NEWS RELEASE
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RHB UPGRADED TO AAA BY RAM RATINGS

Kuala Lumpur – RHB Banking Group ("RHB" or the "Group") is pleased to announce that RAM Ratings has upgraded the financial institution ratings of RHB Bank Berhad, RHB Islamic Bank Berhad and RHB Investment Bank Berhad to AAA/Stable/P1 from AA_1/Positive/P1.

The upgrade reflects the Group's strengthened funding profile, strong capitalisation, healthy asset quality and sustained profitability, affirming the effectiveness of RHB's disciplined strategy execution and prudent financial management.

Dato' Mohd Rashid Mohamad, Group Managing Director/Group Chief Executive Officer of RHB Banking Group said, “An AAA rating is not achieved overnight. It reflects years of disciplined execution, prudent risk management and, above all, the trust that our customers, shareholders and partners continue to place in RHB. We are grateful to RAM Ratings for this recognition, and to our regulators, business partners and employees, whose confidence and commitment made it possible. This is a milestone for everyone at RHB, and it strengthens our resolve to keep earning that trust by better serving our customers and supporting the growth and aspirations of the communities and markets we serve.”

The rating upgrade represents an important milestone under PROGRESS27 and reflects the strides RHB has made in strengthening its businesses, enhancing customer value propositions and delivering sustainable performance. The achievement reinforces the Group's commitment to creating long-term value for customers, shareholders and the communities it serves.