

RHB Investment Bank Berhad

Basel II Pillar 3 Disclosures

30 June 2025

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

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STATEMENT BY 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 Investment Bank Berhad, I am pleased to provide an attestation that the Basel II Pillar 3 Disclosures of RHB Investment Bank Berhad as at 30 June 2025 are accurate and complete.

KEVIN VIJENDREN DAVIES
Managing Director

RHB INVESTMENT BANK GROUP
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INTRODUCTION

This document describes RHB Investment Bank Berhad's risk profile and capital adequacy position in accordance with the 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) 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 previously 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 purposes of complying with regulatory requirements under Pillar 1 of the Basel framework, as implemented by BNM, the approaches adopted by RHB Investment Bank Berhad are as follows:

| Entity | Credit Risk | Market Risk | Operational Risk |
|----------------------------|-----------------------|-----------------------|---|
| RHB Investment Bank Berhad | Standardised Approach | Standardised Approach | Standardised Approach (previously Basic Indicator 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: Basel II Pillar 3 Disclosure Policy.

RHB Investment Bank Berhad's Pillar 3 disclosure report will be made available under the Investor Relations section of RHB Banking Group's website at www.rhbgroup.com and 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 Investment Bank Berhad's information is presented on a consolidated basis, namely RHB Investment Bank Berhad with its overseas operations and its subsidiaries, and is referred to as 'RHB Investment Bank Group'.

RHB Investment Bank 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).

RHB Investment Bank Group is involved in merchant banking business, dealing in securities, stock, debt and derivatives, stockbroking business and the business of brokers and dealers in futures and options contracts, investment management services, islamic investment management services, management of unit trust funds and islamic unit trust funds, management of private retirement schemes, provision of investment advisory services, research services and provision of nominee services.

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

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Table 1: Capital Adequacy Ratios

| <u>Capital Ratios</u> | RHB Investment Bank Group | | RHB Investment Bank | |
|---|---------------------------|------------|---------------------|------------|
| | 30.06.2025 | 31.12.2024 | 30.06.2025 | 31.12.2024 |
| <u>Before proposed dividends</u> | | | | |
| Common Equity Tier I Capital Ratio | 33.864% | 44.892% | 29.935% | 51.722% |
| Tier I Capital Ratio | 33.888% | 44.920% | 29.935% | 51.722% |
| Total Capital Ratio | 36.417% | 48.107% | 34.163% | 58.499% |
| <u>After proposed dividends</u> | | | | |
| Common Equity Tier I Capital Ratio | 30.926% | 42.358% | 24.128% | 45.285% |
| Tier I Capital Ratio | 30.949% | 42.386% | 24.128% | 45.285% |
| Total Capital Ratio | 33.479% | 45.574% | 28.357% | 52.062% |

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

| <u>Risk Types</u> | RHB Investment Bank Group | | RHB Investment Bank | |
|-------------------|---------------------------|------------------|---------------------|------------------|
| | 30.06.2025 | 31.12.2024 | 30.06.2025 | 31.12.2024 |
| | RM'000 | RM'000 | RM'000 | RM'000 |
| Credit RWA | 2,855,839 | 2,358,738 | 1,273,697 | 676,141 |
| Market RWA | 890,573 | 379,141 | 562,293 | 205,983 |
| Operational RWA | 1,358,411 | 1,326,935 | 747,470 | 718,125 |
| Total | 5,104,823 | 4,064,814 | 2,583,460 | 1,600,249 |

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

| <u>Risk Types</u> | RWA | | Minimum Capital Requirements | |
|-------------------------------------|-----------------------|------------------|------------------------------|-----------------|
| | RHB | RHB | RHB | RHB |
| | Investment Bank Group | Investment Bank | Investment Bank Group | Investment Bank |
| | RM'000 | RM'000 | RM'000 | RM'000 |
| Credit Risk | | | | |
| Under Standardised Approach | 2,320,594 | 738,452 | 185,647 | 59,076 |
| Exposures to Central Counterparties | 535,245 | 535,245 | 42,820 | 42,820 |
| Market Risk | | | | |
| Under Standardised Approach | 890,573 | 562,293 | 71,246 | 44,983 |
| Operational Risk | | | | |
| Under Standardised Approach | 1,358,411 | 747,470 | 108,673 | 59,798 |
| Total | 5,104,823 | 2,583,460 | 408,386 | 206,677 |

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

| <u>Risk Types</u> | RWA | | Minimum Capital Requirements | |
|--------------------------------|-----------------------|------------------|------------------------------|-----------------|
| | RHB | RHB | RHB | RHB |
| | Investment Bank Group | Investment Bank | Investment Bank Group | Investment Bank |
| | RM'000 | RM'000 | RM'000 | RM'000 |
| Credit Risk | | | | |
| Under Standardised Approach | 2,358,738 | 676,141 | 188,699 | 54,091 |
| Market Risk | | | | |
| Under Standardised Approach | 379,141 | 205,983 | 30,331 | 16,479 |
| Operational Risk | | | | |
| Under Basic Indicator Approach | 1,326,935 | 718,125 | 106,155 | 57,450 |
| Total | 4,064,814 | 1,600,249 | 325,185 | 128,020 |

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BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2025

Table 4: Capital Structure

| | RHB Investment Bank Group | | RHB Investment 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 | 1,220,000 | 1,220,000 | 1,220,000 | 1,220,000 |
| Retained profits | 1,026,914 | 1,085,777 | 452,030 | 509,809 |
| Other reserves | (25,251) | 28,596 | 5,668 | 5,904 |
| Fair value through other comprehensive income (FVOCI) reserves | 47,707 | 43,716 | 46,489 | 42,452 |
| Less: | | | | |
| Goodwill | (445,163) | (445,163) | (372,395) | (372,395) |
| Investments in subsidiaries | - | - | (506,335) | (507,059) |
| Investments in associates and joint ventures | (10,121) | (22,281) | (5,028) | (5,028) |
| Other Intangible assets | (32,659) | (34,298) | (22,245) | (23,349) |
| Deferred tax assets | (22,960) | (27,537) | (15,735) | (19,311) |
| 55% of cumulative gains arising from change in value of FVOCI instruments | (26,239) | (24,044) | (25,569) | (23,349) |
| Other deductions [#] | (3,531) | - | (3,531) | - |
| Total Common Equity Tier I Capital | 1,728,697 | 1,824,766 | 773,349 | 827,674 |
| Qualifying non controlling interest recognised as Tier I Capital | 1,218 | 1,146 | - | - |
| Total Tier I Capital | 1,729,915 | 1,825,912 | 773,349 | 827,674 |
| <u>Tier II Capital</u> | | | | |
| Subordinated obligations meeting all relevant criteria | 100,000 | 100,000 | 100,000 | 100,000 |
| Qualifying non controlling interest recognised as Tier II Capital | 112 | 83 | - | - |
| General provisions [^] | 29,007 | 29,484 | 9,231 | 8,452 |
| Total Tier II Capital | 129,119 | 129,567 | 109,231 | 108,452 |
| Total Capital | 1,859,034 | 1,955,479 | 882,580 | 936,126 |

[#] 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.

[^] Pursuant to BNM's policy document on Financial Reporting, 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 RHB Investment Bank Group and RHB Investment Bank of RM28,412,000 (31 December 2024: RM28,867,000) and RM9,154,000 (31 December 2024: RM8,350,000) respectively.

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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 Investment Bank Group | Gross Exposures/EAD Before CRM | Net Exposures/EAD After CRM | Risk-Weighted Assets | Minimum Capital Requirement |
|--|--------------------------------|-----------------------------|----------------------|-----------------------------|
| <u>Exposure Class</u> | RM'000 | RM'000 | RM'000 | RM'000 |
| <u>Exposures under the Standardised Approach</u> | | | | |
| <u>On-Balance Sheet Exposures</u> | | | | |
| Sovereigns & Central Banks | 828,007 | 828,007 | 4,200 | 336 |
| Public Sector Entities | 266,278 | 266,278 | - | - |
| Banks, Development Financial Institutions & MDBs | 2,031,781 | 2,031,781 | 471,096 | 37,687 |
| Insurance Cos, Securities Firms & Fund Managers | 31,622 | 31,622 | 31,622 | 2,530 |
| Corporates | 1,646,800 | 582,819 | 13,916 | 1,113 |
| Regulatory Retail | 674,600 | 545 | 409 | 33 |
| Residential Mortgages | 172 | 172 | 60 | 5 |
| Higher Risk Assets | 789,955 | 789,955 | 1,184,933 | 94,794 |
| Other Assets | 854,190 | 854,190 | 422,914 | 33,833 |
| Equity Exposures | 56,672 | 56,672 | 56,672 | 4,534 |
| Defaulted Exposures | 20 | - | - | - |
| Total On-Balance Sheet Exposures | 7,180,097 | 5,442,041 | 2,185,822 | 174,865 |
| <u>Off-Balance Sheet Exposures</u> | | | | |
| OTC Derivatives | 93,929 | 93,929 | 87,765 | 7,021 |
| Off-balance sheet exposures other than OTC derivatives or credit derivatives | 625,419 | 413,643 | 47,007 | 3,761 |
| Defaulted Exposures | - | - | - | - |
| Total Off-Balance Sheet Exposures | 719,348 | 507,572 | 134,772 | 10,782 |
| Total On and Off-Balance Sheet Exposures | 7,899,445 | 5,949,613 | 2,320,594 | 185,647 |

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 Investment Bank Group | Gross Exposures/EAD Before CRM | Net Exposures/EAD After CRM | Risk-Weighted Assets | Minimum Capital Requirement |
|--|--------------------------------|-----------------------------|----------------------|-----------------------------|
| <u>Exposure Class</u> | RM'000 | RM'000 | RM'000 | RM'000 |
| <u>Exposures under the Standardised Approach</u> | | | | |
| <u>On-Balance Sheet Exposures</u> | | | | |
| Sovereigns & Central Banks | 931,579 | 931,579 | 4,442 | 355 |
| Public Sector Entities | 265,973 | 265,973 | - | - |
| Banks, Development Financial Institutions & MDBs | 2,046,791 | 2,046,791 | 466,596 | 37,328 |
| Insurance Cos, Securities Firms & Fund Managers | 53,196 | 53,196 | 42,088 | 3,367 |
| Corporates | 1,822,286 | 736,650 | 20,570 | 1,646 |
| Regulatory Retail | 762,299 | 87 | 66 | 5 |
| Residential Mortgages | 183 | 183 | 64 | 5 |
| Higher Risk Assets | 875,357 | 875,357 | 1,313,036 | 105,043 |
| Other Assets | 977,538 | 977,538 | 417,640 | 33,411 |
| Equity Exposures | 55,211 | 55,211 | 55,211 | 4,417 |
| Defaulted Exposures | - | - | - | - |
| Total On-Balance Sheet Exposures | 7,790,413 | 5,942,565 | 2,319,713 | 185,577 |
| <u>Off-Balance Sheet Exposures</u> | | | | |
| OTC Derivatives | 10,874 | 10,874 | 8,146 | 652 |
| Off-balance sheet exposures other than OTC derivatives or credit derivatives | 370,688 | 32,585 | 30,879 | 2,470 |
| Defaulted Exposures | - | - | - | - |
| Total Off-Balance Sheet Exposures | 381,562 | 43,459 | 39,025 | 3,122 |
| Total On and Off-Balance Sheet Exposures | 8,171,975 | 5,986,024 | 2,358,738 | 188,699 |

Note: This table excludes exposures to central counterparties

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

| RHB Investment Bank Group | Principal/ Notional Amount RM'000 | Positive Fair Value of Derivative Contracts RM'000 | Credit Equivalent Amount RM'000 | Risk- Weighted Assets RM'000 |
|--|--|---|--|---|
| <u>Nature of Item</u> | | | | |
| Direct credit substitutes | 32,230 | | 32,230 | 32,230 |
| 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 | 307,985 | | 307,985 | - |
| Foreign exchange related contracts | 84,294 | 92 | 92 | 19 |
| 1 year or less | 84,294 | 92 | 92 | 19 |
| Over 1 year to 5 years | - | - | - | - |
| Over 5 years | - | - | - | - |
| Equity related contracts | 366,501 | 71,007 | 93,837 | 87,746 |
| 1 year or less | 366,501 | 71,007 | 93,837 | 87,746 |
| Over 1 year to 5 years | - | - | - | - |
| Over 5 years | - | - | - | - |
| Other commitments, such as formal standby facilities and credit lines, with original maturity of over 1 year | 22 | | 11 | 7 |
| Other commitments, such as formal standby facilities and credit lines, with original maturity of up to 1 year | 1,059,668 | | 211,933 | 118 |
| Total | 1,997,220 | 71,099 | 719,348 | 134,772 |

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

| RHB Investment Bank Group | Principal/ Notional Amount RM'000 | Positive Fair Value of Derivative Contracts RM'000 | Credit Equivalent Amount RM'000 | Risk- Weighted Assets RM'000 |
|--|--|---|--|---|
| <u>Nature of Item</u> | | | | |
| Direct credit substitutes | 30,418 | | 30,418 | 30,418 |
| 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 | 102,327 | | 102,327 | 423 |
| Foreign exchange related contracts | 40,188 | 18 | 18 | 4 |
| 1 year or less | 40,188 | 18 | 18 | 4 |
| Over 1 year to 5 years | - | - | - | - |
| Over 5 years | - | - | - | - |
| Equity related contracts | 154,049 | 1,303 | 10,856 | 8,142 |
| 1 year or less | 154,049 | 1,303 | 10,856 | 8,142 |
| Over 1 year to 5 years | - | - | - | - |
| Over 5 years | - | - | - | - |
| Other commitments, such as formal standby facilities and credit lines, with original maturity of over 1 year | 22 | | 11 | 7 |
| Other commitments, such as formal standby facilities and credit lines, with original maturity of up to 1 year | 1,189,660 | | 237,932 | 31 |
| Total | 1,516,664 | 1,321 | 381,562 | 39,025 |

Note: This table excludes exposures to central counterparties

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

RHB Investment Bank Group

| <u>Exposure Class</u> | <u>Malaysia</u> | <u>Singapore</u> | <u>Hong Kong</u> | <u>Indonesia</u> | <u>Thailand</u> | <u>Cambodia</u> | <u>Total</u> |
|---|------------------|------------------|------------------|------------------|-----------------|-----------------|------------------|
| | RM'000 | RM'000 | RM'000 | RM'000 | RM'000 | RM'000 | RM'000 |
| <u>Exposures under Standardised Approach</u> | | | | | | | |
| Sovereigns & Central Banks | 1,131,792 | - | - | - | - | 4,200 | 1,135,992 |
| Public Sector Entities | 266,278 | - | - | - | - | - | 266,278 |
| Banks, Development Financial Institutions & MDBs | 2,013,197 | 9,775 | 293 | 36,290 | - | 45,585 | 2,105,140 |
| Insurance Cos, Securities Firms & Fund Managers | 31,622 | - | - | - | - | - | 31,622 |
| Corporates | 1,689,536 | - | - | 140,038 | - | - | 1,829,574 |
| Regulatory Retail | 752,671 | - | - | 77,178 | - | - | 829,849 |
| Residential Mortgages | 173 | - | - | - | - | - | 173 |
| Higher Risk Assets | 788,009 | - | - | 1,946 | - | - | 789,955 |
| Other Assets | 669,064 | 3,800 | 124 | 178,816 | - | 2,386 | 854,190 |
| Total | 7,342,342 | 13,575 | 417 | 434,268 | - | 52,171 | 7,842,773 |

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

RHB Investment Bank Group

| <u>Exposure Class</u> | <u>Malaysia</u> | <u>Singapore</u> | <u>Hong Kong</u> | <u>Indonesia</u> | <u>Thailand</u> | <u>Cambodia</u> | <u>Total</u> |
|---|------------------|------------------|------------------|------------------|-----------------|-----------------|------------------|
| | RM'000 | RM'000 | RM'000 | RM'000 | RM'000 | RM'000 | RM'000 |
| <u>Exposures under Standardised Approach</u> | | | | | | | |
| Sovereigns & Central Banks | 927,137 | - | - | - | - | 4,442 | 931,579 |
| Public Sector Entities | 265,973 | - | - | - | - | - | 265,973 |
| Banks, Development Financial Institutions & MDBs | 2,059,228 | 9,108 | 678 | 34,720 | - | 45,402 | 2,149,136 |
| Insurance Cos, Securities Firms & Fund Managers | 42,088 | - | - | 11,108 | - | - | 53,196 |
| Corporates | 1,794,864 | - | - | 154,914 | - | - | 1,949,778 |
| Regulatory Retail | 819,220 | - | - | 94,803 | - | - | 914,023 |
| Residential Mortgages | 184 | - | - | - | - | - | 184 |
| Higher Risk Assets | 873,275 | - | - | 2,082 | - | - | 875,357 |
| Other Assets | 899,650 | 7,971 | 124 | 67,125 | - | 2,668 | 977,538 |
| Total | 7,681,619 | 17,079 | 802 | 364,752 | - | 52,512 | 8,116,764 |

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

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

| RHB Investment Bank Group | | | | | | | | | | | | |
|---|--------------------|-------------------------------|----------------------|--|---------------------|--|---|---|---------------------------------------|------------------|----------------|------------------|
| <u>Exposure Class</u> | <u>Agriculture</u> | <u>Mining & Quarrying</u> | <u>Manufacturing</u> | <u>Electricity, Gas & Water Supply</u> | <u>Construction</u> | <u>Wholesale, Retail Trade, Restaurants & Hotels</u> | <u>Transport, Storage & Communication</u> | <u>Finance, Insurance, Real Estate & Business</u> | <u>Education, Health & Others</u> | <u>Household</u> | <u>Others</u> | <u>Total</u> |
| | RM'000 | RM'000 | RM'000 | RM'000 | RM'000 | RM'000 | RM'000 | RM'000 | RM'000 | RM'000 | RM'000 | RM'000 |
| <u>Exposures under Standardised Approach</u> | | | | | | | | | | | | |
| Sovereigns & Central Banks | - | - | - | - | - | - | - | 341,592 | 794,400 | - | - | 1,135,992 |
| Public Sector Entities | - | - | - | - | - | - | - | - | 266,278 | - | - | 266,278 |
| Banks, Development Financial Institutions & MDBs | - | - | - | - | - | - | - | 2,105,140 | - | - | - | 2,105,140 |
| Insurance Cos, Securities Firms & Fund Managers | - | - | - | - | - | - | - | 31,622 | - | - | - | 31,622 |
| Corporates | 36,922 | 32 | 14,143 | 26,040 | 45,294 | 23,957 | 163,769 | 907,700 | 757.00 | 610,960 | - | 1,829,574 |
| Regulatory Retail | - | - | - | - | - | - | - | - | - | 829,849 | - | 829,849 |
| Residential Mortgages | - | - | - | - | - | - | - | - | - | 173 | - | 173 |
| Higher Risk Assets | - | - | - | - | - | - | - | 789,955 | - | - | - | 789,955 |
| Other Assets | - | - | - | - | - | - | - | 44,608 | - | - | 809,582 | 854,190 |
| Total | 36,922 | 32 | 14,143 | 26,040 | 45,294 | 23,957 | 163,769 | 4,220,617 | 1,061,435 | 1,440,982 | 809,582 | 7,842,773 |

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

| RHB Investment Bank Group | | | | | | | | | | | | |
|---|--------------------|-------------------------------|----------------------|--|---------------------|--|---|---|---------------------------------------|------------------|----------------|------------------|
| <u>Exposure Class</u> | <u>Agriculture</u> | <u>Mining & Quarrying</u> | <u>Manufacturing</u> | <u>Electricity, Gas & Water Supply</u> | <u>Construction</u> | <u>Wholesale, Retail Trade, Restaurants & Hotels</u> | <u>Transport, Storage & Communication</u> | <u>Finance, Insurance, Real Estate & Business</u> | <u>Education, Health & Others</u> | <u>Household</u> | <u>Others</u> | <u>Total</u> |
| | RM'000 | RM'000 | RM'000 | RM'000 | RM'000 | RM'000 | RM'000 | RM'000 | RM'000 | RM'000 | RM'000 | RM'000 |
| <u>Exposures under Standardised Approach</u> | | | | | | | | | | | | |
| Sovereigns & Central Banks | - | - | - | - | - | - | - | 66,828 | 864,751 | - | - | 931,579 |
| Public Sector Entities | - | - | - | - | - | - | - | - | 265,973 | - | - | 265,973 |
| Banks, Development Financial Institutions & MDBs | - | - | - | - | - | - | - | 2,149,136 | - | - | - | 2,149,136 |
| Insurance Cos, Securities Firms & Fund Managers | - | - | - | - | - | - | - | 53,196 | - | - | - | 53,196 |
| Corporates | 45,709 | 79 | 11,898 | 26,164 | 75,738 | 24,659 | 169,602 | 963,956 | 230 | 631,743 | - | 1,949,778 |
| Regulatory Retail | - | - | - | - | - | - | - | - | - | 914,023 | - | 914,023 |
| Residential Mortgages | - | - | - | - | - | - | - | - | - | 184 | - | 184 |
| Higher Risk Assets | - | - | - | - | - | - | - | 875,357 | - | - | - | 875,357 |
| Other Assets | - | - | - | - | - | - | - | 297,695 | - | - | 679,843 | 977,538 |
| Total | 45,709 | 79 | 11,898 | 26,164 | 75,738 | 24,659 | 169,602 | 4,406,168 | 1,130,954 | 1,545,950 | 679,843 | 8,116,764 |

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

RHB INVESTMENT 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 Investment 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 |
| Exposures under Standardised Approach | | | | |
| Sovereigns & Central Banks | 328,427 | 682,466 | 125,099 | 1,135,992 |
| Public Sector Entities | - | 256,174 | 10,104 | 266,278 |
| Banks, Development Financial Institutions & MDBs | 1,766,538 | - | 338,602 | 2,105,140 |
| Insurance Cos, Securities Firms & Fund Managers | 31,622 | - | - | 31,622 |
| Corporates | 1,309,950 | 409,710 | 109,914 | 1,829,574 |
| Regulatory Retail | 829,838 | 9 | 2 | 829,849 |
| Residential Mortgages | - | 41 | 132 | 173 |
| Higher Risk Assets | 1,946 | - | 788,009 | 789,955 |
| Other Assets | 524,152 | - | 330,038 | 854,190 |
| Total | 4,792,473 | 1,348,400 | 1,701,900 | 7,842,773 |

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

| RHB Investment 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 |
| Exposures under Standardised Approach | | | | |
| Sovereigns & Central Banks | 1,587 | 772,049 | 157,943 | 931,579 |
| Public Sector Entities | - | 255,869 | 10,104 | 265,973 |
| Banks, Development Financial Institutions & MDBs | 1,852,097 | - | 297,039 | 2,149,136 |
| Insurance Cos, Securities Firms & Fund Managers | 53,196 | - | - | 53,196 |
| Corporates | 1,397,329 | 438,284 | 114,165 | 1,949,778 |
| Regulatory Retail | 914,012 | 9 | 2 | 914,023 |
| Residential Mortgages | - | 47 | 137 | 184 |
| Higher Risk Assets | 2,083 | - | 873,274 | 875,357 |
| Other Assets | 701,905 | - | 275,633 | 977,538 |
| Total | 4,922,209 | 1,466,258 | 1,728,297 | 8,116,764 |

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

RHB INVESTMENT 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 Investment Bank Group | Sovereigns & Central Banks | Public Sector Entities | Banks, Development Financial Institutions & MDBs | Insurance Cos, Securities Firms & Fund Managers | Corporates | Regulatory Retail | Residential Mortgages | Higher Risk Assets | Other Assets | Equity Exposures | Total Exposures After Credit Risk Mitigation | Total Risk-Weighted Assets |
|-------------------------------------|----------------------------|------------------------|--|---|----------------|-------------------|-----------------------|--------------------|----------------|------------------|--|----------------------------|
| Exposure Class | 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% | 1,131,792 | 266,278 | - | - | 568,902 | - | - | - | 395,590 | - | 2,362,562 | - |
| 20% | - | - | 1,965,316 | - | - | - | - | - | 44,608 | - | 2,009,924 | 401,985 |
| 35% | - | - | - | - | - | - | 173 | - | - | - | 173 | 61 |
| 50% | - | - | 94,239 | - | - | - | - | - | - | - | 94,239 | 47,119 |
| 75% | - | - | - | - | - | 25,054 | - | - | - | - | 25,054 | 18,791 |
| 100% | 4,200 | - | 45,585 | 31,622 | 115,635 | - | - | - | 413,992 | 56,672 | 667,706 | 667,706 |
| 150% | - | - | - | - | - | - | - | 789,955 | - | - | 789,955 | 1,184,932 |
| Total Exposures | 1,135,992 | 266,278 | 2,105,140 | 31,622 | 684,537 | 25,054 | 173 | 789,955 | 854,190 | 56,672 | 5,949,613 | 2,320,594 |

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

| RHB Investment Bank Group | Sovereigns & Central Banks | Public Sector Entities | Banks, Development Financial Institutions & MDBs | Insurance Cos, Securities Firms & Fund Managers | Corporates | Regulatory Retail | Residential Mortgages | Higher Risk Assets | Other Assets | Equity Exposures | Total Exposures After Credit Risk Mitigation | Total Risk-Weighted Assets |
|-------------------------------------|----------------------------|------------------------|--|---|----------------|-------------------|-----------------------|--------------------|----------------|------------------|--|----------------------------|
| Exposure Class | 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% | 927,137 | 265,973 | - | 11,108 | 716,080 | - | - | - | 321,741 | - | 2,242,039 | - |
| 20% | - | - | 1,933,800 | - | - | - | - | - | 297,696 | - | 2,231,496 | 446,299 |
| 35% | - | - | - | - | - | - | 184 | - | - | - | 184 | 64 |
| 50% | - | - | 69,720 | - | - | - | - | - | - | - | 69,720 | 34,860 |
| 75% | - | - | - | - | - | 10,995 | - | - | - | - | 10,995 | 8,246 |
| 100% | 4,442 | - | 45,403 | 42,088 | 50,988 | - | - | - | 358,101 | 55,211 | 556,233 | 556,233 |
| 150% | - | - | - | - | - | - | - | 875,357 | - | - | 875,357 | 1,313,036 |
| Total Exposures | 931,579 | 265,973 | 2,048,923 | 53,196 | 767,068 | 10,995 | 184 | 875,357 | 977,538 | 55,211 | 5,986,024 | 2,358,738 |

RHB INVESTMENT 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 Investment 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 | RM'000 |
|--|--------|--------|--------|--------|--------|--------|
|--|--------|--------|--------|--------|--------|--------|

On and Off-Balance Sheet Exposures

| | | | | | |
|---|---|---|---|---|---------|
| Public Sector Entities | - | - | - | - | 266,278 |
| Insurance Cos, Securities Firms & Fund Managers | - | - | - | - | 31,622 |
| Corporates | - | - | - | - | 684,537 |

**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 | RM'000 |
|--|--------|--------|--------|--------|--------|--------|--------|
|--|--------|--------|--------|--------|--------|--------|--------|

On and Off-Balance Sheet Exposures

| | | | | | | |
|----------------------------|---|-----------|---|-------|---|---|
| Sovereigns & Central Banks | - | 1,131,792 | - | 4,200 | - | - |
|----------------------------|---|-----------|---|-------|---|---|

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 | RM'000 |
|--|--------|--------|--------|--------|--------|--------|--------|
|--|--------|--------|--------|--------|--------|--------|--------|

On and Off-Balance Sheet Exposures

| | | | | | | |
|--|-----------|--------|---|---|---|---------|
| Banks, Development Financial Institutions & MDBs | 1,910,180 | 77,715 | 2 | - | - | 117,243 |
|--|-----------|--------|---|---|---|---------|

RHB INVESTMENT 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 Investment 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 |

On and Off-Balance Sheet Exposures

| | | | | | | |
|---|--|-------|---|---|---|---------|
| Public Sector Entities | | - | - | - | - | 265,973 |
| Insurance Cos, Securities Firms & Fund Managers | | - | - | - | - | 53,196 |
| Corporates | | 5,233 | - | - | - | 761,835 |

**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 |

On and Off-Balance Sheet Exposures

| | | | | | | | |
|----------------------------|--|---|---------|---|-------|---|---|
| Sovereigns & Central Banks | | - | 927,137 | - | 4,442 | - | - |
|----------------------------|--|---|---------|---|-------|---|---|

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 |

On and Off-Balance Sheet Exposures

| | | | | | | | |
|--|--|-----------|--------|---|---|---|--------|
| Banks, Development Financial Institutions & MDBs | | 1,918,604 | 37,976 | 2 | - | - | 92,341 |
|--|--|-----------|--------|---|---|---|--------|

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

Table 12a: Credit Risk Mitigation of Portfolios under the Standardised Approach as at 30 June 2025

| RHB Investment Bank Group | Gross Exposures Before Credit Risk Mitigation | Gross Exposures Covered by Guarantees/ Credit Derivatives | Gross Exposures Covered by Eligible Financial Collateral |
|--|--|--|---|
| Exposure Class | RM'000 | RM'000 | RM'000 |
| <u>On-Balance Sheet Exposures</u> | | | |
| Sovereigns & Central Banks | 828,007 | - | - |
| Public Sector Entities | 266,278 | 266,278 | - |
| Banks, Development Financial Institutions & MDBs | 2,031,781 | - | - |
| Insurance Cos, Securities Firms & Fund Managers | 31,622 | - | - |
| Corporates | 1,646,800 | 568,902 | 1,063,981 |
| Regulatory Retail | 674,600 | - | 674,055 |
| Residential Mortgages | 172 | - | - |
| Higher Risk Assets | 789,955 | - | - |
| Other Assets | 854,190 | - | - |
| Equity Exposures | 56,672 | - | - |
| Defaulted Exposures | 20 | - | 20 |
| Total On-Balance Sheet Exposures | 7,180,097 | 835,180 | 1,738,056 |
| <u>Off-Balance Sheet Exposures</u> | | | |
| OTC Derivatives | 93,929 | - | - |
| Off-balance sheet exposures other than OTC derivatives or credit derivatives | 625,419 | - | 211,776 |
| Defaulted Exposures | - | - | - |
| Total Off-Balance Sheet Exposures | 719,348 | - | 211,776 |
| Total On and Off-Balance Sheet Exposures | 7,899,445 | 835,180 | 1,949,832 |

Table 12b: Credit Risk Mitigation of Portfolios under the Standardised Approach as at 31 December 2024

| RHB Investment Bank Group | Gross Exposures Before Credit Risk Mitigation | Gross Exposures Covered by Guarantees/ Credit Derivatives | Gross Exposures Covered by Eligible Financial Collateral |
|--|--|--|---|
| Exposure Class | RM'000 | RM'000 | RM'000 |
| <u>On-Balance Sheet Exposures</u> | | | |
| Sovereigns & Central Banks | 931,579 | - | - |
| Public Sector Entities | 265,973 | 265,973 | - |
| Banks, Development Financial Institutions & MDBs | 2,046,791 | - | - |
| Insurance Cos, Securities Firms & Fund Managers | 53,196 | - | - |
| Corporates | 1,822,286 | 716,080 | 1,085,636 |
| Regulatory Retail | 762,299 | - | 762,212 |
| Residential Mortgages | 183 | - | - |
| Higher Risk Assets | 875,357 | - | - |
| Other Assets | 977,538 | - | - |
| Equity Exposures | 55,211 | - | - |
| Defaulted Exposures | - | - | - |
| Total On-Balance Sheet Exposures | 7,790,413 | 982,053 | 1,847,848 |
| <u>Off-Balance Sheet Exposures</u> | | | |
| OTC Derivatives | 10,874 | - | - |
| Off-balance sheet exposures other than OTC derivatives or credit derivatives | 370,688 | - | 338,103 |
| Defaulted Exposures | - | - | - |
| Total Off-Balance Sheet Exposures | 381,562 | - | 338,103 |
| Total On and Off-Balance Sheet Exposures | 8,171,975 | 982,053 | 2,185,951 |

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

Table 13a: Impaired and Past Due Loans and Allowance for Credit Losses by Industry Sector as at 30 June 2025

| RHB Investment Bank Group | | | |
|---|--------------------------------|-------------------|-----------------------------------|
| <u>Industry Sector</u> | Impaired Loans and Advances | Past Due Loans | Allowance For Credit Losses |
| | RM'000 | RM'000 | RM'000 |
| Agriculture | - | - | - |
| Mining & Quarrying | - | - | - |
| Manufacturing | - | - | - |
| Electricity, Gas & Water Supply | - | - | - |
| Construction | - | - | - |
| Wholesale, Retail Trade, Restaurants & Hotels | - | - | - |
| Transport, Storage & Communication | - | - | - |
| Finance, Insurance, Real Estate & Business | - | - | - |
| Education, Health & Others | - | - | - |
| Household | 20 | - | 1 |
| Others | - | - | - |
| Total | 20 | - | 1 |

Table 13b: Impaired and Past Due Loans and Allowance for Credit Losses by Industry Sector as at 31 December 2024

| RHB Investment Bank Group | | | |
|---|--------------------------------|-------------------|-----------------------------------|
| <u>Industry Sector</u> | Impaired Loans and Advances | Past Due Loans | Allowance For Credit Losses |
| | RM'000 | RM'000 | RM'000 |
| Agriculture | - | - | - |
| Mining & Quarrying | - | - | - |
| Manufacturing | - | - | - |
| Electricity, Gas & Water Supply | - | - | - |
| Construction | - | - | - |
| Wholesale, Retail Trade, Restaurants & Hotels | - | - | - |
| Transport, Storage & Communication | - | - | - |
| Finance, Insurance, Real Estate & Business | - | - | - |
| Education, Health & Others | - | - | - |
| Household | 1 | - | 2 |
| Others | - | - | - |
| Total | 1 | - | 2 |

Table 14: Net Charges/(Write back) and Write-Offs for Impairment by Industry Sector

| RHB Investment Bank Group | | Six Months Period Ended 30.06.2025 | | Twelve Months Period Ended 31.12.2024 | |
|---|--|--|--|--|--|
| <u>Industry Sector</u> | | Net Charges/ (Write back) for Lifetime ECL Credit Impaired (Stage 3) | Write-Offs for Lifetime ECL Credit Impaired (Stage 3) | Net Charges/ (Write back) for Lifetime ECL Credit Impaired (Stage 3) | Write-Offs for Lifetime ECL Credit Impaired (Stage 3) |
| | | RM'000 | RM'000 | RM'000 | RM'000 |
| | | | | | |
| Agriculture | | - | - | - | - |
| Mining & Quarrying | | - | - | - | - |
| Manufacturing | | - | - | 2,398 | - |
| Electricity, Gas & Water Supply | | - | - | - | - |
| Construction | | - | - | - | - |
| Wholesale, Retail Trade, Restaurants & Hotels | | - | - | - | - |
| Transport, Storage & Communication | | - | - | - | - |
| Finance, Insurance, Real Estate & Business | | - | - | - | - |
| Education, Health & Others | | - | - | - | - |
| Household | | - | - | 574 | - |
| Others | | - | - | - | - |
| Total | | - | - | 2,972 | - |

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BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2025

Table 15a: Impaired and Past Due Loans and Allowance for Credit Losses by Geographical Distribution as at 30 June 2025

| RHB Investment Bank Group | | | |
|----------------------------------|--------------------------------|-------------------|-----------------------------------|
| <u>Geographical Distribution</u> | Impaired Loans and Advances | Past Due Loans | Allowance For Credit Losses |
| | RM'000 | RM'000 | RM'000 |
| Malaysia | 20 | - | 1 |
| Indonesia | - | - | - |
| Thailand | - | - | - |
| Total | 20 | - | 1 |

Table 15b: Impaired and Past Due Loans and Allowance for Credit Losses by Geographical Distribution as at 31 December 2024

| RHB Investment Bank Group | | | |
|----------------------------------|--------------------------------|-------------------|-----------------------------------|
| <u>Geographical Distribution</u> | Impaired Loans and Advances | Past Due Loans | Allowance For Credit Losses |
| | RM'000 | RM'000 | RM'000 |
| Malaysia | 1 | - | 2 |
| Indonesia | - | - | - |
| Thailand | - | - | - |
| Total | 1 | - | 2 |

Table 16a: Movement in Loans Allowance for Credit Losses as at 30 June 2025

| RHB Investment Bank Group | | | | |
|--|------------------------------|---|---|----------|
| | 12-month ECL (Stage 1) | Lifetime ECL Not Credit Impaired (Stage 2) | Lifetime ECL Credit Impaired (Stage 3) | Total |
| | RM'000 | RM'000 | RM'000 | RM'000 |
| Balance as at the beginning of financial period | 1 | - | 1 | 2 |
| Net allowance made | - | - | - | - |
| Disposal of a subsidiary | - | - | - | - |
| Exchange differences and other movements | - | - | (1) | (1) |
| Balance as at the end of financial period | 1 | - | - | 1 |

Table 16b: Movement in Loans Allowance for Credit Losses as at 31 December 2024

| RHB Investment Bank Group | | | | |
|--|------------------------------|---|---|----------|
| | 12-month ECL (Stage 1) | Lifetime ECL Not Credit Impaired (Stage 2) | Lifetime ECL Credit Impaired (Stage 3) | Total |
| | RM'000 | RM'000 | RM'000 | RM'000 |
| Balance as at the beginning of financial year | 1 | - | - | 1 |
| Net allowance made | - | - | 2,972 | 2,972 |
| Disposal of a subsidiary | - | - | (3,182) | (3,182) |
| Exchange differences and other movements | - | - | 211 | 211 |
| Balance as at the end of financial year | 1 | - | 1 | 2 |

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

Table 17a: Market Risk-Weighted Assets and Minimum Capital Requirements as at 30 June 2025

RHB Investment Bank Group

| | Long Position | Short Position | Risk- Weighted Assets | Minimum Capital Requirements |
|-----------------------|------------------|-------------------|-----------------------------|------------------------------------|
| <u>Market Risk</u> | RM'000 | RM'000 | RM'000 | RM'000 |
| Interest Rate Risk | 546,214 | 22,537 | 63,710 | 5,097 |
| Equity Position Risk | 12,618 | 6,730 | 29,085 | 2,327 |
| Foreign Currency Risk | 232,416 | 608 | 232,416 | 18,593 |
| Options Risk | 588,868 | 6,730 | 565,362 | 45,229 |
| Total | | | 890,573 | 71,246 |

RHB Investment Bank

| | Long Position | Short Position | Risk- Weighted Assets | Minimum Capital Requirements |
|-----------------------|------------------|-------------------|-----------------------------|------------------------------------|
| <u>Market Risk</u> | RM'000 | RM'000 | RM'000 | RM'000 |
| Interest 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 |

Table 17b: Market Risk-Weighted Assets and Minimum Capital Requirements as at 31 December 2024

RHB Investment Bank Group

| | Long Position | Short Position | Risk- Weighted Assets | Minimum Capital Requirements |
|-----------------------|------------------|-------------------|-----------------------------|------------------------------------|
| <u>Market Risk</u> | RM'000 | RM'000 | RM'000 | RM'000 |
| Interest Rate Risk | 174,005 | 18,216 | 3,046 | 244 |
| Equity Position Risk | 164,506 | 150,039 | 51,885 | 4,151 |
| Foreign Currency Risk | 262,143 | 4,479 | 262,143 | 20,971 |
| Options Risk | - | 150,039 | 62,067 | 4,965 |
| Total | | | 379,141 | 30,331 |

RHB Investment Bank

| | Long Position | Short Position | Risk- Weighted Assets | Minimum Capital Requirements |
|-----------------------|------------------|-------------------|-----------------------------|------------------------------------|
| <u>Market Risk</u> | RM'000 | RM'000 | RM'000 | RM'000 |
| Interest 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:

1. As at 30 June 2025 and 31 December 2024, RHB Investment Bank Group and RHB Investment Bank did not have any exposures under Commodity or Inventory Risk.
2. For the Equity Position risk, the position is computed based on net long and net short position.

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Table 18: Equity Exposures in the Banking Book

| RHB Investment 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 | 8,233 | 8,325 | 8,233 | 8,325 |
| Holdings of equity investments | 3,334 | 3,372 | 3,334 | 3,372 |
| Privately held | | | | |
| For socio economic purposes | 45,105 | 43,514 | 45,105 | 43,514 |
| For non socio economic purposes | 789,955 | 875,357 | 1,184,933 | 1,313,036 |
| Total | 846,627 | 930,568 | 1,241,605 | 1,368,247 |
| | 30.06.2025 | 31.12.2024 | | |
| | RM'000 | RM'000 | | |
| Cumulative Realised Gains from Sale and Liquidations | 49 | 115 | | |
| Total Net Unrealised Gains | 416,441 | 474,423 | | |

Table 19a: Interest Rate Risk in the Banking Book as at 30 June 2025

| RHB Investment 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 | (8,392) | 8,392 | (43,073) | 43,073 |
| USD - US Dollar | (2,587) | 2,587 | 147 | (147) |
| Others ¹ | 1,283 | (1,283) | (1,865) | 1,865 |
| Total | (9,696) | 9,696 | (44,791) | 44,791 |

Table 19b: Interest Rate Risk in the Banking Book as at 31 December 2024

| RHB Investment 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 | (7,342) | 7,342 | (46,507) | 46,507 |
| USD - US Dollar | (2,624) | 2,624 | 165 | (165) |
| Others ¹ | 1,203 | (1,203) | (2,331) | 2,331 |
| Total | (8,763) | 8,763 | (48,673) | 48,673 |

Note:

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

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

Table 20: Operational Risk-Weighted Assets and Minimum Capital Requirements

| Operational Risk | RHB Investment Bank Group | | RHB Investment Bank | |
|------------------------------|----------------------------------|-------------------|----------------------------|-------------------|
| | 30.06.2025 | 31.12.2024 | 30.06.2025 | 31.12.2024 |
| | RM'000 | RM'000 | RM'000 | RM'000 |
| Risk-Weighted Assets | 1,358,411 | 1,326,935 | 747,470 | 718,125 |
| Minimum Capital Requirements | 108,673 | 106,155 | 59,798 | 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.