RHB Islamic Bank Berhad

Basel II Pillar 3 Disclosures

30 June 2025

RHB ISLAMIC BANK
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 Capital Adequacy Framework for Islamic Bank (CAFIB) – Disclosure Requirements (Pillar 3), and on behalf of the Board and Senior Management of RHB Islamic Bank Berhad, I am pleased to provide an attestation that the Basel II Pillar 3 Disclosures of RHB Islamic Bank Berhad as at 30 June 2025 are accurate and complete.

DATO' ADISSADIKIN BIN ALI
Managing Director

INTRODUCTION

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

BNM's guidelines on 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 previously all existing approaches in the Basel III 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 Basel framework, as implemented by BNM, the approaches adopted by RHB Islamic Bank are as follows:

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

This document covers 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 Islamic Bank's Pillar 3 disclosure report will be made available under the Investor Relations section of the Bank'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 Islamic Bank's information is presented at entity level and is referred to as 'the Bank'. The Bank is a wholly-owned subsidiary of RHB Bank Berhad as at 30 June 2025.

The Bank's capital requirements are guided by BNM's Capital Adequacy Framework for Islamic Banks (Capital Components).

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

Table 1: Capital Adequacy Ratios

RHB Islamic Bank Capital Ratios	30.06.2025	31.12.2024
Before proposed dividends		
Common Equity Tier I Capital Ratio	**15.542%**	16.028%
Tier I Capital Ratio	**15.542%**	16.028%
Total Capital Ratio	**18.005%**	18.580%
After proposed dividends		
Common Equity Tier I Capital Ratio	**15.220%**	15.477%
Tier I Capital Ratio	**15.220%**	15.477%
Total Capital Ratio	**17.683%**	18.029%

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

RHB Islamic Bank Risk Types	30.06.2025 RM'000	31.12.2024 RM'000
Credit RWA	**42,011,579**	38,636,523
Credit RWA Absorbed by PSIA	**(4,421,107)**	(3,236,571)
Market RWA	**472,518**	533,669
Operational RWA	**3,533,720**	3,534,619
Total	**41,596,710**	39,468,240

Table 3: Risk-Weighted Assets by Risk Types and Minimum Capital Requirements

RHB Islamic Bank	RWA		Minimum Capital Requirements	
Risk Types	30.06.2025	31.12.2024	30.06.2025	31.12.2024
	RM'000	RM'000	RM'000	RM'000
Credit Risk	**37,590,472**	35,399,952	**3,007,238**	2,831,996
Under Foundation Internal Ratings -Based (F-IRB) Approach	**18,645,145**	16,983,068	**1,491,612**	1,358,645
Under Advanced Internal Ratings -Based (A-IRB) Approach	**13,494,197**	12,528,542	**1,079,536**	1,002,284
Under Standardised Approach	**9,872,237**	9,124,913	**789,779**	729,993
Absorbed by PSIA under F-IRB Approach	**(2,090,761)**	(1,024,127)	**(167,261)**	(81,930)
Absorbed by PSIA under A-IRB Approach	**(25,535)**	(22,648)	**(2,043)**	(1,812)
Absorbed by PSIA under Standardised Approach	**(2,304,811)**	(2,189,796)	**(184,385)**	(175,184)
Market Risk				
Under Standardised Approach	**472,518**	533,669	**37,801**	42,694
Operational Risk				
Under Standardised Approach	**3,533,720**	-	**282,698**	-
Under Basic Indicator Approach	**-**	3,534,619	**-**	282,769
Total	**41,596,710**	39,468,240	**3,327,737**	3,157,459

Table 4: Capital Structure

RHB Islamic Bank	30.06.2025	31.12.2024
	RM'000	RM'000
Common Equity Tier I Capital/Tier I Capital		
Paid up ordinary share capital	**1,673,424**	1,673,424
Retained profits	**4,869,642**	4,765,880
Other reserves	**2,364**	1,775
Fair value through other comprehensive income (FVOCI) reserves	**43,644**	(38,571)
Less:		
Other intangibles	**(3,579)**	(3,903)
Deferred tax assets	**(79,070)**	(72,134)
55% of cumulative gains arising from change in value of FVOCI instruments	**(24,004)**	-
Other deductions#	**(17,452)**	(352)
Total Common Equity Tier I Capital/Tier I Capital	**6,464,969**	6,326,119
Tier II Capital		
Subordinated obligations	**749,786**	749,761
Surplus eligible provisions over expected losses	**180,138**	170,789
General provisions^	**94,593**	86,689
Total Tier II Capital	**1,024,517**	1,007,239
Total Capital	**7,489,486**	7,333,358

Pursuant to the Basel II Market Risk para 5.18 and 5.19 – Valuation Adjustments, the Capital Adequacy Framework for Islamic Banks (Basel II - Risk Weighted Assets) calculation shall account for the ageing, liquidity and holding back adjustments / reserves on its trading portfolio.

^ Pursuant to BNM's policy document on 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.

Includes the qualifying regulatory reserve of the Bank of RM73,533,000 (31 December 2024: RM68,891,000).

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 Islamic Bank

Exposure Class	Gross Exposures/ EAD Before CRM	Net Exposures/ EAD After CRM	Risk-Weighted Assets	Risk-Weighted Assets Absorbed by PSIA	Total Risk-Weighted Assets After Effect of PSIA	Minimum Capital Requirements
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Exposures under Standardised Approach (SA)						
On-Balance Sheet Exposures						
Sovereigns & Central Banks	8,368,382	8,368,382	84,552	-	84,552	6,764
Public Sector Entities	7,940,045	7,902,445	14,772	(2,993)	11,779	942
Banks, Development Financial Institutions & MDBs	938,207	938,207	184,624	-	184,624	14,770
Takaful Cos, Securities Firms & Fund Managers	3,469	3,469	3,469	-	3,469	278
Corporates	1,890,752	1,758,712	916,993	-	916,993	73,360
Regulatory Retail	7,991,802	7,962,648	7,895,402	(2,287,556)	5,607,846	448,628
Residential Financing	47,816	47,800	19,913	(45)	19,868	1,589
Other Assets	119,534	119,534	119,428	-	119,428	9,554
Defaulted Exposures	126,312	126,308	160,270	(14,217)	146,053	11,684
Total On-Balance Sheet Exposures	27,426,319	27,227,505	9,399,423	(2,304,811)	7,094,612	567,569
Off-Balance Sheet Exposures						
OTC Derivatives	939,279	920,434	188,604	-	188,604	15,088
Off-balance sheet exposures other than OTC derivatives or credit derivatives	679,494	628,936	284,046	-	284,046	22,724
Defaulted Exposures	329	329	164	-	164	13
Total Off-Balance Sheet Exposures	1,619,102	1,549,699	472,814	-	472,814	37,825
Total On and Off-Balance Sheet Exposures under SA	29,045,421	28,777,204	9,872,237	(2,304,811)	7,567,426	605,394
Exposures under F-IRB Approach						
On-Balance Sheet Exposures						
Corporates, of which	26,719,855	26,719,855	15,937,727	(1,972,415)	13,965,312	1,117,225
Corporate Exposures (excluding exposures with firm size adjustments)	15,850,011	15,850,011	9,253,844	(1,739,461)	7,514,383	601,150
Corporate Exposures (with firm size adjustments)	8,203,616	8,203,616	4,479,104	(75,032)	4,404,072	352,326
Specialised Financing Exposures (Slotting Approach)						
Project Finance	173,076	173,076	139,783	-	139,783	11,183
Income Producing Real Estate	2,493,152	2,493,152	2,064,996	(157,922)	1,907,074	152,566
Defaulted Exposures	1,681,661	1,681,661	-	-	-	-
Total On-Balance Sheet Exposures	28,401,516	28,401,516	15,937,727	(1,972,415)	13,965,312	1,117,225
Off-Balance Sheet Exposures						
OTC Derivatives	65,203	65,203	63,820	-	63,820	5,106
Off-balance sheet exposures other than OTC derivatives or credit derivatives	3,523,551	3,523,551	1,588,212	-	1,588,212	127,057
Defaulted Exposures	234	234	-	-	-	-
Total Off-Balance Sheet Exposures	3,588,988	3,588,988	1,652,032	-	1,652,032	132,163
Exposures under A-IRB Approach						
On-Balance Sheet Exposures						
Retail, of which	59,534,231	59,534,231	11,167,517	(21,888)	11,145,629	891,650
Residential Financing Exposures	33,206,535	33,206,535	5,095,256	(21,207)	5,074,049	405,924
Qualifying Revolving Retail Exposures	467,177	467,177	286,082	-	286,082	22,887
Hire Purchase Exposures	12,211,499	12,211,499	3,818,892	-	3,818,892	305,511
Other Retail Exposures	13,649,020	13,649,020	1,967,287	(681)	1,966,606	157,328
Defaulted Exposures	1,152,790	1,152,790	845,926	(2,202)	843,724	67,498
Total On-Balance Sheet Exposures	60,687,021	60,687,021	12,013,443	(24,090)	11,989,353	959,148
Off-Balance Sheet Exposures						
OTC Derivatives	-	-	-	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	4,410,972	4,410,972	692,215	-	692,215	55,377
Defaulted Exposures	19,699	19,699	24,717	-	24,717	1,977
Total Off-Balance Sheet Exposures	4,430,671	4,430,671	716,932	-	716,932	57,354
Total On and Off-Balance Sheet Exposures before scaling factor under the IRB Approach	97,108,196	97,108,196	30,320,134	(1,996,505)	28,323,629	2,265,890
Total On and Off-Balance Sheet Exposures after scaling factor, 1.06 under the IRB Approach			32,139,342	(2,116,296)	30,023,046	2,401,844
Total (Exposures under the SA Approach and Exposures under the IRB Approach)	126,153,617	125,885,400	42,011,579	(4,421,107)	37,590,472	3,007,238

RHB ISLAMIC BANK
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 Islamic Bank

Exposure Class	Gross Exposures/ EAD Before CRM RM'000	Net Exposures/ EAD After CRM RM'000	Risk-Weighted Assets RM'000	Risk-Weighted Assets Absorbed by PSIA RM'000	Total Risk-Weighted Assets After Effect of PSIA RM'000	Minimum Capital Requirements RM'000
Exposures under Standardised Approach (SA)						
On-Balance Sheet Exposures						
Sovereigns & Central Banks	7,389,344	7,389,344	-	-	-	-
Public Sector Entities	8,368,252	8,365,652	23,042	(3,011)	20,031	1,603
Banks, Development Financial Institutions & MDBs	1,780,826	1,780,826	347,141	-	347,141	27,771
Takaful Cos, Securities Firms & Fund Managers	-	-	-	-	-	-
Corporates	1,900,382	1,772,751	819,968	-	819,968	65,597
Regulatory Retail	7,394,104	7,367,571	7,300,642	(2,150,011)	5,150,631	412,050
Residential Financing	37,481	37,473	15,401	(36)	15,365	1,229
Other Assets	70,827	70,827	67,321	-	67,321	5,386
Defaulted Exposures	86,670	86,642	110,069	(36,737)	73,332	5,867
Total On-Balance Sheet Exposures	27,027,886	26,871,086	8,683,584	(2,189,795)	6,493,789	519,503
Off-Balance Sheet Exposures						
OTC Derivatives	779,083	748,950	152,042	-	152,042	12,163
Off-balance sheet exposures other than OTC derivatives or credit derivatives	805,645	738,116	289,159	(1)	289,158	23,133
Defaulted Exposures	256	256	128	-	128	10
Total Off-Balance Sheet Exposures	1,584,984	1,487,322	441,329	(1)	441,328	35,306
Total On and Off-Balance Sheet Exposures under SA	28,612,870	28,358,408	9,124,913	(2,189,796)	6,935,117	554,809
Exposures under F-IRB Approach						
On-Balance Sheet Exposures						
Corporates, of which	25,211,525	25,211,525	14,631,788	(966,158)	13,665,630	1,093,250
Corporate Exposures (excluding exposures with firm size adjustments)	14,260,522	14,260,522	7,828,328	(718,841)	7,109,487	568,759
Corporate Exposures (with firm size adjustments)	8,245,984	8,245,984	4,531,628	(87,520)	4,444,108	355,528
Specialised Financing Exposures (Slotting Approach)						
Project Finance	245,272	245,272	218,250	-	218,250	17,460
Income Producing Real Estate	2,459,747	2,459,747	2,053,582	(159,797)	1,893,785	151,503
Defaulted Exposures	1,601,821	1,601,821	1,761	-	1,761	141
Total On-Balance Sheet Exposures	26,813,346	26,813,346	14,633,549	(966,158)	13,667,391	1,093,391
Off-Balance Sheet Exposures						
OTC Derivatives	43,712	43,712	55,134	-	55,134	4,411
Off-balance sheet exposures other than OTC derivatives or credit derivatives	3,132,217	3,132,217	1,333,079	-	1,333,079	106,646
Defaulted Exposures	204	204	-	-	-	-
Total Off-Balance Sheet Exposures	3,176,133	3,176,133	1,388,213	-	1,388,213	111,057
Exposures under A-IRB Approach						
On-Balance Sheet Exposures						
Retail, of which	57,153,730	57,153,730	10,560,872	(19,415)	10,541,457	843,316
Residential Financing Exposures	31,241,156	31,241,156	4,659,602	(18,494)	4,641,108	371,288
Qualifying Revolving Retail Exposures	428,813	428,813	257,559	-	257,559	20,605
Hire Purchase Exposures	11,694,285	11,694,285	3,618,240	-	3,618,240	289,459
Other Retail Exposures	13,789,476	13,789,476	2,025,471	(921)	2,024,550	161,964
Defaulted Exposures	1,044,791	1,044,791	537,036	(1,951)	535,085	42,807
Total On-Balance Sheet Exposures	58,198,521	58,198,521	11,097,908	(21,366)	11,076,542	886,123
Off-Balance Sheet Exposures						
OTC Derivatives	-	-	-	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	4,500,814	4,500,814	707,999	-	707,999	56,640
Defaulted Exposures	17,182	17,182	13,472	-	13,472	1,078
Total Off-Balance Sheet Exposures	4,517,996	4,517,996	721,471	-	721,471	57,718
Total On and Off-Balance Sheet Exposures before scaling factor under the IRB Approach	92,705,996	92,705,996	27,841,141	(987,524)	26,853,617	2,148,289
Total On and Off-Balance Sheet Exposures after scaling factor, 1.06 under the IRB Approach			29,511,610	(1,046,775)	28,464,835	2,277,187
Total (Exposures under the SA Approach and Exposures under the IRB Approach)	121,318,866	121,064,404	38,636,523	(3,236,571)	35,399,952	2,831,996

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

RHB Islamic Bank **Nature of Item**	**Principal/ Notional Amount**	**Positive Fair Value of Derivative Contracts**	**Credit Equivalent Amount**	**Risk-Weighted Assets**
	RM'000	**RM'000**	**RM'000**	**RM'000**
Transaction related contingent items	**836,753**		**418,377**	**227,973**
Short term self liquidating trade related contingencies	**288,035**		**57,607**	**65,872**
Forward asset purchases, forward deposits, partly paid shares and securities which represent commitments with certain drawdowns	**-**		**-**	**-**
Commitment to buy back the Islamic securities arising from the Sell and Buy Back (SBBA) transaction	**245,664**		**245,664**	**-**
Foreign exchange related contracts	**1,355,630**	**26,893**	**44,506**	**37,234**
1 year or less	**1,355,212**	**26,891**	**44,483**	**37,213**
Over 1 year to 5 years	**418**	**2**	**23**	**21**
Over 5 years	**-**	**-**	**-**	**-**
Profit rate related contracts	**5,738,060**	**7,383**	**70,915**	**26,862**
1 year or less	**4,320,000**	**4,400**	**11,083**	**2,217**
Over 1 year to 5 years	**1,318,060**	**2,531**	**54,380**	**23,554**
Over 5 years	**100,000**	**452**	**5,452**	**1,091**
Commodity contracts	**50,547**	**-**	**-**	**-**
1 year or less	**38,464**	**-**	**-**	**-**
Over 1 year to 5 years	**12,083**	**-**	**-**	**-**
Over 5 years	**-**	**-**	**-**	**-**
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	**45,583,103**	**347,708**	**889,061**	**188,328**
Other commitments, such as formal standby facilities and financing lines, with original maturity of over 1 year	**9,866,176**		**7,883,697**	**2,294,868**
Other commitments, such as formal standby facilities and financing lines, with original maturity of up to 1 year	**28,934**		**28,934**	**641**
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 customer's creditworthiness	**2,961,496**		**-**	**-**
Total	**66,954,398**	**381,984**	**9,638,761**	**2,841,778**

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

RHB Islamic Bank

Nature of Item	Principal/ Notional Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
	RM'000	RM'000	RM'000	RM'000
Transaction related contingent items	669,444		334,722	187,279
Short term self liquidating trade related contingencies	268,789		53,758	64,311
Forward asset purchases, forward deposits, partly paid shares and securities which represent commitments with certain drawdowns	-		-	-
Commitment to buy back the Islamic securities arising from the Sell and Buy Back (SBBA) transaction	-		-	-
Foreign exchange related contracts	1,140,514	9,368	28,055	30,606
1 year or less	1,140,514	9,368	28,055	30,606
Over 1 year to 5 years	-	-	-	-
Over 5 years	-	-	-	-
Profit rate related contracts	4,545,107	611	73,166	23,498
1 year or less	2,765,000	-	1,055	211
Over 1 year to 5 years	1,680,107	611	67,111	22,287
Over 5 years	100,000	-	5,000	1,000
Commodity contracts	68,098	-	-	-
1 year or less	17,926	-	-	-
Over 1 year to 5 years	50,172	-	-	-
Over 5 years	-	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	43,610,630	240,265	721,574	153,072
Other commitments, such as formal standby facilities and financing lines, with original maturity of over 1 year	10,201,094		8,020,621	2,091,824
Other commitments, such as formal standby facilities and financing lines, with original maturity of up to 1 year	47,217		47,217	423
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 customer's creditworthiness	2,882,091		-	-
Total	63,432,984	250,244	9,279,113	2,551,013

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

RHB Islamic Bank

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	-	-	-	-	-	-	-	1,881,495	6,732,551	-	-	8,614,046
Public Sector Entities	458,669	-	-	-	-	-	-	-	7,717,099	-	-	8,175,768
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	-	1,728,442	-	-	-	1,728,442
Takaful Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-	8,656	-	-	-	8,656
Corporates	7,423	5,653	29,012	2,091	41,954	324,759	130,057	1,392,247	11,836	71,403	-	2,016,435
Regulatory Retail	3,577	2,719	26,477	1,961	27,883	46,909	8,957	21,924	2,322	8,191,526	-	8,334,255
Residential Financing	-	-	-	-	-	-	-	-	-	48,285	-	48,285
Other Assets	-	-	-	-	-	-	-	-	-	-	119,534	119,534
Total Exposures under Standardised Approach	469,669	8,372	55,489	4,052	69,837	371,668	139,014	5,032,764	14,463,808	8,311,214	119,534	29,045,421
Exposures under IRB Approach												
Corporates, of which	1,436,982	1,595,547	2,064,639	1,084,522	5,642,459	2,742,522	3,246,721	11,294,797	2,882,315	-	-	31,990,504
Corporate Exposures (excluding exposures with firm size adjustments)	795,450	1,528,674	1,035,831	806,948	2,718,373	1,012,867	1,806,141	6,776,346	2,322,042	-	-	18,802,672
Corporate Exposures (with firm size adjustments)	641,532	66,873	1,028,808	63,520	1,531,039	1,590,524	1,440,580	3,153,899	411,088	-	-	9,927,863
Specialised Financing Exposures (Slotting Approach)												
Project Finance	-	-	-	188,046	159,639	-	-	65,254	-	-	-	412,939
Income Producing Real Estate	-	-	-	26,008	1,233,408	139,131	-	1,299,298	149,185	-	-	2,847,030
Retail, of which	141,583	34,989	889,768	64,115	613,870	2,758,071	504,594	828,372	164,613	59,117,717	-	65,117,692
Residential Financing Exposures	-	-	-	-	-	-	-	-	-	34,339,667	-	34,339,667
Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	788,090	-	788,090
Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	12,264,450	-	12,264,450
Other Retail Exposures	141,583	34,989	889,768	64,115	613,870	2,758,071	504,594	828,372	164,613	11,725,510	-	17,725,485
Total Exposures under IRB Approach	1,578,565	1,630,536	2,954,407	1,148,637	6,256,329	5,500,593	3,751,315	12,123,169	3,046,928	59,117,717	-	97,108,196
Total Exposures under Standardised and IRB Approaches	2,048,234	1,638,908	3,009,896	1,152,689	6,326,166	5,872,261	3,890,329	17,155,933	17,510,736	67,428,931	119,534	126,153,617

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

RHB Islamic Bank

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	-	-	-	-	-	-	-	1,895,190	5,494,154	-	-	7,389,344
Public Sector Entities	475,475	-	-	-	-	-	-	-	8,398,191	-	-	8,873,666
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	-	2,426,783	-	-	-	2,426,783
Takaful Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-	2,284	-	-	-	2,284
Corporates	7,156	3,712	20,568	2,311	42,134	289,807	130,061	1,521,060	31,731	69,972	-	2,118,512
Regulatory Retail	3,348	597	25,533	2,013	31,292	46,723	7,257	20,704	1,977	7,554,520	-	7,693,964
Residential Financing	-	-	-	-	-	-	-	-	-	37,490	-	37,490
Other Assets	-	-	-	-	-	-	-	-	-	-	70,827	70,827
Total Exposures under Standardised Approach	485,979	4,309	46,101	4,324	73,426	336,530	137,318	5,866,021	13,926,053	7,661,982	70,827	28,612,870
Exposures under IRB Approach												
Corporates, of which	1,665,466	1,443,144	2,337,392	996,121	6,355,169	2,516,945	3,905,144	8,347,901	2,422,197	-	-	29,989,479
Corporate Exposures (excluding exposures with firm size adjustments)	921,994	1,348,987	1,263,332	812,269	3,010,631	826,283	2,136,644	5,044,797	1,894,177	-	-	17,259,114
Corporate Exposures (with firm size adjustments)	743,472	67,480	1,074,060	80,905	1,384,551	1,551,364	1,768,500	2,513,828	379,512	-	-	9,563,672
Specialised Financing Exposures (Slotting Approach)												
Project Finance	-	26,677	-	75,719	6,610	-	-	65,055	148,508	-	-	322,569
Income Producing Real Estate	-	-	-	27,228	1,953,377	139,298	-	724,221	-	-	-	2,844,124
Retail, of which	121,516	28,823	862,767	55,659	607,704	2,881,988	519,346	871,832	165,192	56,601,690	-	62,716,517
Residential Financing Exposures	-	-	-	-	-	-	-	-	-	32,285,095	-	32,285,095
Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	712,097	-	712,097
Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	11,752,360	-	11,752,360
Other Retail Exposures	121,516	28,823	862,767	55,659	607,704	2,881,988	519,346	871,832	165,192	11,852,138	-	17,966,965
Total Exposures under IRB Approach	1,786,982	1,471,967	3,200,159	1,051,780	6,962,873	5,398,933	4,424,490	9,219,733	2,587,389	56,601,690	-	92,705,996
Total Exposures under Standardised and IRB Approaches	2,272,961	1,476,276	3,246,260	1,056,104	7,036,299	5,735,463	4,561,808	15,085,754	16,513,442	64,263,672	70,827	121,318,866

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

RHB Islamic Bank Exposure Class	One Year or Less RM'000	More Than One to Five Years RM'000	Over Five Years RM'000	Total RM'000
Exposures under Standardised Approach				
Sovereigns & Central Banks	1,480,730	2,321,928	4,811,388	8,614,046
Public Sector Entities	456,774	3,575,528	4,143,466	8,175,768
Banks, Development Financial Institutions & MDBs	264,192	1,000,703	463,547	1,728,442
Takaful Cos, Securities Firms & Fund Managers	4,242	4,414	-	8,656
Corporates	503,090	1,119,027	394,318	2,016,435
Regulatory Retail	114,613	1,331,835	6,887,807	8,334,255
Residential Financing	-	101	48,184	48,285
Other Assets	105	-	119,429	119,534
Total Exposures under Standardised Approach	2,823,746	9,353,536	16,868,139	29,045,421
Exposures under IRB Approach				
Corporates, of which	7,347,928	11,821,065	12,821,511	31,990,504
Corporate Exposures (excluding exposures with firm size adjustments)	4,725,008	7,751,995	6,325,669	18,802,672
Corporate Exposures (with firm size adjustments)	2,377,698	3,509,262	4,040,903	9,927,863
Specialised Financing Exposures (Slotting Approach)				
Project Finance	73,917	94,752	244,270	412,939
Income Producing Real Estate	171,305	465,056	2,210,669	2,847,030
Retail, of which	875,539	6,824,599	57,417,554	65,117,692
Residential Financing Exposures	4,452	72,617	34,262,598	34,339,667
Qualifying Revolving Retail Exposures	59,175	699,138	29,777	788,090
Hire Purchase Exposures	51,463	3,181,010	9,031,977	12,264,450
Other Retail Exposures	760,449	2,871,834	14,093,202	17,725,485
Total Exposures under IRB Approach	8,223,467	18,645,664	70,239,065	97,108,196
Total Exposures under Standardised and IRB Approaches	11,047,213	27,999,200	87,107,204	126,153,617

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

RHB Islamic Bank **Exposure Class**	**One Year or Less** **RM'000**	**More Than One to Five Years** **RM'000**	**Over Five Years** **RM'000**	**Total** **RM'000**
Exposures under Standardised Approach				
Sovereigns & Central Banks	193,351	2,601,779	4,594,214	7,389,344
Public Sector Entities	1,188,402	2,109,287	5,575,977	8,873,666
Banks, Development Financial Institutions & MDBs	1,815,529	254,664	356,590	2,426,783
Takaful Cos, Securities Firms & Fund Managers	2,284	-	-	2,284
Corporates	519,217	1,152,161	447,134	2,118,512
Regulatory Retail	98,391	1,280,939	6,314,634	7,693,964
Residential Financing	-	119	37,371	37,490
Other Assets	4,097	-	66,730	70,827
Total Exposures under Standardised Approach	3,821,271	7,398,949	17,392,650	28,612,870
Exposures under IRB Approach				
Corporates, of which	7,476,455	11,867,801	10,645,223	29,989,479
Corporate Exposures (excluding exposures with firm size adjustments)	4,762,764	7,720,795	4,775,555	17,259,114
Corporate Exposures (with firm size adjustments)	2,310,108	3,495,923	3,757,641	9,563,672
Specialised Financing Exposures (Slotting Approach)				
Project Finance	23,280	26,104	273,185	322,569
Income Producing Real Estate	380,303	624,979	1,838,842	2,844,124
Retail, of which	891,903	6,524,936	55,299,678	62,716,517
Residential Financing Exposures	2,959	63,133	32,219,003	32,285,095
Qualifying Revolving Retail Exposures	61,820	646,477	3,800	712,097
Hire Purchase Exposures	48,375	2,887,552	8,816,433	11,752,360
Other Retail Exposures	778,749	2,927,774	14,260,442	17,966,965
Total Exposures under IRB Approach	8,368,358	18,392,737	65,944,901	92,705,996
Total Exposures under Standardised and IRB Approaches	12,189,629	25,791,686	83,337,551	121,318,866

Table 9a: Portfolios under the Standardised Approach by Risk Weights as at 30 June 2025

RHB Islamic Bank

Exposure Class	Sovereigns & Central Banks	Public Sector Entities	Banks, Development Financial Institutions & MDBs	Takaful Cos, Securities Firms & Fund Managers	Corporates	Regulatory Retail	Residential Financing	Other Assets	Total Exposures After Credit Risk Mitigation	Total Risk-Weighted Assets
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Supervisory Risk Weights (%)										
0%	8,191,285	7,920,548	15,086	-	-	-	-	105	16,127,024	-
20%	422,761	217,171	1,694,287	-	1,054,649	-	-	-	3,388,868	677,774
35%	-	-	-	-	-	-	26,710	-	26,710	9,349
50%	-	-	264	-	16	17,384	21,559	-	39,223	19,611
75%	-	-	-	-	-	290,069	-	-	290,069	217,552
100%	-	-	-	8,656	788,539	7,903,404	-	119,429	8,820,028	8,820,028
150%	-	-	-	-	9	85,273	-	-	85,282	127,923
Total Exposures	8,614,046	8,137,719	1,709,637	8,656	1,843,213	8,296,130	48,269	119,534	28,777,204	9,872,237

Table 9b: Portfolios under the Standardised Approach by Risk Weights as at 31 December 2024

RHB Islamic Bank

Exposure Class	Sovereigns & Central Banks	Public Sector Entities	Banks, Development Financial Institutions & MDBs	Takaful Cos, Securities Firms & Fund Managers	Corporates	Regulatory Retail	Residential Financing	Other Assets	Total Exposures After Credit Risk Mitigation	Total Risk-Weighted Assets
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Supervisory Risk Weights (%)										
0%	7,389,344	8,625,111	45,123	-	-	-	-	3,506	16,063,084	-
20%	-	245,506	2,351,252	-	1,277,479	185	-	-	3,874,422	774,884
35%	-	-	-	-	-	-	22,240	-	22,240	7,784
50%	-	-	315	-	404	14,424	15,241	-	30,384	15,192
75%	-	-	-	-	-	287,753	-	-	287,753	215,815
100%	-	-	-	2,284	654,877	7,294,619	-	67,321	8,019,101	8,019,101
150%	-	-	-	-	18	61,406	-	-	61,424	92,137
Total Exposures	7,389,344	8,870,617	2,396,690	2,284	1,932,778	7,658,387	37,481	70,827	28,358,408	9,124,913

Table 10a: Rated Exposures According to Ratings by External Credit Assessment Institutions (ECAIs) as at 30 June 2025

RHB Islamic Bank						
	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**
Ratings of Corporates by Approved ECAIs	**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**
Exposure Class	**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		-	-	-	-	8,137,719
Takaful Cos, Securities Firms & Fund Managers		-	-	-	-	8,656
Corporates		1,054,649	-	-	-	788,564

Ratings of Sovereigns and Central Banks	**Moody's**	**Aaa to Aa3**	**A1 to A3**	**Baa1 to Baa3**	**Ba1 to B3**	**Caa1 to C**	**Unrated**
by Approved ECAIs	**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**
Exposure Class	**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		-	8,614,046	-	-	-	-

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**
Exposure Class	**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		1,542,913	59,021	1,843	-	-	105,860

Table 10b: Rated Exposures According to Ratings by External Credit Assessment Institutions (ECAIs) as at 31 December 2024

RHB Islamic Bank	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
Ratings of Corporates by Approved ECAIs	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
Exposure Class	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		-	-	-	-	8,870,617
Takaful Cos, Securities Firms & Fund Managers		-	-	-	-	2,284
Corporates		1,277,479	-	-	-	655,299

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
Exposure Class	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		-	7,389,344	-	-	-	-

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
Exposure Class	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		2,263,017	67,632	1,733	-	-	64,308

Table 11a: Exposures Subject to the Supervisory Risk Weights under the IRB Approach as at 30 June 2025

RHB Islamic Bank

Supervisory Categories/Risk Weights	Exposure After Credit Risk Mitigation					
	Strong	Good	Satisfactory	Weak	Default	Total
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Specialised Financing Exposures						
Project Finance	**-**	**218,856**	**-**	**-**	**66,641**	**285,497**
Income Producing Real Estate	**503,834**	**1,743,699**	**181,894**	**-**	**-**	**2,429,427**
Total Exposures After Credit Risk Mitigation	**503,834**	**1,962,555**	**181,894**	**-**	**66,641**	**2,714,924**
Total Risk-Weighted Assets	**333,865**	**1,661,272**	**209,178**	**-**	**-**	**2,204,315**

Table 11b: Exposures Subject to the Supervisory Risk Weights under the IRB Approach as at 31 December 2024

RHB Islamic Bank

Supervisory Categories/Risk Weights	Exposure After Credit Risk Mitigation					
	Strong	Good	Satisfactory	Weak	Default	Total
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Specialised Financing Exposures						
Project Finance	5,285	244,809	-	-	56,792	306,886
Income Producing Real Estate	522,442	1,632,265	153,599	-	-	2,308,306
Total Exposures After Credit Risk Mitigation	527,727	1,877,074	153,599	-	56,792	2,615,192
Total Risk-Weighted Assets	346,838	1,601,675	176,639	-	-	2,125,152

Table 12a: Exposures under the IRB Approach by PD Band, Exposure Weighted Average Loss Given Default (LGD) and Exposure Weighted Average Risk Weight as at 30 June 2025

RHB Islamic Bank Probability of Default (PD) Range (%)	Exposure At Default After Credit Risk Mitigation	Exposure Weighted Average LGD	Exposure Weighted Average Risk Weight	Undrawn Commitments
	RM'000	%	%	RM'000
Non Retail Exposures				
Corporate Exposures (excluding exposures with firm size adjustments)				
0 to 1	11,612,717	41.03	55.98	1,542,679
>1 to 4	2,937,395	32.08	84.78	756,522
>4 to 12	3,375,566	11.83	36.94	1,188,264
>12 to <100	44,985	36.99	199.09	19,907
Default or 100	1,377,054	44.82	0.00	-
Total Corporate Exposures (excluding exposures with firm size adjustments)	19,347,717			3,507,372
Corporate Exposures (with firm size adjustments)				
0 to 1	5,844,976	38.49	42.89	1,731,971
>1 to 4	2,070,004	27.49	56.85	585,289
>4 to 12	794,516	35.24	103.51	190,524
>12 to <100	980,167	12.94	56.27	514,276
Default or 100	238,200	36.81	0.00	-
Total Corporate Exposures (with firm size adjustments)	9,927,863			3,022,060
Total Non Retail Exposures	29,275,580			6,529,432
Retail Exposures				
Residential Financing Exposures				
0 to 3	31,269,035	16.69	11.02	511,394
>3 to 10	1,170,748	16.85	48.47	15,818
>10 to 20	260,917	16.64	79.98	5
>20 to <100	1,033,374	16.75	90.12	322
Default or 100	605,593	16.62	73.81	3,563
Total Residential Financing Exposures	34,339,667			531,102
Qualifying Revolving Retail Exposures				
0 to 3	400,796	58.99	24.01	598,165
>3 to 10	286,469	57.64	68.88	129,820
>10 to 20	65,242	55.57	118.79	25,550
>20 to <100	19,985	54.83	156.28	3,126
Default or 100	15,598	48.01	425.91	-
Total Qualifying Revolving Retail Exposures	788,090			756,661
Hire Purchase Exposures				
0 to 3	11,714,776	44.25	28.89	-
>3 to 10	246,944	46.22	73.40	-
>10 to 20	207,593	45.27	100.41	-
>20 to <100	42,186	45.53	106.46	-
Default or 100	52,951	45.78	61.92	-
Total Hire Purchase Exposures	12,264,450			-
Other Retail Exposures				
0 to 3	13,169,166	18.20	14.44	3,786,247
>3 to 10	3,234,497	7.33	10.90	52,539
>10 to 20	361,499	11.87	23.92	7,710
>20 to <100	461,976	12.45	31.17	24,339
Default or 100	498,347	22.42	65.10	12,519
Total Other Retail Exposures	17,725,485			3,883,354
Total Retail Exposures	65,117,692			5,171,117
Total Non Retail & Retail Exposures under IRB Approach	94,393,272			11,700,549

Table 12b: Exposures under the IRB Approach by PD Band, Exposure Weighted Average Loss Given Default (LGD) and Exposure Weighted Average Risk Weight as at 31 December 2024

RHB Islamic Bank Probability of Default (PD) Range (%)	Exposure At Default After Credit Risk Mitigation	Exposure Weighted Average LGD	Exposure Weighted Average Risk Weight	Undrawn Commitments
	RM'000	%	%	RM'000
Non Retail Exposures				
Corporate Exposures (excluding exposures with firm size adjustments)				
0 to 1	11,792,237	40.13	56.68	1,442,181
>1 to 4	1,964,730	20.93	54.58	1,002,431
>4 to 12	2,679,614	12.20	40.92	1,038,243
>12 to <100	24,718	28.90	151.82	3,869
Default or 100	1,349,317	44.53	0.13	-
Total Corporate Exposures (excluding exposures with firm size adjustments)	17,810,616			3,486,724
Corporate Exposures (with firm size adjustments)				
0 to 1	5,377,285	38.31	43.88	1,548,987
>1 to 4	2,124,625	27.21	57.16	642,039
>4 to 12	747,386	35.82	112.19	157,634
>12 to <100	1,118,459	12.34	52.96	275,853
Default or 100	195,916	36.61	0.00	-
Total Corporate Exposures (with firm size adjustments)	9,563,671			2,624,513
Total Non Retail Exposures	27,374,287			6,111,237
Retail Exposures				
Residential Financing Exposures				
0 to 3	29,564,699	16.67	10.80	464,974
>3 to 10	942,913	16.76	48.30	12,220
>10 to 20	248,516	16.74	80.48	125
>20 to <100	963,096	16.72	89.67	748
Default or 100	565,871	16.59	74.56	3,450
Total Residential Financing Exposures	32,285,095			481,517
Qualifying Revolving Retail Exposures				
0 to 3	365,521	59.05	24.01	525,324
>3 to 10	254,167	57.60	68.89	110,609
>10 to 20	59,435	55.47	118.97	23,764
>20 to <100	17,234	54.45	155.60	3,022
Default or 100	15,740	48.85	143.74	-
Total Qualifying Revolving Retail Exposures	712,097			662,719
Hire Purchase Exposures				
0 to 3	11,239,637	44.06	28.67	-
>3 to 10	224,474	45.88	72.85	-
>10 to 20	190,293	45.08	100.00	-
>20 to <100	39,881	45.38	106.12	-
Default or 100	58,075	45.66	41.26	-
Total Hire Purchase Exposures	11,752,360			-
Other Retail Exposures				
0 to 3	13,633,973	18.26	14.59	3,976,740
>3 to 10	3,092,187	7.47	11.08	46,044
>10 to 20	348,769	14.51	29.30	6,588
>20 to <100	469,749	12.25	30.57	22,726
Default or 100	422,287	22.01	19.43	12,886
Total Other Retail Exposures	17,966,965			4,064,984
Total Retail Exposures	62,716,517			5,209,220
Total Non Retail & Retail Exposures under IRB Approach	90,090,804			11,320,457

Table 13a: Exposures under the A-IRB Approach by EL Range and Exposure Weighted Average Risk Weight as at 30 June 2025

RHB Islamic Bank Expected Losses (EL) Range (%)	Exposure At Default After Credit Risk Mitigation	Exposure Weighted Average Risk Weights	Undrawn Commitments
	RM'000	%	RM'000
Retail Exposures			
Residential Financing Exposures			
0 to 1	32,627,741	13.55	530,725
>1 to 10	1,145,005	92.46	285
>10 to <100	550,427	22.32	92
100	16,494	0.00	-
Total Residential Financing Exposures	34,339,667		531,102
Qualifying Revolving Retail Exposures			
0 to 1	363,011	39.85	559,722
>1 to 10	397,469	72.43	192,040
>10 to <100	27,610	131.01	4,899
100	-	0.00	-
Total Qualifying Revolving Retail Exposures	788,090		756,661
Hire Purchase Exposures			
0 to 1	11,468,369	28.41	-
>1 to 10	706,647	77.69	-
>10 to <100	79,929	56.41	-
100	9,505	0.00	-
Total Hire Purchase Exposures	12,264,450		-
Other Retail Exposures			
0 to 1	16,432,725	14.51	3,829,069
>1 to 10	811,622	44.27	37,582
>10 to <100	401,019	16.38	16,564
100	80,119	0.00	139
Total Other Retail Exposures	17,725,485		3,883,354
Total Retail Exposures	65,117,692		5,171,117

Table 13b: Exposures under the A-IRB Approach by EL Range and Exposure Weighted Average Risk Weight as at 31 December 2024

RHB Islamic Bank Expected Losses (EL) Range (%)	Exposure At Default After Credit Risk Mitigation	Exposure Weighted Average Risk Weights	Undrawn Commitments
	RM'000	%	RM'000
Retail Exposures			
Residential Financing Exposures			
0 to 1	30,557,473	12.31	480,433
>1 to 10	1,209,636	103.62	1,028
>10 to <100	501,057	23.91	56
100	16,929	0.00	-
Total Residential Financing Exposures	32,285,095		481,517
Qualifying Revolving Retail Exposures			
0 to 1	322,133	22.27	491,104
>1 to 10	353,611	72.63	166,908
>10 to <100	36,352	149.75	4,707
100	1	0.00	-
Total Qualifying Revolving Retail Exposures	712,097		662,719
Hire Purchase Exposures			
0 to 1	11,003,356	27.94	-
>1 to 10	651,048	77.04	-
>10 to <100	91,029	72.81	-
100	6,927	0.00	-
Total Hire Purchase Exposures	11,752,360		-
Other Retail Exposures			
0 to 1	16,636,556	13.08	4,010,278
>1 to 10	836,717	46.96	37,332
>10 to <100	413,780	21.71	17,204
100	79,912	0.00	170
Total Other Retail Exposures	17,966,965		4,064,984
Total Retail Exposures	62,716,517		5,209,220

Table 14: Exposures under IRB Approach by Actual Losses versus Expected Losses

RHB Islamic Bank **Exposure Class**	**Actual Losses as at 30 June 2025**	**Expected Losses as at 30 June 2024**	**Actual Losses as at 30 June 2024**	**Expected Losses as at 30 June 2023**
	RM'000	**RM'000**	**RM'000**	**RM'000**
Corporates, of which				
Corporate Exposures (excluding exposures with firm size adjustments)	**426**	**51,831**	1,317	38,202
Corporate Exposures (with firm size adjustments)	**8,195**	**59,069**	11,543	64,103
Specialised Financing Exposures (Slotting Approach)				
Project Finance	**-**	**1,547**	-	4,604
Income Producing Real Estate	**-**	**15,047**	-	12,454
Retail, of which				
Residential Financing Exposures	**45,022**	**94,950**	47,427	73,131
Qualifying Revolving Retail Exposures	**6,262**	**15,588**	7,320	13,506
Hire Purchase Exposures	**35,318**	**63,223**	33,837	58,989
Other Retail Exposures	**39,701**	**59,013**	57,436	57,399
Total	**134,924**	**360,268**	158,880	322,388

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.

Table 15a: Credit Risk Mitigation of Portfolios under the Standardised Approach as at 30 June 2025

RHB Islamic Bank Exposure Class	Gross Exposures Before Credit Risk Mitigation	Gross Exposures Covered by Guarantees/ Credit Derivatives	Gross Exposures Covered by Eligible Financial Collateral
	RM'000	RM'000	RM'000
On-Balance Sheet Exposures			
Sovereigns & Central Banks	8,368,382	-	-
Public Sector Entities	7,940,045	7,828,585	37,600
Banks, Development Financial Institutions & MDBs	938,207	15,086	-
Takaful Cos, Securities Firms & Fund Managers	3,469	-	-
Corporates	1,890,752	-	132,040
Regulatory Retail	7,991,802	-	29,154
Residential Financing	47,816	-	16
Other Assets	119,534	-	-
Defaulted Exposures	126,312	-	4
Total On-Balance Sheet Exposures	27,426,319	7,843,671	198,814
Off-Balance Sheet Exposures			
OTC Derivatives	939,279	-	18,845
Off-balance sheet exposures other than OTC derivatives or credit derivatives	679,494	91,962	50,558
Defaulted Exposures	329	-	-
Total Off-Balance Sheet Exposures	1,619,102	91,962	69,403
Total On and Off-Balance Sheet Exposures	29,045,421	7,935,633	268,217

Table 15b: Credit Risk Mitigation of Portfolios under the Standardised Approach as at 31 December 2024

RHB Islamic Bank Exposure Class	Gross Exposures Before Credit Risk Mitigation	Gross Exposures Covered by Guarantees/ Credit Derivatives	Gross Exposures Covered by Eligible Financial Collateral
	RM'000	RM'000	RM'000
On-Balance Sheet Exposures			
Sovereigns & Central Banks	7,389,344	-	-
Public Sector Entities	8,368,252	8,250,440	2,600
Banks, Development Financial Institutions & MDBs	1,780,826	45,123	-
Takaful Cos, Securities Firms & Fund Managers	-	-	-
Corporates	1,900,382	-	127,631
Regulatory Retail	7,394,104	185	26,533
Residential Financing	37,481	-	8
Other Assets	70,827	-	-
Defaulted Exposures	86,670	-	28
Total On-Balance Sheet Exposures	27,027,886	8,295,748	156,800
Off-Balance Sheet Exposures			
OTC Derivatives	779,083	-	30,133
Off-balance sheet exposures other than OTC derivatives or credit derivatives	805,645	374,671	67,529
Defaulted Exposures	256	-	-
Total Off-Balance Sheet Exposures	1,584,984	374,671	97,662
Total On and Off-Balance Sheet Exposures	28,612,870	8,670,419	254,462

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

RHB Islamic Bank Exposure Class	Gross Exposures Before Credit Risk Mitigation	Gross Exposures Covered by Guarantees/ Credit Derivatives	Gross Exposures Covered by Eligible Financial Collateral	Gross Exposures Covered by Other Eligible Collateral
	RM'000	RM'000	RM'000	RM'000
On-Balance Sheet Exposures				
Corporates, of which	26,719,855	6,199,429	1,501,386	5,488,002
Corporate Exposures (excluding exposures with firm size adjustments)	15,850,011	5,085,628	282,413	2,456,415
Corporate Exposures (with firm size adjustments)	8,203,616	747,566	1,218,973	3,031,587
Specialised Financing Exposures (Slotting Approach)				
Project Finance	173,076	44,481	-	-
Income Producing Real Estate	2,493,152	321,754	-	-
Retail, of which	59,534,231	58,858	4,860,004	37,401,218
Residential Financing Exposures	33,206,535	-	-	33,146,858
Qualifying Revolving Retail Exposures	467,177	-	-	-
Hire Purchase Exposures	12,211,499	-	-	-
Other Retail Exposures	13,649,020	58,858	4,860,004	4,254,360
Defaulted Exposures	2,834,451	7,969	5,992	837,604
Total On-Balance Sheet Exposures	89,088,537	6,266,256	6,367,382	43,726,824
Off-Balance Sheet Exposures				
OTC Derivatives	65,203	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	7,934,523	1,449,997	192,950	3,914,144
Defaulted Exposures	19,933	-	151	14,269
Total Off-Balance Sheet Exposures	8,019,659	1,449,997	193,101	3,928,413
Total On and Off-Balance Sheet Exposures	97,108,196	7,716,253	6,560,483	47,655,237

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

RHB Islamic Bank **Exposure Class**	**Gross Exposures Before Credit Risk Mitigation**	**Gross Exposures Covered by Guarantees/ Credit Derivatives**	**Gross Exposures Covered by Eligible Financial Collateral**	**Gross Exposures Covered by Other Eligible Collateral**
	RM'000	**RM'000**	**RM'000**	**RM'000**
On-Balance Sheet Exposures				
Corporates, of which	25,211,525	6,276,547	1,533,773	5,039,469
Corporate Exposures (excluding exposures with firm size adjustments)	14,260,522	4,816,582	258,298	2,099,589
Corporate Exposures (with firm size adjustments)	8,245,984	1,019,806	1,275,475	2,939,880
Specialised Financing Exposures (Slotting Approach)				
Project Finance	245,272	6,377	-	-
Income Producing Real Estate	2,459,747	433,782	-	-
Retail, of which	57,153,730	61,891	4,598,858	35,655,055
Residential Financing Exposures	31,241,156	-	-	31,188,966
Qualifying Revolving Retail Exposures	428,813	-	-	-
Hire Purchase Exposures	11,694,285	-	-	-
Other Retail Exposures	13,789,476	61,891	4,598,858	4,466,089
Defaulted Exposures	2,646,612	9,616	3,499	777,536
Total On-Balance Sheet Exposures	85,011,867	6,348,054	6,136,130	41,472,060
Off-Balance Sheet Exposures				
OTC Derivatives	43,712	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	7,633,031	1,340,450	180,942	3,862,539
Defaulted Exposures	17,386	-	154	14,804
Total Off-Balance Sheet Exposures	7,694,129	1,340,450	181,096	3,877,343
Total On and Off-Balance Sheet Exposures	92,705,996	7,688,504	6,317,226	45,349,403

Table 17a: Impaired and Past Due Financing and Allowance for Credit Losses by Industry Sector as at 30 June 2025

RHB Islamic Bank Industry Sector	Impaired Financing RM'000	Past Due Financing RM'000	Allowance for Credit Losses RM'000
Agriculture	**-**	**526**	**11,221**
Mining & Quarrying	**2,510**	**948**	**1,624**
Manufacturing	**46,133**	**33,213**	**41,452**
Electricity, Gas & Water Supply	**52,346**	**342**	**37,908**
Construction	**26,232**	**20,436**	**27,863**
Wholesale, Retail Trade, Restaurants & Hotels	**116,696**	**81,158**	**85,910**
Transport, Storage & Communication	**8,919**	**18,727**	**23,810**
Finance, Takaful, Real Estate & Business	**66,323**	**38,298**	**94,249**
Education, Health & Others	**90,583**	**17,453**	**16,942**
Household	**592,800**	**3,452,894**	**393,210**
Others	**-**	**246,529**	**1,961**
Total	**1,002,542**	**3,910,524**	**736,150**

Table 17b: Impaired and Past Due Financing and Allowance for Credit Losses by Industry Sector as at 31 December 2024

RHB Islamic Bank Industry Sector	Impaired Financing RM'000	Past Due Financing RM'000	Allowance for Credit Losses RM'000
Agriculture	3,892	1,161	12,853
Mining & Quarrying	2,489	2,415	1,419
Manufacturing	26,436	37,512	31,200
Electricity, Gas & Water Supply	6,123	2	12,784
Construction	15,663	26,403	24,656
Wholesale, Retail Trade, Restaurants & Hotels	96,755	71,561	77,992
Transport, Storage & Communication	20,681	6,733	80,501
Finance, Takaful, Real Estate & Business	67,287	20,995	39,861
Education, Health & Others	88,742	13,447	17,985
Household	524,468	2,950,240	321,859
Others	-	76,664	1,625
Total	852,536	3,207,133	622,735

Table 18: Net Charges/(Write back) and Write-Offs for Financing Impairment by Industry Sector

RHB Islamic Bank	Six Months Period Ended 30.06.2025		Twelve Months Period Ended 31.12.2024	
Industry Sector	Net Charges/ (Write back) for Lifetime ECL Credit Impaired (Stage 3) RM'000	Write-Offs for Lifetime ECL Credit Impaired (Stage 3) RM'000	Net Charges/ (Write back) for Lifetime ECL Credit Impaired (Stage 3) RM'000	Write-Offs for Lifetime ECL Credit Impaired (Stage 3) RM'000
Agriculture	**(76)**	**(133)**	1,464	-
Mining & Quarrying	**7**	**-**	739	-
Manufacturing	**8,540**	**(1,047)**	3,739	(1,526)
Electricity, Gas & Water Supply	**34,159**	**-**	(294)	-
Construction	**1,394**	**(352)**	(1,338)	(21,623)
Wholesale, Retail Trade, Restaurants & Hotels	**11,348**	**(3,604)**	17,767	(6,521)
Transport, Storage & Communication	**(3,400)**	**(735)**	(78,071)	(11,655)
Finance, Takaful, Real Estate & Business	**208**	**(216)**	762	(833)
Education, Health & Others	**236**	**(241)**	(5,052)	(4,367)
Household	**80,036**	**(52,528)**	120,932	(112,016)
Others	**28**	**-**	395	(343)
Total	**132,480**	**(58,856)**	61,043	(158,884)

Table 19a: Movement in Financing Allowance for Credit Losses as at 30 June 2025

RHB Islamic Bank	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	**133,953**	**236,111**	**252,671**	**622,735**
Changes due to financial assets recognised in the opening balance that have been:				
- Transferred to 12-month ECL (Stage 1)	**38,398**	**(30,741)**	**(7,657)**	**-**
- Transferred to Lifetime ECL not credit impaired (Stage 2)	**(7,997)**	**37,338**	**(29,341)**	**-**
- Transferred to Lifetime ECL credit impaired (Stage 3)	**(470)**	**(27,891)**	**28,361**	**-**
	29,931	**(21,294)**	**(8,637)**	**-**
Changes in credit risk	**(9,271)**	**21,820**	**158,415**	**170,964**
Purchases and origination	**23,789**	**1,252**	**278**	**25,319**
Bad debts written off	**-**	**-**	**(58,856)**	**(58,856)**
Derecognition	**(2,634)**	**(4,053)**	**(17,576)**	**(24,263)**
Other movements	**-**	**-**	**251**	**251**
Balance as at the end of the financial period	**175,768**	**233,836**	**326,546**	**736,150**

Table 19b: Movement in Financing Allowance for Credit Losses as at 31 December 2024

RHB Islamic Bank	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	110,166	171,483	361,064	642,713
Changes due to financial assets recognised in the opening balance that have been:				
- Transferred to 12-month ECL (Stage 1)	68,856	(53,885)	(14,971)	-
- Transferred to Lifetime ECL not credit impaired (Stage 2)	(10,017)	120,866	(110,849)	-
- Transferred to Lifetime ECL credit impaired (Stage 3)	(1,176)	(18,013)	19,189	-
	57,663	48,968	(106,631)	-
Changes in credit risk	(55,876)	16,499	191,794	152,417
Purchases and origination	27,029	8,107	7,074	42,210
Bad debts written off	-	-	(158,884)	(158,884)
Derecognition	(5,029)	(8,946)	(31,194)	(45,169)
Other movements	-	-	(10,552)	(10,552)
Balance as at the end of the financial year	133,953	236,111	252,671	622,735

Table 20a: Market Risk-Weighted Assets and Minimum Capital Requirements as at 30 June 2025

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	**36,623,800**	**36,109,515**	**392,706**	**31,416**
Foreign Currency Risk	**15,245**	**79,812**	**79,812**	**6,385**
Total			**472,518**	**37,801**

Table 20b: Market Risk-Weighted Assets and Minimum Capital Requirements as at 31 December 2024

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
Foreign Currency Risk	43,588	91,283	91,287	7,303
Total			533,669	42,694

Note:
As at 30 June 2025 and 31 December 2024, 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.

Table 21a: Rate of Return Risk in the Banking Book as at 30 June 2025

RHB Islamic Bank	Impact on Position as at Reporting Period (100 basis points) Parallel Shift			
	Increase/(Decline) in Earnings		Increase/(Decline) in Economic Value	
Currency	Impact based on +100 basis points RM'000	Impact based on -100 basis points RM'000	Impact based on +100 basis points RM'000	Impact based on -100 basis points RM'000
MYR - Malaysian Ringgit	**307,219**	**(307,219)**	**(311,007)**	**311,007**
USD - US Dollar	**(37,059)**	**37,059**	**7,821**	**(7,821)**
Others[1]	**(5,765)**	**5,765**	**566**	**(566)**
Total	**264,395**	**(264,395)**	**(302,620)**	**302,620**

Table 21b: Rate of Return Risk in the Banking Book as at 31 December 2024

RHB Islamic Bank	Impact on Position as at Reporting Period (100 basis points) Parallel Shift			
	Increase/(Decline) in Earnings		Increase/(Decline) in Economic Value	
Currency	Impact based on +100 basis points RM'000	Impact based on -100 basis points RM'000	Impact based on +100 basis points RM'000	Impact based on -100 basis points RM'000
MYR - Malaysian Ringgit	247,233	(247,233)	(364,999)	364,999
USD - US Dollar	(46,664)	46,664	9,103	(9,103)
Others[1]	(7,691)	7,691	(15,822)	15,822
Total	192,878	(192,878)	(371,718)	371,718

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.
4. PSIA between RHB Islamic and RHB Bank which qualifies as a risk absorbent, is excluded from the computation of rate of return risk.

Table 22: Operational Risk-Weighted Assets and Minimum Capital Requirements

RHB Islamic Bank

Operational Risk	**30.06.2025**	**31.12.2024**
	RM'000	**RM'000**
Risk-Weighted Assets	**3,533,720**	3,534,619
Minimum Capital Requirements	**282,698**	282,769

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 23: Disclosure on Profit Sharing Investment Account

RHB Islamic Bank

Unrestricted Investment Account (URIA)	**30.06.2025**	**31.12.2024**
	%	**%**
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)

As at 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).