RHB Investment Bank Berhad

Basel II Pillar 3 Disclosures

30 June 2026

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

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STATEMENT BY MANAGING DIRECTOR

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

KEVIN VIJENDREN DAVIES
Managing Director

INTRODUCTION

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

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

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

For purposes of complying with regulatory requirements under Pillar 1 of the Basel framework, as implemented by BNM, the approaches adopted by RHB Investment Bank Berhad are as follows:

Entity	Credit Risk	Market Risk	Operational Risk
RHB Investment Bank Berhad	Standardised Approach	Standardised Approach	Standardised Approach

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

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

SCOPE OF APPLICATION

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

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

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

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

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

Table 1: Capital Adequacy Ratios

	RHB Investment Bank Group		RHB Investment Bank	
Capital Ratios	**30.06.2026**	**31.12.2025**	**30.06.2026**	**31.12.2025**
Before proposed dividends				
Common Equity Tier I Capital Ratio	**28.582%**	36.402%	**20.657%**	32.593%
Tier I Capital Ratio	**28.609%**	36.432%	**20.657%**	32.593%
Total Capital Ratio	**31.216%**	39.369%	**24.710%**	37.619%
After proposed dividends				
Common Equity Tier I Capital Ratio	**28.582%**	33.222%	**20.657%**	26.292%
Tier I Capital Ratio	**28.609%**	33.252%	**20.657%**	26.292%
Total Capital Ratio	**31.216%**	36.189%	**24.710%**	31.318%

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

	RHB Investment Bank Group		RHB Investment Bank	
Risk Types	**30.06.2026**	**31.12.2025**	**30.06.2026**	**31.12.2025**
	RM'000	**RM'000**	**RM'000**	**RM'000**
Credit RWA	**3,243,696**	2,588,708	**1,670,666**	1,207,748
Market RWA	**281,503**	346,167	**207,083**	195,970
Operational RWA	**1,496,592**	1,404,779	**864,955**	786,399
Total	**5,021,791**	4,339,654	**2,742,704**	2,190,117

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

	RWA		Minimum Capital Requirements	
Risk Types	**RHB Investment Bank Group**	**RHB Investment Bank**	**RHB Investment Bank Group**	**RHB Investment Bank**
	RM'000	**RM'000**	**RM'000**	**RM'000**
Credit Risk				
Under Standardised Approach	**2,466,159**	**893,129**	**197,293**	**71,450**
Exposures to Central Counterparties	**777,537**	**777,537**	**62,203**	**62,203**
Market Risk				
Under Standardised Approach	**281,503**	**207,083**	**22,520**	**16,567**
Operational Risk				
Under Standardised Approach	**1,496,592**	**864,955**	**119,727**	**69,196**
Total	**5,021,791**	**2,742,704**	**401,743**	**219,416**

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

	RWA		Minimum Capital Requirements	
Risk Types	**RHB Investment Bank Group**	**RHB Investment Bank**	**RHB Investment Bank Group**	**RHB Investment Bank**
	RM'000	**RM'000**	**RM'000**	**RM'000**
Credit Risk				
Under Standardised Approach	2,186,815	805,855	174,945	64,468
Exposures to Central Counterparties	401,893	401,893	32,152	32,152
Market Risk				
Under Standardised Approach	346,167	195,970	27,693	15,677
Operational Risk				
Under Basic Indicator Approach	1,404,779	786,399	112,382	62,912
Total	4,339,654	2,190,117	347,172	175,209

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

Table 4: Capital Structure

	RHB Investment Bank Group		RHB Investment Bank	
	30.06.2026	**31.12.2025**	**30.06.2026**	**31.12.2025**
	RM'000	**RM'000**	**RM'000**	**RM'000**
Common Equity Tier I Capital/Tier I Capital				
Paid up ordinary share capital	**1,220,000**	1,220,000	**1,220,000**	1,220,000
Retained profits	**779,089**	921,931	**253,125**	395,252
Other reserves	**(81,394)**	(70,276)	**2,924**	5,532
Fair value through other comprehensive income (FVOCI) reserves	**50,534**	48,089	**48,130**	46,458
Less:				
Goodwill	**(445,163)**	(445,163)	**(372,395)**	(372,395)
Investments in subsidiaries	**-**	-	**(515,685)**	(505,685)
Investments in associates	**(5,225)**	(5,157)	**(5,028)**	(5,028)
Other Intangible assets	**(30,448)**	(31,442)	**(20,558)**	(20,955)
55% of cumulative gains arising from change in value of FVOCI instruments	**(27,794)**	(26,449)	**(26,472)**	(25,552)
Other deductions#	**(943)**	(3,562)	**(943)**	(3,562)
Deferred tax assets	**(23,324)**	(28,270)	**(16,537)**	(20,247)
Total Common Equity Tier I Capital	**1,435,332**	1,579,701	**566,561**	713,818
Qualifying non controlling interests recognised as Tier I Capital	**1,331**	1,330	**-**	-
Total Tier I Capital	**1,436,663**	1,581,031	**566,561**	713,818
Tier II Capital				
Subordinated obligations meeting all relevant criteria	**100,000**	100,000	**100,000**	100,000
Qualifying non controlling interests recognised as Tier II Capital	**102**	122	**-**	-
General provisions^	**30,827**	27,335	**11,164**	10,073
Total Tier II Capital	**130,929**	127,457	**111,164**	110,073
Total Capital	**1,567,592**	1,708,488	**677,725**	823,891

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

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

Includes the qualifying regulatory reserves of RHB Investment Bank Group and RHB Investment Bank of RM30,205,000 (31 December 2025: RM26,719,000) and RM11,081,000 (31 December 2025: RM9,986,000) respectively.

Table 5a: Summary of Credit Exposures with Credit Risk Mitigation (CRM) by Asset Class and Minimum Capital Requirements (On and Off-Balance Sheet Exposures) as at 30 June 2026

RHB Investment Bank Group Exposure Class	Gross Exposures/EAD Before CRM	Net Exposures/EAD After CRM	Risk-Weighted Assets	Minimum Capital Requirement
	RM'000	RM'000	RM'000	RM'000
Exposures under the Standardised Approach				
On-Balance Sheet Exposures				
Sovereigns & Central Banks	**915,174**	**915,174**	**4,056**	**324**
Public Sector Entities	**266,327**	**266,327**	**-**	**-**
Banks, Development Financial Institutions & MDBs	**4,070,472**	**3,664,198**	**794,433**	**63,555**
Insurance Cos, Securities Firms & Fund Managers	**57,870**	**57,870**	**47,592**	**3,807**
Corporates	**1,682,207**	**493,860**	**18,782**	**1,503**
Regulatory Retail	**709,448**	**1,570**	**1,177**	**94**
Residential Mortgages	**94**	**94**	**33**	**3**
Higher Risk Assets	**766,020**	**766,020**	**1,149,030**	**91,922**
Other Assets	**451,686**	**451,686**	**349,970**	**27,998**
Equity Exposures	**60,822**	**60,822**	**60,822**	**4,866**
Defaulted Exposures	**42**	**-**	**-**	**-**
Total On-Balance Sheet Exposures	**8,980,162**	**6,677,621**	**2,425,895**	**194,072**
Off-Balance Sheet Exposures				
OTC Derivatives	**35,483**	**35,483**	**9,822**	**786**
Off-balance sheet exposures other than OTC derivatives or credit derivatives	**802,401**	**588,866**	**30,442**	**2,435**
Defaulted Exposures	**-**	**-**	**-**	**-**
Total Off-Balance Sheet Exposures	**837,884**	**624,349**	**40,264**	**3,221**
Total On and Off-Balance Sheet Exposures	**9,818,046**	**7,301,970**	**2,466,159**	**197,293**

Table 5b: Summary of Credit Exposures with Credit Risk Mitigation (CRM) by Asset Class and Minimum Capital Requirements (On and Off-Balance Sheet Exposures) as at 31 December 2025

RHB Investment Bank Group Exposure Class	Gross Exposures/EAD Before CRM	Net Exposures/EAD After CRM	Risk-Weighted Assets	Minimum Capital Requirement
	RM'000	RM'000	RM'000	RM'000
Exposures under the Standardised Approach				
On-Balance Sheet Exposures				
Sovereigns & Central Banks	829,648	829,648	4,045	323
Public Sector Entities	266,363	266,363	-	-
Banks, Development Financial Institutions & MDBs	2,347,914	2,347,914	532,659	42,613
Insurance Cos, Securities Firms & Fund Managers	42,475	42,475	39,718	3,177
Corporates	1,667,139	522,377	15,164	1,213
Regulatory Retail	685,780	431	323	26
Residential Mortgages	160	160	56	4
Higher Risk Assets	749,148	749,148	1,123,721	89,898
Other Assets	364,067	364,067	294,699	23,576
Equity Exposures	56,896	56,896	56,896	4,552
Defaulted Exposures	-	-	-	-
Total On-Balance Sheet Exposures	7,009,590	5,179,479	2,067,281	165,382
Off-Balance Sheet Exposures				
OTC Derivatives	109,497	109,497	88,424	7,074
Off-balance sheet exposures other than OTC derivatives or credit derivatives	657,074	437,130	31,110	2,489
Defaulted Exposures	-	-	-	-
Total Off-Balance Sheet Exposures	766,571	546,627	119,534	9,563
Total On and Off-Balance Sheet Exposures	7,776,161	5,726,106	2,186,815	174,945

Note: This table excludes exposures to central counterparties

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

RHB Investment Bank Group **Nature of Item**	**Principal/ Notional Amount**	**Positive Fair Value of Derivative Contracts**	**Credit Equivalent Amount**	**Risk-Weighted Assets**
	RM'000	**RM'000**	**RM'000**	**RM'000**
Direct credit substitutes	**30,384**		**30,384**	**30,384**
Forward asset purchases, forward deposits, partly paid shares and securities which represent commitments with certain drawdowns	**74,083**		**74,083**	**-**
Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo style transactions	**484,322**		**484,322**	**-**
Foreign exchange related contracts	**59,909**	**73**	**73**	**15**
1 year or less	**59,909**	**73**	**73**	**15**
Over 1 year to 5 years	**-**	**-**	**-**	**-**
Over 5 years	**-**	**-**	**-**	**-**
Equity related contracts	**275,503**	**18,784**	**35,410**	**9,807**
1 year or less	**273,160**	**18,692**	**35,131**	**9,751**
Over 1 year to 5 years	**2,343**	**92**	**279**	**56**
Over 5 years	**-**	**-**	**-**	**-**
Other commitments, such as formal standby facilities and credit lines, with original maturity of over 1 year	**22**		**11**	**8**
Other commitments, such as formal standby facilities and credit lines, with original maturity of up to 1 year	**1,068,004**		**213,601**	**50**
Total	**1,992,227**	**18,857**	**837,884**	**40,264**

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

RHB Investment Bank Group **Nature of Item**	**Principal/ Notional Amount**	**Positive Fair Value of Derivative Contracts**	**Credit Equivalent Amount**	**Risk-Weighted Assets**
	RM'000	**RM'000**	**RM'000**	**RM'000**
Direct credit substitutes	31,100		31,100	31,100
Forward asset purchases, forward deposits, partly paid shares and securities which represent commitments with certain drawdowns	-		-	-
Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo style transactions	406,016		406,016	-
Foreign exchange related contracts	14,446	11	11	5
1 year or less	14,446	11	11	5
Over 1 year to 5 years	-	-	-	-
Over 5 years	-	-	-	-
Equity related contracts	315,186	90,272	109,486	88,419
1 year or less	315,186	90,272	109,486	88,419
Over 1 year to 5 years	-	-	-	-
Over 5 years	-	-	-	-
Other commitments, such as formal standby facilities and credit lines, with original maturity of over 1 year	22		11	8
Other commitments, such as formal standby facilities and credit lines, with original maturity of up to 1 year	1,099,737		219,947	2
Total	1,866,507	90,283	766,571	119,534

Note: This table excludes exposures to central counterparties

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

RHB Investment Bank Group

Exposure Class	**Malaysia**	**Singapore**	**Indonesia**	**Cambodia**	**Total**
	RM'000	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Exposures under Standardised Approach					
Sovereigns & Central Banks	**1,469,522**	**-**	**-**	**4,056**	**1,473,578**
Public Sector Entities	**266,327**	**-**	**-**	**-**	**266,327**
Banks, Development Financial Institutions & MDBs	**4,009,402**	**9,334**	**34,812**	**47,471**	**4,101,019**
Insurance Cos, Securities Firms & Fund Managers	**47,592**	**-**	**10,278**	**-**	**57,870**
Corporates	**1,723,004**	**-**	**75,789**	**-**	**1,798,793**
Regulatory Retail	**772,440**	**-**	**69,397**	**-**	**841,837**
Residential Mortgages	**94**	**-**	**-**	**-**	**94**
Higher Risk Assets	**764,307**	**-**	**1,713**	**-**	**766,020**
Other Assets	**367,601**	**2,259**	**80,158**	**1,668**	**451,686**
Total	**9,420,289**	**11,593**	**272,147**	**53,195**	**9,757,224**

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

RHB Investment Bank Group

Exposure Class	**Malaysia**	**Singapore**	**Indonesia**	**Cambodia**	**Total**
	RM'000	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Exposures under Standardised Approach					
Sovereigns & Central Banks	1,231,619	-	-	4,045	1,235,664
Public Sector Entities	266,363	-	-	-	266,363
Banks, Development Financial Institutions & MDBs	2,280,358	9,987	31,592	46,839	2,368,776
Insurance Cos, Securities Firms & Fund Managers	39,718	-	2,757	-	42,475
Corporates	1,762,453	-	96,429	-	1,858,882
Regulatory Retail	753,663	-	80,066	-	833,729
Residential Mortgages	161	-	-	-	161
Higher Risk Assets	747,322	-	1,826	-	749,148
Other Assets	255,262	2,722	104,523	1,560	364,067
Total	7,336,919	12,709	317,193	52,444	7,719,265

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

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

RHB Investment Bank Group Exposure Class	Agriculture	Mining & Quarrying	Manufacturing	Electricity, Gas & Water Supply	Construction	Wholesale, Retail Trade, Restaurants & Hotels	Transport, Storage & Communication	Finance, Insurance, Real Estate & Business	Education, Health & Others	Household	Others	Total
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Exposures under Standardised Approach												
Sovereigns & Central Banks	-	-	-	-	-	-	-	626,529	847,049	-	-	1,473,578
Public Sector Entities	-	-	-	-	-	-	-	-	266,327	-	-	266,327
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	-	4,101,019	-	-	-	4,101,019
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-	57,870	-	-	-	57,870
Corporates	8,196	32	13,889	8,200	56,265	24,697	166,601	762,654	823	757,436	-	1,798,793
Regulatory Retail	-	-	-	-	-	-	-	-	-	841,837	-	841,837
Residential Mortgages	-	-	-	-	-	-	-	-	-	94	-	94
Higher Risk Assets	-	-	-	-	-	-	-	766,020	-	-	-	766,020
Other Assets	-	-	-	-	-	-	-	40,955	-	-	410,731	451,686
Total	8,196	32	13,889	8,200	56,265	24,697	166,601	6,355,047	1,114,199	1,599,367	410,731	9,757,224

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

RHB Investment Bank Group Exposure Class	Agriculture	Mining & Quarrying	Manufacturing	Electricity, Gas & Water Supply	Construction	Wholesale, Retail Trade, Restaurants & Hotels	Transport, Storage & Communication	Finance, Insurance, Real Estate & Business	Education, Health & Others	Household	Others	Total
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Exposures under Standardised Approach												
Sovereigns & Central Banks	-	-	-	-	-	-	-	441,749	793,915	-	-	1,235,664
Public Sector Entities	-	-	-	-	-	-	-	-	266,363	-	-	266,363
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	-	2,368,776	-	-	-	2,368,776
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-	42,475	-	-	-	42,475
Corporates	4,647	32	14,279	25,890	55,961	25,718	169,204	845,387	527	717,237	-	1,858,882
Regulatory Retail	-	-	-	-	-	-	-	-	-	833,729	-	833,729
Residential Mortgages	-	-	-	-	-	-	-	-	-	161	-	161
Higher Risk Assets	-	-	-	-	-	-	-	749,148	-	-	-	749,148
Other Assets	-	-	-	-	-	-	-	5,871	-	-	358,196	364,067
Total	4,647	32	14,279	25,890	55,961	25,718	169,204	4,453,406	1,060,805	1,551,127	358,196	7,719,265

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

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

RHB Investment Bank Group Exposure Class	One Year or Less	More Than One to Five Years	Over Five Years	Total
	RM'000	RM'000	RM'000	RM'000
Exposures under Standardised Approach				
Sovereigns & Central Banks	**1,043,523**	**269,440**	**160,615**	**1,473,578**
Public Sector Entities	**75,902**	**190,425**	**-**	**266,327**
Banks, Development Financial Institutions & MDBs	**3,871,305**	**279**	**229,435**	**4,101,019**
Insurance Cos, Securities Firms & Fund Managers	**57,870**	**-**	**-**	**57,870**
Corporates	**1,519,458**	**188,946**	**90,389**	**1,798,793**
Regulatory Retail	**841,771**	**8**	**58**	**841,837**
Residential Mortgages	**-**	**28**	**66**	**94**
Higher Risk Assets	**1,713**	**764,307**	**-**	**766,020**
Other Assets	**204,196**	**-**	**247,490**	**451,686**
Total	**7,615,738**	**1,413,433**	**728,053**	**9,757,224**

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

RHB Investment Bank Group Exposure Class	One Year or Less	More Than One to Five Years	Over Five Years	Total
	RM'000	RM'000	RM'000	RM'000
Exposures under Standardised Approach				
Sovereigns & Central Banks	778,438	371,384	85,842	1,235,664
Public Sector Entities	76,146	180,113	10,104	266,363
Banks, Development Financial Institutions & MDBs	2,076,477	-	292,299	2,368,776
Insurance Cos, Securities Firms & Fund Managers	42,475	-	-	42,475
Corporates	1,564,125	184,561	110,196	1,858,882
Regulatory Retail	833,719	8	2	833,729
Residential Mortgages	-	34	127	161
Higher Risk Assets	1,826	-	747,322	749,148
Other Assets	145,746	-	218,321	364,067
Total	5,518,952	736,100	1,464,213	7,719,265

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

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

RHB Investment Bank Group Exposure Class	Sovereigns & Central Banks	Public Sector Entities	Banks, Development Financial Institutions & MDBs	Insurance Cos, Securities Firms & Fund Managers	Corporates	Regulatory Retail	Residential Mortgages	Higher Risk Assets	Other Assets	Equity Exposures	Total Exposures After Credit Risk Mitigation	Total Risk-Weighted Assets
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Supervisory Risk Weights (%)												
0%	**1,469,522**	**266,327**	**-**	**10,278**	**475,078**	**-**	**-**	**-**	**68,953**	**-**	**2,290,158**	**-**
20%	**-**	**-**	**3,568,551**	**-**	**-**	**-**	**-**	**-**	**40,954**	**-**	**3,609,505**	**721,901**
35%	**-**	**-**	**-**	**-**	**-**	**-**	**94**	**-**	**-**	**-**	**94**	**33**
50%	**-**	**-**	**78,723**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**78,723**	**39,361**
75%	**-**	**-**	**-**	**-**	**-**	**6,544**	**-**	**-**	**-**	**-**	**6,544**	**4,908**
100%	**4,056**	**-**	**47,471**	**47,592**	**49,206**	**-**	**-**	**-**	**341,779**	**60,822**	**550,926**	**550,926**
150%	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**766,020**	**-**	**-**	**766,020**	**1,149,030**
Total Exposures	**1,473,578**	**266,327**	**3,694,745**	**57,870**	**524,284**	**6,544**	**94**	**766,020**	**451,686**	**60,822**	**7,301,970**	**2,466,159**

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

RHB Investment Bank Group Exposure Class	Sovereigns & Central Banks	Public Sector Entities	Banks, Development Financial Institutions & MDBs	Insurance Cos, Securities Firms & Fund Managers	Corporates	Regulatory Retail	Residential Mortgages	Higher Risk Assets	Other Assets	Equity Exposures	Total Exposures After Credit Risk Mitigation	Total Risk-Weighted Assets
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Supervisory Risk Weights (%)												
0%	1,231,619	266,363	-	2,757	507,213	-	-	-	64,671	-	2,072,623	-
20%	-	-	2,236,590	-	-	-	-	-	5,871	-	2,242,461	448,492
35%	-	-	-	-	-	-	161	-	-	-	161	57
50%	-	-	85,348	-	-	-	-	-	-	-	85,348	42,674
75%	-	-	-	-	-	17,975	-	-	-	-	17,975	13,481
100%	4,045	-	46,839	39,718	117,367	-	-	-	293,525	56,896	558,390	558,390
150%	-	-	-	-	-	-	-	749,148	-	-	749,148	1,123,721
Total Exposures	1,235,664	266,363	2,368,777	42,475	624,580	17,975	161	749,148	364,067	56,896	5,726,106	2,186,815

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

RHB Investment Bank Group

Ratings of Corporates by Approved ECAIs						
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Ba3	B1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	RAM	AAA to AA3	A1 to A3	BBB1 to BB3	B to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BB-	B1 to D	Unrated
Exposure Class	R&I	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
		RM'000	RM'000	RM'000	RM'000	RM'000
On and Off-Balance Sheet Exposures						
Public Sector Entities		-	-	-	-	266,327
Insurance Cos, Securities Firms & Fund Managers		-	-	-	-	57,870
Corporates		5,172	-	-	-	519,112

Ratings of Sovereigns and Central Banks by Approved ECAIs							
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
Exposure Class	R&I	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to C	Unrated
		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
On and Off-Balance Sheet Exposures							
Sovereigns & Central Banks		-	1,469,522	-	4,056	-	-

Ratings of Banking Institutions by Approved ECAIs							
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	RAM	AAA to AA3	A1 to A3	BBB1 to BBB3	BB1 to B3	C1 to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	C+ to D	Unrated
Exposure Class	R&I	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to C	Unrated
		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
On and Off-Balance Sheet Exposures							
Banks, Development Financial Institutions & MDBs		3,545,365	35,049	2	-	-	114,329

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

RHB Investment Bank Group

Ratings of Corporates by Approved ECAIs	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Ba3	B1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	RAM	AAA to AA3	A1 to A3	BBB1 to BB3	B to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BB-	B1 to D	Unrated
Exposure Class	R&I	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
		RM'000	RM'000	RM'000	RM'000	RM'000
On and Off-Balance Sheet Exposures						
Public Sector Entities		-	-	-	-	266,363
Insurance Cos, Securities Firms & Fund Managers		-	-	-	-	42,475
Corporates		5,194	-	-	-	619,386

Ratings of Sovereigns and Central Banks by Approved ECAIs	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
Exposure Class	R&I	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to C	Unrated
		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
On and Off-Balance Sheet Exposures							
Sovereigns & Central Banks		-	1,231,619	-	4,045	-	-

Ratings of Banking Institutions by Approved ECAIs	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	RAM	AAA to AA3	A1 to A3	BBB1 to BBB3	BB1 to B3	C1 to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	C+ to D	Unrated
Exposure Class	R&I	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to C	Unrated
		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
On and Off-Balance Sheet Exposures							
Banks, Development Financial Institutions & MDBs		2,220,079	41,047	2	-	-	107,649

Table 12a: Credit Risk Mitigation of Portfolios under the Standardised Approach as at 30 June 2026

RHB Investment Bank Group Exposure Class	Gross Exposures Before Credit Risk Mitigation RM'000	Gross Exposures Covered by Guarantees/ Credit Derivatives RM'000	Gross Exposures Covered by Eligible Financial Collateral RM'000
On-Balance Sheet Exposures			
Sovereigns & Central Banks	**915,174**	**-**	**-**
Public Sector Entities	**266,327**	**266,327**	**-**
Banks, Development Financial Institutions & MDBs	**4,070,472**	**-**	**406,274**
Insurance Cos, Securities Firms & Fund Managers	**57,870**	**-**	**-**
Corporates	**1,682,207**	**475,079**	**1,188,347**
Regulatory Retail	**709,448**	**-**	**707,878**
Residential Mortgages	**94**	**-**	**-**
Higher Risk Assets	**766,020**	**-**	**-**
Other Assets	**451,686**	**-**	**-**
Equity Exposures	**60,822**	**-**	**-**
Defaulted Exposures	**42**	**-**	**42**
Total On-Balance Sheet Exposures	**8,980,162**	**741,406**	**2,302,541**
Off-Balance Sheet Exposures			
OTC Derivatives	**35,483**	**-**	**-**
Off-balance sheet exposures other than OTC derivatives or credit derivatives	**802,401**	**-**	**213,535**
Defaulted Exposures	**-**	**-**	**-**
Total Off-Balance Sheet Exposures	**837,884**	**-**	**213,535**
Total On and Off-Balance Sheet Exposures	**9,818,046**	**741,406**	**2,516,076**

Table 12b: Credit Risk Mitigation of Portfolios under the Standardised Approach as at 31 December 2025

RHB Investment Bank Group Exposure Class	Gross Exposures Before Credit Risk Mitigation RM'000	Gross Exposures Covered by Guarantees/ Credit Derivatives RM'000	Gross Exposures Covered by Eligible Financial Collateral RM'000
On-Balance Sheet Exposures			
Sovereigns & Central Banks	829,648	-	-
Public Sector Entities	266,363	266,363	-
Banks, Development Financial Institutions & MDBs	2,347,914	-	-
Insurance Cos, Securities Firms & Fund Managers	42,475	-	-
Corporates	1,667,139	507,213	1,144,762
Regulatory Retail	685,780	-	685,349
Residential Mortgages	160	-	-
Higher Risk Assets	749,148	-	-
Other Assets	364,067	-	-
Equity Exposures	56,896	-	-
Defaulted Exposures	-	-	-
Total On-Balance Sheet Exposures	7,009,590	773,576	1,830,111
Off-Balance Sheet Exposures			
OTC Derivatives	109,497	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	657,074	-	219,944
Defaulted Exposures	-	-	-
Total Off-Balance Sheet Exposures	766,571	-	219,944
Total On and Off-Balance Sheet Exposures	7,776,161	773,576	2,050,055

Table 13a: Impaired and Past Due Loans and Allowance for Credit Losses by Industry Sector as at 30 June 2026

RHB Investment Bank Group Industry Sector	Impaired Loans and Advances RM'000	Past Due Loans RM'000	Allowance For Credit Losses RM'000
Agriculture	-	-	-
Mining & Quarrying	-	-	-
Manufacturing	-	-	-
Electricity, Gas & Water Supply	-	-	-
Construction	-	-	-
Wholesale, Retail Trade, Restaurants & Hotels	-	-	-
Transport, Storage & Communication	-	-	-
Finance, Insurance, Real Estate & Business	-	-	-
Education, Health & Others	-	-	-
Household	42	-	1
Others	-	-	-
Total	42	-	1

Table 13b: Impaired and Past Due Loans and Allowance for Credit Losses by Industry Sector as at 31 December 202

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

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

RHB Investment Bank Group	Six Months Period Ended 30.06.2026		Twelve Months Period Ended 31.12.2025	
Industry Sector	Net Charges/ (Write back) for Lifetime ECL Credit Impaired (Stage 3) RM'000	Write-Offs for Lifetime ECL Credit Impaired (Stage 3) RM'000	Net Charges/ (Write back) for Lifetime ECL Credit Impaired (Stage 3) RM'000	Write-Offs for Lifetime ECL Credit Impaired (Stage 3) RM'000
Agriculture	-	-	-	-
Mining & Quarrying	-	-	-	-
Manufacturing	-	-	-	-
Electricity, Gas & Water Supply	-	-	-	-
Construction	-	-	-	-
Wholesale, Retail Trade, Restaurants & Hotels	-	-	-	-
Transport, Storage & Communication	-	-	-	-
Finance, Insurance, Real Estate & Business	-	-	-	-
Education, Health & Others	-	-	-	-
Household	-	-	-	-
Others	-	-	-	-
Total	-	-	-	-

Table 15a: Impaired and Past Due Loans and Allowance for Credit Losses by Geographical Distribution as at 30 June 2026

RHB Investment Bank Group Geographical Distribution	Impaired Loans and Advances	Past Due Loans	Allowance For Credit Losses
	RM'000	RM'000	RM'000
Malaysia	**42**	**-**	**1**
Total	**42**	**-**	**1**

Table 15b: Impaired and Past Due Loans and Allowance for Credit Losses by Geographical Distribution as at 31 December 2025

RHB Investment Bank Group Geographical Distribution	Impaired Loans and Advances	Past Due Loans	Allowance For Credit Losses
	RM'000	RM'000	RM'000
Malaysia	-	-	1
Total	-	-	1

Table 16a: Movement in Loans Allowance for Credit Losses as at 30 June 2026

RHB Investment Bank Group	12-month ECL (Stage 1)	Lifetime ECL Not Credit Impaired (Stage 2)	Lifetime ECL Credit Impaired (Stage 3)	Total
	RM'000	RM'000	RM'000	RM'000
Balance as at the beginning of financial period	**1**	**-**	**-**	**1**
Net allowance made	**-**	**-**	**-**	**-**
Other movements	**-**	**-**	**-**	**-**
Balance as at the end of financial period	**1**	**-**	**-**	**1**

Table 16b: Movement in Loans Allowance for Credit Losses as at 31 December 2025

RHB Investment Bank Group	12-month ECL (Stage 1)	Lifetime ECL Not Credit Impaired (Stage 2)	Lifetime ECL Credit Impaired (Stage 3)	Total
	RM'000	RM'000	RM'000	RM'000
Balance as at the beginning of financial year	1	-	1	2
Net allowance made	-	-	-	-
Other movements	-	-	(1)	(1)
Balance as at the end of financial year	1	**-**	-	1

Table 17a: Market Risk-Weighted Assets and Minimum Capital Requirements as at 30 June 2026

RHB Investment Bank Group

Market Risk	Long Position	Short Position	Risk-Weighted Assets	Minimum Capital Requirements
	RM'000	RM'000	RM'000	RM'000
Interest Rate Risk	**111,332**	**30,640**	**25,554**	**2,044**
Equity Position Risk	**248,583**	**244,728**	**40,235**	**3,219**
Foreign Currency Risk	**96,930**	**535**	**96,930**	**7,754**
Options Risk	**-**	**244,728**	**118,784**	**9,503**
Total			**281,503**	**22,520**

RHB Investment Bank

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

Table 17b: Market Risk-Weighted Assets and Minimum Capital Requirements as at 31 December 2025

RHB Investment Bank Group

Market Risk	Long Position	Short Position	Risk-Weighted Assets	Minimum Capital Requirements
	RM'000	RM'000	RM'000	RM'000
Interest Rate Risk	327,493	4,653	29,405	2,352
Equity Position Risk	120,415	83,917	96,288	7,703
Foreign Currency Risk	133,463	576	133,463	10,677
Options Risk	57,588	83,917	87,011	6,961
Total			346,167	27,693

RHB Investment Bank

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

Note:
1. As at 30 June 2026 and 31 December 2025, RHB Investment Bank Group and RHB Investment Bank did not have any exposures under Commodity or Inventory Risk.
2. For the Equity Position risk, the position is computed based on net long and net short position.

Table 18: Equity Exposures in the Banking Book

RHB Investment Bank Group	Gross Credit Exposures		Risk-Weighted Assets	
Equity Type	**30.06.2026**	**31.12.2025**	**30.06.2026**	**31.12.2025**
	RM'000	**RM'000**	**RM'000**	**RM'000**
Publicly traded				
Investment in unit trust funds	**7,964**	7,865	**7,964**	7,865
Holdings of equity investments	**4,888**	3,926	**4,888**	3,926
Privately held				
For socio economic purposes	**47,970**	45,105	**47,970**	45,105
For non socio economic purposes	**766,020**	749,148	**1,149,030**	1,123,721
Total	**826,842**	806,044	**1,209,852**	1,180,617

	30.06.2026	**31.12.2025**
	RM'000	**RM'000**
Cumulative Realised Gains/ (Loss) from Sale and Liquidations	**(11)**	77
Total Net Unrealised Gains	**350,968**	345,292

Table 19a: Interest Rate Risk in the Banking Book as at 30 June 2026

RHB Investment Bank Group	Impact on Position as at Reporting Period (100 basis points) Parallel Shift			
	Increase/(Decline) in Earnings		Increase/(Decline) in Economic Value	
Currency	**Impact based on +100 basis points**	**Impact based on -100 basis points**	**Impact based on +100 basis points**	**Impact based on -100 basis points**
	RM'000	**RM'000**	**RM'000**	**RM'000**
MYR - Malaysian Ringgit	**(3,031)**	**3,031**	**(28,934)**	**28,934**
USD - US Dollar	**(3,104)**	**3,104**	**35**	**(35)**
Others[1]	**635**	**(635)**	**(1,489)**	**1,489**
Total	**(5,500)**	**5,500**	**(30,388)**	**30,388**

Table 19b: Interest Rate Risk in the Banking Book as at 31 December 2025

RHB Investment Bank Group	Impact on Position as at Reporting Period (100 basis points) Parallel Shift			
	Increase/(Decline) in Earnings		Increase/(Decline) in Economic Value	
Currency	**Impact based on +100 basis points**	**Impact based on -100 basis points**	**Impact based on +100 basis points**	**Impact based on -100 basis points**
	RM'000	**RM'000**	**RM'000**	**RM'000**
MYR - Malaysian Ringgit	(6,922)	6,922	(33,556)	33,556
USD - US Dollar	(2,482)	2,482	143	(143)
Others[1]	1,035	(1,035)	(1,589)	1,589
Total	(8,369)	8,369	(35,002)	35,002

Note:
1. Inclusive of GBP, EUR, SGD, etc
2. The earnings and economic values were computed based on the standardised approach adopted by BNM.

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

	RHB Investment Bank Group		RHB Investment Bank	
Operational Risk	**30.06.2026**	**31.12.2025**	**30.06.2026**	**31.12.2025**
	RM'000	**RM'000**	**RM'000**	**RM'000**
Risk-Weighted Assets	**1,496,592**	1,404,779	**864,955**	786,399
Minimum Capital Requirements	**119,727**	112,382	**69,196**	62,912