities undertaken by the Bank. Continued market volatility arising from global developments created opportunities for the Bank to capitalise on market movements and customer-related flows.</p> <p>The strengthening of the Ringgit throughout 2025 also contributed to higher foreign exchange-related activities and customer transactions, which in turn supported the forex gains recorded during the year. Meanwhile, the debt disposal gains mainly arose from the sale of financial instruments classified under FVOCI as part of the Bank's proactive portfolio and investment management strategies.</p>
22.	<p>CHUA SONG YUN Referring to Forex Gain of RM999 million on Note 38, what portion of FY2025 forex gains is recurring vs market-driven volatility?</p>	<p>The increase in forex gains is mainly a result of client related transactions and are typically recurring in nature. This is in turn dependent on the general health of the economy as well as favorable foreign exchange rates. Supplementing these gains are trading activities undertaken by the bank to capitalise on market movements.</p>

No.	Name and Question of Members	RHB Bank's Response
23.	<p>TENG XIANG RONG Regarding scams and cybersecurity. 1. So far how many cases involve RHB Bank where money is transferred away? 2. In such cases where the money cannot be recovered, are the money born by RHB or account holder?</p>	<p>If the customer had compromised his/her credentials, the losses would be borne by him/ her. The Bank's security is adequately in place and the customer must have awareness that he/she shouldn't disclose his/her credentials to a third party for avoidance of any scams.</p>
24.	<p>YAP JIA LING Morning ~ how do you foresee loan growth rate?</p>	<p>We are guiding a Group loans growth of 5% - 6%.</p>
25.	<p>LOW CHIN EIK Is the bank planning to use capital for share buybacks to improve share price liquidity and shareholder value?</p>	<p>The Group's capital management priority remain focused on supporting sustainable business growth, maintaining strong regulatory capital buffers and delivering consistent returns to shareholders through our dividend policy.</p> <p>At this stage, the Bank does not have any immediate plan to undertake share buybacks. Any capital management initiatives, including share buybacks, will continue to be evaluated prudently taking into consideration market conditions, capital requirements, business expansion opportunities and long-term shareholder value creation.</p>
26.	<p>LIM BOON Well done to you and team for a good 2025. My question is on MEX 2 Susuk Fund. As MEX 2 is under receivership the susuk holders include RHB Asset Management Sdn Bhd and RHB Islamic International Asset Mgmt Bhd. What are the risks exposure involved ?</p>	<p>This sukuk has zero market value now and our exposure was fully written down in 2022. Our recovery prospects are contingent on the successful restructuring of MEX 2 and any further recovery from the legal process.</p>
27.	<p>TANG SIEW As a non CMSL Associate Partner(AP) licensed by BMD, under a master account and sub-account structure, can we charge a flat-rate transaction-linked fees/volume-based fees (eg. RM0.50 per lot traded)to sub-account holders(eg.3rd party self-funded trader)?</p>	<p>An Associate Participant (AP) can charge individually negotiated fees with its respective sub-accounts.</p>

No.	Name and Question of Members	RHB Bank's Response
28.	<p>CHUA SONG YUN RHB delivered RM158m cost savings in 2025, now expand the target to RM800m under Progress 27. (a) How are these savings defined, achieved, and measured? (b) Despite this, Other Operating Expenses rose 3.3% YoY; what are the target going forward?</p>	<p>In 2025, RM158m savings were achieved through various initiatives such as through strategic workforce planning, process re-engineering, strategic procurement approach, and IT cost rationalisation.</p>
29.	<p>TANG SIEW As an AP, can we enter master agreement with PO to request PO exclusively send us all our sub-accounts statements and prohibit PO to disclose or send statements to sub-accounts holder for brokerage fee confidential purpose?</p>	<p>All statements are sent to the client's registered email address with us. If the registered email address of the main and sub-accounts is the same, then the statement will be sent to the same email address. If the email addresses are different, then the statement will be sent to respective email addresses for each account.</p>
30.	<p>TENG XIANG RONG How is the performance of Boost Bank and what is the outlook and strategy of RHB for its 40% stake? I would expect the business to be unprofitable for some time</p>	<p>Boost Bank is currently within its build out phase, having commenced operations in June 2024. They are competitive within the digital bank space and have demonstrated strong deposit and loans growth while building up scale.</p> <p>Some key highlights :</p> <ul style="list-style-type: none"> • Within 6 months of launch, Boost Bank accumulated RM700mil in customer deposits • Boost Bank was also the first digital bank in Malaysia to introduce SME financial products tailored for local businesses, with a seamless application process and minimal documentation. <p>RHB continues to see Boost Bank as a long-term investment towards sustainable growth with the aim of serving a broad segment of customers with differentiated offerings through sustainable and responsible financial services. RHB Bank has endorsed a multi-year business plan together with our partner shareholder to support Boost Bank as it builds scale and</p>

No.	Name and Question of Members	RHB Bank's Response
		capabilities towards sustainable growth.
31.	<p>PHONG KOK LEONG RHB Precious Metal (Gold and Silver) Trading spread has been increased up to ~300% since April month. That's sudden spike of spread will hinder investors to invest in previous metal through RHB. Can RHB find a better way to control the spread?</p>	<p>We take note the observation. The current middle east situation has injection volatility which thereafter affects the spread. However, we are working on keeping the spread within more reasonable bands and to remain competitive.</p>
32.	<p>CAMAY HO KIT CHING As a previous customer, my experience of the behaviour of certain RHB branch staff, supervisor level, was shockingly unpleasant, slamming our PNB deposit book on the teller's desk.</p>	<p>Thank you for raising this matter; we acknowledge the experience described is serious.</p> <p>Behaviour that is disrespectful or aggressive does not reflect RHB's service standards or values. We sincerely apologies for the experience and recognise the impact it has on trust and confidence. Your feedback is treated with high priority, with management reviewing incidents and taking corrective action where necessary.</p> <p>We continue to strengthen service culture, leadership accountability, and staff conduct standards across our branches.</p> <p>Most importantly, we value this feedback as an opportunity to rebuild trust and win back the customer's confidence.</p>
33.	<p>LAW KUNG HOO RHB Bank extended branch operating hours from 4:15pm to 5:00pm effective 1 Jan 2026. How has automation of end-of-day processes enabled this operational change, and what is the net impact on overall branch operating costs after efficiency gains?</p>	<p>We have digitalised OTC transactions, introduced paperless banking, automated reconciliation. This has enabled us to continuously reduce operating cost over the years whilst growing our business volumes.</p>
34.	<p>TEH KIAN LANG Can we start the multi-currency account on line?</p>	<p>Multi-currency account is available online.</p>

No.	Name and Question of Members	RHB Bank's Response
35.	<p>CHONG SAW May I know how is RHB Insurance doing compared to other insurance? Maybe Management should look into increasing the market share. Further it would be easier for public to contact RHB Insurance directly with normal landline rather than toll-free 1-300 - number</p>	<p>RHBI has a clear 3-year strategic roadmap where we have deliberately prioritised profitable growth over market share expansion. Our strategy is focused on strengthening performance within our preferred segments where margins and risk quality are more sustainable for shareholders benefits. This approach is fully aligned with the Group's direction to drive long-term value.</p> <p>In terms of accessibility, customer experience remains our top priority. Our toll-free line serves as a key touchpoint, supporting not only voice calls but also WhatsApp communication, alongside email as an additional channel for engagement, as below.</p> <ul style="list-style-type: none"> • Toll free number: 1300 220 007 • Whatsapp: (+60) 12- 603 1978 • Email: rhbi.general@rhbgroup.com <p>Beyond these, our intermediaries—namely agents and branch networks—continue to play an important role as alternative contact points, ensuring customers can reach us through the channel most convenient to them.</p>
36.	<p>CHOONG FOOK SIAN Are there any Mastercard credit card products from the bank?</p>	<p>Yes, we have Mastercard cards available for our customers. We will be introducing new Mastercard based products to come.</p>
37.	<p>LIM JUIN YAO Will RHB look to adopt new ways of working from the learnings from Boost Bank JV in respect to optimization and credit risk assessment?</p>	<p>RHB is always looking at ways to incorporate relevant learnings and this will be done in a measured manner, ensuring that it remains consistent with our risk appetite, governance standards and regulatory expectations.</p>