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

INTERIM FINANCIAL STATEMENTS
UNAUDITED INCOME STATEMENTS
FOR THE SIX MONTHS ENDED 30 JUNE 2026

	Note	2nd Quarter Ended 30 June 2026 RM'000	2nd Quarter Ended 30 June 2025 RM'000	Six Months Ended 30 June 2026 RM'000	Six Months Ended 30 June 2025 RM'000
Group					
Interest income	A8	**2,381,169**	2,491,809	**4,674,572**	5,001,984
Interest expense	A9	**(1,342,811)**	(1,538,773)	**(2,628,733)**	(3,079,164)
Net interest income		**1,038,358**	953,036	**2,045,839**	1,922,820
Other operating income	A10	**428,446**	856,780	**955,103**	1,377,113
Income from Islamic Banking business	A31(b)	**694,041**	345,172	**1,355,840**	902,691
Net income		**2,160,845**	2,154,988	**4,356,782**	4,202,624
Other operating expenses	A11	**(1,022,296)**	(1,015,509)	**(2,037,486)**	(1,986,187)
Operating profit before allowances		**1,138,549**	1,139,479	**2,319,296**	2,216,437
Allowance for credit losses on financial assets	A12	**(80,123)**	(89,444)	**(170,424)**	(195,232)
		1,058,426	1,050,035	**2,148,872**	2,021,205
Share of results of associates		**(14,275)**	(8,142)	**(23,896)**	(16,646)
Profit before taxation and zakat		**1,044,151**	1,041,893	**2,124,976**	2,004,559
Taxation and zakat	B5	**(236,128)**	(237,072)	**(459,906)**	(448,962)
Net profit for the financial period		**808,023**	804,821	**1,665,070**	1,555,597
Attributable to:					
- Equity holders of the Bank		**807,151**	803,500	**1,663,908**	1,553,531
- Non-controlling interests		**872**	1,321	**1,162**	2,066
		808,023	804,821	**1,665,070**	1,555,597
Earnings per share (sen):					
- Attributable to equity holders of the Bank					
- Basic	B11	**18.50**	18.43	**38.15**	35.64
- Diluted	B11	**18.45**	18.38	**38.03**	35.53

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 SIX MONTHS ENDED 30 JUNE 2026

	2nd Quarter Ended		Six Months Ended	
	30 June 2026	30 June 2025	30 June 2026	30 June 2025
	RM'000	RM'000	RM'000	RM'000
Group				
Net profit for the financial period	**808,023**	804,821	**1,665,070**	1,555,597
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
(b) Equity instruments designated at fair value through other comprehensive income ('FVOCI')				
- Unrealised net gain on revaluation	**53,545**	60,287	**53,779**	60,110
(ii) Items that will be reclassified subsequently to profit or loss:				
(a) Foreign currency translation reserves				
- Currency translation differences	**23,711**	(133,971)	**2,408**	(148,166)
(b) Debt instruments measured at FVOCI				
- Unrealised net (loss)/gain on revaluation	**162,631**	661,765	**(295,876)**	961,145
- Net transfer to income statements on disposal	**(28,648)**	(100,740)	**(91,087)**	(134,191)
- Changes in expected credit losses and exchange differences	**(3,205)**	10,816	**1,877**	12,205
Income tax relating to components of other comprehensive loss/(income)	**(32,130)**	(134,654)	**92,965**	(198,675)
Other comprehensive (loss)/income, net of tax, for the financial period	**175,904**	363,503	**(236,413)**	552,499
Total comprehensive income for the financial period	**983,927**	1,168,324	**1,428,657**	2,108,096
Total comprehensive income attributable to:				
- Equity holders of the Bank	**983,128**	1,167,068	**1,427,609**	2,106,166
- Non-controlling interests	**799**	1,256	**1,048**	1,930
	983,927	1,168,324	**1,428,657**	2,108,096

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 SIX MONTHS ENDED 30 JUNE 2026

	Note	2nd Quarter Ended 30 June 2026 RM'000	2nd Quarter Ended 30 June 2025 RM'000	Six Months Ended 30 June 2026 RM'000	Six Months Ended 30 June 2025 RM'000
Bank					
Interest income	A8	**2,377,937**	2,486,764	**4,668,941**	4,996,691
Interest expense	A9	**(1,363,599)**	(1,520,571)	**(2,659,011)**	(3,040,974)
Net interest income		**1,014,338**	966,193	**2,009,930**	1,955,717
Other operating income	A10	**370,263**	440,401	**1,078,842**	1,085,991
Income from Islamic Banking business	A31(b)	**1,128**	5,687	**1,290**	2,605
Net income		**1,385,729**	1,412,281	**3,090,062**	3,044,313
Other operating expenses	A11	**(697,776)**	(653,636)	**(1,417,590)**	(1,294,397)
Operating profit before allowances		**687,953**	758,645	**1,672,472**	1,749,916
Allowance for credit losses on financial assets	A12	**(17,353)**	(154,002)	**(42,799)**	(199,421)
Profit before taxation		**670,600**	604,643	**1,629,673**	1,550,495
Taxation	B5	**(155,052)**	(150,906)	**(265,180)**	(300,625)
Net profit for the financial period		**515,548**	453,737	**1,364,493**	1,249,870

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 SIX MONTHS ENDED 30 JUNE 2026

	2nd Quarter Ended		Six Months Ended	
	30 June 2026	30 June 2025	30 June 2026	30 June 2025
	RM'000	RM'000	RM'000	RM'000
Bank				
Net profit for the financial period	**515,548**	453,737	**1,364,493**	1,249,870
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 gain on revaluation	**50,229**	58,858	**50,142**	58,564
(ii) Items that will be reclassified subsequently to profit or loss:				
(a) Foreign currency translation reserves				
- Currency translation differences	**13,907**	(2,805)	**(351)**	10,122
(b) Debt instruments measured at FVOCI				
- Unrealised net (loss)/gain on revaluation	**163,014**	578,734	**(241,260)**	836,176
- Net transfer to income statements on disposal	**(21,457)**	(93,625)	**(74,563)**	(120,612)
- Changes in expected credit losses and exchange differences	**(3,237)**	10,071	**1,568**	11,550
Income tax relating to components of other comprehensive loss/(income)	**(33,974)**	(116,426)	**75,797**	(171,735)
Other comprehensive (loss)/income, net of tax, for the financial period	**168,482**	434,807	**(188,667)**	624,065
Total comprehensive income for the financial period	**684,030**	888,544	**1,175,826**	1,873,935

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 30 JUNE 2026

	Note	Group As at 30 June 2026 RM'000	Group As at 31 December 2025 RM'000	Bank As at 30 June 2026 RM'000	Bank As at 31 December 2025 RM'000
ASSETS					
Cash and short-term funds		**11,215,140**	6,647,983	**10,400,757**	7,018,100
Securities purchased under resale agreements		**23,133**	34,474	**-**	-
Deposits and placements with banks and other financial institutions		**941,405**	548,947	**5,227,551**	8,549,203
Investment account due from designated financial institutions	A13	**-**	-	**6,997,863**	6,719,876
Financial assets at fair value through profit or loss ('FVTPL')	A14	**7,425,589**	5,858,917	**4,168,324**	2,797,386
Financial assets at fair value through other comprehensive income ('FVOCI')	A15	**58,071,515**	56,023,912	**48,271,782**	46,666,043
Financial investments at amortised cost	A16	**31,036,509**	27,815,410	**18,109,827**	17,268,818
Loans, advances and financing	A17	**255,486,460**	247,910,408	**144,833,826**	141,194,266
Clients' and brokers' balances		**1,072,101**	741,613	**-**	**-**
Insurance/reinsurance contract assets		**461,776**	470,850	**-**	**-**
Other assets	A18	**2,675,294**	2,075,385	**2,134,340**	2,168,579
Derivative assets	B8	**3,256,146**	2,452,598	**3,280,599**	2,594,126
Statutory deposits		**2,311,926**	2,286,380	**1,142,549**	1,152,093
Tax recoverable		**70,256**	80,447	**19,596**	-
Deferred tax assets		**575,098**	523,223	**307,829**	257,536
Investments in subsidiaries		**-**	-	**4,802,076**	4,806,459
Investments in associates		**69,983**	64,675	**174,120**	144,800
Right-of-use assets		**113,558**	111,586	**83,822**	84,855
Property, plant and equipment		**930,065**	989,733	**723,738**	780,971
Goodwill		**2,649,307**	2,649,307	**1,714,913**	1,714,913
Intangible assets		**845,610**	818,394	**766,010**	731,299
TOTAL ASSETS		**379,230,871**	358,104,242	**253,159,522**	244,649,323

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 30 JUNE 2026

		Group		Bank	
	Note	As at 30 June 2026	As at 31 December 2025	As at 30 June 2026	As at 31 December 2025
		RM'000	RM'000	RM'000	RM'000
LIABILITIES					
Deposits from customers	A19/B7(a)	**268,224,496**	252,537,199	**156,259,555**	151,648,804
Deposits and placements of banks and other financial institutions	A20/B7(a)	**30,778,849**	31,017,827	**32,393,530**	32,483,183
Obligations on securities sold under repurchase agreements		**10,593,757**	7,440,728	**15,220,759**	11,568,389
Investment accounts	A21	**363,741**	11,004	**-**	-
Bills and acceptances payable		**189,513**	283,233	**188,146**	281,027
Clients' and brokers' balances		**1,152,393**	848,739	**-**	-
Insurance/reinsurance contract liabilities		**1,238,168**	1,186,590	**-**	-
Other liabilities	A22	**12,751,423**	9,226,929	**8,821,308**	5,786,832
Derivative liabilities	B8	**2,041,077**	2,808,567	**2,169,092**	2,762,065
Recourse obligation on loans sold to Cagamas Berhad ('Cagamas')		**3,384,807**	2,772,403	**-**	-
Provision for taxation and zakat		**110,887**	97,704	**-**	4,684
Deferred tax liabilities		**14,946**	14,673	**-**	-
Lease liabilities		**124,171**	122,306	**87,138**	88,054
Borrowings	B7(b)	**7,318,838**	5,144,411	**6,378,187**	4,188,332
Senior debt securities	B7(c)	**3,570,374**	7,019,953	**3,269,181**	7,019,953
Subordinated obligations	B7(d)	**3,285,367**	3,381,872	**2,427,207**	2,520,509
TOTAL LIABILITIES		**345,142,807**	323,914,138	**227,214,103**	218,351,832
EQUITY					
Share capital		**8,701,097**	8,701,097	**8,701,097**	8,701,097
Reserves		**25,344,583**	25,445,021	**17,244,322**	17,596,394
Equity attributable to holders of the Bank		**34,045,680**	34,146,118	**25,945,419**	26,297,491
Non-controlling interests ('NCI')		**42,384**	43,986	**-**	-
TOTAL EQUITY		**34,088,064**	34,190,104	**25,945,419**	26,297,491
TOTAL LIABILITIES AND EQUITY		**379,230,871**	358,104,242	**253,159,522**	244,649,323
COMMITMENTS AND CONTINGENCIES	A27(a)	**473,000,524**	427,187,389	**477,427,456**	434,482,666
NET ASSETS PER SHARE ATTRIBUTABLE TO EQUITY HOLDERS OF THE BANK (RM)		**7.81**	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 SIX MONTHS ENDED 30 JUNE 2026

	← Attributable to equity holders of the Bank →										
Group	**Share Capital RM'000**	**Statutory Reserves RM'000**	**Regulatory Reserves RM'000**	**FVOCI Reserves RM'000**	**Translation Reserves RM'000**	**Other Reserves RM'000**	**Share-Based Payment Reserves RM'000**	**Retained Profits RM'000**	**Total Shareholders' Equity RM'000**	**Non-controlling Interests RM'000**	**Total Equity RM'000**
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	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**1,663,908**	**1,663,908**	**1,162**	**1,665,070**
Foreign currency translation reserves:											
- Currency translation differences	**-**	**923**	**-**	**-**	**1,590**	**-**	**5**	**-**	**2,518**	**(110)**	**2,408**
Financial assets measured at FVOCI:											
- Equity instruments											
- Unrealised net gain on revaluation	**-**	**-**	**-**	**53,779**	**-**	**-**	**-**	**-**	**53,779**	**-**	**53,779**
- Debt instruments											
- Unrealised net loss on revaluation	**-**	**-**	**-**	**(295,876)**	**-**	**-**	**-**	**-**	**(295,876)**	**-**	**(295,876)**
- Net transfer to income statements on disposal	**-**	**-**	**-**	**(91,087)**	**-**	**-**	**-**	**-**	**(91,087)**	**-**	**(91,087)**
- Changes in expected credit losses and exchange differences	**-**	**-**	**-**	**1,877**	**-**	**-**	**-**	**-**	**1,877**	**-**	**1,877**
Actuarial loss on defined benefit plan of subsidiaries	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**(475)**	**(475)**	**(4)**	**(479)**
Income tax relating to components of other comprehensive loss	**-**	**-**	**-**	**92,918**	**-**	**-**	**-**	**47**	**92,965**	**-**	**92,965**
Other comprehensive (loss)/income, net of tax, for the financial period	**-**	**923**	**-**	**(238,389)**	**1,590**	**-**	**5**	**(428)**	**(236,299)**	**(114)**	**(236,413)**
Total comprehensive income/(loss) for the financial period	**-**	**923**	**-**	**(238,389)**	**1,590**	**-**	**5**	**1,663,480**	**1,427,609**	**1,048**	**1,428,657**
Dividends paid	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**(1,526,670)**	**(1,526,670)**	**(2,650)**	**(1,529,320)**
Share-based payment expenses	**-**	**-**	**-**	**-**	**-**	**-**	**(1,233)**	**-**	**(1,233)**	**-**	**(1,233)**
Shares of reserve of an associate	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**(144)**	**(144)**	**-**	**(144)**
Transfer to regulatory reserves	**-**	**-**	**187,305**	**-**	**-**	**-**	**-**	**(187,305)**	**-**	**-**	**-**
Balance as at 30 June 2026	**8,701,097**	**103,104**	**2,026,765**	**473,878**	**275,418**	**25,975**	**35,761**	**22,403,682**	**34,045,680**	**42,384**	**34,088,064**

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 SIX MONTHS ENDED 30 JUNE 2026

	Attributable to equity holders of the Bank										
Group	**Share Capital RM'000**	**Statutory Reserves RM'000**	**Regulatory Reserves RM'000**	**FVOCI Reserves RM'000**	**Translation Reserves RM'000**	**Other Reserves RM'000**	**Share-Based Payment Reserves RM'000**	**Retained Profits RM'000**	**Total Shareholders' Equity RM'000**	**Non-controlling Interests RM'000**	**Total Equity RM'000**
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	-	-	-	-	-	-	-	1,553,531	1,553,531	2,066	1,555,597
Foreign currency translation reserves:											
- Currency translation differences	-	(6,705)	-	-	(141,416)	-	90	-	(148,031)	(135)	(148,166)
Financial assets measured at FVOCI:											
- Equity instruments											
- Unrealised net gain on revaluation	-	-	-	60,110	-	-	-	-	60,110	-	60,110
- Debt instruments											
- Unrealised net gain on revaluation	-	-	-	961,145	-	-	-	-	961,145	-	961,145
- Net transfer to income statements on disposal	-	-	-	(134,191)	-	-	-	-	(134,191)	-	(134,191)
- Changes in expected credit losses and exchange differences	-	-	-	12,205	-	-	-	-	12,205	-	12,205
Actuarial gain on defined benefit plan of subsidiaries	-	-	-	-	-	-	-	70	70	1	71
Income tax relating to components of other comprehensive income	-	-	-	(198,470)	-	-	-	(203)	(198,673)	(2)	(198,675)
Other comprehensive income/(loss), net of tax, for the financial period	-	(6,705)	-	700,799	(141,416)	-	90	(133)	552,635	(136)	552,499
Total comprehensive income/(loss) for the financial period	-	(6,705)	-	700,799	(141,416)	-	90	1,553,398	2,106,166	1,930	2,108,096
Dividends paid	-	-	-	-	-	-	-	(1,220,657)	(1,220,657)	(530)	(1,221,187)
Share-based payment expenses	-	-	-	-	-	-	10,719	-	10,719	-	10,719
Transfer to statutory reserve	-	353	-	-	-	-	-	(353)	-	-	-
Transfer to regulatory reserves	-	-	167,846	-	-	-	-	(167,846)	-	-	-
Liquidation of a subsidiary	-	-	-	-	(10,027)	-	-	-	(10,027)	-	(10,027)
Balance as at 30 June 2025	8,687,255	106,023	1,856,543	893,886	481,403	25,975	46,397	21,280,938	33,378,420	40,545	33,418,965

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 SIX MONTHS ENDED 30 JUNE 2026

	Non-Distributable					Distributable	
Bank	**Share Capital RM'000**	**Regulatory Reserves RM'000**	**FVOCI Reserves RM'000**	**Translation Reserves RM'000**	**Share-Based Payment Reserves RM'000**	**Retained Profits RM'000**	**Total Equity 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	-	-	-	-	-	1,364,493	1,364,493
Foreign currency translation reserves:							
- Currency translation differences	-	-	-	(351)	-	-	(351)
Financial assets measured at FVOCI:							
- Equity instruments							
- Unrealised net gain on revaluation	-	-	50,142	-	-	-	50,142
- Debt instruments							
- Unrealised net loss on revaluation	-	-	(241,260)	-	-	-	(241,260)
- Net transfer to income statements on disposal	-	-	(74,563)	-	-	-	(74,563)
- Changes in expected credit losses and exchange differences	-	-	1,568	-	-	-	1,568
Income tax relating to components of other comprehensive loss	-	-	75,797	-	-	-	75,797
Other comprehensive loss, net of tax, for the financial period	-	-	(188,316)	(351)	-	-	(188,667)
Total comprehensive income/(loss) for the financial period	-	-	(188,316)	(351)	-	1,364,493	1,175,826
Dividends paid	-	-	-	-	-	(1,526,670)	(1,526,670)
Share-based payment expenses	-	-	-	-	(1,228)	-	(1,228)
Transfer to regulatory reserves	-	131,425	-	-	-	(131,425)	-
Balance as at 30 June 2026	8,701,097	1,146,907	459,198	348,850	35,761	15,253,606	25,945,419

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 SIX MONTHS ENDED 30 JUNE 2026

	Non-Distributable					Distributable	
Bank	**Share Capital RM'000**	**Regulatory Reserves RM'000**	**FVOCI Reserves RM'000**	**Translation Reserves RM'000**	**Share-Based Payment Reserves RM'000**	**Retained Profits RM'000**	**Total Equity 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	-	-	-	-	-	1,249,870	1,249,870
Foreign currency translation reserves:							
- Currency translation differences	-	-	-	10,122	-	-	10,122
Financial assets measured at FVOCI:							
- Equity instruments							
- Unrealised net gain on revaluation	-	-	58,564	-	-	-	58,564
- Debt instruments							
- Unrealised net gain on revaluation	-	-	836,176	-	-	-	836,176
- Net transfer to income statements on disposal	-	-	(120,612)	-	-	-	(120,612)
- Changes in expected credit losses and exchange differences	-	-	11,550	-	-	-	11,550
Income tax relating to components of other comprehensive income	-	-	(171,735)	-	-	-	(171,735)
Other comprehensive income, net of tax, for the financial period	-	-	613,943	10,122	-	-	624,065
Total comprehensive income for the financial period	-	-	613,943	10,122	-	1,249,870	1,873,935
Dividends paid	-	-	-	-	-	(1,220,657)	(1,220,657)
Share-based payment expenses	-	-	-	-	10,809	-	10,809
Transfer from regulatory reserves	-	(45,698)	-	-	-	45,698	-
Balance as at 30 June 2025	8,687,255	992,469	799,848	444,182	46,397	14,705,132	25,675,283

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.

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INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENTS OF CASH FLOWS
FOR THE SIX MONTHS ENDED 30 JUNE 2026

Group	Six Months Ended 30 June 2026 RM'000	30 June 2025 RM'000
Cash flows from operating activities		
Profit before taxation and zakat	**2,124,976**	2,004,559
Adjustments for:		
Allowance for credit losses on loans, advances and financing	**355,752**	429,856
Allowance for credit losses on other financial assets	**3,643**	256
Property, plant and equipment:		
- Depreciation	**74,236**	69,464
- Gain on disposal	**(100)**	(52)
- Written off	**142**	33
Intangible assets:		
- Amortisation	**102,292**	96,796
Right-of-use assets:		
- Depreciation	**32,058**	32,897
- Gain on modification	**(2)**	(19)
Share-based payment expenses	**(986)**	10,719
Net allowance charge/(written back) on financial assets at FVOCI and financial investments at amortised cost	**2,656**	(20,163)
Net gain on financial instruments	**(242,849)**	(83,055)
Dividend income from financial assets at FVTPL and financial assets at FVOCI	**(39,420)**	(48,626)
Share of results of associates	**23,896**	16,646
Gain on disposal of a subsidiary	**-**	(11,427)
Gain on liquidation of a subsidiary	**-**	(10,027)
Interest expense on borrowings, senior debt securities, subordinated obligations and lease liabilities	**288,718**	234,924
Other non-cash items	**(1,713,151)**	(1,748,511)
Operating profit before working capital changes	**1,011,861**	974,270
(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	**(1,610,616)**	565,236
Securities purchased under resale agreements	**11,341**	(2,094)
Financial assets at FVTPL	**(1,598,129)**	(578,126)
Loans, advances and financing	**(7,961,268)**	(3,889,953)
Clients' and brokers' balances	**(331,421)**	26,266
Other assets	**(1,172,703)**	45,977
Statutory deposits	**(24,157)**	1,534,889
	(12,686,953)	(2,297,805)

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.

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INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENTS OF CASH FLOWS (CONTINUED)
FOR THE SIX MONTHS ENDED 30 JUNE 2026

	Six Months Ended	
	30 June 2026	30 June 2025
Group	RM'000	RM'000
Cash flows from operating activities (continued)		
Increase/(Decrease) in operating liabilities:		
Deposits from customers	**15,786,659**	1,368,665
Deposits and placements of banks and other financial institutions	**(201,225)**	3,010,511
Obligations on securities sold under repurchase agreements	**3,153,113**	(4,295,609)
Investment accounts	**352,737**	105,969
Bills and acceptances payable	**(93,680)**	(89,644)
Clients' and brokers' balances	**303,638**	(8,583)
Other liabilities	**2,843,585**	970,340
Recourse obligation on loans sold to Cagamas	**613,114**	1,010,275
	22,757,941	2,071,924
Cash generated from operations	**11,082,849**	748,389
Interest paid	**(330,494)**	(225,198)
Zakat paid	**(6,000)**	(5,500)
Tax paid	**(389,697)**	(425,049)
Net cash generated from operating activities	**10,356,658**	92,642
Cash flows from investing activities		
Net purchase of financial assets at FVOCI and financial investments at amortised costs	**(5,537,504)**	(3,160,042)
Property, plant and equipment:		
- Purchase	**(42,445)**	(82,188)
- Proceeds from disposal	**100**	55
Intangible assets:		
- Purchase	**(102,901)**	(78,807)
Financial assets at FVOCI and financial investments at amortised cost:		
- Interest income received	**1,212,702**	1,154,842
- Investment income received	**361,204**	308,817
Dividend income received from financial assets at FVTPL	**39,420**	48,626
Net cash inflow from disposal of a subsidiary	**-**	6,688
(Acquisition)/Redemption of equity interest in associates	**(28)**	14,762
Capital injection in an associate	**(29,320)**	(32,990)
Net cash used in investing activities	**(4,098,772)**	(1,820,237)

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.

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INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENTS OF CASH FLOWS (CONTINUED)
FOR THE SIX MONTHS ENDED 30 JUNE 2026

	Six Months Ended	
	30 June 2026	**30 June 2025**
Group	**RM'000**	**RM'000**
Cash flows from financing activities		
Drawdown of borrowings	**3,210,000**	-
Repayment of borrowings	**(1,018,313)**	(9,029)
Proceeds from issuance of subordinated notes	**410,000**	500,000
Proceeds from issuance of senior debt securities	**300,000**	950,000
Redemption of subordinated notes	**(500,000)**	(500,000)
Redemption of senior debt securities	**(3,747,161)**	-
Dividends paid to equity holders of the Bank	**(1,526,670)**	(1,220,657)
Dividends paid to NCI	**(2,650)**	(530)
Principal lease payments	**(34,835)**	(35,602)
Net cash used in financing activities	**(2,909,629)**	(315,818)
Net increase/(decrease) in cash and cash equivalents	**3,348,257**	(2,043,413)
Effects of exchange rate differences	**7,818**	(138,928)
Cash and cash equivalents:		
- at the beginning of the financial period	**6,535,915**	10,738,784
- at the end of the financial period	**9,891,990**	8,556,443
Cash and cash equivalents comprise the following:		
- Cash and short-term funds	**11,215,140**	8,705,080
- Deposits and placements with banks and other financial institutions	**941,405**	881,650
	12,156,545	9,586,730
Less:		
- Cash and short-term funds and deposits and placements with banks and other financial institutions with original maturity of more than one month	**(2,264,555)**	(1,030,287)
	9,891,990	8,556,443

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.

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INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENTS OF CASH FLOWS (CONTINUED)
FOR THE SIX MONTHS ENDED 30 JUNE 2026

	Six Months Ended	
	30 June 2026	30 June 2025
Bank	**RM'000**	**RM'000**
Cash flows from operating activities		
Profit before taxation	**1,629,673**	1,550,495
Adjustments for:		
Allowance for credit losses on loans, advances and financing	**172,999**	368,527
Allowance charge/(written back) for credit losses on other financial assets	**2,056**	(1,155)
Property, plant and equipment:		
- Depreciation	**65,879**	59,886
- Gain on disposal	**(21)**	(2)
- Written off	**28**	31
Intangible assets:		
- Amortisation	**88,871**	83,139
Right-of-use assets:		
- Depreciation	**28,472**	28,264
- Gain on modification	**(5)**	(9)
Share-based payment expenses	**(837)**	8,543
Net allowance charge/(written back) on financial assets at FVOCI and financial investments at amortised cost	**3,005**	(23,297)
Net gain on financial instruments	**(172,387)**	(192,654)
Dividend income from financial assets at FVOCI	**(3,460)**	(3,360)
Dividend income from subsidiaries	**(402,895)**	(330,015)
Interest expense on borrowings, senior debt securities, subordinated obligations and lease liabilities	**247,492**	194,656
Other non-cash items	**(1,330,127)**	(1,272,192)
Operating profit before working capital changes	**328,743**	470,857
(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	**2,922,999**	(796,526)
Securities purchased under resale agreements	**-**	100,213
Investment account due from designated financial institutions	**(277,987)**	(859,600)
Financial assets at FVTPL	**(1,336,266)**	228,699
Loans, advances and financing	**(3,852,920)**	(645,318)
Other assets	**(560,378)**	(335,006)
Statutory deposits	**9,431**	727,376
	(3,095,121)	(1,580,162)

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.

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INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENTS OF CASH FLOWS (CONTINUED)
FOR THE SIX MONTHS ENDED 30 JUNE 2026

Bank	Six Months Ended 30 June 2026 RM'000	30 June 2025 RM'000
Cash flows from operating activities (continued)		
Increase/(Decrease) in operating liabilities:		
Deposits from customers	**4,730,837**	(476,606)
Deposits and placements of banks and other financial institutions	**(50,103)**	3,080,179
Obligations on securities sold under repurchase agreements	**3,652,454**	(3,462,988)
Bills and acceptances payable	**(92,841)**	(88,021)
Other liabilities	**2,473,229**	703,284
Recourse obligation on loans sold to Cagamas	**-**	(160)
	10,713,576	(244,312)
Cash generated from/(used in) operations	**7,947,198**	(1,353,617)
Interest paid	**(288,911)**	(181,579)
Tax paid	**(264,270)**	(299,025)
Net cash generated from/(used in) operating activities	**7,394,017**	(1,834,221)
Cash flows from investing activities		
Net purchase of financial assets at FVOCI and financial investments at amortised costs	**(2,647,317)**	(1,774,367)
Property, plant and equipment:		
- Purchase	**(35,897)**	(72,540)
- Proceeds from disposal	**21**	6
Intangible assets:		
- Purchase	**(96,791)**	(73,368)
Interest received from financial assets at FVOCI and financial investments at amortised cost	**1,175,903**	1,142,292
Dividend income received from subsidiaries	**404,560**	331,324
Dividend income received from financial assets at FVOCI	**3,460**	3,360
Capital injection in an associate	**(29,320)**	(30,000)
Capital injection in subsidiaries	**-**	(128,458)
Net cash used in investing activities	**(1,225,381)**	(601,751)

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.

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INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENTS OF CASH FLOWS (CONTINUED)
FOR THE SIX MONTHS ENDED 30 JUNE 2026

	Six Months Ended	
	30 June 2026	30 June 2025
Bank	**RM'000**	**RM'000**
Cash flows from financing activities		
Drawdown of borrowings	**3,210,000**	-
Repayment of borrowings	**(1,000,000)**	-
Proceeds from issuance of subordinated notes	**410,000**	500,000
Proceeds from issuance of senior debt securities	**-**	950,000
Redemption of subordinated notes	**(500,000)**	(500,000)
Redemption of senior debt securities	**(3,747,161)**	-
Dividends paid to equity holders of the Bank	**(1,526,670)**	(1,220,657)
Principal lease payments	**(30,110)**	(28,457)
Net cash used in financing activities	**(3,183,941)**	(299,114)
Net increase/(decrease) in cash and cash equivalents	**2,984,695**	(2,735,086)
Effects of exchange rate differences	**(2,743)**	19,247
Cash and cash equivalents:		
- at the beginning of the financial period	**4,647,076**	9,598,338
- at the end of the financial period	**7,629,028**	6,882,499
Cash and cash equivalents comprise the following:		
- Cash and short-term funds	**10,400,757**	10,826,713
- Deposits and placements with banks and other financial institutions	**5,227,551**	8,483,907
	15,628,308	19,310,620
Less:		
- Cash and short-term funds and deposits and placements with banks and other financial institutions with original maturity of more than one month	**(7,999,280)**	(12,428,121)
	7,629,028	6,882,499

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.

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NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS
FOR THE SIX MONTHS ENDED 30 JUNE 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 2025.

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)
- Contracts Referencing Nature-dependent Electricity (Amendments to MFRS 9 and MFRS 7)
- 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 six months ended 30 June 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 six months ended 30 June 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 six months ended 30 June 2026, other than as disclosed below:

(a) The Bank had on 13 March 2026 completed its issuance of RM750 million Commercial Papers under the Multi-Currency Commercial Papers Programme and RM250 million Sukuk Murabahah (in nominal value, issued at discount) based on the Shariah principle of Murabahah (via Tawarruq arrangement) under the 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 discount rate of 3.28% per annum;

(b) 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;

A6. Changes In Debt and Equity Securities (continued)

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 six months ended 30 June 2026, other than as disclosed below (continued):

(c) RHB Islamic Bank Berhad ('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;

(d) 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;

(e) The Bank had on 8 May 2026 fully redeemed its existing RM570 million Commercial Papers under the Multi-Currency Commercial Papers Programme and RM430 million Sukuk Murabahah (in nominal value, issued at discount) based on the Shariah principle of Murabahah (via Tawarruq arrangement) under the 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. The Commercial Papers and Sukuk Murabahah were issued at a discount rate of 3.30% per annum;

(f) The Bank had on 12 May 2026 completed its issuance of RM1 billion Commercial Papers under the Multi-Currency Commercial Papers Programme and RM0.4 billion Sukuk Murabahah (in nominal value, issued at discount) based on the Shariah principle of Murabahah (via Tawarruq arrangement) under the 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) 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;

(h) The Bank had on 29 June 2026 fully redeemed its existing 1.658% USD500 million senior unsecured notes in nominal value issued under its USD5 billion (or its equivalent in other currencies) Euro Medium Term Note Programme on 29 June 2021;

(i) The Bank had on 30 June 2026 completed its issuance of RM800 million Commercial Papers (in nominal value, issued at discount) under the Multi-Currency Commercial Papers Programme, which together with a Multi-Currency Islamic Commercial Papers Programme has 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 12 months with a discount rate of 3.43% per annum; and

(j) The Bank had on 30 June 2026 completed its issuance of Tier II Subordinated Notes of RM410 million in nominal value under the Multi-Currency Note Programme of up to RM10 billion (or its equivalent in other currencies) in nominal value. The Tier II Subordinated Notes is issued for a tenure of 10 non-callable 5 years with a fixed coupon rate of 3.97% per annum, payable semi-annually in arrears.

A7. Dividends Paid/Declared

(a) 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 was paid on 30 March 2026; and

(b) The Board of Directors have declared a single-tier interim cash dividend of 15.0 sen per share in respect of the financial year ending 31 December 2026, amounting to RM654,735,000 based on 4,364,896,950 ordinary shares upon the full exercise of vested Share Grant Scheme ('SGS') awarded on 22 May 2023. The payment date for this interim dividend will be determined later.

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NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS
FOR THE SIX MONTHS ENDED 30 JUNE 2026

A8. Interest Income

	2nd Quarter Ended		Six Months Ended	
	30 June 2026	30 June 2025	30 June 2026	30 June 2025
Group	RM'000	RM'000	RM'000	RM'000
Loans and advances	**1,672,067**	1,787,510	**3,319,810**	3,599,260
Money at call and deposits and placements with banks and other financial institutions	**61,863**	53,547	**91,008**	100,123
Securities purchased under resale agreements	**1,338**	2,767	**2,620**	4,943
Financial assets at FVTPL	**27,749**	23,686	**48,212**	54,847
Financial assets at FVOCI - debt instruments	**445,503**	416,760	**867,795**	823,034
Financial investments at amortised cost	**164,574**	198,866	**327,674**	400,400
Others	**8,075**	8,673	**17,453**	19,377
	2,381,169	2,491,809	**4,674,572**	5,001,984
Of which:				
Interest income accrued on impaired financial assets	**20,671**	15,945	**45,098**	37,294
Bank				
Loans and advances	**1,567,053**	1,666,274	**3,100,423**	3,349,952
Money at call and deposits and placements with banks and other financial institutions	**122,164**	154,087	**223,940**	313,771
Investment account due from designated financial institutions	**64,412**	38,258	**125,998**	76,115
Securities purchased under resale agreements	**530**	1,040	**702**	2,138
Financial assets at FVTPL	**27,600**	23,631	**47,836**	54,737
Financial assets at FVOCI - debt instruments	**441,018**	411,163	**858,741**	810,870
Financial investments at amortised cost	**151,469**	185,946	**301,531**	374,476
Others	**3,691**	6,365	**9,770**	14,632
	2,377,937	2,486,764	**4,668,941**	4,996,691
Of which:				
Interest income accrued on impaired financial assets	**20,669**	15,600	**45,094**	36,617

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NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS
FOR THE SIX MONTHS ENDED 30 JUNE 2026

A9. Interest Expense

	2nd Quarter Ended		Six Months Ended	
	30 June 2026	30 June 2025	30 June 2026	30 June 2025
Group	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Deposits and placements of banks and other financial institutions	**219,278**	247,999	**433,498**	477,779
Deposits from customers	**868,057**	1,067,876	**1,716,603**	2,137,143
Obligations on securities sold under repurchase agreements	**72,000**	83,612	**128,013**	186,318
Recourse obligation on loans sold to Cagamas	**-**	9,153	**-**	18,231
Subordinated obligations	**23,350**	23,394	**49,575**	48,024
Senior debt securities	**50,910**	53,577	**109,650**	106,758
Borrowings	**49,116**	20,576	**89,735**	42,558
Others	**60,100**	32,586	**101,659**	62,353
	1,342,811	1,538,773	**2,628,733**	3,079,164
Bank				
Deposits and placements of banks and other financial institutions	**248,418**	272,803	**483,089**	527,567
Deposits from customers	**825,467**	1,009,341	**1,627,323**	2,014,612
Obligations on securities sold under repurchase agreements	**108,273**	101,902	**202,399**	226,624
Recourse obligation on loans sold to Cagamas	**-**	9,153	**-**	18,231
Subordinated obligations	**22,241**	22,284	**47,368**	45,817
Senior debt securities	**50,910**	53,577	**109,650**	106,758
Borrowings	**48,799**	19,855	**88,697**	40,738
Others	**59,491**	31,656	**100,485**	60,627
	1,363,599	1,520,571	**2,659,011**	3,040,974

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NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS
FOR THE SIX MONTHS ENDED 30 JUNE 2026

A10. Other Operating Income

		2nd Quarter Ended		Six Months Ended	
	Note	30 June 2026	30 June 2025	30 June 2026	30 June 2025
Group		**RM'000**	**RM'000**	**RM'000**	**RM'000**
Fee income					
- Service charges and fees		**50,231**	41,185	**117,829**	69,178
- Commission		**88,046**	64,556	**161,625**	135,266
- Guarantee fees		**11,777**	10,633	**23,874**	22,766
- Commitment fees		**9,537**	9,361	**18,787**	18,578
- Brokerage income		**46,835**	40,926	**98,742**	81,847
- Fund management fees		**56,675**	50,681	**110,915**	101,958
- Unit trust fee income		**47,489**	18,616	**80,762**	37,019
- Corporate advisory fees		**7,026**	6,618	**12,684**	15,809
- Underwriting and arrangement fees		**3,212**	218	**4,790**	2,076
- Other fee income		**15,613**	26,583	**42,223**	41,884
		336,441	269,377	**672,231**	526,381
- Fee and commission expenses		**(66,691)**	(36,958)	**(115,630)**	(70,891)
		269,750	232,419	**556,601**	455,490
Net (loss)/gain arising from financial assets at FVTPL					
- Net (loss)/income on disposal		**(2,532)**	24,272	**(11,294)**	18,982
- Unrealised net loss on revaluation		**(3,195)**	(3,467)	**(77,178)**	(21,975)
- Dividend income		**14,443**	12,779	**35,672**	44,972
		8,716	33,584	**(52,800)**	41,979
Net gain on revaluation of derivatives		**86,698**	29,786	**230,863**	76,833
Net loss on fair value hedges		**(414)**	(665)	**(1,043)**	(1,105)
Net gain arising from financial assets at FVOCI					
- Net gain on debt instruments on disposal		**21,548**	94,232	**74,957**	121,432
- Dividend income		**3,748**	3,654	**3,748**	3,654
		25,296	97,886	**78,705**	125,086
Other income					
Net foreign exchange gain		**10,105**	427,100	**104,404**	623,787
Net insurance service/finance results	(a)	**9,592**	10,625	**11,796**	21,014
Gain on disposal of property, plant and equipment		**46**	2	**100**	52
Gain on disposal of a subsidiary		**-**	11,427	**-**	11,427
Gain on liquidation of a subsidiary		**-**	10,027	**-**	10,027
Gain on modification of right-of-use assets		**6**	-	**2**	9
Rental income		**816**	709	**1,580**	1,509
Other operating income		**15,086**	2,595	**20,743**	6,463
Other non-operating income		**2,749**	1,285	**4,152**	4,542
		38,400	463,770	**142,777**	678,830
		428,446	856,780	**955,103**	1,377,113

(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.

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A10. Other Operating Income (continued)

	2nd Quarter Ended		Six Months Ended	
	30 June 2026	30 June 2025	30 June 2026	30 June 2025
Bank	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Fee income				
- Service charges and fees	**49,274**	36,872	**114,862**	62,224
- Commission	**98,709**	70,792	**183,304**	148,378
- Guarantee fees	**11,772**	10,619	**23,834**	22,708
- Commitment fees	**9,310**	9,118	**18,307**	18,077
- Corporate advisory fees	**704**	1,263	**1,543**	2,486
- Underwriting and arrangement fees	**-**	-	**-**	541
- Other fee income	**4,327**	4,920	**9,065**	9,756
	174,096	133,584	**350,915**	264,170
Net (loss)/gain arising from financial assets at FVTPL				
- Net gain on disposal	**3,365**	25,499	**3,252**	28,255
- Unrealised net (loss)/gain on revaluation	**303**	2,018	**(16,324)**	12,486
	3,668	27,517	**(13,072)**	40,741
Net gain on revaluation of derivatives	**60,730**	21,154	**111,939**	32,405
Net loss on fair values hedges	**(414)**	(664)	**(1,043)**	(1,104)
Net gain arising from financial assets at FVOCI				
- Net gain on debt instruments on disposal	**21,457**	93,626	**74,563**	120,612
- Dividend income	**3,460**	3,360	**3,460**	3,360
	24,917	96,986	**78,023**	123,972
Dividend income from subsidiaries	**47,350**	9,470	**402,895**	330,015
Other income				
Net foreign exchange gain	**54,319**	147,377	**135,382**	281,479
Gain on disposal of property, plant and equipment	**21**	1	**21**	2
Gain on modification of right-of-use assets	**6**	-	**5**	9
Rental income	**2,678**	2,567	**5,297**	5,221
Other operating income	**744**	1,865	**6,009**	4,938
Other non-operating income	**2,148**	544	**2,471**	4,143
	59,916	152,354	**149,185**	295,792
	370,263	440,401	**1,078,842**	1,085,991

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A11. Other Operating Expenses

		2nd Quarter Ended		Six Months Ended	
	Note	30 June 2026	30 June 2025	30 June 2026	30 June 2025
Group		**RM'000**	**RM'000**	**RM'000**	**RM'000**
Personnel costs					
- Salaries, allowances and bonuses		**469,386**	492,233	**939,088**	946,414
- Defined contribution plan		**72,703**	70,092	**142,562**	142,369
- Share-based expenses	(a)	**(7,292)**	5,110	**(1,231)**	10,229
- Other staff related costs		**56,296**	46,355	**103,357**	89,150
		591,093	613,790	**1,183,776**	1,188,162
Establishment costs					
- Property, plant and equipment:					
- Depreciation		**35,342**	34,666	**73,516**	68,863
- Written off		**104**	23	**138**	33
- Intangible assets:					
- Amortisation		**50,433**	47,073	**98,608**	93,528
- Right-of-use assets:					
- Depreciation		**15,386**	16,189	**30,903**	31,894
- Rental of premises		**4,911**	5,686	**10,204**	10,670
- Rental of equipment		**3,951**	3,156	**6,953**	6,393
- Insurance		**14,823**	15,281	**29,210**	27,706
- Water and electricity		**6,613**	6,155	**11,186**	11,949
- Repair and maintenance		**9,078**	7,460	**17,281**	15,563
- Security and escorting expenses		**13,425**	13,412	**26,779**	27,798
- Information technology expenses		**103,078**	99,023	**204,907**	190,547
- Others		**5,022**	1,602	**7,593**	3,419
		262,166	249,726	**517,278**	488,363
Marketing expenses					
- Sales commission		**50,749**	42,091	**101,744**	88,812
- Advertisement and publicity		**9,728**	10,599	**19,021**	20,186
- Others		**23,984**	16,928	**42,143**	42,544
		84,461	69,618	**162,908**	151,542
Administration and general expenses					
- Communication expenses		**35,488**	36,241	**69,488**	69,145
- Legal and professional fees		**12,359**	8,800	**23,673**	17,930
- Others		**36,729**	37,334	**80,363**	71,045
		84,576	82,375	**173,524**	158,120
		1,022,296	1,015,509	**2,037,486**	1,986,187

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A11. Other Operating Expenses (continued)

		2nd Quarter Ended		Six Months Ended	
		30 June	30 June	30 June	30 June
	Note	2026	2025	2026	2025
Bank		RM'000	RM'000	RM'000	RM'000
Personnel costs					
- Salaries, allowances and bonuses		**410,026**	411,945	**855,662**	813,143
- Defined contribution plan		**65,449**	61,563	**125,039**	128,974
- Share-based expenses	(a)	**(5,520)**	4,467	**(837)**	8,543
- Other staff related costs		**43,162**	36,519	**86,400**	70,351
		513,117	514,494	**1,066,264**	1,021,011
Establishment costs					
- Property, plant and equipment:					
- Depreciation		**31,628**	30,018	**65,879**	59,886
- Written off		**17**	21	**28**	31
- Intangible assets:					
- Amortisation		**45,510**	41,874	**88,871**	83,139
- Right-of-use assets:					
- Depreciation		**14,177**	14,538	**28,472**	28,264
- Rental of premises		**4,480**	5,272	**9,355**	9,875
- Rental of equipment		**3,943**	3,148	**6,938**	6,379
- Insurance		**13,889**	13,082	**25,777**	24,515
- Water and electricity		**4,619**	4,377	**8,002**	8,748
- Repair and maintenance		**7,716**	5,966	**14,431**	12,496
- Security and escorting expenses		**13,917**	13,154	**27,869**	27,422
- Information technology expenses		**88,729**	84,796	**175,996**	159,762
		228,625	216,246	**451,618**	420,517
Marketing expenses					
- Sales commission		**46,254**	35,456	**90,839**	76,208
- Advertisement and publicity		**9,898**	8,817	**17,827**	16,876
- Others		**19,148**	11,907	**32,193**	32,461
		75,300	56,180	**140,859**	125,545
Administration and general expenses					
- Communication expenses		**26,876**	27,765	**51,528**	53,045
- Legal and professional fees		**11,164**	9,092	**17,848**	18,064
- Others		**26,949**	22,100	**52,020**	43,965
		64,989	58,957	**121,396**	115,074
Operating expenses allocated to subsidiaries		**(184,255)**	(192,241)	**(362,547)**	(387,750)
		697,776	653,636	**1,417,590**	1,294,397

(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.

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A12. Allowance for Credit Losses on Financial Assets

	2nd Quarter Ended		Six Months Ended	
	30 June 2026	30 June 2025	30 June 2026	30 June 2025
Group	RM'000	RM'000	RM'000	RM'000
Charge/(Write back)				
Loans, advances and financing:				
- Net charge	**146,626**	199,435	**268,065**	309,325
- Bad debts recovered	**(111,731)**	(137,257)	**(191,627)**	(214,717)
- Bad debts written off	**42,914**	53,057	**87,687**	120,531
	77,809	115,235	**164,125**	215,139
Financial assets at FVOCI	**(3,286)**	10,840	**1,899**	12,151
Financial investments at amortised cost	**2,468**	(37,998)	**757**	(32,314)
Other financial assets	**3,132**	1,367	**3,643**	256
	80,123	89,444	**170,424**	195,232
Bank				
Charge/(Write back)				
Loans, advances and financing:				
- Net charge	**58,097**	221,929	**112,497**	279,833
- Bad debts recovered	**(72,574)**	(82,847)	**(135,261)**	(144,654)
- Bad debts written off	**31,916**	37,857	**60,502**	88,694
	17,439	176,939	**37,738**	223,873
Financial assets at FVOCI	**(3,318)**	10,095	**1,590**	11,496
Financial investments at amortised cost	**1,473**	(34,662)	**1,415**	(34,793)
Other financial assets	**1,759**	1,630	**2,056**	(1,155)
	17,353	154,002	**42,799**	199,421

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.

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

	Bank	
	As at 30 June 2026	As at 31 December 2025
	RM'000	RM'000
Principal		
Personal financing	**3,050,000**	3,050,000
Other term financing	**3,498,480**	3,533,468
Unquoted securities	**300,000**	-
	6,848,480	6,583,468

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

	Group		Bank	
	As at 30 June 2026	As at 31 December 2025	As at 30 June 2026	As at 31 December 2025
	RM'000	RM'000	RM'000	RM'000
Mandatory measured at fair value				
Money market instruments:				
Malaysian Government Securities	**1,413,213**	500,496	**1,406,438**	492,445
Malaysian Government Investment Issues	**1,889,734**	943,893	**1,199,805**	686,024
Cagamas bonds	**15,293**	15,382	**-**	-
Khazanah bonds	**5,677**	2,261	**5,677**	2,261
Other foreign government securities	**68,062**	13,054	**68,062**	13,054
Thailand Central Bank Bills	**98,227**	-	**98,227**	-
Singapore Housing Development Board	**-**	57,355	**-**	57,355
Quoted securities:				
In Malaysia				
Shares, exchange traded funds and warrants	**610,359**	495,759	**365,860**	153,056
Unit trusts	**34,218**	41,052	**-**	-
Outside Malaysia				
Shares, exchange traded funds and warrants	**87,112**	82,220	**-**	-
Unquoted securities:				
In Malaysia				
Corporate bond/sukuk	**1,666,492**	2,073,426	**589,643**	811,461
Unit trusts	**338,285**	304,954	**-**	-
Commercial paper	**303,616**	447,848	**303,616**	447,848
Outside Malaysia				
Corporate bond/sukuk	**130,998**	133,896	**130,996**	133,882
Private equity funds	**764,303**	747,321	**-**	-
	7,425,589	5,858,917	**4,168,324**	2,797,386

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

	Group		Bank	
	As at 30 June 2026	As at 31 December 2025	As at 30 June 2026	As at 31 December 2025
At fair value	**RM'000**	**RM'000**	**RM'000**	**RM'000**
(a) Debt instruments	**57,127,621**	55,133,875	**47,382,497**	45,826,900
(b) Equity instruments	**943,894**	890,037	**889,285**	839,143
	58,071,515	56,023,912	**48,271,782**	46,666,043
(a) Debt instruments				
Money market instruments:				
Malaysian Government Securities	**8,936,390**	8,885,403	**8,775,039**	8,723,155
Malaysian Government Investment Issues	**9,835,219**	10,114,431	**5,922,617**	6,859,313
Cagamas bonds	**1,323,735**	971,888	**987,977**	715,850
Khazanah bonds	**26,323**	66,701	**26,323**	66,701
Other foreign government investment issues	**37,897**	37,996	**37,897**	37,996
Other foreign government securities	**1,003,170**	461,818	**1,003,170**	461,818
Singapore Government Treasury Bills	**-**	251,263	**-**	251,263
Singapore Government Securities	**887,073**	776,484	**887,073**	776,484
Singapore Housing Development Board	**868,516**	566,805	**868,516**	566,805
Thailand Government Securities	**638,556**	915,382	**638,556**	915,382
Unquoted securities:				
In Malaysia				
Corporate bond/sukuk	**19,668,475**	19,338,836	**14,333,062**	13,705,265
Outside Malaysia				
Corporate bond/sukuk	**13,902,267**	12,746,868	**13,902,267**	12,746,868
	57,127,621	55,133,875	**47,382,497**	45,826,900
(b) Equity instruments				
Quoted securities:				
Outside Malaysia				
Shares	**4,825**	3,862	**-**	-
Unquoted securities:				
In Malaysia				
Shares	**937,252**	884,246	**889,283**	839,141
Outside Malaysia				
Shares	**1,817**	1,929	**2**	2
	943,894	890,037	**889,285**	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 RM6,387,000,000 (31 December 2025: RM2,397,000,000) and RM8,898,000,000 (31 December 2025: RM4,402,000,000) respectively.

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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)	Lifetime ECL not credit impaired (Stage 2)	Lifetime ECL credit impaired (Stage 3)	Total
30 June 2026	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Balance as at the beginning of the financial period	**32,293**	**-**	**-**	**32,293**
Changes in credit risk	**(772)**	**-**	**-**	**(772)**
Purchases and origination	**7,992**	**-**	**-**	**7,992**
Derecognition and disposal	**(5,321)**	**-**	**-**	**(5,321)**
Exchange differences	**(22)**	**-**	**-**	**(22)**
Balance as at the end of the financial period	**34,170**	**-**	**-**	**34,170**
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	32,293	-	-	32,293
Bank				
30 June 2026				
Balance as at the beginning of the financial period	**29,301**	**-**	**-**	**29,301**
Changes in credit risk	**(1,267)**	**-**	**-**	**(1,267)**
Purchases and origination	**7,605**	**-**	**-**	**7,605**
Derecognition and disposal	**(4,748)**	**-**	**-**	**(4,748)**
Exchange differences	**(22)**	**-**	**-**	**(22)**
Balance as at the end of the financial period	**30,869**	**-**	**-**	**30,869**
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	29,301	-	-	29,301

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A16. Financial Investments at Amortised Cost

	Group		Bank	
	As at 30 June 2026	As at 31 December 2025	As at 30 June 2026	As at 31 December 2025
At amortised cost	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Money market instruments:				
Malaysian Government Securities	**4,153,181**	4,247,946	**3,719,881**	3,814,348
Malaysian Government Investment Issues	**3,772,245**	4,359,161	**1,456,859**	1,609,269
Cagamas bonds	**1,003,539**	922,202	**542,384**	511,286
Khazanah bonds	**211,621**	207,505	**165,382**	162,222
Singapore Government Treasury Bills	**2,304,909**	2,505,411	**2,304,909**	2,505,411
Singapore Government Securities	**908,457**	487,072	**908,457**	487,072
Singapore Central Bank Bills	**1,070,103**	1,098,032	**1,070,103**	1,098,032
Thailand Government Bonds	**178,945**	154,220	**178,945**	154,220
Sukuk (Brunei) Incorporation	**14,387**	15,704	**14,387**	15,704
Brunei Central Bank Bills	**7,883**	7,883	**7,883**	7,883
Lao Central Bank Bonds	**19,145**	-	**-**	-
Unquoted securities:				
In Malaysia				
Corporate bond/sukuk	**17,397,571**	13,808,450	**7,740,924**	6,899,283
Corporate loan stocks	**20,687**	20,687	**-**	-
Outside Malaysia				
Corporate bond/sukuk	**112,609**	115,415	**61,735**	64,650
	31,175,282	27,949,688	**18,171,849**	17,329,380
Fair value changes arising from fair value hedges	**(3,056)**	645	**-**	-
	31,172,226	27,950,333	**18,171,849**	17,329,380
Allowance for credit losses	**(135,717)**	(134,923)	**(62,022)**	(60,562)
	31,036,509	27,815,410	**18,109,827**	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 RM4,576,000,000 (31 December 2025: RM5,215,000,000) and RM6,820,000,000 (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 RM137,687,000 (31 December 2025: RM142,747,000) that are credit impaired at initial recognition and classified as purchased or originated credit-impaired ('POCI') assets.

A16. Financial investments at amortised cost (continued)

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

(i) Credit impaired

	Group		Bank	
	As at 30 June 2026 RM'000	As at 31 December 2025 RM'000	As at 30 June 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	**45**	(756)	**45**	(756)
Balance as at the end of the financial period/year	**121,061**	121,016	**54,212**	54,167

(ii) POCI

	Group		Bank	
	As at 30 June 2026 RM'000	As at 31 December 2025 RM'000	As at 30 June 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	**12,114**	281,226	**12,114**	281,226
Derecognition	**(17,174)**	(138,479)	**(17,174)**	(138,479)
Balance as at the end of the financial period/year	**137,687**	142,747	**137,687**	142,747

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 Restricted investment Account ('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.

A16. Financial investments at amortised cost (continued)

(b) Movement in allowance for credit losses

Group	**12-month ECL (Stage 1)**	**Lifetime ECL not credit impaired (Stage 2)**	**Lifetime ECL credit impaired (Stage 3)**	**Total**
30 June 2026	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Balance as at the beginning of the financial period	**13,907**	**-**	**121,016**	**134,923**
Transfer to lifetime ECL not credit impaired (Stage 2)	**(63)**	**63**	**-**	**-**
Changes in credit risk	**(1,138)**	**476**	**-**	**(662)**
Purchases and origination	**1,943**	**-**	**-**	**1,943**
Derecognition	**(524)**	**-**	**-**	**(524)**
Exchange differences	**(8)**	**-**	**45**	**37**
Balance as at the end of the financial period	**14,117**	**539**	**121,061**	**135,717**
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	13,907	-	121,016	134,923
Bank				
30 June 2026				
Balance as at the beginning of the financial period	**6,395**	**-**	**54,167**	**60,562**
Transfer to lifetime ECL not credit impaired (Stage 2)	**(63)**	**63**	**-**	**-**
Changes in credit risk	**150**	**476**	**-**	**626**
Purchases and origination	**1,061**	**-**	**-**	**1,061**
Derecognition	**(272)**	**-**	**-**	**(272)**
Exchange differences	**-**	**-**	**45**	**45**
Balance as at the end of the financial period	**7,271**	**539**	**54,212**	**62,022**
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	6,395	-	54,167	60,562

A17. Loans, Advances and Financing

(a) By type

	Group		Bank	
	As at 30 June 2026	As at 31 December 2025	As at 30 June 2026	As at 31 December 2025
	RM'000	RM'000	RM'000	RM'000
At amortised cost				
Overdrafts	**5,162,062**	5,249,453	**3,175,285**	3,273,679
Term loans/financing:				
- Housing loans/financing	**101,134,844**	98,379,576	**57,327,722**	56,247,898
- Syndicated term loans/financing	**18,412,824**	16,994,606	**15,099,276**	13,472,351
- Hire purchase receivables/financing	**13,890,433**	13,381,445	**175,699**	194,560
- Other term loans/financing	**86,927,690**	84,274,314	**46,883,161**	46,024,571
Bills receivables	**10,547,436**	10,299,084	**8,645,065**	8,020,852
Trust receipts	**1,499,169**	1,442,983	**1,470,852**	1,410,077
Share margin financing	**2,791,667**	2,606,741	**880,298**	776,795
Staff loans/financing	**82,685**	84,743	**45,531**	47,867
Credit/charge card receivables	**3,030,122**	2,981,441	**2,419,239**	2,407,322
Revolving credits/financing	**14,823,380**	14,948,455	**10,551,444**	11,146,148
Gross loans, advances and financing	**258,302,312**	250,642,841	**146,673,572**	143,022,120
Fair value changes arising from fair value hedges	**(29,370)**	(22,153)	**(3,216)**	(1,435)
	258,272,942	250,620,688	**146,670,356**	143,020,685
Less: Allowance for credit losses	**(2,786,482)**	(2,710,280)	**(1,836,530)**	(1,826,419)
Net loans, advances and financing	**255,486,460**	247,910,408	**144,833,826**	141,194,266

(i) Included in loans, advances and financing are housing loans/financing sold to Cagamas with recourse to the Group amounting to RM3,213,235,000 (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 30 June 2026, gross exposure to UA financing funded by investors at the Group is RM363,389,000 (31 December 2025: RM11,000,000). The portfolio expected credit losses for financing and advances relating to UA is borne solely by the investors.

A17. Loans, Advances and Financing (continued)

(b) By type of customer

	Group		Bank	
	As at 30 June 2026	As at 31 December 2025	As at 30 June 2026	As at 31 December 2025
	RM'000	RM'000	RM'000	RM'000
Domestic non-bank financial institutions	**4,748,391**	4,454,772	**1,675,574**	1,756,984
Domestic business enterprises:				
- Small and medium enterprises	**37,864,194**	36,570,069	**25,360,069**	25,393,261
- Others	**30,811,399**	31,193,253	**19,358,112**	19,126,400
Government and statutory bodies	**7,345,603**	7,431,608	**62,037**	62,049
Individuals	**132,908,032**	129,419,048	**62,232,143**	61,690,309
Other domestic entities	**299**	874	**298**	873
Foreign entities	**44,624,394**	41,573,217	**37,985,339**	34,992,244
	258,302,312	250,642,841	**146,673,572**	143,022,120

(c) By geographical distribution

	Group		Bank	
	As at 30 June 2026	As at 31 December 2025	As at 30 June 2026	As at 31 December 2025
	RM'000	RM'000	RM'000	RM'000
Malaysia	**217,946,020**	212,994,184	**112,260,307**	111,231,332
Labuan Offshore	**3,146,301**	3,063,691	**-**	-
Singapore	**33,169,507**	30,655,584	**33,169,507**	30,655,584
Thailand	**1,073,591**	950,164	**1,073,591**	950,164
Brunei	**170,167**	185,040	**170,167**	185,040
Cambodia	**2,647,208**	2,620,082	**-**	-
Laos	**44,657**	61,953	**-**	-
Indonesia	**104,861**	112,143	**-**	-
	258,302,312	250,642,841	**146,673,572**	143,022,120

A17. Loans, Advances and Financing (continued)

(d) By interest/profit rate sensitivity

	Group		Bank	
	As at 30 June 2026	As at 31 December 2025	As at 30 June 2026	As at 31 December 2025
	RM'000	RM'000	RM'000	RM'000
Fixed rate:				
- Housing loans/financing	**460,537**	448,314	**390,603**	379,111
- Hire purchase receivables/financing	**417,716**	420,152	**175,699**	194,560
- Other fixed rate loans/financing	**19,858,096**	22,465,047	**6,758,770**	8,971,568
Variable rate:				
- Base lending/financing rate/base rate plus	**161,027,437**	156,769,304	**83,849,337**	82,457,273
- Cost-plus	**53,288,936**	48,549,519	**34,780,215**	31,501,125
- Other variable rates	**23,249,590**	21,990,505	**20,718,948**	19,518,483
	258,302,312	250,642,841	**146,673,572**	143,022,120

(e) By economic sector

	Group		Bank	
	As at 30 June 2026	As at 31 December 2025	As at 30 June 2026	As at 31 December 2025
	RM'000	RM'000	RM'000	RM'000
Agriculture, hunting, forestry and fishing	**4,146,866**	3,989,787	**2,427,049**	2,259,742
Mining and quarrying	**245,042**	237,411	**102,328**	99,588
Manufacturing	**11,870,762**	12,580,249	**8,683,213**	9,205,352
Electricity, gas and water	**1,541,584**	1,329,252	**1,006,316**	863,228
Construction	**10,465,385**	11,088,367	**7,154,307**	8,325,497
Wholesale and retail trade and restaurant and hotel	**23,902,104**	22,751,171	**18,120,607**	16,916,959
Transport, storage and communication	**4,373,178**	4,898,421	**2,781,222**	2,723,626
Finance, insurance, real estate and business services	**47,753,348**	44,441,578	**32,604,978**	30,492,352
Education, health and others	**10,457,532**	10,296,043	**2,254,801**	2,114,631
Household sector	**141,726,958**	137,546,943	**69,816,405**	68,582,695
Others	**1,819,553**	1,483,619	**1,722,346**	1,438,450
	258,302,312	250,642,841	**146,673,572**	143,022,120

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A17. Loans, Advances and Financing (continued)

(f) By purpose

	Group		Bank	
	As at 30 June 2026	As at 31 December 2025	As at 30 June 2026	As at 31 December 2025
	RM'000	RM'000	RM'000	RM'000
Purchase of securities	**14,400,400**	13,743,698	**6,205,187**	5,861,179
Purchase of transport vehicles	**14,135,856**	13,540,384	**372,118**	303,461
Purchase of landed property:				
- Residential	**100,067,588**	97,268,135	**57,765,724**	56,514,619
- Non-residential	**34,737,419**	32,247,879	**27,013,016**	26,037,580
Purchase of property, plant and equipment other than land and building	**789,526**	629,303	**653,279**	497,003
Personal use	**14,037,006**	13,484,571	**6,551,571**	6,240,394
Credit card	**3,030,122**	2,981,441	**2,419,239**	2,407,322
Purchase of consumer durables	**4,805**	4,935	**4,805**	4,935
Construction	**8,641,643**	8,211,177	**6,791,857**	6,433,425
Working capital	**52,677,543**	53,375,151	**34,990,272**	34,945,281
Merger and acquisition	**1,005,268**	1,152,164	**558,906**	707,001
Other purposes	**14,775,136**	14,004,003	**3,347,598**	3,069,920
	258,302,312	250,642,841	**146,673,572**	143,022,120

(g) By remaining contractual maturities

	Group		Bank	
	As at 30 June 2026	As at 31 December 2025	As at 30 June 2026	As at 31 December 2025
	RM'000	RM'000	RM'000	RM'000
Maturity within one year	**45,312,023**	43,943,580	**32,456,124**	31,451,313
More than one year to three years	**18,762,739**	17,493,337	**13,532,993**	12,079,837
More than three years to five years	**26,495,712**	26,119,474	**12,394,635**	12,566,199
More than five years	**167,731,838**	163,086,450	**88,289,820**	86,924,771
	258,302,312	250,642,841	**146,673,572**	143,022,120

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A17. Loans, Advances and Financing (continued)

(h) Impaired loans, advances and financing

(i) Movement in impaired loans, advances and financing

	Group		Bank	
	As at 30 June 2026	As at 31 December 2025	As at 30 June 2026	As at 31 December 2025
	RM'000	RM'000	RM'000	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)	**(38,467)**	(108,707)	**(23,860)**	(70,773)
Transfer to lifetime ECL not credit impaired (Stage 2)	**(243,153)**	(313,898)	**(130,934)**	(175,790)
Transfer to lifetime ECL credit impaired (Stage 3)	**1,014,654**	1,283,649	**523,446**	695,956
Purchases and origination	**211,287**	448,510	**138,479**	221,928
Derecognition	**(423,156)**	(429,270)	**(197,161)**	(281,891)
Amount written off	**(266,809)**	(761,300)	**(149,877)**	(523,522)
Exchange differences	**(16,711)**	(47,220)	**(19,551)**	(12,619)
Other movements	**14,079**	(19,472)	**13,186**	(9,658)
Balance as at the end of the financial period/year	**3,791,224**	3,539,500	**2,245,263**	2,091,535

(ii) By economic sector

	Group		Bank	
	As at 30 June 2026	As at 31 December 2025	As at 30 June 2026	As at 31 December 2025
	RM'000	RM'000	RM'000	RM'000
Agriculture, hunting, forestry and fishing	**45,659**	45,549	**25,577**	27,097
Mining and quarrying	**10,478**	4,036	**5,657**	1,488
Manufacturing	**336,090**	343,470	**281,263**	289,388
Electricity, gas and water	**84,825**	81,528	**2,648**	2,205
Construction	**337,795**	313,458	**278,223**	254,377
Wholesale and retail trade and restaurant and hotel	**962,877**	835,805	**630,078**	550,620
Transport, storage and communication	**95,865**	98,789	**79,043**	86,830
Finance, insurance, real estate and business services	**296,424**	275,012	**231,164**	202,610
Education, health and others	**122,046**	209,189	**80,480**	78,229
Household sector	**1,457,772**	1,295,767	**630,901**	596,380
Others	**41,393**	36,897	**229**	2,311
	3,791,224	3,539,500	**2,245,263**	2,091,535

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A17. Loans, Advances and Financing (continued)

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

(iii) By purpose

	Group		Bank	
	As at 30 June 2026	As at 31 December 2025	As at 30 June 2026	As at 31 December 2025
	RM'000	RM'000	RM'000	RM'000
Purchase of securities	**903**	1,043	**244**	239
Purchase of transport vehicles	**65,800**	58,372	**2,354**	1,337
Purchase of landed property:				
- Residential	**1,179,319**	1,052,037	**520,130**	485,645
- Non-residential	**532,164**	604,303	**279,940**	258,970
Purchase of property, plant and equipment other than land and building	**9,039**	9,940	**9,038**	9,939
Personal use	**153,500**	144,581	**83,097**	81,904
Credit card	**28,160**	29,775	**21,599**	24,758
Purchase of consumer durables	**326**	484	**326**	484
Construction	**105,612**	99,918	**89,985**	83,550
Working capital	**1,568,847**	1,413,565	**1,155,996**	1,073,858
Merger and acquisition	**1,030**	2,077	**20**	955
Other purposes	**146,524**	123,405	**82,534**	69,896
	3,791,224	3,539,500	**2,245,263**	2,091,535

(iv) By geographical distribution

	Group		Bank	
	As at 30 June 2026	As at 31 December 2025	As at 30 June 2026	As at 31 December 2025
	RM'000	RM'000	RM'000	RM'000
Malaysia	**2,814,993**	2,593,082	**1,650,141**	1,483,746
Singapore	**134,640**	139,730	**134,640**	139,730
Thailand	**452,738**	464,662	**452,738**	464,662
Brunei	**7,744**	3,397	**7,744**	3,397
Cambodia	**381,109**	338,629	**-**	-
	3,791,224	3,539,500	**2,245,263**	2,091,535

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A17. Loans, Advances and Financing (continued)

(i) Movement in allowance for credit losses

Group	12-month ECL (Stage 1)	Lifetime ECL not credit impaired (Stage 2)	Lifetime ECL credit impaired (Stage 3)	Total
30 June 2026	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Balance as at the beginning of the financial period	**810,071**	**686,975**	**1,213,234**	**2,710,280**
Changes due to financial assets recognised in the opening balance that have been:				
- Transferred to 12-month ECL (Stage 1)	**96,386**	**(84,685)**	**(11,701)**	**-**
- Transferred to lifetime ECL not credit impaired (Stage 2)	**(25,959)**	**118,094**	**(92,135)**	**-**
- Transferred to lifetime ECL credit impaired (Stage 3)	**(4,061)**	**(73,415)**	**77,476**	**-**
	66,366	**(40,006)**	**(26,360)**	**-**
Changes in credit risk	**(107,586)**	**33,072**	**348,441**	**273,927**
Purchases and origination	**81,205**	**18,822**	**27,834**	**127,861**
Derecognition	**(33,560)**	**(28,399)**	**(71,764)**	**(133,723)**
Bad debts written off	**-**	**-**	**(180,355)**	**(180,355)**
Exchange differences	**(432)**	**(1,620)**	**(23,535)**	**(25,587)**
Other movements	**-**	**-**	**14,079**	**14,079**
Balance as at the end of the financial period	**816,064**	**668,844**	**1,301,574**	**2,786,482**
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	810,071	686,975	1,213,234	2,710,280

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A17. Loans, Advances and Financing (continued)

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

Bank	**12-month ECL (Stage 1)**	**Lifetime ECL not credit impaired (Stage 2)**	**Lifetime ECL credit impaired (Stage 3)**	**Total**
30 June 2026	**RM'000**	**RM'000**	**RM'000**	**RM'000**
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)	**54,494**	**(47,500)**	**(6,994)**	**-**
- Transferred to lifetime ECL not credit impaired (Stage 2)	**(14,472)**	**56,355**	**(41,883)**	**-**
- Transferred to lifetime ECL credit impaired (Stage 3)	**(2,412)**	**(43,709)**	**46,121**	**-**
	37,610	**(34,854)**	**(2,756)**	**-**
Changes in credit risk	**(75,029)**	**28,573**	**171,807**	**125,351**
Purchases and origination	**38,663**	**6,673**	**27,536**	**72,872**
Derecognition	**(22,901)**	**(13,508)**	**(49,317)**	**(85,726)**
Bad debts written off	**-**	**-**	**(89,729)**	**(89,729)**
Exchange differences	**(358)**	**(1,877)**	**(23,608)**	**(25,843)**
Other movements	**-**	**-**	**13,186**	**13,186**
Balance as at the end of the financial period	**543,161**	**389,128**	**904,241**	**1,836,530**
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	565,176	404,121	857,122	1,826,419

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A18. Other Assets

	Group		Bank	
	As at 30 June 2026	As at 31 December 2025	As at 30 June 2026	As at 31 December 2025
	RM'000	RM'000	RM'000	RM'000
Other receivables	**1,118,780**	873,826	**751,521**	517,461
Cash collateral in relation to derivative transactions	**778,629**	524,513	**778,629**	524,513
Deposits	**34,263**	36,040	**30,138**	31,416
Prepayments	**515,406**	464,600	**408,047**	380,131
Foreclosed properties (net of allowance)	**128,349**	134,397	**128,349**	134,397
Amount receivable for release of units from funds	**99,867**	42,009	**-**	-
Amount due from subsidiaries	**-**	-	**37,656**	580,661
	2,675,294	2,075,385	**2,134,340**	2,168,579

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A19. Deposits from Customers

(a) By type of deposits

	Group		Bank	
	As at 30 June 2026 RM'000	As at 31 December 2025 RM'000	As at 30 June 2026 RM'000	As at 31 December 2025 RM'000
Demand deposits	**60,004,046**	62,927,137	**45,191,377**	45,902,807
Savings deposits	**14,096,182**	13,949,840	**10,697,639**	10,651,571
Fixed/investment deposits	**194,124,268**	175,602,849	**100,370,539**	95,037,053
Negotiable instruments of deposits	**-**	57,373	**-**	57,373
	268,224,496	252,537,199	**156,259,555**	151,648,804

(b) By type of customer

	Group		Bank	
	As at 30 June 2026 RM'000	As at 31 December 2025 RM'000	As at 30 June 2026 RM'000	As at 31 December 2025 RM'000
Government and statutory bodies	**22,947,819**	19,533,736	**1,734,181**	1,674,729
Business enterprises	**120,392,866**	109,739,181	**74,986,049**	65,538,143
Individuals	**115,571,019**	114,237,757	**70,666,867**	76,121,828
Others	**9,312,792**	9,026,525	**8,872,458**	8,314,104
	268,224,496	252,537,199	**156,259,555**	151,648,804

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

	Group		Bank	
	As at 30 June 2026 RM'000	As at 31 December 2025 RM'000	As at 30 June 2026 RM'000	As at 31 December 2025 RM'000
Due within six months	**140,519,314**	145,992,611	**76,675,474**	80,374,962
More than six months to one year	**52,688,615**	27,967,328	**23,408,183**	14,500,581
More than one year to three years	**899,074**	1,676,539	**278,772**	204,758
More than three years to five years	**17,265**	23,744	**8,110**	14,125
	194,124,268	175,660,222	**100,370,539**	95,094,426

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A20. Deposits and Placements of Banks and Other Financial Institutions

	Note	Group As at 30 June 2026 RM'000	Group As at 31 December 2025 RM'000	Bank As at 30 June 2026 RM'000	Bank As at 31 December 2025 RM'000
Licensed banks		**24,236,012**	24,107,120	**25,745,635**	26,252,850
Licensed Islamic banks		**1,058,146**	720,465	**447**	333
Licensed investment banks		**220,546**	62,910	**2,280,149**	1,087,681
Bank Negara Malaysia ('BNM')/Other central banks	(a)	**4,850,296**	5,771,652	**3,957,219**	4,888,480
Other financial institutions		**413,849**	355,680	**410,080**	253,839
		30,778,849	31,017,827	**32,393,530**	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 30 June 2026 RM'000	Group As at 31 December 2025 RM'000
Wakalah Unrestricted Investment Account	(a)	**363,741**	11,004
		363,741	11,004

(a) Wakalah Unrestricted Investment Account

	Group As at 30 June 2026 RM'000	Group As at 31 December 2025 RM'000
By type of counterparty:		
- Business enterprises	**363,741**	11,004
Investment asset (principal):		
- Personal financing	**290,711**	8,800
- Housing financing	**72,678**	2,200
	363,389	11,000

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A22. Other Liabilities

	Note	Group		Bank	
		As at 30 June 2026	As at 31 December 2025	As at 30 June 2026	As at 31 December 2025
		RM'000	RM'000	RM'000	RM'000
Other creditors and accruals		**1,180,457**	1,646,433	**593,340**	818,379
Amount payable for redemption units		**160,420**	104,888	**-**	-
Contract liabilities	(a)	**1,182,771**	1,213,072	**527,995**	540,171
Short-term employee benefits		**192,124**	427,445	**159,406**	288,638
Accrual for operational expenses		**152,237**	183,560	**92,481**	102,066
Cash collateral pledged for derivative transactions		**898,474**	707,120	**872,102**	621,796
Structured deposits	(b)	**8,334,434**	4,589,456	**6,499,293**	3,407,154
Remisiers' deposits		**86,339**	84,876	**-**	-
Puttable financial instruments		**111,643**	112,512	**-**	-
Amount payable for creation of units due to funds		**452,524**	157,567	**-**	-
Amount due to subsidiaries		**-**	-	**76,691**	8,628
		12,751,423	9,226,929	**8,821,308**	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 period/year, an amount of RM38,641,000 and RM13,152,000 (31 December 2025: RM32,538,000 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 30 June 2026	As at 31 December 2025	As at 30 June 2026	As at 31 December 2025
	RM'000	RM'000	RM'000	RM'000
Within one year	**1,080,724**	829,951	**1,080,724**	829,951
More than one year to three years	**2,899,262**	385,125	**2,898,566**	359,588
More than three years	**4,354,448**	3,374,380	**2,520,003**	2,217,615
	8,334,434	4,589,456	**6,499,293**	3,407,154

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 comprises 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 and 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.

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 Laos.

(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.

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A23. Segmental Reporting (continued)

Six months ended 30 June 2026

	Group Community Banking	Group Wholesale Banking	Group Corporate and Business Banking	Group International Business	Insurance *	Support Center and Others	Inter-Segment Elimination	Total
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
External Revenue								
- Net interest income	714,515	380,318	848,588	389,608	1,124	(288,314)	-	2,045,839
- Other operating income and income from Islamic Banking business	829,206	805,374	482,441	151,846	33,072	9,004	-	2,310,943
Inter-segment	28,651	13,856	(21,050)	6,111	(10,582)	13,360	(30,346)	-
Net income	1,572,372	1,199,548	1,309,979	547,565	23,614	(265,950)	(30,346)	4,356,782
Other operating expenses	(894,345)	(351,954)	(497,985)	(314,795)	3,858	(12,611)	30,346	(2,037,486)
Including:								
- Depreciation of property, plant and equipment	(36,746)	(6,515)	(20,029)	(10,110)	-	(116)	-	(73,516)
- Depreciation of right-of-use assets	(9,430)	(6,541)	(6,335)	(8,544)	-	(53)	-	(30,903)
- Amortisation of intangible assets	(43,420)	(10,582)	(35,400)	(9,206)	-	-	-	(98,608)
Allowance for credit losses on financial assets	(149,432)	(9,138)	(40,028)	29,439	(1,265)	-	-	(170,424)
Segment profit/(loss)	528,595	838,456	771,966	262,209	26,207	(278,561)	-	2,148,872
Share of results of associates								(23,896)
Profit before taxation and zakat								2,124,976
Taxation and zakat								(459,906)
Net profit for the financial period								1,665,070

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

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A23. Segmental Reporting (continued)

As at 30 June 2026

	Group Community Banking	Group Wholesale Banking	Group Corporate and Business Banking	Group International Business	Insurance	Support Center and Others	Total
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Segment assets	133,593,969	88,590,126	94,920,134	55,723,761	2,002,902	3,021,992	377,852,884
Investments in associates							69,983
Tax recoverable							70,256
Deferred tax assets							575,098
Unallocated assets							662,650
Total assets							379,230,871
Segment liabilities	94,886,523	87,606,288	97,025,064	48,944,134	1,316,997	30,870	329,809,876
Provision for taxation and zakat							110,887
Deferred tax liabilities							14,946
Borrowings							7,318,838
Senior debt securities							3,570,374
Subordinated obligations							3,285,367
Unallocated liabilities							1,032,519
Total liabilities							345,142,807

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A23. Segmental Reporting (continued)

Six months ended 30 June 2025

	Group Community Banking	Group Wholesale Banking	Group Corporate and Business Banking	Group International Business	Insurance *	Support Center and Others	Inter-Segment Elimination	Total
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
External Revenue								
- Net interest income	737,461	262,232	842,148	344,638	91	(223,918)	-	1,962,652
- Other operating income and income from Islamic Banking business	691,711	794,338	504,767	174,891	56,465	17,800	-	2,239,972
Inter-segment	18,325	30,717	(15,732)	(11,621)	(10,214)	12,162	(23,637)	-
Net income	1,447,497	1,087,287	1,331,183	507,908	46,342	(193,956)	(23,637)	4,202,624
Other operating expenses	(841,454)	(353,229)	(480,189)	(319,705)	(267)	(14,980)	23,637	(1,986,187)
Including:								
- Depreciation of property, plant and equipment	(34,039)	(7,009)	(17,830)	(9,868)	-	(117)	-	(68,863)
- Depreciation of right-of-use assets	(9,491)	(6,954)	(6,334)	(8,977)	-	(138)	-	(31,894)
- Amortisation of intangible assets	(40,911)	(10,209)	(32,048)	(10,360)	-	-	-	(93,528)
Allowance for credit losses on financial assets	(104,688)	(11,048)	(52,726)	(26,333)	(437)	-	-	(195,232)
Segment profit/(loss)	501,355	723,010	798,268	161,870	45,638	(208,936)	-	2,021,205
Share of results of associates								(16,646)
Profit before taxation and zakat								2,004,559
Taxation and zakat								(448,962)
Net profit for the financial period								1,555,597

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

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A23. Segmental Reporting (continued)

As at 31 December 2025

	Group Community Banking	Group Wholesale Banking	Group Corporate and Business Banking	Group International Business	Insurance	Support Center and Others	Total
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	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							358,104,242
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							323,914,138

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 1 July 2026 completed its issuance of RM400 million Commercial Papers (in nominal value, issued at discount) under the Multi-Currency Commercial Papers Programme, which together with a Multi-Currency Islamic Commercial Papers Programme has 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 12 months with a discount rate of 3.43% per annum;

(b) The Bank had on 2 July 2026 completed its issuance of RM300 million Commercial Papers (in nominal value, issued at discount) under the Multi-Currency Commercial Papers Programme, which together with a Multi-Currency Islamic Commercial Papers Programme has 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 12 months with a discount rate of 3.43% per annum;

(c) The Bank had on 2 July 2026 increased its issued and paid up share capital from RM8,701,096,766 to RM8,717,504,366 via the issuance of 2,983,200 new ordinary shares at RM5.50 per share arising from the exercise of vested SGS awarded on 22 May 2023;

(d) RHB Investment Bank Berhad ('RHB Investment Bank') had on 22 July 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 RHB Investment Bank in RHBPEH remains the same;

(e) The Bank had on 24 July 2026 completed its issuance of RM500 million Senior Notes (in nominal value, issued at discount) under the Multi-Currency Note Programme of up to RM10 billion (or its equivalent in other currencies) in nominal value. The Senior Notes are issued for a tenure of 12 months with a coupon rate of 0.01% per annum; and

(f) The Bank had on 18 August 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.

A26. Changes in the Composition of the Group

There were no significant changes in the composition of the Group for the six months ended 30 June 2026, other than the following:

(a) Ke-Zan Nominees Tempatan Sdn Bhd, a wholly-owned subsidiary of RHB Investment Bank, which in turn is wholly-owned by the Bank, was 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 RHBPEH amounting to RM10,000,000 for additional working capital purpose. Upon completion of the subscription, the equity interest held by RHB Investment Bank in RHBPEH remains the same;

A26. Changes in the Composition of the Group (continued)

There were no significant changes in the composition of the Group for the six months ended 30 June 2026, other than the following (continued):

(c) During the financial period ended 30 June 2026, the Bank subscribed, in cash, for additional ordinary shares in Boost Bank to maintain its 40% equity interest, comprising:

(i) 8.0 million ordinary shares on 27 February 2026;

(ii) 12.0 million ordinary shares on 27 March 2026; and

(iii) 9.32 million ordinary shares on 21 May 2026.

The additional subscriptions were undertaken to support Boost Bank's growth and operations and to ensure its continued meeting the minimum capital funds requirement prescribed by Bank Negara Malaysia; and

(d) In March 2026, RHB Asset Management Sdn Bhd ('RHBAM'), a wholly-owned subsidiary of RHB Investment Bank, has gained significant influence in RHB Growth and Income Focus Trust and RHB KidSave Trust with an effective equity interest of 16.11% and 19.82% respectively, 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 MFRS128 'Investments in Associates and Joint Ventures' as indirect associates of the Group.

In June 2026, RHBAM has reduced its holdings in the units issued by RHB Growth and Income Focus Trust and RHB KidSave Trust with an effective equity interest of 0.03% and 0.01% respectively. Arising therefrom, the Funds ceased to be indirect associates of the Group.

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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 30 June 2026	As at 31 December 2025	As at 30 June 2026	As at 31 December 2025
	RM'000	RM'000	RM'000	RM'000
Contingent liabilities				
Direct credit substitutes*	**1,786,806**	1,751,364	**1,755,902**	1,719,751
Transaction-related contingent items	**3,468,293**	2,891,579	**2,251,654**	2,008,018
Short-term self-liquidating trade-related contingencies	**1,426,634**	1,248,200	**960,609**	783,932
	6,681,733	5,891,143	**4,968,165**	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	**15,810,955**	12,521,807	**15,910,668**	12,165,145
Forward asset purchases, forward deposits, partly paid shares and securities which represent commitments with certain drawdowns	**346,255**	-	**30,787**	-
Irrevocable commitments to extend credit:				
- Remaining maturity less than one year	**8,530,035**	8,667,898	**6,898,217**	7,176,714
- Remaining maturity more than one year	**30,250,883**	28,540,446	**19,882,291**	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	**20,358,021**	19,386,532	**16,166,846**	16,230,739
	75,296,149	69,116,683	**58,888,809**	54,732,883
Derivative financial instruments				
Foreign exchange related contracts^:				
- One year or less	**113,040,854**	99,746,044	**125,459,583**	112,284,550
- More than one year to five years	**6,376,053**	6,080,203	**6,376,053**	6,080,203
- More than five years	**912,014**	967,394	**912,014**	967,394
Commodity related contracts^:				
- One year or less	**480,568**	661,405	**479,770**	660,338
- More than one year to five years	**589,086**	628,481	**588,999**	627,567
Equity related contracts^:				
- One year or less	**1,973,832**	1,457,620	**1,959,485**	1,202,614
- More than one year to five years	**53,076**	46,698	**55,419**	46,698
Interest rate related contracts^:				
- One year or less	**107,917,038**	107,460,629	**113,367,038**	112,362,629
- More than one year to five years	**140,247,974**	117,524,270	**144,909,974**	123,369,270
- More than five years	**19,432,147**	17,606,819	**19,462,147**	17,636,819
	391,022,642	352,179,563	**413,570,482**	375,238,082
	473,000,524	427,187,389	**477,427,456**	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.

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 30 June 2026, the Group has contingent liabilities amounting to approximately RM52,772,000 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 30 June 2026	As at 31 December 2025	As at 30 June 2026	As at 31 December 2025
	RM'000	RM'000	RM'000	RM'000
Authorised and contracted for property, plant and equipment	**258,749**	287,693	**238,316**	267,511

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 30 June 2026 RM'000	As at 31 December 2025 RM'000	As at 30 June 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	**21,749,395**	22,001,930	**15,902,161**	16,195,835
Other reserves	**454,680**	453,395	**471,849**	465,010
FVOCI reserves	**439,687**	679,957	**428,136**	618,014
	31,344,859	31,836,379	**25,503,243**	25,979,956
Less:				
Goodwill	**(2,633,383)**	(2,633,383)	**(1,714,913)**	(1,714,913)
Intangible assets (include associated deferred tax liabilities)	**(670,234)**	(656,893)	**(625,367)**	(608,775)
Deferred tax assets	**(605,635)**	(631,586)	**(362,036)**	(369,487)
55% of cumulative gains arising from change in value of FVOCI instruments	**(241,828)**	(373,976)	**(235,475)**	(339,908)
Investments in subsidiaries	**(103,303)**	(103,940)	**(4,481,884)**	(4,486,267)
Investments in associates	**(69,983)**	(64,675)	**(174,120)**	(144,800)
Other deductions[#]	**(127,512)**	(97,544)	**(116,368)**	(79,455)
Total CET I Capital	**26,892,981**	27,274,382	**17,793,080**	18,236,351
Qualifying non-controlling interests recognised as Tier I Capital	**141**	197	**-**	-
Total Tier I Capital	**26,893,122**	27,274,579	**17,793,080**	18,236,351
Tier II Capital				
Subordinated obligations meeting all relevant criteria	**2,409,636**	2,499,557	**2,409,636**	2,499,557
Qualifying capital instruments of a subsidiary issued to third parties[+]	**492,181**	470,757	**-**	-
Surplus eligible provisions over expected losses	**688,918**	664,286	**476,982**	468,809
General provisions^	**461,668**	428,968	**332,291**	316,357
Investment in capital instrument of financial and insurance/takaful entities	**-**	-	**(81,660)**	(81,166)
Total Tier II Capital	**4,052,403**	4,063,568	**3,137,249**	3,203,557
Total Capital	**30,945,525**	31,338,147	**20,930,329**	21,439,908

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A29. Capital Adequacy (continued)

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

	Group		**Bank@**	
	As at 30 June 2026	**As at 31 December 2025**	**As at 30 June 2026**	**As at 31 December 2025**
Capital ratios				
Before proposed dividends:				
CET I Capital Ratio	**15.158%**	16.138%	**14.368%**	15.183%
Tier I Capital Ratio	**15.158%**	16.138%	**14.368%**	15.183%
Total Capital Ratio	**17.443%**	18.542%	**16.902%**	17.850%
After proposed dividends:				
CET I Capital Ratio	**14.789%**	15.234%	**13.839%**	13.912%
Tier I Capital Ratio	**14.789%**	15.234%	**13.839%**	13.912%
Total Capital Ratio	**17.073%**	17.639%	**16.373%**	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 RM273,551,000 (31 December 2025: RM240,845,000) and RM217,528,000 (31 December 2025: RM205,491,000) respectively.

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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 30 June 2026	As at 31 December 2025	As at 30 June 2026	As at 31 December 2025
	RM'000	RM'000	RM'000	RM'000
CET I/Tier I Capital				
Share capital	**1,673,424**	1,673,424	**1,220,000**	1,220,000
Retained profits	**5,424,417**	5,185,862	**253,125**	395,252
Other reserves	**869**	1,560	**2,924**	5,532
FVOCI reserves	**(39,865)**	13,163	**48,130**	46,458
	7,058,845	6,874,009	**1,524,179**	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)	**(4,853)**	(5,005)	**(20,558)**	(20,955)
Deferred tax assets	**(242,071)**	(240,659)	**(16,537)**	(20,247)
55% of cumulative gains arising from change in value of FVOCI instruments	**-**	(7,240)	**(26,472)**	(25,552)
Other deductions#	**(10,800)**	(15,818)	**(943)**	(3,562)
Total CET I Capital/Tier I Capital	**6,801,121**	6,605,287	**566,561**	713,818
Tier II Capital				
Subordinated sukuk	**749,838**	749,812	**-**	-
Subordinated obligations meeting all relevant criteria	**-**	-	**100,000**	100,000
Surplus eligible provisions over expected losses	**212,549**	196,165	**-**	-
General provisions^	**79,049**	72,362	**11,164**	10,073
Total Tier II Capital	**1,041,436**	1,018,339	**111,164**	110,073
Total Capital	**7,842,557**	7,623,626	**677,725**	823,891
Capital ratios				
Before proposed dividends:				
CET I Capital Ratio	**14.690%**	15.443%	**20.657%**	32.593%
Tier I Capital Ratio	**14.690%**	15.443%	**20.657%**	32.593%
Total Capital Ratio	**16.939%**	17.823%	**24.710%**	37.619%
After proposed dividends:				
CET I Capital Ratio	**14.401%**	14.934%	**20.657%**	26.292%
Tier I Capital Ratio	**14.401%**	14.934%	**20.657%**	26.292%
Total Capital Ratio	**16.650%**	17.315%	**24.710%**	31.318%

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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 RM66,150,000 (31 December 2025: RM62,064,000) and RM11,081,000 (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
30 June 2026				
Credit risk	**152,556,805**	**106,106,426**	**41,748,774**	**1,670,666**
Market risk	**8,071,847**	**6,948,243**	**804,769**	**207,083**
Operational risk	**16,785,604**	**10,782,199**	**3,744,968**	**864,955**
Total risk-weighted assets	**177,414,256**	**123,836,868**	**46,298,511**	**2,742,704**

	Group	Bank@	RHB Islamic Bank	RHB Investment Bank
	RM'000	RM'000	RM'000	RM'000
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	169,011,632	120,110,046	42,773,040	2,190,117

@ 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.

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 30 June 2026 RM'000	As at 31 December 2025 RM'000
Before proposed dividends:		
CET I Capital Ratio	14.633%	N/A
Tier I Capital Ratio	14.633%	N/A
Total Capital Ratio/Solvency Ratio	18.455%	19.810%
After proposed dividends:		
CET I Capital Ratio	14.633%	N/A
Tier I Capital Ratio	14.633%	N/A
Total Capital Ratio/Solvency Ratio	18.455%	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 maintained at 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 CCB of 1.25%, bringing the total requirement to 16.25%.

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A30. Credit Exposures Arising from Transactions with Connected Parties

	Group		Bank	
	As at 30 June 2026	As at 31 December 2025	As at 30 June 2026	As at 31 December 2025
Outstanding credit exposures with connected parties (RM'000)	**11,266,225**	12,671,665	**8,249,434**	8,653,658
Percentage of outstanding credit exposures with connected parties as proportion of total credit exposures (%)	**3.53**	4.14	**4.37**	4.75
Percentage of outstanding credit exposures with connected parties which is impaired or in default (%)	**0.01**	-	**0.01**	-

The credit exposures above are derived based on BNM's revised Guidelines on Credit Transactions and Exposures with Connected Parties, which are effective on 16 July 2014.

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A31. Operations of Islamic Banking

(a) Statements of Financial Position as at 30 June 2026

	Note	Group		Bank	
		As at 30 June 2026	As at 31 December 2025	As at 30 June 2026	As at 31 December 2025
		RM'000	RM'000	RM'000	RM'000
ASSETS					
Cash and short-term funds		**2,238,759**	1,380,190	**-**	-
Deposits and placements with banks and other financial institutions		**300,193**	-	**-**	-
Financial assets at FVTPL		**746,840**	496,021	**-**	-
Financial assets at FVOCI		**9,223,952**	8,752,865	**-**	-
Financial investments at amortised cost		**11,669,568**	9,289,768	**-**	-
Financing and advances	A31(c)	**104,210,398**	100,039,724	**431,938**	-
Other assets	A31(d)	**246,714**	286,860	**45,344**	44,207
Derivative assets		**289,956**	63,277	**-**	-
Statutory deposits		**911,100**	850,000	**-**	-
Deferred tax assets		**253,709**	235,642	**-**	-
Property, plant and equipment		**3,824**	4,488	**-**	-
Intangible assets		**5,804**	5,861	**-**	-
Total assets		**130,100,817**	121,404,696	**477,282**	44,207
LIABILITIES					
Deposits from customers	A31(e)	**106,407,312**	95,421,550	**-**	-
Deposits and placements of banks and other financial institutions		**2,383,415**	1,703,652	**432,192**	-
Investment accounts	A21	**363,741**	11,004	**-**	-
Obligations on securities sold under repurchase agreements		**298,556**	531,451	**-**	-
Bills and acceptances payable		**1,367**	2,206	**-**	-
Other liabilities	A31(f)	**2,818,975**	2,610,000	**-**	-
Derivative liabilities		**100,437**	510,092	**-**	-
Recourse obligation on financing sold to Cagamas		**3,384,807**	2,772,403	**-**	-
Provision for taxation and zakat		**90,276**	74,235	**-**	-
Borrowings		**921,219**	915,856	**-**	-
Senior sukuk		**301,193**	-	**-**	-
Subordinated sukuk		**757,087**	760,278	**-**	-
Total liabilities		**117,828,385**	105,312,727	**432,192**	-
Islamic Banking Funds		**12,272,432**	16,091,969	**45,090**	44,207
Total liabilities and Islamic Banking Funds		**130,100,817**	121,404,696	**477,282**	44,207
Commitments and contingencies		**35,853,084**	32,425,870	**-**	-

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A31. Operations of Islamic Banking (continued)

(b) Income Statements for the Six Months Ended 30 June 2026

	2nd Quarter Ended		Six Months Ended	
	30 June 2026	30 June 2025	30 June 2026	30 June 2025
	RM'000	RM'000	RM'000	RM'000
Group				
Income derived from investment of depositors' funds	**1,283,317**	1,258,693	**2,510,735**	2,482,154
Income derived from investment of investment account funds	**101,568**	80,831	**198,691**	162,747
Income/(Loss) derived from investment of shareholders' funds	**161,298**	(185,873)	**282,474**	(136,740)
Allowance for credit losses on financial assets	**(76,046)**	(124,657)	**(129,873)**	(179,046)
Total distributable income	**1,470,137**	1,028,994	**2,862,027**	2,329,115
Income attributable to depositors	**(849,818)**	(792,046)	**(1,633,019)**	(1,573,158)
Profit distributed to investment account holders	**(2,324)**	(16,433)	**(3,041)**	(32,312)
	617,995	220,515	**1,225,967**	723,645
Personnel expenses	**(5,796)**	(6,815)	**(13,568)**	(13,683)
Other overheads and expenditures	**(207,363)**	(214,725)	**(412,890)**	(425,876)
Profit/(Loss) before taxation and zakat	**404,836**	(1,025)	**799,509**	284,086
Taxation and zakat	**(61,703)**	(48,636)	**(144,668)**	(109,574)
Net profit/(loss) for the financial period	**343,133**	(49,661)	**654,841**	174,512

Statements of Comprehensive Income for the Six Months Ended 30 June 2026

	2nd Quarter Ended		Six Months Ended	
	30 June 2026	30 June 2025	30 June 2026	30 June 2025
	RM'000	RM'000	RM'000	RM'000
Group				
Net profit/(loss) for the financial period	**343,133**	(49,661)	**654,841**	174,512
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	**(236)**	81,218	**(53,644)**	122,575
- Net transfer to income statements on disposal	**(7,101)**	(7,720)	**(16,130)**	(14,398)
- Changes in expected credit losses	**32**	745	**309**	656
Income tax relating to components of other comprehensive loss/(income)	**1,762**	(17,640)	**16,746**	(25,963)
Other comprehensive (loss)/income, net of tax, for the financial period	**(5,543)**	56,603	**(52,719)**	82,870
Total comprehensive income for the financial period	**337,590**	6,942	**602,122**	257,382

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A31. Operations of Islamic Banking (continued)

(b) Income Statement for the Six Months Ended 30 June 2026 (continued)

	2nd Quarter Ended		Six Months Ended	
	30 June 2026	30 June 2025	30 June 2026	30 June 2025
	RM'000	RM'000	RM'000	RM'000
Bank				
Income derived from investment of depositors'	**2,300**	4,306	**2,664**	9,327
Income derived from investment of shareholders'	**-**	174	**-**	226
Allowance (charge)/written back for credit losses on financial assets	**85**	84	**(386)**	229
Total distributable income	**2,385**	4,564	**2,278**	9,782
Income attributable to depositors	**(1,172)**	1,207	**(1,374)**	(6,948)
Profit before taxation	**1,213**	5,771	**904**	2,834
Taxation	**-**	-	**-**	-
Net profit for the financial period	**1,213**	5,771	**904**	2,834

Statement of Comprehensive Income for the Six Months Ended 30 June 2026

	2nd Quarter Ended		Six Months Ended	
	30 June 2026	30 June 2025	30 June 2026	30 June 2025
	RM'000	RM'000	RM'000	RM'000
Bank				
Net profit for the financial period	**1,213**	5,771	**904**	2,834
Total comprehensive profit for the financial period	**1,213**	5,771	**904**	2,834

A31. Operations of Islamic Banking (continued)

(c) Financing and Advances

	Group		Bank	
	As at 30 June 2026	As at 31 December 2025	As at 30 June 2026	As at 31 December 2025
	RM'000	RM'000	RM'000	RM'000
At amortised cost				
Cashline	**1,734,930**	1,712,465	**-**	-
Term financing				
- Housing financing	**43,229,030**	41,524,644	**-**	-
- Syndicated term financing	**3,304,944**	3,074,134	**432,323**	-
- Hire purchase receivables	**13,714,734**	13,186,885	**-**	-
- Other term financing	**37,112,760**	35,369,429	**-**	-
Bills receivables	**1,894,126**	2,270,080	**-**	-
Trust receipts	**28,317**	32,906	**-**	-
Share margin financing	**36,131**	33,878	**-**	-
Staff financing	**33,720**	33,559	**-**	-
Credit/charge card receivables	**610,883**	574,119	**-**	-
Revolving financing	**3,364,055**	3,007,253	**-**	-
Gross financing and advances	**105,063,630**	100,819,352	**432,323**	-
Fair value changes arising from fair value hedge	**(26,154)**	(20,718)	**-**	-
	105,037,476	100,798,634	**432,323**	-
Less: Allowance for credit losses	**(827,078)**	(758,910)	**(385)**	-
Net financing and advances	**104,210,398**	100,039,724	**431,938**	-

(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)	**(14,607)**	(37,613)	**-**	-
Transfer to lifetime ECL not credit impaired (Stage 2)	**(108,526)**	(137,502)	**-**	-
Transfer to lifetime ECL credit impaired (Stage 3)	**446,201**	579,700	**-**	-
Purchases and origination	**47,646**	125,587	**-**	-
Derecognition	**(215,527)**	(77,421)	**-**	-
Amount written off	**(95,450)**	(196,228)	**-**	-
Other movements	**(4,263)**	277	**-**	-
Balance as at the end of the financial year/period	**1,164,810**	1,109,336	**-**	-

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A31. Operations of Islamic Banking (continued)

(c) Financing and Advances (continued)

(ii) Movement in allowance for credit losses

Group	12-month ECL (Stage 1)	Lifetime ECL not credit impaired (Stage 2)	Lifetime ECL credit impaired (Stage 3)	Total
30 June 2026	**RM'000**	**RM'000**	**RM'000**	**RM'000**
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)	**34,576**	**(29,868)**	**(4,708)**	**-**
- Transferred to lifetime ECL not credit impaired (Stage 2)	**(11,372)**	**60,473**	**(49,101)**	**-**
- Transferred to lifetime ECL credit impaired (Stage 3)	**(1,584)**	**(27,728)**	**29,312**	**-**
	21,620	**2,877**	**(24,497)**	**-**
Changes in credit risk	**(23,663)**	**6,296**	**156,256**	**138,889**
Purchases and origination	**41,151**	**1,936**	**241**	**43,328**
Derecognition	**(9,134)**	**(9,707)**	**(21,807)**	**(40,648)**
Bad debts written off	**-**	**-**	**(69,145)**	**(69,145)**
Exchange differences	**7**	**-**	**-**	**7**
Other movements	**-**	**-**	**(4,263)**	**(4,263)**
Balance as at the end of the financial period	**235,680**	**224,686**	**366,712**	**827,078**
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

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A31. Operations of Islamic Banking (continued)

(c) Financing and Advances (continued)

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

Bank	**12-month ECL (Stage 1)**	**Lifetime ECL not credit impaired (Stage 2)**	**Lifetime ECL credit impaired (Stage 3)**	**Total**
30 June 2026	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Balance as at the beginning of the financial period	**-**	**-**	**-**	**-**
Changes in credit risk	**386**	**-**	**-**	**386**
Exchange differences	**(1)**	**-**	**-**	**(1)**
Balance as at the end of the financial period	**385**	**-**	**-**	**385**
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	-	-	-	-

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A31. Operations of Islamic Banking (continued)

	Group		Bank	
	As at 30 June 2026	As at 31 December 2025	As at 30 June 2026	As at 31 December 2025
	RM'000	RM'000	RM'000	RM'000
(d) Other Assets				
Prepayments	**71,575**	60,265	**-**	-
Deposits	**701**	775	**-**	-
Other receivables	**174,438**	225,820	**45,344**	44,207
	246,714	286,860	**45,344**	44,207

	Group	
	As at 30 June 2026	As at 31 December 2025
	RM'000	RM'000
(e) Deposits from Customers		
Saving Deposits		
- Qard	**1,303,528**	1,298,698
- Commodity Murabahah	**1,881,292**	1,780,781
Demand Deposits		
- Qard	**7,792,994**	9,621,758
- Commodity Murabahah	**6,475,904**	6,842,479
Term Deposits		
- Commodity Murabahah	**69,138,673**	58,647,180
Specific Investment Account		
- Commodity Murabahah	**19,814,921**	17,230,654
	106,407,312	95,421,550
(f) Other Liabilities		
Sundry creditors	**41,141**	37,426
Contract liability	**643,108**	659,958
Short-term employee benefits	**2,025**	4,181
Accrual for operational expenses	**10,223**	14,939
Cash collateral pledged for derivative transactions	**20,590**	73,577
Structured deposits	**1,835,141**	1,182,302
Other accruals and payables	**266,747**	637,617
	2,818,975	2,610,000

B1. Review of Group Results

(a) Current Financial Period vs Previous Financial Period

The Group reported a net profit of RM1,663.9 million for the first half year ended 30 June 2026, 7.1% higher from RM1,553.5 million recorded a year ago. The year-on-year improvement was mainly due to higher net funding income and lower allowances for credit losses, offset by higher operating expenses, higher tax expense, higher share of loss in associates and lower non-fund based income.

Net funding income increased by 5.3% to RM3,137.0 million year-on-year on the back of gross loans and financing growth of 7.0% and lower funding cost.

Non-fund based income declined by 0.4% to RM1,219.8 million from a year ago driven by lower net gain on foreign exchange and derivatives, lower net trading and investment income and lower income from insurance business along with absence of gain on disposal of a subsidiary and gain on liquidation of a subsidiary recognised in corresponding year, partly offset by higher fee income.

Operating expenses increased by 2.6% from a year ago to RM2,037.5 million. Cost-to-income ratio was at 46.8% compared to 47.3% a year ago.

Net allowance for credit losses was at RM170.4 million, 12.7% lower than previous year, primarily due to lower credit losses on loans and financing.

Total assets of the Group increased by 5.9% from December 2025 to RM379.2 billion as at 30 June 2026. Net assets per share was at RM7.81, with shareholders' equity at RM34.0 billion as at 30 June 2026.

The Group's gross loans and financing grew by 7.0% year-on-year to RM258.3 billion, mainly supported by growth in mortgage, Singapore, corporate, commercial and auto finance.

Customer deposits increased by 6.9% year-on-year to RM268.2 billion, mainly due to growth in money market time deposits by 31.8%, CASA by 4.2% and fixed deposits by 2.9%. CASA composition stood at 27.6% as at 30 June 2026.

Gross impaired loans was at RM3.8 billion as at 30 June 2026, with gross impaired loans ratio of 1.47%, compared with RM3.6 billion and 1.51% as at 30 June 2025.

B1. Review of Group Results (continued)

(b) Performance by Operating Segment

(i) GCB

GCB reported a pre-tax profit of RM528.6 million for the first half year ended 30 June 2026, 5.4% higher than previous year. This was mainly attributed to higher non-fund based income and higher net funding income, partially offset by higher operating expenses and higher allowance for credit losses.

Gross loans and financing was at RM133.9 billion, 6.3% higher year-on-year, primarily driven by growth in mortgage and auto finance.

Total deposits increased by 0.7% year-on-year to RM93.4 billion as at 30 June 2026, contributed by growth in CASA.

(ii) GWB

GWB recorded a pre-tax profit of RM838.5 million for the first half year ended 30 June 2026, an increase of 16.0% from previous year. This was on the back of higher net funding income, lower allowance for credit losses and lower operating expenses, partially offset by lower non-fund based income.

Gross loans and financing increased by 24.1% year-on-year to RM2.8 billion. Total deposits increased by 30.6% to RM42.6 billion mainly due to increase in money market time deposits.

(iii) GCBB

GCBB reported a pre-tax profit of RM772.0 million for the first half year ended 30 June 2026, 3.3% lower than previous year. This was mainly attributed to lower non-fund based income, higher operating expenses and lower net funding income, partially offset by lower allowance for credit losses.

Gross loans and financing increased by 6.1% year-on-year to RM84.5 billion. Total deposits increased by 4.9% to RM92.3 billion mainly due to increase in fixed deposits and current account.

(iv) Group International Business

Group International Business posted a pre-tax profit of RM262.2 million for the first half year ended 30 June 2026, as compared to a pre-tax profit of RM161.9 million in the previous year. This was mainly due to higher allowance writeback for credit losses, higher net funding income and lower operating expense, partly offset by lower non-fund based income.

Gross loans and advances increased by 10.5% year-on-year to RM37.1 billion, mainly supported by growth in Singapore, while deposits increased by 6.5% to RM40.0 billion.

B2. Current Quarter vs Previous Quarter

Net profit of the Group decreased by 5.8% to RM807.2 million from RM856.8 million recorded in the preceding quarter ended 31 March 2026. This was primarily due to lower non-fund based income, higher tax expense, higher operating expenses and higher share of loss in associates, partly offset by higher net funding income and lower allowances for credit losses.

B3. Prospects for Financial Year 2026

We remain cautiously optimistic about Malaysia's economic outlook for the remainder of the year, although key risks continue to stem from tensions in the Middle East and US-led trade tariffs. These external headwinds, should they exacerbate, could amplify adverse spillover effects across the ASEAN region. Nevertheless, we expect Malaysia's economy to remain resilient in the second half of 2026, supported by steady domestic demand, sustained investment activity, and a stable labour market.

The banking sector is expected to remain resilient with strong capital position and adequate liquidity buffers to withstand potential liquidity shocks. Monetary policy is expected to remain data-dependent with decisions based on economic growth prospects and underlying inflation momentum. Overall, we observe that Malaysia's robust economic prospects and manageable inflation will support a broadly stable policy outlook in 2026.

Against this backdrop, the Group remains focused on delivering its PROGRESS27 priorities, balancing sustainable growth with prudent risk management and resilience, while continuing to support customers and stakeholders amid evolving market conditions.

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.

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B5. Taxation and Zakat

	2nd Quarter Ended		Six Months Ended	
	30 June 2026	30 June 2025	30 June 2026	30 June 2025
	RM'000	RM'000	RM'000	RM'000
Group				
Income tax based on profit for the financial period				
- Malaysian income tax	**235,256**	278,924	**423,684**	433,979
- Overseas tax	**16,024**	13,448	**34,298**	27,514
Deferred tax	**(7,180)**	(55,447)	**38,271**	(4,799)
	244,100	236,925	**496,253**	456,694
Over provision in respect of prior financial years	**(11,472)**	(3,103)	**(43,347)**	(14,232)
Tax expense	**232,628**	233,822	**452,906**	442,462
Zakat	**3,500**	3,250	**7,000**	6,500
	236,128	237,072	**459,906**	448,962
Bank				
Income tax based on profit for the financial period				
- Malaysian income tax	**152,724**	188,211	**249,227**	280,303
- Overseas tax	**10,621**	11,979	**26,119**	24,397
Deferred tax	**(8,293)**	(48,963)	**23,117**	(3,754)
	155,052	151,227	**298,463**	300,946
Over provision in respect of prior financial years	**-**	(321)	**(33,283)**	(321)
	155,052	150,906	**265,180**	300,625

The effective tax rate of the Group for the second quarter and six months ended 30 June 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 second quarter and six months ended 30 June 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

Proposed Disposal of Up to 100% Equity Interest in RHB Insurance Berhad and Integration with Tokio Marine Insurans (Malaysia) Berhad

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.

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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 30 June 2026	As at 31 December 2025	As at 30 June 2026	As at 31 December 2025
	RM'000	RM'000	RM'000	RM'000
Deposits from customers				
- One year or less	**267,308,157**	250,836,916	**155,972,673**	151,429,921
- More than one year	**916,339**	1,700,283	**286,882**	218,883
	268,224,496	252,537,199	**156,259,555**	151,648,804
Deposits and placements of banks and other financial institutions				
- Maturing within one year	**26,296,505**	26,576,461	**28,540,672**	28,628,987
- More than one year to three years	**497,212**	522,418	**421,522**	474,199
- More than three years to five years	**2,196,261**	2,269,938	**2,069,435**	2,116,910
- More than five years	**1,788,871**	1,649,010	**1,361,901**	1,263,087
	30,778,849	31,017,827	**32,393,530**	32,483,183

(b) Borrowings

	Group		Bank	
	As at 30 June 2026	As at 31 December 2025	As at 30 June 2026	As at 31 December 2025
	RM'000	RM'000	RM'000	RM'000
Unsecured				
Term loan:				
- United States Dollar	**2,847,276**	2,828,982	**1,926,057**	1,913,126
- Singapore Dollar	**315,424**	315,587	**315,424**	315,587
Promissory note:				
- Indonesia Rupiah	**19,432**	40,223	**-**	-
Commercial paper	**4,136,706**	1,959,619	**4,136,706**	1,959,619
	7,318,838	5,144,411	**6,378,187**	4,188,332
Scheduled repayment of borrowings				
Term loan:				
- Within one year	**315,424**	315,587	**315,424**	315,587
- More than one year to three years	**2,847,276**	2,828,982	**1,926,057**	1,913,126
	3,162,700	3,144,569	**2,241,481**	2,228,713
Promissory note:				
- Within one year	**19,432**	40,223	**-**	-
Commercial paper:				
- Within one year	**4,136,706**	1,959,619	**4,136,706**	1,959,619
	7,318,838	5,144,411	**6,378,187**	4,188,332

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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		Bank	
	As at 30 June 2026	**As at 31 December 2025**	**As at 30 June 2026**	**As at 31 December 2025**
	RM'000	**RM'000**	**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	**-**	2,028,923	**-**	2,028,923
- AUD75 million 4.831% senior debt securities due in 2026	**-**	205,274	**-**	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	**-**	1,505,874	**-**	1,505,874
- RM1,500 million 4.38% senior Sukuk Murabahah due in 2028	**1,507,600**	1,507,717	**1,507,600**	1,507,717
- RM200 million 3.84% senior Sukuk Murabahah due in 2029	**201,441**	201,431	**201,441**	201,431
- RM400 million 3.96% senior Sukuk Murabahah due in 2031	**402,956**	402,942	**402,956**	402,942
- RM200 million 3.99% senior Sukuk Murabahah due in 2034	**201,482**	201,477	**201,482**	201,477
- RM900 million 3.81% senior Sukuk Murabahah due in 2032	**899,670**	899,733	**899,670**	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	**50,793**	50,809	**50,793**	50,809
(iv) Issued under the RM5 billion (or its equivalent in other currencies) Multi-Currency Sukuk Wakalah Programme:				
- RM300 million 3.79% senior Sukuk Wakalah due in 2031	**301,193**	-	**-**	-
	3,565,135	7,004,180	**3,263,942**	7,004,180
Fair value changes arising from fair value hedges	**5,239**	15,773	**5,239**	15,773
	3,570,374	7,019,953	**3,269,181**	7,019,953

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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 30 June 2026	As at 31 December 2025	As at 30 June 2026	As at 31 December 2025
	RM'000	RM'000	RM'000	RM'000
3.65% RM500 million Tier II Subordinated Notes 2021/2031	**-**	503,232	**-**	503,232
4.06% RM250 million Tier II Subordinated Sukuk Murabahah 2022/2032	**251,974**	252,002	**-**	-
4.40% RM500 million Tier II Subordinated Notes 2022/2032	**505,549**	505,587	**505,549**	505,587
4.45% RM100 million Tier II Subordinated Notes 2022/2032	**101,073**	101,085	**-**	-
4.51% RM500 million Tier II Subordinated Notes 2023/2033	**509,999**	510,039	**509,999**	510,039
4.00% RM500 million Tier II Subordinated Sukuk Murabahah 2024/2034	**502,414**	502,278	**-**	-
3.93% RM500 million Tier II Subordinated Notes 2025/2037	**499,818**	499,855	**499,818**	499,855
3.83% RM375 million Tier II Subordinated Notes 2025/2035	**376,338**	376,338	**376,338**	376,338
3.93% RM125 million Tier II Subordinated Notes 2025/2037	**125,458**	125,458	**125,458**	125,458
3.97% RM410 million Tier II Subordinated Notes 2026/2036	**410,045**	-	**410,045**	-
	3,282,668	3,375,874	**2,427,207**	2,520,509
Fair value changes arising from fair value hedges	**2,699**	5,998	**-**	-
	3,285,367	3,381,872	**2,427,207**	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.

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

	As at 30 June 2026			As at 31 December 2025		
Group	**Contract/ Notional Amount**	**Fair Value Assets**	**Fair Value Liabilities**	**Contract/ Notional Amount**	**Fair Value Assets**	**Fair Value Liabilities**
By type	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Trading Derivatives:						
Foreign exchange related contracts						
- Forwards/swaps	**106,887,042**	**1,468,084**	**663,211**	95,030,229	854,543	1,593,385
- Options	**292,916**	**30,193**	**95**	1,448,394	32,063	2,243
- Cross-currency interest rate swaps	**13,148,963**	**423,069**	**168,354**	10,315,018	370,761	173,322
	120,328,921	**1,921,346**	**831,660**	106,793,641	1,257,367	1,768,950
Interest rate related contracts						
- Swaps	**257,877,825**	**894,825**	**759,717**	231,673,551	844,728	712,961
Commodity related contracts						
- Options	**1,069,654**	**52,695**	**52,695**	1,289,886	28,142	28,144
Equity related contracts						
- Options	**1,968,584**	**322,087**	**354,946**	1,219,222	250,299	237,819
- Swaps	**58,324**	**1,508**	**120**	285,096	1,349	18,873
	2,026,908	**323,595**	**355,066**	1,504,318	251,648	256,692
Structured warrants	**551,525**	**-**	**37,805**	303,388	-	28,682
Fair Value Hedging Derivatives:						
Interest rate related contracts						
- Swaps	**9,719,334**	**63,685**	**4,134**	10,918,167	70,713	13,138
Total	**391,574,167**	**3,256,146**	**2,041,077**	352,482,951	2,452,598	2,808,567

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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

Bank	As at 30 June 2026			As at 31 December 2025		
	Contract/ Notional Amount	Fair Value Assets	Fair Value Liabilities	Contract/ Notional Amount	Fair Value Assets	Fair Value Liabilities
By type	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Trading Derivatives:						
Foreign exchange related contracts						
- Forwards/swaps	118,381,582	1,492,014	832,926	106,644,548	1,067,431	1,630,457
- Options	292,916	30,193	95	1,448,394	32,063	2,243
- Cross-currency interest rate swaps	14,073,152	429,060	168,353	11,239,205	383,249	173,386
	132,747,650	1,951,267	1,001,374	119,332,147	1,482,743	1,806,086
Interest rate related contracts						
- Swaps	273,894,825	931,440	796,364	249,240,551	883,926	753,247
Commodity related contracts						
- Options	1,068,769	52,695	52,695	1,287,905	28,142	28,144
Equity related contracts						
- Options	2,014,904	316,706	315,968	1,249,312	161,652	168,644
Fair Value Hedging Derivatives:						
Interest rate related contracts						
- Swaps	3,844,334	28,491	2,691	4,128,167	37,663	5,944
Total	413,570,482	3,280,599	2,169,092	375,238,082	2,594,126	2,762,065

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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

Group	As at 30 June 2026			As at 31 December 2025		
	Contract/ Notional Amount	Fair Value Assets	Fair Value Liabilities	Contract/ Notional Amount	Fair Value Assets	Fair Value Liabilities
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
By remaining period to maturity/ next re-pricing date						
Trading Derivatives:						
Foreign exchange related contracts						
- One year or less	113,040,854	1,644,199	770,450	99,746,044	985,070	1,637,052
- More than one year to three years	4,694,804	184,529	35,491	4,182,712	172,181	92,945
- More than three years	2,593,263	92,618	25,719	2,864,885	100,116	38,953
	120,328,921	1,921,346	831,660	106,793,641	1,257,367	1,768,950
Interest rate related contracts						
- One year or less	106,289,704	127,439	98,448	105,837,021	151,978	122,465
- More than one year to three years	73,830,451	251,899	224,893	65,764,458	218,228	189,130
- More than three years	77,757,670	515,487	436,376	60,072,072	474,522	401,366
	257,877,825	894,825	759,717	231,673,551	844,728	712,961
Commodity related contracts						
- One year or less	480,568	9,410	9,408	661,405	11,277	11,279
- More than one year to three years	290,954	17,540	17,542	295,113	16,865	16,865
- More than three years	298,132	25,745	25,745	333,368	-	-
	1,069,654	52,695	52,695	1,289,886	28,142	28,144
Equity related contracts						
- One year or less	1,973,832	321,305	352,847	1,457,620	249,899	254,963
- More than one year to three years	53,076	2,290	2,219	46,698	1,749	1,729
	2,026,908	323,595	355,066	1,504,318	251,648	256,692
Structured warrants						
- One year or less	551,525	-	37,805	303,388	-	28,682
	551,525	-	37,805	303,388	-	28,682
Fair Value Hedging Derivatives:						
Interest rate related contracts						
- One year or less	1,627,334	11,035	2,413	1,623,608	3,208	4,617
- More than one year to three years	8,092,000	52,650	1,721	8,794,559	59,326	8,521
- More than three years	-	-	-	500,000	8,179	-
	9,719,334	63,685	4,134	10,918,167	70,713	13,138
Total	391,574,167	3,256,146	2,041,077	352,482,951	2,452,598	2,808,567

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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

	As at 30 June 2026			As at 31 December 2025		
Bank	**Contract/ Notional Amount**	**Fair Value Assets**	**Fair Value Liabilities**	**Contract/ Notional Amount**	**Fair Value Assets**	**Fair Value Liabilities**
	RM'000	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**
By remaining period to maturity/ next re-pricing date						
Trading Derivatives:						
Foreign exchange related contracts						
- One year or less	**125,459,583**	**1,674,120**	**940,164**	112,284,550	1,210,446	1,674,188
- More than one year to three years	**4,694,804**	**184,529**	**35,491**	4,182,712	172,181	92,945
- More than three years	**2,593,263**	**92,618**	**25,719**	2,864,885	100,116	38,953
	132,747,650	**1,951,267**	**1,001,374**	119,332,147	1,482,743	1,806,086
Interest rate related contracts						
- One year or less	**112,922,704**	**138,395**	**109,404**	111,654,021	153,574	124,061
- More than one year to three years	**83,214,451**	**277,581**	**250,577**	76,514,458	248,695	219,599
- More than three years	**77,757,670**	**515,464**	**436,383**	61,072,072	481,657	409,587
	273,894,825	**931,440**	**796,364**	249,240,551	883,926	753,247
Commodity related contracts						
- One year or less	**479,770**	**9,410**	**9,408**	660,338	11,277	11,279
- More than one year to three years	**290,867**	**17,540**	**17,542**	294,199	16,865	16,865
- More than three years	**298,132**	**25,745**	**25,745**	333,368	-	-
	1,068,769	**52,695**	**52,695**	1,287,905	28,142	28,144
Equity related contracts						
- One year or less	**1,959,485**	**314,416**	**313,749**	1,202,614	159,903	166,915
- More than one year to three years	**55,419**	**2,290**	**2,219**	46,698	1,749	1,729
	2,014,904	**316,706**	**315,968**	1,249,312	161,652	168,644
Fair Value Hedging Derivatives:						
Interest rate related contracts						
- One year or less	**444,334**	**79**	**2,414**	708,608	2,172	4,057
- More than one year to three years	**3,400,000**	**28,412**	**277**	3,419,559	35,491	1,887
	3,844,334	**28,491**	**2,691**	4,128,167	37,663	5,944
Total	**413,570,482**	**3,280,599**	**2,169,092**	375,238,082	2,594,126	2,762,065

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 RM3,256,146,000 (31 December 2025: RM2,452,598,000) and RM3,280,599,000 (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 RM778,629,000 (31 December 2025: RM524,513,000) and RM778,629,000 (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.

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.

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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**
30 June 2026				
Financial assets				
Financial assets at FVTPL:	**717,547**	**5,943,739**	**764,303**	**7,425,589**
- Money market instruments	**-**	**3,490,206**	**-**	**3,490,206**
- Quoted securities	**717,547**	**14,142**	**-**	**731,689**
- Unquoted securities	**-**	**2,439,391**	**764,303**	**3,203,694**
Financial assets at FVOCI:	**4,825**	**57,127,621**	**939,069**	**58,071,515**
- Money market instruments	**-**	**23,556,879**	**-**	**23,556,879**
- Quoted securities	**4,825**	**-**	**-**	**4,825**
- Unquoted securities	**-**	**33,570,742**	**939,069**	**34,509,811**
Derivative assets	**-**	**3,256,146**	**-**	**3,256,146**
	722,372	**66,327,506**	**1,703,372**	**68,753,250**
Financial liabilities				
Derivative liabilities	**37,805**	**2,003,272**	**-**	**2,041,077**
31 December 2025				
Financial assets				
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
Financial liabilities				
Derivative liabilities	28,682	2,779,885	-	2,808,567

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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**
30 June 2026				
Financial assets				
Financial assets at FVTPL:	**365,860**	**3,802,464**	**-**	**4,168,324**
- Money market instruments	**-**	**2,778,209**	**-**	**2,778,209**
- Quoted securities	**365,860**	**-**	**-**	**365,860**
- Unquoted securities	**-**	**1,024,255**	**-**	**1,024,255**
Financial assets at FVOCI:	**-**	**47,382,497**	**889,285**	**48,271,782**
- Money market instruments	**-**	**19,147,168**	**-**	**19,147,168**
- Unquoted securities	**-**	**28,235,329**	**889,285**	**29,124,614**
Derivative assets	**-**	**3,280,599**	**-**	**3,280,599**
	365,860	**54,465,560**	**889,285**	**55,720,705**
Financial liabilities				
Derivative liabilities	**-**	**2,169,092**	**-**	**2,169,092**
31 December 2025				
Financial assets				
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
	153,056	51,065,356	839,143	52,057,555
Financial liabilities				
Derivative liabilities	-	2,762,065	-	2,762,065

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

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 30 June 2026	**As at 31 December 2025**	**As at 30 June 2026**	**As at 31 December 2025**
	RM’000	**RM’000**	**RM’000**	**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	**2,614**	(50,333)	**-**	-
Purchases	**10,610**	2,495	**-**	-
Distribution	**(739)**	(367)	**-**	-
Exchange differences	**4,497**	(77,753)	**-**	-
Balance as at the end of the financial period/year	**764,303**	747,321	**-**	-
Financial assets at FVOCI				
Balance as at the beginning of the financial period/year	**886,175**	827,758	**839,143**	782,050
Total net gain recognised in other comprehensive income	**53,006**	58,684	**50,142**	57,093
Exchange differences	**(112)**	(267)	**-**	-
Balance as at the end of the financial period/year	**939,069**	886,175	**889,285**	839,143

B10. Dividends

Dividend declared during the current financial period ended 30 June 2026:

(a) Amount per share: Single-tier interim cash dividend of 15.0 sen per share

(b) Previous corresponding period: Single-tier interim cash dividend of 15.0 sen per share

(c) Entitlement date: To be determined later

(d) Payment date: To be determined later

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.

	2nd Quarter Ended		**Six Months Ended**	
	30 June 2026	**30 June 2025**	**30 June 2026**	**30 June 2025**
Profit attributable to equity holders of the Bank (RM'000)	**807,151**	803,500	**1,663,908**	1,553,531
Weighted average number of ordinary shares in issue ('000)	**4,361,914**	4,359,490	**4,361,914**	4,359,490
Basic EPS (sen)	**18.50**	18.43	**38.15**	35.64

(b) Diluted EPS

The diluted 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, 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.

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B11. Earnings per Share ('EPS') (continued)

	2nd Quarter Ended		Six Months Ended	
	30 June 2026	30 June 2025	30 June 2026	30 June 2025
Profit attributable to equity holders of the Bank (RM'000)	**807,151**	803,500	**1,663,908**	1,553,531
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)	**12,970**	12,682	**12,970**	12,682
Adjusted weighted average number of ordinary shares in issue ('000)	**4,374,884**	4,372,172	**4,374,884**	4,372,172
Diluted EPS (sen)	**18.45**	18.38	**38.03**	35.53

BY ORDER OF THE BOARD

AZMAN SHAH MD YAMAN
(License No. LS0006901)

Company Secretary
28 August 2026