



Attractive Investment Proposition



Financial Highlights

Total Income

RM7.8 billion

2022: RM8.2 billion

Net Profit

RM2.8 billion

2022: RM2.7 billion

Return on Equity

9.5%

2022: 9.6%

Total Assets

RM328.7 billion

2022: RM310.8 billion

Gross Loans

RM222.4 billion

2022: RM212.2 billion

Deposits from Customers

RM245.1 billion

2022: RM227.2 billion

Basic Earnings Per Share

65.7 sen

2022: 64.0 sen

Gross Impaired Loans Ratio

1.74%

2022: 1.55%

CASA Ratio

27.9%

2022: 29.2%

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**Cost-To-Income Ratio**

47.5%

2022: 44.2%

Shareholders' Equity

RM30.9 billion

2022: RM28.7 billion

Total Capital Ratio

19.4%

2022: 19.3%

Sustainability Highlights**Cumulatively mobilised more than**

RM23.8 billion

in Sustainable Financial Services

Cumulatively granted

RM2.6 billion

through the SME Sustainable Financing Programme

Diversity and Equal Opportunity

33.9%*

of Top and Senior Management roles held by women.

Procured

RM582.3 million

in products and services from local suppliers

Carbon Neutral Operations

43.1% reduction

in operational GHG emissions against 2016 baseline

Invested close to

RM32.6 million

in employee training and development

Directed more than

RM4 million

towards community initiatives which impacted more than 50,000 people

Benefitted almost

3,000 secondary school students

via RHB X-Cel academic excellence programme

* This data has been externally assured.