

RHB Bank Berhad
Basel II Pillar 3 Disclosures
30 June 2025

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2025

Contents		Page(s)
Statement by Group Managing Director		2
Introduction		3
Scope of Application		3
List of Tables		
Table No	Description	
Table 1	Capital Adequacy Ratios	4
Table 2	Risk-Weighted Assets (RWA) by Risk Types	4
Tables 3a & 3b	Risk-Weighted Assets by Risk Types and Minimum Capital Requirements	5
Table 4	Capital Structure	6
Tables 5a & 5b	Summary of Credit Exposures with Credit Risk Mitigation (CRM) by Asset Class and Minimum Capital Requirements (On and Off-Balance Sheet Exposures)	7 - 8
Tables 6a & 6b	Exposures on Off-Balance Sheet and Counterparty Credit Risk (Before Credit Risk Mitigation)	9 - 10
Tables 7a & 7b	Credit Risk Exposures (Before Credit Risk Mitigation) by Geographical Distribution	11 - 12
Tables 8a & 8b	Credit Risk Exposures (Before Credit Risk Mitigation) by Industry Sector	13 - 14
Tables 9a & 9b	Credit Risk Exposures (Before Credit Risk Mitigation) by Remaining Maturity	15 - 16
Tables 10a & 10b	Portfolios under the Standardised Approach by Risk Weights	17
Tables 11a & 11b	Rated Exposures According to Ratings by External Credit Assessment Institutions (ECAIs)	18 - 19
Tables 12a & 12b	Exposures Subject to the Supervisory Risk Weights under the IRB Approach	20
Tables 13a & 13b	Exposures under the IRB Approach by PD Band, Exposure Weighted Average Loss Given Default (LGD) and Exposure Weighted Average Risk Weights	21 - 22
Tables 14a & 14b	Exposures under the A-IRB Approach by EL Range and Exposure Weighted Average Risk Weights	23 - 24
Table 15	Exposures under IRB Approach by Actual Losses versus Expected Losses	25
Tables 16a & 16b	Credit Risk Mitigation of Portfolios under the Standardised Approach	26 - 27
Tables 17a & 17b	Credit Risk Mitigation of Portfolios under the IRB Approach	28 - 29
Tables 18a & 18b	Impaired and Past Due Loans/Financing and Allowance for Credit Losses by Industry Sector	30
Table 19	Net Charges/(Write back) and Write-Offs for Loans/Financing Impairment by Industry Sector	31
Tables 20a & 20b	Impaired and Past Due Loans/Financing and Allowance for Credit Losses by Geographical Distribution	32
Tables 21a & 21b	Movement in Loans/Financing Allowance for Credit Losses	33
Tables 22a & 22b	Market Risk-Weighted Assets and Minimum Capital Requirements	34 - 35
Table 23	Equity Exposures in the Banking Book	36
Tables 24a & 24b	Interest Rate Risk/Rate of Return Risk in the Banking Book	36
Tables 25a & 25b	Operational Risk-Weighted Assets and Minimum Capital Requirements	37
Table 26	Disclosure on Profit Sharing Investment Account	37

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2025

STATEMENT BY GROUP MANAGING DIRECTOR

In accordance with the requirements of Bank Negara Malaysia's Guideline on Risk-Weighted Capital Adequacy Framework (Basel II) – Disclosure Requirements (Pillar 3), and on behalf of the Board and Senior Management of RHB Bank Berhad, I am pleased to provide an attestation that the Basel II Pillar 3 Disclosures of RHB Bank Berhad as at 30 June 2025 are accurate and complete.

DATO' MOHD RASHID BIN MOHAMAD
Group Managing Director

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2025

INTRODUCTION

This document describes RHB Bank Berhad's (RHB Bank) risk profile and capital adequacy position in accordance with the disclosure requirements as outlined in the Risk Weighted Capital Adequacy Framework (Basel II) – Disclosure Requirements (Pillar 3) issued by Bank Negara Malaysia (BNM).

BNM's guidelines on Capital Adequacy Framework (Basel II – Risk-Weighted Assets) and the Capital Adequacy Framework for Islamic Banks (Risk-Weighted Assets) provide and specify the approaches for quantifying the risk-weighted assets for credit risk and market risk.

Effective 1 January 2025, BNM implemented new Basel III Capital Adequacy Framework (CAF) policy documents for Operational Risk and Exposures to Central Counterparties (CCPs):

- Capital Adequacy Framework (Operational Risk) sets out the capital requirements based on Standardised Approach, superseding all existing approaches in the Basel II framework.
- Capital Adequacy Framework (Exposures to Central Counterparties) sets out the requirements to manage the risks arising from exposures to central counterparties in the capacity as a clearing member or as a client of a clearing member.

For the purposes of complying with regulatory requirements under Pillar 1 of the Basel framework, as implemented by BNM, the approaches adopted by the respective banking entities within the Group are as follows:

Entity	Credit Risk	Market Risk	Operational Risk
RHB Bank Berhad	Internal Ratings-Based Approach	Standardised Approach	Standardised Approach (previously Basic Indicator Approach)
RHB Islamic Bank Berhad			
RHB Investment Bank Berhad	Standardised Approach		

This document covers the quantitative information as at 30 June 2025 with comparative quantitative information of the preceding financial year as at 31 December 2024. This disclosure report has been verified and approved internally in line with the RHB Banking Group Pillar 3 Disclosure Policy.

RHB Bank Berhad's Pillar 3 disclosure report will be made available under the Investor Relations section of the Group's website at www.rhbgroup.com as a separate report in the half-yearly condensed financial statements after the notes to the financial statements.

SCOPE OF APPLICATION

In this Pillar 3 document, RHB Bank Berhad's information is presented on a consolidated basis, namely RHB Bank Berhad (RHB Bank), its overseas operations and its subsidiaries, and is referred to as the 'RHB Bank Group' or 'the Group'.

In accordance with the accounting standards for financial reporting, all subsidiaries of the RHB Bank Group are fully consolidated from the date it obtains control until the date such control ceases. Refer to Note 15 to the financial statements for list of consolidated entities.

The Group's capital requirements are generally based on the principles of consolidation adopted in the preparation of its financial statements, except where the types of investment to be deducted from eligible capital as guided by BNM's Capital Adequacy Framework (Capital Components) and Capital Adequacy Framework for Islamic Banks (Capital Components).

The Group offers Islamic banking financial services via the Bank's wholly-owned subsidiary company, RHB Islamic Bank Berhad (RHB Islamic Bank).

The transfer of funds or regulatory capital within the Group is subject to shareholders' and regulatory approval.

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2025

Table 1: Capital Adequacy Ratios

<u>Capital Ratios</u>	RHB Bank Group		RHB Bank		RHB Islamic Bank		RHB Investment Bank	
	30.06.2025	31.12.2024	30.06.2025	31.12.2024	30.06.2025	31.12.2024	30.06.2025	31.12.2024
<u>Before proposed dividends</u>								
Common Equity Tier I Capital Ratio	16.279%	17.234%	15.177%	15.959%	15.542%	16.028%	29.935%	51.722%
Tier I Capital Ratio	16.279%	17.234%	15.177%	15.959%	15.542%	16.028%	29.935%	51.722%
Total Capital Ratio	18.746%	19.826%	17.925%	18.836%	18.005%	18.580%	34.163%	58.499%
<u>After proposed dividends</u>								
Common Equity Tier I Capital Ratio	15.879%	16.440%	14.612%	14.843%	15.220%	15.477%	24.128%	45.285%
Tier I Capital Ratio	15.880%	16.441%	14.612%	14.843%	15.220%	15.477%	24.128%	45.285%
Total Capital Ratio	18.347%	19.032%	17.361%	17.720%	17.683%	18.029%	28.357%	52.062%

Table 2: Risk-Weighted Assets (RWA) by Risk Types

<u>Risk Types</u>	RHB Bank Group		RHB Bank		RHB Islamic Bank		RHB Investment Bank	
	30.06.2025	31.12.2024	30.06.2025	31.12.2024	30.06.2025	31.12.2024	30.06.2025	31.12.2024
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Credit RWA	140,483,395	133,334,491	99,598,620	94,440,104	42,011,579	38,636,523	1,273,697	676,141
Credit RWA Absorbed by PSIA	-	-	-	-	(4,421,107)	(3,236,571)	-	-
Market RWA	7,156,482	5,677,218	5,754,022	5,092,229	472,518	533,669	562,293	205,983
Operational RWA	16,188,495	14,795,927	10,566,128	9,833,938	3,533,720	3,534,619	747,470	718,125
Total RWA	163,828,372	153,807,636	115,918,770	109,366,271	41,596,710	39,468,240	2,583,460	1,600,249

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2025

Table 3a: Risk-Weighted Assets by Risk Types and Minimum Capital Requirements as at 30 June 2025

Risk Types	RWA				Minimum Capital Requirements			
	RHB Bank Group	RHB Bank	RHB Islamic Bank	RHB Investment Bank	RHB Bank Group	RHB Bank	RHB Islamic Bank	RHB Investment Bank
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Credit Risk, of which	140,483,395	99,598,620	37,590,472	1,273,697	11,238,671	7,967,890	3,007,238	101,896
Under Foundation Internal Ratings-Based (F-IRB) Approach	69,369,183	52,870,692	18,645,145	-	5,549,535	4,229,655	1,491,612	-
Under Advanced Internal Ratings-Based (A-IRB) Approach	33,451,508	20,059,786	13,494,197	-	2,676,120	1,604,783	1,079,536	-
Under Standardised Approach	37,105,663	26,646,346	9,872,237	738,452	2,968,453	2,131,708	789,779	59,076
Absorbed by PSIA under F-IRB Approach	-	-	(2,090,761)	-	-	-	(167,261)	-
Absorbed by PSIA under A-IRB Approach	-	-	(25,535)	-	-	-	(2,043)	-
Absorbed by PSIA under Standardised Approach	-	-	(2,304,811)	-	-	-	(184,385)	-
Exposures to Central Counterparties	557,041	21,796	-	535,245	44,563	1,744	-	42,820
Market Risk								
Under Standardised Approach	7,156,482	5,754,022	472,518	562,293	572,519	460,322	37,801	44,983
Operational Risk								
Under Standardised Approach	16,188,495	10,566,128	3,533,720	747,470	1,295,080	845,290	282,698	59,798
Total	163,828,372	115,918,770	41,596,710	2,583,460	13,106,270	9,273,502	3,327,737	206,677

Table 3b: Risk-Weighted Assets by Risk Types and Minimum Capital Requirements as at 31 December 2024

Risk Types	RWA				Minimum Capital Requirements			
	RHB Bank Group	RHB Bank	RHB Islamic Bank	RHB Investment Bank	RHB Bank Group	RHB Bank	RHB Islamic Bank	RHB Investment Bank
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Credit Risk, of which	133,334,491	94,440,104	35,399,952	676,141	10,666,759	7,555,208	2,831,996	54,091
Under Foundation Internal Ratings-Based (F-IRB) Approach	66,098,143	50,169,961	16,983,068	-	5,287,851	4,013,597	1,358,645	-
Under Advanced Internal Ratings-Based (A-IRB) Approach	30,604,260	18,178,738	12,528,542	-	2,448,341	1,454,299	1,002,284	-
Under Standardised Approach	36,632,088	26,091,405	9,124,913	676,141	2,930,567	2,087,312	729,993	54,091
Absorbed by PSIA under F-IRB Approach	-	-	(1,024,127)	-	-	-	(81,930)	-
Absorbed by PSIA under A-IRB Approach	-	-	(22,648)	-	-	-	(1,812)	-
Absorbed by PSIA under Standardised Approach	-	-	(2,189,796)	-	-	-	(175,184)	-
Market Risk								
Under Standardised Approach	5,677,218	5,092,229	533,669	205,983	454,178	407,379	42,694	16,479
Operational Risk								
Under Basic Indicator Approach	14,795,927	9,833,938	3,534,619	718,125	1,183,674	786,715	282,769	57,450
Total	153,807,636	109,366,271	39,468,240	1,600,249	12,304,611	8,749,302	3,157,459	128,020

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2025

Table 4: Capital Structure

	RHB Bank Group		RHB Bank[@]	
	30.06.2025	31.12.2024	30.06.2025	31.12.2024
	RM'000	RM'000	RM'000	RM'000
<u>Common Equity Tier I Capital/Tier I Capital</u>				
Paid up ordinary share capital	8,687,255	8,687,255	8,687,255	8,687,255
Retained profits	20,777,087	20,754,636	15,211,777	15,135,470
Other reserves	674,220	821,206	609,511	650,696
Fair value through other comprehensive income (FVOCI) reserves	855,954	167,360	764,019	161,618
Less:				
Goodwill	(2,633,383)	(2,633,383)	(1,714,913)	(1,714,913)
Intangible assets (include associated deferred tax liabilities)	(651,250)	(685,462)	(601,527)	(629,234)
Deferred tax assets	(323,632)	(304,594)	(247,194)	(230,097)
55% of cumulative gains arising from change in value of FVOCI instruments	(470,775)	(92,048)	(420,210)	(88,890)
Investment in subsidiaries	(104,258)	(102,425)	(4,508,550)	(4,377,826)
Investments in associates and joint ventures	(76,117)	(74,535)	(140,800)	(110,800)
Other deductions [#]	(65,909)	(30,612)	(46,644)	(29,884)
Total Common Equity Tier I Capital	26,669,192	26,507,398	17,592,724	17,453,395
Qualifying non-controlling interests recognised as Tier I Capital	238	121	-	-
Total Tier I Capital	26,669,430	26,507,519	17,592,724	17,453,395
<u>Tier II Capital</u>				
Subordinated obligations meeting all relevant criteria	2,499,716	2,499,601	2,499,716	2,499,601
Qualifying capital instruments of a subsidiary issued to third parties ⁺	461,265	448,027	-	-
Surplus eligible provisions over expected losses	616,924	580,215	437,583	410,092
General provisions [^]	463,821	457,901	333,079	326,143
Less:				
Investment in capital instrument of unconsolidated financial and insurance/takaful entities	-	-	(84,215)	(89,387)
Total Tier II Capital	4,041,726	3,985,744	3,186,163	3,146,449
Total Capital	30,711,156	30,493,263	20,778,887	20,599,844

[@] The capital adequacy ratios of the Bank consist of capital base and risk-weighted assets derived from the Bank and its wholly-owned offshore banking subsidiary, RHB Bank (L) Ltd.

[#] Pursuant to Basel II Market Risk Para 5.19 & 5.20 – Valuation Adjustments, the Capital Adequacy Framework (Basel II – Risk-Weighted Assets) calculation shall account for the ageing, liquidity and holding back adjustments on its trading portfolio.

⁺ Qualifying subordinated sukuk that are recognised as Tier II capital instruments held by third parties as prescribed under paragraph 18.6 of the BNM's Guideline on Capital Adequacy Framework (Capital Components) which are issued by a fully consolidated subsidiary of the Bank.

[^] Pursuant to BNM's policy document on Financial Reporting and Financial Reporting for Islamic Banking Institutions, general provision refers to loss allowance measured at an amount equal to 12-month and lifetime expected credit losses as defined under MFRS 9 Financial Instruments and regulatory reserves, to the extent they are ascribed to non-credit impaired exposures, determined under standardised approach for credit risk.

Includes the qualifying regulatory reserves of the Group and Bank of RM268,446,000 (31 December 2024: RM257,015,000) and RM208,798,000 (31 December 2024: RM184,391,000)

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2025

Table 5a: Summary of Credit Exposures with Credit Risk Mitigation (CRM) by Asset Class and Minimum Capital Requirements (On and Off-Balance Sheet Exposures) as at 30 June 2025

RHB Bank Group	Gross Exposures/EAD Before CRM	Net Exposures/EAD After CRM	Risk-Weighted Assets	Minimum Capital Requirements
Exposure Class	RM'000	RM'000	RM'000	RM'000
<u>Exposures under Standardised Approach (SA)</u>				
<u>On-Balance Sheet Exposures</u>				
Sovereigns & Central Banks	42,220,789	42,220,789	999,286	79,943
Public Sector Entities	12,288,541	12,250,941	86,459	6,917
Banks, Development Financial Institutions & MDBs	16,989,907	16,987,525	6,636,680	530,934
Insurance/Takaful Cos, Securities Firms & Fund Managers	698,755	698,755	561,436	44,915
Corporates	14,021,583	12,002,477	8,362,068	668,965
Regulatory Retail	13,259,791	12,366,353	11,026,689	882,135
Residential Mortgages/Financing	963,564	952,837	338,525	27,082
Higher Risk Assets	790,174	790,174	1,185,261	94,821
Other Assets	5,232,920	5,232,920	2,949,383	235,951
Equity Exposures	921,247	921,247	921,247	73,700
Defaulted Exposures	774,431	772,099	999,868	79,989
Total On-Balance Sheet Exposures	108,161,702	105,196,117	34,066,902	2,725,352
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	3,198,338	2,657,153	820,216	65,617
Off-balance sheet exposures other than OTC derivatives or credit derivatives	16,838,150	9,949,708	2,215,127	177,210
Defaulted Exposures	16,804	16,168	3,418	274
Total Off-Balance Sheet Exposures	20,053,292	12,623,029	3,038,761	243,101
Total On and Off-Balance Sheet Exposures under SA	128,214,994	117,819,146	37,105,663	2,968,453
<u>Exposures under F-IRB Approach</u>				
<u>On-Balance Sheet Exposures</u>				
Corporates, of which	100,388,708	100,388,708	58,735,258	4,698,821
Corporate Exposures (excluding exposures with firm size adjustments)	52,115,796	52,115,796	29,294,992	2,343,599
Corporate Exposures (with firm size adjustments)	28,490,885	28,490,885	16,300,743	1,304,060
Specialised Lending Exposures (Slotting Approach)				
Project Finance	1,771,782	1,771,782	1,277,618	102,210
Income Producing Real Estate	18,010,245	18,010,245	11,861,905	948,952
Defaulted Exposures	2,336,201	2,336,201	105,295	8,423
Total On-Balance Sheet Exposures	102,724,909	102,724,909	58,840,553	4,707,244
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	353,137	353,137	316,405	25,312
Off-balance sheet exposures other than OTC derivatives or credit derivatives	11,447,911	11,447,911	6,285,668	502,854
Defaulted Exposures	5,427	5,427	-	-
Total Off-Balance Sheet Exposures	11,806,475	11,806,475	6,602,073	528,166
<u>Exposures under A-IRB Approach</u>				
<u>On-Balance Sheet Exposures</u>				
Retail, of which	130,323,938	130,323,938	24,995,464	1,999,637
Residential Mortgages/Financing Exposures	81,689,864	81,689,864	11,802,375	944,190
Qualifying Revolving Retail Exposures	2,537,998	2,537,998	1,393,728	111,498
Hire Purchase Exposures	12,212,938	12,212,938	3,819,583	305,567
Other Retail Exposures	33,883,138	33,883,138	7,979,778	638,382
Defaulted Exposures	3,400,050	3,400,050	3,991,463	319,317
Total On-Balance Sheet Exposures	133,723,988	133,723,988	28,986,927	2,318,954
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	-	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	16,779,281	16,779,281	2,477,493	198,199
Defaulted Exposures	56,158	56,158	93,606	7,489
Total Off-Balance Sheet Exposures	16,835,439	16,835,439	2,571,099	205,688
Total On and Off-Balance Sheet Exposures before scaling factor under the IRB Approach	265,090,811	265,090,811	97,000,652	7,760,052
Total On and Off-Balance Sheet Exposures after scaling factor, 1.06 under the IRB Approach			102,820,691	8,225,655
Total (Exposures under the SA Approach and Exposures under the IRB Approach)	393,305,805	382,909,957	139,926,354	11,194,108

Note: This table excludes exposures to central counterparties

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2025

Table 5b: Summary of Credit Exposures with Credit Risk Mitigation (CRM) by Asset Class and Minimum Capital Requirements (On and Off-Balance Sheet Exposures) as at 31 December 2024

RHB Bank Group	Gross Exposures/EAD Before CRM	Net Exposures/EAD After CRM	Risk-Weighted Assets	Minimum Capital Requirements
Exposure Class	RM'000	RM'000	RM'000	RM'000
<u>Exposures under Standardised Approach (SA)</u>				
<u>On-Balance Sheet Exposures</u>				
Sovereigns & Central Banks	43,492,456	43,492,456	1,033,603	82,688
Public Sector Entities	13,175,536	13,172,936	90,893	7,271
Banks, Development Financial Institutions & MDBs	18,347,570	18,347,570	6,634,136	530,731
Insurance/Takaful Cos, Securities Firms & Fund Managers	550,843	550,843	485,696	38,856
Corporates	13,832,113	11,878,195	8,230,577	658,446
Regulatory Retail	12,893,888	11,895,256	10,515,514	841,241
Residential Mortgages/Financing	950,425	940,551	333,097	26,648
Higher Risk Assets	875,588	875,588	1,313,382	105,071
Other Assets	5,609,374	5,609,374	2,798,462	223,877
Equity Exposures	860,825	860,825	860,825	68,866
Defaulted Exposures	730,966	728,584	948,304	75,864
Total On-Balance Sheet Exposures	111,319,584	108,352,178	33,244,489	2,659,559
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	4,316,537	3,903,826	1,037,781	83,022
Off-balance sheet exposures other than OTC derivatives or credit derivatives	20,990,986	11,163,140	2,345,599	187,648
Defaulted Exposures	17,332	17,020	4,219	338
Total Off-Balance Sheet Exposures	25,324,855	15,083,986	3,387,599	271,008
Total On and Off-Balance Sheet Exposures under SA	136,644,439	123,436,164	36,632,088	2,930,567
<u>Exposures under F-IRB Approach</u>				
<u>On-Balance Sheet Exposures</u>				
Corporates, of which	96,544,898	96,544,898	55,907,172	4,472,574
Corporate Exposures (excluding exposures with firm size adjustments)	48,827,817	48,827,817	26,715,440	2,137,235
Corporate Exposures (with firm size adjustments)	28,335,502	28,335,502	16,284,552	1,302,765
Specialised Lending Exposures (Slotting Approach)				
Project Finance	2,156,613	2,156,613	1,406,290	112,503
Income Producing Real Estate	17,224,966	17,224,966	11,500,890	920,071
Defaulted Exposures	2,317,142	2,317,142	131,761	10,541
Total On-Balance Sheet Exposures	98,862,040	98,862,040	56,038,933	4,483,115
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	505,712	505,712	500,196	40,016
Off-balance sheet exposures other than OTC derivatives or credit derivatives	10,726,078	10,726,078	5,815,691	465,255
Defaulted Exposures	9,102	9,102	1,919	153
Total Off-Balance Sheet Exposures	11,240,892	11,240,892	6,317,806	505,424
<u>Exposures under A-IRB Approach</u>				
<u>On-Balance Sheet Exposures</u>				
Retail, of which	127,683,124	127,683,124	24,596,832	1,967,747
Residential Mortgages/Financing Exposures	78,286,935	78,286,935	11,146,168	891,694
Qualifying Revolving Retail Exposures	2,487,392	2,487,392	1,344,165	107,533
Hire Purchase Exposures	11,696,672	11,696,672	3,619,306	289,545
Other Retail Exposures	35,212,125	35,212,125	8,487,193	678,975
Defaulted Exposures	3,128,370	3,128,370	1,711,526	136,922
Total On-Balance Sheet Exposures	130,811,494	130,811,494	26,308,358	2,104,669
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	-	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	16,824,417	16,824,417	2,485,705	198,856
Defaulted Exposures	53,717	53,717	77,880	6,231
Total Off-Balance Sheet Exposures	16,878,134	16,878,134	2,563,585	205,087
Total On and Off-Balance Sheet Exposures before scaling factor under the IRB Approach	257,792,560	257,792,560	91,228,682	7,298,295
Total On and Off-Balance Sheet Exposures after scaling factor, 1.06 under the IRB Approach			96,702,403	7,736,192
Total (Exposures under the SA Approach and Exposures under the IRB Approach)	394,436,999	381,228,724	133,334,491	10,666,759

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2025

Table 6a: Exposures on Off-Balance Sheet and Counterparty Credit Risk (Before Credit Risk Mitigation) as at 30 June 2025

RHB Bank Group				
<u>Nature of Item</u>	Principal/ Notional Amount RM'000	Positive Fair Value of Derivative Contracts RM'000	Credit Equivalent Amount RM'000	Risk- Weighted Assets RM'000
Direct credit substitutes	1,863,839		1,785,590	899,023
Transaction related contingent items	2,667,010		1,273,649	692,385
Short term self liquidating trade related contingencies	1,435,526		297,553	230,496
Forward asset purchases, forward deposits, partly paid shares and securities which represent commitments with certain drawdowns	41,751		41,825	25,923
NIFs and obligations under underwriting agreement	146,520		73,260	14,652
Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo style transactions	13,847,112		13,847,112	133,188
Foreign exchange related contracts	14,698,888	100,860	322,921	174,144
1 year or less	14,357,761	100,858	302,456	143,817
Over 1 year to 5 years	341,127	2	20,465	30,327
Over 5 years	-	-	-	-
Interest/profit rate related contracts	9,039,449	78,598	271,623	165,164
1 year or less	1,656,037	9,950	13,273	7,701
Over 1 year to 5 years	7,258,662	68,094	251,558	155,627
Over 5 years	124,750	554	6,792	1,836
Equity related contracts	661,991	88,453	126,746	90,367
1 year or less	642,666	87,507	124,254	89,869
Over 1 year to 5 years	19,325	946	2,492	498
Over 5 years	-	-	-	-
Commodity contracts	374,151	2,702	9,336	1,868
1 year or less	140,652	2,702	9,336	1,868
Over 1 year to 5 years	233,499	-	-	-
Over 5 years	-	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	201,078,754	640,410	2,820,849	705,078
Other commitments, such as formal standby facilities and credit/financing lines, with original maturity of over 1 year	36,262,341		26,765,663	8,890,114
Other commitments, such as formal standby facilities and credit/financing lines, with original maturity of up to 1 year	1,756,885		384,087	63,546
Any commitments that are unconditionally cancellable at any time by the Bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness	19,542,207		674,992	125,985
Total	303,416,424	911,023	48,695,206	12,211,933

Note: This table excludes exposures to central counterparties

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2025

Table 6b: Exposures on Off-Balance Sheet and Counterparty Credit Risk (Before Credit Risk Mitigation) as at 31 December 2024

RHB Bank Group

<u>Nature of Item</u>	Principal/ Notional Amount RM'000	Positive Fair Value of Derivative Contracts RM'000	Credit Equivalent Amount RM'000	Risk- Weighted Assets RM'000
Direct credit substitutes	1,933,161		1,850,740	930,496
Transaction related contingent items	2,541,957		1,205,635	607,576
Short term self liquidating trade related contingencies	1,161,256		241,235	175,048
Forward asset purchases, forward deposits, partly paid shares and securities which represent commitments with certain drawdowns	488,912		488,912	-
NIFs and obligations under underwriting agreement	-		-	-
Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo style transactions	17,067,854		17,067,854	185,401
Foreign exchange related contracts	21,465,686	489,773	786,712	312,135
1 year or less	20,959,646	471,984	723,442	244,630
Over 1 year to 5 years	506,040	17,789	63,270	67,505
Over 5 years	-	-	-	-
Interest/profit rate related contracts	8,664,633	39,919	225,933	102,366
1 year or less	1,306,044	703	2,374	781
Over 1 year to 5 years	7,129,201	38,780	211,654	97,913
Over 5 years	229,388	436	11,905	3,672
Equity related contracts	716,806	60,848	99,470	14,936
1 year or less	682,206	60,175	97,768	14,598
Over 1 year to 5 years	34,600	673	1,702	338
Over 5 years	-	-	-	-
Commodity contracts	482,975	13,531	34,597	8,959
1 year or less	117,182	2,969	7,475	1,495
Over 1 year to 5 years	365,793	10,562	27,122	7,464
Over 5 years	-	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	301,342,647	638,800	3,675,537	1,099,581
Other commitments, such as formal standby facilities and credit/financing lines, with original maturity of over 1 year	35,946,040		26,568,705	8,563,392
Other commitments, such as formal standby facilities and credit/financing lines, with original maturity of up to 1 year	2,163,351		512,084	144,108
Any commitments that are unconditionally cancellable at any time by the Bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness	19,084,318		686,467	124,992
Total	413,059,596	1,242,871	53,443,881	12,268,990

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2025

Table 7a: Credit Risk Exposures (Before Credit Risk Mitigation) by Geographical Distribution as at 30 June 2025

RHB Bank Group Exposure Class	Malaysia (Include Labuan) RM'000	Singapore RM'000	Thailand RM'000	Brunei RM'000	Cambodia RM'000	Lao RM'000	Hong Kong RM'000	Indonesia RM'000	Total RM'000
<u>Exposures under Standardised Approach</u>									
Sovereigns & Central Banks	35,800,745	9,038,743	1,051,171	89,168	483,968	161,821	-	-	46,625,616
Public Sector Entities	13,589,110	459,613	231,019	-	-	-	-	-	14,279,742
Banks, Development Financial Institutions & MDBs	17,927,588	7,518,681	95,611	243,049	663,656	15,056	293	36,290	26,500,224
Insurance/Takaful Cos, Securities Firms & Fund Managers	728,124	58,445	-	-	-	-	-	-	786,569
Corporates	10,362,380	3,967,083	1,193,541	118,336	1,909,447	61,583	-	140,038	17,752,408
Regulatory Retail	9,256,187	3,799,442	-	79,115	1,077,328	14,629	-	77,178	14,303,879
Residential Mortgages/Financing	103,489	912,988	-	5,738	-	-	-	-	1,022,215
Higher Risk Assets	788,123	-	-	-	105	-	-	1,946	790,174
Other Assets	4,195,561	499,508	166,791	28,615	156,128	7,377	124	178,816	5,232,920
Total Exposures under Standardised Approach	92,751,307	26,254,503	2,738,133	564,021	4,290,632	260,466	417	434,268	127,293,747
<u>Exposures under IRB Approach</u>									
Corporates, of which	90,040,116	24,491,268	-	-	-	-	-	-	114,531,384
Corporate Exposures (excluding exposures with firm size adjustments)	50,642,865	8,064,924	-	-	-	-	-	-	58,707,789
Corporate Exposures (with firm size adjustments)	27,823,686	6,267,677	-	-	-	-	-	-	34,091,363
Specialised Lending Exposures (Slotting Approach)									
Project Finance	1,773,197	328,290	-	-	-	-	-	-	2,101,487
Income Producing Real Estate	9,800,368	9,830,377	-	-	-	-	-	-	19,630,745
Retail, of which	150,559,427	-	-	-	-	-	-	-	150,559,427
Residential Mortgages/Financing Exposures	87,259,767	-	-	-	-	-	-	-	87,259,767
Qualifying Revolving Retail Exposures	4,695,493	-	-	-	-	-	-	-	4,695,493
Hire Purchase Exposures	12,266,356	-	-	-	-	-	-	-	12,266,356
Other Retail Exposures	46,337,811	-	-	-	-	-	-	-	46,337,811
Total Exposures under IRB Approach	240,599,543	24,491,268	-	-	-	-	-	-	265,090,811
Total Exposures under Standardised and IRB Approaches	333,350,850	50,745,771	2,738,133	564,021	4,290,632	260,466	417	434,268	392,384,558

Note: This table excludes equity exposures and exposures to central counterparties

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2025

Table 7b: Credit Risk Exposures (Before Credit Risk Mitigation) by Geographical Distribution as at 31 December 2024

RHB Bank Group Exposure Class	Malaysia (Include Labuan) RM'000	Singapore RM'000	Thailand RM'000	Brunei RM'000	Cambodia RM'000	Lao RM'000	Hong Kong RM'000	Indonesia RM'000	Total RM'000
<u>Exposures under Standardised Approach</u>									
Sovereigns & Central Banks	38,654,718	9,372,310	935,146	97,780	582,036	170,178	-	-	49,812,168
Public Sector Entities	14,364,888	493,179	241,898	-	-	-	-	-	15,099,965
Banks, Development Financial Institutions & MDBs	21,691,203	9,197,999	98,494	218,647	314,813	8,334	678	34,720	31,564,888
Insurance/Takaful Cos, Securities Firms & Fund Managers	630,069	75	-	-	-	-	-	11,108	641,252
Corporates	9,468,483	3,891,231	1,395,678	116,773	2,096,102	64,264	-	154,914	17,187,445
Regulatory Retail	8,797,945	3,803,902	-	86,097	1,180,726	19,387	-	94,803	13,982,860
Residential Mortgages/Financing	96,679	912,993	-	401	-	-	-	-	1,010,073
Higher Risk Assets	873,394	-	-	-	112	-	-	2,082	875,588
Other Assets	4,603,331	544,220	169,689	33,679	178,938	12,268	124	67,125	5,609,374
Total Exposures under Standardised Approach	99,180,710	28,215,909	2,840,905	553,377	4,352,727	274,431	802	364,752	135,783,613
<u>Exposures under IRB Approach</u>									
Corporates, of which	86,326,227	23,776,705	-	-	-	-	-	-	110,102,932
Corporate Exposures (excluding exposures with firm size adjustments)	47,635,708	7,634,638	-	-	-	-	-	-	55,270,346
Corporate Exposures (with firm size adjustments)	26,755,201	6,661,893	-	-	-	-	-	-	33,417,094
Specialised Lending Exposures (Slotting Approach)									
Project Finance	2,302,839	162,759	-	-	-	-	-	-	2,465,598
Income Producing Real Estate	9,632,479	9,317,415	-	-	-	-	-	-	18,949,894
Retail, of which	147,689,628	-	-	-	-	-	-	-	147,689,628
Residential Mortgages/Financing Exposures	83,529,969	-	-	-	-	-	-	-	83,529,969
Qualifying Revolving Retail Exposures	4,483,559	-	-	-	-	-	-	-	4,483,559
Hire Purchase Exposures	11,755,560	-	-	-	-	-	-	-	11,755,560
Other Retail Exposures	47,920,540	-	-	-	-	-	-	-	47,920,540
Total Exposures under IRB Approach	234,015,855	23,776,705	-	-	-	-	-	-	257,792,560
Total Exposures under Standardised and IRB Approaches	333,196,565	51,992,614	2,840,905	553,377	4,352,727	274,431	802	364,752	393,576,173

Note: This table excludes equity exposures

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2025

Table 8a: Credit Risk Exposures (Before Credit Risk Mitigation) by Industry Sector as at 30 June 2025

RHB Bank Group

Exposure Class	Agriculture	Mining & Quarrying	Manufacturing	Electricity, Gas & Water Supply	Construction	Wholesale, Retail Trade, Restaurants & Hotels	Transport, Storage & Communication	Finance, Insurance/ Takaful, Real Estate & Business	Education, Health & Others	Household	Others	Total
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Exposures under Standardised Approach												
Sovereigns & Central Banks	-	-	-	-	-	-	-	8,346,089	38,279,527	-	-	46,625,616
Public Sector Entities	1,381,308	-	-	-	-	-	3,504	85,137	12,809,793	-	-	14,279,742
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	-	26,500,224	-	-	-	26,500,224
Insurance/Takaful Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-	786,569	-	-	-	786,569
Corporates	73,307	13,637	571,976	301,307	463,558	1,163,280	444,809	11,823,816	488,857	2,407,861	-	17,752,408
Regulatory Retail	7,037	5,905	74,606	6,217	60,915	182,317	39,234	65,461	11,386	13,850,801	-	14,303,879
Residential Mortgages/Financing	-	-	-	-	-	-	-	-	-	1,022,215	-	1,022,215
Higher Risk Assets	-	-	-	-	-	-	-	790,060	-	114	-	790,174
Other Assets	-	-	-	-	-	-	-	44,608	-	-	5,188,312	5,232,920
Total Exposures under Standardised Approach	1,461,652	19,542	646,582	307,524	524,473	1,345,597	487,547	48,441,964	51,589,563	17,280,991	5,188,312	127,293,747
Exposures under IRB Approach												
Corporates, of which	3,815,278	1,240,685	11,287,686	3,675,677	17,372,948	16,187,483	8,973,568	43,231,224	8,744,344	2,491	-	114,531,384
Corporate Exposures (excluding exposures with firm size adjustments)	2,382,533	1,095,314	7,250,747	2,808,837	7,263,609	5,364,293	5,629,982	19,184,150	7,728,324	-	-	58,707,789
Corporate Exposures (with firm size adjustments)	1,432,745	145,371	4,036,939	598,059	5,331,888	7,692,266	2,341,326	11,643,568	866,710	2,491	-	34,091,363
Specialised Lending Exposures (Slotting Approach)												
Project Finance	-	-	-	242,773	309,594	-	1,002,260	546,860	-	-	-	2,101,487
Income Producing Real Estate	-	-	-	26,008	4,467,857	3,130,924	-	11,856,646	149,310	-	-	19,630,745
Retail, of which	579,905	101,324	2,813,801	153,279	1,922,885	8,397,827	1,385,219	3,507,413	489,179	131,208,273	322	150,559,427
Residential Mortgages/Financing Exposures	-	-	-	-	-	-	-	-	-	87,259,767	-	87,259,767
Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	4,695,493	-	4,695,493
Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	12,266,356	-	12,266,356
Other Retail Exposures	579,905	101,324	2,813,801	153,279	1,922,885	8,397,827	1,385,219	3,507,413	489,179	26,986,657	322	46,337,811
Total Exposures under IRB Approach	4,395,183	1,342,009	14,101,487	3,828,956	19,295,833	24,585,310	10,358,787	46,738,637	9,233,523	131,210,764	322	265,090,811
Total Exposures under Standardised and IRB Approaches	5,856,835	1,361,551	14,748,069	4,136,480	19,820,306	25,930,907	10,846,334	95,180,601	60,823,086	148,491,755	5,188,634	392,384,558

Note: This table excludes equity exposures and exposures to central counterparties

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2025

Table 8b: Credit Risk Exposures (Before Credit Risk Mitigation) by Industry Sector as at 31 December 2024

RHB Bank Group

Exposure Class	Agriculture	Mining & Quarrying	Manufacturing	Electricity, Gas & Water Supply	Construction	Wholesale, Retail Trade, Restaurants & Hotels	Transport, Storage & Communication	Finance, Insurance/ Takaful, Real Estate & Business	Education, Health & Others	Household	Others	Total
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Exposures under Standardised Approach												
Sovereigns & Central Banks	-	-	-	-	-	-	-	13,740,347	36,071,821	-	-	49,812,168
Public Sector Entities	1,296,419	-	-	-	-	-	3,504	153,886	13,646,156	-	-	15,099,965
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	-	31,564,888	-	-	-	31,564,888
Insurance/Takaful Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-	641,252	-	-	-	641,252
Corporates	79,961	5,725	616,794	92,765	533,872	1,010,375	570,450	11,296,829	410,280	2,570,394	-	17,187,445
Regulatory Retail	6,312	2,400	68,175	6,560	75,960	185,014	36,641	72,674	14,998	13,514,126	-	13,982,860
Residential Mortgages/Financing	-	-	-	-	-	-	-	-	-	1,010,073	-	1,010,073
Higher Risk Assets	-	-	-	-	-	-	-	875,469	-	119	-	875,588
Other Assets	-	-	-	-	-	-	-	297,695	-	-	5,311,679	5,609,374
Total Exposures under Standardised Approach	1,382,692	8,125	684,969	99,325	609,832	1,195,389	610,595	58,643,040	50,143,255	17,094,712	5,311,679	135,783,613
Exposures under IRB Approach												
Corporates, of which	3,966,013	1,215,531	11,664,654	3,369,067	20,363,762	16,720,929	8,443,174	37,000,266	7,359,536	-	-	110,102,932
Corporate Exposures (excluding exposures with firm size adjustments)	2,375,640	998,825	6,826,302	2,635,465	7,852,320	5,143,915	5,626,144	17,344,560	6,467,175	-	-	55,270,346
Corporate Exposures (with firm size adjustments)	1,590,373	187,297	4,173,982	597,465	5,418,907	8,116,956	2,817,030	9,771,231	743,853	-	-	33,417,094
Specialised Lending Exposures (Slotting Approach)	-	-	-	-	-	-	-	-	-	-	-	-
Project Finance	-	29,409	664,370	108,910	1,281,747	-	-	232,654	148,508	-	-	2,465,598
Income Producing Real Estate	-	-	-	27,227	5,810,788	3,460,058	-	9,651,821	-	-	-	18,949,894
Retail, of which	542,090	105,164	2,835,276	146,519	1,915,333	8,611,178	1,415,137	3,684,774	484,546	127,949,290	321	147,689,628
Residential Mortgages/Financing Exposures	-	-	-	-	-	-	-	-	-	83,529,969	-	83,529,969
Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	4,483,559	-	4,483,559
Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	11,755,560	-	11,755,560
Other Retail Exposures	542,090	105,164	2,835,276	146,519	1,915,333	8,611,178	1,415,137	3,684,774	484,546	28,180,202	321	47,920,540
Total Exposures under IRB Approach	4,508,103	1,320,695	14,499,930	3,515,586	22,279,095	25,332,107	9,858,311	40,685,040	7,844,082	127,949,290	321	257,792,560
Total Exposures under Standardised and IRB Approaches	5,890,795	1,328,820	15,184,899	3,614,911	22,888,927	26,527,496	10,468,906	99,328,080	57,987,337	145,044,002	5,312,000	393,576,173

Note: This table excludes equity exposures

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2025

Table 9a: Credit Risk Exposures (Before Credit Risk Mitigation) by Remaining Maturity as at 30 June 2025

RHB Bank Group				
Exposure Class	One Year or Less	More Than One to Five Years	Over Five Years	Total
	RM'000	RM'000	RM'000	RM'000
<u>Exposures under Standardised Approach</u>				
Sovereigns & Central Banks	13,662,440	12,020,194	20,942,982	46,625,616
Public Sector Entities	837,556	6,227,299	7,214,887	14,279,742
Banks, Development Financial Institutions & MDBs	15,960,276	6,064,695	4,475,253	26,500,224
Insurance/Takaful Cos, Securities Firms & Fund Managers	69,287	279,308	437,974	786,569
Corporates	7,117,607	7,331,017	3,303,784	17,752,408
Regulatory Retail	1,982,771	1,679,871	10,641,237	14,303,879
Residential Mortgages/Financing	1,149	14,433	1,006,633	1,022,215
Higher Risk Assets	1,945	-	788,229	790,174
Other Assets	2,685,886	-	2,547,034	5,232,920
Total Exposures under Standardised Approach	42,318,917	33,616,817	51,358,013	127,293,747
<u>Exposures under IRB Approach</u>				
Corporates, of which	34,279,844	39,709,380	40,542,160	114,531,384
Corporate Exposures (excluding exposures with firm size adjustments)	17,231,185	21,130,472	20,346,132	58,707,789
Corporate Exposures (with firm size adjustments)	12,997,725	7,655,375	13,438,263	34,091,363
Specialised Lending Exposures (Slotting Approach)				
Project Finance	1,100,027	622,934	378,526	2,101,487
Income Producing Real Estate	2,950,907	10,300,599	6,379,239	19,630,745
Retail, of which	6,469,309	14,063,473	130,026,645	150,559,427
Residential Mortgages/Financing Exposures	104,625	415,477	86,739,665	87,259,767
Qualifying Revolving Retail Exposures	518,767	3,984,696	192,030	4,695,493
Hire Purchase Exposures	51,782	3,182,597	9,031,977	12,266,356
Other Retail Exposures	5,794,135	6,480,703	34,062,973	46,337,811
Total Exposures under IRB Approach	40,749,153	53,772,853	170,568,805	265,090,811
Total Exposures under Standardised and IRB Approaches	83,068,070	87,389,670	221,926,818	392,384,558

Note: This table excludes equity exposures and exposures to central counterparties

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2025

Table 9b: Credit Risk Exposures (Before Credit Risk Mitigation) by Remaining Maturity as at 31 December 2024

RHB Bank Group				
Exposure Class	One Year or Less	More Than One to Five Years	Over Five Years	Total
	RM'000	RM'000	RM'000	RM'000
<u>Exposures under Standardised Approach</u>				
Sovereigns & Central Banks	15,510,116	12,469,613	21,832,439	49,812,168
Public Sector Entities	1,871,518	4,675,061	8,553,386	15,099,965
Banks, Development Financial Institutions & MDBs	20,296,329	8,168,337	3,100,222	31,564,888
Insurance/Takaful Cos, Securities Firms & Fund Managers	109,559	237,373	294,320	641,252
Corporates	6,775,616	7,352,079	3,059,750	17,187,445
Regulatory Retail	2,199,092	1,671,121	10,112,647	13,982,860
Residential Mortgages/Financing	217	15,171	994,685	1,010,073
Higher Risk Assets	2,083	-	873,505	875,588
Other Assets	3,206,875	-	2,402,499	5,609,374
Total Exposures under Standardised Approach	49,971,405	34,588,755	51,223,453	135,783,613
<u>Exposures under IRB Approach</u>				
Corporates, of which	34,391,809	39,806,485	35,904,638	110,102,932
Corporate Exposures (excluding exposures with firm size adjustments)	18,176,339	21,110,313	15,983,694	55,270,346
Corporate Exposures (with firm size adjustments)	12,288,399	7,901,073	13,227,622	33,417,094
Specialised Lending Exposures (Slotting Approach)				
Project Finance	1,180,218	911,534	373,846	2,465,598
Income Producing Real Estate	2,746,853	9,883,565	6,319,476	18,949,894
Retail, of which	6,443,945	13,940,468	127,305,215	147,689,628
Residential Mortgages/Financing Exposures	106,305	414,405	83,009,259	83,529,969
Qualifying Revolving Retail Exposures	418,666	4,037,373	27,520	4,483,559
Hire Purchase Exposures	49,024	2,890,052	8,816,484	11,755,560
Other Retail Exposures	5,869,950	6,598,638	35,451,952	47,920,540
Total Exposures under IRB Approach	40,835,754	53,746,953	163,209,853	257,792,560
Total Exposures under Standardised and IRB Approaches	90,807,159	88,335,708	214,433,306	393,576,173

Note: This table excludes equity exposures

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2025

Table 10a: Portfolios under the Standardised Approach by Risk Weights as at 30 June 2025

RHB Bank Group			Banks, Development Financial Institutions & MDBs	Insurance/ Takaful Cos, Securities Firms & Fund Managers	Corporates	Regulatory Retail	Residential Mortgages/ Financing	Higher Risk Assets	Other Assets	Equity Exposures	Total Exposures After Credit Risk Mitigation	Total Risk- Weighted Assets
Exposure Class	Sovereigns & Central Banks	Public Sector Entities										
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Supervisory Risk Weights (%)												
0%	44,980,243	13,835,977	129,300	-	1,588,280	-	-	-	2,247,850	-	62,781,650	-
20%	761,280	346,087	10,799,366	34,775	3,734,820	78,529	-	-	44,608	-	15,799,465	3,159,893
35%	-	-	-	-	-	-	961,936	-	-	-	961,936	336,678
50%	223,315	-	7,245,411	218,997	471,813	19,727	34,371	-	-	-	8,213,634	4,106,817
75%	-	-	-	-	-	5,428,599	-	-	-	-	5,428,599	4,071,449
100%	498,957	59,274	1,674,441	530,262	9,004,770	7,398,048	12,472	-	2,940,462	921,247	23,039,933	23,039,933
150%	161,821	-	10,106	-	436,126	195,702	-	790,174	-	-	1,593,929	2,390,893
Total Exposures	46,625,616	14,241,338	19,858,624	784,034	15,235,809	13,120,605	1,008,779	790,174	5,232,920	921,247	117,819,146	37,105,663

Table 10b: Portfolios under the Standardised Approach by Risk Weights as at 31 December 2024

RHB Bank Group			Banks, Development Financial Institutions & MDBs	Insurance/ Takaful Cos, Securities Firms & Fund Managers	Corporates	Regulatory Retail	Residential Mortgages/ Financing	Higher Risk Assets	Other Assets	Equity Exposures	Total Exposures After Credit Risk Mitigation	Total Risk- Weighted Assets
Exposure Class	Sovereigns & Central Banks	Public Sector Entities										
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Supervisory Risk Weights (%)												
0%	47,954,741	14,643,892	174,791	11,108	1,219,147	-	-	-	2,572,756	-	66,576,435	-
20%	858,082	393,655	13,908,192	34,403	3,756,668	130,557	-	-	297,695	-	19,379,252	3,875,850
35%	-	-	-	-	-	-	955,945	-	-	-	955,945	334,581
50%	256,051	-	6,548,336	53,033	260,236	17,680	27,977	-	-	-	7,163,313	3,581,657
75%	-	-	-	-	-	5,436,921	-	-	-	-	5,436,921	4,077,691
100%	573,116	58,826	1,610,296	531,110	9,008,408	6,853,428	13,343	-	2,738,923	860,826	22,248,276	22,248,276
150%	170,178	-	7,826	-	445,419	177,011	-	875,588	-	-	1,676,022	2,514,033
Total Exposures	49,812,168	15,096,373	22,249,441	629,654	14,689,878	12,615,597	997,265	875,588	5,609,374	860,826	123,436,164	36,632,088

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2025

Table 11a: Rated Exposures According to Ratings by External Credit Assessment Institutions (ECAIs) as at 30 June 2025

RHB Bank Group

Ratings of Corporates by Approved ECAIs		Moody's	Aaa to Aa3	A1 to A3	Baa1 to Ba3	B1 to C	Unrated	
		S&P	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
		Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
		RAM	AAA to AA3	A1 to A3	BBB1 to BB3	B to D	Unrated	
		MARC	AAA to AA-	A+ to A-	BBB+ to BB-	B1 to D	Unrated	
<u>Exposure Class</u>		R&I	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
			RM'000	RM'000	RM'000	RM'000	RM'000	
<u>On and Off-Balance Sheet Exposures</u>								
Public Sector Entities			462,113	-	-	-	13,779,225	
Insurance/Takaful Cos, Securities Firms & Fund Managers			34,775	218,997	-	-	530,262	
Corporates			3,681,208	314,308	-	-	11,240,293	
Ratings of Sovereigns and Central Banks by Approved ECAIs		Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
		S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
		Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
<u>Exposure Class</u>		R&I	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to C	Unrated
			RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<u>On and Off-Balance Sheet Exposures</u>								
Sovereigns & Central Banks			8,944,287	35,690,709	1,273,622	483,968	161,821	71,209
Ratings of Banking Institutions by Approved ECAIs		Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
		S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
		Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
		RAM	AAA to AA3	A1 to A3	BBB1 to BBB3	BB1 to B3	C1 to D	Unrated
		MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	C+ to D	Unrated
<u>Exposure Class</u>		R&I	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to C	Unrated
			RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<u>On and Off-Balance Sheet Exposures</u>								
Banks, Development Financial Institutions & MDBs			7,163,592	6,950,376	2,412,682	1,019,143	-	2,312,831

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2025

Table 11b: Rated Exposures According to Ratings by External Credit Assessment Institutions (ECAIs) as at 31 December 2024

RHB Bank Group

Ratings of Corporates by Approved ECAIs		Moody's	Aaa to Aa3	A1 to A3	Baa1 to Ba3	B1 to C	Unrated	
		S&P	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
		Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
		RAM	AAA to AA3	A1 to A3	BBB1 to BB3	B to D	Unrated	
		MARC	AAA to AA-	A+ to A-	BBB+ to BB-	B1 to D	Unrated	
<u>Exposure Class</u>		R&I	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
			RM'000	RM'000	RM'000	RM'000	RM'000	
<u>On and Off-Balance Sheet Exposures</u>								
Public Sector Entities			493,179	-	-	-	14,603,194	
Insurance/Takaful Cos, Securities Firms & Fund Managers			34,403	53,033	-	-	542,218	
Corporates			3,690,836	82,881	-	-	10,916,161	
Ratings of Sovereigns and Central Banks by Approved ECAIs		Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
		S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
		Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
<u>Exposure Class</u>		R&I	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to C	Unrated
			RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<u>On and Off-Balance Sheet Exposures</u>								
Sovereigns & Central Banks			8,993,865	38,803,208	1,190,502	582,036	170,178	72,379
Ratings of Banking Institutions by Approved ECAIs		Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
		S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
		Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
		RAM	AAA to AA3	A1 to A3	BBB1 to BBB3	BB1 to B3	C1 to D	Unrated
		MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	C+ to D	Unrated
<u>Exposure Class</u>		R&I	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to C	Unrated
			RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<u>On and Off-Balance Sheet Exposures</u>								
Banks, Development Financial Institutions & MDBs			9,975,289	6,816,667	2,256,994	939,138	-	2,261,353

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2025

Table 12a: Exposures Subject to the Supervisory Risk Weights under the IRB Approach as at 30 June 2025

RHB Bank Group

<u>Supervisory Categories</u>	Exposure After Credit Risk Mitigation					Total
	Strong	Good	Satisfactory	Weak	Default	
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Specialised Lending Exposures						
Project Finance	-	1,831,893	5,170	-	66,641	1,903,704
Income Producing Real Estate	4,702,898	10,288,708	576,083	2,248	91,174	15,661,111
Total Exposures After Credit Risk Mitigation	4,702,898	12,120,601	581,253	2,248	157,815	17,564,815
Total Risk-Weighted Assets	2,537,816	9,084,743	668,441	5,621	-	12,296,621

Table 12b: Exposures Subject to the Supervisory Risk Weights under the IRB Approach as at 31 December 2024

RHB Bank Group

<u>Supervisory Categories</u>	Exposure After Credit Risk Mitigation					Total
	Strong	Good	Satisfactory	Weak	Default	
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Specialised Lending Exposures						
Project Finance	57,651	1,768,557	646	-	56,792	1,883,646
Income Producing Real Estate	4,257,667	10,235,185	554,956	6,475	88,610	15,142,893
Total Exposures After Credit Risk Mitigation	4,315,318	12,003,742	555,602	6,475	145,402	17,026,539
Total Risk-Weighted Assets	2,380,439	9,026,853	638,942	16,187	-	12,062,421

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2025

Table 13a: Exposures under the IRB Approach by PD Band, Exposure Weighted Average Loss Given Default (LGD) and Exposure Weighted Average Risk Weights as at 30 June 2025

RHB Bank Group	Exposure At Default After Credit Risk Mitigation	Exposure Weighted Average LGD	Exposure Weighted Average Risk Weights	Undrawn Commitments
Probability of Default (PD) Range (%)	RM'000	%	%	RM'000
<u>Non Retail Exposures</u>				
Corporate Exposures (excluding exposures with firm size adjustments)				
0 to 1	42,153,293	41.73	52.63	9,135,471
>1 to 4	10,166,981	29.56	75.29	2,382,441
>4 to 12	8,897,844	11.50	39.48	2,971,439
>12 to <100	459,958	42.80	229.61	131,624
Default or 100	1,197,130	44.16	0.21	-
Total Corporate Exposures (excluding exposures with firm size adjustments)	62,875,206			14,620,975
Corporate Exposures (with firm size adjustments)				
0 to 1	20,157,885	36.67	40.52	7,556,348
>1 to 4	7,832,349	35.01	72.38	2,124,371
>4 to 12	3,508,885	36.83	108.72	1,236,320
>12 to <100	1,605,561	14.13	61.06	668,759
Default or 100	986,683	39.06	10.41	-
Total Corporate Exposures (with firm size adjustments)	34,091,363			11,585,798
Total Non Retail Exposures	96,966,569			26,206,773
<u>Retail Exposures</u>				
Residential Mortgages/Financing Exposures				
0 to 3	80,620,679	16.68	10.59	4,258,254
>3 to 10	2,664,004	16.66	48.75	112,467
>10 to 20	564,003	16.54	79.28	864
>20 to <100	2,217,328	16.64	88.56	4,565
Default or 100	1,193,753	16.53	66.21	11,499
Total Residential Mortgages/Financing Exposures	87,259,767			4,387,649
Qualifying Revolving Retail Exposures				
0 to 3	2,968,077	59.50	23.07	5,345,649
>3 to 10	1,279,095	57.75	67.99	556,045
>10 to 20	253,264	54.56	115.27	75,846
>20 to <100	105,865	54.88	157.19	24,786
Default or 100	89,192	48.20	449.35	-
Total Qualifying Revolving Retail Exposures	4,695,493			6,002,326
Hire Purchase Exposures				
0 to 3	11,715,861	44.25	28.89	-
>3 to 10	247,127	46.22	73.40	-
>10 to 20	207,724	45.27	100.41	-
>20 to <100	42,226	45.53	106.47	-
Default or 100	53,418	45.81	61.76	-
Total Hire Purchase Exposures	12,266,356			-
Other Retail Exposures				
0 to 3	35,477,942	20.57	16.49	11,458,621
>3 to 10	6,438,315	22.05	32.63	199,198
>10 to 20	1,014,278	31.10	57.13	32,908
>20 to <100	1,287,431	27.89	67.10	54,846
Default or 100	2,119,845	31.10	134.96	25,874
Total Other Retail Exposures	46,337,811			11,771,447
Total Retail Exposures	150,559,427			22,161,422
Total Non Retail & Retail Exposures under IRB Approach	247,525,996			48,368,195

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2025

Table 13b: Exposures under the IRB Approach by PD Band, Exposure Weighted Average Loss Given Default (LGD) and Exposure Weighted Average Risk Weights as at 31 December 2024

RHB Bank Group	Exposure At Default After Credit Risk Mitigation RM'000	Exposure Weighted Average LGD %	Exposure Weighted Average Risk Weights %	Undrawn Commitments RM'000
Probability of Default (PD) Range (%)				
<u>Non Retail Exposures</u>				
Corporate Exposures (excluding exposures with firm size adjustments)				
0 to 1	40,797,250	41.31	51.49	8,648,112
>1 to 4	9,332,840	30.16	74.43	2,412,769
>4 to 12	7,814,401	10.51	36.27	2,831,804
>12 to <100	460,737	41.75	222.28	150,791
Default or 100	1,254,071	43.97	2.10	-
Total Corporate Exposures (excluding exposures with firm size adjustments)	59,659,299			14,043,476
Corporate Exposures (with firm size adjustments)				
0 to 1	19,521,042	37.21	42.49	7,086,657
>1 to 4	8,201,433	33.28	69.71	2,265,638
>4 to 12	2,929,165	36.26	108.91	924,270
>12 to <100	1,838,683	14.68	62.38	497,383
Default or 100	926,771	38.58	11.58	-
Total Corporate Exposures (with firm size adjustments)	33,417,094			10,773,948
Total Non Retail Exposures	93,076,393			24,817,424
<u>Retail Exposures</u>				
Residential Mortgages/Financing Exposures				
0 to 3	77,412,302	16.66	10.47	4,019,848
>3 to 10	2,313,760	16.62	48.95	107,553
>10 to 20	575,150	16.58	79.35	1,025
>20 to <100	2,118,790	16.63	88.56	4,641
Default or 100	1,109,967	16.52	64.28	12,100
Total Residential Mortgages/Financing Exposures	83,529,969			4,145,167
Qualifying Revolving Retail Exposures				
0 to 3	2,828,411	59.54	22.97	4,910,867
>3 to 10	1,221,951	57.78	68.04	512,779
>10 to 20	245,306	54.71	116.04	73,953
>20 to <100	97,303	54.49	155.18	20,928
Default or 100	90,588	48.66	138.63	-
Total Qualifying Revolving Retail Exposures	4,483,559			5,518,527
Hire Purchase Exposures				
0 to 3	11,241,519	44.06	28.67	-
>3 to 10	224,725	45.88	72.85	-
>10 to 20	190,470	45.08	100.00	-
>20 to <100	39,958	45.39	106.12	-
Default or 100	58,888	45.69	41.06	-
Total Hire Purchase Exposures	11,755,560			-
Other Retail Exposures				
0 to 3	37,078,171	20.58	16.63	11,938,150
>3 to 10	6,540,818	23.37	34.60	205,786
>10 to 20	1,084,855	33.02	60.89	26,498
>20 to <100	1,294,052	28.59	68.64	47,043
Default or 100	1,922,644	31.32	48.17	26,398
Total Other Retail Exposures	47,920,540			12,243,875
Total Retail Exposures	147,689,628			21,907,569
Total Non Retail & Retail Exposures under IRB Approach	240,766,021			46,724,993

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2025

Table 14a: Exposures under the A-IRB Approach by EL Range and Exposure Weighted Average Risk Weights as at 30 June 2025

RHB Bank Group	Exposure At Default After Credit Risk Mitigation RM'000	Exposure Weighted Average Risk Weights %	Undrawn Commitments RM'000
<u>Expected Losses (EL) Range (%)</u>			
<u>Retail Exposures</u>			
Residential Mortgages/Financing Exposures			
0 to 1	83,559,045	12.54	4,378,538
>1 to 10	2,555,930	90.56	8,642
>10 to <100	1,062,744	23.07	427
100	82,048	0.00	42
Total Residential Mortgages/Financing Exposures	87,259,767		4,387,649
Qualifying Revolving Retail Exposures			
0 to 1	2,734,351	35.64	5,064,664
>1 to 10	1,824,408	69.02	908,079
>10 to <100	136,734	131.33	29,583
100	-	0.00	-
Total Qualifying Revolving Retail Exposures	4,695,493		6,002,326
Hire Purchase Exposures			
0 to 1	11,469,361	28.41	-
>1 to 10	707,087	77.69	-
>10 to <100	80,317	56.20	-
100	9,591	0.00	-
Total Hire Purchase Exposures	12,266,356		-
Other Retail Exposures			
0 to 1	40,242,652	22.11	11,606,113
>1 to 10	4,019,051	66.16	130,889
>10 to <100	1,581,997	44.07	33,961
100	494,111	0.00	484
Total Other Retail Exposures	46,337,811		11,771,447
Total Retail Exposures	150,559,427		22,161,422

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2025

Table 14b: Exposures under the A-IRB Approach by EL Range and Exposure Weighted Average Risk Weights as at 31 December 2024

RHB Bank Group	Exposure At Default After Credit Risk Mitigation RM'000	Exposure Weighted Average Risk Weights %	Undrawn Commitments RM'000
<u>Expected Losses (EL) Range (%)</u>			
<u>Retail Exposures</u>			
Residential Mortgages/Financing Exposures			
0 to 1	79,773,369	11.78	4,134,819
>1 to 10	2,709,607	97.94	9,858
>10 to <100	964,178	23.85	448
100	82,815	0.00	42
Total Residential Mortgages/Financing Exposures	83,529,969		4,145,167
Qualifying Revolving Retail Exposures			
0 to 1	2,550,487	21.46	4,660,671
>1 to 10	1,735,477	69.38	831,947
>10 to <100	197,593	147.20	25,909
100	2	0.00	-
Total Qualifying Revolving Retail Exposures	4,483,559		5,518,527
Hire Purchase Exposures			
0 to 1	11,005,034	27.94	-
>1 to 10	651,702	77.05	-
>10 to <100	91,728	72.44	-
100	7,096	0.00	-
Total Hire Purchase Exposures	11,755,560		-
Other Retail Exposures			
0 to 1	41,124,834	16.02	12,077,877
>1 to 10	4,409,339	70.62	129,774
>10 to <100	1,924,041	62.52	35,839
100	462,326	0.00	385
Total Other Retail Exposures	47,920,540		12,243,875
Total Retail Exposures	147,689,628		21,907,569

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2025

Table 15: Exposures under IRB Approach by Actual Losses versus Expected Losses

RHB Bank Group	Actual Losses as at	Expected Losses as at	Actual Losses as at	Expected Losses as at
<u>Exposure Class</u>	<u>30 June 2025</u>	<u>30 June 2024</u>	<u>30 June 2024</u>	<u>30 June 2023</u>
	RM'000	RM'000	RM'000	RM'000
Corporates, of which				
Corporate Exposures (excluding exposures with firm size adjustments)	5,298	212,917	17,597	189,273
Corporate Exposures (with firm size adjustments)	35,977	226,943	71,914	214,432
Specialised Lending Exposures (Slotting Approach)				
Project Finance	-	7,669	757	13,490
Income Producing Real Estate	-	72,715	-	55,027
Retail, of which				
Residential Mortgages/Financing Exposures	89,534	216,708	93,919	180,479
Qualifying Revolving Retail Exposures	37,614	84,016	46,919	80,510
Hire Purchase Exposures	35,457	63,372	34,334	59,906
Other Retail Exposures	254,100	342,166	345,565	352,227
Total	457,980	1,226,506	611,005	1,145,344

Note:

Actual losses are derived from impairment allowances and write-offs during the year, while expected losses (EL) measures the loss expected from the Bank's credit exposures as at 30 June of the preceding year.

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2025

Table 16a: Credit Risk Mitigation of Portfolios under the Standardised Approach as at 30 June 2025

RHB Bank Group	Gross Exposures Before Credit Risk Mitigation	Gross Exposures Covered by Guarantees/ Credit Derivatives	Gross Exposures Covered by Eligible Financial Collateral
<u>Exposure Class</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>
<u>On-Balance Sheet Exposures</u>			
Sovereigns & Central Banks	42,220,789	-	-
Public Sector Entities	12,288,541	11,596,132	37,600
Banks, Development Financial Institutions & MDBs	16,989,907	125,593	2,382
Insurance/Takaful Cos, Securities Firms & Fund Managers	698,755	-	-
Corporates	14,021,583	677,727	2,019,106
Regulatory Retail	13,259,791	69,568	893,438
Residential Mortgages/Financing	963,564	-	10,727
Higher Risk Assets	790,174	-	-
Other Assets	5,232,920	-	-
Equity Exposures	921,247	-	-
Defaulted Exposures	774,431	8,854	2,332
Total On-Balance Sheet Exposures	108,161,702	12,477,874	2,965,585
<u>Off-Balance Sheet Exposures</u>			
OTC Derivatives	3,198,338	-	541,185
Off-balance sheet exposures other than OTC derivatives or credit derivatives	16,838,150	2,805,515	6,888,442
Defaulted Exposures	16,804	15,773	636
Total Off-Balance Sheet Exposures	20,053,292	2,821,288	7,430,263
Total On and Off-Balance Sheet Exposures	128,214,994	15,299,162	10,395,848

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2025

Table 16b: Credit Risk Mitigation of Portfolios under the Standardised Approach as at 31 December 2024

RHB Bank Group	Gross Exposures Before Credit Risk Mitigation	Gross Exposures Covered by Guarantees/ Credit Derivatives	Gross Exposures Covered by Eligible Financial Collateral
<u>Exposure Class</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>
<u>On-Balance Sheet Exposures</u>			
Sovereigns & Central Banks	43,492,456	-	-
Public Sector Entities	13,175,536	12,503,703	2,600
Banks, Development Financial Institutions & MDBs	18,347,570	174,791	-
Insurance/Takaful Cos, Securities Firms & Fund Managers	550,843	-	-
Corporates	13,832,113	856,302	1,953,918
Regulatory Retail	12,893,888	115,450	998,632
Residential Mortgages/Financing	950,425	-	9,874
Higher Risk Assets	875,588	-	-
Other Assets	5,609,374	-	-
Equity Exposures	860,825	-	-
Defaulted Exposures	730,966	15,022	2,382
Total On-Balance Sheet Exposures	111,319,584	13,665,268	2,967,406
<u>Off-Balance Sheet Exposures</u>			
OTC Derivatives	4,316,537	-	412,711
Off-balance sheet exposures other than OTC derivatives or credit derivatives	20,990,986	2,209,798	9,827,846
Defaulted Exposures	17,332	15,918	312
Total Off-Balance Sheet Exposures	25,324,855	2,225,716	10,240,869
Total On and Off-Balance Sheet Exposures	136,644,439	15,890,984	13,208,275

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2025

Table 17a: Credit Risk Mitigation of Portfolios under the IRB Approach as at 30 June 2025

RHB Bank Group

Exposure Class	Gross Exposures Before Credit Risk Mitigation RM'000	Gross Exposures Covered by Guarantees/ Credit Derivatives RM'000	Gross Exposures Covered by Eligible Financial Collateral RM'000	Gross Exposures Covered by Other Eligible Collateral RM'000
<u>On-Balance Sheet Exposures</u>				
Corporates, of which	100,388,708	26,077,614	3,603,665	18,085,409
Corporate Exposures (excluding exposures with firm size adjustments)	52,115,796	20,112,257	756,133	5,795,971
Corporate Exposures (with firm size adjustments)	28,490,885	2,460,683	2,847,532	12,289,438
Specialised Lending Exposures (Slotting Approach)				
Project Finance	1,771,782	104,450	-	-
Income Producing Real Estate	18,010,245	3,400,224	-	-
Retail, of which	130,323,938	122,614	6,068,385	93,632,799
Residential Mortgages/Financing Exposures	81,689,864	-	-	81,518,475
Qualifying Revolving Retail Exposures	2,537,998	-	-	-
Hire Purchase Exposures	12,212,938	-	-	-
Other Retail Exposures	33,883,138	122,614	6,068,385	12,114,324
Defaulted Exposures	5,736,251	196,650	17,275	1,983,304
Total On-Balance Sheet Exposures	236,448,897	26,396,878	9,689,325	113,701,512
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	353,137	-	2,083	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	28,227,192	2,726,148	813,849	14,030,485
Defaulted Exposures	61,585	-	1,487	34,538
Total Off-Balance Sheet Exposures	28,641,914	2,726,148	817,419	14,065,023
Total On and Off-Balance Sheet Exposures	265,090,811	29,123,026	10,506,744	127,766,535

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2025

Table 17b: Credit Risk Mitigation of Portfolios under the IRB Approach as at 31 December 2024

RHB Bank Group

Exposure Class	Gross Exposures Before Credit Risk Mitigation RM'000	Gross Exposures Covered by Guarantees/ Credit Derivatives RM'000	Gross Exposures Covered by Eligible Financial Collateral RM'000	Gross Exposures Covered by Other Eligible Collateral RM'000
<u>On-Balance Sheet Exposures</u>				
Corporates, of which	96,544,898	25,762,308	3,445,328	18,221,292
Corporate Exposures (excluding exposures with firm size adjustments)	48,827,817	18,892,072	685,006	5,522,400
Corporate Exposures (with firm size adjustments)	28,335,502	3,010,928	2,760,322	12,698,892
Specialised Lending Exposures (Slotting Approach)				
Project Finance	2,156,613	531,882	-	-
Income Producing Real Estate	17,224,966	3,327,426	-	-
Retail, of which	127,683,124	132,483	5,943,340	91,010,299
Residential Mortgages/Financing Exposures	78,286,935	-	-	78,116,602
Qualifying Revolving Retail Exposures	2,487,392	-	-	-
Hire Purchase Exposures	11,696,672	-	-	-
Other Retail Exposures	35,212,125	132,483	5,943,340	12,893,697
Defaulted Exposures	5,445,512	244,325	15,550	1,861,175
Total On-Balance Sheet Exposures	229,673,534	26,139,116	9,404,218	111,092,766
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	505,712	-	2,553	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	27,550,495	2,138,791	806,775	13,749,188
Defaulted Exposures	62,819	3,878	2,130	34,684
Total Off-Balance Sheet Exposures	28,119,026	2,142,669	811,458	13,783,872
Total On and Off-Balance Sheet Exposures	257,792,560	28,281,785	10,215,676	124,876,638

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2025

Table 18a: Impaired and Past Due Loans/Financing and Allowance for Credit Losses by Industry Sector as at 30 June 2025

RHB Bank Group	Impaired Loans and Advances/Financing	Past Due Loans/Financing	Allowance for Credit Losses
Industry Sector	RM'000	RM'000	RM'000
Agriculture	46,362	85,255	30,623
Mining & Quarrying	3,517	1,375	2,743
Manufacturing	355,943	114,622	274,605
Electricity, Gas & Water Supply	54,773	7,770	46,594
Construction	418,618	102,077	243,998
Wholesale, Retail Trade, Restaurants & Hotels	840,597	485,190	472,175
Transport, Storage & Communication	79,116	50,948	69,983
Finance, Insurance/Takaful, Real Estate & Business	323,251	296,993	445,906
Education, Health & Others	171,899	82,169	27,371
Household	1,312,985	6,332,981	1,135,466
Others	42,859	524,095	79,604
Total	3,649,920	8,083,475	2,829,068

Table 18b: Impaired and Past Due Loans/Financing and Allowance for Credit Losses by Industry Sector as at 31 December 2024

RHB Bank Group	Impaired Loans and Advances/Financing	Past Due Loans/Financing	Allowance for Credit Losses
Industry Sector	RM'000	RM'000	RM'000
Agriculture	51,993	8,782	28,637
Mining & Quarrying	3,498	15,626	2,794
Manufacturing	342,422	198,671	260,557
Electricity, Gas & Water Supply	9,384	2	21,968
Construction	460,804	172,454	251,619
Wholesale, Retail Trade, Restaurants & Hotels	765,568	494,040	458,413
Transport, Storage & Communication	90,144	35,559	123,095
Finance, Insurance/Takaful, Real Estate & Business	389,660	269,329	377,298
Education, Health & Others	120,701	78,973	29,143
Household	1,205,944	5,717,996	969,204
Others	47,090	320,113	217,296
Total	3,487,208	7,311,545	2,740,024

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2025

Table 19: Net Charges/(Write back) and Write-Offs for Loans/Financing Impairment by Industry Sector

RHB Bank Group	Six Months Period Ended 30.06.2025		Twelve Months Period Ended 31.12.2024	
	Net Charges/ (Write back)	Write-Offs	Net Charges/ (Write back)	Write-Offs
	for Lifetime	for Lifetime	for Lifetime	for Lifetime
	ECL Credit	ECL Credit	ECL Credit	ECL Credit
	Impaired (Stage 3)	Impaired (Stage 3)	Impaired (Stage 3)	Impaired (Stage 3)
Industry Sector	RM'000	RM'000	RM'000	RM'000
Agriculture	(543)	(524)	4,594	(17,522)
Mining & Quarrying	15	-	954	(428)
Manufacturing	29,519	(26,244)	81,935	(28,298)
Electricity, Gas & Water Supply	33,762	(17)	5,264	(137)
Construction	14,062	(21,750)	29,115	(78,808)
Wholesale, Retail Trade, Restaurants & Hotels	69,473	(31,853)	134,248	(135,948)
Transport, Storage & Communication	(1,828)	(1,908)	(76,788)	(15,641)
Finance, Insurance/Takaful, Real Estate & Business	2,091	(4,269)	17,824	(26,714)
Education, Health & Others	(508)	(829)	(3,208)	(5,479)
Household	160,924	(130,673)	314,683	(336,880)
Others	249	(353)	1,782	(2,487)
Total	307,216	(218,420)	510,403	(648,342)

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2025

Table 20a: Impaired and Past Due Loans/Financing and Allowance for Credit Losses by Geographical Distribution as at 30 June 2025

RHB Bank Group	Impaired Loans and Advances/	Past Due	Allowance
<u>Geographical Distribution</u>	<u>Financing</u>	<u>Loans/</u>	<u>for</u>
	RM'000	Financing	Credit Losses
		RM'000	RM'000
Malaysia	2,633,525	7,214,582	2,260,210
Labuan Offshore	-	-	7,078
Singapore	205,036	267,754	172,049
Thailand	431,675	9,981	312,609
Brunei	3,892	35,312	1,483
Cambodia	375,792	482,897	70,970
Lao	-	72,949	4,669
Total	3,649,920	8,083,475	2,829,068

Table 20b: Impaired and Past Due Loans/Financing and Allowance for Credit Losses by Geographical Distribution as at 31 December 2024

RHB Bank Group	Impaired Loans and Advances/	Past Due	Allowance
<u>Geographical Distribution</u>	<u>Financing</u>	<u>Loans/</u>	<u>for</u>
	RM'000	Financing	Credit Losses
		RM'000	RM'000
Malaysia	2,431,036	6,418,648	2,147,969
Labuan Offshore	-	-	5,077
Singapore	219,625	279,145	199,215
Thailand	445,703	-	314,620
Brunei	4,078	30,804	2,101
Cambodia	386,766	503,335	64,999
Lao	-	79,613	6,043
Total	3,487,208	7,311,545	2,740,024

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2025

Table 21a: Movement in Loans/Financing Allowance for Credit Losses as at 30 June 2025

RHB Bank Group	12-month ECL (Stage 1) RM'000	Lifetime ECL Not Credit Impaired (Stage 2) RM'000	Lifetime ECL Credit Impaired (Stage 3) RM'000	Total RM'000
Balance as at the beginning of the financial period	803,129	721,173	1,215,722	2,740,024
Changes due to financial assets recognised in the opening balance that have been:				
- Transferred to 12-month ECL (Stage 1)	106,433	(91,289)	(15,144)	-
- Transferred to Lifetime ECL not credit impaired (Stage 2)	(28,464)	111,098	(82,634)	-
- Transferred to Lifetime ECL credit impaired (Stage 3)	(5,664)	(82,702)	88,366	-
	72,305	(62,893)	(9,412)	-
Changes in credit risk	(124,973)	60,280	362,679	297,986
Purchases and origination	73,891	34,530	9,538	117,959
Bad debts written off	-	-	(218,420)	(218,420)
Changes to model methodologies	-	-	-	-
Derecognition	(23,966)	(27,065)	(55,589)	(106,620)
Disposal of a subsidiary	-	-	-	-
Exchange differences	(391)	(2,845)	(2,676)	(5,912)
Other movements	-	-	4,051	4,051
Balance as at the end of the financial period	799,995	723,180	1,305,893	2,829,068

Table 21b: Movement in Loans/Financing Allowance for Credit Losses as at 31 December 2024

RHB Bank Group	12-month ECL (Stage 1) RM'000	Lifetime ECL Not Credit Impaired (Stage 2) RM'000	Lifetime ECL Credit Impaired (Stage 3) RM'000	Total RM'000
Balance as at the beginning of the financial year	691,260	706,389	1,384,946	2,782,595
Changes due to financial assets recognised in the opening balance that have been:				
- Transferred to 12-month ECL (Stage 1)	223,174	(183,709)	(39,465)	-
- Transferred to Lifetime ECL not credit impaired (Stage 2)	(33,719)	211,148	(177,429)	-
- Transferred to Lifetime ECL credit impaired (Stage 3)	(10,170)	(81,073)	91,243	-
	179,285	(53,634)	(125,651)	-
Changes in credit risk	(140,541)	37,827	766,222	663,508
Purchases and origination	134,124	99,666	26,862	260,652
Bad debts written off	-	-	(648,342)	(648,342)
Changes to model methodologies	(7,591)	-	-	(7,591)
Derecognition	(45,872)	(65,946)	(157,030)	(268,848)
Disposal of a subsidiary	-	-	(3,182)	(3,182)
Exchange differences	(7,536)	(3,129)	(8,547)	(19,212)
Other movements	-	-	(19,556)	(19,556)
Balance as at the end of the financial year	803,129	721,173	1,215,722	2,740,024

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2025

Table 22a: Market Risk-Weighted Assets and Minimum Capital Requirements as at 30 June 2025

RHB Bank Group				
	Long	Short	Risk-Weighted	Minimum
<u>Market Risk</u>	<u>Position</u>	<u>Position</u>	<u>Assets</u>	<u>Capital</u>
	RM'000	RM'000	RM'000	Requirements
				RM'000
Interest Rate Risk/Profit Rate Risk	289,462,314	286,592,059	5,668,097	453,448
Equity Position Risk	12,618	6,730	29,085	2,327
Foreign Currency Risk	919,539	194,214	892,592	71,407
Options Risk	590,403	20,569	566,708	45,337
Total			7,156,482	572,519
RHB Bank				
	Long	Short	Risk-Weighted	Minimum
<u>Market Risk</u>	<u>Position</u>	<u>Position</u>	<u>Assets</u>	<u>Capital</u>
	RM'000	RM'000	RM'000	Requirements
				RM'000
Interest Rate Risk/Profit Rate Risk	288,879,358	286,533,350	5,224,008	417,921
Equity Position Risk	-	-	-	-
Foreign Currency Risk	557,899	348,703	528,668	42,293
Options Risk	1,535	13,840	1,346	108
Total			5,754,022	460,322
RHB Islamic Bank				
	Long	Short	Risk-Weighted	Minimum
<u>Market Risk</u>	<u>Position</u>	<u>Position</u>	<u>Assets</u>	<u>Capital</u>
	RM'000	RM'000	RM'000	Requirements
				RM'000
Profit Rate Risk	36,623,800	36,109,515	392,706	31,416
Equity Position Risk	-	-	-	-
Foreign Currency Risk	15,245	79,812	79,812	6,385
Options Risk	-	-	-	-
Total			472,518	37,801
RHB Investment Bank				
	Long	Short	Risk-Weighted	Minimum
<u>Market Risk</u>	<u>Position</u>	<u>Position</u>	<u>Assets</u>	<u>Capital</u>
	RM'000	RM'000	RM'000	Requirements
				RM'000
Interest Rate Risk/Profit Rate Risk	393,647	22,537	10,300	824
Equity Position Risk	452	1,205	16,589	1,327
Foreign Currency Risk	117,427	608	117,427	9,394
Options Risk	283,735	1,205	417,977	33,438
Total			562,293	44,983

Note:

As at 30 June 2025,

1. RHB Bank Group did not have any exposure under commodity risk, inventory risk, and market risk exposure absorbed by PSIA.
2. RHB Bank did not have any exposure under equity position risk, commodity risk, inventory risk, and market risk exposure absorbed by PSIA.
3. RHB Islamic Bank did not have any exposure under equity position risk, commodity risk, inventory risk, options risk, and market risk exposure absorbed by PSIA.
4. RHB Investment Bank did not have any exposure under commodity risk and inventory risk. The equity position risk is computed based on net long and net short position.

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2025

Table 22b: Market Risk-Weighted Assets and Minimum Capital Requirements as at 31 December 2024

RHB Bank Group				
Market Risk	Long Position RM'000	Short Position RM'000	Risk- Weighted Assets RM'000	Minimum Capital Requirements RM'000
Interest Rate Risk/Profit Rate Risk	271,049,793	267,429,322	4,536,244	362,900
Equity Position Risk	164,506	150,039	51,885	4,151
Foreign Currency Risk	1,062,207	406,722	1,024,165	81,933
Options Risk	204,617	169,741	64,924	5,194
Total			5,677,218	454,178
RHB Bank				
Market Risk	Long Position RM'000	Short Position RM'000	Risk- Weighted Assets RM'000	Minimum Capital Requirements RM'000
Interest Rate Risk/Profit Rate Risk	277,188,942	271,605,527	4,396,470	351,718
Equity Position Risk	-	-	-	-
Foreign Currency Risk	730,941	599,676	692,903	55,432
Options Risk	40,111	19,702	2,856	228
Total			5,092,229	407,378
RHB Islamic Bank				
Market Risk	Long Position RM'000	Short Position RM'000	Risk- Weighted Assets RM'000	Minimum Capital Requirements RM'000
Profit Rate Risk	35,864,622	35,657,616	442,382	35,391
Equity Position Risk	-	-	-	-
Foreign Currency Risk	43,588	91,283	91,287	7,303
Options Risk	-	-	-	-
Total			533,669	42,694
RHB Investment Bank				
Market Risk	Long Position RM'000	Short Position RM'000	Risk- Weighted Assets RM'000	Minimum Capital Requirements RM'000
Interest Rate Risk/Profit Rate Risk	174,005	18,216	3,046	244
Equity Position Risk	152,029	147,635	30,538	2,443
Foreign Currency Risk	112,187	4,547	112,187	8,975
Options Risk	-	147,635	60,212	4,817
Total			205,983	16,479

Note:

As at 31 December 2024,

1. RHB Bank Group did not have any exposure under commodity risk, inventory risk, and market risk exposure absorbed by PSIA.
2. RHB Bank did not have any exposure under equity position risk, commodity risk, inventory risk, and market risk exposure absorbed by PSIA.
3. RHB Islamic Bank did not have any exposure under equity position risk, commodity risk, inventory risk, options risk, and market risk exposure absorbed by PSIA.
4. RHB Investment Bank did not have any exposure under commodity risk and inventory risk. The equity position risk is computed based on net long and net short position.

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2025

Table 23: Equity Exposures in the Banking Book

RHB Bank Group Equity Type	Gross Credit Exposures		Risk-Weighted Assets	
	30.06.2025	31.12.2024	30.06.2025	31.12.2024
	RM'000	RM'000	RM'000	RM'000
Publicly traded				
Investment in unit trust funds	32,132	31,828	32,132	31,828
Holdings of equity investments	3,395	3,433	3,395	3,433
Privately held				
For socio economic purposes	885,720	825,564	885,720	825,564
For non socio economic purposes	790,060	875,469	1,185,090	1,313,203
Total	1,711,307	1,736,294	2,106,337	2,174,028
	30.06.2025	31.12.2024		
	RM'000	RM'000		
Cumulative Realised Gains/(Loss)				
from Sale and Liquidations	49	21,512		
Total Net Unrealised Gains/(Loss)	1,014,488	1,002,570		

Table 24a: Interest Rate Risk/Rate of Return Risk in the Banking Book as at 30 June 2025

RHB Bank Group Currency	Impact on Position as at Reporting Period (100 basis points) Parallel Shift			
	Increase/(Decline) in Earnings		Increase/(Decline) in Economic Value	
	Impact based on +100 basis points	Impact based on -100 basis points	Impact based on +100 basis points	Impact based on -100 basis points
	RM'000	RM'000	RM'000	RM'000
MYR - Malaysian Ringgit	651,966	(651,966)	(1,316,050)	1,316,050
USD - US Dollar	(149,925)	149,925	(261,093)	261,093
Others ¹	20,210	(20,210)	(66,686)	66,686
Total	522,251	(522,251)	(1,643,829)	1,643,829

Table 24b: Interest Rate Risk/Rate of Return Risk in the Banking Book as at 31 December 2024

RHB Bank Group Currency	Impact on Position as at Reporting Period (100 basis points) Parallel Shift			
	Increase/(Decline) in Earnings		Increase/(Decline) in Economic Value	
	Impact based on +100 basis points	Impact based on -100 basis points	Impact based on +100 basis points	Impact based on -100 basis points
	RM'000	RM'000	RM'000	RM'000
MYR - Malaysian Ringgit	482,094	(482,094)	(1,407,430)	1,407,430
USD - US Dollar	(133,493)	133,493	(99,374)	99,374
Others ¹	27,646	(27,646)	(64,316)	64,316
Total	376,247	(376,247)	(1,571,120)	1,571,120

Note:

1. Inclusive of GBP, EUR, SGD, etc.

2. The EaR and EVE exposures are additive and do not take into account any correlation impact in the aggregation.

3. The earnings and economic values were computed based on the standardised approach adopted by BNM.

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2025

Table 25a: Operational Risk-Weighted Assets and Minimum Capital Requirements as at 30 June 2025

<u>Operational Risk</u>	<u>RHB Bank Group</u> RM'000	<u>RHB Bank</u> RM'000	<u>RHB Islamic Bank</u> RM'000	<u>RHB Investment Bank</u> RM'000
Risk-Weighted Assets	16,188,495	10,566,128	3,533,720	747,470
Minimum Capital Requirements	1,295,080	845,290	282,698	59,798

Table 25b: Operational Risk-Weighted Assets and Minimum Capital Requirements as at 31 December 2024

<u>Operational Risk</u>	<u>RHB Bank Group</u> RM'000	<u>RHB Bank</u> RM'000	<u>RHB Islamic Bank</u> RM'000	<u>RHB Investment Bank</u> RM'000
Risk-Weighted Assets	14,795,927	9,833,938	3,534,619	718,125
Minimum Capital Requirements	1,183,674	786,715	282,769	57,450

Note:

Operational RWA as at June 2025 is calculated using the Standardised Approach (SA) under BNM's Capital Adequacy Framework, while December 2024 figures were based on the Basic Indicator Approach (BIA). Comparative figures are not presented due to the change in methodology in line with BNM's transitional arrangements.

Table 26: Disclosure on Profit Sharing Investment Account

RHB Bank Group

<u>Unrestricted Investment Account (URIA)</u>	<u>30.06.2025</u> %	<u>31.12.2024</u> %
Return on Assets (ROA)	6.37	13.33
Average Net Distributable Income	6.45	5.19
Average Net Distributable Income Attributable to the Investment Account Holder (IAH)	4.02	3.94
	RM'000	RM'000
Impaired assets funded by URIA	5,433	11,781
Impairment provisions funded by URIA	2,277	9,759

Note:

1. Return on Assets refers to total gross income/ average amount of assets funded by URIA.
2. Average Net Distributable Income refers to total average net distributable income/ average amount of assets funded by URIA.
3. Impairment provisions funded by URIA cover Stage 1, Stage 2, and Stage 3 ECL.

Restricted Investment Account (RIA)

For the financial year ended 30 June 2025, the Return on Assets and Average Net Distributable Income Ratio for the financial assets funded by RIA with external investors is 7.00% (31 December 2024: 6.88%).

Impaired assets for financial assets funded by RIA with external investors is RM600,070,000 (31 December 2024: RM564,169,000).