RHB Bank Berhad
Brunei Darussalam Branch

Pillar 3 Disclosures
30th June 2026

RHB BANK BERHAD
BRUNEI DARUSSALAM BRANCH
PILLAR 3 DISCLOSURES AS AT 30th JUNE 2026

Statement by Chief Executive Officer, RHB Bank Berhad Brunei Branch

In accordance to Brunei Darussalam Central Bank (BDCB) Notice No. BU/N-1/2021/68 Pillar 3 – Public Disclosure Requirements. On behalf of the Management of RHB Bank Berhad Brunei Branch, I am pleased to provide an attestation that the Pillar 3 disclosures of RHB Bank Berhad Brunei Branch for position as at 30th June 2026 are accurate and complete.

Mohd Shamsul Irwan Bin Ab Wahab
Chief Executive Officer
RHB Bank Berhad Brunei Branch

RHB BANK BERHAD
BRUNEI DARUSSALAM BRANCH
PILLAR 3 DISCLOSURES AS AT 30th JUNE 2026

Contents **Page(s)**

1.0 Disclosure A: Scope of Application

This document covers the quantitative information as at 30th June 2026. The disclosure was prepared in compliance with the requirements set forth in Brunei Darussalam Central Bank (BDCB) Notification No. BU/N-1/2021/68 dated 02nd April 2021.

RHB Bank Berhad Brunei Darussalam branch ("the Bank") is a branch office of RHB Bank Berhad and is part of RHB Banking Group with its Head Office in Malaysia. In operating the business, RHB Bank Berhad Brunei Darussalam branch is guided by the Group Policies, Bank Negara Malaysia's Guidelines and BDCB's Guidelines, whichever is more stringent.

The Bank adopts the following approaches in determining the capital requirements of Pillar 1 in accordance with BDCB's Capital Adequacy Framework under Notice No. BU/N-3/2017/38 on Maintenance of Capital Adequacy Ratio:

• Credit Risk - Standardised Approach ("SA").
• Market Risk - Standardised Approach ("SA").
• Operational Risk - Basic Indicator Approach ("BIA").

Table 1: Key Metrics

		June 2026	March 2026	December 2025	September 2025	June 2025
	Available Capital (BND’000)					
1	Tier 1	47,632.00	47,658.00	47,650.00	47,353.00	47,346.00
2	Total Capital	47,938.00	47,961.00	47,985.00	47,580.00	47,599.00
	Risk-weighted assets (BND’000)					
3	Total risk-weighted assets (RWA)	99,146.56	102,035.66	92,641.14	86,226.92	88,960.16
	Risked-based capital ratios as a percentage of RWA					
4	Tier 1 ratio (%)	48.04	46.71	51.44	54.92	53.22
5	Total capital ratio (%)	48.35	47.00	51.80	55.18	53.51

Total risk-weighted assets (RWA) decreased quarter-on-quarter in June 2026 against March 2026, mainly driven by lower and shorter-term interbank placement. Thus, the Tier 1 ratio and Total Capital ratio improved to 48.04% and 48.35% respectively. Both ratios remained adequately above the minimum regulatory requirement of 5% and 10% for Tier 1 Capital and TCR respectively.

Table 2: Overview of Risk Weighted Assets (RWA)

		RWA (BND’000)		Minimum capital requirements
		June 2026	**March 2026**	**June 2026**
1	Credit risk (Standardised)	90,504.99	93,449.73	9,050.50
2	Market risk (Standardised)	227.20	171.56	22.72
3	Operational risk (Basic Indicator Approach)	8,414.38	8,414.38	841.44
4	**Total**	**99,146.56**	**102,035.66**	**9,914.66**

Total risk-weighted assets (RWA) decreased quarter-on-quarter from March 2026 to June 2026. This is mainly driven by shorter maturity term in interbank placement.

Table 3: Composition of regulatory capital

June 2026

		Amounts (BND'000)
	Tier 1 capital: instruments and reserves	
1	Paid-up Ordinary Shares/Assigned Capital (after deduction of holdings of own capital)	30,022.00
2	Non-Cumulative, Non-Redeemable Preference Shares	-
3	Share Premium	-
4	Statutory Reserve Fund	8,664.00
5	Published Retained Profits/(Accumulated Losses)	8,946.00
6	General Reserves	-
7	Fair Values Reserves	-
8	**Tier 1 capital before regulatory adjustments**	47,632.00
	Tier 1 capital: regulatory adjustments	
9	Reciprocal cross-holdings of ordinary shares (as required by BDCB)	-
10	Goodwill	-
11	Other intangible assets	-
12	Advances/financing granted to employees of the bank for the purchase of shares of the bank under a share ownership plan	-
13	Minority interests held by 3rd parties in Financial Subsidiary	-
14	Total Regulatory adjustments to Tier 1 Capital	-
15	Tier 1 capital	47,632.00
	Tier 2 capital: instruments and provision	
16	General Credit Loss Reserves (Capped at 1.25% of Credit Risk)	306.00
17	*Hybrid (debt/equity) Capital Instruments*	-
18	Approved Subordinated Term Debt (Capped at 50% of Core Capital Element)	-
19	**Tier 2 Capital before regulatory adjustments**	306.00
	Tier 2 capital: regulatory adjustments	
20	Reciprocal Crossholdings of Tier 2 Capital Instruments	-
21	Minority Interests Arising From Holdings of Tier 2 Instruments in Financial Subsidiaries by Third Parties	-
22	**Total regulatory adjustments to Tier 2 capital**	-
23	**Tier 2 capital (T2)**	306.00
24	**Allowable Supplementary Capital (Tier 2 Capital)**	-
25	**Sub-Total of Tier 1 andTier 2 Capital**	47,938.00
26	**Deductions/Adjustments 3 to total Amount of Tier 1 and Tier 2 capital**	-

		Amounts (BND'000)
27	**Significant Investments in Banking, Securities and Other Financial Entities**	-
28	**Significant Investments in Insurance Entities & Subsidiary**	-
29	**Significant Investments in Commercial Entities**	-
30	**Securitisation Exposures (Rated B+ or Below and Unrated)**	-
31	**Resecuritisation Exposures (Rated B+ or Below and Unrated)**	-
32	**Total regulatory capital (TC = T1 + T2)**	47,938.00
33	**Total risk-weighted assets**	99,146.56
	Capital ratios	
34	**Tier 1 (as a percentage of risk-weighted assets)**	48,04
35	**Total capital (as a percentage of risk-weighted assets)**	48.35

Table 4: Credit quality of assets

June 2026

(BND'000)		Gross carrying values of		Allowances/ impairments	Of which: ECL accounting provisions for credit losses on SA exposures		Net values
		Defaulted exposures	Non-defaulted exposures		Of which: Specific Allowances	Of which: General Allowances	
1	Loans	2,456	51,577	(1,226)	(920)	(306)	52,807
2	Debt Securities	-	7,070	-	-	-	7,070
3	Off-balance sheet exposures	-	13,924	-	-	-	13,924
4	**Total**	2,456	72,571	(1,226)	(920)	(306)	73,801

Table 5: Changes in stock of defaulted loans and debt securities

June 2026

		BND'000
1	**Defaulted loans and debt securities at the end of the previous reporting period**	1,077
2	Loans and debt securities that have defaulted since the last reporting period	1,684
3	Returned to non-defaulted status	-
4	Amounts written off	-
5	Other changes	(305)
6	**Defaulted loans and debt securities at the end of reporting period**	2,456

Table 6: Overview of credit risk mitigation (CRM) techniques

June 2026

<table>
<tr><th></th><th>(BND’000)</th><th>Exposures unsecured</th><th>Exposures secured</th><th>Exposures secured by collateral *</th><th>Exposures secured by financial guarantees *</th><th>Exposures secured by credit derivatives</th></tr>
<tr><td>1</td><td>Loans</td><td>13,512</td><td>40,521</td><td colspan="2">40,521</td><td>-</td></tr>
<tr><td>2</td><td>Debt securities</td><td>7,070</td><td>-</td><td colspan="2">-</td><td>-</td></tr>
<tr><td>3</td><td>Total</td><td>20,582</td><td>40,521</td><td colspan="2">40,521</td><td>-</td></tr>
<tr><td>4</td><td>Of which defaulted</td><td>920</td><td>1,536</td><td colspan="2">1,536</td><td>-</td></tr>
</table>

* Figures for exposure secured by collateral and financial guarantees are reported as merged (i.e. Loans and Debt Securities combined) as some of the customers’ loans are secured by multi-collateral including property, fixed deposit and guarantees.

Table 7: Standardised approach – credit risk exposure and Credit Risk Mitigation (CRM) effects

June 2026

Asset classes (BND'000)		**Exposures before CCF and CRM**		**Exposures post-CCF and CRM**		**RWA and RWA density**	
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
1	Sovereigns and their central banks	23,364	-	23,364	-	0	0%
2	Non-central government public sector entities	-	-	-	-	-	-
3	Multilateral development banks	-	-	-	-	-	-
4	Banks	128,117	-	128,117	-	40,783	31.83%
5	Securities firms	-	-	-	-	-	-
6	Corporates	-	-	-	-	-	-
7	Regulatory retail portfolios	12,502	13,924	12,502	3,040	13,259	85.31%
8	Secured by residential property	20,493	-	20,493	-	13,705	66.88%
9	Secured by commercial real estate	18,582	-	18,582	-	18,582	100%
10	Equity	-	-	-	-	-	-
11	Past-due loans	2,456	-	1,535	-	2,026	132%
12	Higher-risk categories	-	-	-	-	-	-
13	Other assets	7,079	-	7,079	-	2,150	30.37%
14	**Total**	**212,593**	**13,924**	**211,672**	**3,040**	**90,505**	**42.15%**

Table 8: Standardised Approach – Exposures by asset classes and risk weights

June 2026

	Risk weight / Asset classes (BND'000)	0%	10%	20%	35%	50%	75%	100%	150%	Others	Total credit exposure amount (post CCF and post CRM)
1	Sovereign and their central banks	23,364	-	-	-	-	-	-	-	-	23,364
2	Non-central government public sectors entities (PSEs)	-	-	-	-	-	-	-	-	-	-
3	Multilateral development banks (MDBs)	-	-	-	-	-	-	-	-	-	-
4	Banks	-	-	77,585	-	50,532	-	-	-	-	128,117
5	Securities firms	-	-	-	-	-	-	-	-	-	-
6	Corporates	-	-	-	-	-	-	-	-	-	-
7	Regulatory retail portfolios	-	-	-	-	-	9,130	6,412	-	-	15,542
8	Secured by residential property	-	-	-	4,161	-	16,332	-	-	-	20,493
9	Secured by commercial real estate	-	-	-	-	-	-	18,582	-	-	18,582

	Risk weight / Asset classes (BND'000)	0%	10%	20%	35%	50%	75%	100%	150%	Others	Total credit exposure amount (post CCF and post CRM)
10	Equity	-	-	-	-	-	-	-	-	-	-
11	Past-due loans	-	-	-	-	-	-	554	981	-	1,535
12	Higher-risk categories	-	-	-	-	-	-	-	-	-	-
13	Other assets	3,678	-	1,564	-	-	-	1,837	-	-	7,079
14	**Total**	**27,042**	**-**	**79,149**	**4,161**	**50,532**	**25,462**	**27,385**	**981**	**-**	**214,712**

Table 9: Market Risk under the *Standardised Approach*

June 2026

		RWA (BND'000)
1	Interest rate risk (general and specific)	-
2	Equity risk (general and specific)	-
3	Foreign exchange risk	227.20
4	Commodity risk	-
5	**Total**	**227.20**