RHB Islamic Bank Berhad

Basel II Pillar 3 Disclosures

30 June 2026

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

Contents **Page(s)**

List of Tables

STATEMENT BY MANAGING DIRECTOR

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

DATO' ADISSADIKIN BIN ALI
Managing Director

INTRODUCTION

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

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

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 Basel framework, as implemented by BNM, the approaches adopted by RHB Islamic Bank are as follows:

Entity	Credit Risk	Market Risk	Operational Risk
RHB Islamic Bank Berhad	Internal Ratings-Based Approach	Standardised Approach	Standardised Approach

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

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

SCOPE OF APPLICATION

In this Pillar 3 document, RHB Islamic Bank's information is presented at entity level and is referred to as 'the Bank'. The Bank is a wholly-owned subsidiary of RHB Bank Berhad as at 30 June 2026.

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

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

Table 1: Capital Adequacy Ratios

RHB Islamic Bank Capital Ratios	30.06.2026	31.12.2025
Before proposed dividends		
Common Equity Tier I Capital Ratio	**14.690%**	15.443%
Tier I Capital Ratio	**14.690%**	15.443%
Total Capital Ratio	**16.939%**	17.823%
After proposed dividends		
Common Equity Tier I Capital Ratio	**14.401%**	14.934%
Tier I Capital Ratio	**14.401%**	14.934%
Total Capital Ratio	**16.650%**	17.315%

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

RHB Islamic Bank Risk Types	30.06.2026 RM'000	31.12.2025 RM'000
Credit RWA	**47,991,713**	44,828,821
Credit RWA Absorbed by PSIA	**(6,242,939)**	(6,345,660)
Market RWA	**804,769**	731,554
Operational RWA	**3,744,968**	3,558,325
Total	**46,298,511**	42,773,040

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

RHB Islamic Bank	RWA		Minimum Capital Requirements	
Risk Types	30.06.2026 RM'000	31.12.2025 RM'000	30.06.2026 RM'000	31.12.2025 RM'000
Credit Risk	**41,748,774**	38,483,161	**3,339,902**	3,078,653
Under Foundation Internal Ratings -Based (F-IRB) Approach	**21,557,562**	19,950,122	**1,724,605**	1,596,010
Under Advanced Internal Ratings -Based (A-IRB) Approach	**17,635,707**	16,744,086	**1,410,856**	1,339,527
Under Standardised Approach	**8,798,444**	8,134,613	**703,876**	650,769
Absorbed by PSIA under F-IRB Approach	**(2,328,828)**	(2,442,774)	**(186,306)**	(195,422)
Absorbed by PSIA under A-IRB Approach	**(1,439,577)**	(1,557,245)	**(115,166)**	(124,580)
Absorbed by PSIA under Standardised Approach	**(2,474,534)**	(2,345,641)	**(197,963)**	(187,651)
Market Risk				
Under Standardised Approach	**804,769**	731,554	**64,382**	58,524
Operational Risk				
Under Standardised Approach	**3,744,968**	3,558,325	**299,597**	284,666
Total	**46,298,511**	42,773,040	**3,703,881**	3,421,843

Table 4: Capital Structure

RHB Islamic Bank	**30.06.2026**	**31.12.2025**
	RM'000	**RM'000**
Common Equity Tier I Capital/Tier I Capital		
Paid up ordinary share capital	**1,673,424**	1,673,424
Retained profits	**5,424,417**	5,185,862
Other reserves	**869**	1,560
Fair value through other comprehensive income (FVOCI) reserves	**(39,865)**	13,163
Less:		
Other intangible assets	**(4,853)**	(5,005)
Deferred tax assets	**(242,071)**	(240,659)
55% of cumulative gains arising from change in value of FVOCI instruments	**-**	(7,240)
Other deductions#	**(10,800)**	(15,818)
Total Common Equity Tier I Capital/Tier I Capital	**6,801,121**	6,605,287
Tier II Capital		
Subordinated obligations	**749,838**	749,812
Surplus eligible provisions over expected losses	**212,549**	196,165
General provisions^	**79,049**	72,362
Total Tier II Capital	**1,041,436**	1,018,339
Total Capital	**7,842,557**	7,623,626

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

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

Includes the qualifying regulatory reserve of the Bank of RM66,150,000 (31 December 2025: RM62,064,000).

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

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 Islamic Bank Exposure Class	Gross Exposures/ EAD Before CRM	Net Exposures/ EAD After CRM	Risk-Weighted Assets	Risk-Weighted Assets Absorbed by PSIA	Total Risk-Weighted Assets After Effect of PSIA	Minimum Capital Requirements
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Exposures under Standardised Approach (SA)						
On-Balance Sheet Exposures						
Sovereigns & Central Banks	7,356,689	7,356,689	-	-	-	-
Public Sector Entities	9,478,967	9,478,967	206,709	(2,993)	203,716	16,297
Banks, Development Financial Institutions & MDBs	2,611,914	2,611,914	548,765	-	548,765	43,901
Takaful Cos, Securities Firms & Fund Managers	39,975	39,975	39,975	-	39,975	3,198
Corporates	2,123,952	1,991,082	1,064,228	-	1,064,228	85,138
Regulatory Retail	6,270,568	6,239,415	6,192,002	(2,453,798)	3,738,204	299,057
Residential Financing	136,366	136,304	63,060	(31)	63,029	5,042
Higher Risk Assets	13,145	13,145	19,717	(1)	19,716	1,577
Other Assets	172,804	172,804	172,765	-	172,765	13,821
Defaulted Exposures	104,796	104,347	121,687	(17,710)	103,977	8,319
Total On-Balance Sheet Exposures	28,309,176	28,144,642	8,428,908	(2,474,533)	5,954,375	476,350
Off-Balance Sheet Exposures						
OTC Derivatives	714,368	616,277	124,794	-	124,794	9,984
Off-balance sheet exposures other than OTC derivatives or credit derivatives	768,595	700,629	243,680	(1)	243,679	19,494
Defaulted Exposures	1,220	1,195	1,062	-	1,062	85
Total Off-Balance Sheet Exposures	1,484,183	1,318,101	369,536	(1)	369,535	29,563
Total On and Off-Balance Sheet Exposures under SA	29,793,359	29,462,743	8,798,444	(2,474,534)	6,323,910	505,913
Exposures under F-IRB Approach						
On-Balance Sheet Exposures						
Corporates, of which	32,186,418	32,186,418	18,459,367	(2,197,008)	16,262,359	1,300,989
Corporate Exposures (excluding exposures with firm size adjustments)	20,366,644	20,366,644	10,956,394	(2,163,665)	8,792,729	703,418
Corporate Exposures (with firm size adjustments)	8,052,712	8,052,712	4,556,338	(33,343)	4,522,995	361,840
Specialised Financing Exposures (Slotting Approach)						
Project Finance	244,445	244,445	132,445	-	132,445	10,596
Income Producing Real Estate	3,522,617	3,522,617	2,814,190	-	2,814,190	225,135
Defaulted Exposures	257,643	257,643	-	-	-	-
Total On-Balance Sheet Exposures	32,444,061	32,444,061	18,459,367	(2,197,008)	16,262,359	1,300,989
Off-Balance Sheet Exposures						
OTC Derivatives	115,389	115,389	108,029	-	108,029	8,642
Off-balance sheet exposures other than OTC derivatives or credit derivatives	4,457,443	4,457,443	1,769,927	-	1,769,927	141,594
Defaulted Exposures	347	347	-	-	-	-
Total Off-Balance Sheet Exposures	4,573,179	4,573,179	1,877,956	-	1,877,956	150,236
Exposures under A-IRB Approach						
On-Balance Sheet Exposures						
Retail, of which	66,529,775	66,529,775	13,943,447	(908,613)	13,034,834	1,042,787
Residential Financing Exposures	36,486,787	36,486,787	5,388,937	(10,128)	5,378,809	430,305
Qualifying Revolving Retail Exposures	581,522	581,522	336,899	-	336,899	26,952
Hire Purchase Exposures	13,291,634	13,291,634	4,213,081	-	4,213,081	337,046
Other Retail Exposures	16,169,832	16,169,832	4,004,530	(898,485)	3,106,045	248,484
Defaulted Exposures	1,648,281	1,648,281	2,006,940	(449,478)	1,557,462	124,597
Total On-Balance Sheet Exposures	68,178,056	68,178,056	15,950,387	(1,358,091)	14,592,296	1,167,384
Off-Balance Sheet Exposures						
OTC Derivatives	-	-	-	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	4,470,857	4,470,857	665,721	-	665,721	53,258
Defaulted Exposures	18,935	18,935	21,351	-	21,351	1,708
Total Off-Balance Sheet Exposures	4,489,792	4,489,792	687,072	-	687,072	54,966
Total On and Off-Balance Sheet Exposures before scaling factor under the IRB Approach	109,685,088	109,685,088	36,974,782	(3,555,099)	33,419,683	2,673,575
Total On and Off-Balance Sheet Exposures after scaling factor, 1.06 under the IRB Approach			39,193,269	(3,768,405)	35,424,864	2,833,989
Total (Exposures under the SA Approach and Exposures under the IRB Approach)	139,478,447	139,147,831	47,991,713	(6,242,939)	41,748,774	3,339,902

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 Islamic Bank Exposure Class	Gross Exposures/ EAD Before CRM RM'000	Net Exposures/ EAD After CRM RM'000	Risk-Weighted Assets RM'000	Risk-Weighted Assets Absorbed by PSIA RM'000	Total Risk-Weighted Assets After Effect of PSIA RM'000	Minimum Capital Requirements RM'000
Exposures under Standardised Approach (SA)						
On-Balance Sheet Exposures						
Sovereigns & Central Banks	7,951,951	7,951,951	-	-	-	-
Public Sector Entities	9,080,524	9,079,924	210,571	(3,019)	207,552	16,604
Banks, Development Financial Institutions & MDBs	803,098	803,098	157,598	-	157,598	12,608
Takaful Cos, Securities Firms & Fund Managers	39,979	39,979	39,979	-	39,979	3,198
Corporates	1,623,284	1,500,527	754,759	-	754,759	60,381
Regulatory Retail	6,264,815	6,229,869	6,176,280	(2,327,872)	3,848,408	307,873
Residential Financing	100,653	100,597	45,277	(1)	45,276	3,622
Higher Risk Assets	201	201	302	-	302	24
Other Assets	152,786	152,786	152,730	-	152,730	12,218
Defaulted Exposures	70,090	70,052	79,392	(14,749)	64,643	5,172
Total On-Balance Sheet Exposures	26,087,381	25,928,984	7,616,888	(2,345,641)	5,271,247	421,700
Off-Balance Sheet Exposures						
OTC Derivatives	1,161,990	1,066,210	218,495	-	218,495	17,480
Off-balance sheet exposures other than OTC derivatives or credit derivatives	1,020,542	961,464	299,030	-	299,030	23,922
Defaulted Exposures	426	401	200	-	200	16
Total Off-Balance Sheet Exposures	2,182,958	2,028,075	517,725	-	517,725	41,418
Total On and Off-Balance Sheet Exposures under SA	28,270,339	27,957,059	8,134,613	(2,345,641)	5,788,972	463,118
Exposures under F-IRB Approach						
On-Balance Sheet Exposures						
Corporates, of which	29,000,496	29,000,496	17,093,831	(2,304,503)	14,789,328	1,183,146
Corporate Exposures (excluding exposures with firm size adjustments)	17,070,103	17,070,103	9,425,714	(2,262,864)	7,162,850	573,028
Corporate Exposures (with firm size adjustments)	8,936,520	8,936,520	5,260,556	(41,639)	5,218,917	417,513
Specialised Financing Exposures (Slotting Approach)						
Project Finance	221,246	221,246	163,506	-	163,506	13,081
Income Producing Real Estate	2,772,627	2,772,627	2,244,055	-	2,244,055	179,524
Defaulted Exposures	364,438	364,438	-	-	-	-
Total On-Balance Sheet Exposures	29,364,934	29,364,934	17,093,831	(2,304,503)	14,789,328	1,183,146
Off-Balance Sheet Exposures						
OTC Derivatives	121,158	121,158	124,387	-	124,387	9,951
Off-balance sheet exposures other than OTC derivatives or credit derivatives	3,012,682	3,012,682	1,602,651	-	1,602,651	128,212
Defaulted Exposures	260	260	-	-	-	-
Total Off-Balance Sheet Exposures	3,134,100	3,134,100	1,727,038	-	1,727,038	138,163
Exposures under A-IRB Approach						
On-Balance Sheet Exposures						
Retail, of which	64,110,696	64,110,696	13,235,023	(1,027,485)	12,207,538	976,604
Residential Financing Exposures	35,102,013	35,102,013	5,193,340	(321)	5,193,019	415,442
Qualifying Revolving Retail Exposures	545,956	545,956	317,575	-	317,575	25,406
Hire Purchase Exposures	12,768,955	12,768,955	3,929,057	-	3,929,057	314,325
Other Retail Exposures	15,693,772	15,693,772	3,795,051	(1,027,164)	2,767,887	221,431
Defaulted Exposures	1,454,925	1,454,925	1,849,756	(441,615)	1,408,141	112,651
Total On-Balance Sheet Exposures	65,565,621	65,565,621	15,084,779	(1,469,100)	13,615,679	1,089,255
Off-Balance Sheet Exposures						
OTC Derivatives	-	-	-	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	4,589,222	4,589,222	692,518	-	692,518	55,401
Defaulted Exposures	18,684	18,684	19,011	-	19,011	1,521
Total Off-Balance Sheet Exposures	4,607,906	4,607,906	711,529	-	711,529	56,922
Total On and Off-Balance Sheet Exposures before scaling factor under the IRB Approach	102,672,561	102,672,561	34,617,177	(3,773,603)	30,843,574	2,467,486
Total On and Off-Balance Sheet Exposures after scaling factor, 1.06 under the IRB Approach			36,694,208	(4,000,019)	32,694,189	2,615,535
Total (Exposures under the SA Approach and Exposures under the IRB Approach)	130,942,900	130,629,620	44,828,821	(6,345,660)	38,483,161	3,078,653

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

RHB Islamic Bank Nature of Item	Principal/ Notional Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
	RM'000	RM'000	RM'000	RM'000
Transaction related contingent items	1,207,259		603,629	377,852
Short term self liquidating trade related contingencies	395,757		79,151	55,858
Forward asset purchases, forward deposits, partly paid shares and securities which represent commitments with certain drawdowns	241,385		241,385	-
Commitment to buy back the Islamic securities arising from the Sell and Buy Back (SBBA) transaction	313,735		313,735	-
Foreign exchange related contracts	3,050,883	38,189	110,539	82,008
1 year or less	2,675,105	32,633	71,163	41,494
Over 1 year to 5 years	375,778	5,556	39,376	40,514
Over 5 years	-	-	-	-
Profit rate related contracts	8,014,845	67,481	183,661	43,704
1 year or less	4,863,000	37,362	45,372	9,075
Over 1 year to 5 years	3,151,845	30,119	138,289	34,629
Over 5 years	-	-	-	-
Commodity contracts	12,083	-	-	-
1 year or less	11,392	-	-	-
Over 1 year to 5 years	691	-	-	-
Over 5 years	-	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	49,134,747	150,666	535,557	107,111
Other commitments, such as formal standby facilities and financing lines, with original maturity of over 1 year	10,616,297		8,436,657	2,266,994
Other commitments, such as formal standby facilities and financing lines, with original maturity of up to 1 year	42,840		42,840	1,037
Any commitments that are unconditionally cancellable at any time by the Bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a customer's creditworthiness	4,202,631		-	-
Total	77,232,462	256,336	10,547,154	2,934,564

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

RHB Islamic Bank Nature of Item	Principal/ Notional Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
	RM'000	RM'000	RM'000	RM'000
Transaction related contingent items	872,273		436,136	243,398
Short term self liquidating trade related contingencies	437,853		87,571	83,984
Forward asset purchases, forward deposits, partly paid shares and securities which represent commitments with certain drawdowns	-		-	-
Commitment to buy back the Islamic securities arising from the Sell and Buy Back (SBBA) transaction	562,648		562,648	-
Foreign exchange related contracts	2,354,873	42,944	117,023	75,740
1 year or less	1,979,095	34,220	66,963	24,233
Over 1 year to 5 years	375,778	8,724	50,060	51,507
Over 5 years	-	-	-	-
Profit rate related contracts	7,917,737	46,628	159,587	71,501
1 year or less	5,173,000	28,204	36,524	11,299
Over 1 year to 5 years	2,494,737	16,900	109,039	60,202
Over 5 years	250,000	1,524	14,024	-
Commodity contracts	50,172	-	-	-
1 year or less	39,039	-	-	-
Over 1 year to 5 years	11,133	-	-	-
Over 5 years	-	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	48,523,927	286,936	1,006,538	195,641
Other commitments, such as formal standby facilities and financing lines, with original maturity of over 1 year	9,389,672		7,519,119	2,285,157
Other commitments, such as formal standby facilities and financing lines, with original maturity of up to 1 year	36,342		36,342	871
Any commitments that are unconditionally cancellable at any time by the Bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a customer's creditworthiness	3,143,904		-	-
Total	73,289,401	376,508	9,924,964	2,956,292

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

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

RHB Islamic Bank

Exposure Class	Agriculture	Mining & Quarrying	Manufacturing	Electricity, Gas & Water Supply	Construction	Wholesale, Retail Trade, Restaurants & Hotels	Transport, Storage & Communication	Finance, Insurance/ Takaful, Real Estate & Business	Education, Health & Others	Household	Others	Total
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Exposures under Standardised Approach												
Sovereigns & Central Banks	-	-	-	-	-	-	-	1,272,692	6,430,441	-	-	7,703,133
Public Sector Entities	353,833	-	-	-	-	-	-	25,650	9,608,899	-	-	9,988,382
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	-	2,911,427	-	-	-	2,911,427
Takaful Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-	46,549	-	-	-	46,549
Corporates	8,582	2,884	34,392	1,723	45,013	373,348	121,340	1,606,390	11,668	85,648	-	2,290,988
Regulatory Retail	3,503	2,999	28,739	3,134	32,903	63,616	11,596	25,392	4,142	6,352,865	-	6,528,889
Residential Financing	-	-	-	-	-	-	-	-	-	138,042	-	138,042
Higher Risk Assets	-	-	-	-	-	-	-	-	-	13,145	-	13,145
Other Assets	-	-	-	-	-	-	-	-	-	-	172,804	172,804
Total Exposures under Standardised Approach	365,918	5,883	63,131	4,857	77,916	436,964	132,936	5,888,100	16,055,150	6,589,700	172,804	29,793,359
Exposures under IRB Approach												
Corporates, of which	1,443,791	375,032	1,824,650	1,478,166	6,340,163	2,607,945	3,077,712	18,687,660	1,182,121	-	-	37,017,240
Corporate Exposures (excluding exposures with firm size adjustments)	433,717	281,982	797,717	1,161,443	3,428,005	681,621	2,498,844	12,149,647	657,281	-	-	22,090,257
Corporate Exposures (with firm size adjustments)	1,010,074	93,050	1,026,933	81,233	2,222,607	1,777,504	564,927	3,227,768	485,343	-	-	10,489,439
Specialised Financing Exposures (Slotting Approach)												
Project Finance	-	-	-	215,864	110,225	-	-	75,464	-	-	-	401,553
Income Producing Real Estate	-	-	-	19,626	579,326	148,820	13,941	3,234,781	39,497	-	-	4,035,991
Retail, of which	131,036	47,768	827,987	55,710	580,738	2,598,885	462,125	781,998	169,946	67,011,655	-	72,667,848
Residential Financing Exposures	-	-	-	-	-	-	-	-	-	37,903,359	-	37,903,359
Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	964,782	-	964,782
Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	13,357,487	-	13,357,487
Other Retail Exposures	131,036	47,768	827,987	55,710	580,738	2,598,885	462,125	781,998	169,946	14,786,027	-	20,442,220
Total Exposures under IRB Approach	1,574,827	422,800	2,652,637	1,533,876	6,920,901	5,206,830	3,539,837	19,469,658	1,352,067	67,011,655	-	109,685,088
Total Exposures under Standardised and IRB Approaches	1,940,745	428,683	2,715,768	1,538,733	6,998,817	5,643,794	3,672,773	25,357,758	17,407,217	73,601,355	172,804	139,478,447

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

RHB Islamic Bank

Exposure Class	Agriculture	Mining & Quarrying	Manufacturing	Electricity, Gas & Water Supply	Construction	Wholesale, Retail Trade, Restaurants & Hotels	Transport, Storage & Communication	Finance, Insurance/ Takaful, Real Estate & Business	Education, Health & Others	Household	Others	Total
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Exposures under Standardised Approach												
Sovereigns & Central Banks	-	-	-	-	-	-	-	2,110,723	6,403,877	-	-	8,514,600
Public Sector Entities	458,618	-	-	-	-	-	-	-	9,012,792	-	-	9,471,410
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	-	1,659,655	-	-	-	1,659,655
Takaful Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-	45,930	-	-	-	45,930
Corporates	8,910	3,210	28,366	1,871	43,334	350,188	135,479	1,123,524	11,094	72,702	-	1,778,678
Regulatory Retail	3,719	3,139	30,299	1,938	34,963	69,516	9,982	27,301	4,141	6,360,625	-	6,545,623
Residential Financing	-	-	-	-	-	-	-	-	-	101,456	-	101,456
Higher Risk Assets										201		201
Other Assets	-	-	-	-	-	-	-	-	-	-	152,786	152,786
Total Exposures under Standardised Approach	471,247	6,349	58,665	3,809	78,297	419,704	145,461	4,967,133	15,431,904	6,534,984	152,786	28,270,339
Exposures under IRB Approach												
Corporates, of which	1,324,502	394,234	2,102,569	1,268,333	5,576,340	2,681,652	3,335,776	14,488,494	1,327,134	-	-	32,499,034
Corporate Exposures (excluding exposures with firm size adjustments)	504,239	300,617	1,070,281	972,707	2,594,031	714,547	1,985,097	9,204,157	853,491	-	-	18,199,167
Corporate Exposures (with firm size adjustments)	820,263	93,617	1,032,288	65,359	1,536,441	1,811,321	1,350,679	3,484,210	430,925	-	-	10,625,103
Specialised Financing Exposures (Slotting Approach)												
Project Finance	-	-	-	209,412	82,840	-	-	77,999	-	-	-	370,251
Income Producing Real Estate	-	-	-	20,855	1,363,028	155,784	-	1,722,128	42,718	-	-	3,304,513
Retail, of which	149,776	42,245	875,636	67,671	590,351	2,700,550	482,776	820,665	168,037	64,275,820	-	70,173,527
Residential Financing Exposures	-	-	-	-	-	-	-	-	-	36,355,389	-	36,355,389
Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	901,908	-	901,908
Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	12,827,740	-	12,827,740
Other Retail Exposures	149,776	42,245	875,636	67,671	590,351	2,700,550	482,776	820,665	168,037	14,190,783	-	20,088,490
Total Exposures under IRB Approach	1,474,278	436,479	2,978,205	1,336,004	6,166,691	5,382,202	3,818,552	15,309,159	1,495,171	64,275,820	-	102,672,561
Total Exposures under Standardised and IRB Approaches	1,945,525	442,828	3,036,870	1,339,813	6,244,988	5,801,906	3,964,013	20,276,292	16,927,075	70,810,804	152,786	130,942,900

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

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

RHB Islamic Bank 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	275,021	2,343,595	5,084,517	7,703,133
Public Sector Entities	863,341	5,652,370	3,472,671	9,988,382
Banks, Development Financial Institutions & MDBs	2,520,171	18,863	372,393	2,911,427
Takaful Cos, Securities Firms & Fund Managers	1,835	44,714	-	46,549
Corporates	837,463	812,217	641,308	2,290,988
Regulatory Retail	139,025	1,035,869	5,353,995	6,528,889
Residential Financing	-	65	137,977	138,042
Higher Risk Assets	-	-	13,145	13,145
Other Assets	40	-	172,764	172,804
Total Exposures under Standardised Approach	4,636,896	9,907,693	15,248,770	29,793,359
Exposures under IRB Approach				
Corporates, of which	9,234,681	13,814,213	13,968,346	37,017,240
Corporate Exposures (excluding exposures with firm size adjustments)	6,410,534	8,954,451	6,725,272	22,090,257
Corporate Exposures (with firm size adjustments)	2,335,920	2,991,734	5,161,785	10,489,439
Specialised Financing Exposures (Slotting Approach)				
Project Finance	85,017	47,997	268,539	401,553
Income Producing Real Estate	403,210	1,820,031	1,812,750	4,035,991
Retail, of which	858,866	7,544,151	64,264,831	72,667,848
Residential Financing Exposures	3,902	83,707	37,815,750	37,903,359
Qualifying Revolving Retail Exposures	89,851	845,423	29,508	964,782
Hire Purchase Exposures	69,706	3,320,295	9,967,486	13,357,487
Other Retail Exposures	695,407	3,294,726	16,452,087	20,442,220
Total Exposures under IRB Approach	10,093,547	21,358,364	78,233,177	109,685,088
Total Exposures under Standardised and IRB Approaches	14,730,443	31,266,057	93,481,947	139,478,447

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

RHB Islamic Bank **Exposure Class**	**One Year or Less** **RM'000**	**More Than One to Five Years** **RM'000**	**Over Five Years** **RM'000**	**Total** **RM'000**
Exposures under Standardised Approach				
Sovereigns & Central Banks	1,684,648	2,352,977	4,476,975	8,514,600
Public Sector Entities	730,446	5,943,617	2,797,347	9,471,410
Banks, Development Financial Institutions & MDBs	993,622	238,431	427,602	1,659,655
Takaful Cos, Securities Firms & Fund Managers	1,366	44,564	-	45,930
Corporates	721,448	733,606	323,624	1,778,678
Regulatory Retail	141,491	1,030,218	5,373,914	6,545,623
Residential Financing	-	154	101,302	101,456
Higher Risk Assets	-	-	201	201
Other Assets	56	-	152,730	152,786
Total Exposures under Standardised Approach	4,273,077	10,343,567	13,653,695	28,270,339
Exposures under IRB Approach				
Corporates, of which	7,643,419	12,229,846	12,625,769	32,499,034
Corporate Exposures (excluding exposures with firm size adjustments)	4,772,432	7,602,095	5,824,640	18,199,167
Corporate Exposures (with firm size adjustments)	2,550,927	3,499,689	4,574,487	10,625,103
Specialised Financing Exposures (Slotting Approach)				
Project Finance	81,359	39,649	249,243	370,251
Income Producing Real Estate	238,701	1,088,413	1,977,399	3,304,513
Retail, of which	875,643	7,395,149	61,902,735	70,173,527
Residential Financing Exposures	4,625	74,083	36,276,681	36,355,389
Qualifying Revolving Retail Exposures	88,489	800,442	12,977	901,908
Hire Purchase Exposures	58,768	3,248,644	9,520,328	12,827,740
Other Retail Exposures	723,761	3,271,980	16,092,749	20,088,490
Total Exposures under IRB Approach	8,519,062	19,624,995	74,528,504	102,672,561
Total Exposures under Standardised and IRB Approaches	12,792,139	29,968,562	88,182,199	130,942,900

Table 9a: Portfolios under the Standardised Approach by Risk Weights as at 30 June 2026

RHB Islamic Bank

Exposure Class	Sovereigns & Central Banks	Public Sector Entities	Banks, Development Financial Institutions & MDBs	Takaful Cos, Securities Firms & Fund Managers	Corporates	Regulatory Retail	Residential Financing	Higher Risk Assets	Other Assets	Total Exposures After Credit Risk Mitigation	Total Risk-Weighted Assets
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Supervisory Risk Weights (%)											
0%	**7,703,133**	**8,547,284**	**15,101**	**-**	**-**	**-**	**-**	**-**	**40**	**16,265,558**	**-**
20%	**-**	**1,353,206**	**2,793,419**	**-**	**1,160,930**	**-**	**-**	**-**	**-**	**5,307,555**	**1,061,511**
35%	**-**	**-**	**-**	**-**	**-**	**-**	**33,957**	**-**	**-**	**33,957**	**11,885**
50%	**-**	**-**	**98,128**	**-**	**157**	**983**	**103,092**	**-**	**-**	**202,360**	**101,180**
75%	**-**	**-**	**-**	**-**	**-**	**216,641**	**-**	**-**	**-**	**216,641**	**162,480**
100%	**-**	**-**	**-**	**41,810**	**938,248**	**6,233,487**	**931**	**-**	**172,764**	**7,387,240**	**7,387,240**
150%	**-**	**-**	**-**	**-**	**683**	**35,604**	**-**	**13,145**	**-**	**49,432**	**74,148**
Total Exposures	**7,703,133**	**9,900,490**	**2,906,648**	**41,810**	**2,100,018**	**6,486,715**	**137,980**	**13,145**	**172,804**	**29,462,743**	**8,798,444**

Table 9b: Portfolios under the Standardised Approach by Risk Weights as at 31 December 2025

RHB Islamic Bank

Exposure Class	Sovereigns & Central Banks	Public Sector Entities	Banks, Development Financial Institutions & MDBs	Takaful Cos, Securities Firms & Fund Managers	Corporates	Regulatory Retail	Residential Financing	Higher Risk Assets	Other Assets	Total Exposures After Credit Risk Mitigation	Total Risk-Weighted Assets
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Supervisory Risk Weights (%)											
0%	8,514,600	8,119,032	15,107	-	-	-	-	-	56	16,648,795	-
20%	-	1,289,356	1,602,674	-	934,709	-	-	-	-	3,826,739	765,348
35%	-	-	-	-	-	-	33,486	-	-	33,486	11,720
50%	-	-	13,538	-	122	532	67,913	-	-	82,105	41,053
75%	-	-	-	-	-	237,619	-	-	-	237,619	178,214
100%	-	-	-	41,345	670,602	6,243,713	-	-	152,730	7,108,390	7,108,390
150%	-	-	-	-	68	19,656	-	201	-	19,925	29,888
Total Exposures	8,514,600	9,408,388	1,631,319	41,345	1,605,501	6,501,520	101,399	201	152,786	27,957,059	8,134,613

Table 10a: Rated Exposures According to Ratings by External Credit Assessment Institutions (ECAIs) as at 30 June 2026

RHB Islamic Bank

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		-	-	-	-	9,900,490
Takaful Cos, Securities Firms & Fund Managers		-	-	-	-	41,810
Corporates		1,160,930	-	-	-	939,088

Ratings of Sovereigns and Central Banks by Approved ECAIs							
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
Exposure Class	R&I	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to C	Unrated
		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
On and Off-Balance Sheet Exposures							
Sovereigns & Central Banks		-	7,703,133	-	-	-	-

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		2,633,983	116,260	1,914	-	-	154,491

Table 10b: Rated Exposures According to Ratings by External Credit Assessment Institutions (ECAIs) as at 31 December 2025

RHB Islamic Bank	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Ba3	B1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
Ratings of Corporates by Approved ECAIs	Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	RAM	AAA to AA3	A1 to A3	BBB1 to BB3	B to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BB-	B1 to D	Unrated
Exposure Class	R&I	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
		RM'000	RM'000	RM'000	RM'000	RM'000
On and Off-Balance Sheet Exposures						
Public Sector Entities		-	-	-	-	9,408,388
Takaful Cos, Securities Firms & Fund Managers		-	-	-	-	41,345
Corporates		934,709	-	-	-	670,792

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		-	8,514,600	-	-	-	-

Ratings of Banking Institutions by Approved ECAIs	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	RAM	AAA to AA3	A1 to A3	BBB1 to BBB3	BB1 to B3	C1 to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	C+ to D	Unrated
Exposure Class	R&I	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to C	Unrated
		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
On and Off-Balance Sheet Exposures							
Banks, Development Financial Institutions & MDBs		1,443,289	16,034	1,838	-	-	170,158

Table 11a: Exposures Subject to the Supervisory Risk Weights under the IRB Approach as at 30 June 2026

RHB Islamic Bank

	Exposure After Credit Risk Mitigation					
Supervisory Categories/Risk Weights	**Strong**	**Good**	**Satisfactory**	**Weak**	**Default**	**Total**
	RM'000	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Specialised Financing Exposures						
Project Finance	**9,406**	**103,171**	**150**	**-**	**72,820**	**185,547**
Income Producing Real Estate	**680,713**	**2,817,512**	**210,230**	**14,520**	**19,626**	**3,742,601**
Total Exposures After Credit Risk Mitigation	**690,119**	**2,920,683**	**210,380**	**14,520**	**92,446**	**3,928,148**
Total Risk-Weighted Assets	**389,624**	**2,459,444**	**241,937**	**36,300**	**-**	**3,127,305**

Table 11b: Exposures Subject to the Supervisory Risk Weights under the IRB Approach as at 31 December 2025

RHB Islamic Bank

	Exposure After Credit Risk Mitigation					
Supervisory Categories/Risk Weights	**Strong**	**Good**	**Satisfactory**	**Weak**	**Default**	**Total**
	RM'000	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Specialised Financing Exposures						
Project Finance	9,942	84,637	150	-	69,285	164,014
Income Producing Real Estate	804,727	2,051,581	159,605	-	20,855	3,036,768
Total Exposures After Credit Risk Mitigation	814,669	2,136,218	159,755	-	90,140	3,200,782
Total Risk-Weighted Assets	555,341	1,804,010	183,718	-	-	2,543,069

Table 12a: Exposures under the IRB Approach by PD Band, Exposure Weighted Average Loss Given Default (LGD) and Exposure Weighted Average Risk Weight as at 30 June 2026

RHB Islamic Bank Probability of Default (PD) Range (%)	Exposure At Default After Credit Risk Mitigation	Exposure Weighted Average LGD	Exposure Weighted Average Risk Weight	Undrawn Commitments
	RM'000	%	%	RM'000
Non Retail Exposures				
Corporate Exposures (excluding exposures with firm size adjustments)				
0 to 1	18,150,704	37.21	49.66	2,548,777
>1 to 4	3,020,047	25.33	62.86	628,055
>4 to 12	1,381,085	30.62	83.17	958,649
>12 to <100	13,992	40.54	218.09	67,654
Default or 100	33,825	42.03	0.00	-
Total Corporate Exposures (excluding exposures with firm size adjustments)	22,599,653			4,203,135
Corporate Exposures (with firm size adjustments)				
0 to 1	5,762,945	38.09	44.88	2,379,756
>1 to 4	2,254,482	33.28	70.03	477,534
>4 to 12	766,873	26.36	73.14	150,952
>12 to <100	1,573,420	6.62	27.55	1,538,832
Default or 100	131,719	39.31	0.00	-
Total Corporate Exposures (with firm size adjustments)	10,489,439			4,547,074
Total Non Retail Exposures	33,089,092			8,750,209
Retail Exposures				
Residential Financing Exposures				
0 to 3	34,510,278	16.74	10.61	573,628
>3 to 10	1,170,315	16.85	48.44	16,940
>10 to 20	254,216	16.78	80.63	76
>20 to <100	1,142,986	16.78	89.04	364
Default or 100	825,564	16.80	104.36	6,410
Total Residential Financing Exposures	37,903,359			597,418
Qualifying Revolving Retail Exposures				
0 to 3	516,713	58.99	24.12	744,094
>3 to 10	341,406	57.71	68.13	147,016
>10 to 20	59,074	55.22	116.14	21,525
>20 to <100	27,228	54.60	156.47	4,147
Default or 100	20,361	47.57	422.09	-
Total Qualifying Revolving Retail Exposures	964,782			916,782
Hire Purchase Exposures				
0 to 3	12,712,421	44.32	29.11	-
>3 to 10	260,994	46.07	73.17	-
>10 to 20	258,860	45.10	100.03	-
>20 to <100	59,359	45.19	105.66	-
Default or 100	65,853	45.31	64.14	-
Total Hire Purchase Exposures	13,357,487			-
Other Retail Exposures				
0 to 3	13,303,009	17.38	13.57	3,747,348
>3 to 10	5,117,031	24.27	36.78	48,265
>10 to 20	589,401	32.24	60.26	6,426
>20 to <100	677,341	26.83	63.92	20,154
Default or 100	755,438	28.31	137.48	10,285
Total Other Retail Exposures	20,442,220			3,832,478
Total Retail Exposures	72,667,848			5,346,678
Total Non Retail & Retail Exposures under IRB Approach	105,756,940			14,096,887

Table 12b: Exposures under the IRB Approach by PD Band, Exposure Weighted Average Loss Given Default (LGD) and Exposure Weighted Average Risk Weight as at 31 December 2025

RHB Islamic Bank Probability of Default (PD) Range (%)	Exposure At Default After Credit Risk Mitigation	Exposure Weighted Average LGD	Exposure Weighted Average Risk Weight	Undrawn Commitments
	RM'000	%	%	RM'000
Non Retail Exposures				
Corporate Exposures (excluding exposures with firm size adjustments)				
0 to 1	14,337,597	36.34	49.70	1,589,276
>1 to 4	3,240,458	29.04	74.14	568,566
>4 to 12	1,037,905	24.15	85.82	770,434
>12 to <100	8,523	39.74	219.77	96,744
Default or 100	48,666	37.75	0.00	-
Total Corporate Exposures (excluding exposures with firm size adjustments)	18,673,149			3,025,020
Corporate Exposures (with firm size adjustments)				
0 to 1	5,915,975	38.20	44.04	1,818,100
>1 to 4	2,456,321	31.71	68.73	504,649
>4 to 12	1,072,070	33.52	92.44	168,614
>12 to <100	954,845	13.26	58.18	511,138
Default or 100	225,892	36.97	0.00	-
Total Corporate Exposures (with firm size adjustments)	10,625,103			3,002,501
Total Non Retail Exposures	29,298,252			6,027,521
Retail Exposures				
Residential Financing Exposures				
0 to 3	33,253,550	16.73	10.67	541,246
>3 to 10	1,056,151	16.79	48.31	16,562
>10 to 20	261,434	16.69	80.17	57
>20 to <100	1,089,465	16.78	90.48	722
Default or 100	694,789	16.69	93.64	3,774
Total Residential Financing Exposures	36,355,389			562,361
Qualifying Revolving Retail Exposures				
0 to 3	474,874	59.05	23.96	665,782
>3 to 10	324,354	57.75	68.25	142,030
>10 to 20	62,305	55.11	117.13	21,903
>20 to <100	21,438	54.77	156.06	4,358
Default or 100	18,937	49.42	463.26	-
Total Qualifying Revolving Retail Exposures	901,908			834,073
Hire Purchase Exposures				
0 to 3	12,266,626	44.13	28.49	-
>3 to 10	253,177	45.75	72.65	-
>10 to 20	205,735	44.95	99.72	-
>20 to <100	43,417	45.08	105.42	-
Default or 100	58,785	45.35	63.30	-
Total Hire Purchase Exposures	12,827,740			-
Other Retail Exposures				
0 to 3	13,395,442	17.47	13.69	3,917,147
>3 to 10	4,875,289	23.84	36.12	58,560
>10 to 20	479,579	31.82	60.49	5,567
>20 to <100	637,082	27.45	65.43	17,443
Default or 100	701,098	28.16	155.93	10,219
Total Other Retail Exposures	20,088,490			4,008,936
Total Retail Exposures	70,173,527			5,405,370
Total Non Retail & Retail Exposures under IRB Approach	99,471,779			11,432,891

Table 13a: Exposures under the A-IRB Approach by EL Range and Exposure Weighted Average Risk Weight as at 30 June 2026

RHB Islamic Bank Expected Losses (EL) Range (%)	Exposure At Default After Credit Risk Mitigation	Exposure Weighted Average Risk Weights	Undrawn Commitments
	RM'000	%	RM'000
Retail Exposures			
Residential Financing Exposures			
0 to 1	36,063,238	13.99	596,976
>1 to 10	1,194,303	92.85	442
>10 to <100	633,559	25.06	-
100	12,259	0.00	-
Total Residential Financing Exposures	37,903,359		597,418
Qualifying Revolving Retail Exposures			
0 to 1	470,458	39.99	697,769
>1 to 10	458,797	69.67	213,351
>10 to <100	35,527	131.11	5,662
100	-	0.00	-
Total Qualifying Revolving Retail Exposures	964,782		916,782
Hire Purchase Exposures			
0 to 1	12,441,849	28.67	-
>1 to 10	797,828	78.31	-
>10 to <100	104,850	59.99	-
100	12,960	0.00	-
Total Hire Purchase Exposures	13,357,487		-
Other Retail Exposures			
0 to 1	16,843,437	17.46	3,790,255
>1 to 10	2,777,327	79.70	30,690
>10 to <100	725,440	49.69	11,320
100	96,016	0.00	213
Total Other Retail Exposures	20,442,220		3,832,478
Total Retail Exposures	72,667,848		5,346,678

Table 13b: Exposures under the A-IRB Approach by EL Range and Exposure Weighted Average Risk Weight as at 31 December 2025

RHB Islamic Bank Expected Losses (EL) Range (%)	Exposure At Default After Credit Risk Mitigation	Exposure Weighted Average Risk Weights	Undrawn Commitments
	RM'000	%	RM'000
Retail Exposures			
Residential Financing Exposures			
0 to 1	34,596,678	13.50	561,581
>1 to 10	1,191,645	92.86	737
>10 to <100	551,002	23.18	43
100	16,064	0.00	-
Total Residential Financing Exposures	36,355,389		562,361
Qualifying Revolving Retail Exposures			
0 to 1	434,453	41.76	625,886
>1 to 10	438,687	70.78	202,419
>10 to <100	28,768	129.99	5,768
100	-	0.00	-
Total Qualifying Revolving Retail Exposures	901,908		834,073
Hire Purchase Exposures			
0 to 1	12,020,530	28.06	-
>1 to 10	711,573	76.95	-
>10 to <100	85,352	53.82	-
100	10,285	0.00	-
Total Hire Purchase Exposures	12,827,740		-
Other Retail Exposures			
0 to 1	16,820,758	18.03	3,968,017
>1 to 10	2,532,388	79.13	26,990
>10 to <100	646,009	55.62	13,716
100	89,335	0.00	213
Total Other Retail Exposures	20,088,490		4,008,936
Total Retail Exposures	70,173,527		5,405,370

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

RHB Islamic Bank **Exposure Class**	**Actual Losses as at 30 June 2026** **RM'000**	**Expected Losses as at 30 June 2025** **RM'000**	**Actual Losses as at 30 June 2025** **RM'000**	**Expected Losses as at 30 June 2024** **RM'000**
Corporates, of which				
Corporate Exposures (excluding exposures with firm size adjustments)	**4,636**	**57,204**	426	51,831
Corporate Exposures (with firm size adjustments)	**9,737**	**68,953**	8,195	59,069
Specialised Financing Exposures (Slotting Approach)				
Project Finance	**-**	**1,480**	-	1,547
Income Producing Real Estate	**-**	**18,024**	-	15,047
Retail, of which				
Residential Financing Exposures	**57,906**	**101,248**	45,022	94,950
Qualifying Revolving Retail Exposures	**8,972**	**19,298**	6,262	15,588
Hire Purchase Exposures	**45,448**	**66,417**	35,318	63,223
Other Retail Exposures	**57,124**	**61,768**	39,701	59,013
Total	**183,823**	**394,392**	134,924	360,268

Table 15a: Credit Risk Mitigation of Portfolios under the Standardised Approach as at 30 June 2026

RHB Islamic Bank Exposure Class	Gross Exposures Before Credit Risk Mitigation	Gross Exposures Covered by Guarantees/ Credit Derivatives	Gross Exposures Covered by Eligible Financial Collateral
	RM'000	RM'000	RM'000
On-Balance Sheet Exposures			
Sovereigns & Central Banks	7,356,689	-	-
Public Sector Entities	9,478,967	8,445,424	-
Banks, Development Financial Institutions & MDBs	2,611,914	15,101	-
Takaful Cos, Securities Firms & Fund Managers	39,975	-	-
Corporates	2,123,952	-	132,870
Regulatory Retail	6,270,568	-	31,153
Residential Financing	136,366	-	62
Higher Risk Assets	13,145	-	-
Other Assets	172,804	-	-
Defaulted Exposures	104,796	-	449
Total On-Balance Sheet Exposures	**28,309,176**	**8,460,525**	**164,534**
Off-Balance Sheet Exposures			
OTC Derivatives	714,368	-	98,091
Off-balance sheet exposures other than OTC derivatives or credit derivatives	768,595	101,860	67,966
Defaulted Exposures	1,220	-	25
Total Off-Balance Sheet Exposures	**1,484,183**	**101,860**	**166,082**
Total On and Off-Balance Sheet Exposures	**29,793,359**	**8,562,385**	**330,616**

Table 15b: Credit Risk Mitigation of Portfolios under the Standardised Approach as at 31 December 2025

RHB Islamic Bank **Exposure Class**	**Gross Exposures Before Credit Risk Mitigation**	**Gross Exposures Covered by Guarantees/ Credit Derivatives**	**Gross Exposures Covered by Eligible Financial Collateral**
	RM'000	**RM'000**	**RM'000**
On-Balance Sheet Exposures			
Sovereigns & Central Banks	7,951,951	-	-
Public Sector Entities	9,080,524	8,027,069	600
Banks, Development Financial Institutions & MDBs	803,098	15,107	-
Takaful Cos, Securities Firms & Fund Managers	39,979	-	-
Corporates	1,623,284	-	122,757
Regulatory Retail	6,264,815	-	34,946
Residential Financing	100,653	-	56
Higher Risk Assets	201	-	-
Other Assets	152,786	-	-
Defaulted Exposures	70,090	-	38
Total On-Balance Sheet Exposures	26,087,381	8,042,176	158,397
Off-Balance Sheet Exposures			
OTC Derivatives	1,161,990	-	95,780
Off-balance sheet exposures other than OTC derivatives or credit derivatives	1,020,542	91,963	59,078
Defaulted Exposures	426	-	25
Total Off-Balance Sheet Exposures	2,182,958	91,963	154,883
Total On and Off-Balance Sheet Exposures	28,270,339	8,134,139	313,280

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

RHB Islamic Bank Exposure Class	Gross Exposures Before Credit Risk Mitigation	Gross Exposures Covered by Guarantees/ Credit Derivatives	Gross Exposures Covered by Eligible Financial Collateral	Gross Exposures Covered by Other Eligible Collateral
	RM'000	RM'000	RM'000	RM'000
On-Balance Sheet Exposures				
Corporates, of which	32,186,418	8,749,033	1,093,336	5,482,175
Corporate Exposures (excluding exposures with firm size adjustments)	20,366,644	6,631,686	176,552	2,456,530
Corporate Exposures (with firm size adjustments)	8,052,712	1,767,752	916,784	3,025,645
Specialised Financing Exposures (Slotting Approach)				
Project Finance	244,445	159,842	-	-
Income Producing Real Estate	3,522,617	189,753	-	-
Retail, of which	66,529,775	38,308	5,516,982	40,660,218
Residential Financing Exposures	36,486,787	-	-	36,396,109
Qualifying Revolving Retail Exposures	581,522	-	-	-
Hire Purchase Exposures	13,291,634	-	-	-
Other Retail Exposures	16,169,832	38,308	5,516,982	4,264,109
Defaulted Exposures	1,905,924	7,733	725	930,465
Total On-Balance Sheet Exposures	100,622,117	8,795,074	6,611,043	47,072,858
Off-Balance Sheet Exposures				
OTC Derivatives	115,389	-	1,083	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	8,928,300	2,207,700	202,395	3,708,537
Defaulted Exposures	19,282	-	199	14,893
Total Off-Balance Sheet Exposures	9,062,971	2,207,700	203,677	3,723,430
Total On and Off-Balance Sheet Exposures	109,685,088	11,002,774	6,814,720	50,796,288

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

RHB Islamic Bank **Exposure Class**	**Gross Exposures Before Credit Risk Mitigation**	**Gross Exposures Covered by Guarantees/ Credit Derivatives**	**Gross Exposures Covered by Eligible Financial Collateral**	**Gross Exposures Covered by Other Eligible Collateral**
	RM'000	**RM'000**	**RM'000**	**RM'000**
On-Balance Sheet Exposures				
Corporates, of which	29,000,496	6,967,793	1,347,804	5,492,526
Corporate Exposures (excluding exposures with firm size adjustments)	17,070,103	5,437,521	269,620	2,194,383
Corporate Exposures (with firm size adjustments)	8,936,520	1,231,114	1,078,184	3,298,143
Specialised Financing Exposures (Slotting Approach)				
Project Finance	221,246	144,892	-	-
Income Producing Real Estate	2,772,627	154,266	-	-
Retail, of which	64,110,696	42,949	5,132,526	39,242,910
Residential Financing Exposures	35,102,013	-	-	35,020,700
Qualifying Revolving Retail Exposures	545,956	-	-	-
Hire Purchase Exposures	12,768,955	-	-	-
Other Retail Exposures	15,693,772	42,949	5,132,526	4,222,210
Defaulted Exposures	1,819,363	14,509	6,022	915,486
Total On-Balance Sheet Exposures	94,930,555	7,025,251	6,486,352	45,650,922
Off-Balance Sheet Exposures				
OTC Derivatives	121,158	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	7,601,904	1,027,497	200,506	3,813,949
Defaulted Exposures	18,944	-	161	12,826
Total Off-Balance Sheet Exposures	7,742,006	1,027,497	200,667	3,826,775
Total On and Off-Balance Sheet Exposures	102,672,561	8,052,748	6,687,019	49,477,697

Table 17a: Impaired and Past Due Financing and Allowance for Credit Losses by Industry Sector as at 30 June 2026

RHB Islamic Bank Industry Sector	Impaired Financing RM'000	Past Due Financing RM'000	Allowance for Credit Losses RM'000
Agriculture	**6,464**	**7,026**	**10,196**
Mining & Quarrying	**4,821**	**1,194**	**2,842**
Manufacturing	**34,579**	**41,603**	**33,504**
Electricity, Gas & Water Supply	**81,879**	**1,805**	**35,812**
Construction	**23,706**	**27,840**	**39,129**
Wholesale, Retail Trade, Restaurants & Hotels	**169,175**	**68,496**	**93,545**
Transport, Storage & Communication	**16,822**	**15,697**	**19,408**
Finance, Takaful, Real Estate & Business	**53,917**	**26,818**	**56,170**
Education, Health & Others	**41,566**	**20,161**	**3,476**
Household	**731,881**	**3,736,840**	**515,895**
Others	**-**	**67,924**	**14,934**
Total	**1,164,810**	**4,015,404**	**824,911**

Table 17b: Impaired and Past Due Financing and Allowance for Credit Losses by Industry Sector as at 31 December 2025

RHB Islamic Bank Industry Sector	Impaired Financing RM'000	Past Due Financing RM'000	Allowance for Credit Losses RM'000
Agriculture	5,650	8,444	11,280
Mining & Quarrying	2,548	234	1,600
Manufacturing	32,661	43,972	31,777
Electricity, Gas & Water Supply	79,025	1,378	33,065
Construction	24,309	29,623	23,834
Wholesale, Retail Trade, Restaurants & Hotels	131,187	99,004	81,770
Transport, Storage & Communication	11,959	15,289	20,197
Finance, Takaful, Real Estate & Business	61,219	34,629	70,826
Education, Health & Others	130,960	15,140	23,728
Household	629,818	3,268,465	456,094
Others	-	54,578	2,906
Total	1,109,336	3,570,756	757,077

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

RHB Islamic Bank	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	**(1,240)**	**-**	2,341	-
Mining & Quarrying	**1,504**	**-**	21	-
Manufacturing	**1,157**	**(261)**	2,968	(1,728)
Electricity, Gas & Water Supply	**1,951**	**-**	30,787	(197)
Construction	**1,112**	**(783)**	3,227	(549)
Wholesale, Retail Trade, Restaurants & Hotels	**18,048**	**(2,237)**	16,445	(8,612)
Transport, Storage & Communication	**1,749**	**(267)**	(2,746)	(1,239)
Finance, Takaful, Real Estate & Business	**7,711**	**(508)**	(34)	(3,011)
Education, Health & Others	**(15,498)**	**-**	9,046	(305)
Household	**93,638**	**(65,079)**	142,862	(113,448)
Others	**61**	**(10)**	1,314	(163)
Total	**110,193**	**(69,145)**	206,231	(129,252)

Table 19a: Movement in Financing Allowance for Credit Losses as at 30 June 2026

RHB Islamic Bank	12-month ECL (Stage 1)	Lifetime ECL Not Credit Impaired (Stage 2)	Lifetime ECL Credit Impaired (Stage 3)	Total
	RM'000	RM'000	RM'000	RM'000
Balance as at the beginning of the financial period	**203,866**	**223,284**	**329,927**	**757,077**
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	**(23,990)**	**6,296**	**156,256**	**138,562**
Purchases and origination	**41,151**	**1,936**	**241**	**43,328**
Bad debts written off	**-**	**-**	**(69,145)**	**(69,145)**
Changes in model methodologies	**(9,134)**	**(9,707)**	**(21,807)**	**(40,648)**
Derecognition	**-**	**-**	**(4,263)**	**(4,263)**
Other movements	**-**	**-**	**-**	**-**
Balance as at the end of the financial period	**233,513**	**224,686**	**366,712**	**824,911**

Table 19b: Movement in Financing Allowance for Credit Losses as at 31 December 2025

RHB Islamic Bank	12-month ECL (Stage 1)	Lifetime ECL Not Credit Impaired (Stage 2)	Lifetime ECL Credit Impaired (Stage 3)	Total
	RM'000	RM'000	RM'000	RM'000
Balance as at the beginning of the financial year	133,953	236,111	252,671	622,735
Changes due to financial assets recognised in the opening balance that have been:				
- Transferred to 12-month ECL (Stage 1)	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	(75,480)	(19,641)	257,405	162,284
Purchases and origination	56,702	9,945	6,194	72,841
Bad debts written off	-	-	(129,252)	(129,252)
Changes in model methodologies	50,691	21,895	(3,090)	69,496
Derecognition	(6,285)	(9,313)	(25,706)	(41,304)
Other movements	-	-	277	277
Balance as at the end of the financial year	203,866	223,284	329,927	757,077

Table 20a: Market Risk-Weighted Assets and Minimum Capital Requirements as at 30 June 2026

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

Table 20b: Market Risk-Weighted Assets and Minimum Capital Requirements as at 31 December 2025

RHB Islamic Bank **Market Risk**	**Long Position**	**Short Position**	**Risk-Weighted Assets**	**Minimum Capital Requirements**
	RM'000	**RM'000**	**RM'000**	**RM'000**
Profit Rate Risk	39,398,614	39,051,741	631,719	50,537
Foreign Currency Risk	16,206	99,831	99,835	7,987
Total			731,554	58,524

Note:

As at 30 June 2026 and 31 December 2025, RHB Islamic Bank did not have any exposure under equity position risk, commodity risk, inventory risk, options risk, and market risk exposure absorbed by PSIA.

Table 21a: Rate of Return Risk in the Banking Book as at 30 June 2026

RHB Islamic Bank	**Impact on Position as at Reporting Period (100 basis points) Parallel Shift**			
	Increase/(Decline) in Earnings		**Increase/(Decline) in Economic Value**	
Currency	**Impact based on +100 basis points**	**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	**300,606**	**(300,606)**	**(479,706)**	**479,706**
USD - US Dollar	**(16,430)**	**16,430**	**3,871**	**(3,871)**
Others[1]	**(3,788)**	**3,788**	**664**	**(664)**
Total	**280,388**	**(280,388)**	**(475,171)**	**475,171**

Table 21b: Rate of Return Risk in the Banking Book as at 31 December 2025

RHB Islamic Bank	**Impact on Position as at Reporting Period (100 basis points) Parallel Shift**			
	Increase/(Decline) in Earnings		**Increase/(Decline) in Economic Value**	
Currency	**Impact based on +100 basis points**	**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	290,974	(290,974)	(370,698)	370,698
USD - US Dollar	(60,126)	60,126	14,021	(14,021)
Others[1]	1,697	(1,697)	1,155	(1,155)
Total	232,545	(232,545)	(355,522)	355,522

Note:
1. Inclusive of GBP, EUR, SGD, etc
2. The EaR and EVE exposures are additive and do not take into account any correlation impact in the aggregation.
3. The earnings and economic values were computed based on the standardised approach adopted by BNM.
4. PSIA between RHB Islamic and RHB Bank which qualifies as a risk absorbent, is excluded from the computation of rate of return risk.

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

RHB Islamic Bank Operational Risk	30.06.2026 RM'000	31.12.2025 RM'000
Risk-Weighted Assets	**3,744,968**	3,558,325
Minimum Capital Requirements	**299,597**	284,666

Table 23: Disclosure on Profit Sharing Investment Account

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

Note:
1. Return on Assets refers to total gross income/ average amount of assets funded by URIA.
2. Average Net Distributable Income refers to total average net distributable income/ average amount of assets funded by URIA.
3. Impairment provisions funded by URIA cover Stage 1, Stage 2, and Stage 3 ECL.