

Attractive Investment Proposition

FINANCIAL HIGHLIGHTS

Total Income
RM8.8 billion
 (2024: RM8.6 billion)

Cost-to-Income Ratio
47.3%
 (2024: 46.7%)

Net Profit
RM3.4 billion
 (2024: RM3.1 billion)

Return on Equity
10.5%
 (2024: 10.0%)

Total Assets
RM358 billion
 (2024: RM350 billion)

Basic Earnings per Share
77.13 sen
 (2024: 72.02 sen)

Gross Loans
RM251 billion
 (2024: RM238 billion)

Gross Impaired Loans Ratio
1.41%
 (2024: 1.47%)

Deposits from Customers
RM253 billion
 (2024: RM250 billion)

CASA Ratio
30.4%
 (2024: 27.6%)

Shareholders' Equity
RM34 billion
 (2024: RM32 billion)

Total Capital Ratio
17.6%
 (2024: 19.0%)

BUSINESS HIGHLIGHTS

Online banking customers
>3.0 million
 (2024: >2.9 million)

Recorded 75% in customer satisfaction score for mobile banking

Digital channel transactions
94.5%
 (2024: 92.2%)

Expanded mass affluent and affluent customer base by 13.6%

ESG insurance policies launched
>100,000 policies
 (2024: 97,509 policies)

Achieved straight-through processing for 4 key product applications

Delivered RM158 million in cost optimisation initiatives to enhance operational efficiency

Ranking in Trustee Services for Bond Issuance
#1
 (2024: No.1)

SUSTAINABILITY HIGHLIGHTS

SUSTAINABLE AND RESPONSIBLE FINANCE

Cumulative Sustainable Financial Services mobilised

~RM60.0 billion
(2024: RM42.0 billion)



Sustainable and Responsible Assets Under Management

RM1.2 billion
(2024: RM1.2 billion)



Net Promoter Score

+28
(2024: +24)



EMBEDDING GOOD PRACTICES

Women's representation in top and senior management

39.9%
(2024: 35.3%)



Investment into learning and development

RM30.3 million
(2024: RM30.9 million)



Average training hours per employee

34 hours
(2024: 29 hours)



ENRICHING AND EMPOWERING COMMUNITIES

Students onboard onto MySISWA programme

>148,000
(2024: >162,000)



MSMEs¹ empowered through RHB #JomBiz

352 MSMEs
(2024: 251 MSMEs)



Students engaged through RHB X-Cel programme

>3,400 students
(2024: >2,000 students)



¹ Micro, small and medium enterprises

COMMITTED TO ACHIEVING NET ZERO BY 2050

Reduction in financed emissions compared to 2022 baseline²

13.2%
(2023: 6.7%)



CCPT³ C3 customers transitioned to C1 or C2⁴

12.5%³



Reduction in operational emissions compared to 2016 baseline

49.9%
(2024: 45.5%)



² Financed emissions data is reported as of 31 December 2024, with a 12-month lag due to data availability from clients and investees. RHB is actively enhancing our data infrastructure to streamline future disclosures.

³ Refers to Bank Negara Malaysia ("BNM") Climate Change and Principle-based Taxonomy ("CCPT") classification.

⁴ New indicator being monitored from 2025 onwards.