



RHB BANK BERHAD
Registration No. 196501000373 (6171-M)

INTERIM FINANCIAL STATEMENTS
UNAUDITED INCOME STATEMENTS
FOR THE THREE MONTHS ENDED 31 MARCH 2026

Group	Note	1st Quarter Ended		Three Months Ended	
		31 March 2026	31 March 2025	31 March 2026	31 March 2025
		RM'000	RM'000	RM'000	RM'000
Interest income	A8	2,293,403	2,510,175	2,293,403	2,510,175
Interest expense	A9	(1,285,922)	(1,540,391)	(1,285,922)	(1,540,391)
Net interest income		1,007,481	969,784	1,007,481	969,784
Other operating income	A10	526,657	520,333	526,657	520,333
Income from Islamic Banking business	A30(b)	661,799	557,519	661,799	557,519
Net income		2,195,937	2,047,636	2,195,937	2,047,636
Other operating expenses	A11	(1,015,190)	(970,678)	(1,015,190)	(970,678)
Operating profit before allowances		1,180,747	1,076,958	1,180,747	1,076,958
Allowance for credit losses on financial assets	A12	(90,301)	(105,788)	(90,301)	(105,788)
		1,090,446	971,170	1,090,446	971,170
Share of results of associates		(9,621)	(8,504)	(9,621)	(8,504)
Profit before taxation and zakat		1,080,825	962,666	1,080,825	962,666
Taxation and zakat	B5	(223,778)	(211,890)	(223,778)	(211,890)
Net profit for the financial period		857,047	750,776	857,047	750,776
Attributable to:					
- Equity holders of the Bank		856,757	750,031	856,757	750,031
- Non-controlling interests		290	745	290	745
		857,047	750,776	857,047	750,776
Earnings per share (sen):					
- Attributable to equity holders of the Bank					
- Basic	B11	19.64	17.20	19.64	17.20
- Diluted	B11	19.58	17.15	19.58	17.15

This Interim Financial Statements should be read in conjunction with the Audited Financial Statements of the Group and the Bank for the financial year ended 31 December 2025.



RHB BANK BERHAD

Registration No. 196501000373 (6171-M)

**INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENTS OF COMPREHENSIVE INCOME
FOR THE THREE MONTHS ENDED 31 MARCH 2026**

Group	1st Quarter Ended		Three Months Ended	
	31 March 2026	31 March 2025	31 March 2026	31 March 2025
	RM'000	RM'000	RM'000	RM'000
Net profit for the financial period	857,047	750,776	857,047	750,776
Other comprehensive income/(loss) in respect of:				
(i) Items that will not be reclassified to profit or loss:				
(a) Actuarial (loss)/gain on defined benefit plan of subsidiaries	(479)	71	(479)	71
(b) Equity instruments designated at fair value through other comprehensive income (FVOCI)				
- Unrealised net gain/(loss) on revaluation	234	(177)	234	(177)
(ii) Items that will be reclassified subsequently to profit or loss:				
(a) Foreign currency translation reserves				
- Currency translation differences	(21,303)	(14,195)	(21,303)	(14,195)
(b) Debt instruments measured at FVOCI				
- Unrealised net (loss)/gain on revaluation	(458,507)	299,380	(458,507)	299,380
- Net transfer to income statements on disposal	(62,439)	(33,451)	(62,439)	(33,451)
- Changes in expected credit losses and exchange differences	5,082	1,389	5,082	1,389
Income tax relating to components of other comprehensive loss/(income)	125,095	(64,021)	125,095	(64,021)
Other comprehensive (loss)/income, net of tax, for the financial period	(412,317)	188,996	(412,317)	188,996
Total comprehensive income for the financial period	444,730	939,772	444,730	939,772
Total comprehensive income attributable to:				
- Equity holders of the Bank	444,481	939,098	444,481	939,098
- Non-controlling interests	249	674	249	674
	444,730	939,772	444,730	939,772

This Interim Financial Statements should be read in conjunction with the Audited Financial Statements of the Group and the Bank for the financial year ended 31 December 2025.



RHB BANK BERHAD
Registration No. 196501000373 (6171-M)

INTERIM FINANCIAL STATEMENTS
UNAUDITED INCOME STATEMENTS
FOR THE THREE MONTHS ENDED 31 MARCH 2026

	Note	1st Quarter Ended		Three Months Ended	
		31 March 2026	31 March 2025	31 March 2026	31 March 2025
		RM'000	RM'000	RM'000	RM'000
Bank					
Interest income	A8	2,291,004	2,509,927	2,291,004	2,509,927
Interest expense	A9	(1,295,412)	(1,520,403)	(1,295,412)	(1,520,403)
Net interest income		995,592	989,524	995,592	989,524
Other operating income	A10	708,579	645,590	708,579	645,590
Income from Islamic Banking business	A30(b)	162	(3,082)	162	(3,082)
Net income		1,704,333	1,632,032	1,704,333	1,632,032
Other operating expenses	A11	(719,814)	(640,761)	(719,814)	(640,761)
Operating profit before allowances		984,519	991,271	984,519	991,271
Allowance for credit losses on financial assets	A12	(25,446)	(45,419)	(25,446)	(45,419)
Profit before taxation		959,073	945,852	959,073	945,852
Taxation	B5	(110,128)	(149,719)	(110,128)	(149,719)
Net profit for the financial period		848,945	796,133	848,945	796,133

This Interim Financial Statements should be read in conjunction with the Audited Financial Statements of the Group and the Bank for the financial year ended 31 December 2025.



RHB BANK BERHAD

Registration No. 196501000373 (6171-M)

**INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENTS OF COMPREHENSIVE INCOME
FOR THE THREE MONTHS ENDED 31 MARCH 2026**

	1st Quarter Ended		Three Months Ended	
	31 March 2026	31 March 2025	31 March 2026	31 March 2025
	RM'000	RM'000	RM'000	RM'000
Bank				
Net profit for the financial period	848,945	796,133	848,945	796,133
Other comprehensive income/(loss) in respect of:				
(i) Items that will not be reclassified to profit or loss:				
(a) Equity instruments designated at fair value through other comprehensive income ('FVOCI')				
- Unrealised net loss on revaluation	(87)	(294)	(87)	(294)
(ii) Items that will be reclassified subsequently to profit or loss:				
(a) Foreign currency translation reserves				
- Currency translation differences	(14,258)	12,927	(14,258)	12,927
(b) Debt instruments measured at FVOCI				
- Unrealised net (loss)/gain on revaluation	(404,274)	257,442	(404,274)	257,442
- Net transfer to income statements on disposal	(53,106)	(26,987)	(53,106)	(26,987)
- Changes in expected credit losses and exchange differences	4,805	1,479	4,805	1,479
Income tax relating to components of other comprehensive loss/(income)	109,771	(55,309)	109,771	(55,309)
Other comprehensive (loss)/income, net of tax, for the financial period	(357,149)	189,258	(357,149)	189,258
Total comprehensive income for the financial period	491,796	985,391	491,796	985,391

This Interim Financial Statements should be read in conjunction with the Audited Financial Statements of the Group and the Bank for the financial year ended 31 December 2025.



RHB BANK BERHAD

Registration No. 196501000373 (6171-M)

**INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENTS OF FINANCIAL POSITION
AS AT 31 MARCH 2026**

	Note	Group		Bank	
		As at	As at	As at	As at
		31 March 2026 RM'000	31 December 2025 RM'000	31 March 2026 RM'000	31 December 2025 RM'000
ASSETS					
Cash and short-term funds		9,238,885	6,647,983	10,022,313	7,018,100
Securities purchased under resale agreements		106,751	34,474	79,681	-
Deposits and placements with banks and other financial institutions		843,563	548,947	7,588,308	8,549,203
Investment account due from designated financial institutions	A13	-	-	6,697,637	6,719,876
Financial assets at fair value through profit or loss ('FVTPL')	A14	6,459,741	5,858,917	3,211,206	2,797,386
Financial assets at fair value through other comprehensive income ('FVOCI')	A15	55,555,538	56,023,912	46,275,835	46,666,043
Financial investments at amortised cost	A16	27,491,296	27,815,410	17,246,344	17,268,818
Loans, advances and financing	A17	251,197,291	247,910,408	141,806,903	141,194,266
Clients' and brokers' balances		1,132,912	741,613	-	-
Insurance/reinsurance contract assets		455,666	470,850	-	-
Other assets	A18	2,458,208	2,075,385	2,887,625	2,168,579
Derivative assets	B8	3,084,576	2,452,598	3,010,650	2,594,126
Statutory deposits		2,108,547	2,286,380	947,343	1,152,093
Tax recoverable		71,359	80,447	18,734	-
Deferred tax assets		597,674	523,223	330,977	257,536
Investments in subsidiaries		-	-	4,808,117	4,806,459
Investments in associates		82,623	64,675	164,800	144,800
Right-of-use assets		111,071	111,586	83,909	84,855
Property, plant and equipment		973,951	989,733	766,485	780,971
Goodwill		2,649,307	2,649,307	1,714,913	1,714,913
Intangible assets		820,582	818,394	738,574	731,299
TOTAL ASSETS		365,439,541	358,104,242	248,400,354	244,649,323
LIABILITIES					
Deposits from customers	A19/B7(a)	258,509,558	252,537,199	154,425,086	151,648,804
Deposits and placements of banks and other financial institutions	A20/B7(a)	26,812,115	31,017,827	28,609,939	32,483,183
Obligations on securities sold under repurchase agreements		12,028,140	7,440,728	16,203,052	11,568,389
Investment accounts	A21	98,969	11,004	-	-
Bills and acceptances payable		235,993	283,233	235,163	281,027
Clients' and brokers' balances		1,242,502	848,739	-	-
Insurance/reinsurance contract liabilities		1,217,675	1,186,590	-	-
Other liabilities	A22	10,181,385	9,226,929	6,295,940	5,786,832
Derivative liabilities	B8	2,393,318	2,808,567	2,497,517	2,762,065
Recourse obligation on loans sold to Cagamas Berhad ('Cagamas')		2,767,181	2,772,403	-	-
Provision for taxation and zakat		124,204	97,704	-	4,684
Deferred tax liabilities		14,355	14,673	-	-
Lease liabilities		122,284	122,306	87,489	88,054
Borrowings	B7(b)	6,116,048	5,144,411	5,183,349	4,188,332
Senior debt securities	B7(c)	7,070,453	7,019,953	7,070,453	7,019,953
Subordinated obligations	B7(d)	3,390,844	3,381,872	2,523,421	2,520,509
TOTAL LIABILITIES		332,325,024	323,914,138	223,131,409	218,351,832

This Interim Financial Statements should be read in conjunction with the Audited Financial Statements of the Group and the Bank for the financial year ended 31 December 2025.



RHB BANK BERHAD

Registration No. 196501000373 (6171-M)

INTERIM FINANCIAL STATEMENTS

UNAUDITED STATEMENTS OF FINANCIAL POSITION (CONTINUED)

AS AT 31 MARCH 2026

	Note	Group		Bank	
		As at 31 March 2026 RM'000	As at 31 December 2025 RM'000	As at 31 March 2026 RM'000	As at 31 December 2025 RM'000
EQUITY					
Share capital		8,701,097	8,701,097	8,701,097	8,701,097
Reserves		24,369,185	25,445,021	16,567,848	17,596,394
Equity attributable to holders of the Bank		33,070,282	34,146,118	25,268,945	26,297,491
Non-controlling interests ('NCI')		44,235	43,986	-	-
TOTAL EQUITY		33,114,517	34,190,104	25,268,945	26,297,491
TOTAL LIABILITIES AND EQUITY		365,439,541	358,104,242	248,400,354	244,649,323
COMMITMENTS AND CONTINGENCIES	A27(a)	450,710,857	427,187,389	453,862,288	434,482,666
NET ASSETS PER SHARE ATTRIBUTABLE TO EQUITY HOLDERS OF THE BANK (RM)		7.58	7.83		

This Interim Financial Statements should be read in conjunction with the Audited Financial Statements of the Group and the Bank for the financial year ended 31 December 2025.



RHB BANK BERHAD

Registration No. 196501000373 (6171-M)

INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENTS OF CHANGES IN EQUITY
FOR THE THREE MONTHS ENDED 31 MARCH 2026

Group	Attributable to equity holders of the Bank						Share-Based Payment Reserves	Retained Profits	Total Shareholders' Equity	Non- controlling Interests	Total Equity
	Share Capital	Statutory Reserves	Regulatory Reserves	FVOCI Reserves	Translation Reserves	Other Reserves					
Balance as at 1 January 2026	8,701,097	102,181	1,839,460	712,267	273,828	25,975	36,989	22,454,321	34,146,118	43,986	34,190,104
Net profit for the financial period	-	-	-	-	-	-	-	856,757	856,757	290	857,047
Foreign currency translation reserves:											
- Currency translation differences	-	(239)	-	-	(21,012)	-	(15)	-	(21,266)	(37)	(21,303)
Financial assets measured at FVOCI:											
- Equity instruments											
- Unrealised net gain on revaluation	-	-	-	234	-	-	-	-	234	-	234
- Debt instruments											
- Unrealised net loss on revaluation	-	-	-	(458,507)	-	-	-	-	(458,507)	-	(458,507)
- Net transfer to income statements on disposal	-	-	-	(62,439)	-	-	-	-	(62,439)	-	(62,439)
- Changes in expected credit losses and exchange differences	-	-	-	5,082	-	-	-	-	5,082	-	5,082
Actuarial loss on defined benefit plan of subsidiaries	-	-	-	-	-	-	-	(475)	(475)	(4)	(479)
Income tax relating to components of other comprehensive loss	-	-	-	125,048	-	-	-	47	125,095	-	125,095
Other comprehensive loss, net of tax, for the financial period	-	(239)	-	(390,582)	(21,012)	-	(15)	(428)	(412,276)	(41)	(412,317)
Total comprehensive income/(loss) for the financial period	-	(239)	-	(390,582)	(21,012)	-	(15)	856,329	444,481	249	444,730
Dividends paid	-	-	-	-	-	-	-	(1,526,670)	(1,526,670)	-	(1,526,670)
Share-based payment expenses	-	-	-	-	-	-	6,343	-	6,343	-	6,343
Shares of reserve of an associate	-	-	-	-	-	-	-	10	10	-	10
Transfer to regulatory reserves	-	-	79,789	-	-	-	-	(79,789)	-	-	-
Balance as at 31 March 2026	8,701,097	101,942	1,919,249	321,685	252,816	25,975	43,317	21,704,201	33,070,282	44,235	33,114,517

This Interim Financial Statements should be read in conjunction with the Audited Financial Statements of the Group and the Bank for the financial year ended 31 December 2025.



RHB BANK BERHAD

Registration No. 196501000373 (6171-M)

INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENTS OF CHANGES IN EQUITY (CONTINUED)
FOR THE THREE MONTHS ENDED 31 MARCH 2026

Group	Attributable to equity holders of the Bank						Share-Based Payment Reserves	Retained Profits	Total Shareholders' Equity	Non- controlling Interests	Total Equity
	Share Capital	Statutory Reserves	Regulatory Reserves	FVOCI Reserves	Translation Reserves	Other Reserves					
Balance as at 1 January 2025	8,687,255	112,375	1,688,697	193,087	632,846	25,975	35,588	21,116,396	32,492,219	39,145	32,531,364
Net profit for the financial period	-	-	-	-	-	-	-	750,031	750,031	745	750,776
Foreign currency translation reserves:											
- Currency translation differences	-	(698)	-	-	(13,275)	-	(152)	-	(14,125)	(70)	(14,195)
Financial assets measured at FVOCI:											
- Equity instruments											
- Unrealised net loss on revaluation	-	-	-	(177)	-	-	-	-	(177)	-	(177)
- Debt instruments											
- Unrealised net gain on revaluation	-	-	-	299,380	-	-	-	-	299,380	-	299,380
- Net transfer to income statements on disposal	-	-	-	(33,451)	-	-	-	-	(33,451)	-	(33,451)
- Changes in expected credit losses and exchange differences	-	-	-	1,389	-	-	-	-	1,389	-	1,389
Actuarial gain on defined benefit plan of subsidiaries	-	-	-	-	-	-	-	70	70	1	71
Income tax relating to components of other comprehensive income	-	-	-	(63,816)	-	-	-	(203)	(64,019)	(2)	(64,021)
Other comprehensive income/(loss), net of tax, for the financial period	-	(698)	-	203,325	(13,275)	-	(152)	(133)	189,067	(71)	188,996
Total comprehensive income/(loss) for the financial period	-	(698)	-	203,325	(13,275)	-	(152)	749,898	939,098	674	939,772
Dividends paid/payable	-	-	-	-	-	-	-	(1,220,657)	(1,220,657)	-	(1,220,657)
Share-based payment expenses	-	-	-	-	-	-	5,364	-	5,364	-	5,364
Transfer to regulatory reserves	-	-	104,060	-	-	-	-	(104,060)	-	-	-
Balance as at 31 March 2025	8,687,255	111,677	1,792,757	396,412	619,571	25,975	40,800	20,541,577	32,216,024	39,819	32,255,843

This Interim Financial Statements should be read in conjunction with the Audited Financial Statements of the Group and the Bank for the financial year ended 31 December 2025.



RHB BANK BERHAD

Registration No. 196501000373 (6171-M)

**INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENTS OF CHANGES IN EQUITY (CONTINUED)
FOR THE THREE MONTHS ENDED 31 MARCH 2026**

	← Non-Distributable →				Distributable		Total Equity
	Share Capital	Regulatory Reserves	FVOCI Reserves	Translation Reserves	Share-Based Payment Reserves	Retained Profits	
Bank	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Balance as at 1 January 2026	8,701,097	1,015,482	647,514	349,201	36,989	15,547,208	26,297,491
Net profit for the financial period	-	-	-	-	-	848,945	848,945
Foreign currency translation reserves:							
- Currency translation differences	-	-	-	(14,258)	-	-	(14,258)
Financial assets measured at FVOCI:							
- Equity instruments							
- Unrealised net loss on revaluation	-	-	(87)	-	-	-	(87)
- Debt instruments							
- Unrealised net loss on revaluation	-	-	(404,274)	-	-	-	(404,274)
- Net transfer to income statements on disposal	-	-	(53,106)	-	-	-	(53,106)
- Changes in expected credit losses and exchange differences	-	-	4,805	-	-	-	4,805
Income tax relating to components of other comprehensive loss	-	-	109,771	-	-	-	109,771
Other comprehensive loss, net of tax, for the financial period	-	-	(342,891)	(14,258)	-	-	(357,149)
Total comprehensive income/(loss) for the financial period	-	-	(342,891)	(14,258)	-	848,945	491,796
Dividends paid	-	-	-	-	-	(1,526,670)	(1,526,670)
Share-based payment expenses	-	-	-	-	6,328	-	6,328
Transfer from regulatory reserves	-	52,332	-	-	-	(52,332)	-
Balance as at 31 March 2026	8,701,097	1,067,814	304,623	334,943	43,317	14,817,151	25,268,945

This Interim Financial Statements should be read in conjunction with the Audited Financial Statements of the Group and the Bank for the financial year ended 31 December 2025.



RHB BANK BERHAD

Registration No. 196501000373 (6171-M)

**INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENTS OF CHANGES IN EQUITY (CONTINUED)
FOR THE THREE MONTHS ENDED 31 MARCH 2026**

	← Non-Distributable →				Distributable		Total Equity
	Share Capital	Regulatory Reserves	FVOCI Reserves	Translation Reserves	Share-Based Payment Reserves	Retained Profits	
Bank	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Balance as at 1 January 2025	8,687,255	1,038,167	185,905	434,060	35,588	14,630,221	25,011,196
Net profit for the financial period	-	-	-	-	-	796,133	796,133
Foreign currency translation reserves:							
- Currency translation differences	-	-	-	12,927	-	-	12,927
Financial assets measured at FVOCI:							
- Equity instruments							
- Unrealised net loss on revaluation	-	-	(294)	-	-	-	(294)
- Debt instruments							
- Unrealised net gain on revaluation	-	-	257,442	-	-	-	257,442
- Net transfer to income statements on disposal	-	-	(26,987)	-	-	-	(26,987)
- Changes in expected credit losses and exchange differences	-	-	1,479	-	-	-	1,479
Income tax relating to components of other comprehensive income	-	-	(55,309)	-	-	-	(55,309)
Other comprehensive income, net of tax, for the financial period	-	-	176,331	12,927	-	-	189,258
Total comprehensive income for the financial period	-	-	176,331	12,927	-	796,133	985,391
Dividends paid/payable	-	-	-	-	-	(1,220,657)	(1,220,657)
Share-based payment expenses	-	-	-	-	5,212	-	5,212
Transfer to regulatory reserves	-	6,592	-	-	-	(6,592)	-
Balance as at 31 March 2025	8,687,255	1,044,759	362,236	446,987	40,800	14,199,105	24,781,142

This Interim Financial Statements should be read in conjunction with the Audited Financial Statements of the Group and the Bank for the financial year ended 31 December 2025.



RHB BANK BERHAD

Registration No. 196501000373 (6171-M)

**INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENTS OF CASH FLOWS
FOR THE THREE MONTHS ENDED 31 MARCH 2026**

Group	Three Months Ended	
	31 March 2026	31 March 2025
	RM'000	RM'000
Cash flows from operating activities		
Profit before taxation and zakat	1,080,825	962,666
Adjustments for:		
Allowance for credit losses on loans, advances and financing	166,212	177,364
Allowance charge/(written back) for credit losses on other financial assets	511	(1,111)
Property, plant and equipment:		
- Depreciation	38,450	34,502
- Gain on disposal	(54)	(50)
- Written off	34	10
Intangible assets:		
- Amortisation	50,019	48,089
Right-of-use assets:		
- Depreciation	16,094	16,206
- Loss/(Gain) on modification	4	(9)
Share-based payment expenses	6,343	5,364
Net allowance charge on financial assets at FVOCI and financial investments at amortised cost	3,474	6,995
Net (gain)/loss on financial instruments	(127,750)	28,845
Dividend income from financial assets at FVTPL	(21,229)	(32,193)
Share of results of associates	9,621	8,504
Interest expense on borrowings, senior debt securities, subordinated obligations and lease liabilities	144,173	118,824
Other non-cash items	(834,780)	(812,894)
Operating profit before working capital changes	531,947	561,112
(Increase)/Decrease in operating assets:		
Cash and short-term funds and deposits and placements with banks and other financial institutions with original maturity of more than one month	(329,056)	782,826
Securities purchased under resale agreements	(72,277)	(57,908)
Financial assets at FVTPL	(661,293)	(1,079,856)
Loans, advances and financing	(3,675,022)	(1,389,911)
Clients' and brokers' balances	(392,261)	(151,815)
Other assets	(822,130)	340,531
Statutory deposits	175,718	(365,922)
	(5,776,321)	(1,922,055)
Increase/(Decrease) in operating liabilities:		
Deposits from customers	6,229,932	(1,253,670)
Deposits and placements of banks and other financial institutions	(4,127,613)	4,572,007
Obligations on securities sold under repurchase agreements	4,588,560	(2,348,488)
Investment accounts	87,965	(153,440)
Bills and acceptances payable	(46,758)	(50,303)
Clients' and brokers' balances	393,769	233,272
Other liabilities	588,405	(647,636)
Recourse obligation on loans sold to Cagamas	(4,764)	1,006,703
	7,709,496	1,358,445

This Interim Financial Statements should be read in conjunction with the Audited Financial Statements of the Group and the Bank for the financial year ended 31 December 2025.



RHB BANK BERHAD

Registration No. 196501000373 (6171-M)

**INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENTS OF CASH FLOWS (CONTINUED)
FOR THE THREE MONTHS ENDED 31 MARCH 2026**

	Three Months Ended	
	31 March 2026	31 March 2025
Group	RM'000	RM'000
Cash flows from operating activities (continued)		
Cash generated from/(used in) operations	2,465,122	(2,498)
Interest paid	(73,599)	(57,069)
Zakat paid	-	(4,000)
Tax paid	(138,020)	(214,943)
Net cash generated from/(used in) operating activities	<u>2,253,503</u>	<u>(278,510)</u>
Cash flows from investing activities		
Net proceed from disposal/(purchase) of financial assets at FVOCI and financial investments at amortised costs	234,173	(3,707,147)
Property, plant and equipment:		
- Purchase	(24,222)	(30,780)
- Proceeds from disposal	54	50
Intangible assets:		
- Purchase	(52,709)	(40,494)
Financial assets at FVOCI and financial investments at amortised cost:		
- Interest income received	550,830	446,575
- Investment income received	193,303	147,121
Dividend income received from financial assets at FVTPL	21,229	32,193
(Acquisition)/Redemption of equity interest in associates	(7,558)	1,936
Capital injection in an associate	(20,000)	(32,990)
Net cash generated from/(used in) investing activities	<u>895,100</u>	<u>(3,183,536)</u>
Cash flows from financing activities		
Drawdown of borrowings	1,000,000	330,050
Repayment of borrowings	(20,300)	(344,752)
Proceeds from issuance of senior debt securities	-	50,000
Dividends paid to equity holders of the Bank	(1,526,670)	-
Principal lease payments	(15,499)	(16,805)
Net cash (used in)/generated from financing activities	<u>(562,469)</u>	<u>18,493</u>
Net increase/(decrease) in cash and cash equivalents	2,586,134	(3,443,553)
Effects of exchange rate differences	(27,614)	17,846
Cash and cash equivalents:		
- at the beginning of the financial year	6,535,915	10,738,784
- at the end of the financial year	<u>9,094,435</u>	<u>7,313,077</u>
Cash and cash equivalents comprise the following:		
- Cash and short-term funds	9,238,885	7,701,005
- Deposits and placements with banks and other financial institutions	843,563	453,997
	<u>10,082,448</u>	<u>8,155,002</u>
Less:		
- Cash and short-term funds and deposits and placements with banks and other financial institutions with original maturity of more than one month	(988,013)	(841,925)
	<u>9,094,435</u>	<u>7,313,077</u>

This Interim Financial Statements should be read in conjunction with the Audited Financial Statements of the Group and the Bank for the financial year ended 31 December 2025.



RHB BANK BERHAD

Registration No. 196501000373 (6171-M)

**INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENTS OF CASH FLOWS (CONTINUED)
FOR THE THREE MONTHS ENDED 31 MARCH 2026**

	Three Months Ended	
	31 March 2026	31 March 2025
Bank	RM'000	RM'000
Cash flows from operating activities		
Profit before taxation	959,073	945,852
Adjustments for:		
Allowance for credit losses on loans, advances and financing	82,986	108,741
Allowance charge/(written back) for credit losses on other financial assets	297	(2,785)
Property, plant and equipment:		
- Depreciation	34,251	29,868
- Gain on disposal	-	(1)
- Written off	11	10
Intangible assets:		
- Amortisation	43,361	41,265
Right-of-use assets:		
- Depreciation	14,295	13,726
- Loss/(Gain) on modification	1	(9)
Share-based payment expenses	4,683	4,076
Net allowance charge on financial assets at FVOCI and financial investments at amortised cost	4,850	1,270
Net gain on financial instruments	(86,946)	(51,021)
Dividend income from subsidiaries	(355,545)	(320,545)
Interest expense on borrowings, senior debt securities, subordinated obligations and lease liabilities	124,646	98,275
Other non-cash items	(645,548)	(604,416)
Operating profit before working capital changes	<u>180,415</u>	<u>264,306</u>
(Increase)/Decrease in operating assets:		
Cash and short-term funds and deposits and placements with banks and other financial institutions with original maturity of more than one month	172,010	(1,319,738)
Securities purchased under resale agreements	(79,681)	(54,632)
Investment account due from designated financial institutions	22,239	5,522
Financial assets at FVTPL	(411,583)	(648,222)
Loans, advances and financing	(899,964)	511,111
Other assets	(1,066,327)	1,087,303
Statutory deposits	203,197	(267,943)
	<u>(2,060,109)</u>	<u>(686,599)</u>
Increase/(Decrease) in operating liabilities:		
Deposits from customers	3,025,568	(3,091,261)
Deposits and placements of banks and other financial institutions	(3,795,800)	3,920,188
Obligations on securities sold under repurchase agreements	4,635,811	(2,438,518)
Bills and acceptances payable	(45,382)	(49,208)
Other liabilities	259,373	(908,090)
Recourse obligation on loans sold to Cagamas	-	(3,865)
	<u>4,079,570</u>	<u>(2,570,754)</u>

This Interim Financial Statements should be read in conjunction with the Audited Financial Statements of the Group and the Bank for the financial year ended 31 December 2025.



RHB BANK BERHAD

Registration No. 196501000373 (6171-M)

**INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENTS OF CASH FLOWS (CONTINUED)
FOR THE THREE MONTHS ENDED 31 MARCH 2026**

	Three Months Ended	
	31 March 2026	31 March 2025
Bank	RM'000	RM'000
Cash flows from operating activities (continued)		
Cash generated from/(used in) operations	2,199,876	(2,993,047)
Interest paid	(62,074)	(43,184)
Tax paid	(97,474)	(145,740)
Net cash generated from/(used in) operating activities	<u>2,040,328</u>	<u>(3,181,971)</u>
Cash flows from investing activities		
Net proceed from purchase of financial assets at FVOCI and financial investments at amortised costs	(64,613)	(2,985,678)
Property, plant and equipment:		
- Purchase	(20,179)	(25,446)
- Proceeds from disposal	-	1
Intangible assets:		
- Purchase	(51,006)	(37,937)
Interest received from financial assets at FVOCI and financial investments at amortised cost	536,017	429,872
Dividend income received from subsidiaries	357,210	321,854
Capital injection in an associate	(20,000)	(30,000)
Net cash generated from/(used in) investing activities	<u>737,429</u>	<u>(2,327,334)</u>
Cash flows from financing activities		
Drawdown of borrowings	1,000,000	-
Proceeds from issuance of senior debt securities	-	50,000
Dividends paid to equity holders of the Bank	(1,526,670)	-
Principal lease payments	(14,776)	(13,780)
Net cash (used in)/generated from financing activities	<u>(541,446)</u>	<u>36,220</u>
Net increase/(decrease) in cash and cash equivalents	2,236,311	(5,473,085)
Effects of exchange rate differences	(22,657)	38,646
Cash and cash equivalents:		
- at the beginning of the financial year	4,647,076	9,598,338
- at the end of the financial year	<u>6,860,730</u>	<u>4,163,899</u>
Cash and cash equivalents comprise the following:		
- Cash and short-term funds	10,022,313	8,464,445
- Deposits and placements with banks and other financial institutions	7,588,308	8,681,402
	<u>17,610,621</u>	<u>17,145,847</u>
Less:		
- Cash and short-term funds and deposits and placements with banks and other financial institutions with original maturity of more than one month	(10,749,891)	(12,981,948)
	<u>6,860,730</u>	<u>4,163,899</u>

This Interim Financial Statements should be read in conjunction with the Audited Financial Statements of the Group and the Bank for the financial year ended 31 December 2025.



RHB BANK BERHAD

Registration No. 196501000373 (6171-M)

**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS
FOR THE THREE MONTHS ENDED 31 MARCH 2026**

A1. Basis Of Preparation

The interim financial statements are unaudited and have been prepared in compliance with Malaysian Financial Reporting Standard ('MFRS') 134, 'Interim Financial Reporting' issued by Malaysian Accounting Standards Board ('MASB') and should be read in conjunction with the audited financial statements of the Group and the Bank for the financial year ended 31 December

The accounting policies and presentation adopted by the Group and the Bank for the interim financial statements are consistent with those adopted in the audited financial statements for the financial year ended 31 December 2025, except for the adoption of the following accounting standards, annual improvements and amendments to MFRS which are effective and applicable for the Group and the Bank for financial period beginning on or after 1 January 2026:

- Amendments to the Classification and Measurement of Financial Instruments - Amendments to MFRS 9 and MFRS 7
- Amendments to MFRS 9 and MFRS 7 'Contract Referencing Nature-dependent Electricity'
- Annual Improvements to MFRS Accounting Standards - Volume 11

The adoption of the above amendments and annual improvements do not give rise to any material financial impact to the Group and the Bank.

A2. Auditors' Report

The auditors' report for the financial year ended 31 December 2025 was not subject to any qualification.

A3. Seasonal Or Cyclical Factors

The business operations of the Group and the Bank have not been affected by any material seasonal or cyclical factors.

A4. Exceptional Or Unusual Items

There were no exceptional or unusual items for the three months ended 31 March 2026.

A5. Changes In Estimates

There were no material changes in estimates of amounts reported in prior financial years that have a material effect for the three months ended 31 March 2026.

A6. Changes In Debt and Equity Securities

There were no issuances and repayments of debt and equity securities, share buy-backs, share cancellations, shares held as treasury shares and resale of treasury shares for the three months ended 31 March 2026, other than as disclosed below:

- (a) The Bank had on 13 March 2026 completed its issuance of RM750 million Commercial Papers in nominal value under the Multi-Currency Commercial Papers Programme and RM250 million Sukuk Murabahah in nominal value based on the Shariah principle of Murabahah (via Tawarruq arrangement) under Multi-Currency Islamic Commercial Papers Programme, with an aggregate combined limit of up to RM5 billion (or its equivalent in other currencies) in nominal value. The Commercial Papers and Sukuk Murabahah are issued for a tenure of 6 months with a fixed profit rate of 3.28% per annum.

A7. Dividends Paid

The Bank had declared a single-tier second interim cash dividend of 35.0 sen per share in respect of the financial year ended 31 December 2025, amounting to RM1,526,670,000. This second interim dividend has been accounted for in the shareholders' equity as an appropriation of retained profits for the financial period ended 31 March 2026, and actual payment is made on 30 March 2026.



RHB BANK BERHAD

Registration No. 196501000373 (6171-M)

**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS
FOR THE THREE MONTHS ENDED 31 MARCH 2026**

A8. Interest Income

Group	1st Quarter Ended		Three Months Ended	
	31 March 2026	31 March 2025	31 March 2026	31 March 2025
	RM'000	RM'000	RM'000	RM'000
Loans and advances	1,647,743	1,811,750	1,647,743	1,811,750
Money at call and deposits and placements with banks and other financial institutions	29,145	46,576	29,145	46,576
Securities purchased under resale agreements	1,282	2,176	1,282	2,176
Financial assets at FVTPL	20,463	31,161	20,463	31,161
Financial assets at FVOCI - debt instruments	422,292	406,274	422,292	406,274
Financial investments at amortised cost	163,100	201,534	163,100	201,534
Others	9,378	10,704	9,378	10,704
	2,293,403	2,510,175	2,293,403	2,510,175
Of which:				
Interest income accrued on impaired financial assets	24,427	21,349	24,427	21,349
Bank				
Loans and advances	1,533,370	1,683,678	1,533,370	1,683,678
Money at call and deposits and placements with banks and other financial institutions	101,776	159,684	101,776	159,684
Investment account due from designated financial institutions	61,586	37,857	61,586	37,857
Securities purchased under resale agreements	172	1,098	172	1,098
Financial assets at FVTPL	20,236	31,106	20,236	31,106
Financial assets at FVOCI - debt instruments	417,723	399,707	417,723	399,707
Financial investments at amortised cost	150,062	188,530	150,062	188,530
Others	6,079	8,267	6,079	8,267
	2,291,004	2,509,927	2,291,004	2,509,927
Of which:				
Interest income accrued on impaired financial assets	24,425	21,017	24,425	21,017



RHB BANK BERHAD

Registration No. 196501000373 (6171-M)

**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS
FOR THE THREE MONTHS ENDED 31 MARCH 2026**

A9. Interest Expense

Group	1st Quarter Ended		Three Months Ended	
	31 March 2026	31 March 2025	31 March 2026	31 March 2025
	RM'000	RM'000	RM'000	RM'000
Deposits and placements of banks and other financial institutions	214,220	229,780	214,220	229,780
Deposits from customers	848,546	1,069,267	848,546	1,069,267
Obligations on securities sold under repurchase agreements	56,013	102,706	56,013	102,706
Recourse obligation on loans sold to Cagamas	-	9,078	-	9,078
Subordinated obligations	26,225	24,630	26,225	24,630
Senior debt securities	58,740	53,181	58,740	53,181
Borrowings	40,619	21,982	40,619	21,982
Others	41,559	29,767	41,559	29,767
	1,285,922	1,540,391	1,285,922	1,540,391
Bank				
Deposits and placements of banks and other financial institutions	234,671	254,764	234,671	254,764
Deposits from customers	801,856	1,005,271	801,856	1,005,271
Obligations on securities sold under repurchase agreements	94,126	124,722	94,126	124,722
Recourse obligation on loans sold to Cagamas	-	9,078	-	9,078
Subordinated obligations	25,127	23,533	25,127	23,533
Senior debt securities	58,740	53,181	58,740	53,181
Borrowings	39,898	20,883	39,898	20,883
Others	40,994	28,971	40,994	28,971
	1,295,412	1,520,403	1,295,412	1,520,403



RHB BANK BERHAD

Registration No. 196501000373 (6171-M)

**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS
FOR THE THREE MONTHS ENDED 31 MARCH 2026**

A10. Other Operating Income

Group	Note	1st Quarter Ended		Three Months Ended	
		31 March 2026	31 March 2025	31 March 2026	31 March 2025
		RM'000	RM'000	RM'000	RM'000
Fee income					
- Service charges and fees		67,598	27,993	67,598	27,993
- Commission		73,579	70,710	73,579	70,710
- Guarantee fees		12,097	12,133	12,097	12,133
- Commitment fees		9,250	9,217	9,250	9,217
- Brokerage income		51,907	40,921	51,907	40,921
- Fund management fees		54,240	51,277	54,240	51,277
- Unit trust fee income		33,273	18,403	33,273	18,403
- Corporate advisory fees		5,658	9,191	5,658	9,191
- Underwriting and arrangement fees		1,578	1,858	1,578	1,858
- Other fee income		26,610	15,301	26,610	15,301
		335,790	257,004	335,790	257,004
- Fee and commission expenses		(48,939)	(33,933)	(48,939)	(33,933)
		286,851	223,071	286,851	223,071
Net (loss)/gain arising from financial assets at FVTPL					
- Net loss on disposal		(8,762)	(5,290)	(8,762)	(5,290)
- Unrealised net loss on revaluation		(73,983)	(18,508)	(73,983)	(18,508)
- Dividend income		21,229	32,193	21,229	32,193
		(61,516)	8,395	(61,516)	8,395
Net gain on revaluation of derivatives		144,165	47,047	144,165	47,047
Net loss on fair value hedges		(629)	(440)	(629)	(440)
Net gain arising from financial assets at FVOCI					
- Net gain on debt instruments on disposal		53,409	27,200	53,409	27,200
		53,409	27,200	53,409	27,200
Other income					
Net foreign exchange gain		94,299	196,687	94,299	196,687
Net insurance service/finance results	(a)	2,204	10,389	2,204	10,389
Gain on disposal of property, plant and equipment		54	50	54	50
(Loss)/Gain on modification of right-of-use assets		(4)	9	(4)	9
Rental income		764	800	764	800
Other operating income		5,657	3,868	5,657	3,868
Other non-operating income		1,403	3,257	1,403	3,257
		104,377	215,060	104,377	215,060
		526,657	520,333	526,657	520,333

(a) After netting off insurance service/reinsurance expenses which includes depreciation and amortisation of property, plant and equipment, intangible assets and right-of-use assets.



RHB BANK BERHAD

Registration No. 196501000373 (6171-M)

**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS
FOR THE THREE MONTHS ENDED 31 MARCH 2026**

A10. Other Operating Income (continued)

	1st Quarter Ended		Three Months Ended	
	31 March 2026	31 March 2025	31 March 2026	31 March 2025
Bank	RM'000	RM'000	RM'000	RM'000
Fee income				
- Service charges and fees	65,588	25,352	65,588	25,352
- Commission	84,595	77,586	84,595	77,586
- Guarantee fees	12,062	12,089	12,062	12,089
- Commitment fees	8,997	8,959	8,997	8,959
- Corporate advisory fees	839	1,223	839	1,223
- Underwriting and arrangement fees	-	541	-	541
- Other fee income	4,738	4,836	4,738	4,836
	176,819	130,586	176,819	130,586
Net (loss)/gain arising from financial assets at FVTPL				
- Net (loss)/gain on disposal	(113)	2,756	(113)	2,756
- Unrealised net (loss)/gain on revaluation	(16,627)	10,468	(16,627)	10,468
	(16,740)	13,224	(16,740)	13,224
Net gain on revaluation of derivatives	51,209	11,251	51,209	11,251
Net loss on fair values hedges	(629)	(440)	(629)	(440)
Net gain arising from financial assets at FVOCI				
- Net gain on debt instruments on disposal	53,106	26,986	53,106	26,986
	53,106	26,986	53,106	26,986
Dividend income from subsidiaries	355,545	320,545	355,545	320,545
Other income				
Net foreign exchange gain	81,063	134,102	81,063	134,102
Gain on disposal of property, plant and equipment	-	1	-	1
(Loss)/Gain on modification of right-of-use assets	(1)	9	(1)	9
Rental income	2,619	2,654	2,619	2,654
Other operating income	5,265	3,073	5,265	3,073
Other non-operating income	323	3,599	323	3,599
	89,269	143,438	89,269	143,438
	708,579	645,590	708,579	645,590



RHB BANK BERHAD

Registration No. 196501000373 (6171-M)

**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS
FOR THE THREE MONTHS ENDED 31 MARCH 2026**

A11. Other Operating Expenses

Group	Note	1st Quarter Ended		Three Months Ended	
		31 March 2026	31 March 2025	31 March 2026	31 March 2025
		RM'000	RM'000	RM'000	RM'000
Personnel costs					
- Salaries, allowances and bonuses		469,702	454,181	469,702	454,181
- Defined contribution plan		69,859	72,277	69,859	72,277
- Share-based expenses	(a)	6,061	5,119	6,061	5,119
- Other staff related costs		47,061	42,795	47,061	42,795
		592,683	574,372	592,683	574,372
Establishment costs					
- Property, plant and equipment:					
- Depreciation		38,174	34,197	38,174	34,197
- Written off		34	10	34	10
- Intangible assets:					
- Amortisation		48,175	46,455	48,175	46,455
- Right-of-use assets:					
- Depreciation		15,517	15,705	15,517	15,705
- Rental of premises		5,293	4,984	5,293	4,984
- Rental of equipment		3,002	3,237	3,002	3,237
- Insurance		14,387	12,425	14,387	12,425
- Water and electricity		4,573	5,794	4,573	5,794
- Repair and maintenance		8,203	8,103	8,203	8,103
- Security and escorting expenses		13,354	14,386	13,354	14,386
- Information technology expenses		101,829	91,524	101,829	91,524
- Others		2,571	1,817	2,571	1,817
		255,112	238,637	255,112	238,637
Marketing expenses					
- Sales commission		50,995	46,721	50,995	46,721
- Advertisement and publicity		9,293	9,587	9,293	9,587
- Others		18,159	25,616	18,159	25,616
		78,447	81,924	78,447	81,924
Administration and general expenses					
- Communication expenses		34,000	32,904	34,000	32,904
- Legal and professional fees		11,314	9,130	11,314	9,130
- Others		43,634	33,711	43,634	33,711
		88,948	75,745	88,948	75,745
		1,015,190	970,678	1,015,190	970,678



RHB BANK BERHAD

Registration No. 196501000373 (6171-M)

**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS
FOR THE THREE MONTHS ENDED 31 MARCH 2026**

A11. Other Operating Expenses (continued)

	Note	1st Quarter Ended		Three Months Ended	
		31 March 2026	31 March 2025	31 March 2026	31 March 2025
Bank		RM'000	RM'000	RM'000	RM'000
Personnel costs					
- Salaries, allowances and bonuses		445,636	401,198	445,636	401,198
- Defined contribution plan		59,590	67,411	59,590	67,411
- Share-based expenses	(a)	4,683	4,076	4,683	4,076
- Other staff related costs		43,238	33,832	43,238	33,832
		<u>553,147</u>	<u>506,517</u>	<u>553,147</u>	<u>506,517</u>
Establishment costs					
- Property, plant and equipment:					
- Depreciation		34,251	29,868	34,251	29,868
- Written off		11	10	11	10
- Intangible assets:					
- Amortisation		43,361	41,265	43,361	41,265
- Right-of-use assets:					
- Depreciation		14,295	13,726	14,295	13,726
- Rental of premises		4,875	4,603	4,875	4,603
- Rental of equipment		2,995	3,231	2,995	3,231
- Insurance		11,888	11,433	11,888	11,433
- Water and electricity		3,383	4,371	3,383	4,371
- Repair and maintenance		6,715	6,530	6,715	6,530
- Security and escorting expenses		13,952	14,268	13,952	14,268
- Information technology expenses		87,267	74,966	87,267	74,966
		<u>222,993</u>	<u>204,271</u>	<u>222,993</u>	<u>204,271</u>
Marketing expenses					
- Sales commission		44,585	40,752	44,585	40,752
- Advertisement and publicity		7,929	8,059	7,929	8,059
- Others		13,045	20,554	13,045	20,554
		<u>65,559</u>	<u>69,365</u>	<u>65,559</u>	<u>69,365</u>
Administration and general expenses					
- Communication expenses		24,652	25,280	24,652	25,280
- Legal and professional fees		6,684	8,972	6,684	8,972
- Others		25,071	21,865	25,071	21,865
		<u>56,407</u>	<u>56,117</u>	<u>56,407</u>	<u>56,117</u>
Operating expenses allocated to subsidiaries		(178,292)	(195,509)	(178,292)	(195,509)
		<u>719,814</u>	<u>640,761</u>	<u>719,814</u>	<u>640,761</u>

(a) The SGS was established and implemented by the Group and the Bank in June 2022. The SGS is intended to motivate employees, attract talents and retain key employees through the grant of the ordinary shares in the Bank of up to 2% of the total number of issued shares of the Bank (excluding treasury shares, if any) at any point in time during the duration of the SGS for employees and Executive Directors of the Bank and its subsidiaries (excluding subsidiaries which are dormant) who fulfil the eligibility criteria ('Eligible Employees'). The SGS which is to be administered by the Board Nominating and Remuneration Committee ('BNRC') comprising such persons as may be appointed by the Board from time to time, shall be in force for a period of nine years commencing from the effective implementation date of the SGS, and the vesting period for each grant offered will be 3 years from the offer date.



RHB BANK BERHAD

Registration No. 196501000373 (6171-M)

**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS
FOR THE THREE MONTHS ENDED 31 MARCH 2026**

A12. Allowance for Credit Losses on Financial Assets

Group	1st Quarter Ended		Three Months Ended	
	31 March 2026	31 March 2025	31 March 2026	31 March 2025
	RM'000	RM'000	RM'000	RM'000
<u>Charge/(Write back)</u>				
Loans, advances and financing:				
- Net charge	121,439	109,890	121,439	109,890
- Bad debts recovered	(79,896)	(77,460)	(79,896)	(77,460)
- Bad debts written off	44,773	67,474	44,773	67,474
	86,316	99,904	86,316	99,904
Financial assets at FVOCI	5,185	1,311	5,185	1,311
Financial investments at amortised cost	(1,711)	5,684	(1,711)	5,684
Other financial assets	511	(1,111)	511	(1,111)
	90,301	105,788	90,301	105,788
Bank				
<u>Charge/(Write back)</u>				
Loans, advances and financing:				
- Net charge	54,400	57,904	54,400	57,904
- Bad debts recovered	(62,687)	(61,807)	(62,687)	(61,807)
- Bad debts written off	28,586	50,837	28,586	50,837
	20,299	46,934	20,299	46,934
Financial assets at FVOCI	4,908	1,401	4,908	1,401
Financial investments at amortised cost	(58)	(131)	(58)	(131)
Other financial assets	297	(2,785)	297	(2,785)
	25,446	45,419	25,446	45,419



RHB BANK BERHAD

Registration No. 196501000373 (6171-M)

**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS
FOR THE THREE MONTHS ENDED 31 MARCH 2026**

A13. Investment Account Due From Designated Financial Institutions

This investment account which is exposure to Restricted Profit Sharing Investment Account ('RPSIA'), is an arrangement by the Bank with its wholly-owned subsidiary, RHB Islamic Bank Berhad ('RHB Islamic Bank').

These placement are used to fund the following RHB Islamic Bank's underlying assets under the RPSIA arrangement:

	Bank	
	As at 31 March 2026 RM'000	As at 31 December 2025 RM'000
<u>Principal</u>		
Personal financing	3,050,000	3,050,000
Other term financing	3,504,172	3,533,468
	6,554,172	6,583,468

A14. Financial Assets at Fair Value Through Profit or Loss ('FVTPL')

	Group		Bank	
	As at 31 March 2026 RM'000	As at 31 December 2025 RM'000	As at 31 March 2026 RM'000	As at 31 December 2025 RM'000
Mandatory measured at fair value				
<u>Money market instruments:</u>				
Malaysian Government Securities	755,728	500,496	750,491	492,445
Malaysian Government Investment Issues	1,689,674	943,893	1,009,720	686,024
Malaysian Government Treasury Bills	99,329	-	99,329	-
Cagamas bonds	15,273	15,382	15,273	-
Khazanah bonds	3,755	2,261	3,755	2,261
Other foreign government securities	5,248	13,054	5,248	13,054
Thailand Central Bank Bills	179,029	-	179,029	-
Singapore Housing Development Board	30,757	57,355	30,757	57,355
<u>Quoted securities:</u>				
In Malaysia				
Shares, exchange traded funds and warrants	505,966	495,759	214,481	153,056
Unit trusts	33,679	41,052	-	-
Outside Malaysia				
Shares, exchange traded funds and warrants	54,587	82,220	-	-
<u>Unquoted securities:</u>				
In Malaysia				
Corporate bond/sukuk	1,246,034	2,073,426	304,130	811,461
Unit trusts	483,584	304,954	-	-
Commercial paper	452,969	447,848	452,969	447,848
Outside Malaysia				
Corporate bond/sukuk	146,032	133,896	146,024	133,882
Private equity funds	758,097	747,321	-	-
	6,459,741	5,858,917	3,211,206	2,797,386



RHB BANK BERHAD

Registration No. 196501000373 (6171-M)

**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS
FOR THE THREE MONTHS ENDED 31 MARCH 2026**

A15. Financial Assets at Fair Value Through Other Comprehensive Income ('FVOCI')

	Group		Bank	
	As at 31 March 2026 RM'000	As at 31 December 2025 RM'000	As at 31 March 2026 RM'000	As at 31 December 2025 RM'000
At fair value				
(a) Debt instruments	54,665,225	55,133,875	45,436,779	45,826,900
(b) Equity instruments	890,313	890,037	839,056	839,143
	55,555,538	56,023,912	46,275,835	46,666,043
(a) Debt instruments				
<u>Money market instruments:</u>				
Malaysian Government Securities	8,663,046	8,885,403	8,500,106	8,723,155
Malaysian Government Investment Issues	9,854,949	10,114,431	6,472,584	6,859,313
Cagamas bonds	1,230,736	971,888	993,858	715,850
Khazanah bonds	66,915	66,701	66,915	66,701
Other foreign government investment issues	37,521	37,996	37,521	37,996
Other foreign government securities	752,391	461,818	752,391	461,818
Singapore Government Treasury Bills	250,746	251,263	250,746	251,263
Singapore Government Securities	865,855	776,484	865,855	776,484
Singapore Housing Development Board	623,294	566,805	623,294	566,805
Thailand Government Securities	658,597	915,382	658,597	915,382
<u>Unquoted securities:</u>				
In Malaysia				
Corporate bond/sukuk	18,787,971	19,338,836	13,341,708	13,705,265
Commercial paper	64,814	-	64,814	-
Outside Malaysia				
Corporate bond/sukuk	12,808,390	12,746,868	12,808,390	12,746,868
	54,665,225	55,133,875	45,436,779	45,826,900
(b) Equity instruments				
<u>Quoted securities:</u>				
Outside Malaysia				
Shares	4,263	3,862	-	-
<u>Unquoted securities:</u>				
In Malaysia				
Shares	884,160	884,246	839,054	839,141
Outside Malaysia				
Shares	1,890	1,929	2	2
	890,313	890,037	839,056	839,143

Included in financial investments at FVOCI of the Group and the Bank are debt instruments, which are pledged as collateral for obligations on securities sold under repurchase agreements amounting to RM7,442,000,000 (31 December 2025: RM2,397,000,000) and RM9,119,000,000 (31 December 2025: RM4,402,000,000) respectively.



RHB BANK BERHAD
 Registration No. 196501000373 (6171-M)

**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS
 FOR THE THREE MONTHS ENDED 31 MARCH 2026**

A15. Financial Assets at Fair Value Through Other Comprehensive Income ('FVOCI') (continued)

(a) Movement in allowance for credit losses recognised in FVOCI reserves

Group	12-month ECL (Stage 1) RM'000	Lifetime ECL not credit impaired (Stage 2) RM'000	Lifetime ECL credit impaired (Stage 3) RM'000	Total RM'000
31 March 2026				
Balance as at the beginning of the financial period	32,293	-	-	32,293
Changes in credit risk	2,462	-	-	2,462
Purchases and origination	4,680	-	-	4,680
Derecognition and disposal	(1,957)	-	-	(1,957)
Exchange differences	(103)	-	-	(103)
Balance as at the end of the financial period	<u>37,375</u>	<u>-</u>	<u>-</u>	<u>37,375</u>
31 December 2025				
Balance as at the beginning of the financial year	25,710	-	-	25,710
Changes in credit risk	(719)	-	-	(719)
Purchases and origination	15,295	-	-	15,295
Changes to model methodologies	2,639	-	-	2,639
Derecognition and disposal	(10,168)	-	-	(10,168)
Exchange differences	(464)	-	-	(464)
Balance as at the end of the financial year	<u>32,293</u>	<u>-</u>	<u>-</u>	<u>32,293</u>
Bank				
31 March 2026				
Balance as at the beginning of the financial period	29,301	-	-	29,301
Changes in credit risk	2,016	-	-	2,016
Purchases and origination	4,573	-	-	4,573
Derecognition and disposal	(1,681)	-	-	(1,681)
Exchange differences	(103)	-	-	(103)
Balance as at the end of the financial period	<u>34,106</u>	<u>-</u>	<u>-</u>	<u>34,106</u>
31 December 2025				
Balance as at the beginning of the financial year	24,077	-	-	24,077
Changes in credit risk	(802)	-	-	(802)
Purchases and origination	13,391	-	-	13,391
Changes to model methodologies	2,552	-	-	2,552
Derecognition and disposal	(9,453)	-	-	(9,453)
Exchange differences	(464)	-	-	(464)
Balance as at the end of the financial year	<u>29,301</u>	<u>-</u>	<u>-</u>	<u>29,301</u>



RHB BANK BERHAD
Registration No. 196501000373 (6171-M)

**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS
FOR THE THREE MONTHS ENDED 31 MARCH 2026**

A16. Financial Investments at Amortised Cost

	Group		Bank	
	As at 31 March 2026	As at 31 December 2025	As at 31 March 2026	As at 31 December 2025
	RM'000	RM'000	RM'000	RM'000
At amortised cost				
<u>Money market instruments:</u>				
Malaysian Government Securities	4,276,571	4,247,946	3,840,712	3,814,348
Malaysian Government Investment Issues	3,727,343	4,359,161	1,412,486	1,609,269
Cagamas bonds	929,563	922,202	514,774	511,286
Khazanah bonds	209,542	207,505	163,786	162,222
Singapore Government Treasury Bills	2,500,466	2,505,411	2,500,466	2,505,411
Singapore Government Securities	577,030	487,072	577,030	487,072
Singapore Central Bank Bills	1,124,442	1,098,032	1,124,442	1,098,032
Thailand Government Bonds	179,514	154,220	179,514	154,220
Sukuk (Brunei) Incorporation	14,262	15,704	14,262	15,704
Brunei Central Bank Bills	7,467	7,883	7,467	7,883
Lao Central Bank Bonds	14,802	-	-	-
<u>Unquoted securities:</u>				
<u>In Malaysia</u>				
Corporate bond/sukuk	13,932,193	13,808,450	6,910,182	6,899,283
Corporate loan stocks	20,687	20,687	-	-
<u>Outside Malaysia</u>				
Corporate bond/sukuk	112,831	115,415	61,711	64,650
	27,626,713	27,949,688	17,306,832	17,329,380
Fair value changes arising from fair value hedges	(2,234)	645	-	-
	27,624,479	27,950,333	17,306,832	17,329,380
Allowance for credit losses	(133,183)	(134,923)	(60,488)	(60,562)
	27,491,296	27,815,410	17,246,344	17,268,818

- (i) Included in financial investments at amortised cost of the Group and the Bank are debt instruments, which are pledged as collateral for obligations on securities sold under repurchase agreements amounting to RM5,051,000,000 (31 December 2025: RM5,215,000,000) and RM7,568,000,000 (31 December 2025: RM7,428,000,000) respectively.
- (ii) Included in financial investments at amortised costs of the Group and the Bank are corporate sukuk of RM131,708,000 (31 December 2025: RM142,747,000) that are credit impaired at initial recognition and classified as purchased or originated credit-impaired ('POCI') assets.



RHB BANK BERHAD
Registration No. 196501000373 (6171-M)

**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS
FOR THE THREE MONTHS ENDED 31 MARCH 2026**

A16. Financial investments at amortised cost (continued)

(a) Movement in credit impaired financial investments at amortised cost

(i) Credit impaired

	Group		Bank	
	As at 31 March 2026 RM'000	As at 31 December 2025 RM'000	As at 31 March 2026 RM'000	As at 31 December 2025 RM'000
Balance as at the beginning of the financial period/year	121,016	1,426,915	54,167	55,135
Derecognition	-	(898,082)	-	(212)
Written Off	-	(407,061)	-	-
Exchange differences	(16)	(756)	(16)	(756)
Balance as at the end of the financial period/year	<u>121,000</u>	<u>121,016</u>	<u>54,151</u>	<u>54,167</u>

(ii) POCI

	Group		Bank	
	As at 31 March 2026 RM'000	As at 31 December 2025 RM'000	As at 31 March 2026 RM'000	As at 31 December 2025 RM'000
Balance as at the beginning of the financial period/year	142,747	-	142,747	-
Purchases and origination	-	281,226	-	281,226
Derecognition	(11,039)	(138,479)	(11,039)	(138,479)
Balance as at the end of the financial period/year	<u>131,708</u>	<u>142,747</u>	<u>131,708</u>	<u>142,747</u>

In 2025, a debt restructuring scheme was implemented to regularise the credit-impaired corporate sukuk obligation by the issuer.

Due to the debt restructuring scheme, the investor had terminated the RA, as part of the arrangement between RHB Islamic Bank and the investor based on the Mudharabah concept, and all credit-impaired corporate sukuk were returned to the investor as per the RA arrangement.

The restructuring resulted in a substantial modification of contractual terms, requiring derecognition of the original corporate sukuk and associated expected credit losses in accordance with MFRS 9. Any unrecoverable shortfall was written off.

In settlement, the Group and the Bank received a new set of financial instruments comprising:

- (a) Sukuk: Recognised as POCI assets, measured at fair value on initial recognition, net of lifetime expected credit losses; and
- (b) Redeemable Convertible Unsecured Islamic Debt Securities and Ordinary Shares: Classified as financial assets at FVTPL.



RHB BANK BERHAD
Registration No. 196501000373 (6171-M)

**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS
FOR THE THREE MONTHS ENDED 31 MARCH 2026**

A16. Financial investments at amortised cost (continued)

(b) Movement in allowance for credit losses

Group	12-month ECL (Stage 1) RM'000	Lifetime ECL not credit impaired (Stage 2) RM'000	Lifetime ECL credit impaired (Stage 3) RM'000	Total RM'000
31 March 2026				
Balance as at the beginning of the financial period/year	13,907	-	121,016	134,923
Changes in credit risk	(1,788)	-	-	(1,788)
Purchases and origination	213	-	-	213
Derecognition	(136)	-	-	(136)
Exchange differences	(13)	-	(16)	(29)
Balance as at the end of the financial period/year	<u>12,183</u>	<u>-</u>	<u>121,000</u>	<u>133,183</u>
31 December 2025				
Balance as at the beginning of the financial year	16,251	-	657,088	673,339
Changes in credit risk	(1,822)	-	(741)	(2,563)
Purchases and origination	1,959	-	-	1,959
Changes to model methodologies	436	-	-	436
Derecognition	(2,883)	-	(127,516)	(130,399)
Written off	-	-	(407,061)	(407,061)
Exchange differences	(34)	-	(754)	(788)
Balance as at the end of the financial year	<u>13,907</u>	<u>-</u>	<u>121,016</u>	<u>134,923</u>
Bank				
31 March 2026				
Balance as at the beginning of the financial period/year	6,395	-	54,167	60,562
Changes in credit risk	(174)	-	-	(174)
Purchases and origination	174	-	-	174
Derecognition	(58)	-	-	(58)
Exchange differences	-	-	(16)	(16)
Balance as at the end of the financial period/year	<u>6,337</u>	<u>-</u>	<u>54,151</u>	<u>60,488</u>
31 December 2025				
Balance as at the beginning of the financial year	8,594	-	589,498	598,092
Changes in credit risk	(1,240)	-	-	(1,240)
Purchases and origination	1,212	-	-	1,212
Changes to model methodologies	140	-	-	140
Derecognition	(2,311)	-	(127,516)	(129,827)
Written off	-	-	(407,061)	(407,061)
Exchange differences	-	-	(754)	(754)
Balance as at the end of the financial year	<u>6,395</u>	<u>-</u>	<u>54,167</u>	<u>60,562</u>



RHB BANK BERHAD
Registration No. 196501000373 (6171-M)

**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS
FOR THE THREE MONTHS ENDED 31 MARCH 2026**

A17. Loans, Advances and Financing

(a) By type

	Group		Bank	
	As at 31 March 2026 RM'000	As at 31 December 2025 RM'000	As at 31 March 2026 RM'000	As at 31 December 2025 RM'000
At amortised cost				
Overdrafts	5,224,095	5,249,453	3,237,549	3,273,679
Term loans/financing:				
- Housing loans/financing	99,615,836	98,379,576	56,731,721	56,247,898
- Syndicated term loans/financing	18,089,651	16,994,606	14,465,906	13,472,351
- Hire purchase receivables/financing	13,582,230	13,381,445	179,856	194,560
- Other term loans/financing	85,876,867	84,274,314	46,122,559	46,024,571
Bills receivables	9,443,363	10,299,084	7,469,884	8,020,852
Trust receipts	1,493,163	1,442,983	1,465,647	1,410,077
Share margin financing	2,728,445	2,606,741	828,312	776,795
Staff loans/financing	82,442	84,743	45,539	47,867
Credit/charge card receivables	2,964,747	2,981,441	2,380,529	2,407,322
Revolving credits/financing	14,859,775	14,948,455	10,700,249	11,146,148
Gross loans, advances and financing	253,960,614	250,642,841	143,627,751	143,022,120
Fair value changes arising from fair value hedges	(32,398)	(22,153)	(3,204)	(1,435)
	253,928,216	250,620,688	143,624,547	143,020,685
Less: Allowance for credit losses	(2,730,925)	(2,710,280)	(1,817,644)	(1,826,419)
Net loans, advances and financing	251,197,291	247,910,408	141,806,903	141,194,266

(i) Included in loans, advances and financing are housing loans/financing sold to Cagamas with recourse to the Group amounting to RM2,630,644,000 (31 December 2025: RM2,643,734,000).

(ii) Included in loans, advances and financing of the Group are exposures to Unrestricted Investment Account ('UA'), as part of the arrangement between RHB Islamic Bank and other investors based on Wakalah concept, a trust-based contract in which a party (muwakkil) appoints another party as his agent (wakil) to perform a particular task, in matters that may be delegated, either voluntarily or with imposition of a fee. The fee shall be recognised based on agreement. Profit generated/losses incurred is based on net distributable income calculated. Net distributable income is derived after deducting Wakalah fee, direct expenses and provisions (if any). Losses (if any) will be borne solely by the investors unless such losses are due to RHB Islamic Bank's misconduct, negligence or breach of specified terms in the contract between the investors and RHB Islamic Bank. As at 31 March 2026, gross exposure to UA financing funded by investors at the Group is RM98,668,000 (31 December 2025: RM11,000,000). The portfolio expected credit losses for financing and advances relating to UA is borne solely by the investors.



RHB BANK BERHAD
Registration No. 196501000373 (6171-M)

**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS
FOR THE THREE MONTHS ENDED 31 MARCH 2026**

A17. Loans, Advances and Financing (continued)

(b) By type of customer

	Group		Bank	
	As at 31 March 2026 RM'000	As at 31 December 2025 RM'000	As at 31 March 2026 RM'000	As at 31 December 2025 RM'000
Domestic non-bank financial institutions	5,228,198	4,793,513	1,923,514	1,959,993
Domestic business enterprises:				
- Small and medium enterprises	36,945,744	36,100,997	24,703,140	25,172,189
- Others	30,751,757	31,193,253	19,116,125	19,126,400
Government and statutory bodies	7,429,497	7,431,608	62,049	62,049
Individuals	130,918,829	129,419,048	61,839,086	61,690,309
Other domestic entities	125,811	131,205	18,341	18,936
Foreign entities	42,560,778	41,573,217	35,965,496	34,992,244
	253,960,614	250,642,841	143,627,751	143,022,120

(c) By geographical distribution

	Group		Bank	
	As at 31 March 2026 RM'000	As at 31 December 2025 RM'000	As at 31 March 2026 RM'000	As at 31 December 2025 RM'000
Malaysia	215,095,586	212,994,184	110,674,009	111,231,332
Labuan Offshore	3,140,484	3,063,691	-	-
Singapore	31,835,660	30,655,584	31,835,660	30,655,584
Thailand	948,920	950,164	948,920	950,164
Brunei	169,162	185,040	169,162	185,040
Cambodia	2,589,844	2,620,082	-	-
Lao	63,563	61,953	-	-
Indonesia	117,395	112,143	-	-
	253,960,614	250,642,841	143,627,751	143,022,120



RHB BANK BERHAD

Registration No. 196501000373 (6171-M)

**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS
FOR THE THREE MONTHS ENDED 31 MARCH 2026**

A17. Loans, Advances and Financing (continued)

(d) By interest/profit rate sensitivity

	Group		Bank	
	As at 31 March 2026	As at 31 December 2025	As at 31 March 2026	As at 31 December 2025
	RM'000	RM'000	RM'000	RM'000
Fixed rate:				
- Housing loans/financing	454,317	448,314	385,872	379,111
- Hire purchase receivables/financing	403,117	420,152	179,856	194,560
- Other fixed rate loans/financing	22,008,031	22,465,047	8,504,167	8,971,568
Variable rate:				
- Base lending/financing rate/base rate plus	157,787,934	156,769,304	82,250,928	82,457,273
- Cost-plus	50,500,536	48,549,519	32,028,732	31,501,125
- Other variable rates	22,806,679	21,990,505	20,278,196	19,518,483
	253,960,614	250,642,841	143,627,751	143,022,120

(e) By economic sector

	Group		Bank	
	As at 31 March 2026	As at 31 December 2025	As at 31 March 2026	As at 31 December 2025
	RM'000	RM'000	RM'000	RM'000
Agriculture, hunting, forestry and fishing	4,034,413	3,989,787	2,374,655	2,259,742
Mining and quarrying	211,341	237,411	99,799	99,588
Manufacturing	11,941,943	12,580,249	8,656,090	9,205,352
Electricity, gas and water	1,286,777	1,329,252	776,796	863,228
Construction	11,397,809	11,088,367	7,751,944	8,325,497
Wholesale and retail trade and restaurant and hotel	23,405,047	22,751,171	17,623,113	16,916,959
Transport, storage and communication	4,510,899	4,898,421	2,824,119	2,723,626
Finance, insurance, real estate and business services	45,981,994	44,441,578	31,137,656	30,492,352
Education, health and others	10,515,909	10,296,043	2,082,267	2,114,631
Household sector	139,422,689	137,546,943	69,104,614	68,582,695
Others	1,251,793	1,483,619	1,196,698	1,438,450
	253,960,614	250,642,841	143,627,751	143,022,120



RHB BANK BERHAD
Registration No. 196501000373 (6171-M)

**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS
FOR THE THREE MONTHS ENDED 31 MARCH 2026**

A17. Loans, Advances and Financing (continued)

(f) By purpose

	Group		Bank	
	As at 31 March 2026	As at 31 December 2025	As at 31 March 2026	As at 31 December 2025
	RM'000	RM'000	RM'000	RM'000
Purchase of securities	13,986,033	13,743,698	5,835,486	5,861,179
Purchase of transport vehicles	13,804,889	13,540,384	352,347	303,461
Purchase of landed property:				
- Residential	98,386,831	97,268,135	56,943,664	56,514,619
- Non-residential	34,457,529	32,247,879	26,845,657	26,037,580
Purchase of property, plant and equipment other than land and building	567,014	629,303	441,113	497,003
Personal use	13,713,017	13,484,571	6,396,283	6,240,394
Credit card	2,964,747	2,981,441	2,380,529	2,407,322
Purchase of consumer durables	4,757	4,935	4,757	4,935
Construction	8,323,722	8,211,177	6,505,358	6,433,425
Working capital	52,102,797	53,375,151	34,039,843	34,945,281
Merger and acquisition	1,145,350	1,152,164	701,443	707,001
Other purposes	14,503,928	14,004,003	3,181,271	3,069,920
	253,960,614	250,642,841	143,627,751	143,022,120

(g) By remaining contractual maturities

	Group		Bank	
	As at 31 March 2026	As at 31 December 2025	As at 31 March 2026	As at 31 December 2025
	RM'000	RM'000	RM'000	RM'000
Maturity within one year	43,712,966	43,943,580	31,190,669	31,451,313
More than one year to three years	19,206,217	17,493,337	13,543,716	12,079,837
More than three years to five years	25,496,738	26,119,474	11,403,347	12,566,199
More than five years	165,544,693	163,086,450	87,490,019	86,924,771
	253,960,614	250,642,841	143,627,751	143,022,120



RHB BANK BERHAD

Registration No. 196501000373 (6171-M)

NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS
FOR THE THREE MONTHS ENDED 31 MARCH 2026

A17. Loans, Advances and Financing (continued)

(h) Impaired loans, advances and financing

(i) Movement in impaired loans, advances
and financing

	Group		Bank	
	As at 31 March 2026 RM'000	As at 31 December 2025 RM'000	As at 31 March 2026 RM'000	As at 31 December 2025 RM'000
Balance as at the beginning of the financial period/year	3,539,500	3,487,208	2,091,535	2,247,904
Transfer to 12-month ECL (Stage 1)	(29,837)	(108,707)	(21,941)	(70,773)
Transfer to lifetime ECL not credit impaired (Stage 2)	(185,822)	(313,898)	(95,926)	(175,790)
Transfer to lifetime ECL credit impaired (Stage 3)	663,725	1,283,649	340,057	695,956
Purchases and origination	195,567	448,510	70,030	221,928
Derecognition	(301,379)	(429,270)	(136,585)	(281,891)
Amount written off	(133,714)	(761,300)	(83,012)	(523,522)
Exchange differences	(20,811)	(47,220)	(20,490)	(12,619)
Other movements	5,954	(19,472)	5,462	(9,658)
Balance as at the end of the financial period/year	3,733,183	3,539,500	2,149,130	2,091,535

(ii) By economic sector

	Group		Bank	
	As at 31 March 2026 RM'000	As at 31 December 2025 RM'000	As at 31 March 2026 RM'000	As at 31 December 2025 RM'000
Agriculture, hunting, forestry and fishing	44,517	45,549	22,888	27,097
Mining and quarrying	6,556	4,036	1,782	1,488
Manufacturing	331,706	343,470	271,381	289,388
Electricity, gas and water	82,045	81,528	2,334	2,205
Construction	330,579	313,458	266,672	254,377
Wholesale and retail trade and restaurant and hotel	914,743	835,805	578,854	550,620
Transport, storage and communication	99,260	98,789	85,393	86,830
Finance, insurance, real estate and business services	311,884	275,012	222,177	202,610
Education, health and others	202,140	209,189	75,573	78,229
Household sector	1,368,699	1,295,767	621,736	596,380
Others	41,054	36,897	340	2,311
	3,733,183	3,539,500	2,149,130	2,091,535



RHB BANK BERHAD
 Registration No. 196501000373 (6171-M)

**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS
 FOR THE THREE MONTHS ENDED 31 MARCH 2026**

A17. Loans, Advances and Financing (continued)

(h) Impaired loans, advances and financing (continued)

(iii) By purpose

	Group		Bank	
	As at 31 March 2026 RM'000	As at 31 December 2025 RM'000	As at 31 March 2026 RM'000	As at 31 December 2025 RM'000
Purchase of securities	920	1,043	242	239
Purchase of transport vehicles	59,804	58,372	1,193	1,337
Purchase of landed property:				
- Residential	1,118,583	1,052,037	504,717	485,645
- Non-residential	622,355	604,303	271,529	258,970
Purchase of property, plant and equipment other than land and building	10,231	9,940	10,230	9,939
Personal use	145,409	144,581	82,257	81,904
Credit card	28,935	29,775	23,371	24,758
Purchase of consumer durables	315	484	315	484
Construction	106,639	99,918	90,642	83,550
Working capital	1,503,473	1,413,565	1,090,878	1,073,858
Merger and acquisition	1,149	2,077	24	955
Other purposes	135,370	123,405	73,732	69,896
	3,733,183	3,539,500	2,149,130	2,091,535

(iv) By geographical distribution

	Group		Bank	
	As at 31 March 2026 RM'000	As at 31 December 2025 RM'000	As at 31 March 2026 RM'000	As at 31 December 2025 RM'000
Malaysia	2,783,003	2,593,082	1,562,628	1,483,746
Singapore	132,206	139,730	132,206	139,730
Thailand	448,381	464,662	448,381	464,662
Brunei	5,915	3,397	5,915	3,397
Cambodia	363,678	338,629	-	-
	3,733,183	3,539,500	2,149,130	2,091,535



RHB BANK BERHAD

Registration No. 196501000373 (6171-M)

**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS
FOR THE THREE MONTHS ENDED 31 MARCH 2026**

A17. Loans, Advances and Financing (continued)

(i) Movement in allowance for credit losses

Group	12-month ECL (Stage 1) RM'000	Lifetime ECL not credit impaired (Stage 2) RM'000	Lifetime ECL credit impaired (Stage 3) RM'000	Total RM'000
31 March 2026				
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)	59,421	(53,330)	(6,091)	-
- Transferred to lifetime ECL not credit impaired (Stage 2)	(21,731)	79,488	(57,757)	-
- Transferred to lifetime ECL credit impaired (Stage 3)	(1,327)	(56,885)	58,212	-
	36,363	(30,727)	(5,636)	-
Changes in credit risk	(58,248)	(6,114)	188,486	124,124
Purchases and origination	50,617	12,060	16,852	79,529
Derecognition	(21,502)	(17,460)	(43,252)	(82,214)
Bad debts written off	-	-	(89,452)	(89,452)
Exchange differences	(1,009)	(2,160)	(10,993)	(14,162)
Other movements	-	-	2,820	2,820
Balance as at the end of the financial period	<u>816,292</u>	<u>642,574</u>	<u>1,272,059</u>	<u>2,730,925</u>
31 December 2025				
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	<u>810,071</u>	<u>686,975</u>	<u>1,213,234</u>	<u>2,710,280</u>



RHB BANK BERHAD

Registration No. 196501000373 (6171-M)

**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS
FOR THE THREE MONTHS ENDED 31 MARCH 2026**

A17. Loans, Advances and Financing (continued)

(i) Movement in allowance for credit losses (continued)

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
31 March 2026				
Balance as at the beginning of the financial period	565,176	404,121	857,122	1,826,419
Changes due to financial assets recognised in the opening balance that have been:				
- Transferred to 12-month ECL (Stage 1)	34,052	(30,537)	(3,515)	-
- Transferred to lifetime ECL not credit impaired (Stage 2)	(11,844)	41,836	(29,992)	-
- Transferred to lifetime ECL credit impaired (Stage 3)	(892)	(32,834)	33,726	-
	21,316	(21,535)	219	-
Changes in credit risk	(36,113)	4,937	97,817	66,641
Purchases and origination	19,411	3,320	16,761	39,492
Derecognition	(14,076)	(7,168)	(30,489)	(51,733)
Bad debts written off	-	-	(54,618)	(54,618)
Exchange differences	(847)	(2,050)	(11,122)	(14,019)
Other movements	-	-	5,462	5,462
Balance as at the end of the financial period	<u>554,867</u>	<u>381,625</u>	<u>881,152</u>	<u>1,817,644</u>
31 December 2025				
Balance as at the beginning of the financial year	443,971	448,001	940,417	1,832,389
Changes due to financial assets recognised in the opening balance that have been:				
- Transferred to 12-month ECL (Stage 1)	115,112	(92,661)	(22,451)	-
- Transferred to lifetime ECL not credit impaired (Stage 2)	(24,743)	90,004	(65,261)	-
- Transferred to lifetime ECL credit impaired (Stage 3)	(8,605)	(62,230)	70,835	-
	81,764	(64,887)	(16,877)	-
Changes in credit risk	20,813	88,230	374,255	483,298
Purchases and origination	66,834	20,177	12,094	99,105
Changes to model methodologies	(908)	(49,469)	(8,908)	(59,285)
Derecognition	(43,085)	(37,012)	(100,117)	(180,214)
Bad debts written off	-	-	(328,102)	(328,102)
Exchange differences	(4,213)	(919)	(5,982)	(11,114)
Other movements	-	-	(9,658)	(9,658)
Balance as at the end of the financial year	<u>565,176</u>	<u>404,121</u>	<u>857,122</u>	<u>1,826,419</u>



RHB BANK BERHAD

Registration No. 196501000373 (6171-M)

**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS
FOR THE THREE MONTHS ENDED 31 MARCH 2026**

A18. Other Assets

	Group		Bank	
	As at 31 March 2026 RM'000	As at 31 December 2025 RM'000	As at 31 March 2026 RM'000	As at 31 December 2025 RM'000
Other receivables	1,202,191	873,826	835,580	517,461
Cash collateral in relation to derivative transactions	511,486	524,513	525,412	524,513
Deposits	34,033	36,040	29,765	31,416
Prepayments	513,369	464,600	412,620	380,131
Foreclosed properties (net of allowance)	128,303	134,397	128,303	134,397
Amount receivable for release of units from funds	68,826	42,009	-	-
Amount due from subsidiaries	-	-	955,945	580,661
	2,458,208	2,075,385	2,887,625	2,168,579



RHB BANK BERHAD

Registration No. 196501000373 (6171-M)

**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS
FOR THE THREE MONTHS ENDED 31 MARCH 2026**

A19. Deposits from Customers

(a) By type of deposits

	Group		Bank	
	As at 31 March 2026 RM'000	As at 31 December 2025 RM'000	As at 31 March 2026 RM'000	As at 31 December 2025 RM'000
Demand deposits	61,989,074	62,927,137	44,655,681	45,902,807
Savings deposits	14,209,285	13,949,840	10,714,407	10,651,571
Fixed/investment deposits	182,253,334	175,602,849	98,997,133	95,037,053
Negotiable instruments of deposits	57,865	57,373	57,865	57,373
	258,509,558	252,537,199	154,425,086	151,648,804

(b) By type of customer

	Group		Bank	
	As at 31 March 2026 RM'000	As at 31 December 2025 RM'000	As at 31 March 2026 RM'000	As at 31 December 2025 RM'000
Government and statutory bodies	22,659,709	19,533,736	1,649,201	1,674,729
Business enterprises	112,619,841	109,739,181	68,565,342	65,538,143
Individuals	114,009,403	114,237,757	75,808,512	76,121,828
Others	9,220,605	9,026,525	8,402,031	8,314,104
	258,509,558	252,537,199	154,425,086	151,648,804

**(c) By maturity structure of fixed/investment deposits and
negotiable instruments of deposits**

	Group		Bank	
	As at 31 March 2026 RM'000	As at 31 December 2025 RM'000	As at 31 March 2026 RM'000	As at 31 December 2025 RM'000
Due within six months	144,554,562	145,992,611	81,306,436	80,374,962
More than six months to one year	36,125,704	27,967,328	17,507,116	14,500,581
More than one year to three years	1,607,817	1,676,539	227,793	204,758
More than three years to five years	23,116	23,744	13,653	14,125
	182,311,199	175,660,222	99,054,998	95,094,426



RHB BANK BERHAD

Registration No. 196501000373 (6171-M)

**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS
FOR THE THREE MONTHS ENDED 31 MARCH 2026**

A20. Deposits and Placements of Banks and Other Financial Institutions

	Note	Group		Bank	
		As at	As at	As at	As at
		31 March	31 December	31 March	31 December
		2026	2025	2026	2025
		RM'000	RM'000	RM'000	RM'000
Licensed banks		20,281,975	24,107,120	22,341,187	26,252,850
Licensed Islamic banks		761,485	720,465	292	333
Licensed investment banks		60,861	62,910	1,385,719	1,087,681
Bank Negara Malaysia ('BNM')/Other central banks	(a)	5,705,736	5,771,652	4,882,741	4,888,480
Other financial institutions		2,058	355,680	-	253,839
		26,812,115	31,017,827	28,609,939	32,483,183

(a) Included in deposits and placements by BNM/other central banks are amounts received under the Government scheme as part of the COVID-19 relief measures for the purpose of lending/financing to SMEs at a concessionary rate and with maturity period ranging between five to nine years.

A21. Investment Accounts

	Note	Group	
		As at	As at
		31 March	31 December
		2026	2025
		RM'000	RM'000
Wakalah Unrestricted Investment Account	(a)	98,969	11,004
		98,969	11,004

(a) Wakalah Unrestricted Investment Account

By type of counterparty:

- Business enterprises	98,969	11,004
------------------------	--------	--------

Investment asset (principal):

- Personal financing	78,934	8,800
- Housing financing	19,734	2,200
	98,668	11,000



RHB BANK BERHAD

Registration No. 196501000373 (6171-M)

**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS
FOR THE THREE MONTHS ENDED 31 MARCH 2026**

A22. Other Liabilities

	Note	Group		Bank	
		As at	As at	As at	As at
		31 March 2026	31 December 2025	31 March 2026	31 December 2025
		RM'000	RM'000	RM'000	RM'000
Other creditors and accruals		1,341,568	1,646,433	765,423	818,379
Amount payable for redemption units		50,399	104,888	-	-
Contract liabilities	(a)	1,190,911	1,213,072	526,591	540,171
Short-term employee benefits		123,782	427,445	91,765	288,638
Accrual for operational expenses		185,520	183,560	110,025	102,066
Cash collateral pledged for derivative transactions		758,761	707,120	704,981	621,796
Structured deposits	(b)	5,927,985	4,589,456	4,095,604	3,407,154
Remisiers' deposits		84,325	84,876	-	-
Puttable financial instruments		113,652	112,512	-	-
Amount payable for creation of units due to funds		404,482	157,567	-	-
Amount due to subsidiaries		-	-	1,551	8,628
		10,181,385	9,226,929	6,295,940	5,786,832

(a) Contract liabilities represent fee income and fee advances received from a 20-year bancassurance/bancatakaful partnership and will be amortised as revenue in the income statements over the term of the agreement. During the current financial year, an amount of RM21,594,000 and RM6,576,000 (31 December 2025: RM55,160,000 and RM10,960,000) for the Group and the Bank respectively have been recognised in the income statements.

(b) The maturity structure of structured deposits are as follows:

	Group		Bank	
	As at	As at	As at	As at
	31 March 2026	31 December 2025	31 March 2026	31 December 2025
	RM'000	RM'000	RM'000	RM'000
Within one year	983,800	829,951	983,800	829,951
More than one year to three years	678,725	385,125	678,035	359,588
More than three years	4,265,460	3,374,380	2,433,769	2,217,615
	5,927,985	4,589,456	4,095,604	3,407,154



RHB BANK BERHAD

Registration No. 196501000373 (6171-M)

**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS
FOR THE THREE MONTHS ENDED 31 MARCH 2026**

A23. Segmental Reporting

Operating segments are reported in a manner consistent with the internal reporting provided to the chief operating decision-maker, who is the person or group that allocates resources to and assesses the performance of the operating segments of an entity. The Group has determined its Management Committee as its chief operating decision-maker.

The Group's business segments can be organised into the following main segments reflecting the Group's internal reporting structure:

(a) Group Community Banking ('GCB')

GCB focuses on providing products and services to individual customers. The products and services offered to customers include credit facilities (mortgages, non-residential mortgages, hire purchase, purchase of securities, credit cards and other personal loans and financing), remittances, deposits collection, investment related products, and bancassurance/bancatakaful products.

(b) Group Wholesale Banking ('GWB')

GWB comprise the following key business portfolio/functional group:

- I. Group Treasury and Global Markets;
 - II. Group Investment Banking which consist of Group Investment Banking and Group Asset Management;
 - III. Group Transaction Banking; and
 - IV. Group Economics.
- (i) Group Treasury and Global Markets offers a comprehensive suite of treasury products and solutions including foreign exchange ('FX'), derivatives, capital markets, structured products, money market investments and Islamic Treasury products catering to the hedging and investment needs of our diverse customers in Malaysia, Singapore and Thailand. This segment is also responsible for the overall management of the liquidity and funding needs of the Group as well as for investing excess capital and funds to enhance the returns for the Group.
 - (ii) Group Investment Banking offers a full range of investment banking products and services covering primary markets, such as advisory (corporate and debt restructuring, mergers and acquisitions, takeovers), fundraising via both equity and debt instruments, secondary markets including securities trading for both institutional and retail clients, and trustee services. This segment leverages on the Group's regional platforms to provide cross-border transactional services to clients across ASEAN.

This segment also offers stockbroking and investment banking products and services to the Group's regional customers in Indonesia and Cambodia.
 - (iii) Group Asset Management manages a full set of investment services and offerings including management of unit trust funds, investment management advisory, private mandates and product development.
 - (iv) Group Transaction Banking offers a wide range of business solutions ranging from cash management solutions, trade finance and services including supply chain financing solutions among others for Small Medium Enterprise ('SME'), Commercial & Large corporates.
 - (v) Group Economics which includes Foreign Exchange and Fixed Income Strategy, provides expert advice on Macroeconomic developments as well as local economic and sectoral trends. This team is also responsible for engaging with corporate and institutional clients to provide advice on economic developments and trends.



RHB BANK BERHAD

Registration No. 196501000373 (6171-M)

**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS
FOR THE THREE MONTHS ENDED 31 MARCH 2026**

A23. Segmental Reporting (continued)

The Group's business segments can be organised into the following main segments reflecting the Group's internal reporting structure (continued):

(c) Group Corporate and Business Banking ('GCBB')

GCBB comprise Group Corporate Banking, Group Commercial Banking and Group SME Banking.

Group Corporate Banking provides a comprehensive suite of Conventional and Shariah-compliant financial solutions, tailored for large corporate clients listed on local and international stock exchanges, multinational companies, government, government agencies and government-linked companies. The segment's offerings include working capital financing, bridging/term financing, project financing, syndication, corporate exercise support, structured trade finance, unrated corporate bond/sukuk and foreign currency hedging, ensuring a holistic approach to diverse financial needs.

Group Commercial Banking serves small and mid-cap listed and unlisted companies, bridging the gap between large corporates and SMEs. The segment supports customers business expansion by providing essential Conventional and Shariah-compliant financing for capital expenditures, bridging/term financing, project financing, trade financing, working capital, liquidity management and foreign currency hedging, integrating tailored financial solutions and sector-specific expertise.

Group SME Banking focuses on providing financing solutions to SMEs and family-owned enterprises, as well as trade and cash management solutions for SMEs.

(d) Group International Business

Group International Business primarily focuses on providing commercial and investment banking related products and services tailored to the specific needs of the customers in foreign countries in which the Group has operations. The Group currently has foreign presences in Singapore, Thailand, Brunei, Cambodia and Lao.

(e) Insurance

RHB Insurance Berhad provides general insurance for retail, SME, commercial and corporate customers.

(f) Support Center and Others

Support Center and Others comprise results from other business segments in the Group (nominee services, property investment and rental of premises and other related financial services) as well as income and expenses not allocated to the operating segments for performance assessment. The results of these other businesses are not material to the Group and therefore do not render a separate disclosure and are reported in aggregate in the financial statements.

The business segment results are prepared based on the Group's internal management reporting, which reflects the organisation's management reporting structure. Internal allocation of costs, for example, back office support, centralised cost, funding center and the application of transfer pricing, where appropriate, has been used in preparing the segmental reporting.



RHB BANK BERHAD

Registration No. 196501000373 (6171-M)

**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS
FOR THE THREE MONTHS ENDED 31 MARCH 2026**

A23. Segmental Reporting (continued)

Three months ended 31 March 2026

	Group Community Banking RM'000	Group Wholesale Banking RM'000	Group Corporate and Business Banking RM'000	Group International Business RM'000	Insurance *	Support Center and Others RM'000	Inter- Segment Elimination RM'000	Total RM'000
External Revenue								
- Net interest income	357,682	176,134	424,374	192,304	629	(143,642)	-	1,007,481
- Other operating income and income from Islamic Banking business	440,757	398,050	260,970	72,682	8,711	7,286	-	1,188,456
Inter-segment	13,125	10,500	(11,783)	1,093	(6,683)	6,204	(12,456)	-
Net income	811,564	584,684	673,561	266,079	2,657	(130,152)	(12,456)	2,195,937
Other operating expenses	(432,029)	(187,007)	(247,419)	(153,823)	(279)	(7,089)	12,456	(1,015,190)
Including:								
- Depreciation of property, plant and equipment	(19,221)	(3,237)	(10,760)	(4,898)	-	(58)	-	(38,174)
- Depreciation of right-of-use assets	(4,623)	(3,237)	(3,110)	(4,521)	-	(26)	-	(15,517)
- Amortisation of intangible assets	(21,054)	(4,956)	(17,521)	(4,644)	-	-	-	(48,175)
Allowance for credit losses on financial assets	(70,465)	(4,076)	(7,273)	(8,474)	(13)	-	-	(90,301)
Segment profit/(loss)	309,070	393,601	418,869	103,782	2,365	(137,241)	-	1,090,446
Share of results of associates								(9,621)
Profit before taxation and zakat								1,080,825
Taxation and zakat								(223,778)
Net profit for the financial year								857,047

* All depreciation and amortisation relating to Insurance are netted against revenue under MFRS 17.



RHB BANK BERHAD

Registration No. 196501000373 (6171-M)

**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS
FOR THE THREE MONTHS ENDED 31 MARCH 2026**

A23. Segmental Reporting (continued)

As at 31 March 2026

	Group Community Banking RM'000	Group Wholesale Banking RM'000	Group Corporate and Business Banking RM'000	Group International Business RM'000	Insurance RM'000	Support Center and Others RM'000	Total RM'000
Segment assets	131,539,872	81,822,662	90,771,728	53,701,285	1,974,615	3,000,074	362,810,236
Investments in associates							82,623
Tax recoverable							71,359
Deferred tax assets							597,674
Unallocated assets							1,877,649
Total assets							<u>365,439,541</u>
Segment liabilities	95,394,652	70,074,110	100,389,227	47,318,628	1,293,780	23,216	314,493,613
Provision for taxation and zakat							124,204
Deferred tax liabilities							14,355
Borrowings							6,116,048
Senior debt securities							7,070,453
Subordinated obligations							3,390,844
Unallocated liabilities							1,115,507
Total liabilities							<u>332,325,024</u>



RHB BANK BERHAD

Registration No. 196501000373 (6171-M)

**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS
FOR THE THREE MONTHS ENDED 31 MARCH 2026**

A23. Segmental Reporting (continued)

Three months ended 31 March 2025

	Group Community Banking RM'000	Group Wholesale Banking RM'000	Group Corporate and Business Banking RM'000	Group International Business RM'000	Insurance * RM'000	Support Center and Others RM'000	Inter- Segment Elimination RM'000	Total RM'000
External Revenue								
- Net interest income	368,224	116,260	416,348	181,428	40	(112,516)	-	969,784
- Other operating income and income from Islamic Banking business	348,382	367,215	248,717	83,286	24,626	5,626	-	1,077,852
Inter-segment	9,200	17,334	(8,466)	(6,145)	(5,908)	6,308	(12,323)	-
Net income	725,806	500,809	656,599	258,569	18,758	(100,582)	(12,323)	2,047,636
Other operating expenses	(411,096)	(174,848)	(230,869)	(158,717)	(362)	(7,109)	12,323	(970,678)
Including:								
- Depreciation of property, plant and equipment	(18,822)	(3,142)	(7,275)	(4,900)	-	(58)	-	(34,197)
- Depreciation of right-of-use assets	(4,477)	(3,461)	(3,129)	(4,527)	-	(111)	-	(15,705)
- Amortisation of intangible assets	(22,685)	(4,761)	(13,756)	(5,253)	-	-	-	(46,455)
Allowance for credit losses on financial assets	(54,892)	605	(38,229)	(12,540)	(732)	-	-	(105,788)
Segment profit/(loss)	259,818	326,566	387,501	87,312	17,664	(107,691)	-	971,170
Share of results of associates								(8,504)
Profit before taxation and zakat								962,666
Taxation and zakat								(211,890)
Net profit for the financial year								<u>750,776</u>

* All depreciation and amortisation relating to Insurance are netted against revenue under MFRS 17.



RHB BANK BERHAD

Registration No. 196501000373 (6171-M)

**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS
FOR THE THREE MONTHS ENDED 31 MARCH 2026**

A23. Segmental Reporting (continued)

As at 31 December 2025

	Group Community Banking RM'000	Group Wholesale Banking RM'000	Group Corporate and Business Banking RM'000	Group International Business RM'000	Insurance RM'000	Support Center and Others RM'000	Total RM'000
Segment assets	130,023,900	78,614,092	90,777,505	51,828,170	1,928,462	3,020,760	356,192,889
Investments in associates							64,675
Tax recoverable							80,447
Deferred tax assets							523,223
Unallocated assets							1,243,008
Total assets							<u>358,104,242</u>
Segment liabilities	95,474,325	68,008,658	96,107,495	45,504,915	1,259,136	19,699	306,374,228
Provision for taxation and zakat							97,704
Deferred tax liabilities							14,673
Borrowings							5,144,411
Senior debt securities							7,019,953
Subordinated obligations							3,381,872
Unallocated liabilities							1,881,297
Total liabilities							<u>323,914,138</u>



RHB BANK BERHAD

Registration No. 196501000373 (6171-M)

**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS
FOR THE THREE MONTHS ENDED 31 MARCH 2026**

A24. Valuation of Property, Plant and Equipment

The property, plant and equipment are stated at cost less accumulated depreciation and accumulated impairment losses.

A25. Events Subsequent to Balance Sheet Date

There were no significant events subsequent to the balance sheet date that have not been reflected in the financial statements, other than the following:

- (a) The Bank had on 16 April 2026 fully redeemed its existing 4.831% AUD75 million senior unsecured notes in nominal value issued under its USD5 billion (or its equivalent in other currencies) Euro Medium Term Note Programme on 16 April 2024;
- (b) RHB Islamic Bank, a wholly-owned subsidiary of the Bank, had on 24 April 2026, completed its first Senior Sukuk Wakalah issuance of RM300 million in nominal value under the Multi-Currency Sukuk Wakalah Programme of up to RM5 billion (or its equivalent in other currencies) in nominal value. The Senior Sukuk Wakalah is issued for a tenure of 5 years with a fixed periodic distribution rate of 3.79% per annum, payable semi-annually in arrears;
- (c) The Bank had on 28 April 2026 fully redeemed its existing 3.65% RM500 million in nominal value of Tier II Subordinated Notes issued under its RM5 billion (or its equivalent in other currencies) Multi-Currency Medium Term Note Programme on 28 April 2021;
- (d) The Bank had on 8 May 2026 fully redeemed its existing RM570 million Commercial Papers in nominal value under the Multi-Currency Commercial Papers Programme and RM430 million Sukuk Murabahah in nominal value based on the Shariah principle of Murabahah (via Tawarruq arrangement) under Multi-Currency Islamic Commercial Papers Programme, with an aggregate combined limit of up to RM5 billion (or its equivalent in other currencies) which was issued on 10 November 2025;
- (e) On 11 May 2026, the Bank obtained approval from BNM to commence negotiations with Tokio Marine Asia Pte Ltd to dispose up to 100% interest in shares in RHB Insurance Berhad ('RHB Insurance'), for the integration of Tokio Marine Insurans (Malaysia) Berhad and RHB Insurance into an enlarged integrated entity, in which the Bank would hold up to 35% interest in shares. The approval is subject to all parties concluding the negotiations within six months from the date of BNM's letter;
- (f) The Bank had on 12 May 2026 completed its issuance of RM1 billion Commercial Papers in nominal value under the Multi-Currency Commercial Papers Programme and RM0.4 billion Sukuk Murabahah in nominal value based on the Shariah principle of Murabahah (via Tawarruq arrangement) under Multi-Currency Islamic Commercial Papers Programme, with an aggregate combined limit of up to RM5 billion (or its equivalent in other currencies) in nominal value. The Commercial Papers are issued for a tenure of 6 to 12 months with a discount rate ranging from 3.39% to 3.43% per annum while the Sukuk Murabahah is issued for a tenure of 6 months with a discount rate of 3.39% per annum;
- (g) The Bank had on 25 May 2026 fully redeemed its existing 3.95% Senior Sukuk of RM1.5 billion in nominal value based on the Shariah principle of Murabahah (via Tawarruq arrangement) ('Senior Sukuk Murabahah') under the Multi-Currency Islamic Medium Term Notes Programme of up to RM10 billion (or is equivalent in other currencies) which was issued on 25 May 2023; and
- (h) The Bank had on 21 May 2026 subscribed additional 9.32 million of ordinary shares in Boost Bank Berhad ('Boost Bank') in cash to maintain its 40% equity interest in Boost Bank.



RHB BANK BERHAD

Registration No. 196501000373 (6171-M)

**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS
FOR THE THREE MONTHS ENDED 31 MARCH 2026**

A26. Changes in the Composition of the Group

There were no significant changes in the composition of the Group for the three months ended 31 March 2026, other than the following:

- (a) Ke-Zan Nominees Tempatan Sdn Bhd, a wholly-owned subsidiary of RHB Investment Bank Berhad ('RHB Investment Bank'), which in turn is wholly-owned by the Bank, had been dissolved on 2 January 2026 pursuant to Section 459(5) of the Companies Act 2016;
- (b) RHB Investment Bank had on 26 February 2026, subscribed for 5 million Redeemable Preference Shares of RM2.00 each in RHB Private Equity Holdings Sdn Bhd ('RHBPEH') amounting to RM10,000,000 for additional working capital purpose. Upon completion of the subscription, the equity interest held by the Bank in RHBPEH remains the same; and
- (c) For the financial period ended 31 March 2026, the Bank had subscribed for 20.0 million additional ordinary shares in Boost Bank in cash to maintain its 40% equity interest in Boost Bank ('Additional Subscription'). The purpose of the Additional Subscription is to fund Boost Bank's growth and operations and to continue meeting the minimum capital funds as required by Bank Negara Malaysia.
- (d) In March 2026, RHB Asset Management Sdn Bhd ('RHBAM'), a wholly-owned subsidiary of the RHB Investment Bank, has gained significant influence in RHB Growth and Income Focus Trust and RHB KidSave Trust ('the Funds') by virtue of its holdings in the units issued by the Funds.

The Group has accounted the Funds using equity method of accounting in accordance with MFRS 128 'Investments in Associates and Joint Ventures' as associates of the Group with effective equity interest of 16.11% for RHB Growth and Income Focus Trust and 19.82% for RHB KidSave Trust at the end of the financial period.



RHB BANK BERHAD

Registration No. 196501000373 (6171-M)

**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS
FOR THE THREE MONTHS ENDED 31 MARCH 2026**

A27. Changes In Contingent Liabilities Since The Last Annual Statements Of Financial Position

(a) Commitments and Contingencies

In the normal course of business, the Group and the Bank make various commitments and incurs certain contingent liabilities with legal recourse to its customers. Apart from the allowance for commitments and contingencies already made in the interim financial statements, no material losses are anticipated as a result of these transactions.

The commitments and contingencies comprise the following:

	Group		Bank	
	As at 31 March 2026 RM'000	As at 31 December 2025 RM'000	As at 31 March 2026 RM'000	As at 31 December 2025 RM'000
Contingent liabilities				
Direct credit substitutes*	1,692,701	1,751,364	1,661,865	1,719,751
Transaction-related contingent items	3,320,287	2,891,579	2,153,736	2,008,018
Short-term self-liquidating trade-related contingencies	1,409,349	1,248,200	989,344	783,932
	6,422,337	5,891,143	4,804,945	4,511,701
Commitments				
Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions, and commitment to buy-back Islamic securities under Sell and Buy Back Agreement transactions	16,871,843	12,521,807	17,052,961	12,165,145
Forward asset purchases, forward deposits, partly paid shares and securities which represent commitments with certain drawdowns	339,039	-	211,293	-
Irrevocable commitments to extend credit:				
- Maturity less than one year	8,753,695	8,667,898	7,138,993	7,176,714
- Maturity more than one year	29,192,109	28,540,446	19,710,420	19,160,285
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	20,542,383	19,386,532	16,598,445	16,230,739
	75,699,069	69,116,683	60,712,112	54,732,883
Derivative financial instruments				
Foreign exchange related contracts^:				
- One year or less	104,997,788	99,746,044	115,135,815	112,284,550
- More than one year to five years	6,410,318	6,080,203	6,410,318	6,080,203
- More than five years	907,822	967,394	907,822	967,394
Commodity related contracts^:				
- One year or less	545,723	661,405	544,628	660,338
- More than one year to five years	606,740	628,481	605,804	627,567
Equity related contracts^:				
- One year or less	1,715,874	1,457,620	1,475,082	1,202,614
- More than one year to five years	41,556	46,698	40,131	46,698
Interest rate related contracts^:				
- One year or less	98,090,979	107,460,629	102,077,979	112,362,629
- More than one year to five years	136,522,448	117,524,270	142,367,449	123,369,270
- More than five years	18,750,203	17,606,819	18,780,203	17,636,819
	368,589,451	352,179,563	388,345,231	375,238,082
	450,710,857	427,187,389	453,862,288	434,482,666

* This relates to financial guarantee contracts.

^ These derivatives are revalued on gross position basis and the unrealised gains or losses have been reflected in the income statements and statements of financial position as derivative assets or derivative liabilities.

This disclosure is presented in accordance with BNM guidelines on Capital Adequacy Framework.



RHB BANK BERHAD

Registration No. 196501000373 (6171-M)

**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS
FOR THE THREE MONTHS ENDED 31 MARCH 2026**

A27. Changes In Contingent Liabilities Since The Last Annual Statements Of Financial Position (continued)

(b) Guarantees Issued by the Group and the Bank

The Group and the Bank have given a continuing guarantee to its subsidiary, RHB Bank (L) Ltd from its offshore banking business in the Federal Territory of Labuan for the liabilities, financial obligations, or requirements imposed or under the Labuan Financial Services Act 1996 or any other guidelines issued by the Labuan Financial Services Authority.

(c) Contingent Liabilities

(i) As at 31 March 2026, the Group has contingent liabilities amounting to approximately RM59,413,000 where RHB Investment Bank agreed to indemnify Phillip Brokerage Pte Ltd ('PBPL'), on the litigation claims against RHB Securities (Thailand) Public Company Limited ('RHBST'). This indemnity is in relation to the disposal of approximately 99.95% equity interest in RHBST by RHB Investment Bank to PBPL, which was completed on 27 December 2024 and the said indemnity shall apply to the following claims:

- legal proceedings or lawsuits based on actions or circumstances that occurred prior to the completion of disposal of RHBST and will be lifted after 8 years from the completion date in relation to the defaulted bills of exchange and promissory notes with other claims to be lifted after 10 years from the completion date;
- the ongoing litigation cases will be lifted after 8 years from the completion date, except for two specific ongoing litigation cases with no time limitation; and
- the criminal claims filed by eight investors against RHBST in relation to defaulted bills of exchange and promissory notes in the event the public prosecutor decides to proceed with the case and will be lifted after 8 years from the completion date.

The maximum aggregate liability of RHB Investment Bank of the abovementioned claims shall not exceed an amount equivalent to 140% of the sales consideration.

(ii) The Bank has given an undertaking to BNM to provide adequate funds proportionate to its shareholding in Boost Bank at the material time, to ensure that Boost Bank has sufficient funds to satisfy all its remaining obligations and liabilities due including customer deposits, in the event Boost Bank is wound down and required to implement its exit plan during its foundational phase.

A28. Capital Commitments

	Group		Bank	
	As at 31 March 2026	As at 31 December 2025	As at 31 March 2026	As at 31 December 2025
	RM'000	RM'000	RM'000	RM'000
Authorised and contracted for property, plant and equipment	248,114	287,693	227,013	267,511



RHB BANK BERHAD

Registration No. 196501000373 (6171-M)

**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS
FOR THE THREE MONTHS ENDED 31 MARCH 2026**

A29. Capital Adequacy

BNM Guidelines on capital adequacy requires the Group, the Bank and the banking subsidiaries to maintain an adequate level of capital to withstand any losses which may result from credit and other risks associated with financing operations. The capital adequacy ratio is computed based on the eligible capital in relation to the total risk-weighted assets as determined by BNM.

RHB Bank (Cambodia) Plc ('RHB Bank Cambodia'), a wholly-owned subsidiary of the Bank, is subject to National Bank of Cambodia's capital adequacy requirements.

(a) The capital adequacy ratios of the Group and the Bank are as follows:

	Group		Bank [@]	
	As at 31 March 2026 RM'000	As at 31 December 2025 RM'000	As at 31 March 2026 RM'000	As at 31 December 2025 RM'000
Common Equity Tier I ('CET I')/Tier I Capital				
Share capital	8,701,097	8,701,097	8,701,097	8,701,097
Retained profits	20,395,471	22,001,930	14,618,779	16,195,835
Other reserves	438,472	453,395	455,351	465,010
FVOCI reserves	284,293	679,957	270,327	618,014
	29,819,333	31,836,379	24,045,554	25,979,956
Less:				
Goodwill	(2,633,383)	(2,633,383)	(1,714,913)	(1,714,913)
Intangible assets (include associated deferred tax liabilities)	(641,942)	(656,893)	(596,939)	(608,775)
Deferred tax assets	(598,404)	(631,586)	(352,233)	(369,487)
55% of cumulative gains arising from change in value of FVOCI instruments	(156,361)	(373,976)	(148,680)	(339,908)
Investments in subsidiaries	(104,221)	(103,940)	(4,487,925)	(4,486,267)
Investments in associates	(82,623)	(64,675)	(164,800)	(144,800)
Other deductions [#]	(108,689)	(97,544)	(90,276)	(79,455)
Total CET I Capital	25,493,710	27,274,382	16,489,788	18,236,351
Qualifying non-controlling interests recognised as Tier I Capital	226	197	-	-
Total Tier I Capital	25,493,936	27,274,579	16,489,788	18,236,351
Tier II Capital				
Subordinated obligations meeting all relevant criteria	2,499,602	2,499,557	2,499,602	2,499,557
Qualifying capital instruments of a subsidiary issued to third parties ⁺	506,497	470,757	-	-
Surplus eligible provisions over expected losses	678,332	664,286	474,186	468,809
General provisions [^]	441,741	428,968	322,292	316,357
Investment in capital instrument of financial and insurance/takaful entities	-	-	(80,986)	(81,166)
Total Tier II Capital	4,126,172	4,063,568	3,215,094	3,203,557
Total Capital	29,620,108	31,338,147	19,704,882	21,439,908



RHB BANK BERHAD
Registration No. 196501000373 (6171-M)

**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS
 FOR THE THREE MONTHS ENDED 31 MARCH 2026**

A29. Capital Adequacy (continued)

(a) The capital adequacy ratios of the Group and the Bank are as follows (continued):

	Group		Bank[@]	
	As at 31 March 2026	As at 31 December 2025	As at 31 March 2026	As at 31 December 2025
<u>Capital ratios</u>				
Before proposed dividends:				
CET I Capital Ratio	14.730%	16.138%	13.475%	15.183%
Tier I Capital Ratio	14.730%	16.138%	13.475%	15.183%
Total Capital Ratio	17.114%	18.542%	16.103%	17.850%
After proposed dividends:				
CET I Capital Ratio	14.730%	15.234%	13.475%	13.912%
Tier I Capital Ratio	14.730%	15.234%	13.475%	13.912%
Total Capital Ratio	17.114%	17.639%	16.103%	16.579%

[@] 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 on Valuation Adjustments, the calculations under Capital Adequacy Framework 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 the Bank of RM244,889,000 (31 December 2025: RM240,845,000) and RM208,831,000 (31 December 2025: RM205,491,000) respectively.



RHB BANK BERHAD
Registration No. 196501000373 (6171-M)

**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS
FOR THE THREE MONTHS ENDED 31 MARCH 2026**

A29. Capital Adequacy (continued)

(b) The capital adequacy ratios of RHB Islamic Bank and RHB Investment Bank are as follows:

	RHB Islamic Bank		RHB Investment Bank	
	As at 31 March 2026 RM'000	As at 31 December 2025 RM'000	As at 31 March 2026 RM'000	As at 31 December 2025 RM'000
CET I/Tier I Capital				
Share capital	1,673,424	1,673,424	1,220,000	1,220,000
Retained profits	4,930,428	5,185,862	252,174	395,252
Other reserves	1,841	1,560	6,454	5,532
FVOCI reserves	(34,290)	13,163	45,533	46,458
	6,571,403	6,874,009	1,524,161	1,667,242
Less:				
Goodwill	-	-	(372,395)	(372,395)
Investments in subsidiaries and associates	-	-	(520,713)	(510,713)
Intangible assets (include associated deferred tax liabilities)	(4,732)	(5,005)	(20,244)	(20,955)
Deferred tax assets	(239,134)	(240,659)	(19,584)	(20,247)
55% of cumulative gains arising from change in value of FVOCI instruments	-	(7,240)	(25,043)	(25,552)
Other deductions [#]	(13,148)	(15,818)	(5,718)	(3,562)
Total CET I Capital/Tier I Capital	6,314,389	6,605,287	560,464	713,818
Tier II Capital				
Subordinated sukuk	749,825	749,812	-	-
Subordinated obligations meeting all relevant criteria	-	-	100,000	100,000
Surplus eligible provisions over expected losses	204,957	196,165	-	-
General provisions [^]	77,697	72,362	10,986	10,073
Total Tier II Capital	1,032,479	1,018,339	110,986	110,073
Total Capital	7,346,868	7,623,626	671,450	823,891
Capital ratios				
Before proposed dividends:				
CET I Capital Ratio	14.117%	15.443%	23.861%	32.593%
Tier I Capital Ratio	14.117%	15.443%	23.861%	32.593%
Total Capital Ratio	16.425%	17.823%	28.586%	37.619%
After proposed dividends:				
CET I Capital Ratio	14.117%	14.934%	23.861%	26.292%
Tier I Capital Ratio	14.117%	14.934%	23.861%	26.292%
Total Capital Ratio	16.425%	17.315%	28.586%	31.318%



RHB BANK BERHAD

Registration No. 196501000373 (6171-M)

**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS
FOR THE THREE MONTHS ENDED 31 MARCH 2026**

A29. Capital Adequacy (continued)

(b) The capital adequacy ratios of RHB Islamic Bank and RHB Investment Bank are as follows (continued):

Pursuant to Basel II Market Risk para 5.19 & 5.20 (Conventional) and para 5.18 & 5.19 (Islamic) on Valuation Adjustments, the calculations under Capital Adequacy Framework and the Capital Adequacy Framework for Islamic Banks ('CAFIB') shall account for the ageing, liquidity and holding back adjustments on its trading portfolio.

^ 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 RHB Islamic Bank and RHB Investment Bank of RM64,805,000 (31 December 2025: RM62,064,000) and RM10,901,000 (31 December 2025: RM9,986,000) respectively.

(c) The breakdown of risk-weighted assets in the various categories of risk-weights are as follows:

	Group	Bank[@]	RHB Islamic Bank	RHB Investment Bank
	RM'000	RM'000	RM'000	RM'000
31 March 2026				
Credit risk	148,901,135	104,838,800	40,375,250	1,361,049
Market risk	7,667,697	6,819,346	710,743	190,006
Operational risk	16,502,873	10,712,027	3,642,585	797,839
Total risk-weighted assets	<u>173,071,705</u>	<u>122,370,173</u>	<u>44,728,578</u>	<u>2,348,894</u>
31 December 2025				
Credit risk	145,451,209	103,460,978	38,483,161	1,207,748
Market risk	7,273,495	6,056,503	731,554	195,970
Operational risk	16,286,928	10,592,565	3,558,325	786,399
Total risk-weighted assets	<u>169,011,632</u>	<u>120,110,046</u>	<u>42,773,040</u>	<u>2,190,117</u>

[@] 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.



RHB BANK BERHAD

Registration No. 196501000373 (6171-M)

**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS
FOR THE THREE MONTHS ENDED 31 MARCH 2026**

A29. Capital Adequacy (continued)

(c) The breakdown of risk-weighted assets in the various categories of risk-weights are as follows (continued):

The total risk-weighted assets of the Group and Bank are computed based on BNM's guideline on the Capital Adequacy Framework: Internal Ratings Based Approach for Credit Risk (Basel II), including Exposures to Central Counterparties (Basel III) and Standardised Approach for Market Risk (Basel II) and Operational Risk (Basel III).

The total risk-weighted assets of RHB Islamic Bank are computed based on BNM's guideline on the Capital Adequacy Framework for Islamic Banks ('CAFIB'): Internal Ratings Based Approach for Credit Risk and Standardised Approach for Market Risk (Basel II) and Operational Risk (Basel III).

The total risk-weighted assets of RHB Investment Bank are computed based on BNM's guideline on Capital Adequacy Framework: Standardised Approach for Credit Risk (Basel II), including Exposures to Central Counterparties (Basel III) and Market Risk (Basel II) and Operational Risk (Basel III).

(d) The capital adequacy ratios of RHB Bank Cambodia are as follows:

	As at 31 March 2026 RM'000	As at 31 December 2025 RM'000
Before proposed dividends:		
CET I Capital Ratio	16.572%	N/A
Tier I Capital Ratio	16.572%	N/A
Total Capital Ratio/Solvency Ratio	20.547%	19.810%
After proposed dividends:		
CET I Capital Ratio	16.572%	N/A
Tier I Capital Ratio	16.572%	N/A
Total Capital Ratio/Solvency Ratio	20.547%	19.810%

Effective 1 January 2026, the capital adequacy ratios of RHB Bank Cambodia are based on National Bank of Cambodia ('NBC') Prakas B7-024-745, B7-023-337, B7-023-338, B7-024-471 and B7-024-299, determined by dividing regulatory capital by its total risk-weighted assets (comprise of credit, market and operational risk). The minimum regulatory capital adequacy requirements for CET I capital ratio, Tier I capital ratio and total capital ratio are 8.0%, 11.0% and 15.0% respectively. RHB Bank Cambodia is required to maintain a Capital Conservation Buffer ('CCB') of 2.5% as imposed by NBC bringing its total capital ratio to be maintain minimum 17.5%. Prior to 1 January 2026, RHB Bank Cambodia maintained a solvency ratio which is derived by dividing RHB Bank Cambodia's net worth by its risk-weighted assets and off-balance sheet items. The minimum regulatory solvency ratio requirement in Cambodia is 15% with additional CBB of 1.25%, bringing the total requirement to 16.25%.



RHB BANK BERHAD

Registration No. 196501000373 (6171-M)

**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS
FOR THE THREE MONTHS ENDED 31 MARCH 2026**

A30. Operations of Islamic Banking

(a) Statement of Financial Position as at 31 March 2026

	Note	Group		Bank	
		As at 31 March 2026 RM'000	As at 31 December 2025 RM'000	As at 31 March 2026 RM'000	As at 31 December 2025 RM'000
ASSETS					
Cash and short-term funds		1,896,809	1,380,190	-	-
Financial assets at FVTPL		721,037	496,021	-	-
Financial assets at FVOCI		8,705,162	8,752,865	-	-
Financial investments at amortised cost		8,991,010	9,289,768	-	-
Financing and advances	A30(c)	103,006,884	100,039,724	429,633	-
Other assets	A30(d)	286,294	286,860	43,957	44,207
Derivative assets		186,494	63,277	-	-
Statutory deposits		878,000	850,000	-	-
Deferred tax assets		248,960	235,642	-	-
Property, plant and equipment		4,111	4,488	-	-
Intangible assets		5,734	5,861	-	-
Total assets		124,930,495	121,404,696	473,590	44,207
LIABILITIES					
Deposits from customers	A30(e)	98,483,752	95,421,550	-	-
Deposits and placements of banks and other financial institutions		2,014,427	1,703,652	429,947	-
Investment accounts	A21	98,969	11,004	-	-
Obligations on securities sold under repurchase agreements		535,731	531,451	-	-
Bills and acceptances payable		831	2,206	-	-
Other liabilities	A30(f)	2,857,411	2,610,000	-	-
Derivative liabilities		278,834	510,092	-	-
Recourse obligation on financing sold to Cagamas		2,767,181	2,772,403	-	-
Provision for taxation and zakat		105,952	74,235	-	-
Borrowings		913,618	915,856	-	-
Subordinated sukuk		765,241	760,278	-	-
Total liabilities		108,821,947	105,312,727	429,947	-
Islamic Banking Funds		16,108,548	16,091,969	43,643	44,207
Total liabilities and Islamic Banking Funds		124,930,495	121,404,696	473,590	44,207
Commitments and contingencies		34,751,254	32,425,870	-	-



RHB BANK BERHAD

Registration No. 196501000373 (6171-M)

**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS
FOR THE THREE MONTHS ENDED 31 MARCH 2026**

A30. Operations of Islamic Banking (continued)

(b) Income Statement for the Three Months Ended 31 March 2026

Group	1st Quarter Ended		Three Months Ended	
	31 March	31 March	31 March	31 March
	2026	2025	2026	2025
	RM'000	RM'000	RM'000	RM'000
Income derived from investment of depositors' funds	1,227,418	1,223,461	1,227,418	1,223,461
Income derived from investment of investment account funds	97,123	81,916	97,123	81,916
Income derived from investment of shareholders' funds	121,176	49,133	121,176	49,133
Allowance for credit losses on financial assets	(53,827)	(54,389)	(53,827)	(54,389)
Total distributable income	1,391,890	1,300,121	1,391,890	1,300,121
Income attributable to depositors	(783,201)	(781,112)	(783,201)	(781,112)
Profit distributed to investment account holders	(717)	(15,879)	(717)	(15,879)
	607,972	503,130	607,972	503,130
Personnel expenses	(7,772)	(6,868)	(7,772)	(6,868)
Other overheads and expenditures	(205,527)	(211,151)	(205,527)	(211,151)
Profit before taxation and zakat	394,673	285,111	394,673	285,111
Taxation and zakat	(82,965)	(60,938)	(82,965)	(60,938)
Net profit for the financial period	311,708	224,173	311,708	224,173

Statement of Comprehensive Income for the Three Months Ended 31 March 2026

Group	1st Quarter Ended		Three Months Ended	
	31 March	31 March	31 March	31 March
	2026	2025	2026	2025
	RM'000	RM'000	RM'000	RM'000
Net profit for the financial period	311,708	224,173	311,708	224,173
Other comprehensive income/(loss) in respect of: Items that will be reclassified subsequently to profit or loss:				
(a) Debt instruments measured at FVOCI				
- Unrealised net (loss)/gain on revaluation	(53,408)	41,357	(53,408)	41,357
- Net transfer to income statements on disposal	(9,029)	(6,678)	(9,029)	(6,678)
- Changes in expected credit losses	277	(89)	277	(89)
Income tax relating to components of other comprehensive loss/(income)	14,984	(8,323)	14,984	(8,323)
Other comprehensive (loss)/income, net of tax, for the financial period	(47,176)	26,267	(47,176)	26,267
Total comprehensive income for the financial period	264,532	250,440	264,532	250,440



RHB BANK BERHAD
 Registration No. 196501000373 (6171-M)

**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS
 FOR THE THREE MONTHS ENDED 31 MARCH 2026**

A30. Operations of Islamic Banking (continued)

(b) Income Statement for the Three Months Ended 31 March 2026 (continued)

	1st Quarter Ended		Three Months Ended	
	31 March 2026	31 March 2025	31 March 2026	31 March 2025
	RM'000	RM'000	RM'000	RM'000
Bank				
Income derived from investment of depositors'	364	5,021	364	5,021
Income derived from investment of shareholders'	-	52	-	52
Allowance (charge)/written back for credit losses on financial assets	(471)	145	(471)	145
Total distributable income	(107)	5,218	(107)	5,218
Income attributable to depositors	(202)	(8,155)	(202)	(8,155)
Loss before taxation	(309)	(2,937)	(309)	(2,937)
Taxation	-	-	-	-
Net loss for the financial period	(309)	(2,937)	(309)	(2,937)

Statement of Comprehensive Income for the Three Months Ended 31 March 2026

	1st Quarter Ended		Three Months Ended	
	31 March 2026	31 March 2025	31 March 2026	31 March 2025
	RM'000	RM'000	RM'000	RM'000
Bank				
Net loss for the financial period	(309)	(2,937)	(309)	(2,937)
Total comprehensive loss for the financial period	(309)	(2,937)	(309)	(2,937)



RHB BANK BERHAD
Registration No. 196501000373 (6171-M)

**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS
FOR THE THREE MONTHS ENDED 31 MARCH 2026**

A30. Operations of Islamic Banking (continued)

(c) Financing and Advances

	Group		Bank	
	As at 31 March 2026 RM'000	As at 31 December 2025 RM'000	As at 31 March 2026 RM'000	As at 31 December 2025 RM'000
At amortised cost				
Cashline	1,733,163	1,712,465	-	-
Term financing				
- Housing financing	42,298,063	41,524,644	-	-
- Syndicated term financing	3,548,667	3,074,134	430,111	-
- Hire purchase receivables	13,402,374	13,186,885	-	-
- Other term financing	36,903,475	35,369,429	-	-
Bills receivables	1,965,329	2,270,080	-	-
Trust receipts	27,516	32,906	-	-
Share margin financing	31,039	33,878	-	-
Staff financing	33,669	33,559	-	-
Credit/charge card receivables	584,218	574,119	-	-
Revolving financing	3,283,845	3,007,253	-	-
Gross financing and advances	103,811,358	100,819,352	430,111	-
Fair value changes arising from fair value hedge	(29,194)	(20,718)	-	-
	103,782,164	100,798,634	430,111	-
Less: Allowance for credit losses	(775,280)	(758,910)	(478)	-
Net financing and advances	103,006,884	100,039,724	429,633	-

(i) Movements in impaired financing and advances

Balance as at the beginning of the financial year/period	1,109,336	852,536	-	-
Transfer to 12-month ECL (Stage 1)	(7,896)	(37,613)	-	-
Transfer to lifetime ECL not credit impaired (Stage 2)	(87,835)	(137,502)	-	-
Transfer to lifetime ECL credit impaired (Stage 3)	305,328	579,700	-	-
Purchases and origination	113,703	125,587	-	-
Derecognition	(156,989)	(77,421)	-	-
Amount written off	(50,701)	(196,228)	-	-
Other movements	(4,571)	277	-	-
Balance as at the end of the financial year/period	1,220,375	1,109,336	-	-



RHB BANK BERHAD
Registration No. 196501000373 (6171-M)

**NOTES TO UNAUDITED INTERIM FINANCIAL
FOR THE THREE MONTHS ENDED 31 MARCH 2026**

A30. Operations of Islamic Banking (continued)

(c) Financing and Advances (continued)

(ii) Movement in allowance for credit losses

Group	12-month	Lifetime ECL	Lifetime ECL	Total
	ECL	not credit	credit	
	(Stage 1)	(Stage 2)	(Stage 3)	
	RM'000	RM'000	RM'000	RM'000
31 March 2026				
Balance as at the beginning of the financial period	205,699	223,284	329,927	758,910
Changes due to financial assets recognised in the opening balance that have been:				
- Transferred to 12-month ECL (Stage 1)	22,324	(19,748)	(2,576)	-
- Transferred to lifetime ECL not credit impaired (Stage 2)	(9,725)	36,841	(27,116)	-
- Transferred to lifetime ECL credit impaired (Stage 3)	(433)	(22,690)	23,123	-
	12,166	(5,597)	(6,569)	-
Changes in credit risk	(17,873)	(14,998)	85,744	52,873
Purchases and origination	27,221	465	90	27,776
Changes to model methodologies	-	-	-	-
Derecognition	(6,330)	(5,915)	(12,399)	(24,644)
Bad debts written off	-	-	(34,834)	(34,834)
Exchange differences	(230)	-	-	(230)
Other movements	-	-	(4,571)	(4,571)
Balance as at the end of the financial period	220,653	197,239	357,388	775,280
31 December 2025				
Balance as at the beginning of the financial year	134,857	236,111	252,671	623,639
Changes due to financial assets recognised in the opening balance that have been:				
- Transferred to 12-month ECL (Stage 1)	54,727	(42,211)	(12,516)	-
- Transferred to lifetime ECL not credit impaired (Stage 2)	(9,442)	53,652	(44,210)	-
- Transferred to lifetime ECL credit impaired (Stage 3)	(1,000)	(27,154)	28,154	-
	44,285	(15,713)	(28,572)	-
Changes in credit risk	(75,356)	(19,641)	257,405	162,408
Purchases and origination	58,304	9,945	6,194	74,443
Changes to model methodologies	50,691	21,895	(3,090)	69,496
Derecognition	(6,285)	(9,313)	(25,706)	(41,304)
Bad debts written off	-	-	(129,252)	(129,252)
Exchange differences	(797)	-	-	(797)
Other movements	-	-	277	277
Balance as at the end of the financial year	205,699	223,284	329,927	758,910



RHB BANK BERHAD
Registration No. 196501000373 (6171-M)

**NOTES TO UNAUDITED INTERIM FINANCIAL
 FOR THE THREE MONTHS ENDED 31 MARCH 2026**

A30. Operations of Islamic Banking (continued)

(c) Financing and Advances (continued)

(ii) Movement in allowance for credit losses (continued)

Bank	12-month	Lifetime ECL	Lifetime ECL	Total
	ECL	not credit	credit	
	(Stage 1)	(Stage 2)	(Stage 3)	
	RM'000	RM'000	RM'000	RM'000
31 March 2026				
Balance as at the beginning of the financial period	-	-	-	-
Changes in credit risk	471	-	-	471
Exchange differences	7	-	-	7
Balance as at the end of the financial period	<u>478</u>	<u>-</u>	<u>-</u>	<u>478</u>
31 December 2025				
Balance as at the beginning of the financial year	514	-	-	514
Changes in credit risk	(496)	-	-	(496)
Exchange differences	(18)	-	-	(18)
Balance as at the end of the financial year	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>



RHB BANK BERHAD
 Registration No. 196501000373 (6171-M)

**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS
 FOR THE THREE MONTHS ENDED 31 MARCH 2026**

A30. Operations of Islamic Banking (continued)

	Group		Bank	
	As at	As at	As at	As at
	31 March	31 December	31 March	31 December
	2026	2025	2026	2025
	RM'000	RM'000	RM'000	RM'000
(d) Other Assets				
Prepayments	65,592	60,265	-	-
Deposits	776	775	-	-
Other receivables	219,926	225,820	43,957	44,207
	286,294	286,860	43,957	44,207

	Group	
	As at	As at
	31 March	31 December
	2026	2025
	RM'000	RM'000
(e) Deposits from Customers		
Saving Deposits		
- Qard	1,323,028	1,298,698
- Commodity Murabahah	1,945,051	1,780,781
Demand Deposits		
- Qard	9,786,995	9,621,758
- Commodity Murabahah	6,921,008	6,842,479
Term Deposits		
- Commodity Murabahah	63,006,293	58,647,180
Specific Investment Account		
- Commodity Murabahah	15,501,377	17,230,654
	98,483,752	95,421,550

	Group	
	As at	As at
	31 March	31 December
	2026	2025
	RM'000	RM'000
(f) Other Liabilities		
Sundry creditors	41,148	37,426
Contract liability	651,533	659,958
Short-term employee benefits	1,126	4,181
Accrual for operational expenses	20,561	14,939
Cash collateral pledged for derivative transactions	41,533	73,577
Structured deposits	1,832,381	1,182,302
Other accruals and payables	269,129	637,617
	2,857,411	2,610,000



RHB BANK BERHAD

Registration No. 196501000373 (6171-M)

**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS
FOR THE THREE MONTHS ENDED 31 MARCH 2026**

B1. Review of Group Results

(a) Current Financial Period vs Previous Financial Period

The Group reported a net profit of RM856.8 million for the first three months ended 31 March 2026, 14.2% higher from RM750.0 million recorded a year ago. The year-on-year improvement was mainly due to higher non-fund based income, higher net funding income and lower allowances for credit losses, offset by higher operating expenses, higher tax expense and higher share of loss in associates.

Net fund based income increased by 4.6% to RM1,555.9 million year-on-year on the back of gross loans and financing growth of 6.2% and lower funding cost.

Non-fund based income increased by 14.1% to RM640.1 million, contributed by higher fee income and higher net trading and investment income, partly offset by lower net gain on foreign exchange and derivatives and lower income from insurance business.

Operating expenses increased by 4.6% from a year ago to RM1,015.2 million. Cost-to-income ratio was at 46.2% compared to 47.4% a year ago.

Net allowance for credit losses was at RM90.3 million, 14.6% lower than previous year, primarily due to lower credit losses on loans and financing and higher writeback on financial investments at amortised cost.

Total assets of the Group increased by 2.0% from December 2025 to RM365.4 billion as at 31 March 2026. Net assets per share was at RM7.58, with shareholders' equity at RM33.0 billion as at 31 March 2026.

The Group's gross loans and financing grew by 6.2% year-on-year to RM254.0 billion, mainly supported by growth in mortgage, Singapore, corporate, commercial and auto finance.

Customer deposits increased by 4.0% year-on-year to RM258.5 billion, mainly due to growth in CASA by 9.5% and fixed deposits by 3.1%, offset by decrease in money market time deposits by 1.6%. CASA composition stood at 29.5% as at 31 March 2026.

Gross impaired loans was at RM3.7 billion as at 31 March 2026, with gross impaired loans ratio of 1.47%, compared with RM3.6 billion and 1.50% as at 31 March 2025.



RHB BANK BERHAD

Registration No. 196501000373 (6171-M)

**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS
FOR THE THREE MONTHS ENDED 31 MARCH 2026**

B1. Review of Group Results (continued)

(b) Performance by Operating Segment

(i) GCB

GCB reported a pre-tax profit of RM309.1 million for the first three months ended 31 March 2026, 19.0% higher than previous year. This was mainly attributed to higher net fund based income and higher non-fund based income, partially offset by higher operating expenses and higher allowance for credit losses.

Gross loans and financing was at RM131.9 billion, 6.3% higher year-on-year, primarily driven by growth in mortgage and auto finance.

Total deposits increased by 4.9% year-on-year to RM93.9 billion as at 31 March 2026, contributed by growth in fixed deposits and current account.

(ii) GWB

GWB recorded a pre-tax profit of RM393.6 million for the first three months ended 31 March 2026, an increase of 20.5% from previous year. This was on the back of higher net fund based income, partially offset by higher operating expenses, higher allowance for credit losses and lower non-fund based income

Gross loans and financing increased by 18.5% year-on-year to RM2.7 billion. Total deposits decreased by 3.3% to RM31.6 billion mainly due to decrease in money market time deposits.

(iii) GCBB

GCBB reported a pre-tax profit of RM418.9 million for the first three months ended 31 March 2026, 8.1% higher than previous year. This was mainly attributed to lower allowance for credit losses, higher non-fund based income and higher net fund based income, partially offset by higher operating expenses.

Gross loans and financing increased by 5.2% year-on-year to RM83.7 billion. Total deposits increased by 6.4% to RM94.7 billion mainly due to increase in current account.

(iv) Group International Business

Group International Business posted a pre-tax profit of RM103.8 million for the first three months ended 31 March 2026, as compared to a pre-tax profit of RM87.3 million in the previous year. This was mainly due to higher net fund based income, lower allowance for credit losses and lower operating expense, partly offset by lower non-fund based income.

Gross loans and advances increased by 7.3% year-on-year to RM35.6 billion, mainly supported by growth in Singapore, while deposits increased by 2.8% to RM38.4 billion.



RHB BANK BERHAD

Registration No. 196501000373 (6171-M)

**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS
FOR THE THREE MONTHS ENDED 31 MARCH 2026**

B2. Current Quarter vs Previous Quarter

Net profit of the Group decreased by 5.4% to RM856.8 million from RM905.7 million recorded in the preceding quarter ended 31 December 2025. This was primarily due to lower non-fund based income, higher allowances for credit losses and higher share of loss in associates, partly offset by lower operating expenses, lower tax expense and higher net funding income.

B3. Prospects for Financial Year 2026

Malaysia's economic path in 2026 could see some moderation stemming from a complex external environment. Growth will continue to be underpinned by continued domestic demand, relatively stable external trade conditions, and supportive government policies. However, the outlook is subject to heightened downside risks, particularly from intensified geopolitical tensions in the Middle East. Prolonged disruptions to global oil supply chains could exert upward pressure on energy prices, and its spillover effects on domestic inflation.

Within the banking sector, financial institutions continue to maintain fundamentally strong capital adequacy and ample liquidity buffers. Monetary policy decisions are expected to remain data-dependent, guided primarily by developments in economic growth prospects and evolving inflation dynamics.

Looking ahead, the Group remains committed to disciplined execution while proactively positioning itself to capitalise on emerging growth opportunities across its operating footprint. Concurrently, the Group will continue to maintain a vigilant stance toward external developments and evolving risks within the global macroeconomic environment.

B4. Variance of Actual Profit from Forecast Profit and Profit Guarantee

There were no profit forecast or profit guarantee issued by the Group and the Bank.



RHB BANK BERHAD
 Registration No. 196501000373 (6171-M)

**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS
 FOR THE THREE MONTHS ENDED 31 MARCH 2026**

B5. Taxation and Zakat

	1st Quarter Ended		Three Months Ended	
	31 March 2026	31 March 2025	31 March 2026	31 March 2025
	RM'000	RM'000	RM'000	RM'000
Group				
Income tax based on profit for the financial period				
- Malaysian income tax	188,428	155,055	188,428	155,055
- Overseas tax	18,274	14,066	18,274	14,066
Deferred tax	45,451	50,648	45,451	50,648
	252,153	219,769	252,153	219,769
Over provision in respect of prior financial years	(31,875)	(11,129)	(31,875)	(11,129)
Tax expense	220,278	208,640	220,278	208,640
Zakat	3,500	3,250	3,500	3,250
	223,778	211,890	223,778	211,890
Bank				
Income tax based on profit for the financial period				
- Malaysian income tax	96,503	92,092	96,503	92,092
- Overseas tax	15,498	12,418	15,498	12,418
Deferred tax	31,410	45,209	31,410	45,209
	143,411	149,719	143,411	149,719
Over provision in respect of prior financial years	(33,283)	-	(33,283)	-
	110,128	149,719	110,128	149,719

The effective tax rate of the Group for the first quarter and three months ended 31 March 2026 was lower than the statutory tax rate mainly due to the effects of lower tax rates in other tax jurisdictions and over provision of taxation in prior financial years.

The effective tax rate of the Bank for the first quarter and three months ended 31 March 2026 was lower than the statutory tax rate mainly due to certain income not subject to tax and over provision of taxation in prior financial years.

B6. Status of Corporate Proposals

There were no corporate proposals announced but not completed as at the end of the current financial period.



RHB BANK BERHAD

Registration No. 196501000373 (6171-M)

**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS
FOR THE THREE MONTHS ENDED 31 MARCH 2026**

B7. Deposits from Customers and Placements of Banks and Other Financial Institutions, Borrowings, Senior Debt Securities and Subordinated Obligations

(a) Deposits from customers and placements of banks and other financial institutions

	Group		Bank	
	As at 31 March 2026 RM'000	As at 31 December 2025 RM'000	As at 31 March 2026 RM'000	As at 31 December 2025 RM'000
Deposits from customers				
- One year or less	256,878,625	250,836,916	154,183,640	151,429,921
- More than one year	1,630,933	1,700,283	241,446	218,883
	<u>258,509,558</u>	<u>252,537,199</u>	<u>154,425,086</u>	<u>151,648,804</u>
Deposits and placements of banks and other financial institutions				
- Maturing within one year	22,359,201	26,576,461	24,756,493	28,628,987
- More than one year to three years	540,162	522,418	481,837	474,199
- More than three years to five years	2,207,565	2,269,938	2,061,838	2,116,910
- More than five years	1,705,187	1,649,010	1,309,771	1,263,087
	<u>26,812,115</u>	<u>31,017,827</u>	<u>28,609,939</u>	<u>32,483,183</u>

(b) Borrowings

	Group		Bank	
	As at 31 March 2026 RM'000	As at 31 December 2025 RM'000	As at 31 March 2026 RM'000	As at 31 December 2025 RM'000
Unsecured				
Term loan:				
- United States Dollar	2,822,022	2,828,982	1,908,404	1,913,126
- Singapore Dollar	313,797	315,587	313,797	315,587
Promissory note:				
- Indonesia Rupiah	19,081	40,223	-	-
Commercial paper	2,961,148	1,959,619	2,961,148	1,959,619
	<u>6,116,048</u>	<u>5,144,411</u>	<u>5,183,349</u>	<u>4,188,332</u>
Scheduled repayment of borrowings				
Term loan:				
- Within one year	313,797	315,587	313,797	315,587
- More than one year to three years	2,822,022	2,828,982	1,908,404	1,913,126
	<u>3,135,819</u>	<u>3,144,569</u>	<u>2,222,201</u>	<u>2,228,713</u>
Promissory note:				
- Within one year	19,081	40,223	-	-
Commercial paper:				
- Within one year	2,961,148	1,959,619	2,961,148	1,959,619
	<u>6,116,048</u>	<u>5,144,411</u>	<u>5,183,349</u>	<u>4,188,332</u>



RHB BANK BERHAD

Registration No. 196501000373 (6171-M)

**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS
FOR THE THREE MONTHS ENDED 31 MARCH 2026**

B7. Deposits from Customers and Placements of Banks and Other Financial Institutions, Borrowings, Senior Debt Securities and Subordinated Obligations (continued)

(c) Senior debt securities

	Group and Bank	
	As at 31 March 2026	As at 31 December 2025
	RM'000	RM'000
(i) Issued under the USD5 billion (or its equivalent in other currencies)		
Euro Medium Term Programme:		
- USD500 million 1.658% senior debt securities due in 2026	2,033,006	2,028,923
- AUD75 million 4.831% senior debt securities due in 2026	212,805	205,274
(ii) Issued under the RM10 billion (or its equivalent in other currencies)		
Multi-Currency Islamic Medium Term Notes Programme:		
- RM1,500 million 3.95% senior Sukuk Murabahah due in 2026	1,520,566	1,505,874
- RM1,500 million 4.38% senior Sukuk Murabahah due in 2028	1,523,948	1,507,717
- RM200 million 3.84% senior Sukuk Murabahah due in 2029	203,330	201,431
- RM400 million 3.96% senior Sukuk Murabahah due in 2031	406,854	402,942
- RM200 million 3.99% senior Sukuk Murabahah due in 2034	203,447	201,477
- RM900 million 3.81% senior Sukuk Murabahah due in 2032	908,203	899,733
(iii) Issued under the RM10 billion (or its equivalent in other currencies)		
Multi-Currency Note Programme:		
- RM50 million 3.99% senior debt securities due in 2030	50,295	50,809
	7,062,454	7,004,180
Fair value changes arising from fair value hedges	7,999	15,773
	7,070,453	7,019,953



RHB BANK BERHAD

Registration No. 196501000373 (6171-M)

**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS
FOR THE THREE MONTHS ENDED 31 MARCH 2026**

B7. Deposits from Customers and Placements of Banks and Other Financial Institutions, Borrowings, Senior Debt Securities and Subordinated Obligations (continued)

(d) Subordinated obligations

	Group		Bank	
	As at 31 March 2026 RM'000	As at 31 December 2025 RM'000	As at 31 March 2026 RM'000	As at 31 December 2025 RM'000
3.65% RM500 million Tier II Subordinated Notes 2021/2031	507,746	503,232	507,746	503,232
4.06% RM250 million Tier II Subordinated Sukuk Murabahah 2022/2032	254,505	252,002	-	-
4.40% RM500 million Tier II Subordinated Notes 2022/2032	500,053	505,587	500,053	505,587
4.45% RM100 million Tier II Subordinated Notes 2022/2032	102,182	101,085	-	-
4.51% RM500 million Tier II Subordinated Notes 2023/2033	504,366	510,039	504,366	510,039
4.00% RM500 million Tier II Subordinated Sukuk Murabahah 2024/2034	507,222	502,278	-	-
3.93% RM500 million Tier II Subordinated Notes 2025/2037	504,708	499,855	504,708	499,855
3.83% RM375 million Tier II Subordinated Notes 2025/2035	379,879	376,338	379,879	376,338
3.93% RM125 million Tier II Subordinated Notes 2025/2037	126,669	125,458	126,669	125,458
	3,387,330	3,375,874	2,523,421	2,520,509
Fair value changes arising from fair value hedges	3,514	5,998	-	-
	3,390,844	3,381,872	2,523,421	2,520,509

The subordinated obligations comprise unsecured liabilities of the Bank and its investment and islamic bank subsidiaries and are subordinated to the senior indebtedness in accordance with their respective terms and conditions of issuance and qualify as Tier II capital (as disclosed in Note A29) for the purpose of determining the capital adequacy ratios of the Bank and the respective subsidiaries.



RHB BANK BERHAD
 Registration No. 196501000373 (6171-M)

**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS
 FOR THE THREE MONTHS ENDED 31 MARCH 2026**

B8. Derivative Financial Instruments

Details of derivative financial instruments outstanding are as follows:

(a) Derivative financial instruments measured at their fair values together with their corresponding contract/notional amounts

Group	As at 31 March 2026			As at 31 December 2025		
	Contract/ Notional Amount	Fair Value		Contract/ Notional Amount	Fair Value	
	RM'000	Assets RM'000	Liabilities RM'000	RM'000	Assets RM'000	Liabilities RM'000
<u>Trading Derivatives:</u>						
Foreign exchange related contracts						
- Forwards/swaps	100,337,047	1,153,186	1,056,218	95,030,229	854,543	1,593,385
- Options	750,811	32,976	448	1,448,394	32,063	2,243
- Cross-currency interest rate swaps	11,228,070	444,552	142,264	10,315,018	370,761	173,322
	112,315,928	1,630,714	1,198,930	106,793,641	1,257,367	1,768,950
Interest rate related contracts						
- Swaps	242,863,341	914,909	777,679	231,673,551	844,728	712,961
Commodity related contracts						
- Options	1,152,463	42,519	42,519	1,289,886	28,142	28,144
Equity related contracts						
- Options	1,472,106	410,623	333,006	1,219,222	250,299	237,819
- Swaps	285,324	14,788	6,324	285,096	1,349	18,873
	1,757,430	425,411	339,330	1,504,318	251,648	256,692
Structured warrants	434,148	-	28,539	303,388	-	28,682
<u>Fair Value Hedging Derivatives:</u>						
Interest rate related contracts						
- Swaps	10,500,289	71,023	6,321	10,918,167	70,713	13,138
Total	369,023,599	3,084,576	2,393,318	352,482,951	2,452,598	2,808,567



RHB BANK BERHAD
 Registration No. 196501000373 (6171-M)

**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS
 FOR THE THREE MONTHS ENDED 31 MARCH 2026**

B8. Derivative Financial Instruments (continued)

Details of derivative financial instruments outstanding are as follows: (continued)

(a) Derivative financial instruments measured at their fair values together with their corresponding contract/notional amounts (continued)

Bank	As at 31 March 2026			As at 31 December 2025		
	Contract/ Notional Amount	Fair Value		Contract/ Notional Amount	Fair Value	
	RM'000	Assets RM'000	Liabilities RM'000	RM'000	Assets RM'000	Liabilities RM'000
By type						
<u>Trading Derivatives:</u>						
Foreign exchange related contracts						
- Forwards/swaps	109,550,887	1,191,467	1,200,472	106,644,548	1,067,431	1,630,457
- Options	750,811	32,976	448	1,448,394	32,063	2,243
- Cross-currency interest rate swaps	12,152,257	459,141	142,322	11,239,205	383,249	173,386
	122,453,955	1,683,584	1,343,242	119,332,147	1,482,743	1,806,086
Interest rate related contracts						
- Swaps	259,100,342	955,674	818,479	249,240,551	883,926	753,247
Commodity related contracts						
- Options	1,150,432	42,519	42,519	1,287,905	28,142	28,144
Equity related contracts						
- Options	1,515,213	296,121	289,483	1,249,312	161,652	168,644
<u>Fair Value Hedging Derivatives:</u>						
Interest rate related contracts						
- Swaps	4,125,289	32,752	3,794	4,128,167	37,663	5,944
Total	388,345,231	3,010,650	2,497,517	375,238,082	2,594,126	2,762,065



RHB BANK BERHAD

Registration No. 196501000373 (6171-M)

**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS
FOR THE THREE MONTHS ENDED 31 MARCH 2026**

B8. Derivative Financial Instruments (continued)

Details of derivative financial instruments outstanding are as follows: (continued)

(a) Derivative financial instruments measured at their fair values together with their corresponding contract/notional amounts (continued)

Group	As at 31 March 2026			As at 31 December 2025		
	Contract/ Notional Amount	Fair Value		Contract/ Notional Amount	Fair Value	
	RM'000	Assets RM'000	Liabilities RM'000	RM'000	Assets RM'000	Liabilities RM'000
By remaining period to maturity/ next re-pricing date						
<u>Trading Derivatives:</u>						
Foreign exchange related contracts						
- One year or less	104,997,788	1,331,811	1,101,706	99,746,044	985,070	1,637,052
- More than one year to three years	4,841,686	204,760	73,617	4,182,712	172,181	92,945
- More than three years	2,476,454	94,143	23,607	2,864,885	100,116	38,953
	112,315,928	1,630,714	1,198,930	106,793,641	1,257,367	1,768,950
Interest rate related contracts						
- One year or less	96,885,139	151,475	115,256	105,837,021	151,978	122,465
- More than one year to three years	73,177,437	239,111	215,054	65,764,458	218,228	189,130
- More than three years	72,800,765	524,323	447,369	60,072,072	474,522	401,366
	242,863,341	914,909	777,679	231,673,551	844,728	712,961
Commodity related contracts						
- One year or less	545,723	8,803	8,803	661,405	11,277	11,279
- More than one year to three years	273,740	13,707	13,707	295,113	16,865	16,865
- More than three years	333,000	20,009	20,009	333,368	-	-
	1,152,463	42,519	42,519	1,289,886	28,142	28,144
Equity related contracts						
- One year or less	1,715,874	423,697	337,714	1,457,620	249,899	254,963
- More than one year to three years	41,556	1,714	1,616	46,698	1,749	1,729
	1,757,430	425,411	339,330	1,504,318	251,648	256,692
Structured warrants						
- One year or less	434,148	-	28,539	303,388	-	28,682
	434,148	-	28,539	303,388	-	28,682
<u>Fair Value Hedging Derivatives:</u>						
Interest rate related contracts						
- One year or less	1,205,840	1,554	3,211	1,623,608	3,208	4,617
- More than one year to three years	8,794,449	63,886	3,110	8,794,559	59,326	8,521
- More than three years	500,000	5,583	-	500,000	8,179	-
	10,500,289	71,023	6,321	10,918,167	70,713	13,138
Total	369,023,599	3,084,576	2,393,318	352,482,951	2,452,598	2,808,567



RHB BANK BERHAD
Registration No. 196501000373 (6171-M)

**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS
FOR THE THREE MONTHS ENDED 31 MARCH 2026**

B8. Derivative Financial Instruments (continued)

Details of derivative financial instruments outstanding are as follows: (continued)

(a) Derivative financial instruments measured at their fair values together with their corresponding contract/notional amounts (continued)

Bank	As at 31 March 2026			As at 31 December 2025		
	Contract/ Notional Amount	Fair Value		Contract/ Notional Amount	Fair Value	
	RM'000	Assets RM'000	Liabilities RM'000	RM'000	Assets RM'000	Liabilities RM'000
By remaining period to maturity/ next re-pricing date						
<u>Trading Derivatives:</u>						
Foreign exchange related contracts						
- One year or less	115,135,815	1,384,681	1,246,018	112,284,550	1,210,446	1,674,188
- More than one year to three years	4,841,686	204,760	73,617	4,182,712	172,181	92,945
- More than three years	2,476,454	94,143	23,607	2,864,885	100,116	38,953
	122,453,955	1,683,584	1,343,242	119,332,147	1,482,743	1,806,086
Interest rate related contracts						
- One year or less	101,372,139	151,921	115,701	111,654,021	153,574	124,061
- More than one year to three years	83,927,438	273,880	249,825	76,514,458	248,695	219,599
- More than three years	73,800,765	529,873	452,953	61,072,072	481,657	409,587
	259,100,342	955,674	818,479	249,240,551	883,926	753,247
Commodity related contracts						
- One year or less	544,628	8,803	8,803	660,338	11,277	11,279
- More than one year to three years	272,804	13,707	13,707	294,199	16,865	16,865
- More than three years	333,000	20,009	20,009	333,368	-	-
	1,150,432	42,519	42,519	1,287,905	28,142	28,144
Equity related contracts						
- One year or less	1,475,082	294,472	287,867	1,202,614	159,903	166,915
- More than one year to three years	40,131	1,649	1,616	46,698	1,749	1,729
	1,515,213	296,121	289,483	1,249,312	161,652	168,644
<u>Fair Value Hedging Derivatives:</u>						
Interest rate related contracts						
- One year or less	705,840	1,108	3,211	708,608	2,172	4,057
- More than one year to three years	3,419,449	31,644	583	3,419,559	35,491	1,887
	4,125,289	32,752	3,794	4,128,167	37,663	5,944
Total	388,345,231	3,010,650	2,497,517	375,238,082	2,594,126	2,762,065



RHB BANK BERHAD
Registration No. 196501000373 (6171-M)

**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS
FOR THE THREE MONTHS ENDED 31 MARCH 2026**

B8. Derivative Financial Instruments (continued)

- (b) The Group's and the Bank's derivative financial instruments are subject to market, credit and liquidity risk, as follows:

Market Risk

Market risk on derivatives is the potential loss to the value of these contracts due to changes in price of the underlying items such as equities, interest rates, foreign exchange, credit spreads, commodities or other indices. The notional or contractual amounts provide only the volume of transactions outstanding at the reporting date and do not represent the amounts at risk. Exposure to market risk may be reduced through offsetting items from on and off-balance sheet positions.

Credit Risk

Credit risk arises from the possibility that a counterparty may be unable to meet the terms of a contract in which the Group and the Bank have a gain in a contract. As at the reporting date, the amounts of credit risk in the Group and the Bank, measured in terms of the cost to replace the profitable contracts, were RM3,084,576,000 (31 December 2025: RM2,452,598,000) and RM3,010,650,000 (31 December 2025: RM2,594,126,000) respectively. These amounts will increase or decrease over the life of the contracts, mainly as a function of maturity dates and market rates or prices.

Liquidity Risk

Liquidity risk on derivatives is the risk that the derivative position cannot be closed out promptly. Exposure to liquidity risk is reduced through contracting derivatives where the underlying items are widely traded.

- (c) Cash requirements of the derivatives may arise from margin requirements to post cash collateral with counterparties as the fair value moves beyond the agreed upon threshold limits in the counterparties' favour, or upon downgrade in the Bank's credit ratings. As at the reporting date, the Group and the Bank had posted cash collateral of RM511,486,000 (31 December 2025: RM524,513,000) and RM525,412,000 (31 December 2025: RM524,513,000) respectively, on their derivative contracts.
- (d) There have been no changes since the end of the previous financial year in respect of the following:
- (i) the types of derivative financial contracts entered into and the rationale for entering into such contracts, as well as the expected benefits accruing from these contracts; and
 - (ii) the risk management policies in place for mitigating and controlling the risks associated with these financial derivative contracts.
- (e) Related accounting policies

Derivatives are initially recognised at fair value on the date on which derivative contracts are entered into and are subsequently remeasured at their fair values. All derivatives are carried as assets when fair values are positive and as liabilities when fair values are negative.

The method of recognising the resulting fair value gain or loss depends on whether the derivative is designated and qualified as a hedging instrument, and if so, the nature of the item being hedged. The Group and the Bank designate certain derivatives as either: (1) hedges of the fair value of recognised assets or liabilities or firm commitments (fair value hedge); or (2) net investment hedge. Hedge accounting is used for derivatives designated in this way provided certain criteria are met.



RHB BANK BERHAD

Registration No. 196501000373 (6171-M)

**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS
FOR THE THREE MONTHS ENDED 31 MARCH 2026**

B8. Derivative Financial Instruments (continued)

(e) Related accounting policies (continued)

(i) Fair value hedge

Changes in the fair value of derivatives that are designated and qualified as fair value hedges are recorded in the income statements, together with any changes in the fair value of the hedged assets or liabilities that are attributable to the hedged risk.

The Group and the Bank apply fair value hedge accounting for hedging fixed interest risk on loans, advances and financing, financial assets at FVOCI, financial investments at amortised cost, recourse obligation on loans sold to Cagamas, senior debt securities and subordinated obligations. The gain or loss relating to the effective portion of interest rate swaps hedging on loans, advances and financing, financial investments at amortised cost, recourse obligation on loans sold to Cagamas, senior debt securities and subordinated obligations is recognised in income statements within other operating income. The gain or loss relating to the ineffective portion is recognised in income statements within net gain or loss on fair value hedges.

For fair value hedge of financial assets designated as FVOCI, any changes in fair value of the hedged financial assets FVOCI are recycled from FVOCI reserves to income statements, while the changes in fair value of the derivatives that is related to the effective portion of the hedge is recognised in income statements within other operating income. The ineffective portion of the aforesaid hedging derivatives is recognised in income statements within net gain or loss on fair value changes of derivatives.

For financial instruments measured at amortised cost, if the hedge no longer meets the criteria for hedge accounting, the adjustment to the carrying amount of a hedged item for which the effective interest method is used is amortised to the income statements over the period to maturity and recorded as other operating income. Effective interest rate amortisation may begin as soon as an adjustment exists and no later than when the hedged item ceases to be adjusted for changes in its fair value attributable to the risk being hedged. If the hedged item is derecognised, the unamortised fair value adjustment is recognised immediately in the income statements.

(ii) Net investment hedge

Net investment hedge is a hedge against the exposure to exchange rate fluctuations on the net assets of the Group's foreign operations/subsidiaries. Any gain or loss on the hedging instrument relating to the effective portion of the hedge is recognised directly in the foreign currency translation reserve in equity via other comprehensive income while any gain or loss relating to the ineffective portion is recognised directly in the income statements. On disposal of the foreign operations/subsidiaries, the cumulative value of any such gains or losses recognised in equity is transferred to the income statements.

(iii) Derivatives that do not qualify for hedge accounting

Certain derivative instruments do not qualify for hedge accounting. Changes in the fair value of any derivative instrument that does not qualify for hedge accounting are recognised immediately in the income statements.



RHB BANK BERHAD
Registration No. 196501000373 (6171-M)

**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS
FOR THE THREE MONTHS ENDED 31 MARCH 2026**

B9. Fair Value of Financial Instruments

The Group and the Bank analyses its financial instruments measured at fair value into three categories as described below:

Level 1: Quoted prices (unadjusted) in active markets for identical assets or liabilities.

Level 2: Quoted prices for identical or similar instruments in markets that are not active; and model-derived valuations in which inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly or indirectly.

Level 3: Valuations derived from valuation techniques in which significant inputs are not based on observable market data.

The table below shows financial instruments carried at fair value analysed by level within the fair value hierarchy:

Group	Level 1	Level 2	Level 3	Total
	RM'000	RM'000	RM'000	RM'000
31 March 2026				
<u>Financial assets</u>				
Financial assets at FVTPL:	594,232	5,107,412	758,097	6,459,741
- Money market instruments	-	2,778,793	-	2,778,793
- Quoted securities	594,232	-	-	594,232
- Unquoted securities	-	2,328,619	758,097	3,086,716
Financial assets at FVOCI:	4,263	54,665,225	886,050	55,555,538
- Money market instruments	-	23,004,050	-	23,004,050
- Quoted securities	4,263	-	-	4,263
- Unquoted securities	-	31,661,175	886,050	32,547,225
Derivative assets	-	3,084,576	-	3,084,576
	598,495	62,857,213	1,644,147	65,099,855
<u>Financial liabilities</u>				
Derivative liabilities	28,539	2,364,779	-	2,393,318
31 December 2025				
<u>Financial assets</u>				
Financial assets at FVTPL:	619,031	4,492,565	747,321	5,858,917
- Money market instruments	-	1,532,441	-	1,532,441
- Quoted securities	619,031	-	-	619,031
- Unquoted securities	-	2,960,124	747,321	3,707,445
Financial assets at FVOCI:	3,862	55,133,875	886,175	56,023,912
- Money market instruments	-	23,048,171	-	23,048,171
- Quoted securities	3,862	-	-	3,862
- Unquoted securities	-	32,085,704	886,175	32,971,879
Derivative assets	-	2,452,598	-	2,452,598
	622,893	62,079,038	1,633,496	64,335,427
<u>Financial liabilities</u>				
Derivative liabilities	28,682	2,779,885	-	2,808,567



RHB BANK BERHAD
 Registration No. 196501000373 (6171-M)

**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS
 FOR THE THREE MONTHS ENDED 31 MARCH 2026**

B9. Fair Value of Financial Instruments (continued)

The table below shows financial instruments carried at fair value analysed by level within the fair value hierarchy (continued):

Bank	Level 1	Level 2	Level 3	Total
	RM'000	RM'000	RM'000	RM'000
31 March 2026				
<u>Financial assets</u>				
Financial assets at FVTPL:	214,481	2,996,725	-	3,211,206
- Money market instruments	-	2,093,602	-	2,093,602
- Quoted securities	214,481	-	-	214,481
- Unquoted securities	-	903,123	-	903,123
Financial assets at FVOCI:	-	45,436,779	839,056	46,275,835
- Money market instruments	-	19,221,867	-	19,221,867
- Unquoted securities	-	26,214,912	839,056	27,053,968
Derivative assets	-	3,010,650	-	3,010,650
	<u>214,481</u>	<u>51,444,154</u>	<u>839,056</u>	<u>52,497,691</u>
<u>Financial liabilities</u>				
Derivative liabilities	-	2,497,517	-	2,497,517
31 December 2025				
<u>Financial assets</u>				
Financial assets at FVTPL:	153,056	2,644,330	-	2,797,386
- Money market instruments	-	1,251,139	-	1,251,139
- Quoted securities	153,056	-	-	153,056
- Unquoted securities	-	1,393,191	-	1,393,191
Financial assets at FVOCI:	-	45,826,900	839,143	46,666,043
- Money market instruments	-	19,374,767	-	19,374,767
- Unquoted securities	-	26,452,133	839,143	27,291,276
Derivative assets	-	2,594,126	-	2,594,126
	<u>153,056</u>	<u>51,065,356</u>	<u>839,143</u>	<u>52,057,555</u>
<u>Financial liabilities</u>				
Derivative liabilities	-	2,762,065	-	2,762,065

There were no transfers between Level 1 and 2 during the financial period/year.



RHB BANK BERHAD

Registration No. 196501000373 (6171-M)

**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS
FOR THE THREE MONTHS ENDED 31 MARCH 2026**

B9. Fair Value of Financial Instruments (continued)

(i) Valuation techniques

Financial instruments are classified as Level 1 if their values are observable in an active market. Such instruments are valued by reference to unadjusted quoted prices for identical assets or liabilities in active markets where the quoted prices is readily available, and the price represents actual and regularly occurring market transactions. An active market is one in which transactions occur with sufficient volume and frequency to provide pricing information on an on-going basis. These would include quoted securities and unit trusts.

Where fair value is determined using unquoted market prices in less active markets or quoted prices for similar assets and liabilities, such instruments are generally classified as Level 2. In cases where quoted prices are generally not available, the Group and the Bank then determine fair value based upon valuation techniques that use market parameters including but not limited to yield curves, volatilities and foreign exchange rates as inputs. The majority of valuation techniques employ only observable market data. These would include certain bonds, government bonds, corporate debt securities and derivatives.

Financial instruments are classified as Level 3 if their valuation incorporates significant inputs that are not based on observable market data (unobservable inputs). This category includes unquoted shares held for socio-economic reasons, unquoted private equity funds, non-transferable and non-tradable perpetual notes/sukuk, impaired securities and unquoted corporate loan stocks. Fair values for shares held for socio-economic reasons are based on the net tangible assets of the affected companies. Fair values for unquoted private equity funds are based on enterprise valuation method where the main input include earnings before interest, taxes, depreciation and amortisation ('EBITDA'), comparable companies earning multiple and marketable discount. For unquoted corporate loan stocks, discounted cash flow analysis has been performed to determine the recoverability of the instruments.

(ii) Reconciliation of fair value movements in Level 3

The following represents the changes in Level 3 instruments for the Group and the Bank:

	Group		Bank	
	As at 31 March 2026 RM'000	As at 31 December 2025 RM'000	As at 31 March 2026 RM'000	As at 31 December 2025 RM'000
Financial assets at FVTPL				
Balance as at the beginning of the financial period/year	747,321	873,279	-	-
Total net gain/(loss) recognised in income statements	4,062	(50,333)	-	-
Purchases	8,412	2,495	-	-
Distribution	(3)	(367)	-	-
Exchange differences	(1,695)	(77,753)	-	-
Balance as at the end of the financial period/year	<u>758,097</u>	<u>747,321</u>	<u>-</u>	<u>-</u>
Financial assets at FVOCI				
Balance as at the beginning of the financial period/year	886,175	827,758	839,143	782,050
Total net (loss)/gain recognised in other comprehensive income	(87)	58,684	(87)	57,093
Purchases	-	-	-	-
Settlement/disposal	-	-	-	-
Exchange differences	(38)	(267)	-	-
Balance as at the end of the financial period/year	<u>886,050</u>	<u>886,175</u>	<u>839,056</u>	<u>839,143</u>



RHB BANK BERHAD
Registration No. 196501000373 (6171-M)

**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS
FOR THE THREE MONTHS ENDED 31 MARCH 2026**

B10. Dividends

No dividend has been declared for the first quarter ended 31 March 2026.

B11. Earnings per Share ('EPS')

(a) Basic EPS

The basic EPS of the Group is calculated by dividing the net profit for the period attributable to equity holders of the Bank by the weighted average number of ordinary shares in issue during the period.

	1st Quarter Ended		Three Months Ended	
	31 March	31 March	31 March	31 March
	2026	2025	2026	2025
Profit attributable to equity holders of the Bank (RM'000)	856,757	750,031	856,757	750,031
Weighted average number of ordinary shares in issue ('000)	4,361,914	4,359,490	4,361,914	4,359,490
Basic EPS (sen)	19.64	17.20	19.64	17.20

(b) Diluted EPS

The diluted EPS of the Group is calculated by dividing the net profit for the period/year attributable to equity holders of the Bank by the weighted average number of ordinary shares in issue, which has been adjusted for the number of ordinary shares that could have been issued under the SGS. In the diluted EPS calculation, it is assumed that certain number of ordinary shares under the SGS are vested and awarded to employees through issuance of additional ordinary shares, and all performance conditions are achieved. A calculation is done to determine the number of ordinary shares that could have been issued at fair value based on the monetary value of the SGS entitlement granted. This calculation serves to determine the number of dilutive shares to be added to the weighted average ordinary shares in issue for the purpose of computing the dilution. No adjustment was made to the net profit for the period.

	1st Quarter Ended		Three Months Ended	
	31 March	31 March	31 March	31 March
	2026	2025	2026	2025
Profit attributable to equity holders of the Bank (RM'000)	856,757	750,031	856,757	750,031
Weighted average number of ordinary shares in issue ('000)	4,361,914	4,359,490	4,361,914	4,359,490
Effect of dilution ('000)	13,169	12,922	13,169	12,922
Adjusted weighted average number of ordinary shares in issue ('000)	4,375,083	4,372,412	4,375,083	4,372,412
Diluted EPS (sen)	19.58	17.15	19.58	17.15

BY ORDER OF THE BOARD

AZMAN SHAH MD YAMAN
(License No. LS0006901)

Company Secretary
29 May 2026