

NEWS RELEASE

FOR IMMEDIATE RELEASE

27 FEBRUARY 2026

RHB ACHIEVES RM3.4 BILLION NET PROFIT FOR FY2025

The Group declares a dividend of 50 sen per share, representing a stable dividend payout ratio of 65%

Key Financial Highlights:

- ◆ Net profit rose 7.8% year-on-year (“Y-o-Y”) from RM3.1 billion to RM3.4 billion, driven by higher total income, disciplined cost management and lower expected credit losses (“ECL”).
- ◆ Total income grew 2.0% to RM8.8 billion.
- ◆ Cost growth contained at 3.3%, with cost-to-income ratio (“CIR”) at 47.3%.
- ◆ Domestic loans grew 6.2%, outpacing the industry’s 4.8%.
- ◆ Group loans expanded 5.4% to RM251 billion, supported by strong growth in Group Community Banking, Group Corporate and Business Banking, and Singapore.
- ◆ Gross impaired loans (“GIL”) ratio improved by 6 bps to 1.41% (FY2024: 1.47%).
- ◆ CASA growth of 11.6% elevated the CASA ratio to 30.4% (FY2024: 27.6%).
- ◆ Customer deposits rose 1.2% to RM253 billion.
- ◆ Islamic financing sustained healthy contribution at 46.4% of total domestic loans (FY2024: 44.6%).
- ◆ Return on Equity (“ROE”) improved to 10.5% in FY2025 (FY2024: 10.0%), reflecting the Group’s resilient financial performance.
- ◆ Declared a second interim dividend of 35 sen per share, bringing total FY2025 dividend to 50 sen per share, translating to a dividend payout ratio of 65%.

Kuala Lumpur - RHB Bank Berhad (“RHB” or the “Group”) delivered a net profit of RM3.4 billion for the financial year ended 31 December 2025 (“FY2025”), representing a 7.8% Y-o-Y increase. The resilient performance was underpinned by higher total income, disciplined cost management, and improvement in credit quality, reflecting the Group’s solid fundamentals and prudent execution across its core businesses.

Total income for FY2025 expanded 2.0% Y-o-Y to RM8.8 billion, driven by increase in net fund-based income though partially offset by a decline in non-fund based income. The Group sustained prudent cost discipline and maintained robust capital and liquidity positions, with cost growth contained at 3.3% and a CIR of 47.3%, whilst ECL improved to RM214 million from RM535 million in FY2024.

Dato’ Mohd Rashid Mohamad, Group Managing Director/Group Chief Executive Officer of RHB Banking Group said, “FY2025 marked solid progress for the Group, supported by a sustained performance across our core businesses and continued emphasis on operational discipline. It was also shaped by our efforts to enhance service quality and strengthen the overall customer experience. Heading into 2026, our priority will be on quality growth while accelerating innovation that further improve security, convenience and the way we serve our customers.”

The Group continued to advance its sustainability agenda in FY2025, mobilising approximately RM60 billion in Sustainable Financial Services (“SFS”), representing 67% of its RM90 billion target by 2027. This comprised RM34 billion in green activities, RM11 billion in social activities and RM15 billion in ESG-linked financing. The Group also achieved 63% of its RM1 billion Sustainable Trade Finance

Programme target, and empowered more than 1.5 million individuals and businesses, equivalent to 61% of its 2027 goal.

“These achievements reaffirm our commitment to responsible growth and to supporting our customers’ transition journey. As we carry PROGRESS27 into its second year, we remain focused on execution discipline while positioning the Group to capture emerging growth opportunities across our operating footprint,” added Dato’ Mohd Rashid.

Robust Capital Position

The Group’s total assets rose to RM358 billion, supported by strong balance sheet growth. Shareholders’ equity stood at RM34 billion, with the Common Equity Tier-1 (“CET-1”) ratio of 15.2% and Total Capital Ratio (“TCR”) of 17.6%, providing solid buffers against external uncertainties and to support future growth. At the Bank level, CET-1 and TCR stood at 13.9% and 16.6%, respectively.

Strong Shareholder Returns

The Group declared a second interim dividend of 35 sen per share, bringing the total FY2025 dividend to 50 sen per share. This translates to a dividend payout ratio of 65%, with a 6.5% dividend yield.

Outlook: Malaysia Maintains Its Investment Appeal

Malaysia’s economy is expected to remain resilient in 2026, with growth projected at 4.7%, supported by steady domestic activity and sustained investment momentum. External conditions have improved, with the manufacturing sector benefiting from continued strength in electrical and electronics exports. These developments, alongside national initiatives such as the National Energy Transition Roadmap and measures under Budget 2026 to accelerate renewable energy and green investments, provide a supportive backdrop for Malaysia’s economic growth.

Regionally, ASEAN economies are expected to see firmer conditions in 2026, with Malaysia remaining among the stronger performers. Against this backdrop, Malaysia continues to offer a constructive operating environment, supporting the Group’s disciplined execution and advancement of its strategic priorities under PROGRESS27.

Detailed Financial Performance

Net fund-based and non-fund based income

- Net fund-based income grew 3.9% Y-o-Y to RM6.0 billion, supported by 5.4% Y-o-Y gross loans growth and lower funding cost. Net interest margin (“NIM”) with liability management stood at 1.88%.
- Non-fund based income declined 2.1% Y-o-Y to RM2.8 billion, on lower net gain on forex and derivatives, brokerage income and gain on disposal of subsidiaries.

Operating Expenses and ECL

- Operating expenses were contained at 3.3% Y-o-Y to RM4.2 billion, with CIR at 47.3%.
- ECL improved to RM214 million from RM535 million with broad-based asset quality improvement observed both domestically and internationally.

Capital and Financial Positions

- Capital position remained robust with CET-1 and TCR at 15.2% and 17.6%, respectively.
- Total assets rose to RM358 billion from RM350 billion in December 2024. Net assets per share improved to RM7.83, and shareholders’ equity stood at RM34 billion as of 31 December 2025.

- Gross loans grew 5.4% to RM251 billion, attributed to 6.9%, 4.8% and 4.3% growth in the Group Community Banking, Group Corporate and Business Banking, and Singapore segments, respectively. Domestic loans growth at 6.2%, outpacing the industry average of 4.8%.
- GIL ratio improved 6 bps to 1.41% from 1.47% in December 2024. Domestic GIL ratio at 1.20% (December 2024: 1.19%), outperformed the industry's average of 1.37% (December 2024: 1.44%).
- Loan loss coverage ratio, including regulatory reserves improved to 118.2% (76.6% without regulatory reserves).
- Customer deposits grew 1.2% to RM253 billion with CASA expanding 11.6% to RM77 billion. CASA ratio improved to 30.4% (December 2024: 27.6%). Liquidity coverage ratio ("LCR") remained sound at 136.7%.
- Multi-Currency Accounts ("MCA") balances increased 5.4% to RM9.2 billion. CASA from the MySiswa ecosystem grew 25.1% to RM545 million. Total deposits from the ecosystem amounted to RM3.8 bil.

Earnings in Fourth Quarter FY2025 against Fourth Quarter FY2024

- Net profit for 4Q FY2025 grew 8.5% Y-o-Y from RM835 million to RM906 million, attributed to higher net fund-based and non-fund based income, as well as lower ECL.

Business Segment Performance

Group Community Banking

- Pre-tax profit: RM1,064 million (Y-o-Y: -11.0%).
- Gross loans: RM130 billion (+6.9%), led by mortgage (+7.8%) and auto finance (+9.6%).
- Deposits: RM94 billion (+5.9%), contributed by CASA (+3.8%) and fixed deposits (+6.6%).

Group Corporate and Business Banking

- Pre-tax profit: RM1,863 million (Y-o-Y: +23.6%).
- Gross loans: RM83 billion (+4.8%), driven by Corporate (+6.7%), Commercial (+12.0%) and middle market SME (+6.7%).
- Deposits: RM90 billion (+0.7%), contributed by CASA (+12.5%).

Group Wholesale Banking

- Pre-tax profit: RM1,543 million (Y-o-Y: +0.6%).
- Gross loans: RM3 billion (+13.2%).
- Deposits: RM31 billion (-7.9%).

Group International Business

- Pre-tax profit: RM257 million (Y-o-Y: +>100%).
- Gross loans: RM34 billion (+0.9%), driven by Singapore (+4.3%).
- Deposits: RM37 billion (-0.5%).

Group Shariah Business

- Pre-tax profit: RM1,062 million (Y-o-Y: -0.2%).
- Gross financing: RM100 billion (+10.4%).
- Islamic business contribution to the Group's total domestic gross loans improved to 46.4% (December 2024: 44.6%).

Group Insurance

- Pre-tax profit: RM103 million (Y-o-Y: +25.6%).

Key Financial Highlights

| Financial Performance (RM million) | 12 Months Ended 31 December 2024 | 12 Months Ended 31 December 2025 |
|---|-------------------------------------|-------------------------------------|
| Net fund-based income | 5,790 | 6,018 |
| Non-fund based income | 2,815 | 2,756 |
| Net income | 8,605 | 8,774 |
| Operating profit before allowances | 4,583 | 4,620 |
| Profit before taxation | 4,020 | 4,378 |
| Profit attributable to equity holders of the Company | 3,120 | 3,363 |
| Basic earnings per share (sen) | 72.02 | 77.13 |
| Financial Position (RM billion) | As at 31 December 2024 | As at 31 December 2025 |
| Gross loans | 238 | 251 |
| Total assets | 350 | 358 |
| Customer deposits | 250 | 253 |
| Equity attributable to equity holders of the Company | 32 | 34 |
| Net assets per share (RM) | 7.45 | 7.83 |

This release contains forward-looking statements such as the outlook for the RHB Banking Group. Although RHB believes that the expectations reflected in such future statements are reasonable at this time, there can be no assurance that such expectations will prove correct subsequently. Actual performance may be materially different from that which had been anticipated or described herein, and RHB Banking Group's financial and business plans may be subject to change from time to time.