RHB Bank Berhad

Basel II Pillar 3 Disclosures

30 June 2026

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2026

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STATEMENT BY GROUP MANAGING DIRECTOR

In accordance with the requirements of Bank Negara Malaysia's Guideline on Risk-Weighted Capital Adequacy Framework (Basel II) – Disclosure Requirements (Pillar 3), and on behalf of the Board and Senior Management of RHB Bank Berhad, I am pleased to provide an attestation that the Basel II Pillar 3 Disclosures of RHB Bank Berhad as at 30 June 2026 are accurate and complete.

DATO' MOHD RASHID BIN MOHAMAD
Group Managing Director

INTRODUCTION

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

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

In addition, the capital requirements for operational risk and exposures to central counterparties are determined in accordance with BNM's Capital Adequacy Framework (Operational Risk) and Capital Adequacy Framework (Exposures to Central Counterparties) respectively.

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

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This document covers the quantitative information as at 30 June 2026 with comparative quantitative information of the preceding financial year as at 31 December 2025. This disclosure report has been verified and approved internally in line with the RHB Banking Group Pillar 3 Disclosure Policy.

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

SCOPE OF APPLICATION

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

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

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

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

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

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2026

Table 1: Capital Adequacy Ratios

	RHB Bank Group		RHB Bank		RHB Islamic Bank		RHB Investment Bank	
Capital Ratios	**30.06.2026**	**31.12.2025**	**30.06.2026**	**31.12.2025**	**30.06.2026**	**31.12.2025**	**30.06.2026**	**31.12.2025**
Before proposed dividends								
Common Equity Tier I Capital Ratio	**15.158%**	16.138%	**14.368%**	15.183%	**14.690%**	15.443%	**20.657%**	32.593%
Tier I Capital Ratio	**15.158%**	16.138%	**14.368%**	15.183%	**14.690%**	15.443%	**20.657%**	32.593%
Total Capital Ratio	**17.443%**	18.542%	**16.902%**	17.850%	**16.939%**	17.823%	**24.710%**	37.619%
After proposed dividends								
Common Equity Tier I Capital Ratio	**14.789%**	15.234%	**13.839%**	13.912%	**14.401%**	14.934%	**20.657%**	26.292%
Tier I Capital Ratio	**14.789%**	15.234%	**13.839%**	13.912%	**14.401%**	14.934%	**20.657%**	26.292%
Total Capital Ratio	**17.073%**	17.639%	**16.373%**	16.579%	**16.650%**	17.315%	**24.710%**	31.318%

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

	RHB Bank Group		RHB Bank		RHB Islamic Bank		RHB Investment Bank	
Risk Types	**30.06.2026**	**31.12.2025**	**30.06.2026**	**31.12.2025**	**30.06.2026**	**31.12.2025**	**30.06.2026**	**31.12.2025**
	RM'000	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Credit RWA	**152,556,805**	145,451,209	**106,106,426**	103,460,978	**47,991,713**	44,828,821	**1,670,666**	1,207,748
Credit RWA Absorbed by PSIA	**-**	-	**-**	-	**(6,242,939)**	(6,345,660)	**-**	-
Market RWA	**8,071,847**	7,273,495	**6,948,243**	6,056,503	**804,769**	731,554	**207,083**	195,970
Operational RWA	**16,785,604**	16,286,928	**10,782,199**	10,592,565	**3,744,968**	3,558,325	**864,955**	786,399
Total RWA	**177,414,256**	169,011,632	**123,836,868**	120,110,046	**46,298,511**	42,773,040	**2,742,704**	2,190,117

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2026

Table 3a: Risk-Weighted Assets by Risk Types and Minimum Capital Requirements as at 30 June 2026

	RWA				Minimum Capital Requirements			
Risk Types	**RHB Bank Group**	**RHB Bank**	**RHB Islamic Bank**	**RHB Investment Bank**	**RHB Bank Group**	**RHB Bank**	**RHB Islamic Bank**	**RHB Investment Bank**
	RM'000	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Credit Risk, of which	**152,556,805**	**106,106,426**	**41,748,774**	**1,670,666**	**12,208,545**	**8,488,514**	**3,339,902**	**133,653**
Under Foundation Internal Ratings-Based (F-IRB) Approach	**78,526,388**	**59,326,352**	**21,557,562**	**-**	**6,286,111**	**4,746,108**	**1,724,605**	**-**
Under Advanced Internal Ratings-Based (A-IRB) Approach	**36,293,213**	**20,170,576**	**17,635,707**	**-**	**2,903,457**	**1,613,646**	**1,410,856**	**-**
Under Standardised Approach	**36,933,459**	**26,583,291**	**8,798,444**	**893,129**	**2,954,677**	**2,126,663**	**703,876**	**71,450**
Absorbed by PSIA under F-IRB Approach	**-**	**-**	**(2,328,828)**	**-**	**-**	**-**	**(186,306)**	**-**
Absorbed by PSIA under A-IRB Approach	**-**	**-**	**(1,439,577)**	**-**	**-**	**-**	**(115,166)**	**-**
Absorbed by PSIA under Standardised Approach	**-**	**-**	**(2,474,534)**	**-**	**-**	**-**	**(197,963)**	**-**
Exposures to Central Counterparties	**803,745**	**26,207**	**-**	**777,537**	**64,300**	**2,097**	**-**	**62,203**
Market Risk								
Under Standardised Approach	**8,071,847**	**6,948,243**	**804,769**	**207,083**	**645,748**	**555,859**	**64,382**	**16,567**
Operational Risk								
Under Standardised Approach	**16,785,604**	**10,782,199**	**3,744,968**	**864,955**	**1,342,848**	**862,576**	**299,597**	**69,196**
Total	**177,414,256**	**123,836,868**	**46,298,511**	**2,742,704**	**14,197,141**	**9,906,949**	**3,703,881**	**219,416**

Table 3b: Risk-Weighted Assets by Risk Types and Minimum Capital Requirements as at 31 December 2025

	RWA				Minimum Capital Requirements			
Risk Types	**RHB Bank Group**	**RHB Bank**	**RHB Islamic Bank**	**RHB Investment Bank**	**RHB Bank Group**	**RHB Bank**	**RHB Islamic Bank**	**RHB Investment Bank**
	RM'000	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Credit Risk, of which	145,451,209	103,460,978	38,483,161	1,207,748	11,636,097	8,276,878	3,078,653	96,620
Under Foundation Internal Ratings-Based (F-IRB) Approach	74,811,130	57,340,640	19,950,122	-	5,984,890	4,587,251	1,596,010	-
Under Advanced Internal Ratings-Based (A-IRB) Approach	35,903,195	20,794,230	16,744,086	-	2,872,256	1,663,538	1,339,527	-
Under Standardised Approach	34,317,414	25,308,531	8,134,613	805,855	2,745,393	2,024,683	650,769	64,468
Absorbed by PSIA under F-IRB Approach	-	-	(2,442,774)	-	-	-	(195,422)	-
Absorbed by PSIA under A-IRB Approach	-	-	(1,557,245)	-	-	-	(124,580)	-
Absorbed by PSIA under Standardised Approach	-	-	(2,345,641)	-	-	-	(187,651)	-
Exposures to Central Counterparties	419,470	17,577	-	401,893	33,558	1,406	-	32,152
Market Risk								
Under Standardised Approach	7,273,495	6,056,503	731,554	195,970	581,880	484,520	58,524	15,677
Operational Risk								
Under Basic Indicator Approach	16,286,928	10,592,565	3,558,325	786,399	1,302,954	847,406	284,666	62,912
Total	169,011,632	120,110,046	42,773,040	2,190,117	13,520,931	9,608,804	3,421,843	175,209

Table 4: Capital Structure

	RHB Bank Group		RHB Bank@	
	30.06.2026	**31.12.2025**	**30.06.2026**	**31.12.2025**
	RM'000	**RM'000**	**RM'000**	**RM'000**
Common Equity Tier I Capital/Tier I Capital				
Paid up ordinary share capital	**8,701,097**	8,701,097	**8,701,097**	8,701,097
Retained profits	**21,749,395**	22,001,930	**15,902,161**	16,195,835
Other reserves	**454,680**	453,395	**471,849**	465,010
Fair value through other comprehensive income (FVOCI) reserves	**439,687**	679,957	**428,136**	618,014
Less:				
Goodwill	**(2,633,383)**	(2,633,383)	**(1,714,913)**	(1,714,913)
Intangible assets (include associated deferred tax liabilities)	**(670,234)**	(656,893)	**(625,367)**	(608,775)
Deferred tax assets	**(605,635)**	(631,586)	**(362,036)**	(369,487)
55% of cumulative gains arising from change in value of FVOCI instruments	**(241,828)**	(373,976)	**(235,475)**	(339,908)
Investment in subsidiaries	**(103,303)**	(103,940)	**(4,481,884)**	(4,486,267)
Investments in associates and joint ventures	**(69,983)**	(64,675)	**(174,120)**	(144,800)
Other deductions#	**(127,512)**	(97,544)	**(116,368)**	(79,455)
Total Common Equity Tier I Capital	**26,892,981**	27,274,382	**17,793,080**	18,236,351
Qualifying non-controlling interests recognised as Tier I Capital	**141**	197	**-**	-
Total Tier I Capital	**26,893,122**	27,274,579	**17,793,080**	18,236,351
Tier II Capital				
Subordinated obligations meeting all relevant criteria	**2,409,636**	2,499,557	**2,409,636**	2,499,557
Qualifying capital instruments of a subsidiary issued to third parties+	**492,181**	470,757	**-**	-
Surplus eligible provisions over expected losses	**688,918**	664,286	**476,982**	468,809
General provisions^	**461,668**	428,968	**332,291**	316,357
Less:				
Investment in capital instrument of unconsolidated financial and insurance/takaful entities	**-**	-	**(81,660)**	(81,166)
Total Tier II Capital	**4,052,403**	4,063,568	**3,137,249**	3,203,557
Total Capital	**30,945,525**	31,338,147	**20,930,329**	21,439,908

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

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

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

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

Includes the qualifying regulatory reserves of the Group and Bank of RM273,551,000 (31 December 2025: RM240,845,000) and RM217,528,000 (31 December 2025: RM205,491,000)

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 2026

RHB Bank Group Exposure Class	Gross Exposures/EAD Before CRM RM'000	Net Exposures/EAD After CRM RM'000	Risk-Weighted Assets RM'000	Minimum Capital Requirements RM'000
Exposures under Standardised Approach (SA)				
On-Balance Sheet Exposures				
Sovereigns & Central Banks	**38,173,498**	**38,173,498**	**701,482**	**56,118**
Public Sector Entities	**14,633,361**	**14,633,361**	**219,125**	**17,530**
Banks, Development Financial Institutions & MDBs	**19,499,527**	**19,499,527**	**6,715,688**	**537,255**
Insurance/Takaful Cos, Securities Firms & Fund Managers	**997,256**	**997,256**	**786,473**	**62,918**
Corporates	**13,707,134**	**11,568,323**	**7,583,740**	**606,699**
Regulatory Retail	**12,020,151**	**11,088,010**	**9,752,519**	**780,201**
Residential Mortgages/Financing	**1,334,482**	**1,321,314**	**480,673**	**38,454**
Higher Risk Assets	**779,599**	**779,599**	**1,169,398**	**93,552**
Other Assets	**5,747,237**	**5,747,237**	**3,211,546**	**256,924**
Equity Exposures	**1,004,713**	**1,004,713**	**1,004,713**	**80,377**
Defaulted Exposures	**1,546,467**	**1,544,879**	**2,147,333**	**171,787**
Total On-Balance Sheet Exposures	**109,443,425**	**106,357,717**	**33,772,690**	**2,701,815**
Off-Balance Sheet Exposures				
OTC Derivatives	**4,507,745**	**3,661,838**	**1,061,336**	**84,907**
Off-balance sheet exposures other than OTC derivatives or credit derivatives	**18,745,235**	**11,609,169**	**2,095,379**	**167,630**
Defaulted Exposures	**16,492**	**16,158**	**4,054**	**325**
Total Off-Balance Sheet Exposures	**23,269,472**	**15,287,165**	**3,160,769**	**252,862**
Total On and Off-Balance Sheet Exposures under SA	**132,712,897**	**121,644,882**	**36,933,459**	**2,954,677**
Exposures under F-IRB Approach				
On-Balance Sheet Exposures				
Corporates, of which	**114,183,114**	**114,183,114**	**67,029,797**	**5,362,384**
Corporate Exposures (excluding exposures with firm size adjustments)	**60,851,732**	**60,851,732**	**34,944,470**	**2,795,558**
Corporate Exposures (with firm size adjustments)	**29,091,649**	**29,091,649**	**16,623,241**	**1,329,859**
Specialised Lending Exposures (Slotting Approach)				
Project Finance	**2,476,897**	**2,476,897**	**1,823,578**	**145,886**
Income Producing Real Estate	**21,762,836**	**21,762,836**	**13,638,508**	**1,091,081**
Defaulted Exposures	**1,728,897**	**1,728,897**	**106,568**	**8,525**
Total On-Balance Sheet Exposures	**115,912,011**	**115,912,011**	**67,136,365**	**5,370,909**
Off-Balance Sheet Exposures				
OTC Derivatives	**566,101**	**566,101**	**529,627**	**42,370**
Off-balance sheet exposures other than OTC derivatives or credit derivatives	**12,332,196**	**12,332,196**	**6,415,506**	**513,241**
Defaulted Exposures	**5,069**	**5,069**	**-**	**-**
Total Off-Balance Sheet Exposures	**12,903,366**	**12,903,366**	**6,945,133**	**555,611**
Exposures under A-IRB Approach				
On-Balance Sheet Exposures				
Retail, of which	**138,225,176**	**138,225,176**	**26,779,643**	**2,142,371**
Residential Mortgages/Financing Exposures	**87,253,982**	**87,253,982**	**12,106,221**	**968,498**
Qualifying Revolving Retail Exposures	**2,848,877**	**2,848,877**	**1,501,414**	**120,113**
Hire Purchase Exposures	**13,292,358**	**13,292,358**	**4,213,440**	**337,075**
Other Retail Exposures	**34,829,959**	**34,829,959**	**8,958,568**	**716,685**
Defaulted Exposures	**4,133,877**	**4,133,877**	**4,990,904**	**399,272**
Total On-Balance Sheet Exposures	**142,359,053**	**142,359,053**	**31,770,547**	**2,541,643**
Off-Balance Sheet Exposures				
OTC Derivatives	**-**	**-**	**-**	**-**
Off-balance sheet exposures other than OTC derivatives or credit derivatives	**16,876,240**	**16,876,240**	**2,380,784**	**190,463**
Defaulted Exposures	**54,076**	**54,076**	**87,550**	**7,004**
Total Off-Balance Sheet Exposures	**16,930,316**	**16,930,316**	**2,468,334**	**197,467**
Total On and Off-Balance Sheet Exposures before scaling factor under the IRB Approach	**288,104,746**	**288,104,746**	**108,320,379**	**8,665,630**
Total On and Off-Balance Sheet Exposures after scaling factor, 1.06 under the IRB Approach			**114,819,601**	**9,185,568**
Total (Exposures under the SA Approach and Exposures under the IRB Approach)	**420,817,643**	**409,749,628**	**151,753,060**	**12,140,245**

Note: This table excludes exposures to central counterparties

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 2025

RHB Bank Group Exposure Class	Gross Exposures/EAD Before CRM RM'000	Net Exposures/EAD After CRM RM'000	Risk-Weighted Assets RM'000	Minimum Capital Requirements RM'000
Exposures under Standardised Approach (SA)				
On-Balance Sheet Exposures				
Sovereigns & Central Banks	39,297,203	39,297,203	738,919	59,114
Public Sector Entities	13,505,521	13,504,921	222,984	17,839
Banks, Development Financial Institutions & MDBs	13,515,965	13,515,965	5,363,082	429,047
Insurance/Takaful Cos, Securities Firms & Fund Managers	720,221	720,221	637,586	51,007
Corporates	12,465,590	10,532,516	7,173,235	573,859
Regulatory Retail	11,972,465	11,023,646	9,750,546	780,043
Residential Mortgages/Financing	1,171,777	1,159,181	418,568	33,485
Higher Risk Assets	749,785	749,785	1,124,678	89,974
Other Assets	5,031,104	5,031,104	2,702,183	216,175
Equity Exposures	955,377	955,377	955,377	76,430
Defaulted Exposures	1,465,149	1,463,863	2,031,215	162,497
Total On-Balance Sheet Exposures	100,850,157	97,953,782	31,118,373	2,489,470
Off-Balance Sheet Exposures				
OTC Derivatives	3,910,848	3,258,920	994,293	79,543
Off-balance sheet exposures other than OTC derivatives or credit derivatives	15,429,863	9,429,916	2,201,253	176,100
Defaulted Exposures	16,590	16,176	3,495	280
Total Off-Balance Sheet Exposures	19,357,301	12,705,012	3,199,041	255,923
Total On and Off-Balance Sheet Exposures under SA	120,207,458	110,658,794	34,317,414	2,745,393
Exposures under F-IRB Approach				
On-Balance Sheet Exposures				
Corporates, of which	107,268,210	107,268,210	64,054,182	5,124,335
Corporate Exposures (excluding exposures with firm size adjustments)	56,608,587	56,608,587	32,179,410	2,574,353
Corporate Exposures (with firm size adjustments)	29,330,502	29,330,502	17,598,025	1,407,842
Specialised Lending Exposures (Slotting Approach)				
Project Finance	2,036,344	2,036,344	1,482,848	118,628
Income Producing Real Estate	19,292,777	19,292,777	12,793,899	1,023,512
Defaulted Exposures	1,793,784	1,793,784	112,435	8,995
Total On-Balance Sheet Exposures	109,061,994	109,061,994	64,166,617	5,133,330
Off-Balance Sheet Exposures				
OTC Derivatives	366,254	366,254	338,816	27,105
Off-balance sheet exposures other than OTC derivatives or credit derivatives	10,441,275	10,441,275	6,071,105	485,688
Defaulted Exposures	2,042	2,042	-	-
Total Off-Balance Sheet Exposures	10,809,571	10,809,571	6,409,921	512,793
Exposures under A-IRB Approach				
On-Balance Sheet Exposures				
Retail, of which	135,744,895	135,744,895	26,250,956	2,100,077
Residential Mortgages/Financing Exposures	85,134,424	85,134,424	11,856,729	948,538
Qualifying Revolving Retail Exposures	2,803,927	2,803,927	1,478,098	118,248
Hire Purchase Exposures	12,769,992	12,769,992	3,929,547	314,364
Other Retail Exposures	35,036,552	35,036,552	8,986,582	718,927
Defaulted Exposures	3,829,650	3,829,650	5,100,994	408,079
Total On-Balance Sheet Exposures	139,574,545	139,574,545	31,351,950	2,508,156
Off-Balance Sheet Exposures				
OTC Derivatives	-	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	17,033,475	17,033,475	2,439,766	195,181
Defaulted Exposures	50,906	50,906	79,222	6,338
Total Off-Balance Sheet Exposures	17,084,381	17,084,381	2,518,988	201,519
Total On and Off-Balance Sheet Exposures before scaling factor under the IRB Approach	276,530,491	276,530,491	104,447,476	8,355,798
Total On and Off-Balance Sheet Exposures after scaling factor, 1.06 under the IRB Approach			110,714,325	8,857,146
Total (Exposures under the SA Approach and Exposures under the IRB Approach)	396,737,949	387,189,285	145,031,739	11,602,539

Note: This table excludes exposures to central counterparties

Table 6a: Exposures on Off-Balance Sheet and Counterparty Credit Risk (Before Credit Risk Mitigation) as at 30 June 2026

RHB Bank Group

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
Direct credit substitutes	1,786,806		1,711,331	805,727
Transaction related contingent items	3,468,293		1,675,683	912,804
Short term self liquidating trade related contingencies	1,426,634		294,375	203,937
Forward asset purchases, forward deposits, partly paid shares and securities which represent commitments with certain drawdowns	346,255		346,255	-
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	15,810,955		15,810,955	115,202
Foreign exchange related contracts	22,316,478	336,678	794,796	337,800
1 year or less	20,831,226	311,408	633,674	254,510
Over 1 year to 5 years	1,356,387	22,068	138,590	78,784
Over 5 years	128,865	3,202	22,532	4,506
Interest/profit rate related contracts	34,575,564	158,377	747,693	246,547
1 year or less	11,007,163	50,698	71,962	31,913
Over 1 year to 5 years	23,149,041	100,962	643,086	203,998
Over 5 years	419,360	6,717	32,645	10,636
Equity related contracts	1,576,466	28,422	83,728	52,832
1 year or less	1,538,140	27,049	79,673	52,021
Over 1 year to 5 years	38,326	1,373	4,055	811
Over 5 years	-	-	-	-
Commodity contracts	572,219	2,755	10,943	3,612
1 year or less	271,641	2,755	10,943	3,612
Over 1 year to 5 years	300,578	-	-	-
Over 5 years	-	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	209,037,413	1,061,741	3,436,687	950,172
Other commitments, such as formal standby facilities and credit/financing lines, with original maturity of over 1 year	37,047,025		27,077,632	8,746,659
Other commitments, such as formal standby facilities and credit/financing lines, with original maturity of up to 1 year	1,733,893		430,808	81,706
Any commitments that are unconditionally cancellable at any time by the Bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness	20,358,021		682,268	117,238
Total	350,056,022	1,587,973	53,103,154	12,574,236

Note: This table excludes exposures to central counterparties

Table 6b: Exposures on Off-Balance Sheet and Counterparty Credit Risk (Before Credit Risk Mitigation) as at 31 December 2025

RHB Bank Group **Nature of Item**	**Principal/ Notional Amount** **RM'000**	**Positive Fair Value of Derivative Contracts** **RM'000**	**Credit Equivalent Amount** **RM'000**	**Risk-Weighted Assets** **RM'000**
Direct credit substitutes	1,751,364		1,676,439	846,903
Transaction related contingent items	2,891,579		1,385,826	715,928
Short term self liquidating trade related contingencies	1,248,200		258,103	208,419
Forward asset purchases, forward deposits, partly paid shares and securities which represent commitments with certain drawdowns	-		-	-
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	12,521,806		12,521,806	104,892
Foreign exchange related contracts	22,592,009	164,675	582,146	277,686
1 year or less	21,166,073	143,007	423,583	165,645
Over 1 year to 5 years	1,297,071	16,851	131,839	106,696
Over 5 years	128,865	4,817	26,724	5,345
Interest/profit rate related contracts	36,224,931	164,088	793,516	315,532
1 year or less	12,555,942	54,444	77,053	38,286
Over 1 year to 5 years	22,789,889	98,059	654,793	259,360
Over 5 years	879,100	11,585	61,670	17,886
Equity related contracts	1,070,628	96,026	127,989	98,030
1 year or less	1,030,949	94,500	123,322	97,096
Over 1 year to 5 years	39,679	1,526	4,667	934
Over 5 years	-	-	-	-
Commodity contracts	708,405	7,537	21,640	6,363
1 year or less	385,969	7,537	21,640	6,363
Over 1 year to 5 years	322,436	-	-	-
Over 5 years	-	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	176,035,528	629,218	2,751,868	635,584
Other commitments, such as formal standby facilities and credit/financing lines, with original maturity of over 1 year	35,365,350		25,944,653	8,700,804
Other commitments, such as formal standby facilities and credit/financing lines, with original maturity of up to 1 year	1,842,994		493,571	98,118
Any commitments that are unconditionally cancellable at any time by the Bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness	19,386,532		693,696	119,692
Total	311,639,326	1,061,544	47,251,253	12,127,951

Note: This table excludes exposures to central counterparties

Table 7a: Credit Risk Exposures (Before Credit Risk Mitigation) by Geographical Distribution as at 30 June 2026

RHB Bank Group Exposure Class	Malaysia (Include Labuan)	Singapore	Thailand	Brunei	Cambodia	Lao	Indonesia	Total
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Exposures under Standardised Approach								
Sovereigns & Central Banks	37,762,782	6,407,030	855,010	73,652	366,150	161,543	-	45,626,167
Public Sector Entities	15,051,459	868,526	175,298	-	-	-	-	16,095,283
Banks, Development Financial Institutions & MDBs	23,355,280	5,750,956	147,507	366,116	90,560	62,647	34,812	29,807,878
Insurance/Takaful Cos, Securities Firms & Fund Managers	774,222	319,056	-	-	-	-	10,278	1,103,556
Corporates	11,521,426	3,497,269	1,035,487	93,473	1,752,296	45,637	71,721	18,017,309
Regulatory Retail	7,804,431	4,245,266	472	39,257	921,654	11,824	73,465	13,096,369
Residential Mortgages/Financing	192,759	1,154,857	-	54,768	-	-	-	1,402,384
Higher Risk Assets	810,186	-	-	-	102	-	1,713	812,001
Other Assets	4,722,096	644,685	141,376	23,834	130,029	5,059	80,158	5,747,237
Total Exposures under Standardised Approach	101,994,641	22,887,645	2,355,150	651,100	3,260,791	286,710	272,147	131,708,184
Exposures under IRB Approach								
Corporates, of which	100,105,928	28,709,449	-	-	-	-	-	128,815,377
Corporate Exposures (excluding exposures with firm size adjustments)	57,171,551	9,437,936	-	-	-	-	-	66,609,487
Corporate Exposures (with firm size adjustments)	29,466,310	5,644,441	-	-	-	-	-	35,110,751
Specialised Lending Exposures (Slotting Approach)								
Project Finance	2,115,008	751,958	-	-	-	-	-	2,866,966
Income Producing Real Estate	11,353,059	12,875,114	-	-	-	-	-	24,228,173
Retail, of which	159,289,369	-	-	-	-	-	-	159,289,369
Residential Mortgages/Financing Exposures	93,534,379	-	-	-	-	-	-	93,534,379
Qualifying Revolving Retail Exposures	5,179,119	-	-	-	-	-	-	5,179,119
Hire Purchase Exposures	13,358,402	-	-	-	-	-	-	13,358,402
Other Retail Exposures	47,217,469	-	-	-	-	-	-	47,217,469
Total Exposures under IRB Approach	259,395,297	28,709,449	-	-	-	-	-	288,104,746
Total Exposures under Standardised and IRB Approaches	361,389,938	51,597,094	2,355,150	651,100	3,260,791	286,710	272,147	419,812,930

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

Table 7b: Credit Risk Exposures (Before Credit Risk Mitigation) by Geographical Distribution as at 31 December 2025

RHB Bank Group Exposure Class	Malaysia (Include Labuan)	Singapore	Thailand	Brunei	Cambodia	Lao	Indonesia	Total
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Exposures under Standardised Approach								
Sovereigns & Central Banks	35,408,423	6,555,275	1,104,501	82,139	438,008	146,955	-	43,735,301
Public Sector Entities	14,593,993	566,801	184,251	-	-	-	-	15,345,045
Banks, Development Financial Institutions & MDBs	16,281,770	5,506,741	208,170	302,171	98,810	28,228	31,592	22,457,482
Insurance/Takaful Cos, Securities Firms & Fund Managers	754,926	56,494	-	-	-	-	2,757	814,177
Corporates	10,058,721	3,662,293	1,076,332	117,759	1,678,831	53,678	91,512	16,739,126
Regulatory Retail	8,073,432	3,927,111	153	36,240	968,050	13,888	84,983	13,103,857
Residential Mortgages/Financing	154,008	1,036,820	-	47,604	-	-	-	1,238,432
Higher Risk Assets	785,630	-	-	-	101	-	1,826	787,557
Other Assets	4,165,273	438,707	159,354	22,924	134,339	5,984	104,523	5,031,104
Total Exposures under Standardised Approach	90,276,176	21,750,242	2,732,761	608,837	3,318,139	248,733	317,193	119,252,081
Exposures under IRB Approach								
Corporates, of which	93,844,441	26,027,124	-	-	-	-	-	119,871,565
Corporate Exposures (excluding exposures with firm size adjustments)	52,196,008	9,248,406	-	-	-	-	-	61,444,414
Corporate Exposures (with firm size adjustments)	29,321,542	5,560,340	-	-	-	-	-	34,881,882
Specialised Lending Exposures (Slotting Approach)								
Project Finance	1,636,152	738,103	-	-	-	-	-	2,374,255
Income Producing Real Estate	10,690,739	10,480,275	-	-	-	-	-	21,171,014
Retail, of which	156,658,926	-	-	-	-	-	-	156,658,926
Residential Mortgages/Financing Exposures	90,967,537	-	-	-	-	-	-	90,967,537
Qualifying Revolving Retail Exposures	5,077,709	-	-	-	-	-	-	5,077,709
Hire Purchase Exposures	12,829,094	-	-	-	-	-	-	12,829,094
Other Retail Exposures	47,784,586	-	-	-	-	-	-	47,784,586
Total Exposures under IRB Approach	250,503,367	26,027,124	-	-	-	-	-	276,530,491
Total Exposures under Standardised and IRB Approaches	340,779,543	47,777,366	2,732,761	608,837	3,318,139	248,733	317,193	395,782,572

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

Table 8a: Credit Risk Exposures (Before Credit Risk Mitigation) by Industry Sector as at 30 June 2026

RHB Bank Group

Exposure Class	Agriculture	Mining & Quarrying	Manufacturing	Electricity, Gas & Water Supply	Construction	Wholesale, Retail Trade, Restaurants & Hotels	Transport, Storage & Communication	Finance, Insurance/ Takaful, Real Estate & Business	Education, Health & Others	Household	Others	Total
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Exposures under Standardised Approach												
Sovereigns & Central Banks	-	-	-	-	-	-	-	9,471,584	36,154,583	-	-	45,626,167
Public Sector Entities	786,365	-	-	-	-	-	3,503	25,650	15,279,765	-	-	16,095,283
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	-	29,807,878	-	-	-	29,807,878
Insurance/Takaful Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-	1,103,556	-	-	-	1,103,556
Corporates	31,289	7,564	548,913	254,190	361,286	1,085,679	566,027	12,454,680	96,583	2,611,098	-	18,017,309
Regulatory Retail	9,114	8,804	78,694	8,828	59,857	195,250	34,516	52,862	7,549	12,640,895	-	13,096,369
Residential Mortgages/Financing	-	-	-	-	-	-	-	-	-	1,402,384	-	1,402,384
Higher Risk Assets	-	32,403	-	-	-	-	-	766,122	-	13,476	-	812,001
Other Assets	-	-	-	-	-	-	-	40,955	-	-	5,706,282	5,747,237
Total Exposures under Standardised Approach	826,768	48,771	627,607	263,018	421,143	1,280,929	604,046	53,723,287	51,538,480	16,667,853	5,706,282	131,708,184
Exposures under IRB Approach												
Corporates, of which	2,720,608	695,683	12,054,733	5,082,069	19,373,214	17,940,592	8,058,538	58,242,684	4,645,277	1,979	-	128,815,377
Corporate Exposures (excluding exposures with firm size adjustments)	926,133	533,985	8,231,301	4,116,108	7,552,556	6,212,604	6,538,611	29,240,257	3,257,931	1	-	66,609,487
Corporate Exposures (with firm size adjustments)	1,794,475	161,698	3,823,432	239,200	6,570,180	7,988,162	1,390,957	11,886,236	1,254,433	1,978	-	35,110,751
Specialised Lending Exposures (Slotting Approach)												
Project Finance	-	-	-	707,135	1,296,681	-	-	863,150	-	-	-	2,866,966
Income Producing Real Estate	-	-	-	19,626	3,953,797	3,739,826	128,970	16,253,041	132,913	-	-	24,228,173
Retail, of which	554,129	121,532	2,665,317	150,084	1,763,323	7,906,910	1,289,632	3,246,923	498,150	141,093,047	322	159,289,369
Residential Mortgages/Financing Exposures	-	-	-	-	-	-	-	-	-	93,534,379	-	93,534,379
Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	5,179,119	-	5,179,119
Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	13,358,402	-	13,358,402
Other Retail Exposures	554,129	121,532	2,665,317	150,084	1,763,323	7,906,910	1,289,632	3,246,923	498,150	29,021,147	322	47,217,469
Total Exposures under IRB Approach	3,274,737	817,215	14,720,050	5,232,153	21,136,537	25,847,502	9,348,170	61,489,607	5,143,427	141,095,026	322	288,104,746
Total Exposures under Standardised and IRB Approaches	4,101,505	865,986	15,347,657	5,495,171	21,557,680	27,128,431	9,952,216	115,212,894	56,681,907	157,762,879	5,706,604	419,812,930

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

Table 8b: Credit Risk Exposures (Before Credit Risk Mitigation) by Industry Sector as at 31 December 2025

RHB Bank Group

Exposure Class	Agriculture	Mining & Quarrying	Manufacturing	Electricity, Gas & Water Supply	Construction	Wholesale, Retail Trade, Restaurants & Hotels	Transport, Storage & Communication	Finance, Insurance/ Takaful, Real Estate & Business	Education, Health & Others	Household	Others	Total
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Exposures under Standardised Approach												
Sovereigns & Central Banks	-	-	-	-	-	-	-	7,654,152	36,081,149	-	-	43,735,301
Public Sector Entities	1,262,109	-	-	-	-	-	3,504	2,435	14,076,997	-	-	15,345,045
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	-	22,457,482	-	-	-	22,457,482
Insurance/Takaful Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-	814,177	-	-	-	814,177
Corporates	31,960	10,126	522,124	296,773	437,738	1,107,707	457,397	11,403,439	96,887	2,374,975	-	16,739,126
Regulatory Retail	7,922	7,136	75,500	7,033	57,473	206,385	33,093	65,068	9,739	12,634,508	-	13,103,857
Residential Mortgages/Financing	-	-	-	-	-	-	-	-	-	1,238,432	-	1,238,432
Higher Risk Assets	-	37,771	-	-	-	-	-	749,249	-	537	-	787,557
Other Assets	-	-	-	-	-	-	-	5,871	-	-	5,025,233	5,031,104
Total Exposures under Standardised Approach	1,301,991	55,033	597,624	303,806	495,211	1,314,092	493,994	43,151,873	50,264,772	16,248,452	5,025,233	119,252,081
Exposures under IRB Approach												
Corporates, of which	3,635,691	723,351	11,829,817	4,463,167	18,999,757	16,550,547	8,710,477	50,296,329	4,659,833	2,596	-	119,871,565
Corporate Exposures (excluding exposures with firm size adjustments)	1,979,923	558,527	7,802,748	3,883,537	7,682,541	5,251,352	5,666,608	25,026,569	3,592,609	-	-	61,444,414
Corporate Exposures (with firm size adjustments)	1,655,768	164,824	4,027,069	294,600	5,618,197	8,177,775	2,041,429	11,965,005	934,619	2,596	-	34,881,882
Specialised Lending Exposures (Slotting Approach)												
Project Finance	-	-	-	264,175	134,562	-	1,002,440	973,078	-	-	-	2,374,255
Income Producing Real Estate	-	-	-	20,855	5,564,457	3,121,420	-	12,331,677	132,605	-	-	21,171,014
Retail, of which	578,709	112,779	2,794,785	160,916	1,798,679	8,180,429	1,333,202	3,419,261	499,318	137,780,527	321	156,658,926
Residential Mortgages/Financing Exposures	-	-	-	-	-	-	-	-	-	90,967,537	-	90,967,537
Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	5,077,709	-	5,077,709
Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	12,829,094	-	12,829,094
Other Retail Exposures	578,709	112,779	2,794,785	160,916	1,798,679	8,180,429	1,333,202	3,419,261	499,318	28,906,187	321	47,784,586
Total Exposures under IRB Approach	4,214,400	836,130	14,624,602	4,624,083	20,798,436	24,730,976	10,043,679	53,715,590	5,159,151	137,783,123	321	276,530,491
Total Exposures under Standardised and IRB Approaches	5,516,391	891,163	15,222,226	4,927,889	21,293,647	26,045,068	10,537,673	96,867,463	55,423,923	154,031,575	5,025,554	395,782,572

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

Table 9a: Credit Risk Exposures (Before Credit Risk Mitigation) by Remaining Maturity as at 30 June 2026

RHB Bank Group 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	10,381,208	14,141,190	21,103,769	45,626,167
Public Sector Entities	2,123,377	7,334,651	6,637,255	16,095,283
Banks, Development Financial Institutions & MDBs	17,260,344	7,617,757	4,929,777	29,807,878
Insurance/Takaful Cos, Securities Firms & Fund Managers	90,907	365,631	647,018	1,103,556
Corporates	8,256,482	5,970,292	3,790,535	18,017,309
Regulatory Retail	1,939,499	1,302,455	9,854,415	13,096,369
Residential Mortgages/Financing	7,822	18,136	1,376,426	1,402,384
Higher Risk Assets	1,713	764,307	45,981	812,001
Other Assets	3,169,867	-	2,577,370	5,747,237
Total Exposures under Standardised Approach	43,231,219	37,514,419	50,962,546	131,708,184
Exposures under IRB Approach				
Corporates, of which	38,370,864	44,741,906	45,702,607	128,815,377
Corporate Exposures (excluding exposures with firm size adjustments)	21,913,918	22,895,372	21,800,197	66,609,487
Corporate Exposures (with firm size adjustments)	11,767,371	7,490,996	15,852,384	35,110,751
Specialised Lending Exposures (Slotting Approach)				
Project Finance	1,062,694	933,932	870,340	2,866,966
Income Producing Real Estate	3,626,881	13,421,606	7,179,686	24,228,173
Retail, of which	6,137,800	14,946,189	138,205,380	159,289,369
Residential Mortgages/Financing Exposures	93,650	415,366	93,025,363	93,534,379
Qualifying Revolving Retail Exposures	558,828	4,431,734	188,557	5,179,119
Hire Purchase Exposures	69,966	3,320,950	9,967,486	13,358,402
Other Retail Exposures	5,415,356	6,778,139	35,023,974	47,217,469
Total Exposures under IRB Approach	44,508,664	59,688,095	183,907,987	288,104,746
Total Exposures under Standardised and IRB Approaches	87,739,883	97,202,514	234,870,533	419,812,930

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

Table 9b: Credit Risk Exposures (Before Credit Risk Mitigation) by Remaining Maturity as at 31 December 2025

RHB Bank Group Exposure Class	One Year or Less	More Than One to Five Years	Over Five Years	Total
	RM'000	RM'000	RM'000	RM'000
Exposures under Standardised Approach				
Sovereigns & Central Banks	10,216,200	11,837,639	21,681,462	43,735,301
Public Sector Entities	2,259,686	7,386,372	5,698,987	15,345,045
Banks, Development Financial Institutions & MDBs	11,505,874	6,269,618	4,681,990	22,457,482
Insurance/Takaful Cos, Securities Firms & Fund Managers	62,595	328,399	423,183	814,177
Corporates	7,954,314	5,925,984	2,858,828	16,739,126
Regulatory Retail	2,001,304	1,317,248	9,785,305	13,103,857
Residential Mortgages/Financing	3,908	18,891	1,215,633	1,238,432
Higher Risk Assets	1,826	-	785,731	787,557
Other Assets	2,726,436	-	2,304,668	5,031,104
Total Exposures under Standardised Approach	36,732,143	33,084,151	49,435,787	119,252,081
Exposures under IRB Approach				
Corporates, of which	36,936,515	39,186,760	43,748,290	119,871,565
Corporate Exposures (excluding exposures with firm size adjustments)	19,734,535	19,580,965	22,128,914	61,444,414
Corporate Exposures (with firm size adjustments)	12,722,478	8,016,169	14,143,235	34,881,882
Specialised Lending Exposures (Slotting Approach)				
Project Finance	1,059,211	947,004	368,040	2,374,255
Income Producing Real Estate	3,420,291	10,642,622	7,108,101	21,171,014
Retail, of which	6,339,573	14,868,822	135,450,531	156,658,926
Residential Mortgages/Financing Exposures	97,708	414,692	90,455,137	90,967,537
Qualifying Revolving Retail Exposures	592,770	4,362,961	121,978	5,077,709
Hire Purchase Exposures	59,143	3,249,624	9,520,327	12,829,094
Other Retail Exposures	5,589,952	6,841,545	35,353,089	47,784,586
Total Exposures under IRB Approach	43,276,088	54,055,582	179,198,821	276,530,491
Total Exposures under Standardised and IRB Approaches	80,008,231	87,139,733	228,634,608	395,782,572

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

Table 10a: Portfolios under the Standardised Approach by Risk Weights as at 30 June 2026

RHB Bank Group Exposure Class	Sovereigns & Central Banks	Public Sector Entities	Banks, Development Financial Institutions & MDBs	Insurance/ Takaful Cos, Securities Firms & Fund Managers	Corporates	Regulatory Retail	Residential Mortgages/ Financing	Higher Risk Assets	Other Assets	Equity Exposures	Total Exposures After Credit Risk Mitigation	Total Risk-Weighted Assets
	RM'000	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Supervisory Risk Weights (%)												
0%	**44,801,435**	**14,354,210**	**77,001**	**10,278**	**1,388,144**	**14,332**	**-**	**-**	**2,502,927**	**-**	**63,148,327**	**-**
20%	**88,265**	**1,652,466**	**14,191,984**	**34,874**	**4,165,173**	**68**	**-**	**-**	**40,955**	**-**	**20,173,785**	**4,034,757**
35%	**-**	**-**	**-**	**-**	**-**	**-**	**1,245,596**	**-**	**-**	**-**	**1,245,596**	**435,959**
50%	**249,717**	**-**	**7,534,117**	**345,212**	**507,738**	**3,805**	**122,303**	**-**	**-**	**-**	**8,762,892**	**4,381,446**
75%	**-**	**-**	**-**	**-**	**-**	**5,585,111**	**-**	**-**	**-**	**-**	**5,585,111**	**4,188,833**
100%	**325,207**	**-**	**1,100,322**	**640,500**	**8,120,532**	**5,989,641**	**18,315**	**-**	**3,203,355**	**1,004,713**	**20,402,585**	**20,402,585**
150%	**161,543**	**-**	**41,150**	**-**	**991,951**	**319,356**	**585**	**812,001**	**-**	**-**	**2,326,586**	**3,489,879**
Total Exposures	**45,626,167**	**16,006,676**	**22,944,574**	**1,030,864**	**15,173,538**	**11,912,313**	**1,386,799**	**812,001**	**5,747,237**	**1,004,713**	**121,644,882**	**36,933,459**

Table 10b: Portfolios under the Standardised Approach by Risk Weights as at 31 December 2025

RHB Bank Group Exposure Class	Sovereigns & Central Banks	Public Sector Entities	Banks, Development Financial Institutions & MDBs	Insurance/ Takaful Cos, Securities Firms & Fund Managers	Corporates	Regulatory Retail	Residential Mortgages/ Financing	Higher Risk Assets	Other Assets	Equity Exposures	Total Exposures After Credit Risk Mitigation	Total Risk-Weighted Assets
	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%	42,708,882	13,866,840	150,925	2,757	1,488,303	36,593	-	-	2,324,224	-	60,578,524	-
20%	336,437	1,414,564	8,437,536	33,969	3,514,519	50	-	-	5,871	-	13,742,946	2,748,589
35%	-	-	-	-	-	-	1,122,722	-	-	-	1,122,722	392,953
50%	169,046	-	6,928,074	105,406	373,994	4,415	86,606	-	-	-	7,667,541	3,833,770
75%	-	-	-	-	-	5,247,397	-	-	-	-	5,247,397	3,935,548
100%	373,982	-	1,163,425	605,589	7,989,964	6,282,365	14,174	-	2,701,009	955,377	20,085,885	20,085,885
150%	146,954	-	22,956	-	928,782	327,530	-	787,557	-	-	2,213,779	3,320,669
Total Exposures	43,735,301	15,281,404	16,702,916	747,721	14,295,562	11,898,350	1,223,502	787,557	5,031,104	955,377	110,658,794	34,317,414

Table 11a: Rated Exposures According to Ratings by External Credit Assessment Institutions (ECAIs) as at 30 June 2026

RHB Bank Group

Ratings of Corporates by Approved ECAIs						
	Moody's	**Aaa to Aa3**	**A1 to A3**	**Baa1 to Ba3**	**B1 to C**	**Unrated**
	S&P	**AAA to AA-**	**A+ to A-**	**BBB+ to BB-**	**B+ to D**	**Unrated**
	Fitch	**AAA to AA-**	**A+ to A-**	**BBB+ to BB-**	**B+ to D**	**Unrated**
	RAM	**AAA to AA3**	**A1 to A3**	**BBB1 to BB3**	**B to D**	**Unrated**
	MARC	**AAA to AA-**	**A+ to A-**	**BBB+ to BB-**	**B1 to D**	**Unrated**
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		**871,044**	**-**	**-**	**-**	**15,135,632**
Insurance/Takaful Cos, Securities Firms & Fund Managers		**34,874**	**345,212**	**84,409**	**-**	**566,369**
Corporates		**4,105,730**	**287,268**	**107,866**	**-**	**10,672,674**

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		**7,114,524**	**36,852,482**	**1,083,637**	**366,150**	**161,543**	**47,831**

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		**10,361,423**	**7,219,864**	**2,333,883**	**687,791**	**-**	**2,341,613**

Table 11b: Rated Exposures According to Ratings by External Credit Assessment Institutions (ECAIs) as at 31 December 2025

RHB Bank Group

Ratings of Corporates by Approved ECAIs						
	Moody's	**Aaa to Aa3**	**A1 to A3**	**Baa1 to Ba3**	**B1 to C**	**Unrated**
	S&P	**AAA to AA-**	**A+ to A-**	**BBB+ to BB-**	**B+ to D**	**Unrated**
	Fitch	**AAA to AA-**	**A+ to A-**	**BBB+ to BB-**	**B+ to D**	**Unrated**
	RAM	**AAA to AA3**	**A1 to A3**	**BBB1 to BB3**	**B to D**	**Unrated**
	MARC	**AAA to AA-**	**A+ to A-**	**BBB+ to BB-**	**B1 to D**	**Unrated**
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		569,301	-	-	-	14,712,103
Insurance/Takaful Cos, Securities Firms & Fund Managers		33,969	105,406	106,812	-	501,534
Corporates		3,451,827	211,729	-	-	10,632,006

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		6,596,822	35,219,592	1,272,501	438,008	146,955	61,423

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		7,035,819	4,675,282	2,382,414	541,784	-	2,067,617

Table 12a: Exposures Subject to the Supervisory Risk Weights under the IRB Approach as at 30 June 2026

RHB Bank Group

Supervisory Categories	Exposure After Credit Risk Mitigation					
	Strong	**Good**	**Satisfactory**	**Weak**	**Default**	**Total**
	RM'000	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Specialised Lending Exposures						
Project Finance	**9,406**	**2,456,722**	**62,168**	**-**	**72,820**	**2,601,116**
Income Producing Real Estate	**8,415,239**	**10,534,777**	**566,390**	**17,259**	**157,744**	**19,691,409**
Total Exposures After Credit Risk Mitigation	**8,424,645**	**12,991,499**	**628,558**	**17,259**	**230,564**	**22,292,525**
Total Risk-Weighted Assets	**4,471,046**	**9,844,545**	**722,842**	**43,148**	**-**	**15,081,581**

Table 12b: Exposures Subject to the Supervisory Risk Weights under the IRB Approach as at 31 December 2025

RHB Bank Group

Supervisory Categories	Exposure After Credit Risk Mitigation					
	Strong	**Good**	**Satisfactory**	**Weak**	**Default**	**Total**
	RM'000	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Specialised Lending Exposures						
Project Finance	9,942	2,074,596	49,000	-	69,284	2,202,822
Income Producing Real Estate	6,321,955	9,811,183	411,417	242,738	105,420	16,892,713
Total Exposures After Credit Risk Mitigation	6,331,897	11,885,779	460,417	242,738	174,704	19,095,535
Total Risk-Weighted Assets	3,436,979	8,961,208	529,480	606,844	-	13,534,511

Table 13a: Exposures under the IRB Approach by PD Band, Exposure Weighted Average Loss Given Default (LGD) and Exposure Weighted Average Risk Weights as at 30 June 2026

RHB Bank Group Probability of Default (PD) Range (%)	Exposure At Default After Credit Risk Mitigation	Exposure Weighted Average LGD	Exposure Weighted Average Risk Weights	Undrawn Commitments
	RM'000	%	%	RM'000
Non Retail Exposures				
Corporate Exposures (excluding exposures with firm size adjustments)				
0 to 1	54,727,868	37.81	48.40	10,324,584
>1 to 4	11,753,725	29.40	72.34	1,834,871
>4 to 12	3,474,639	28.29	96.18	3,517,044
>12 to <100	726,395	44.15	238.62	151,031
Default or 100	729,474	43.99	0.88	-
Total Corporate Exposures (excluding exposures with firm size adjustments)	71,412,101			15,827,530
Corporate Exposures (with firm size adjustments)				
0 to 1	20,344,865	37.45	44.57	7,949,979
>1 to 4	8,880,107	35.76	73.56	2,412,292
>4 to 12	2,509,399	33.66	99.24	656,308
>12 to <100	2,602,452	6.78	28.41	1,603,062
Default or 100	773,928	40.67	12.94	-
Total Corporate Exposures (with firm size adjustments)	35,110,751			12,621,641
Total Non Retail Exposures	106,522,852			28,449,171
Retail Exposures				
Residential Mortgages/Financing Exposures				
0 to 3	86,600,197	16.69	10.23	4,657,633
>3 to 10	2,536,431	16.65	48.67	103,019
>10 to 20	559,412	16.60	79.47	1,022
>20 to <100	2,321,819	16.65	87.56	2,204
Default or 100	1,516,520	16.70	95.66	15,032
Total Residential Mortgages/Financing Exposures	93,534,379			4,778,910
Qualifying Revolving Retail Exposures				
0 to 3	3,387,032	59.50	23.18	5,986,084
>3 to 10	1,344,487	57.82	67.78	551,115
>10 to 20	226,433	54.32	113.36	60,324
>20 to <100	122,234	54.42	155.54	23,128
Default or 100	98,933	47.63	424.15	-
Total Qualifying Revolving Retail Exposures	5,179,119			6,620,651
Hire Purchase Exposures				
0 to 3	12,712,956	44.32	29.11	-
>3 to 10	261,055	46.08	73.17	-
>10 to 20	258,958	45.10	100.03	-
>20 to <100	59,389	45.19	105.66	-
Default or 100	66,044	45.32	64.17	-
Total Hire Purchase Exposures	13,358,402			-
Other Retail Exposures				
0 to 3	34,317,754	19.55	15.29	11,005,426
>3 to 10	7,772,416	26.85	40.52	183,770
>10 to 20	1,062,773	34.11	64.08	27,698
>20 to <100	1,558,070	31.06	73.90	51,539
Default or 100	2,506,456	30.16	126.30	23,526
Total Other Retail Exposures	47,217,469			11,291,959
Total Retail Exposures	159,289,369			22,691,520
Total Non Retail & Retail Exposures under IRB Approach	265,812,221			51,140,691

Table 13b: Exposures under the IRB Approach by PD Band, Exposure Weighted Average Loss Given Default (LGD) and Exposure Weighted Average Risk Weights as at 31 December 2025

RHB Bank Group Probability of Default (PD) Range (%)	Exposure At Default After Credit Risk Mitigation	Exposure Weighted Average LGD	Exposure Weighted Average Risk Weights	Undrawn Commitments
	RM'000	%	%	RM'000
Non Retail Exposures				
Corporate Exposures (excluding exposures with firm size adjustments)				
0 to 1	49,725,364	37.47	47.40	8,464,326
>1 to 4	11,502,696	30.34	75.92	2,256,482
>4 to 12	3,061,180	23.87	88.23	2,834,832
>12 to <100	864,503	40.86	220.26	240,991
Default or 100	740,406	44.01	1.69	-
Total Corporate Exposures (excluding exposures with firm size adjustments)	65,894,149			13,796,631
Corporate Exposures (with firm size adjustments)				
0 to 1	19,212,883	36.91	41.87	7,388,243
>1 to 4	9,628,442	35.99	75.73	2,513,025
>4 to 12	3,498,762	35.00	104.58	912,929
>12 to <100	1,661,078	14.35	61.90	600,754
Default or 100	880,716	39.59	11.35	-
Total Corporate Exposures (with firm size adjustments)	34,881,881			11,414,951
Total Non Retail Exposures	100,776,030			25,211,582
Retail Exposures				
Residential Mortgages/Financing Exposures				
0 to 3	84,425,108	16.69	10.28	4,419,487
>3 to 10	2,435,775	16.63	48.80	99,508
>10 to 20	555,583	16.59	79.41	938
>20 to <100	2,243,214	16.64	89.00	5,323
Default or 100	1,307,857	16.63	83.53	11,095
Total Residential Mortgages/Financing Exposures	90,967,537			4,536,351
Qualifying Revolving Retail Exposures				
0 to 3	3,283,984	59.56	23.06	5,649,605
>3 to 10	1,342,935	57.84	67.73	578,139
>10 to 20	244,479	54.13	114.03	66,095
>20 to <100	109,269	54.61	156.08	24,579
Default or 100	97,042	49.08	437.77	-
Total Qualifying Revolving Retail Exposures	5,077,709			6,318,418
Hire Purchase Exposures				
0 to 3	12,267,446	44.13	28.49	-
>3 to 10	253,266	45.76	72.65	-
>10 to 20	205,834	44.95	99.72	-
>20 to <100	43,446	45.08	105.42	-
Default or 100	59,102	45.36	63.20	-
Total Hire Purchase Exposures	12,829,094			-
Other Retail Exposures				
0 to 3	35,109,007	19.57	15.37	11,456,742
>3 to 10	7,821,426	27.05	40.81	220,810
>10 to 20	1,006,999	34.18	65.07	25,901
>20 to <100	1,430,599	32.21	76.54	41,640
Default or 100	2,416,555	30.31	150.03	21,666
Total Other Retail Exposures	47,784,586			11,766,759
Total Retail Exposures	156,658,926			22,621,528
Total Non Retail & Retail Exposures under IRB Approach	257,434,956			47,833,110

Table 14a: Exposures under the A-IRB Approach by EL Range and Exposure Weighted Average Risk Weights as at 30 June 2026

RHB Bank Group 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 Mortgages/Financing Exposures			
0 to 1	89,726,242	12.70	4,771,833
>1 to 10	2,563,042	90.66	6,327
>10 to <100	1,177,597	25.75	750
100	67,498	0.00	-
Total Residential Mortgages/Financing Exposures	93,534,379		4,778,910
Qualifying Revolving Retail Exposures			
0 to 1	3,122,912	34.63	5,683,681
>1 to 10	1,899,587	67.43	909,848
>10 to <100	156,620	127.90	27,122
100	-	0.00	-
Total Qualifying Revolving Retail Exposures	5,179,119		6,620,651
Hire Purchase Exposures			
0 to 1	12,442,374	28.68	-
>1 to 10	798,019	78.31	-
>10 to <100	105,027	59.92	-
100	12,982	0.00	-
Total Hire Purchase Exposures	13,358,402		-
Other Retail Exposures			
0 to 1	39,333,287	21.89	11,153,522
>1 to 10	5,356,579	72.85	109,813
>10 to <100	1,984,240	44.41	27,852
100	543,363	0.00	772
Total Other Retail Exposures	47,217,469		11,291,959
Total Retail Exposures	159,289,369		22,691,520

Table 14b: Exposures under the A-IRB Approach by EL Range and Exposure Weighted Average Risk Weights as at 31 December 2025

RHB Bank Group Expected Losses (EL) Range (%)	Exposure At Default After Credit Risk Mitigation RM'000	Exposure Weighted Average Risk Weights %	Undrawn Commitments RM'000
Retail Exposures			
Residential Mortgages/Financing Exposures			
0 to 1	87,274,768	12.40	4,525,702
>1 to 10	2,580,338	90.67	10,195
>10 to <100	1,030,348	23.32	450
100	82,083	0.00	4
Total Residential Mortgages/Financing Exposures	90,967,537		4,536,351
Qualifying Revolving Retail Exposures			
0 to 1	3,030,869	35.08	5,361,694
>1 to 10	1,902,853	68.13	928,218
>10 to <100	143,987	125.83	28,506
100	-	0.00	-
Total Qualifying Revolving Retail Exposures	5,077,709		6,318,418
Hire Purchase Exposures			
0 to 1	12,021,298	28.06	-
>1 to 10	711,836	76.95	-
>10 to <100	85,604	53.69	-
100	10,356	0.00	-
Total Hire Purchase Exposures	12,829,094		-
Other Retail Exposures			
0 to 1	40,229,442	23.06	11,626,309
>1 to 10	5,256,706	72.54	111,890
>10 to <100	1,778,056	49.25	27,831
100	520,382	0.00	729
Total Other Retail Exposures	47,784,586		11,766,759
Total Retail Exposures	156,658,926		22,621,528

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

RHB Bank Group **Exposure Class**	**Actual Losses as at 30 June 2026** **RM'000**	**Expected Losses as at 30 June 2025** **RM'000**	**Actual Losses as at 30 June 2025** **RM'000**	**Expected Losses as at 30 June 2024** **RM'000**
Corporates, of which				
Corporate Exposures (excluding exposures with firm size adjustments)	**4,946**	**238,400**	5,298	212,917
Corporate Exposures (with firm size adjustments)	**26,364**	**226,036**	35,977	226,943
Specialised Lending Exposures (Slotting Approach)				
Project Finance	**-**	**9,053**	-	7,669
Income Producing Real Estate	**403**	**71,618**	-	72,715
Retail, of which				
Residential Mortgages/Financing Exposures	**104,577**	**221,291**	89,534	216,708
Qualifying Revolving Retail Exposures	**49,352**	**91,493**	37,614	84,016
Hire Purchase Exposures	**45,453**	**66,447**	35,457	63,372
Other Retail Exposures	**285,404**	**314,368**	254,100	342,166
Total	**516,499**	**1,238,706**	457,980	1,226,506

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 16a: Credit Risk Mitigation of Portfolios under the Standardised Approach as at 30 June 2026

RHB Bank Group 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	38,173,498	-	-
Public Sector Entities	14,633,361	12,669,210	-
Banks, Development Financial Institutions & MDBs	19,499,527	77,001	-
Insurance/Takaful Cos, Securities Firms & Fund Managers	997,256	-	-
Corporates	13,707,134	682,679	2,138,811
Regulatory Retail	12,020,151	12,644	932,141
Residential Mortgages/Financing	1,334,482	-	13,168
Higher Risk Assets	779,599	-	-
Other Assets	5,747,237	-	-
Equity Exposures	1,004,713	-	-
Defaulted Exposures	1,546,467	1,706	1,588
Total On-Balance Sheet Exposures	109,443,425	13,443,240	3,085,708
Off-Balance Sheet Exposures			
OTC Derivatives	4,507,745	-	845,907
Off-balance sheet exposures other than OTC derivatives or credit derivatives	18,745,235	1,729,102	7,136,066
Defaulted Exposures	16,492	14,963	334
Total Off-Balance Sheet Exposures	23,269,472	1,744,065	7,982,307
Total On and Off-Balance Sheet Exposures	132,712,897	15,187,305	11,068,015

Table 16b: Credit Risk Mitigation of Portfolios under the Standardised Approach as at 31 December 2025

RHB Bank Group 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	39,297,203	-	-
Public Sector Entities	13,505,521	11,823,201	600
Banks, Development Financial Institutions & MDBs	13,515,965	150,925	-
Insurance/Takaful Cos, Securities Firms & Fund Managers	720,221	-	-
Corporates	12,465,590	627,430	1,933,074
Regulatory Retail	11,972,465	32,493	948,819
Residential Mortgages/Financing	1,171,777	-	12,596
Higher Risk Assets	749,785	-	-
Other Assets	5,031,104	-	-
Equity Exposures	955,377	-	-
Defaulted Exposures	1,465,149	4,100	1,286
Total On-Balance Sheet Exposures	100,850,157	12,638,149	2,896,375
Off-Balance Sheet Exposures			
OTC Derivatives	3,910,848	-	651,928
Off-balance sheet exposures other than OTC derivatives or credit derivatives	15,429,863	2,459,689	5,999,947
Defaulted Exposures	16,590	15,668	414
Total Off-Balance Sheet Exposures	19,357,301	2,475,357	6,652,289
Total On and Off-Balance Sheet Exposures	120,207,458	15,113,506	9,548,664

Table 17a: Credit Risk Mitigation of Portfolios under the IRB Approach as at 30 June 2026

RHB Bank Group 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	114,183,114	30,689,070	3,012,546	18,172,132
Corporate Exposures (excluding exposures with firm size adjustments)	60,851,732	21,873,766	610,576	6,142,854
Corporate Exposures (with firm size adjustments)	29,091,649	4,688,322	2,401,970	12,029,278
Specialised Lending Exposures (Slotting Approach)				
Project Finance	2,476,897	187,685	-	-
Income Producing Real Estate	21,762,836	3,939,297	-	-
Retail, of which	138,225,176	91,086	6,530,351	98,839,776
Residential Mortgages/Financing Exposures	87,253,982	-	-	87,053,743
Qualifying Revolving Retail Exposures	2,848,877	-	-	-
Hire Purchase Exposures	13,292,358	-	-	-
Other Retail Exposures	34,829,959	91,086	6,530,351	11,786,033
Defaulted Exposures	5,862,774	191,183	4,854	2,132,364
Total On-Balance Sheet Exposures	258,271,064	30,971,339	9,547,751	119,144,272
Off-Balance Sheet Exposures				
OTC Derivatives	566,101	-	45,841	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	29,208,436	3,446,961	843,165	13,724,527
Defaulted Exposures	59,145	-	199	33,777
Total Off-Balance Sheet Exposures	29,833,682	3,446,961	889,205	13,758,304
Total On and Off-Balance Sheet Exposures	288,104,746	34,418,300	10,436,956	132,902,576

Table 17b: Credit Risk Mitigation of Portfolios under the IRB Approach as at 31 December 2025

RHB Bank Group **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	107,268,210	28,024,548	3,405,706	18,105,513
Corporate Exposures (excluding exposures with firm size adjustments)	56,608,587	20,849,855	722,277	5,766,817
Corporate Exposures (with firm size adjustments)	29,330,502	3,305,031	2,683,429	12,338,696
Specialised Lending Exposures (Slotting Approach)				
Project Finance	2,036,344	144,892	-	-
Income Producing Real Estate	19,292,777	3,724,770	-	-
Retail, of which	135,744,895	92,451	6,247,055	96,826,365
Residential Mortgages/Financing Exposures	85,134,424	-	-	84,944,515
Qualifying Revolving Retail Exposures	2,803,927	-	-	-
Hire Purchase Exposures	12,769,992	-	-	-
Other Retail Exposures	35,036,552	92,451	6,247,055	11,881,850
Defaulted Exposures	5,623,434	215,894	7,695	2,044,270
Total On-Balance Sheet Exposures	248,636,539	28,332,893	9,660,456	116,976,148
Off-Balance Sheet Exposures				
OTC Derivatives	366,254	-	283	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	27,474,750	2,089,541	872,396	13,803,501
Defaulted Exposures	52,948	-	162	29,773
Total Off-Balance Sheet Exposures	27,893,952	2,089,541	872,841	13,833,274
Total On and Off-Balance Sheet Exposures	276,530,491	30,422,434	10,533,297	130,809,422

Table 18a: Impaired and Past Due Loans/Financing and Allowance for Credit Losses by Industry Sector as at 30 June 2026

RHB Bank Group Industry Sector	Impaired Loans and Advances/ Financing RM'000	Past Due Loans/ Financing RM'000	Allowance for Credit Losses RM'000
Agriculture	**45,659**	**39,174**	**41,955**
Mining & Quarrying	**10,478**	**3,126**	**5,688**
Manufacturing	**336,090**	**147,562**	**261,603**
Electricity, Gas & Water Supply	**84,825**	**1,880**	**46,593**
Construction	**337,795**	**157,442**	**167,100**
Wholesale, Retail Trade, Restaurants & Hotels	**962,877**	**474,984**	**504,051**
Transport, Storage & Communication	**95,865**	**40,109**	**71,536**
Finance, Insurance/Takaful, Real Estate & Business	**296,424**	**307,049**	**343,352**
Education, Health & Others	**122,046**	**85,572**	**18,535**
Household	**1,457,772**	**6,631,964**	**1,262,121**
Others	**41,393**	**347,300**	**63,948**
Total	**3,791,224**	**8,236,162**	**2,786,482**

Table 18b: Impaired and Past Due Loans/Financing and Allowance for Credit Losses by Industry Sector as at 31 December 2025

RHB Bank Group Industry Sector	Impaired Loans and Advances/ Financing RM'000	Past Due Loans/ Financing RM'000	Allowance for Credit Losses RM'000
Agriculture	45,549	42,898	37,709
Mining & Quarrying	4,036	702	2,593
Manufacturing	343,470	123,242	249,501
Electricity, Gas & Water Supply	81,528	1,389	41,952
Construction	313,458	94,229	154,624
Wholesale, Retail Trade, Restaurants & Hotels	835,805	506,825	458,687
Transport, Storage & Communication	98,789	38,510	72,160
Finance, Insurance/Takaful, Real Estate & Business	275,012	286,754	387,520
Education, Health & Others	209,189	74,112	33,074
Household	1,295,767	5,942,611	1,219,364
Others	36,897	163,191	53,096
Total	3,539,500	7,274,463	2,710,280

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

RHB Bank Group	**Six Months Period Ended 30.06.2026**		**Twelve Months Period Ended 31.12.2025**	
Industry Sector	**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	**2,900**	**-**	9,297	(454)
Mining & Quarrying	**3,399**	**-**	53	-
Manufacturing	**10,842**	**(1,207)**	37,356	(34,324)
Electricity, Gas & Water Supply	**919**	**-**	30,993	(1,287)
Construction	**14,074**	**(8,947)**	35,181	(89,695)
Wholesale, Retail Trade, Restaurants & Hotels	**68,219**	**(7,849)**	70,698	(62,127)
Transport, Storage & Communication	**2,927**	**(1,554)**	8,651	(8,259)
Finance, Insurance/Takaful, Real Estate & Business	**(220)**	**(2,587)**	6,150	(10,557)
Education, Health & Others	**(13,724)**	**(11)**	8,817	(2,382)
Household	**188,782**	**(158,190)**	313,360	(289,314)
Others	**33**	**(10)**	2,667	(505)
Total	**278,151**	**(180,355)**	523,223	(498,904)

Table 20a: Impaired and Past Due Loans/Financing and Allowance for Credit Losses by Geographical Distribution as at 30 June 2026

RHB Bank Group **Geographical Distribution**	**Impaired Loans and Advances/ Financing**	**Past Due Loans/ Financing**	**Allowance for Credit Losses**
	RM'000	**RM'000**	**RM'000**
Malaysia	**2,814,993**	**7,471,507**	**2,215,432**
Labuan Offshore	**-**	**-**	**7,193**
Singapore	**134,640**	**205,154**	**134,927**
Thailand	**452,738**	**19,840**	**331,630**
Brunei	**7,744**	**36,717**	**3,866**
Cambodia	**381,109**	**458,287**	**90,183**
Lao	**-**	**44,657**	**3,251**
Total	**3,791,224**	**8,236,162**	**2,786,482**

Table 20b: Impaired and Past Due Loans/Financing and Allowance for Credit Losses by Geographical Distribution as at 31 December 2025

RHB Bank Group **Geographical Distribution**	**Impaired Loans and Advances/ Financing**	**Past Due Loans/ Financing**	**Allowance for Credit Losses**
	RM'000	**RM'000**	**RM'000**
Malaysia	2,593,082	6,599,228	2,131,376
Labuan Offshore	-	-	6,994
Singapore	139,730	240,757	153,941
Thailand	464,662	7,213	320,700
Brunei	3,397	48,201	1,928
Cambodia	338,629	317,111	91,594
Lao	-	61,953	3,747
Total	3,539,500	7,274,463	2,710,280

Table 21a: Movement in Loans/Financing Allowance for Credit Losses as at 30 June 2026

RHB 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 the financial period	**810,071**	**686,975**	**1,213,234**	**2,710,280**
Changes due to financial assets recognised in the opening balance that have been:				
- Transferred to 12-month ECL (Stage 1)	**96,386**	**(84,685)**	**(11,701)**	**-**
- Transferred to Lifetime ECL not credit impaired (Stage 2)	**(25,959)**	**118,094**	**(92,135)**	**-**
- Transferred to Lifetime ECL credit impaired (Stage 3)	**(4,061)**	**(73,415)**	**77,476**	**-**
	66,366	**(40,006)**	**(26,360)**	**-**
Changes in credit risk	**(107,586)**	**33,072**	**348,441**	**273,927**
Purchases and origination	**81,205**	**18,822**	**27,834**	**127,861**
Changes to model methodologies	**-**	**-**	**-**	**-**
Derecognition	**(33,560)**	**(28,399)**	**(71,764)**	**(133,723)**
Bad debts written off	**-**	**-**	**(180,355)**	**(180,355)**
Exchange differences	**(432)**	**(1,620)**	**(23,535)**	**(25,587)**
Other movements	**-**	**-**	**14,079**	**14,079**
Balance as at the end of the financial period	**816,064**	**668,844**	**1,301,574**	**2,786,482**

Table 21b: Movement in Loans/Financing Allowance for Credit Losses as at 31 December 2025

RHB 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 the financial year	803,129	721,173	1,215,722	2,740,024
Changes due to financial assets recognised in the opening balance that have been:				
- Transferred to 12-month ECL (Stage 1)	174,465	(139,390)	(35,075)	-
- Transferred to Lifetime ECL not credit impaired (Stage 2)	(34,227)	144,041	(109,814)	-
- Transferred to Lifetime ECL credit impaired (Stage 3)	(9,611)	(89,465)	99,076	-
	130,627	(84,814)	(45,813)	-
Changes in credit risk	(245,397)	46,067	673,595	474,265
Purchases and origination	127,866	83,742	36,039	247,647
Changes to model methodologies	50,413	(16,093)	(11,997)	22,323
Derecognition	(51,330)	(58,093)	(128,601)	(238,024)
Bad debts written off	-	-	(498,904)	(498,904)
Exchange differences	(5,237)	(5,007)	(7,335)	(17,579)
Other movements	-	-	(19,472)	(19,472)
Balance as at the end of the financial year	810,071	686,975	1,213,234	2,710,280

Table 22a: Market Risk-Weighted Assets and Minimum Capital Requirements as at 30 June 2026

RHB Bank Group

Market Risk	**Long Position**	**Short Position**	**Risk-Weighted Assets**	**Minimum Capital Requirements**
	RM'000	**RM'000**	**RM'000**	**RM'000**
Interest Rate Risk/Profit Rate Risk	**354,225,421**	**348,499,819**	**6,864,190**	**549,135**
Equity Position Risk	**248,583**	**244,728**	**40,235**	**3,219**
Foreign Currency Risk	**782,086**	**846,404**	**1,045,063**	**83,605**
Options Risk	**89,624**	**307,262**	**122,359**	**9,789**
Total			**8,071,847**	**645,748**

RHB Bank

Market Risk	**Long Position**	**Short Position**	**Risk-Weighted Assets**	**Minimum Capital Requirements**
	RM'000	**RM'000**	**RM'000**	**RM'000**
Interest Rate Risk/Profit Rate Risk	**313,299,666**	**308,603,461**	**6,385,753**	**510,860**
Equity Position Risk	**-**	**-**	**-**	**-**
Foreign Currency Risk	**465,673**	**594,032**	**558,915**	**44,713**
Options Risk	**89,624**	**62,697**	**3,575**	**286**
Total			**6,948,243**	**555,859**

RHB Islamic Bank

Market Risk	**Long Position**	**Short Position**	**Risk-Weighted Assets**	**Minimum Capital Requirements**
	RM'000	**RM'000**	**RM'000**	**RM'000**
Profit Rate Risk	**40,813,803**	**39,864,783**	**463,128**	**37,050**
Equity Position Risk	**-**	**-**	**-**	**-**
Foreign Currency Risk	**15,055**	**341,631**	**341,641**	**27,332**
Options Risk	**-**	**-**	**-**	**-**
Total			**804,769**	**64,382**

RHB Investment Bank

Market Risk	**Long Position**	**Short Position**	**Risk-Weighted Assets**	**Minimum Capital Requirements**
	RM'000	**RM'000**	**RM'000**	**RM'000**
Interest Rate Risk/Profit Rate Risk	**97,210**	**30,640**	**9,137**	**731**
Equity Position Risk	**243,443**	**238,660**	**26,599**	**2,128**
Foreign Currency Risk	**66,434**	**535**	**66,434**	**5,315**
Options Risk	**-**	**238,660**	**104,913**	**8,393**
Total			**207,083**	**16,567**

Note:
As at 30 June 2026,
1. RHB Bank Group did not have any exposure under commodity risk, inventory risk, and market risk exposure absorbed by PSIA.
2. RHB Bank did not have any exposure under equity position risk, commodity risk, inventory risk, and market risk exposure absorbed by PSIA.
3. RHB Islamic Bank did not have any exposure under equity position risk, commodity risk, inventory risk, options risk, and market risk exposure absorbed by PSIA.
4. RHB Investment Bank did not have any exposure under commodity risk and inventory risk. The equity position risk is computed based on net long and net short position.

Table 22b: Market Risk-Weighted Assets and Minimum Capital Requirements as at 31 December 2025

RHB Bank Group

Market Risk	Long Position RM'000	Short Position RM'000	Risk-Weighted Assets RM'000	Minimum Capital Requirements RM'000
Interest Rate Risk/Profit Rate Risk	327,322,950	324,217,918	6,200,741	496,059
Equity Position Risk	120,415	83,917	96,288	7,703
Foreign Currency Risk	858,274	413,095	872,579	69,807
Options Risk	65,382	278,528	103,887	8,311
Total			7,273,495	581,880

RHB Bank

Market Risk	Long Position RM'000	Short Position RM'000	Risk-Weighted Assets RM'000	Minimum Capital Requirements RM'000
Interest Rate Risk/Profit Rate Risk	287,596,843	285,161,038	5,544,980	443,598
Equity Position Risk	-	-	-	-
Foreign Currency Risk	551,054	441,593	494,647	39,572
Options Risk	7,794	362,841	16,876	1,350
Total			6,056,503	484,520

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	39,398,614	39,051,741	631,719	50,537
Equity Position Risk	-	-	-	-
Foreign Currency Risk	16,206	99,831	99,835	7,987
Options Risk	-	-	-	-
Total			731,554	58,524

RHB Investment Bank

Market Risk	Long Position RM'000	Short Position RM'000	Risk-Weighted Assets RM'000	Minimum Capital Requirements RM'000
Interest Rate Risk/Profit Rate Risk	298,698	4,653	13,617	1,089
Equity Position Risk	75,130	59,238	42,767	3,421
Foreign Currency Risk	99,564	576	99,564	7,965
Options Risk	-	59,238	40,022	3,202
Total			195,970	15,677

Note:
As at 31 December 2025,
1. RHB Bank Group did not have any exposure under commodity risk, inventory risk, and market risk exposure absorbed by PSIA.
2. RHB Bank did not have any exposure under equity position risk, commodity risk, inventory risk, and market risk exposure absorbed by PSIA.
3. RHB Islamic Bank did not have any exposure under equity position risk, commodity risk, inventory risk, options risk, and market risk exposure absorbed by PSIA.
4. RHB Investment Bank did not have any exposure under commodity risk and inventory risk. The equity position risk is computed based on net long and net short position.

Table 23: Equity Exposures in the Banking Book

RHB Bank Group	Gross Credit Exposures		Risk-Weighted Assets	
Equity Type	**30.06.2026**	**31.12.2025**	**30.06.2026**	**31.12.2025**
	RM'000	**RM'000**	**RM'000**	**RM'000**
Publicly traded				
Investment in unit trust funds	**32,565**	32,101	**32,565**	32,101
Holdings of equity investments	**34,894**	39,028	**34,894**	39,028
Privately held				
For socio economic purposes	**937,254**	884,248	**937,254**	884,248
For non socio economic purposes	**798,525**	787,020	**1,197,787**	1,180,530
Total	**1,803,238**	1,742,397	**2,202,500**	2,135,907

	30.06.2026	**31.12.2025**
	RM'000	**RM'000**
Cumulative Realised Gains/(Loss) from Sale and Liquidations	**588**	77
Total Net Unrealised Gains/(Loss)	**870,757**	822,475

Table 24a: Interest Rate Risk/Rate of Return Risk in the Banking Book as at 30 June 2026

RHB Bank Group	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**	**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	**683,919**	**(683,919)**	**(1,691,028)**	**1,691,028**
USD - US Dollar	**(256,724)**	**256,724**	**(274,894)**	**274,894**
Others[1]	**3,731**	**(3,731)**	**(27,043)**	**27,043**
Total	**430,926**	**(430,926)**	**(1,992,965)**	**1,992,965**

Table 24b: Interest Rate Risk/Rate of Return Risk in the Banking Book as at 31 December 2025

RHB Bank Group	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**	**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	594,287	(594,287)	(1,598,478)	1,598,478
USD - US Dollar	(207,875)	207,875	(164,437)	164,437
Others[1]	21,336	(21,336)	(223,574)	223,574
Total	407,748	(407,748)	(1,986,489)	1,986,489

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.

Table 25a: Operational Risk-Weighted Assets and Minimum Capital Requirements as at 30 June 2026

Operational Risk	RHB Bank Group	RHB Bank	RHB Islamic Bank	RHB Investment Bank
	RM'000	RM'000	RM'000	RM'000
Risk-Weighted Assets	**16,785,604**	**10,782,199**	**3,744,968**	**864,955**
Minimum Capital Requirements	**1,342,848**	**862,576**	**299,597**	**69,196**

Table 25b: Operational Risk-Weighted Assets and Minimum Capital Requirements as at 31 December 2025

Operational Risk	RHB Bank Group	RHB Bank	RHB Islamic Bank	RHB Investment Bank
	RM'000	RM'000	RM'000	RM'000
Risk-Weighted Assets	16,286,928	10,592,565	3,558,325	786,399
Minimum Capital Requirements	1,302,954	847,406	284,666	62,912

Table 26: Disclosure on Profit Sharing Investment Account

RHB Bank Group

Unrestricted Investment Account (URIA)	30.06.2026	31.12.2025
	%	%
Return on Assets (ROA)	**5.84**	5.94
Average Net Distributable Income	**6.90**	7.75
Average Net Distributable Income Attributable to the Investment Account Holder (IAH)	**3.60**	3.58
	RM'000	RM'000
Impaired assets funded by URIA	**3,443**	107
Impairment provisions funded by URIA	**814**	27

Note:
1. Return on Assets (ROA) 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.