



# Investor Presentation

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## 1<sup>st</sup> Half 2012 Financial Results



Mr. Kellee Kam  
Group Managing Director  
RHB Banking Group  
27 August 2012

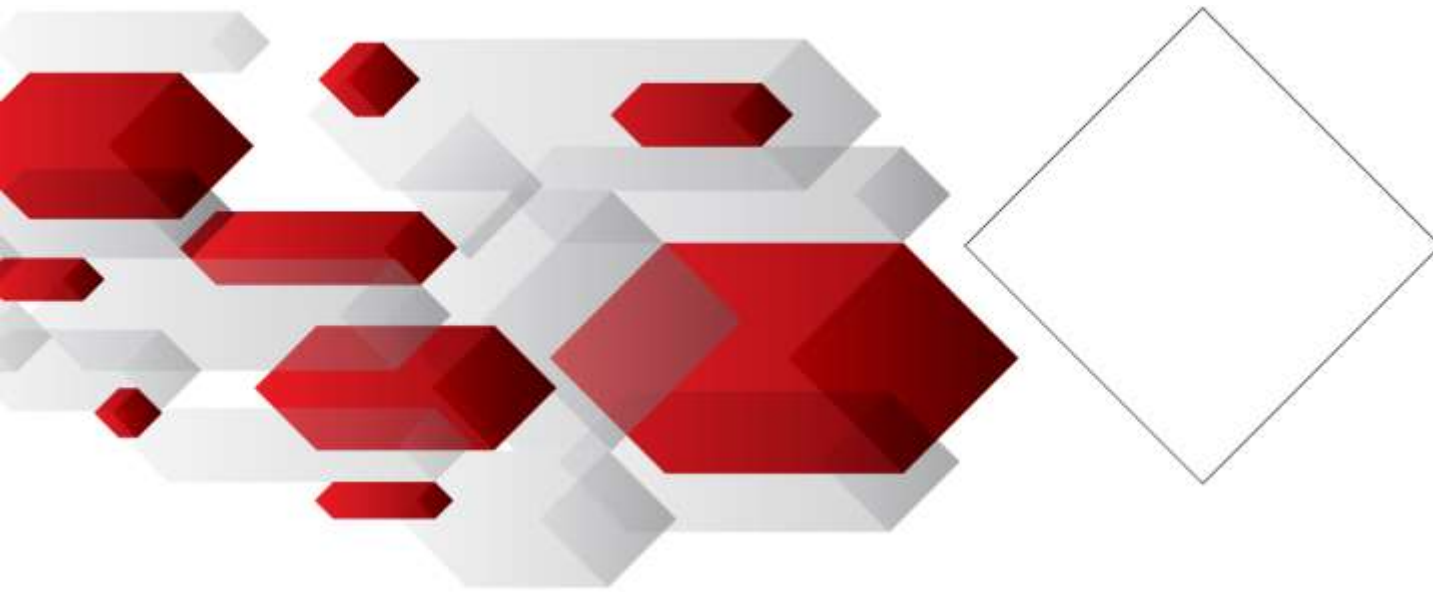
**RHB**   
**RHB Capital Berhad**



## FORWARD LOOKING STATEMENTS

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## AGENDA

- ◆ Key Corporate Updates
- ◆ 1st Half 2012 Financial Results
- ◆ Key Business Highlights
- ◆ Summary



# Key Corporate Updates (1/3)

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## Business Development

- ◆ Easy by RHB:
    - 245 outlets to date, loans and advances totaling RM4.3 bil
    - Launched Easy-Smart Debit Card: Malaysia's 1<sup>st</sup> and only debit card that helps customers to **save** as they **spend**
      - Easy-Smart Account 1 for Retail spending
      - Easy-Smart Account 2 linked to Account 1 for savings
- 

## Bank Mestika

- ◆ Long Stop Date for CSPA extended from 30 June 2012 to 30 November 2012
  - ◆ Reviewing Indonesia's new Financial Institution ownership policy issued on 17 July 2012
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## Capital Management Plan

- ◆ RHB Capital completed 3<sup>rd</sup> DRP in respect of 2011 final dividend
    - A total of 30,944,571 new RHB Capital Shares issued and listed on 12 June 2012 at RM6.52 per share, representing 63.29% reinvestment rate
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## Key Management

- ◆ Appointment of senior management team:
    - Vince Au Yoong - Director, Retail Banking effective 1 June 2012
    - Prem Kumar - Group Chief Financial Officer effective 2 July 2012
    - Akira Miyama - Director, Global Financial Banking effective 9 July 2012
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## Awards






- ◆ RHB Bank (Singapore) awarded Customer Relationship Excellence Award at Hong Kong Expo Innovation Awards 2012
  - ◆ Easy by RHB named as Celent 2012 Model Bank of the Year - 1<sup>st</sup> time for Celent to choose and honour a single Model Bank
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**Proposed Acquisition of OSK Investment Bank**

◆ Approvals:

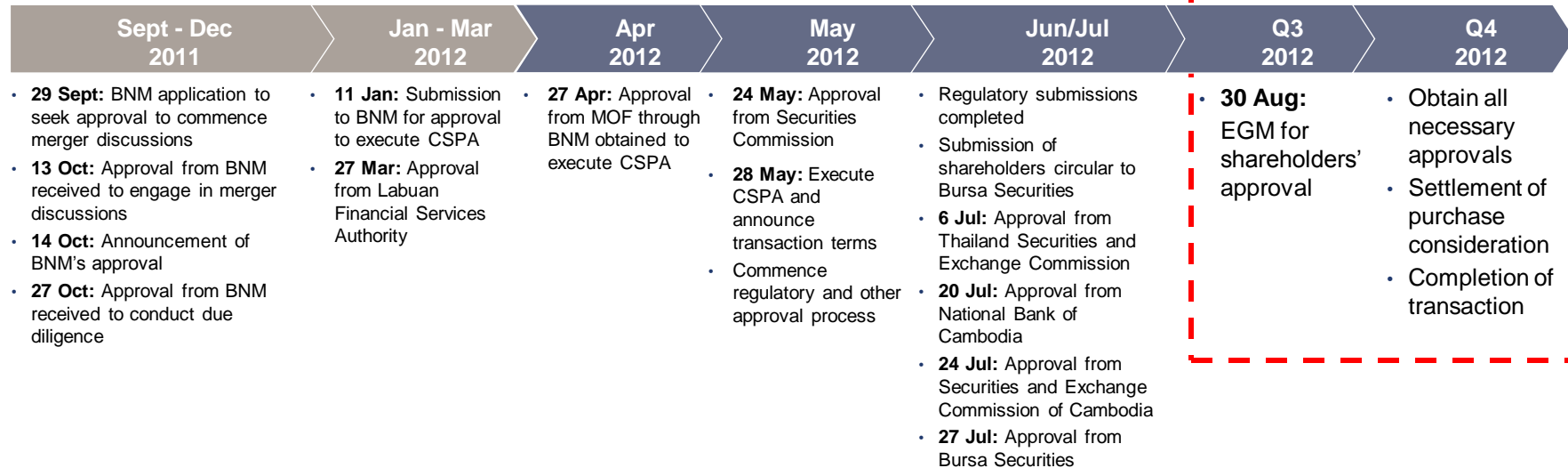
| Approvals Obtained                             | Approvals Outstanding                          |
|--|--|
| MOF through BNM                                | Shareholders (EGM on 30 August 2012)           |
| Labuan Financial Services Authority            | Monetary Authority of Singapore                |
| Bursa Securities                               | Bapepam-LK Indonesia                           |
| Securities Commission, Malaysia                | Securities and Futures Commission of Hong Kong |
| Securities and Exchange Commission of Thailand |  |
| National Bank of Cambodia                      |  |
| Securities and Exchange Commission of Cambodia |  |

◆ Announced and completed transactions in collaboration with OSK

| Company  | Mandates  |
|--|---|
|  Wilmar International Ltd     | ◆ US\$5 bil Guaranteed MTN Programme: Joint Lead Manager  |
|  Berjaya Sports Toto          | ◆ Share Placement: Joint Placement Agent  |
|  Otto Marine Limited        | ◆ 1-for-2 rights issue: Joint Manager and Joint Underwriter   |
|  First Resources Limited    | RM2bil Islamic MTN Programme: Joint Principal Adviser, Joint Lead Arranger, Joint Lead Manager and Joint Bookrunner<br>◆ RHB Singapore acted as Dealer for International Distribution (RM500 mil 1 <sup>st</sup> tranche) |
|  Kuala Lumpur Kepong Berhad | ◆ RM1 bil Multi-Currency Islamic MTN Programme: Co Managers   |

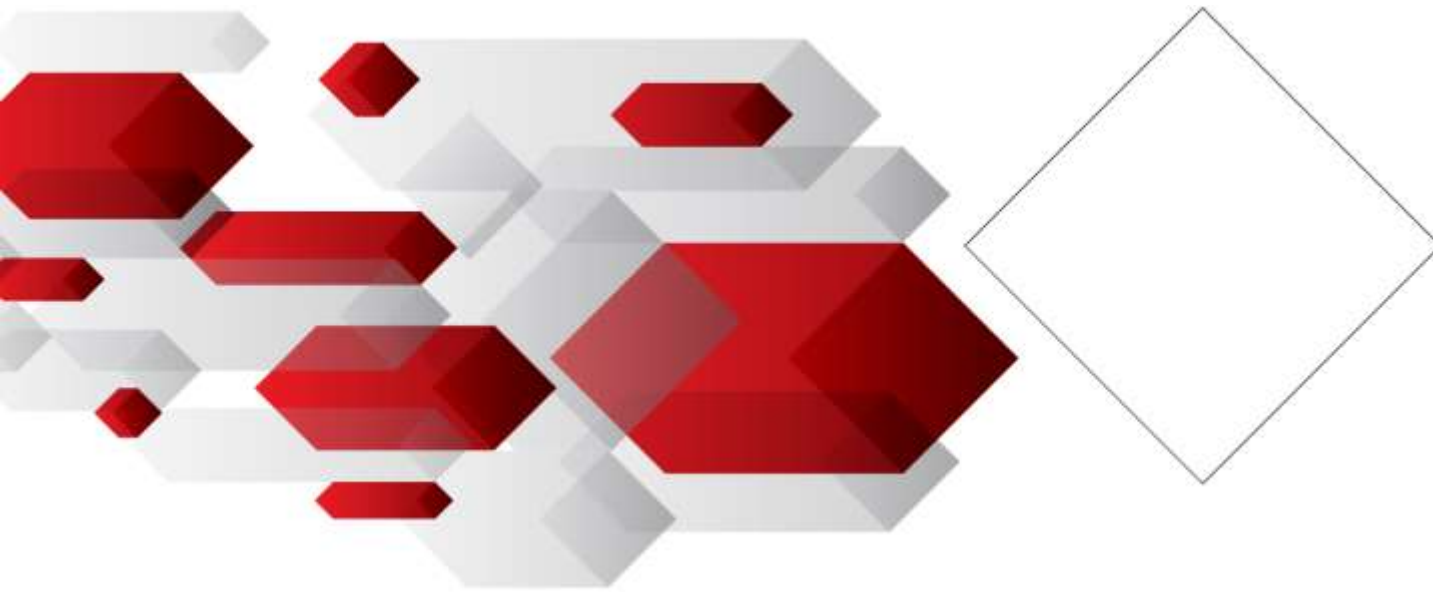
## Proposed Acquisition of OSK Investment Bank (cont'd)

### ◆ Timeline to completion



### ◆ Integration - Status updates since signing of CSPA:

- 20 Integration teams setup covering the business and functional lines
- More than 80 people are actively involved in the integration from both RHB and OSK
- All teams are progressing well and we have started to build a strong basis of understanding the two companies
- On-track to meet requirements to ensure smooth integration transition at key milestone dates
- Strategic plan in place to make the combined Investment Bank a leading regional investment bank



## AGENDA

- ◆ Key Corporate Updates
- ◆ 1st Half 2012 Financial Results
- ◆ Key Business Highlights
- ◆ Summary

| Top level indicators       | Target 2012 | June 2012           | Achievement   |
|----------------------------|-------------|---------------------|---|
| ROE                        | >14.0%      | 14.8% <sup>N1</sup> |    |
| ROA                        | 1.2%        | 1.1% <sup>N1</sup>  |    |
| Gross Impaired Loans Ratio | 3.0%        | 3.3%                |    |
| Loans Growth               | >12%        | 13.5% <sup>N1</sup> |    |
| Deposits Growth            | >12%        | 4.0% <sup>N1</sup>  |    |
| Cost to Income Ratio       | <44%        | 45.3%               |   |
| International Contribution | 10%         | 5%                  |  |



N1: Annualised





# Key Take-Aways: 1st Half 2012 Results

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## 1st Half 2012 Results

- ◆ PBT at RM1.184 bil and net profit at RM889.4 mil up 6%
- ◆ EPS at 40.3 sen, up 4%
- ◆ Annualised ROE at 14.8% and ROA at 1.1%
- ◆ Total assets increased by 4% to RM159 bil

## Business Performance

- ◆ Revenue growth in all business segments
- ◆ Gross loans up 14% y-o-y and 6.7% in 1<sup>st</sup> half 2012 to RM104 bil
- ◆ Customers' deposits grew 15% y-o-y and 2% in 1<sup>st</sup> half 2012 to RM118 bil

## Asset Quality

- ◆ Absolute NPL remained at RM3.5 bil, lower by RM34 mil from Dec 2011
- ◆ Gross impaired loans ratio down to 3.33% from 3.59% in Dec 2011

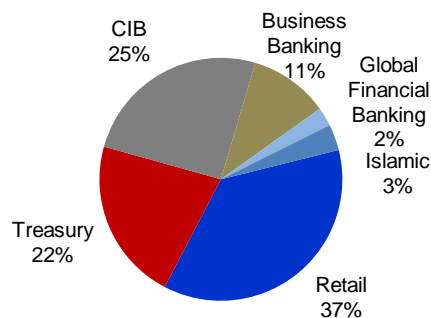
## Liquidity, Capital Management & Dividend

- ◆ RHB Bank completed issuance of RM750 mil sub-notes and USD300 mil senior notes in Q2 2012
- ◆ Liquidity remains healthy, LD ratio stood at 88.0% as at June 2012
- ◆ Strong RWCR at RHB Bank, at 16.0% up from 15.8% in Dec 2011
- ◆ RHB Capital proposed single tier interim dividend of 6.0 sen, under DRP
- ◆ Gearing and double leverage ratio of RHB Capital stood at 0.50x and 144% respectively

# RHB Financial Results

- ◆ Higher other operating income mainly due to higher fee income, higher trading gain and MTM gain on derivatives
- ◆ Higher Islamic Banking income mainly due to higher net funding income on the back of 26% financing growth y-o-y, higher fee income and net gain on securities portfolio
- ◆ Higher operating expenses mainly due to increases in:
  - personnel costs stemming from salary alignment and staff retention exercise completed in April 2011 and increase in headcount in tandem with business volume growth
  - establishment and marketing costs due mainly to Singapore Changi Airport BdC start up rental costs and higher sales commission on credit cards and personal loans
- ◆ Lower allowance for impairment on loans contributed largely by a one-off bad debts recovery

## Pre-tax Profit Contribution by Business Segment



| RM mil  | Q2 2012      | Q1 2012 | Q-o-Q Change % | H1 2012      | H1 2011 <sup>N1</sup> | Y-o-Y Change % |
|---|--------------|---------|----------------|--------------|-----------------------|----------------|
| Net Interest Income   | 732          | 709     | 3              | 1,441        | 1,419                 | 2              |
| Other Operating Income  | 323          | 330     | -2             | 653          | 583                   | 12             |
| Income From Islamic Banking Business                          | 113          | 111     | 2              | 224          | 172                   | 30             |
| <b>Total Income</b>   | <b>1,168</b> | 1,150   | 2              | <b>2,318</b> | 2,174                 | 7              |
| Other Operating Expenses                                      | (530)        | (520)   | 2              | (1,050)      | (908)                 | 16             |
| <b>Operating Profit Before Allowances</b>                     | <b>638</b>   | 630     | 1              | <b>1,268</b> | 1,266                 | 0.2            |
| Allowance for Impairment on Loans, Financing and Other Losses | (37)         | (45)    | -18            | (82)         | (155)                 | -47            |
| Impairment Losses on Other Assets                             | 2            | (4)     | >100           | (2)          | 10                    | >-100          |
| <b>Profit Before Taxation</b>                                 | <b>603</b>   | 581     | 4              | <b>1,184</b> | 1,121                 | 6              |
| <b>Net Profit</b>   | <b>454</b>   | 436     | 4              | <b>889</b>   | 839                   | 6              |
| EPS (sen)   | 20.5         | 19.8    | 4              | 40.3         | 38.8                  | 4              |
| Key Indicators (%)  |              |         |                |              |                       |                |
| Cost to Income Ratio  | 45.4         | 45.2    | 0.2            | 45.3         | 41.8                  | 3.5            |
| ROEN <sup>2</sup>   | 14.8         | 14.7    | 0.1            | 14.8         | 16.2                  | -1.4           |
| ROAN <sup>2</sup>   | 1.1          | 1.1     | -              | 1.1          | 1.2                   | -0.1           |
| Gross Impaired Loans Ratio                                    | 3.33         | 3.59    | -0.26          | 3.33         | 4.08                  | -0.75          |
| Credit Charge Ratio <sup>N2</sup>                             | 0.14         | 0.19    | -0.05          | 0.16         | 0.34                  | -0.18          |

N1: Restated to conform with the application of MFRS 139

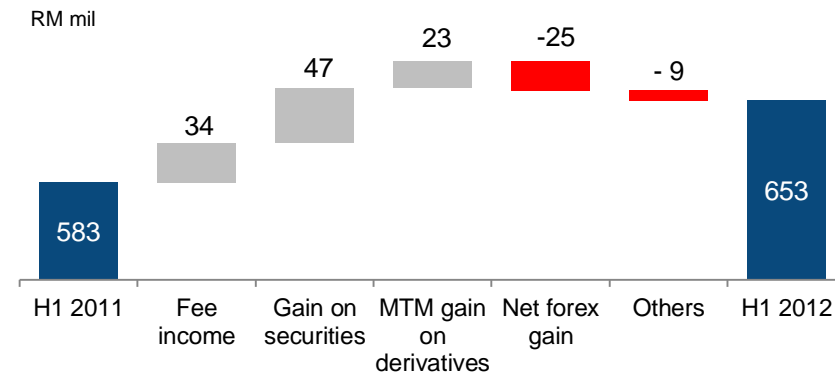
N2: Annualised

## Net Interest Income (2%)



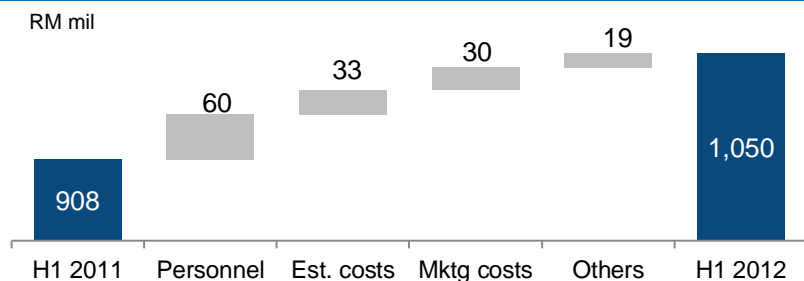
- ◆ NII higher by 2% y-o-y driven mainly by higher interest income on loans on the back of 14% y-o-y loans growth, offset by higher interest expense on the back of 15% y-o-y increase in customers deposits base and interest expense on issuance of sub-notes and senior notes in Q2 2012
- ◆ Net interest margin stabilised at 2.40% in Q2 2012 (Q1 2012: 2.41%, Q4 2011: 2.42%)

## Other Operating Income (12%)



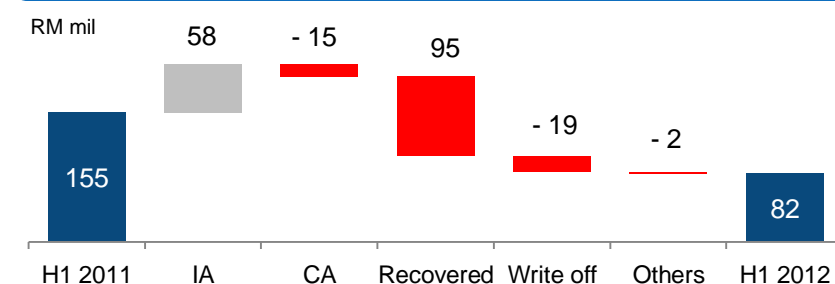
- ◆ Other operating income up 12% y-o-y, driven by increases in fees and trading income
- ◆ Fee income grew 12% y-o-y, mainly benefited from loan related activities arising from the progressive rollout of ETP initiatives and private sector loans demand

## Other Operating Expenses (16%)



- ◆ Cost to income ratio at 45.3% vs 41.8% a year ago
- ◆ To continue to strive for efficiency, managing expenses while continue to invest for future expansion

## Allowance for Impairment on Loans, Financing and Other Losses (-47%)



- ◆ Annualised credit charge ratio improved to 0.16% from 0.34% a year ago
- ◆ Excluding one-off bad debts recovered, annualised credit charge ratio is at 0.25%

# RHB Financial Position

- ◆ Total assets expanded by 4% to RM159 bil mainly due to higher gross loans
- ◆ Net loans and investment portfolio represents 82% of total assets vs 80% in Dec 2011
- ◆ Gross loans up 14% y-o-y driven by 13% domestic growth and 29% overseas growth
  - Turned around 2% loans contraction in Q1 to register 7% growth in 1<sup>st</sup> half 2012, driven particularly by growth in corporate loans, purchase of securities and mortgage loans
  - ASB loans continue to grow by RM1.8 bil y-o-y and market share increased to 25.1%
- ◆ Issuance of new capital securities - 10 years non-call 5, at 4.3% p.a. RM750 mil sub-notes under RM3 bil MCMTN on 7 May 2012
- ◆ Issued USD300 mil senior notes under USD500 mil EMTN on 11 May 2012
- ◆ Customers deposits expanded by 2% to RM118 bil and LD ratio remained healthy at 88%
- ◆ Shareholders' fund strengthened by 7% to RM12 bil, mainly due to earnings growth

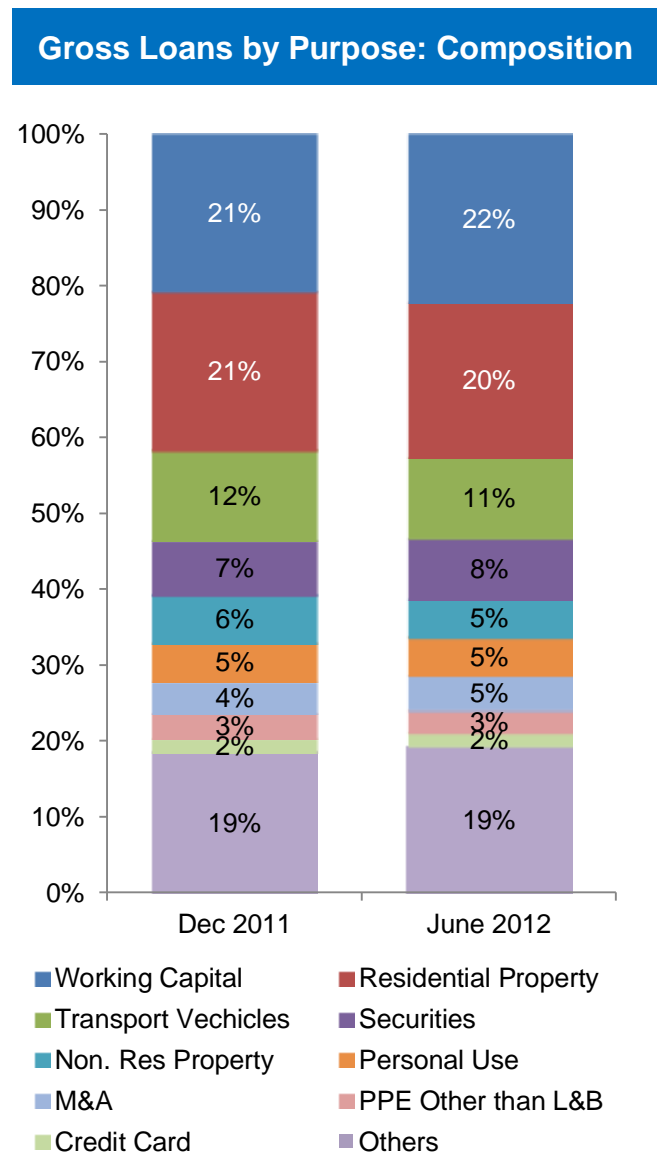
| RM mil                             | June 2012      | Dec 2011 <sup>N1</sup> | Change % |
|------------------------------------|----------------|------------------------|----------|
| Total Assets                       | <b>158,509</b> | 152,628                | 4        |
| Total Financial Assets/Investments | <b>27,687</b>  | 26,303                 | 5        |
| - Financial Assets HFT             | <b>1,677</b>   | 1,502                  | 12       |
| - Financial Investments AFS        | <b>11,362</b>  | 10,707                 | 6        |
| - Financial Investments HTM        | <b>14,648</b>  | 14,094                 | 4        |
| Gross Loans                        | <b>103,992</b> | 97,438                 | 7        |
| Customers Deposits                 | <b>118,160</b> | 115,861                | 2        |
| Borrowings                         | <b>3,404</b>   | 3,603                  | -6       |
| Sub-debts                          | <b>4,268</b>   | 3,516                  | 21       |
| Hybrid Tier-1 Capital Securities   | <b>601</b>     | 601                    | -        |
| Senior Debt Securities             | <b>950</b>     | -                      | -        |
| Shareholders' Funds                | <b>12,430</b>  | 11,615                 | 7        |
| <b>Net Assets per share</b>        | <b>5.56</b>    | 5.27                   | 6        |

N1: Restated to conform with the application of MFRS 139



# Loans, Advances and Financing

| RM mil                                 | June 2012      | Dec 2011 <sup>N1</sup> | June 2011 <sup>N1</sup> | Change for H1 2012 % | Y-o-Y Change % |
|--|----------------|------------------------|-------------------------|----------------------|----------------|
| Working Capital                        | <b>23,012</b>  | 20,360                 | 21,363                  | 13                   | 8              |
| Purchase of Residential Property       | <b>21,199</b>  | 20,604                 | 19,955                  | 3                    | 6              |
| Purchase of Transport Vehicles         | <b>11,180</b>  | 11,743                 | 10,811                  | -5                   | 3              |
| Purchase of Securities                 | <b>8,221</b>   | 6,983                  | 6,101                   | 18                   | 35             |
| Purchase of Non-Residential Property   | <b>5,281</b>   | 5,282                  | 5,137                   | -                    | 3              |
| Personal Use                           | <b>5,268</b>   | 4,961                  | 4,160                   | 6                    | 27             |
| Merger and Acquisition                 | <b>4,760</b>   | 4,200                  | 1,642                   | 13                   | >100           |
| Purchase of PPE Other Than Land & Bldg | <b>3,151</b>   | 3,241                  | 3,131                   | -3                   | 1              |
| Credit Card                            | <b>1,832</b>   | 1,783                  | 1,657                   | 3                    | 11             |
| Others                                 | <b>20,088</b>  | 18,281                 | 17,551                  | 10                   | 14             |
| <b>Gross Loans and Advances</b>        | <b>103,992</b> | 97,438                 | 91,508                  | 7                    | 14             |
| - SME                                  | <b>12,069</b>  | 11,540                 | 11,243                  | 5                    | 7              |
| - Individuals                          | <b>45,461</b>  | 43,979                 | 41,130                  | 3                    | 11             |
| - Corporate & others                   | <b>46,462</b>  | 41,919                 | 39,135                  | 11                   | 19             |



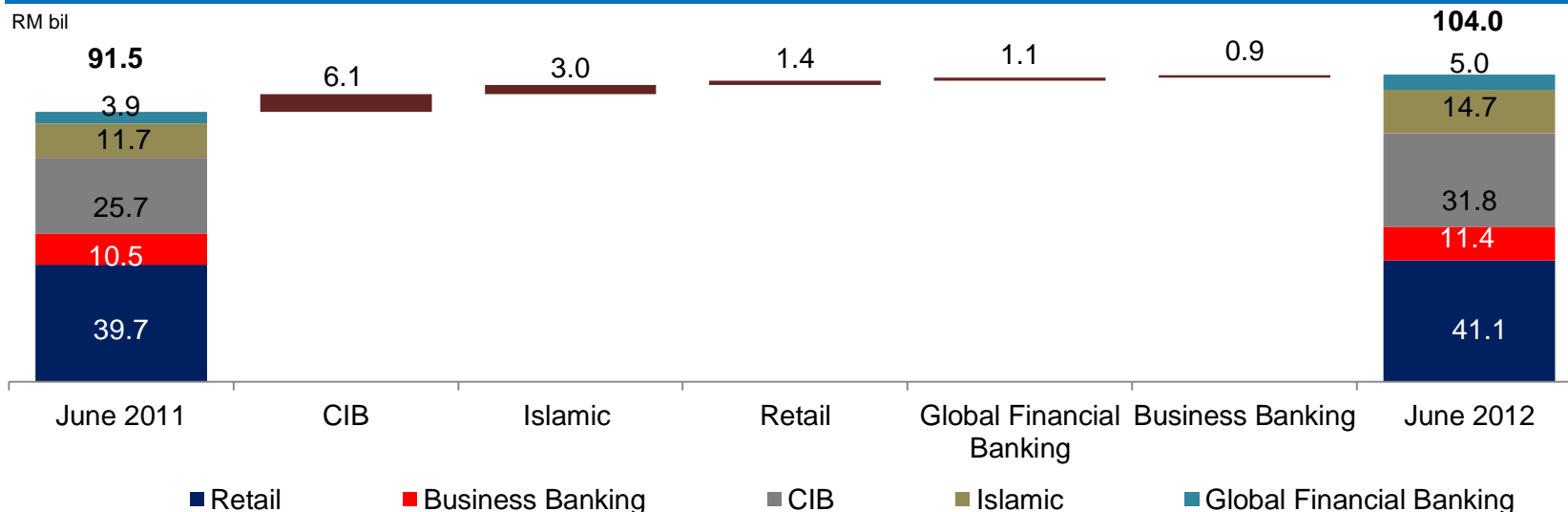
N1: Restated to conform with the application of MFRS 139



# Loans, Advances and Financing by SBG

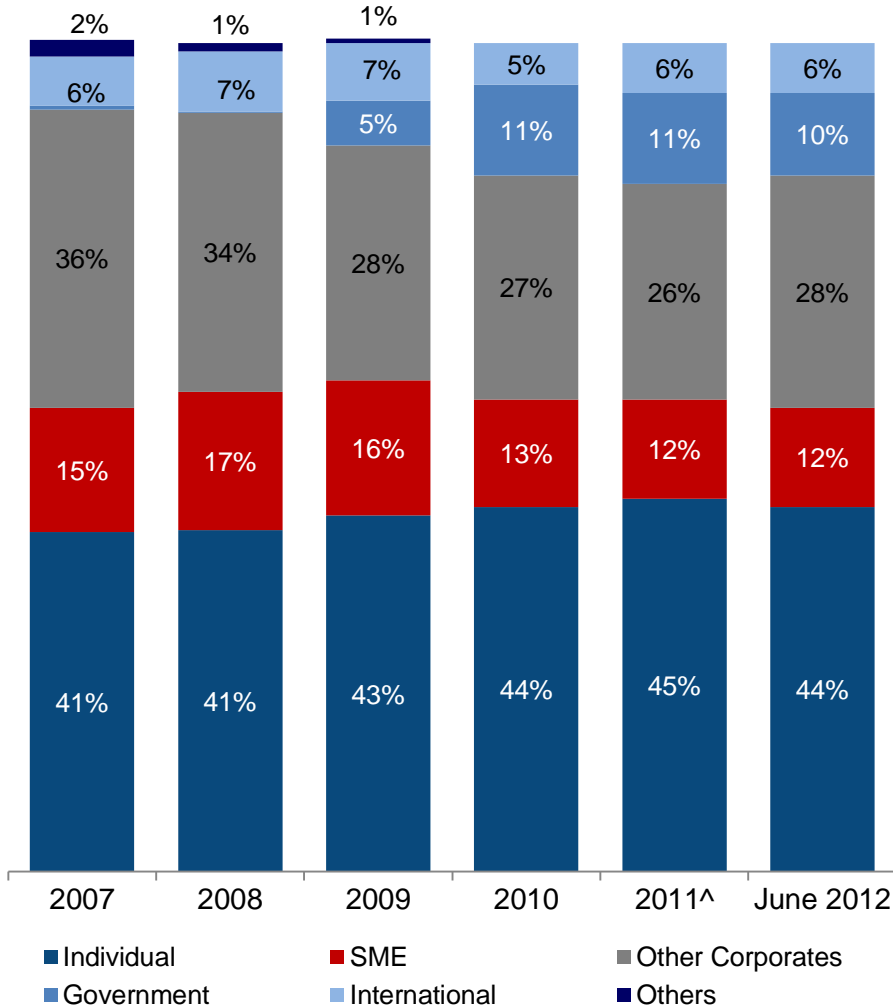
| RM mil                          | June 2012      | Dec 2011 <sup>N1</sup> | June 2011 <sup>N1</sup> | Change for H1 2012 % | Y-o-Y Change % |
|---------------------------------|----------------|------------------------|-------------------------|----------------------|----------------|
| Retail                          | 41,114         | 40,688                 | 39,734                  | 1                    | 3              |
| Business Banking                | 11,377         | 10,519                 | 10,488                  | 8                    | 8              |
| CIB                             | 31,740         | 28,788                 | 25,662                  | 10                   | 24             |
| Islamic                         | 14,745         | 13,060                 | 11,721                  | 13                   | 26             |
| Global Financial Banking        | 5,016          | 4,383                  | 3,903                   | 14                   | 29             |
| <b>Total Loans and Advances</b> | <b>103,992</b> | <b>97,438</b>          | <b>91,508</b>           | <b>7</b>             | <b>14</b>      |

## Gross Loans - Growth by SBG



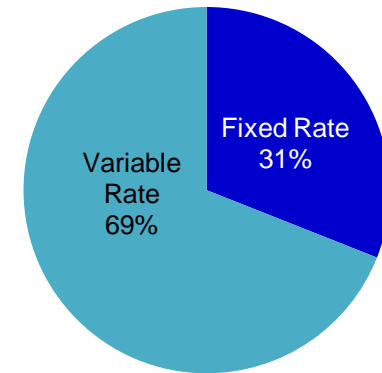
N1: Restated to conform with the application of MFRS 139

## Composition of Loan Book - by Type of Customer

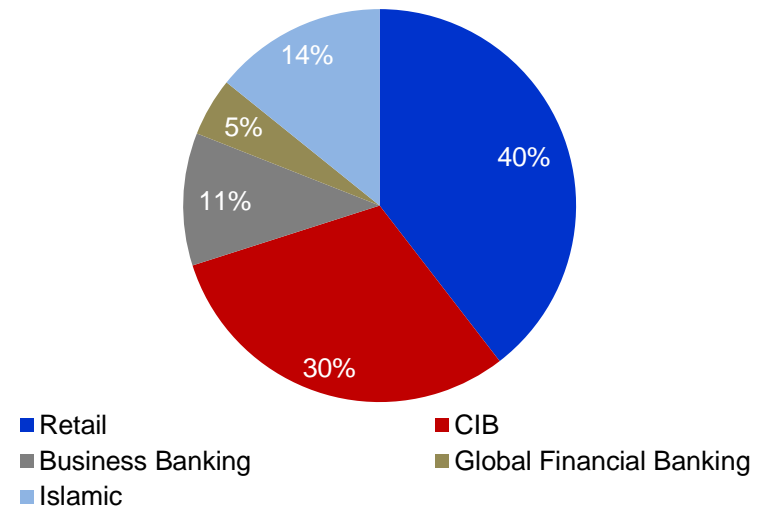


^ Restated to conform with the application of MFRS 139

## Composition of Loan Book - by Interest/Profit Rate Sensitivity



## Composition of Loan Book - by Strategic Business Group



# RHB Customers Deposits

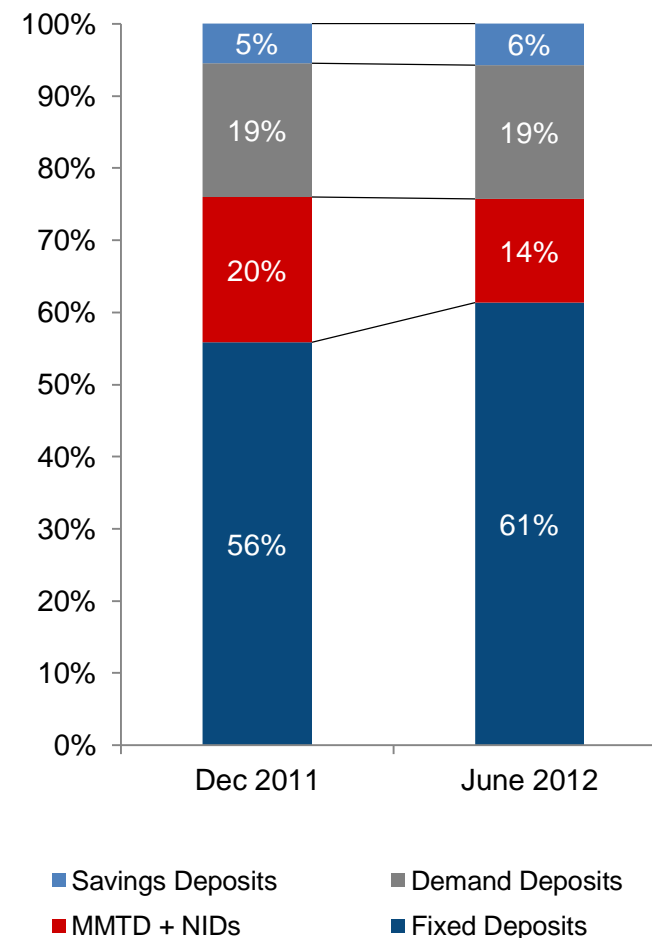
## Customers Deposits

| RM mil                | June 2012      | Dec 2011 | June 2011 | Change for H1 2012 % | Y-o-Y Change % |
|-----------------------|----------------|----------|-----------|----------------------|----------------|
| Fixed Deposits        | <b>89,232</b>  | 87,946   | 76,814    | 1                    | 16             |
| <i>of which: MMTD</i> | <b>16,718</b>  | 23,259   | 26,056    | -28                  | -36            |
| Demand Deposits       | <b>21,906</b>  | 21,436   | 19,850    | 2                    | 10             |
| Savings Deposits      | <b>6,762</b>   | 6,360    | 6,210     | 6                    | 9              |
| NIDs                  | <b>260</b>     | 119      | 24        | >100                 | >100           |
| <b>Total Deposits</b> | <b>118,160</b> | 115,861  | 102,898   | 2                    | 15             |
| LD Ratio (%)          | <b>88</b>      | 84       | 89        | 4                    | -1             |
| CASA (incl. MMTD) (%) | <b>24</b>      | 24       | 25        | -                    | -1             |
| CASA (excl. MMTD) (%) | <b>28</b>      | 30       | 34        | -2                   | -6             |

## Domestic Market Share

|                                | June 2012    | Dec 2011 | June 2011 |
|--------------------------------|--------------|----------|-----------|
| Demand Deposits                | <b>9.2%</b>  | 9.1%     | 9.2%      |
| Savings Deposits               | <b>5.3%</b>  | 5.3%     | 5.4%      |
| Fixed Deposits                 | <b>11.5%</b> | 10.9%    | 8.9%      |
| <b>Total Domestic Deposits</b> | <b>8.1%</b>  | 8.5%     | 8.1%      |

## Customers Deposits : Composition

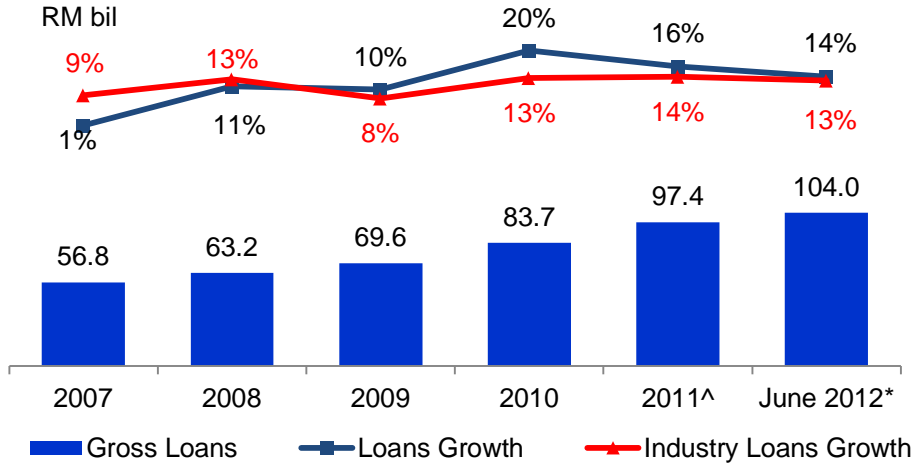


MMTD: Money Market Time Deposits  
NIDs: Negotiable Instruments of Deposits

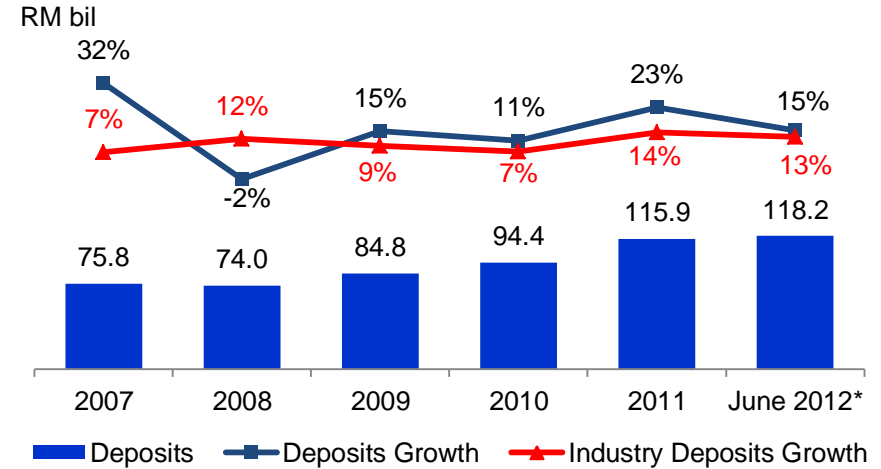


# RHB Loans and Deposits

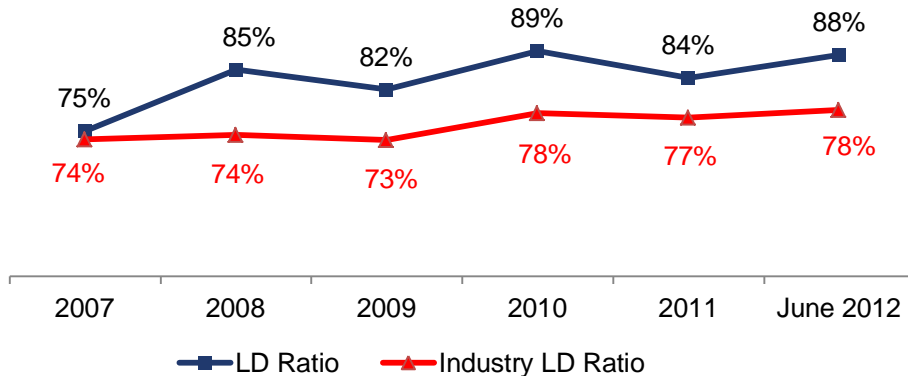
## Loans



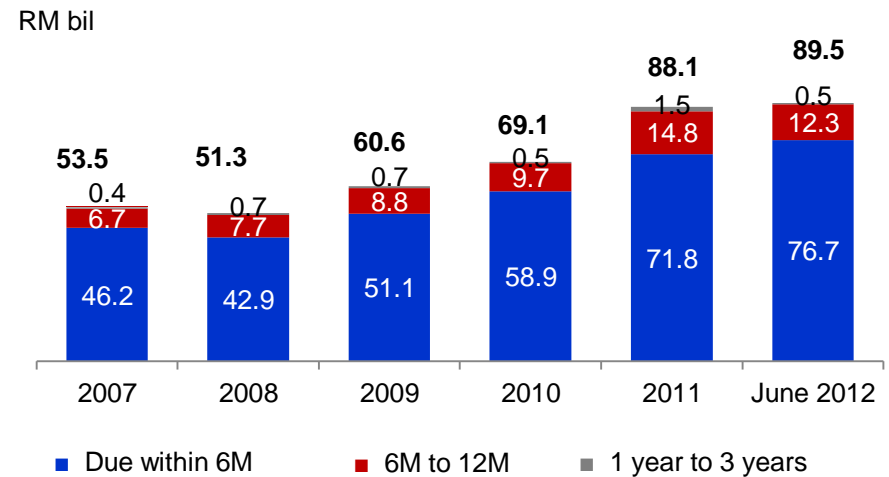
## Customers Deposits



## LD Ratio



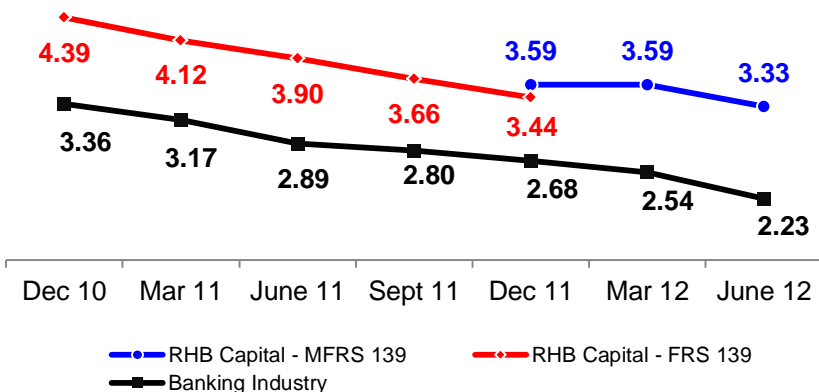
## FD & NID Maturity Structure



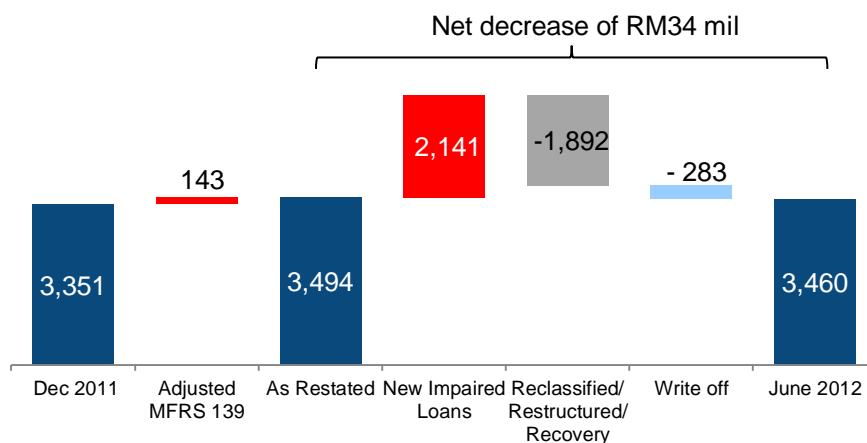
^ Restated to conform with the application of MFRS 139

\* Y-o-Y growth rate

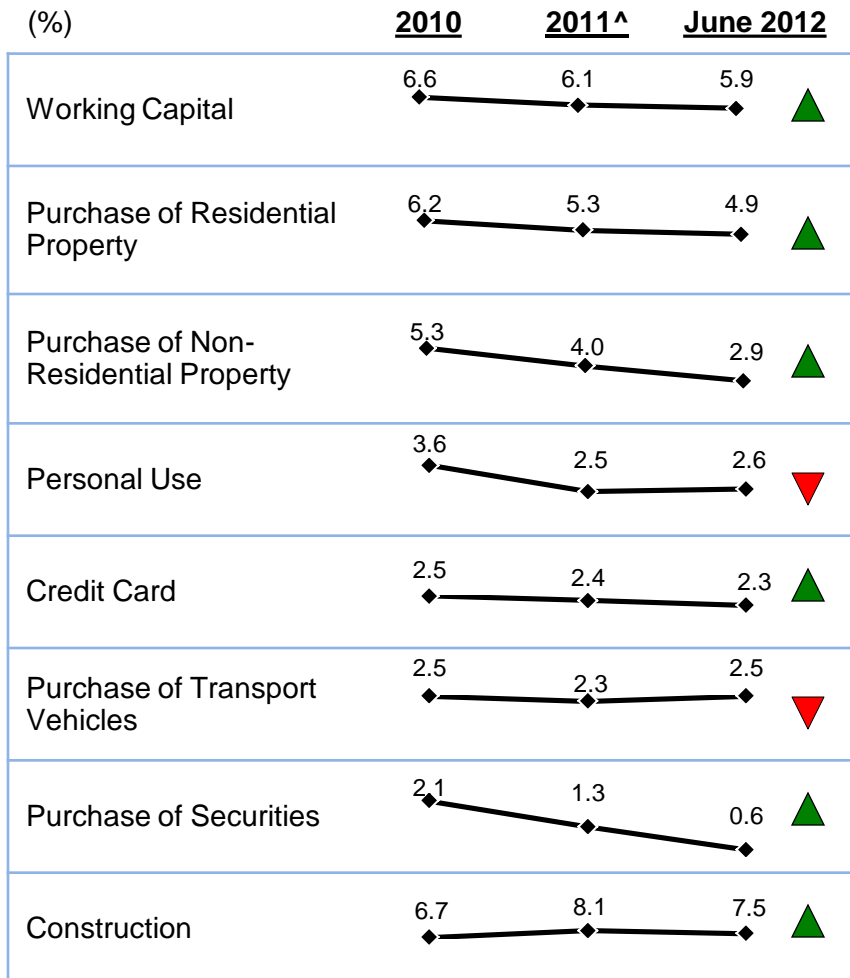
## Gross Impaired Loans Ratio decreased by 0.26% to 3.33%



## Gross Impaired Loans Movement

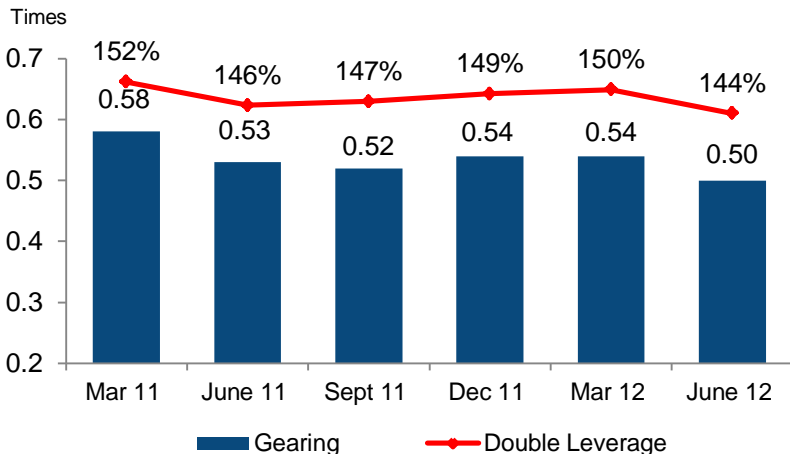


## Gross Impaired Loans Ratio by Key Purpose

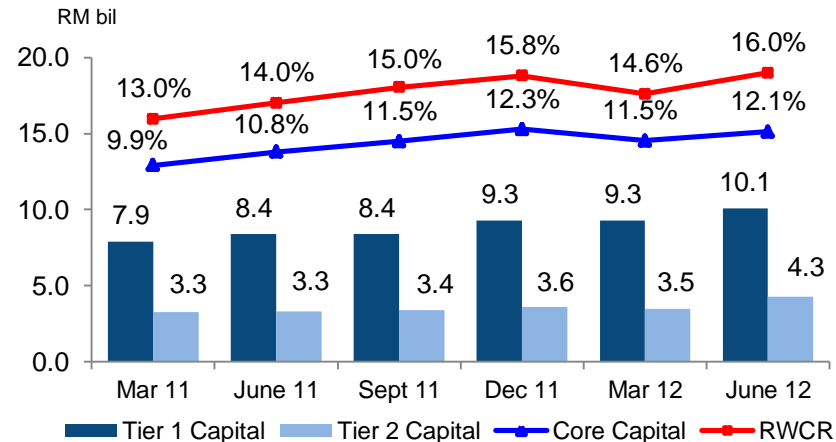


<sup>^</sup> Restated to conform with the application of MFRS 139

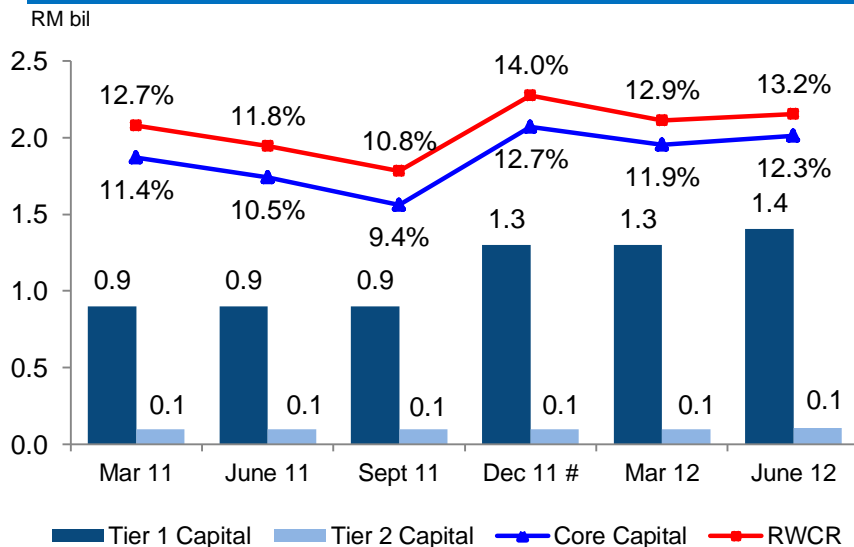
## RHB Capital



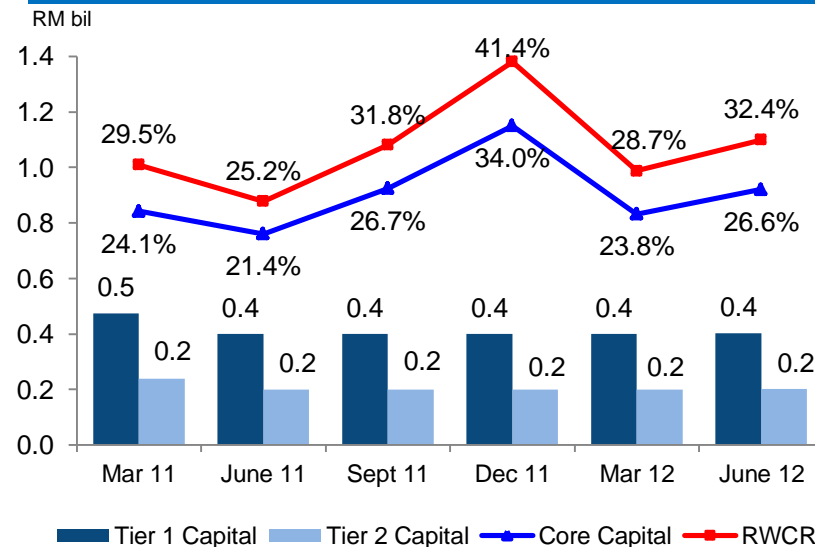
## RHB Bank



## RHB Islamic Bank



## RHB Investment Bank



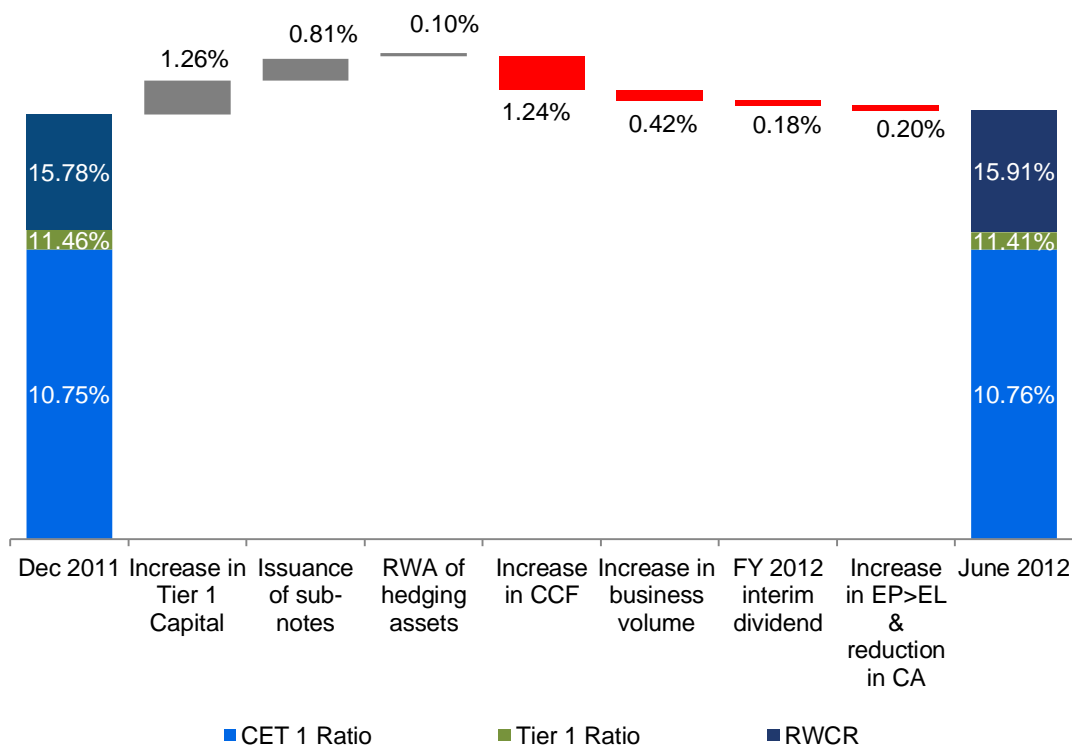
# Injection of RM250 mil equity capital in Nov 2011

# RHB Capital Position - RHB Bank Group

- ◆ Main development in H1 2012:
  - Issuance of RM750 million sub-notes
  - Increase of regulatory concession in Credit Conversion Factor (“CCF”) for undrawn credit facilities
  - Increase in business volume

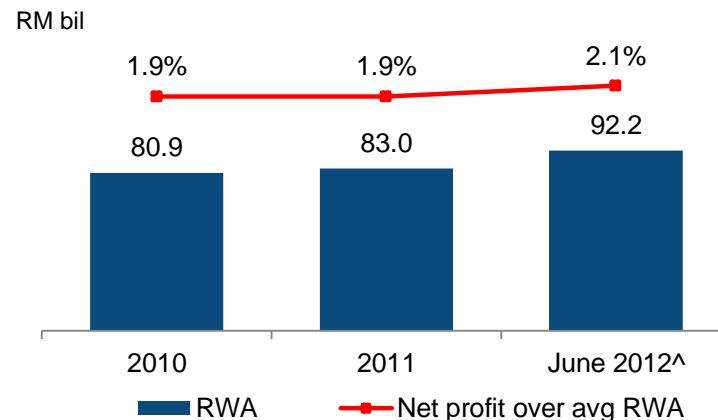
| RM mil                           | June 2012     | Dec 2011      |
|----------------------------------|---------------|---------------|
| Total equity <sup>N1</sup>       | 10,940        | 10,011        |
| Others                           | (1,023)       | (1,084)       |
| <b>Core Tier 1 Capital</b>       | <b>9,917</b>  | <b>8,927</b>  |
| Hybrid Tier-1 capital securities | 598           | 597           |
| <b>Tier 1 Capital</b>            | <b>10,515</b> | <b>9,524</b>  |
| Subordinated obligations         | 3,998         | 3,250         |
| Others                           | 156           | 333           |
| <b>Total Capital</b>             | <b>14,669</b> | <b>13,107</b> |
| <b>RWA Basel II</b>              | <b>92,193</b> | <b>83,043</b> |
| Core Tier 1 ratio                | 10.76%        | 10.75%        |
| Tier 1 ratio                     | 11.41%        | 11.46%        |
| RWCR                             | 15.91%        | 15.78%        |

## Capital Development in H1 2012



N1: After adjusting for 2012 interim dividend & 2011 final dividend

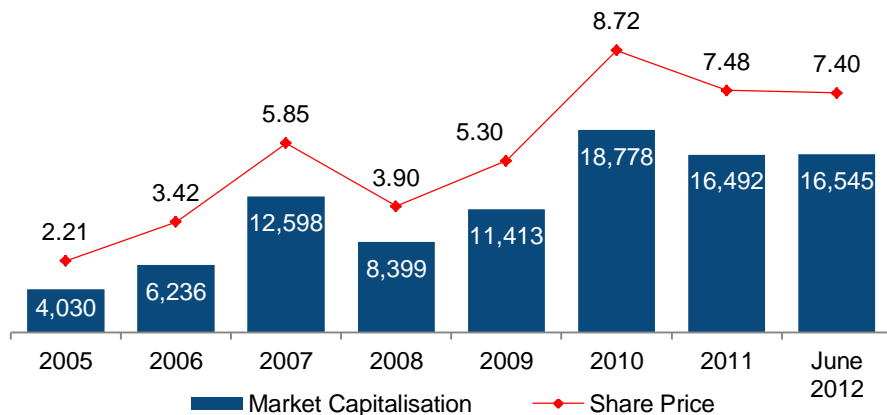
## Net Profit Over Avg RWA



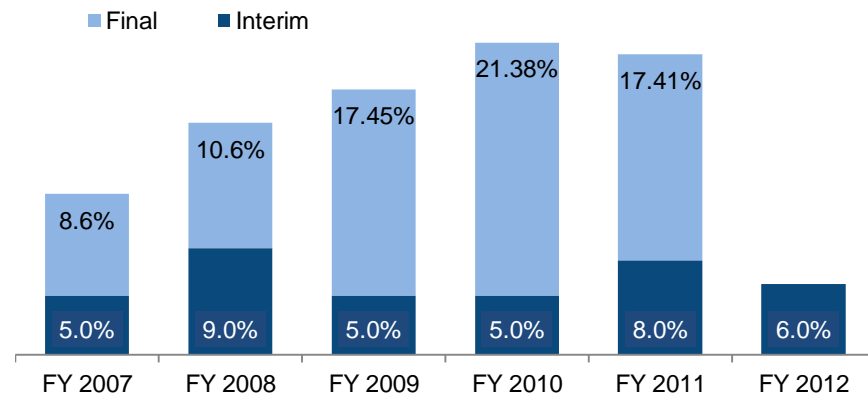
<sup>^</sup> Annualised

# RHB ◆ Return to Shareholders

## Market Capitalisation and Share Price Trend



## Dividend Trend - 2007 to 2012



## Total Shareholders' Return

|                | RHB Total Shareholders' Return |         |             | Bursa Malaysia Finance Index Return |         |              |
|----------------|--------------------------------|---------|-------------|-------------------------------------|---------|--------------|
|                | June 10                        | June 11 | June 12     | June 10                             | June 11 | June 12      |
| <b>1 year</b>  | 46%                            | 60%     | <b>-17%</b> | 43%                                 | 32%     | <b>-0.4%</b> |
| <b>3 years</b> | 31%                            | 137%    | <b>94%</b>  | 14%                                 | 90%     | <b>87%</b>   |
| <b>5 years</b> | 209%                           | 275%    | <b>76%</b>  | 93%                                 | 133%    | <b>52%</b>   |
| <b>7 years</b> | 262%                           | 467%    | <b>310%</b> | 150%                                | 182%    | <b>156%</b>  |

## Dividend Payout Trend - 2007 to 2012

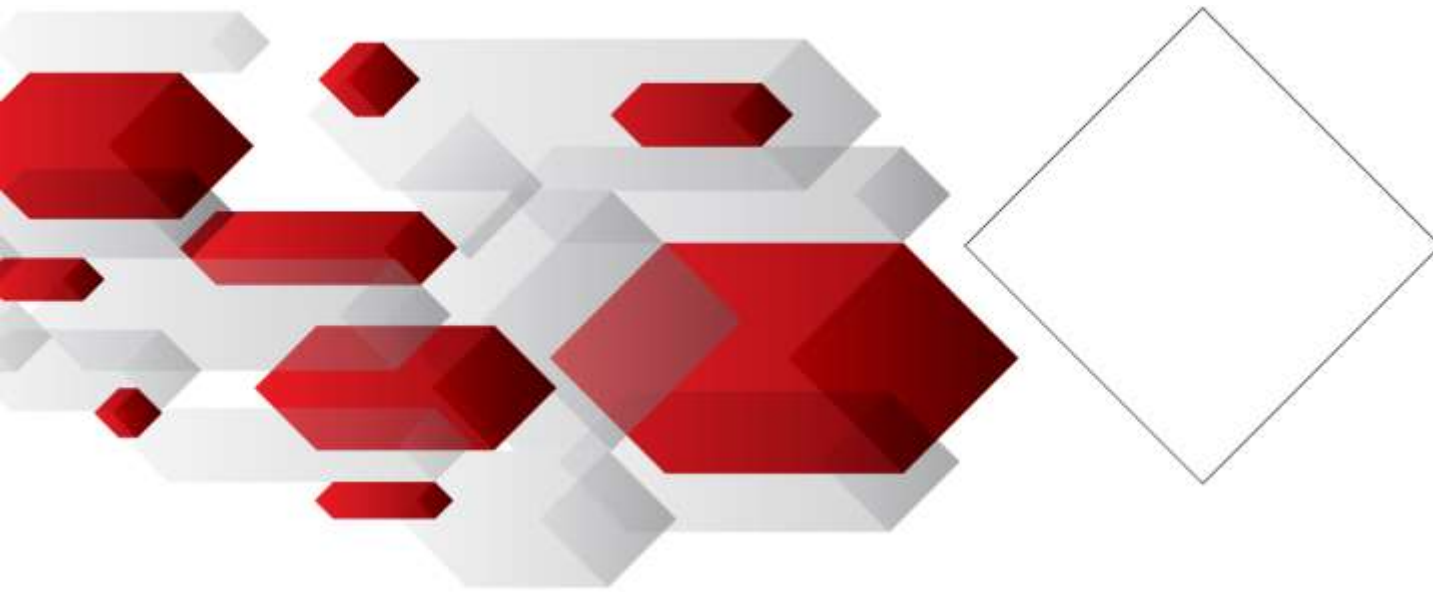
|                                    | FY 2007 | FY 2008 | FY 2009 | FY 2010 | FY 2011 | FY 2012           |
|------------------------------------|---------|---------|---------|---------|---------|-------------------|
| Total Dividends Paid               | 13.6%   | 19.6%   | 22.45%  | 26.38%  | 25.41%  | 6.0%              |
| Total Payout Ratio (% of earnings) | 30%     | 30%     | 30%     | 30%     | 30%     | 15% <sup>N1</sup> |

## EPS: RHB vs Peers

|                         | RHB | MBB | CIMB | PBB | AMMB |
|-------------------------|-----|-----|------|-----|------|
| EPS (sen) <sup>N2</sup> | 81  | 73  | 57   | 108 | 53   |

N1 Dividend payout ratio is computed based on H1 2012 financial results

N2 Annualised based on 6 months results to 30 June 2012



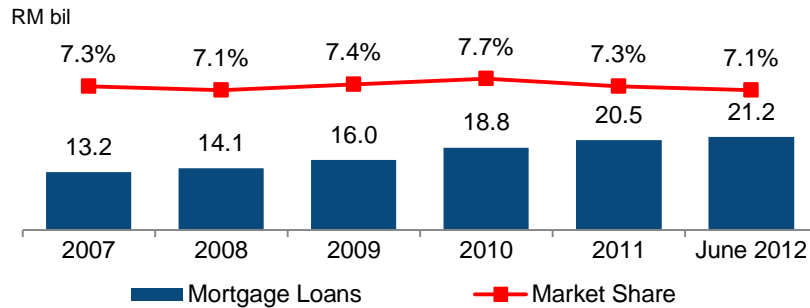
## AGENDA

- ◆ Key Corporate Updates
- ◆ 1st Half 2012 Financial Results
- ◆ Key Business Highlights
- ◆ Summary

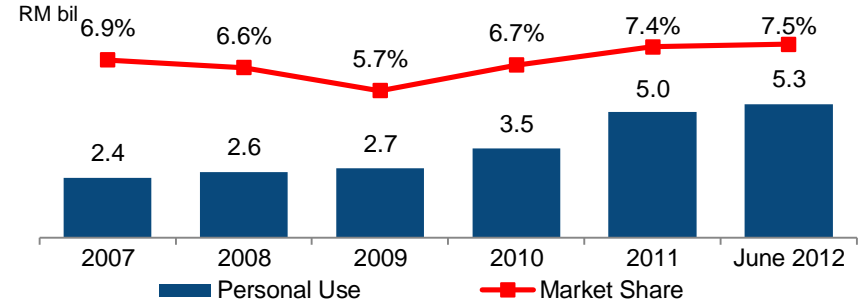


# Retail Business Performance

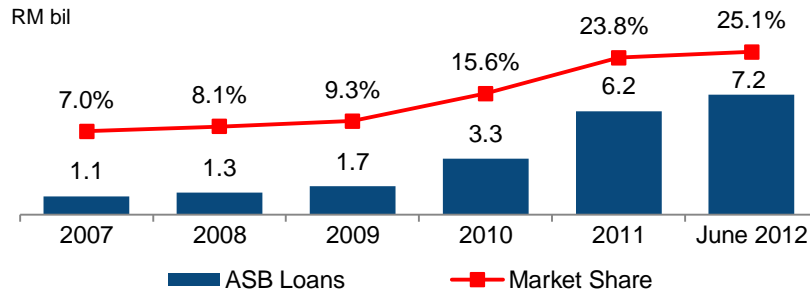
## Mortgage



## Personal Use

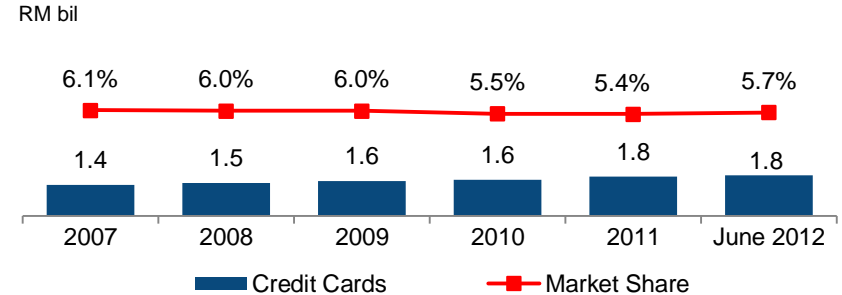


## ASB

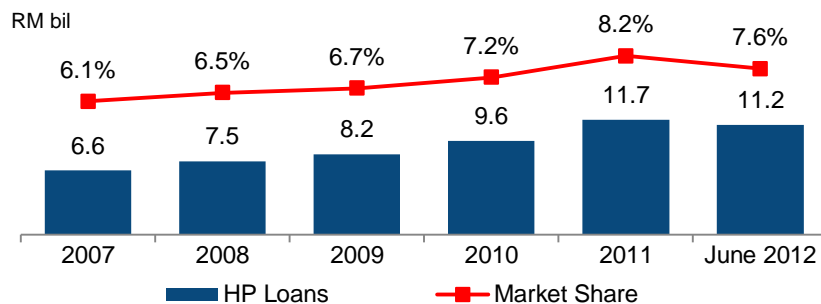


ASB: Amanah Saham Bumiputra

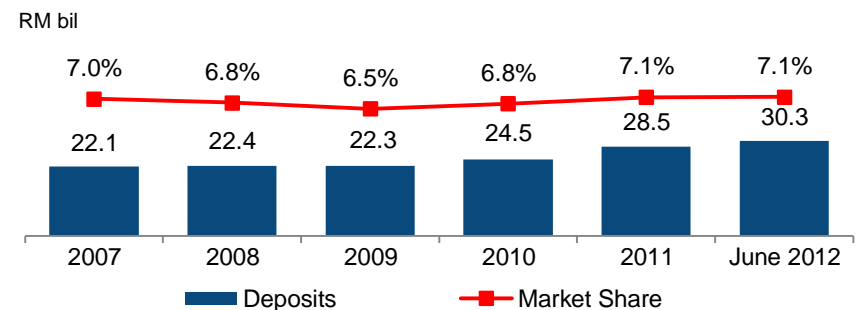
## Credit Card



## Auto Finance

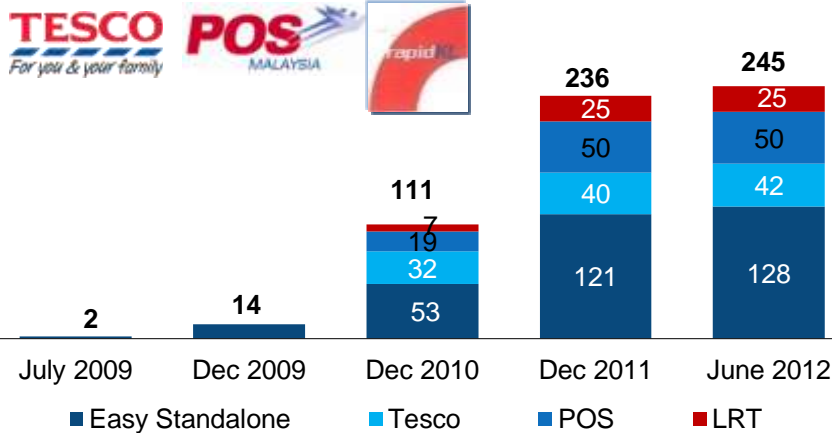


## Retail Deposits

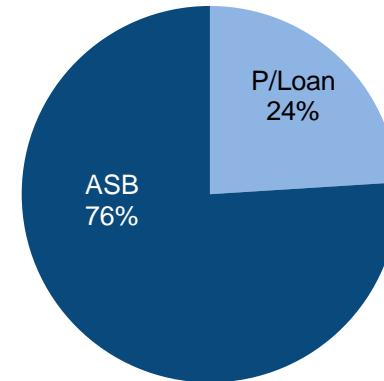




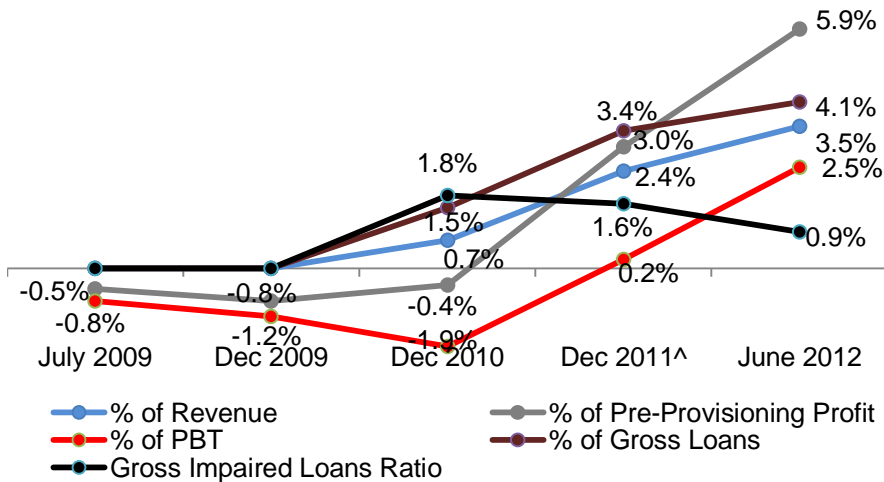
## Number of Outlets



## Asset Composition - June 2012

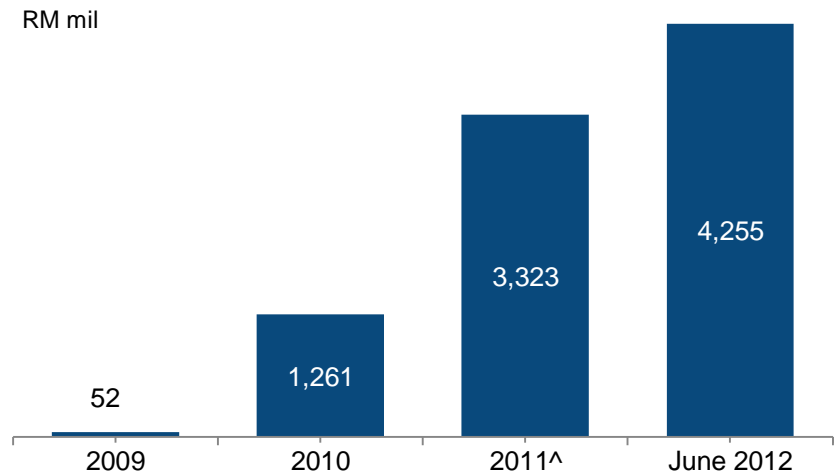


## Financial Performance



^ Restated to conform with the application of MFRS 139

## Gross Loans

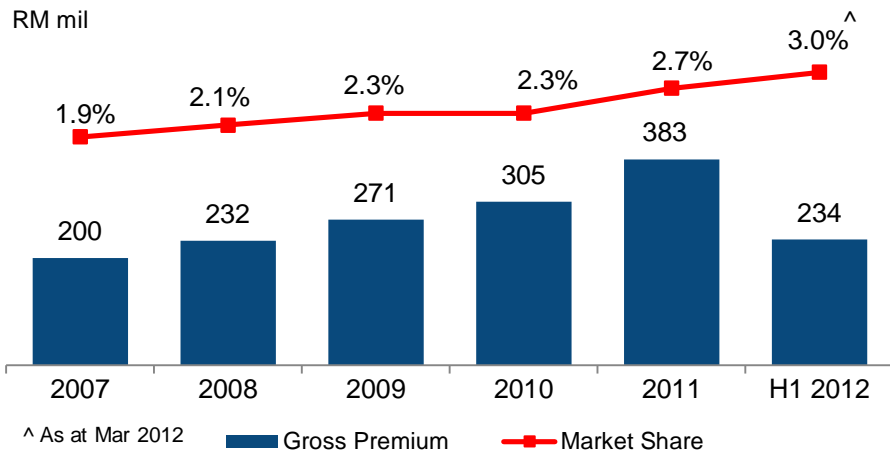




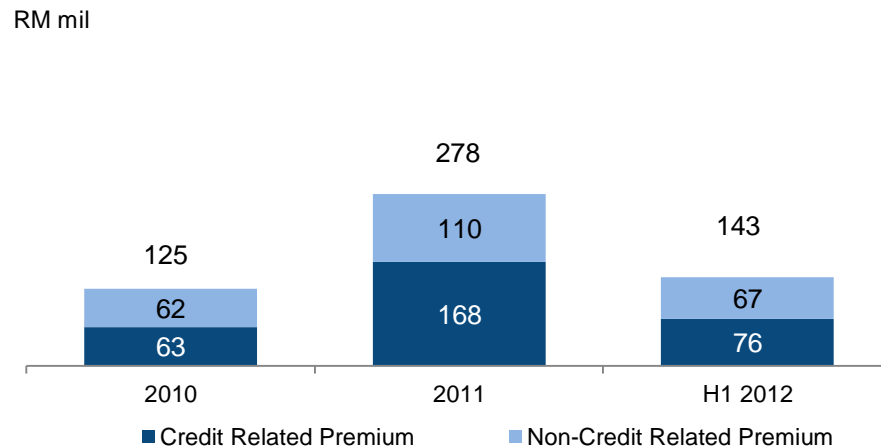


# Insurance Business Performance

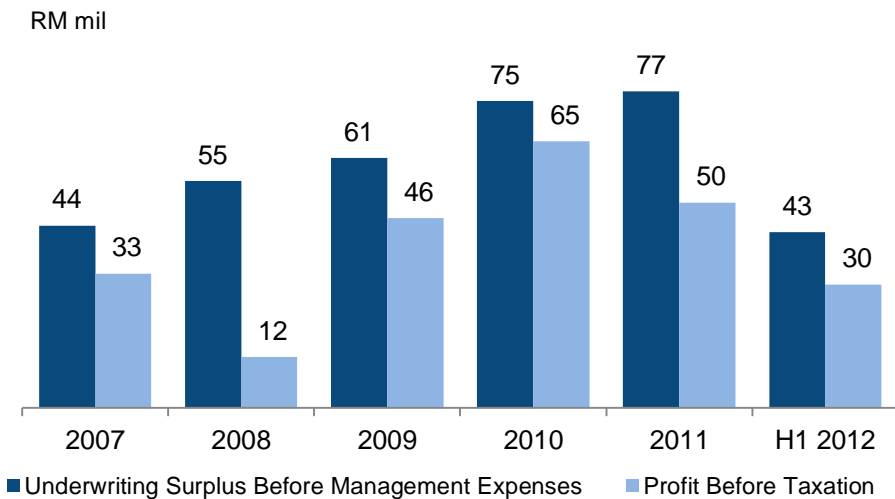
## General Insurance - Gross Premium



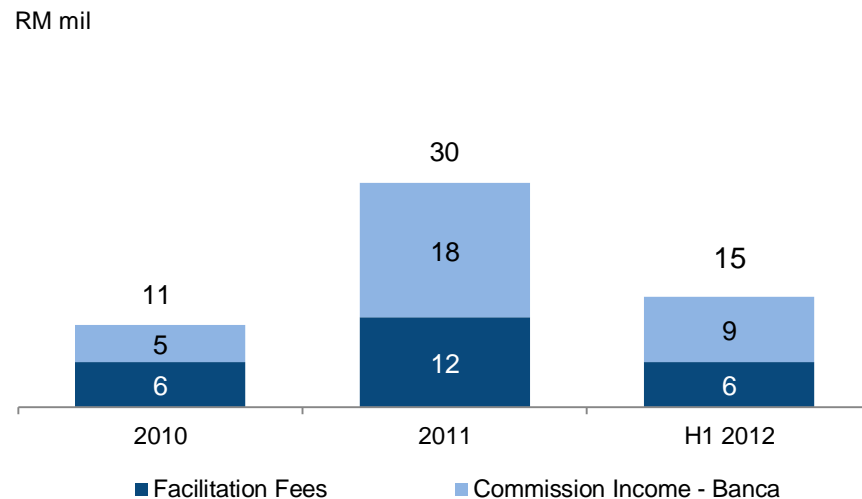
## Bancassurance - Gross Premium



## General Insurance - Financial Performance



## Bancassurance - Fee Income



# RHB Domestic Market Share - CIB

|                        | H1 2012      |            | FY 2011      |                 | H1 2011      |                 |
|------------------------|--------------|------------|--------------|-----------------|--------------|-----------------|
|                        | Market Share | Rank       | Market Share | Rank            | Market Share | Rank            |
| Mergers & Acquisitions | <b>10.1%</b> | <b>8th</b> | 16.3%        | 3 <sup>rd</sup> | 30.1%        | 1 <sup>st</sup> |
| Equities <sup>^</sup>  | <b>nil</b>   | <b>nil</b> | 6.8%         | 4 <sup>th</sup> | 5.5%         | 4 <sup>th</sup> |
| Debt Capital Market*   | <b>11.4%</b> | <b>3rd</b> | 9.7%         | 4 <sup>th</sup> | 8.6%         | 5 <sup>th</sup> |
| Broking (By Value)     | <b>5.9%</b>  | <b>6th</b> | 8.0%         | 2 <sup>nd</sup> | 7.0%         | 3 <sup>rd</sup> |

<sup>^</sup> IPOs, Rights Issues & Additional Offerings

\* Primary Bond Offerings

Source : Bloomberg, Thomson Reuters & Bursa Malaysia

## Major Mandates FY 2012



### Dana Infra Nasional Berhad

RM8 bil - Government-Guaranteed Sukuk Programme  
Joint Lead Arranger/Manager



### Dijaya Corporation Berhad

RM1.1 bil - Amalgamation of Lands and Properties into  
Dijaya Corporation Berhad  
Joint Principal Adviser



### PLUS Berhad

RM23.35 bil - Sukuk Programme  
RM11 bil - Government-Guaranteed Sukuk Programme  
Joint Lead Manager

RM590 mil - Rights Issue  
Joint Principal Adviser

RM500 mil - Bank-Guaranteed CP/MTN Programme  
Sole Financial Adviser, Joint Lead Arranger &  
Joint Lead Manager



### Tanjung Bin Energy Issuer Sdn Bhd

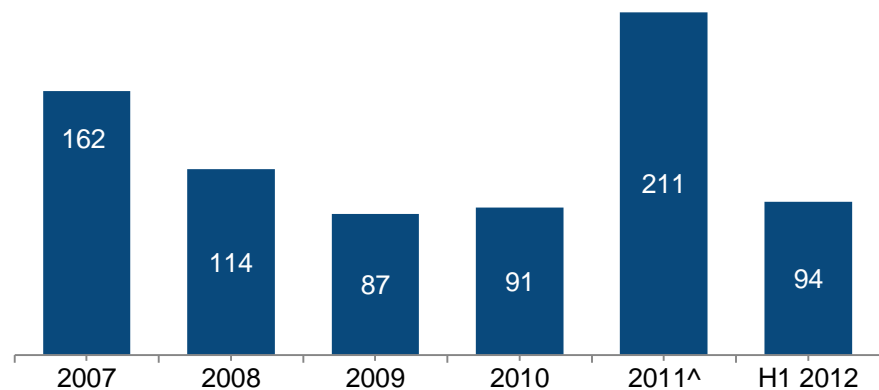
RM1.99 bil - Syndicated Term Loan Facility  
Mandated Lead Arranger  
RM3.29 bil - Sukuk Programme  
Joint Lead Manager



# Islamic Business Performance

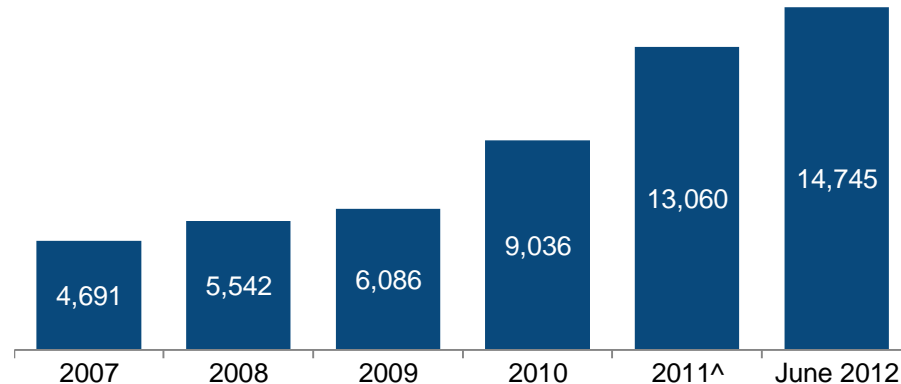
## PBT

RM mil



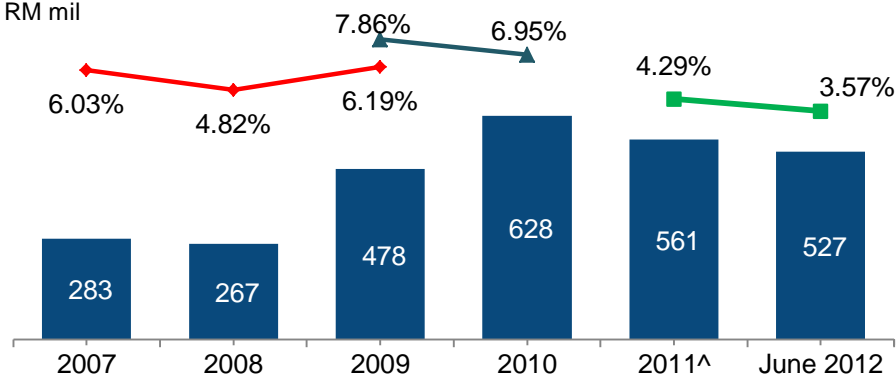
## Loans

RM mil



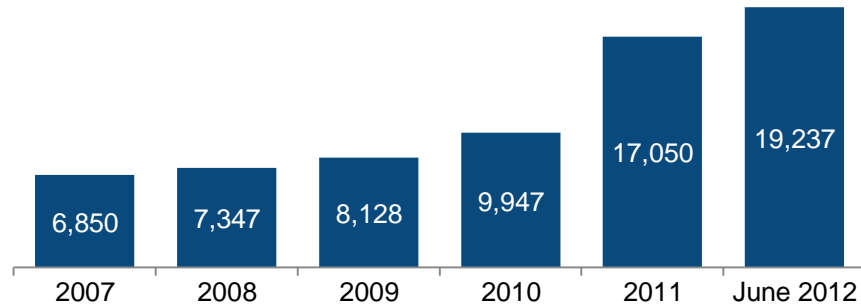
## Gross Impaired Loans

RM mil



## Deposits

RM mil



- Gross Impaired Loans
- ◆ Gross Impaired Loans Ratio (Old GP3)
- ▲ Gross Impaired Loans Ratio (FRS 139)
- Gross Impaired Loans Ratio (MFRS 139)

^ Restated to conform with the application of MFRS 139



## AGENDA

- ◆ Key Corporate Updates
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- 1 Satisfactory H1 2012 results**
  - ◆ **Strive towards achieving stated targets**
  - ◆ **Loans pipeline remained healthy and supported by a resilient domestic economic environment**
- 2 Remained cautious and vigilant in risk management as external environment continue to post challenges**
- 3 Focus on completing ongoing proposed acquisition and business integration of OSK Investment Bank and PT Bank Mestika**

# END

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