

Attractive Investment Proposition

FINANCIAL HIGHLIGHTS

TOTAL INCOME

RM8.6
billion

2023: RM7.8 billion

NET PROFIT

RM3.1
billion

2023: RM2.8 billion

RETURN ON EQUITY

10.04%

2023: 9.5%

TOTAL ASSETS

RM350
billion

2023: RM329 billion

GROSS LOANS

RM238
billion

2023: RM222 billion

DEPOSITS FROM CUSTOMERS

RM250
billion

2023: RM245 billion

BUSINESS HIGHLIGHTS

Launched

RM1 billion
Sustainable Trade Finance
Programme/-i ("STFP/-i")

Online banking customers
increased to

>2.9 million
(2023: >2.4 million)

Digital Channel Transactions:

92.2%
(2023: 89.4%)

Delivered

65
features across six
bi-monthly updates on
RHB Online and Mobile
Banking

SUSTAINABILITY HIGHLIGHTS

Sustainable and Responsible Finance



RM41.2
billion

cumulatively mobilised
in sustainable financial
services



+24

Net Promoter Score
("NPS"), ranked 2nd
in Malaysia

Committed to Achieving Net Zero by 2050



45.5%
reduction

in operational GHG
emissions compared to
2016 baseline



Over 6%
reduction

in financed emissions¹
compared to 2022
baseline

¹ Financed emissions achievement is as at 31 December 2023. The Group's FY2024 financed emissions are being calculated at the time of publishing this Report.

COST-TO-INCOME RATIO

46.7%

2023: 47.5%

GROSS IMPAIRED LOANS RATIO

1.47%

2023: 1.74%

CASA RATIO

27.6%

2023: 27.9%

SHAREHOLDERS' EQUITY

RM32
billion

2023: RM31 billion

BASIC EARNINGS PER SHARE

72.02
sen

2023: 65.69 sen

TOTAL CAPITAL RATIO

19.0%

2023: 19.4%

Originated over

RM3.1 billion
in sustainable capital market
deals under Group
Investment Banking

Rolled out

97,509
ESG-related insurance policies

Launched

5
new Islamic Wealth-
related products

Ranked

#1
in Trustee Services for
Bond Issuance for two
years in a row

Embedding Good Practices



35.3%

women's
representation in top
and senior
management
positions[^]



>13,700

employees participated
in sustainability-related
capability-building
programmes



787,500

students have benefitted
from the MySISWA
programme, on a
cumulative basis



**>1,000
SMEs**

have cumulatively benefitted
from the RHB #JomSapot
BeliLokal 2.0 programme

[^] This data has been externally assured. For more information, please refer to the independent limited assurance report on pages 283 to 289 of our Sustainability Report 2024.