

Investor Presentation

3rd Quarter 2012 Financial Results



Mr. Kellee Kam
Group Managing Director
RHB Banking Group
22 November 2012





FORWARD LOOKING STATEMENTS

This material is prepared for general circulation. Any recommendation or view contained in this document does not have regard to the specific investment objectives, financial situation and the particular needs of any specific audience. The content furthermore is believed to be correct at the time of the issue of this document, and is not and should not be construed as an offer or a solicitation of any offer to buy or sell any securities. Nor does this document purport to contain all the information a prospective investor may require. Presentation and subsequent discussion may contain certain forward-looking statements with respect to the financial condition, results of operations and business of the Group. These forward-looking statements represent expectations or beliefs concerning future events and involve known and unknown risks and uncertainty that could cause actual results, performance or events to differ materially from those expressed or implied in such statements.



AGENDA

- ◆ **Executive Summary**
- ◆ **3rd Quarter 2012 Financial Results**
- ◆ **Key Business Highlights**
- ◆ **Acquisition of OSK Investment Bank**
- ◆ **Summary**



Key Take-Aways: 3rd Quarter 2012 Results

3rd Quarter 2012 Results

- ◆ PBT up 8.5% y-o-y to RM1.8 bil
- ◆ Net profit up 8.8% y-o-y to RM1.4 bil
- ◆ EPS at 62.1 sen, up 6.7%
- ◆ Annualised ROE at 15.0% and ROA at 1.1%
- ◆ Total assets expanded by 11.0% to RM169.5 bil

Business Performance

- ◆ Revenue and loans growth recorded in all strategic business groups
- ◆ Gross loans up at an annualised rate of 12.6% to RM106.6 bil
- ◆ Customers' deposits grew at an annualised rate of 11.3% to RM125.7 bil
- ◆ CASA grew at an annualised rate of 10.3% to RM29.9 bil

Asset Quality

- ◆ Asset quality remained healthy with gross impaired loans decreased by 4.7% to RM3.3 billion
- ◆ Gross impaired loans ratio improved to 3.12% from 3.59% in Dec 2011
- ◆ Annualised credit charge ratio at 0.06% due mainly to one-off bad debt recoveries

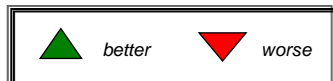
Liquidity & Capital Management

- ◆ RHB Bank completed final issuance of USD200 mil senior debt securities under USD500 mil EMTN Programme
- ◆ Liquidity position remained healthy, LD ratio stood at 84.8% as at Sept 2012
- ◆ RHB Bank's Tier-1 and RWCR stood at 11.52% and 14.89% respectively
- ◆ Gearing and double leverage ratio of RHB Capital at 0.47x and 141% respectively

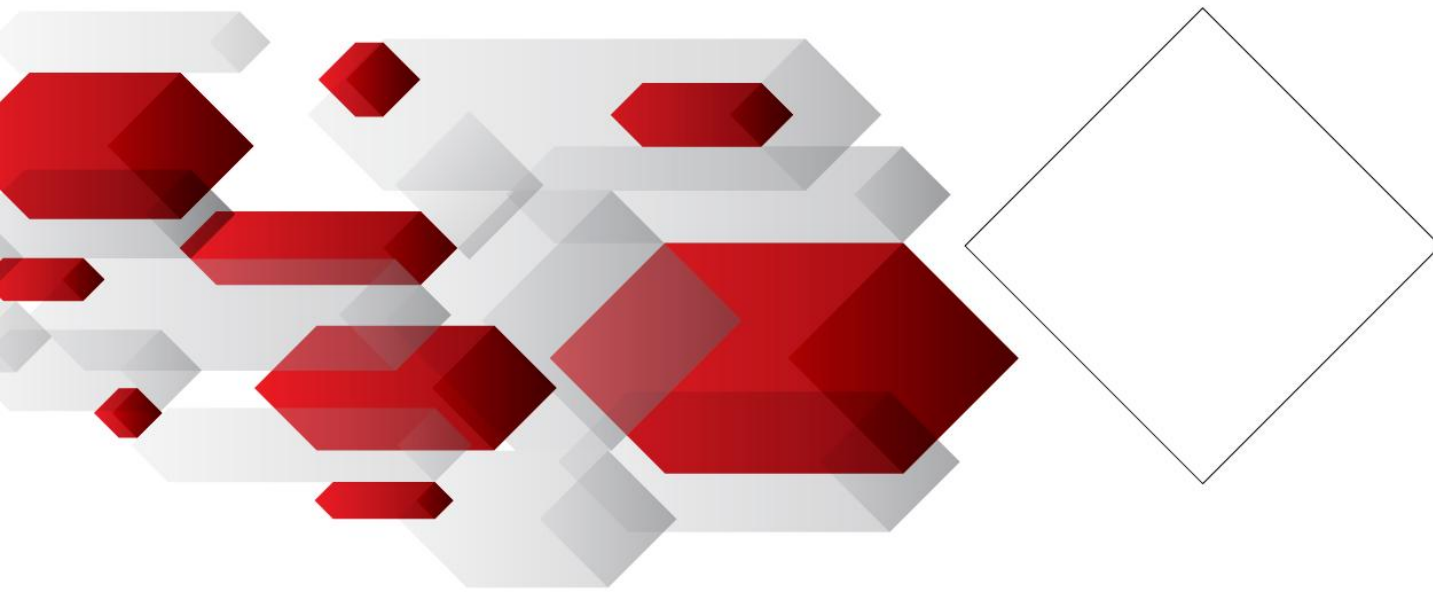
Corporate Updates

- ◆ Completed acquisition of OSK Investment Bank on 9 Nov 2012
- ◆ Proposed acquisition of PT Bank Mestika, Indonesia
 - Structure and key terms have been finalised
 - Resubmission to be made to Bank Indonesia by end 2012

Top level indicators	Target 2012	Sept 2012	Achievement
ROE	>14.0%	15.0% ^{N1}	▲
ROA	1.2%	1.1% ^{N1}	▼
Gross Impaired Loans Ratio	3.0%	3.1%	▼
Loans Growth	>12%	12.6% ^{N1}	▲
Deposits Growth	>12%	11.3% ^{N1}	▼
Cost to Income Ratio	<44%	45.5%	▼
International Contribution	10%	5%	▼



N1: Annualised



AGENDA

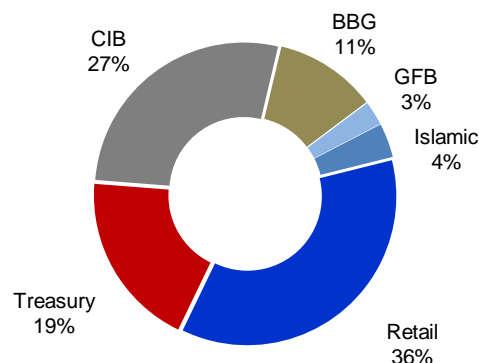
- ◆ Executive Summary
- ◆ 3rd Quarter 2012 Financial Results
- ◆ Key Business Highlights
- ◆ Acquisition of OSK Investment Bank
- ◆ Summary

RHB Financial Results

On a year-on-year basis:

- Higher other operating income mainly due to higher trading and investment gains, higher fee income and MTM gain on derivatives
- Higher Islamic Banking income mainly due to higher net funding profit on the back of 22.2% financing growth y-o-y and higher net gains from trading and investment securities
- Higher operating expenses mainly due to higher personnel costs associated with headcount growth and investments made to support business growth and branch network expansion
- Lower allowance for impairment on loans contributed largely by higher bad debts recoveries and lower CA, partially offset by higher IA

Pre-tax Profit by Strategic Business Group



RM mil	Q3 2012	Q2 2012	Q-o-Q Change %	9M 2012	9M 2011 ^{N1}	Y-o-Y Change %
Net Interest Income	745	732	2	2,186	2,129	3
Other Operating Income	274	323	-15	927	798	16
Income From Islamic Banking Business	126	113	12	351	291	21
Total Income	1,145	1,168	-2	3,464	3,218	8
Other Operating Expenses	(526)	(530)	-1	(1,577)	(1,396)	13
Operating Profit Before Allowances	619	638	-3	1,887	1,822	4
Allowances for loan impairment	31	(37)	>100	(51)	(129)	-60
Impairment Losses on Other Assets	(10)	2	>-100	(12)	(12)	-
Profit Before Taxation	640	603	6	1,824	1,681	9
Net Profit	487	454	7	1,377	1,265	9
EPS (sen)	21.8	20.5	6	62.1	58.2	7
Key Financial Indicators (%)						
Cost to Income Ratio	46.0	45.4	0.6	45.5	43.4	2.1
ROE ^{N2}	15.0	14.8	0.2	15.0	15.9	-0.9
ROA ^{N2}	1.1	1.1	-	1.1	1.2	-0.1
Gross Impaired Loans Ratio	3.12	3.33	-0.21	3.12	3.82	-0.70
Credit Charge Ratio ^{N2}	-0.12	0.14	-0.26	0.06	0.18	-0.12

N1: Restated to conform with the application of MFRS 139

N2: Annualised

RHB ♦ Key Underlying Profit Drivers

Net Interest Income (+3%)

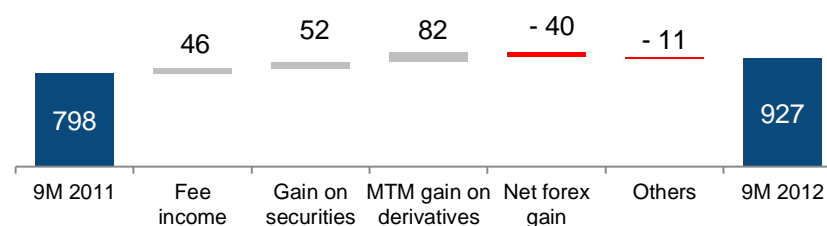
RM mil



- ♦ NII higher by 3% y-o-y driven mainly by higher interest income on loans on the back of 12.6% y-o-y loans growth, offset by higher interest expense on the back of 14.5% increase in customers deposits and higher interest expense on issuance of sub-notes and senior debt securities
- ♦ NIM lower marginally by 2 bps to 2.38% in Q3 2012 (Q2 2012: 2.40%)

Other Operating Income +(16%)

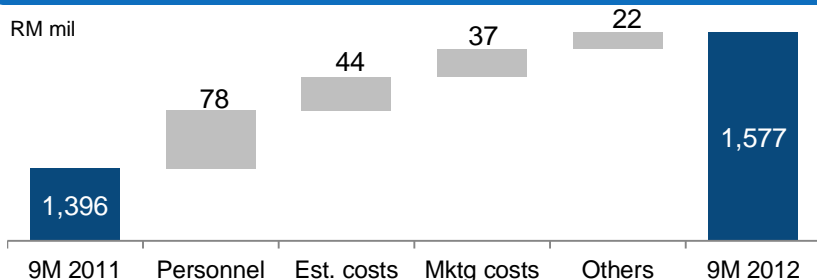
RM mil



- ♦ Higher other operating income underpinned by higher net gains from trading and investment securities, higher fee income and MTM gain on derivatives of RM21.4 mil vs MTM loss of RM53.7 mil in 2011 mainly due to application of hedge accounting on a specific portfolio of fixed rate loans and financing which was deemed as economic hedges previously
- ♦ Higher fee income mainly due to loan and capital market related fee income
- ♦ Loans and capital market related fee income normalised to RM84.1 mil in Q3 2012 as the first two quarters of the year benefited from a few large corporate accounts

Other Operating Expenses (+13%)

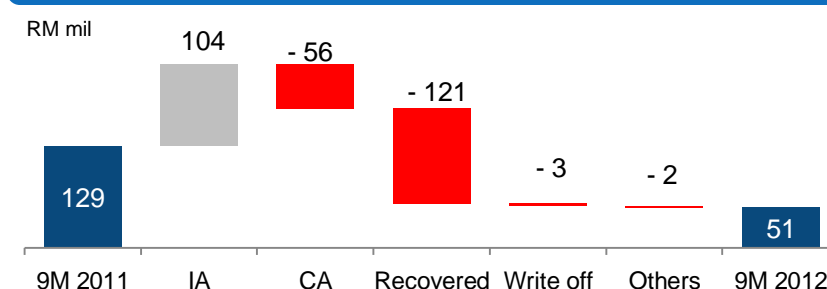
RM mil



- ♦ Cost to income ratio higher at 45.5% vs 43.4% a year ago
- ♦ Cost base remained stable q-o-q

Allowances for Loan Impairment (-60%)

RM mil



- ♦ Excluding one-off bad debts recovered, normalised credit charge ratio was at 0.28%

RHB Financial Position

- ◆ Total assets expanded by 11% mainly due to increase in gross loans and investment portfolio by 9% and 10% respectively
- ◆ Gross loans up 9% in 9M 2012
 - Domestic loans up 9% and overseas loans up 19%
 - ASB loans market share increased to 25.4%
- ◆ Completed issuance of RM750 mil subordinated notes and USD500 mil senior debt securities in 9 months to 30 Sept 2012
- ◆ Customers deposits expanded by 8% and LD ratio remained healthy at 84.8%
- ◆ Shareholders' fund strengthened by 11% to RM13 bil, mainly due to earnings growth

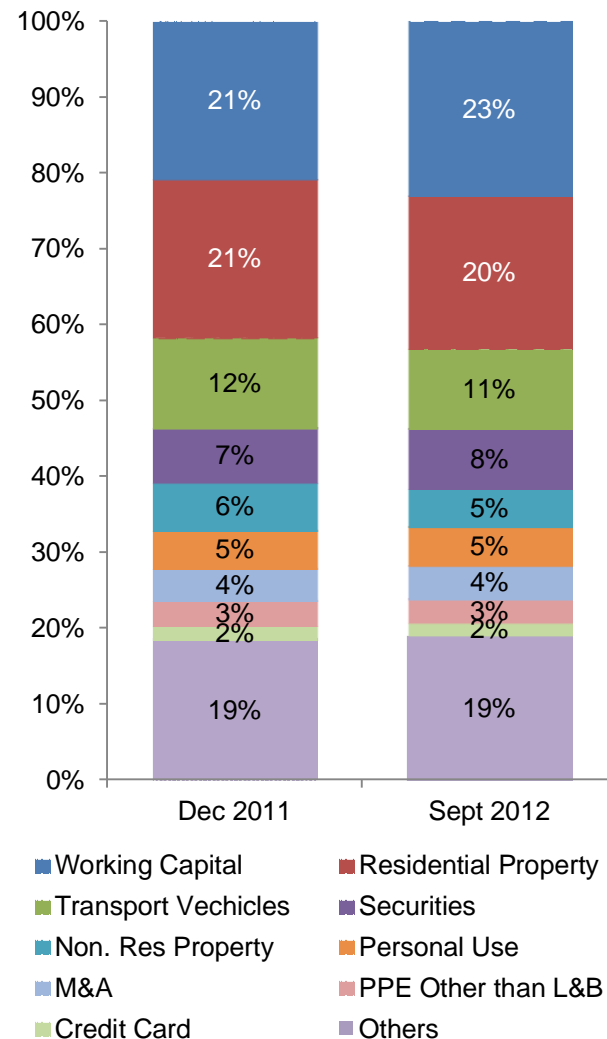
RM mil	Sept 2012	Dec 2011 ^{N1}	Change for 9M 2012 %
Total Assets	169,479	152,628	11
Total Financial Assets/Investments	29,006	26,303	10
- Financial Assets HFT	2,088	1,502	39
- Financial Investments AFS	10,910	10,707	2
- Financial Investments HTM	16,008	14,094	14
Gross Loans	106,637	97,438	9
Customers Deposits	125,703	115,861	8
Borrowings	3,273	3,603	-9
Subordinated Notes	4,322	3,516	23
Hybrid Tier-1 Capital Securities	597	601	-1
Senior Debt Securities	1,551	-	-
Shareholders' Funds	12,872	11,615	11
Net Assets per share	5.76	5.27	9

N1: Restated to conform with the application of MFRS 139

RHB◆ Loans, Advances and Financing

RM mil	Sept 2012	Dec 2011 ^{N1}	Sept 2011 ^{N1}	Change for 9M 2012 %	Y-o-Y Change %
Working Capital	23,945	20,360	21,343	18	12
Purchase of Residential Property	21,668	20,604	20,303	5	7
Purchase of Transport Vehicles	11,276	11,743	11,551	-4	-2
Purchase of Securities	8,478	6,983	6,551	21	29
Purchase of Non-Residential Property	5,385	5,282	5,327	2	1
Personal Use	5,515	4,961	4,661	11	18
Merger and Acquisition	4,696	4,200	2,152	12	>100
Purchase of PPE Other Than Land & Bldg	3,304	3,241	3,197	2	3
Credit Card	1,866	1,783	1,676	5	11
Others	20,504	18,281	17,951	12	14
Gross Loans and Advances	106,637	97,438	94,712	9	13
- SME	11,219	11,540	11,470	-3	-2
- Individuals	46,576	43,979	42,793	6	9
- Corporate & others	48,842	41,919	40,449	17	21

Gross Loans by Purpose: Composition



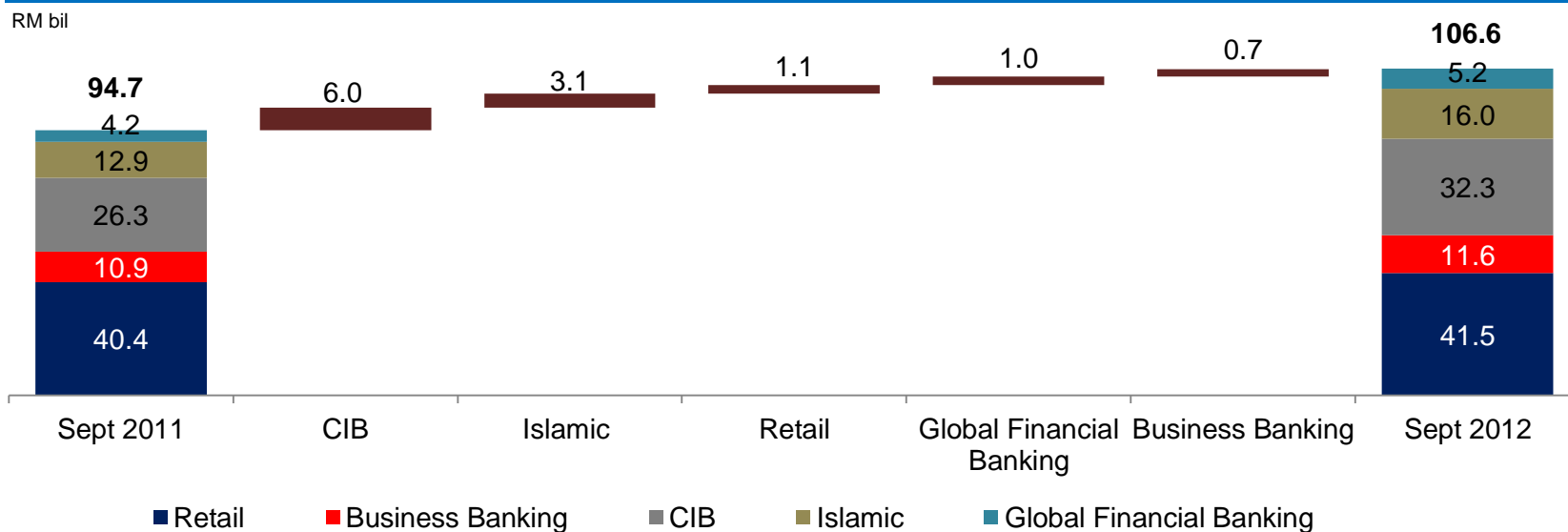
N1: Restated to conform with the application of MFRS 139



Loans, Advances and Financing by SBG

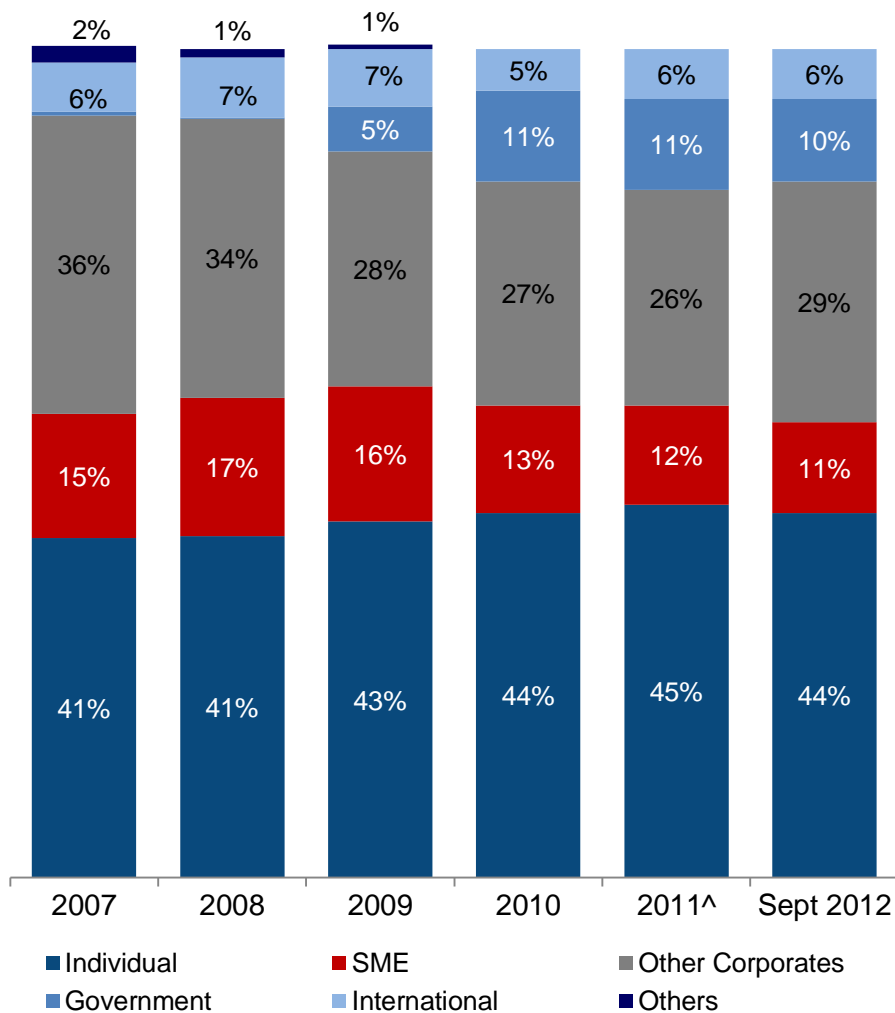
RM mil	Sept 2012	Dec 2011 ^{N1}	Sept 2011 ^{N1}	Change for 9M 2012 %	Y-o-Y Change %
Retail	41,523	40,688	40,366	2	3
Business Banking	11,634	10,519	10,871	11	7
CIB	32,316	28,788	26,312	12	23
Islamic	15,957	13,060	12,923	22	23
Global Financial Banking	5,207	4,383	4,240	19	23
Total Loans and Advances	106,637	97,438	94,712	9	13

Gross Loans - Growth by SBG

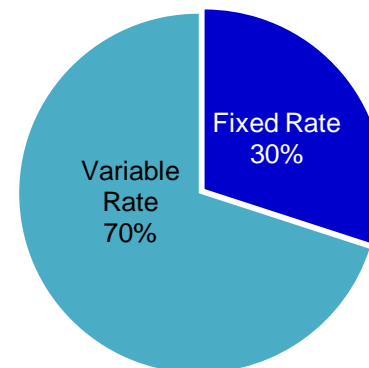


N1: Restated to conform with the application of MFRS 139

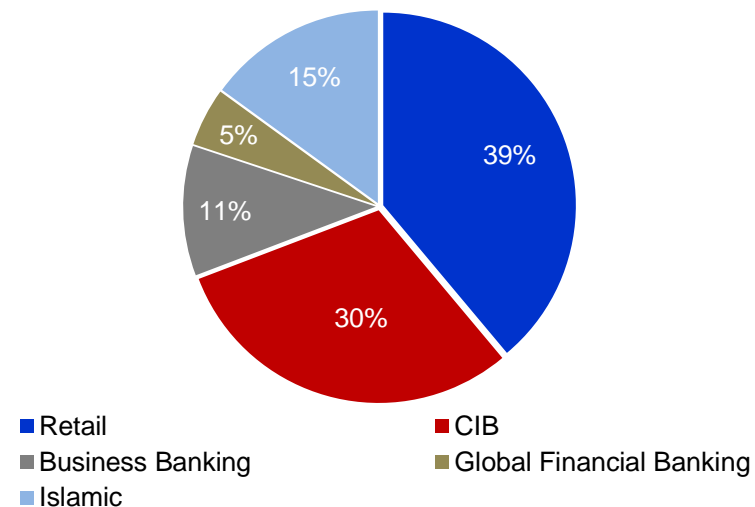
Gross Loans by Type of Customer



Gross Loans by Interest/Profit Rate Sensitivity



Gross Loans by Strategic Business Group



^ Restated to conform with the application of MFRS 139

RHB Customers Deposits

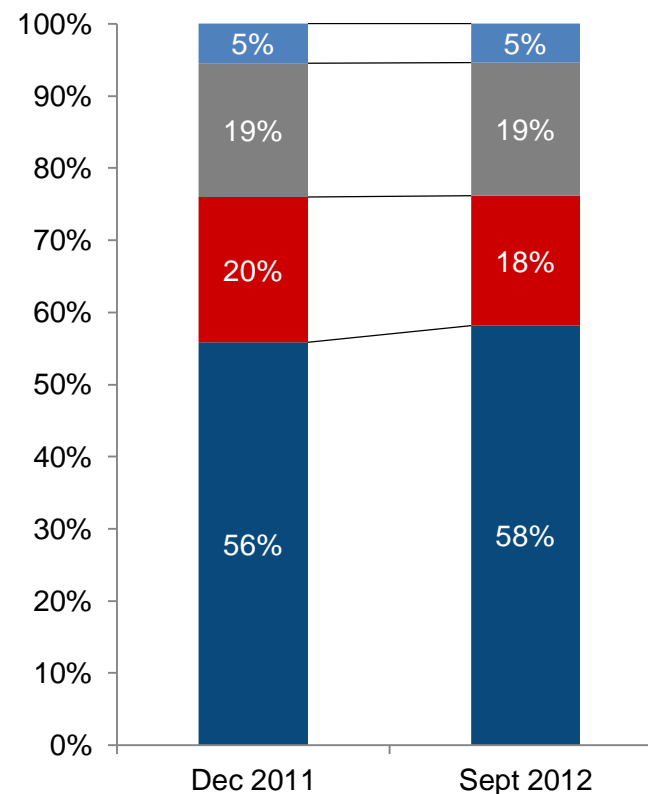
Customers Deposits

RM mil	Sept 2012	Dec 2011	Sept 2011	Change for 9M 2012 %	Y-o-Y Change %
Fixed Deposits	95,650	87,946	82,951	9	15
<i>of which: MMTD</i>	22,490	23,259	26,628	-3	-16
Demand Deposits	23,200	21,436	20,515	8	13
Savings Deposits	6,741	6,360	6,256	6	8
NIDs	112	119	21	-6	>100
Total Deposits	125,703	115,861	109,743	8	15
LD Ratio (%)	85	84	86	1	-1
CASA (incl. MMTD) (%)	24	24	24	-	-
CASA (excl. MMTD) (%)	29	30	32	-1	-3

Domestic Market Share

	Sept 2012	Dec 2011	Sept 2011
Demand Deposits	9.5%	9.1%	9.4%
Savings Deposits	5.3%	5.3%	5.4%
Fixed Deposits	11.6%	10.9%	9.7%
Total Domestic Deposits	8.5%	8.5%	8.3%

Customers Deposits : Composition



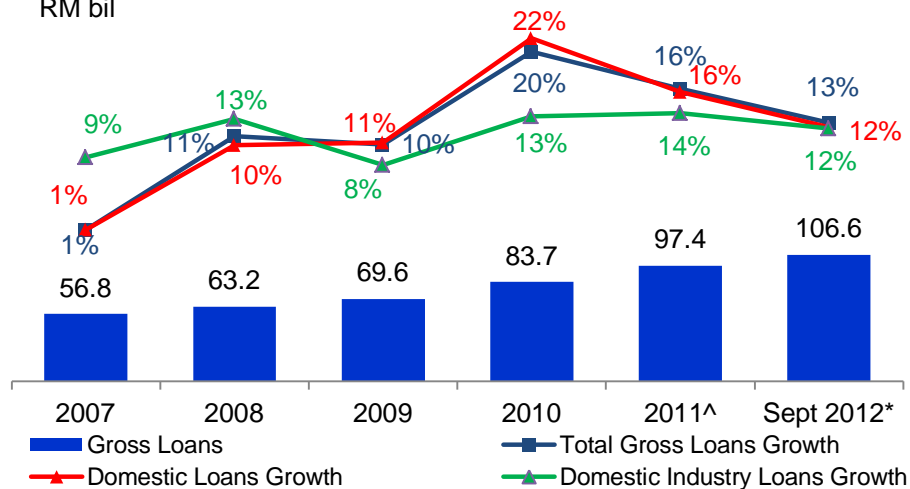
■ Savings Deposits ■ Demand Deposits
■ MMTD + NIDs ■ Fixed Deposits

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

RHB Loans and Deposits

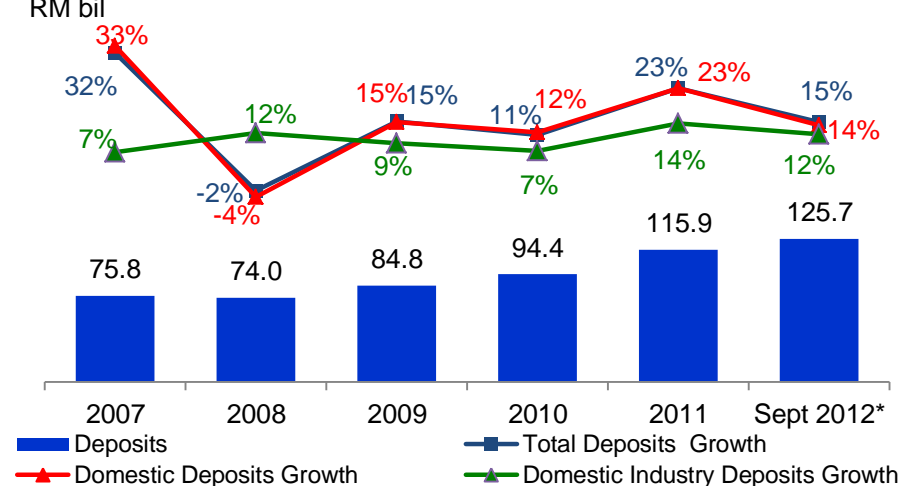
Loans

RM bil

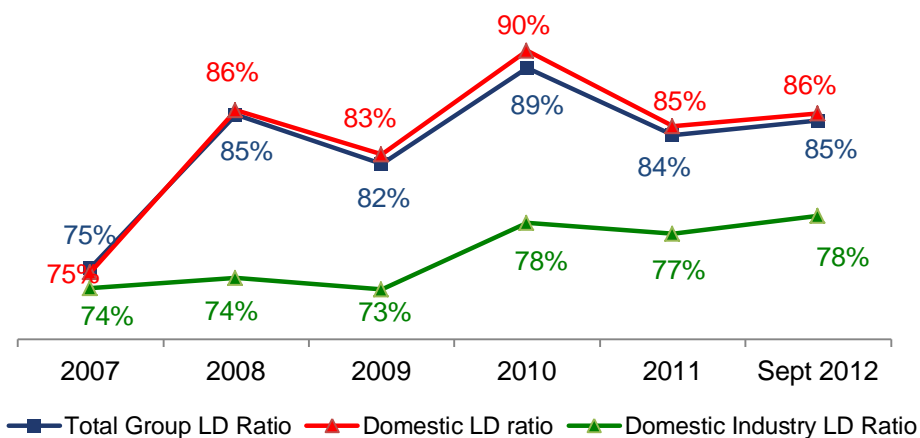


Customers Deposits

RM bil

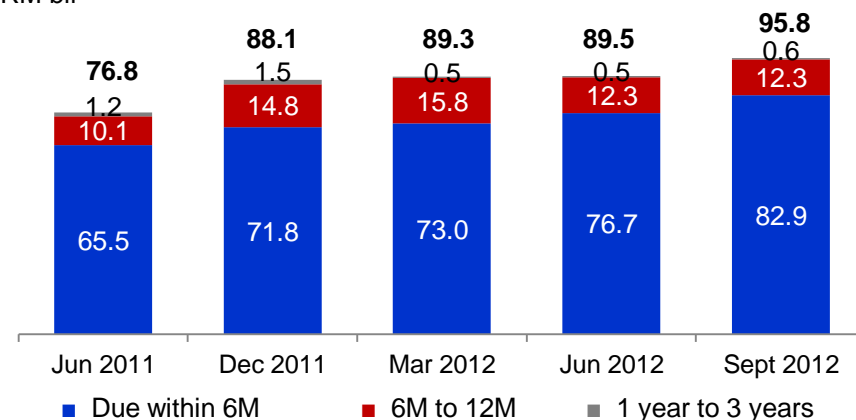


LD Ratio



FD & NID Maturity Structure

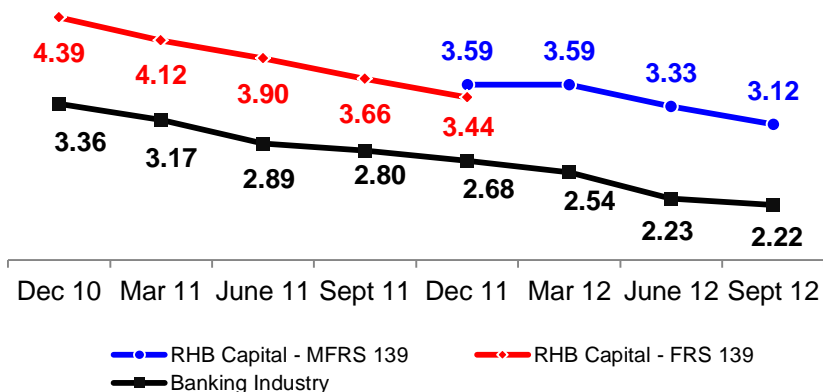
RM bil



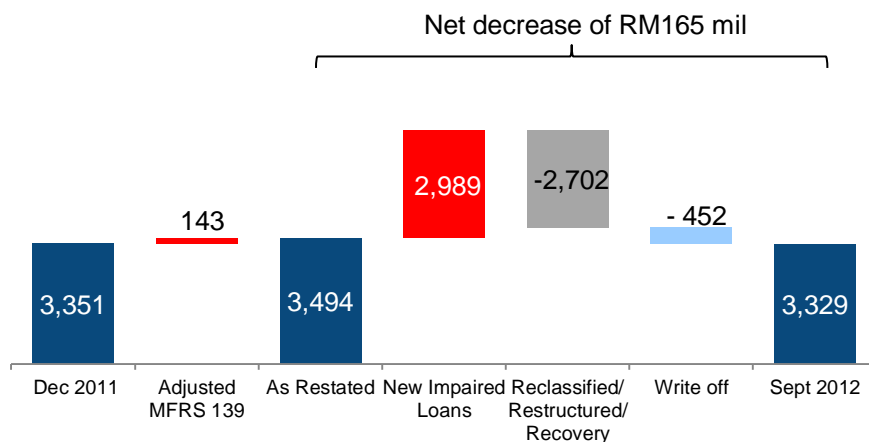
^ Restated to conform with the application of MFRS 139

* Y-o-Y growth rate

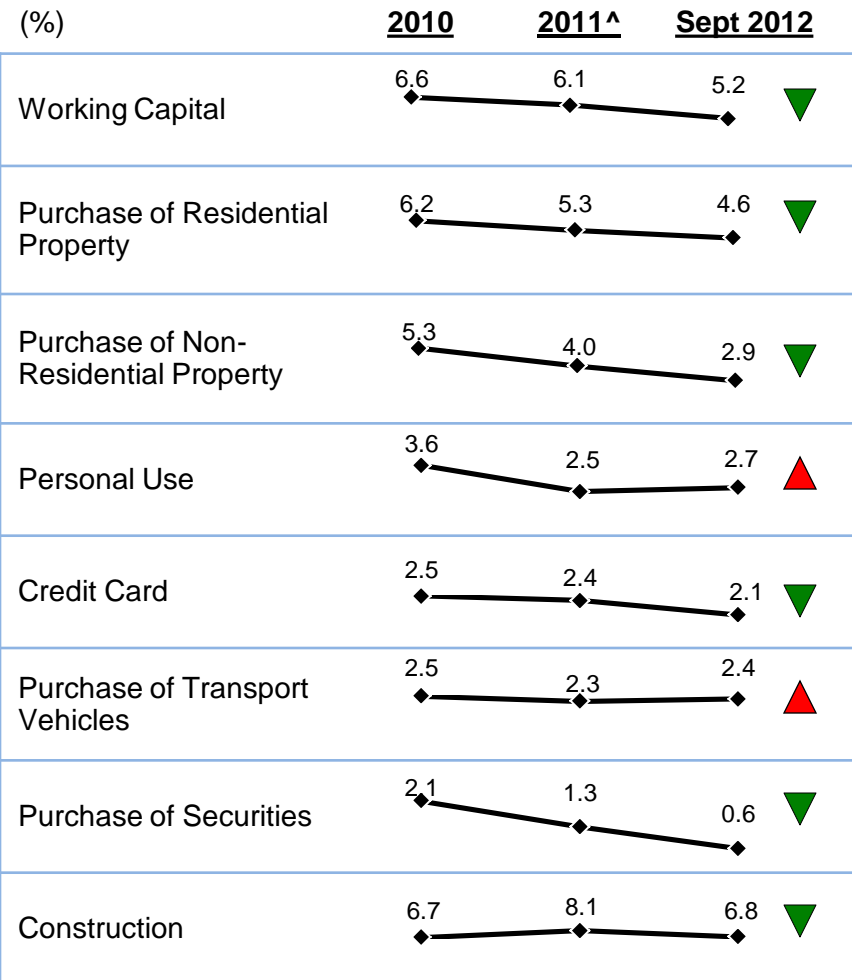
Gross Impaired Loans Ratio decreased by 0.47% to 3.12%



Gross Impaired Loans Movement

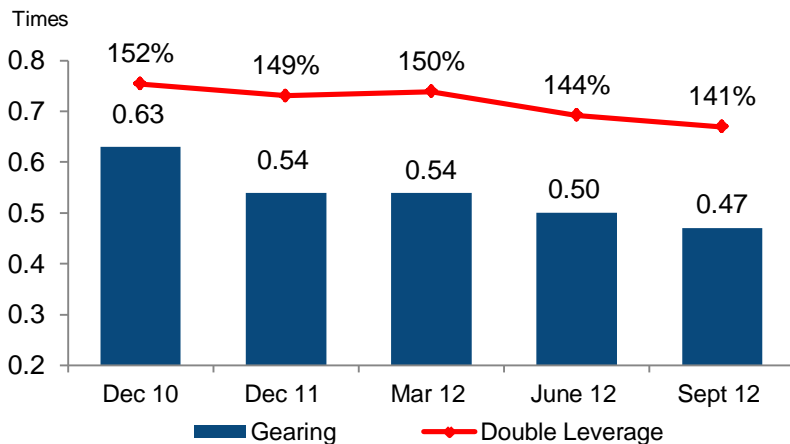


Gross Impaired Loans Ratio by Key Purpose

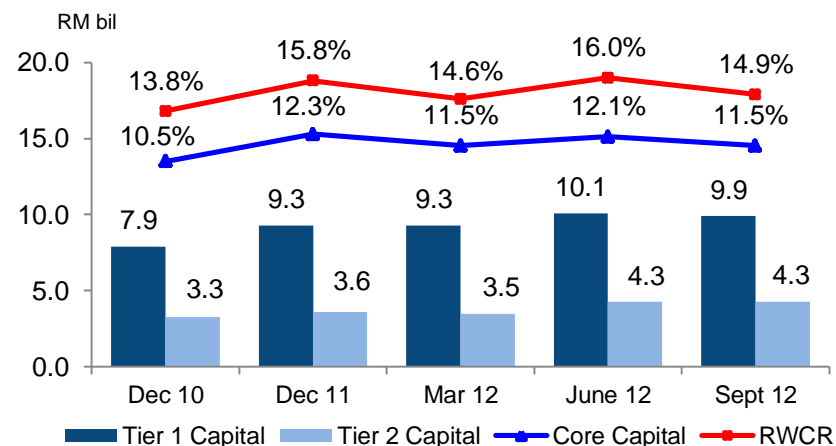


^ Restated to conform with the application of MFRS 139

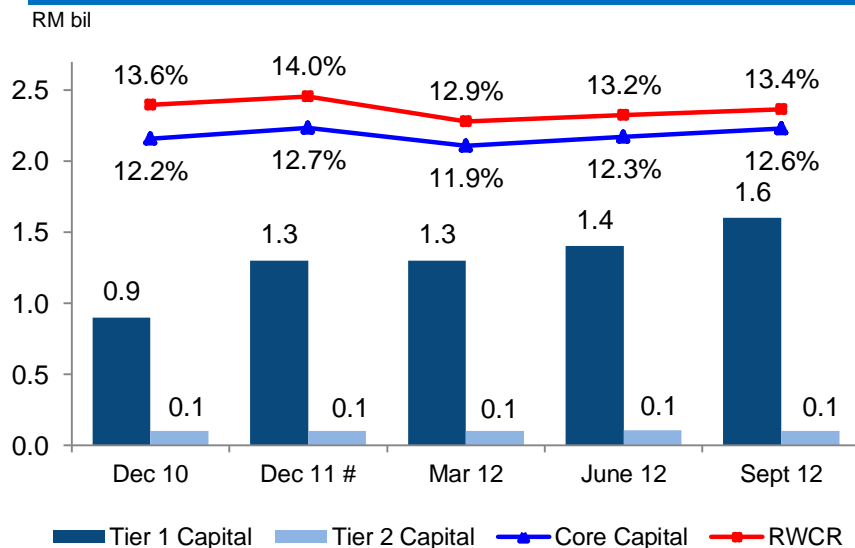
RHB Capital



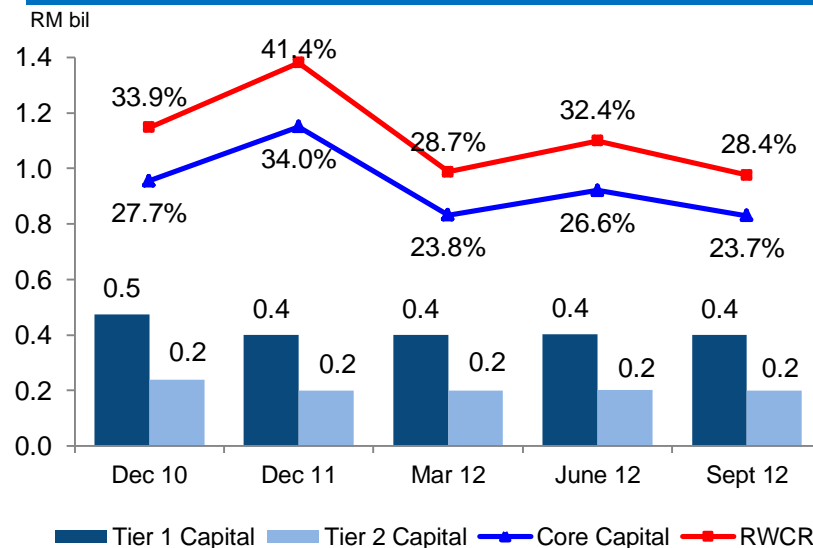
RHB Bank



RHB Islamic Bank



RHB Investment Bank



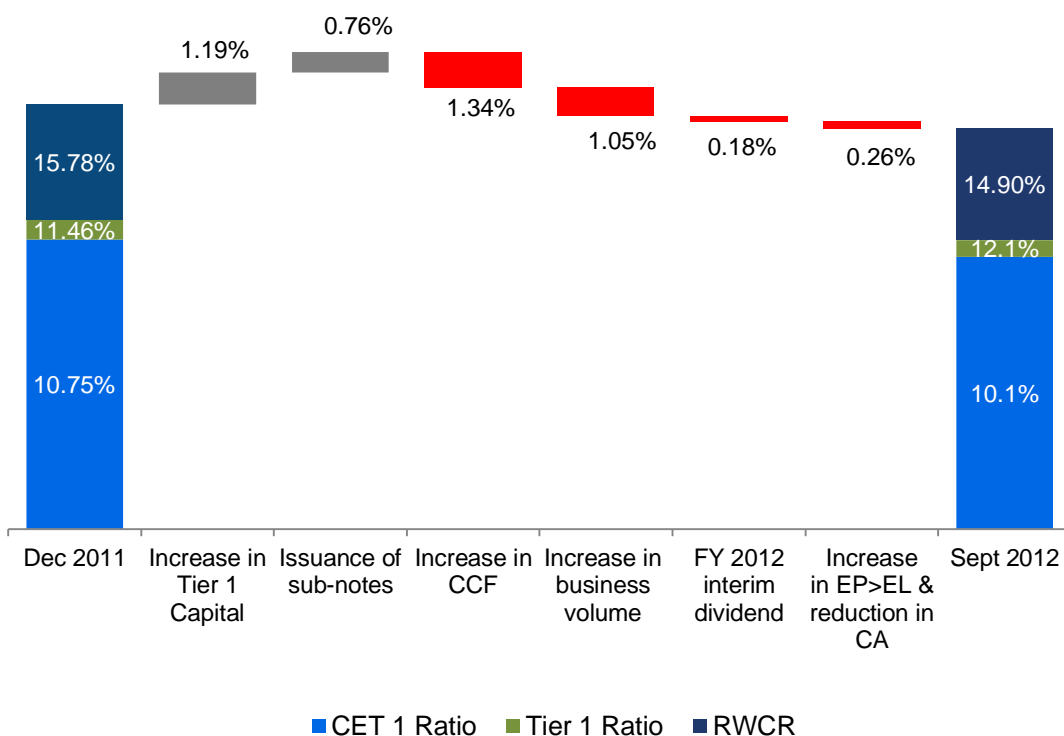
Injection of RM250 mil equity capital in Nov 2011

RHB Capital Position - RHB Bank Group

◆ Main development in 9M 2012:

- Issuance of RM750 million sub-notes
- Increase of regulatory concession in Credit Conversion Factor ("CCF") for undrawn credit facilities
- Increase in business volume

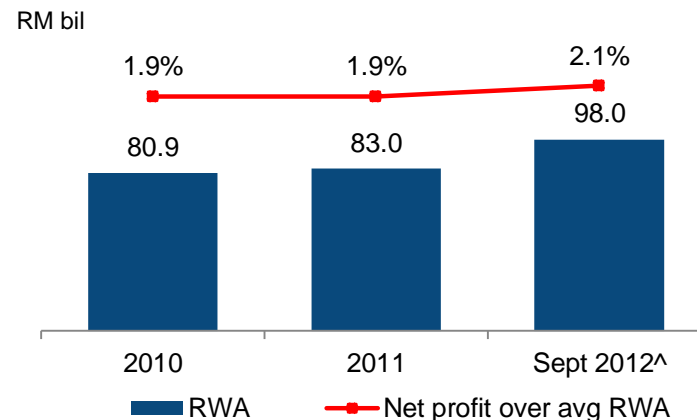
Capital Development in 9M 2012



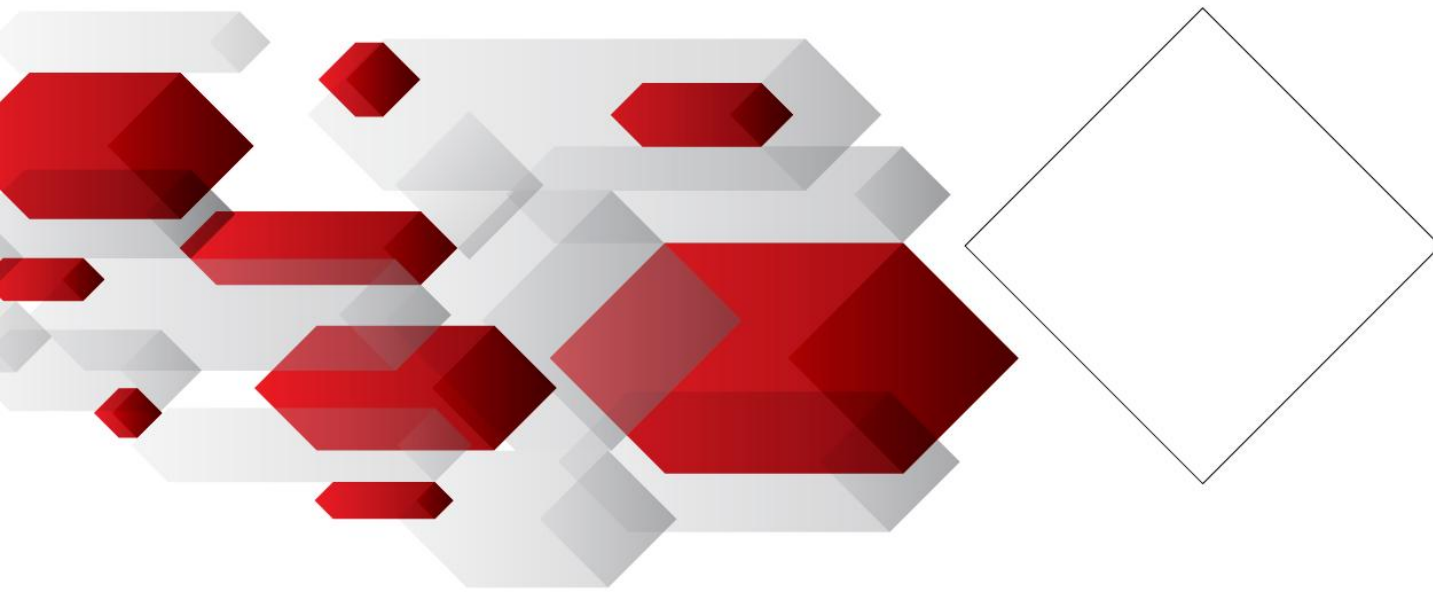
RM mil	Sept 2012	Dec 2011
Total equity ^{N1}	10,940	10,011
Others	(1,023)	(1,084)
Core Tier 1 Capital	9,917	8,927
Hybrid Tier-1 capital securities	598	597
Tier 1 Capital	10,515	9,524
Subordinated notes	3,998	3,250
Others	83	333
Total Capital	14,596	13,107
RWA Basel II	97,961	83,043
Core Tier 1 ratio	10.12%	10.75%
Tier 1 ratio	10.73%	11.46%
RWCR	14.90%	15.78%

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

Net Profit Over Avg RWA



[^] Annualised

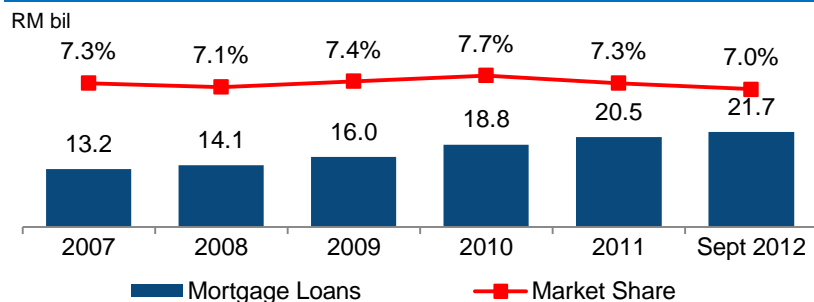


AGENDA

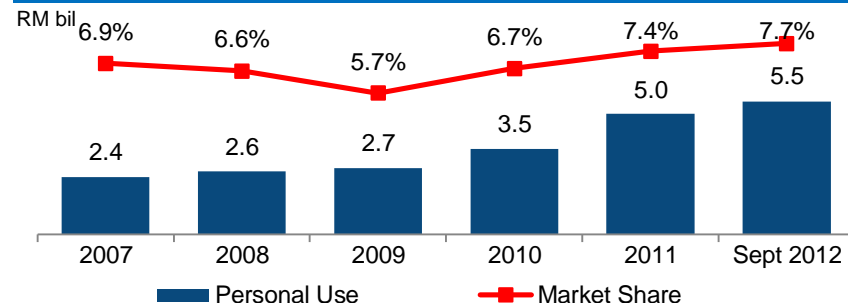
- ◆ Executive Summary
- ◆ 3rd Quarter 2012 Financial Results
- ◆ Key Business Highlights
- ◆ Acquisition of OSK Investment Bank
- ◆ Summary

RHB Retail Business Performance

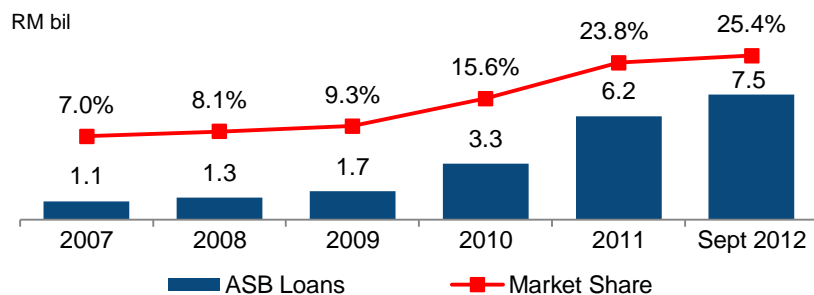
Mortgage



Personal Use

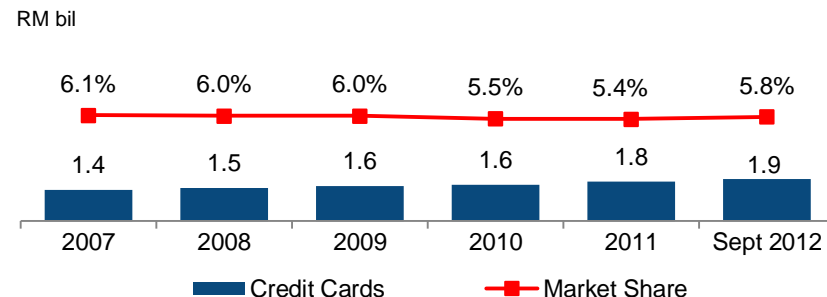


ASB

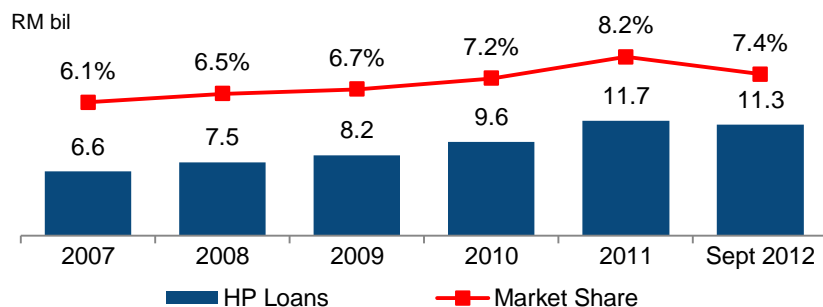


ASB: Amanah Saham Bumiputra

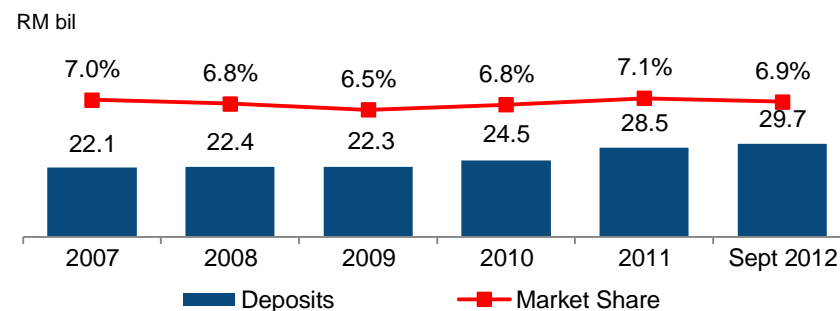
Credit Card



Auto Finance

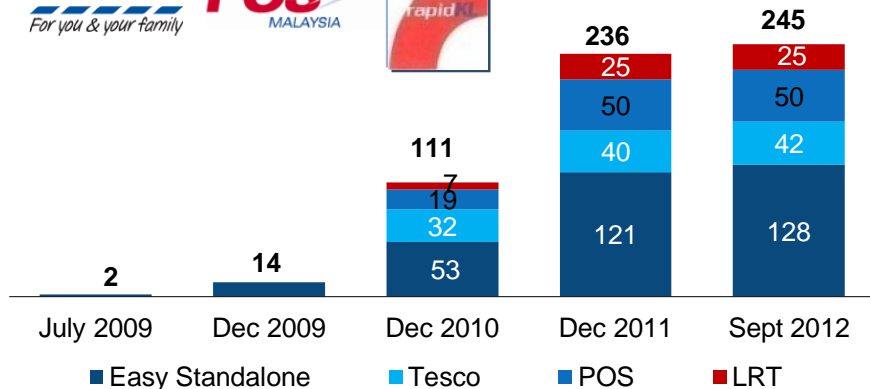


Retail Deposits

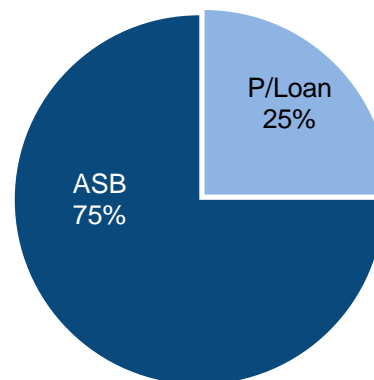




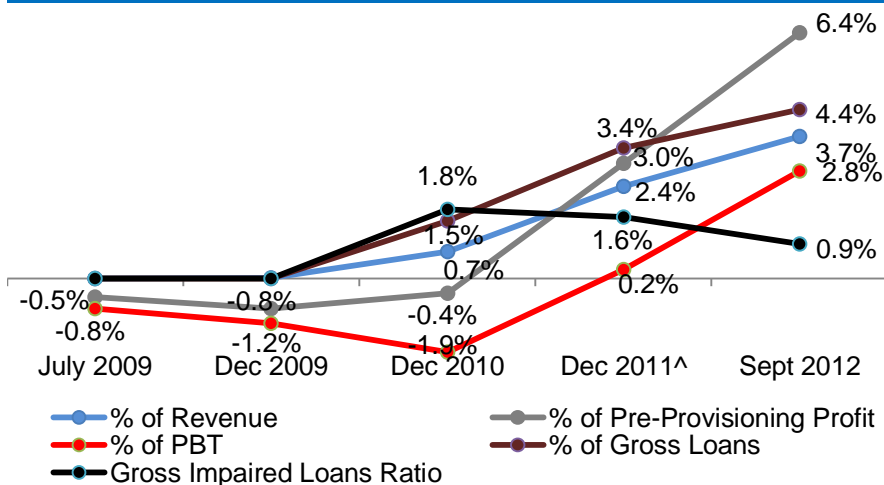
Number of Outlets



Asset Composition - Sept 2012



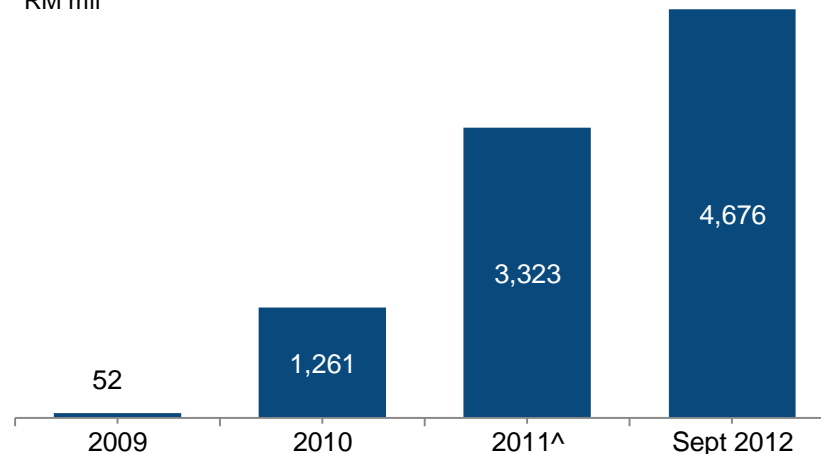
Financial Performance



^ Restated to conform with the application of MFRS 139

Gross Loans

RM mil



RHB ♦ Domestic Market Share - CIB

	9M Sept 2012		FY 2011		9M Sept 2011	
	Market Share	Rank	Market Share	Rank	Market Share	Rank
Debt Capital Market*	11.0%	3 rd	9.7%	4 th	7.5%	4 th
Broking (By Value)	5.7%	7 th	8.0%	2 nd	8.5%	2 nd
Mergers & Acquisitions	9.4%	10 th	16.3%	3 rd	26.3%	3 rd
Equities Capital Market^	nil	nil	6.8%	4 th	8.2%	4 th

^ IPOs, Rights Issues & Additional Offerings

Source : Bloomberg & Bursa Malaysia

* Primary Bond Offerings

Major Mandates FY 2012



Astro Malaysia Holdings Berhad

RM4.55 bil - Main Market IPO
Joint Principal Adviser, Joint Bookrunner &
Joint Managing Underwriter



PLUS Berhad

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



IHH Healthcare Berhad

RM4.20 bil - Main Market IPO
Joint Underwriter



Dijaya Corporation Berhad

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



Dana Infra Nasional Berhad

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

RM590 mil - Rights Issue
Joint Principal Adviser



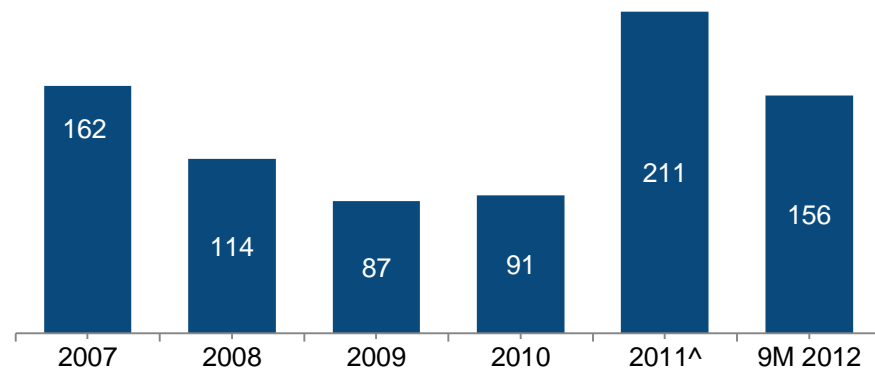
Tanjung Bin Energy Issuer Sdn Bhd

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

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

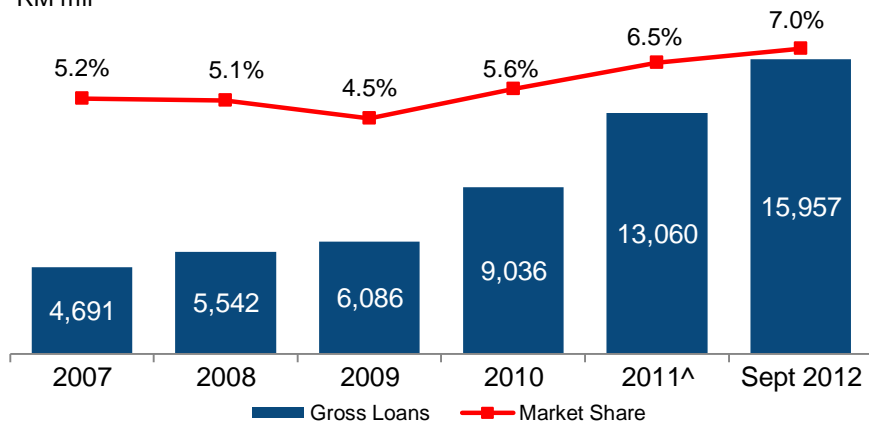
PBT

RM mil



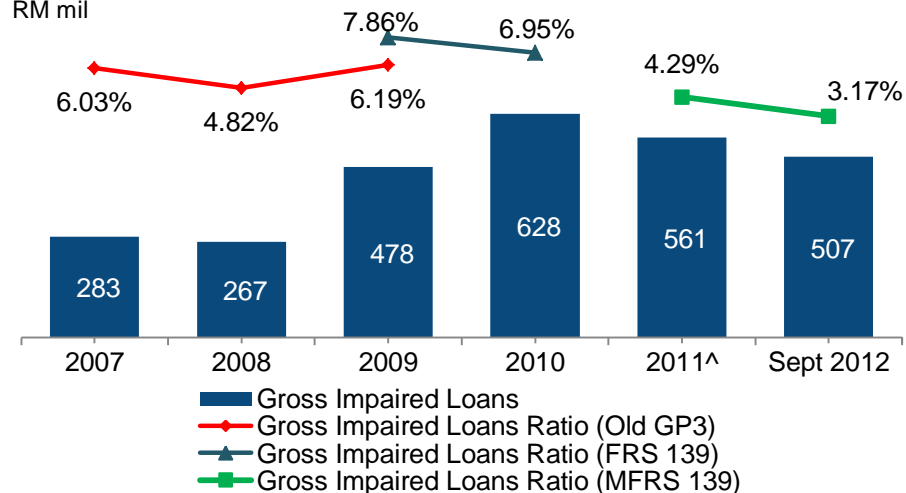
Loans

RM mil



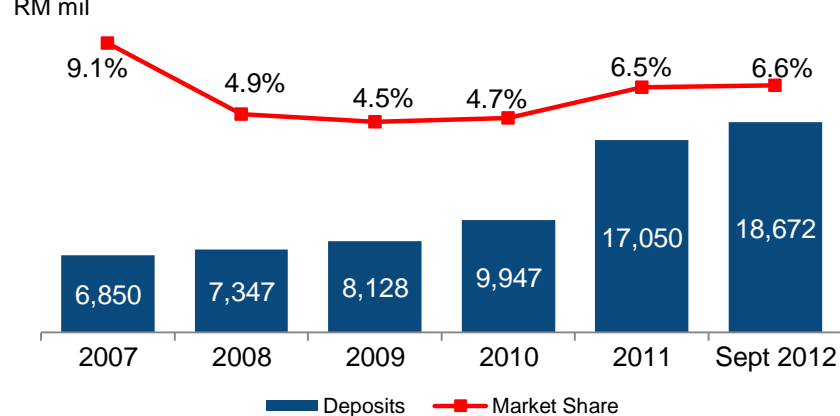
Gross Impaired Loans

RM mil

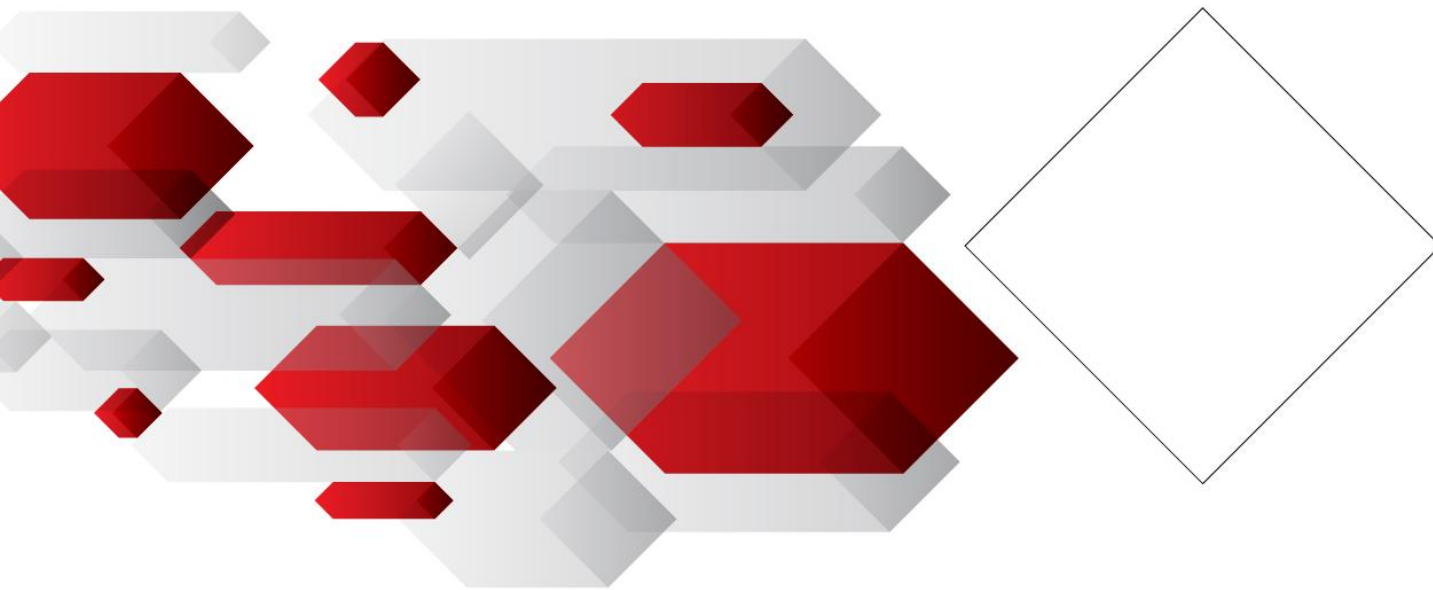


Deposits

RM mil



^ Restated to conform with the application of MFRS 139



AGENDA

- ◆ Executive Summary
- ◆ 3rd Quarter 2012 Financial Results
- ◆ Key Business Highlights
- ◆ Acquisition of OSK Investment Bank
- ◆ Summary

1

Domestic Scale-up And High Complementarity

- ◆ Creating the largest and most complete investment bank as well as #1 broker in Malaysia
- ◆ Complementary client segments and transaction size focus
- ◆ Lends scale to fully capitalise on domestic market opportunities
- ◆ Fills gaps in RHB's universal banking proposition
- ◆ Solidifies RHB's regional origination, execution and distribution capabilities

2

Immediate Established Access to Key Strategic Markets

- ◆ Creation of a Top ASEAN investment bank with substantial scale outside Malaysia
- ◆ Unique opportunity for RHB to gain immediate and established access to key strategic markets
- ◆ Valuable licenses and established partnerships with leading institutions
- ◆ Highly attractive growth outlook in key ASEAN and Greater China markets
- ◆ Large untapped and growing potential in small and mid-cap market segment

3

Substantial Areas of Synergies

- ◆ Complementary drives substantial cross-selling opportunity for fee based products
 - Better penetration of RHB's corporate and retail client base
 - RHB's scale and balance sheet strength allow OSKIB to fully exploit profitable business opportunities
- ◆ Reduced funding costs for OSKIB leveraging on the strength of RHB's credit profile
- ◆ Scale benefits expected to lead to lower combined overhead costs

4

Accomplished Management Team

- ◆ Ability to leverage the senior OSKIB team to further build the business
- ◆ Plan to retain key management personnel to grow franchise further
- ◆ Significantly strengthens RHBIB's management bench

5

Transaction Structure to Align with Interests

- ◆ Transaction should be largely share-based to ensure alignment of interests
- ◆ OSK will have representation on the board of the Merged Investment Bank

Significant bolt-on acquisition for RHB Capital and transformational deal for RHBIB

Executes on RHB Capital's strategic plan to become a leading multinational financial services group with a complete universal banking offering



Malaysia

Staff size : 1,947
Offices : 58
Business structure : Equities, futures, investment banking, fund management, treasury & deposits, Islamic banking, corporate loans
2011 equities ranking : #4 with 6.6% market share
2011 futures ranking : FKL: #2 with 12.5% market share
 FCPO: #3 with 7.1% market share
2011 awards : Best Malaysia Small Cap Brokerage, 4th in Local Brokerage, 2nd Most Independent Brokerage (AsiaMoney)



Singapore

Staff size : 212
Offices : 1
Business structure : Equities, futures, investment banking, fund management
2011 equities ranking : #2 with 9.8% market share
2011 awards : 2nd Best in Small Cap Coverage, 3rd Most Independent Brokerage (AsiaMoney)



Hong Kong

Staff size : 109
Offices : 1
Business structure : Equities, futures, investment banking, fund management
2011 awards : 9th Best Overall HK Research (AsiaMoney)



China - Shanghai

Staff size : 3
Offices : 1
Business structure : Representative office



Cambodia

Staff size : 162
Offices : 9
Business structure : Commercial banking, equities, investment banking



Indonesia

Staff size : 360
Offices : 18
Business structure : Equities, investment banking, fund management
2011 equities ranking : #12 with 2.6% market share
2011 awards : 4th Best Small Cap Coverage (AsiaMoney)



Thailand

Staff size : 218
Offices : 7
Business structure : Equities, futures, investment banking, fund management



★ Countries in which RHB is already present.

	Pre-Acquisition	Post-Acquisition
No. of staff		
- RHB IB Group	615	3,626
- RHB Capital Group	13,456	16,467
No. of offices		
- RHB IB Group	2	97
- RHB Capital Group	458 ^{N1}	553

N1: Consists of conventional branches (187), Islamic Bank (14), overseas branches (9), Easy Standalone (125), Easy Tesco (42), Easy LRT (25), Easy Pos (50), Easy Kiosk (3), rep office (1) and RHB IB branches (2)

Source: OSK management

Note: OSK includes coverage of Japan market through partnership with Okasan Securities; and United States through partnership with Auerbach Grayson.

RHB ♦ RHB-OSK IB Merger: Collaborated Deals

The RHB-OSK relationship off to a good start
Strong Collaboration between RHB and OSK Investment Bank



**Wilmar
International Ltd**

US\$5bn Guaranteed Medium
Term Note Programme

Joint Lead Managers for the
first 5-yr SGD issue/tranche



January 2012



**Berjaya
Sports Toto**

Share placement

Joint Placement Agents



April 2012



**Otto
Marine Limited**

1-for-2 rights issue

Joint Managers and Joint
Underwriters



April 2012



**First
Resources Limited**

RM2bn Islamic Medium
Term Note Programme

Joint Principal Advisers,
Joint Lead Arrangers, Joint
Lead Managers and Joint
Bookrunners



Dealers (International
Distribution)



July 2012



**Golden
Agri-Resources Ltd**

RM5bn Sukuk Musharakah
Programme^{N1}

Joint Lead Arrangers and
Joint Lead Managers



November 2012

N1 : RM1.5 bil issued todate

RHB ♦ Effects on Acquisition of OSK IB

Key Financial Indicators

September RM bil	RHB Capital Group: As-Is Basis	Enlarged RHB Capital Group: Proforma with OSKIB ^{N1}
Net loans	104.3	106.1
Total financial assets/investments	29.0	33.4
Goodwill	3.8	5.0
Total Assets	169.5	182.3
Deposits from Customers	125.7	131.2
Shareholders' Funds	12.9	14.7

N1 : Based on OSKIB as at June 2012

League Table and Market Share - RHB IB Group

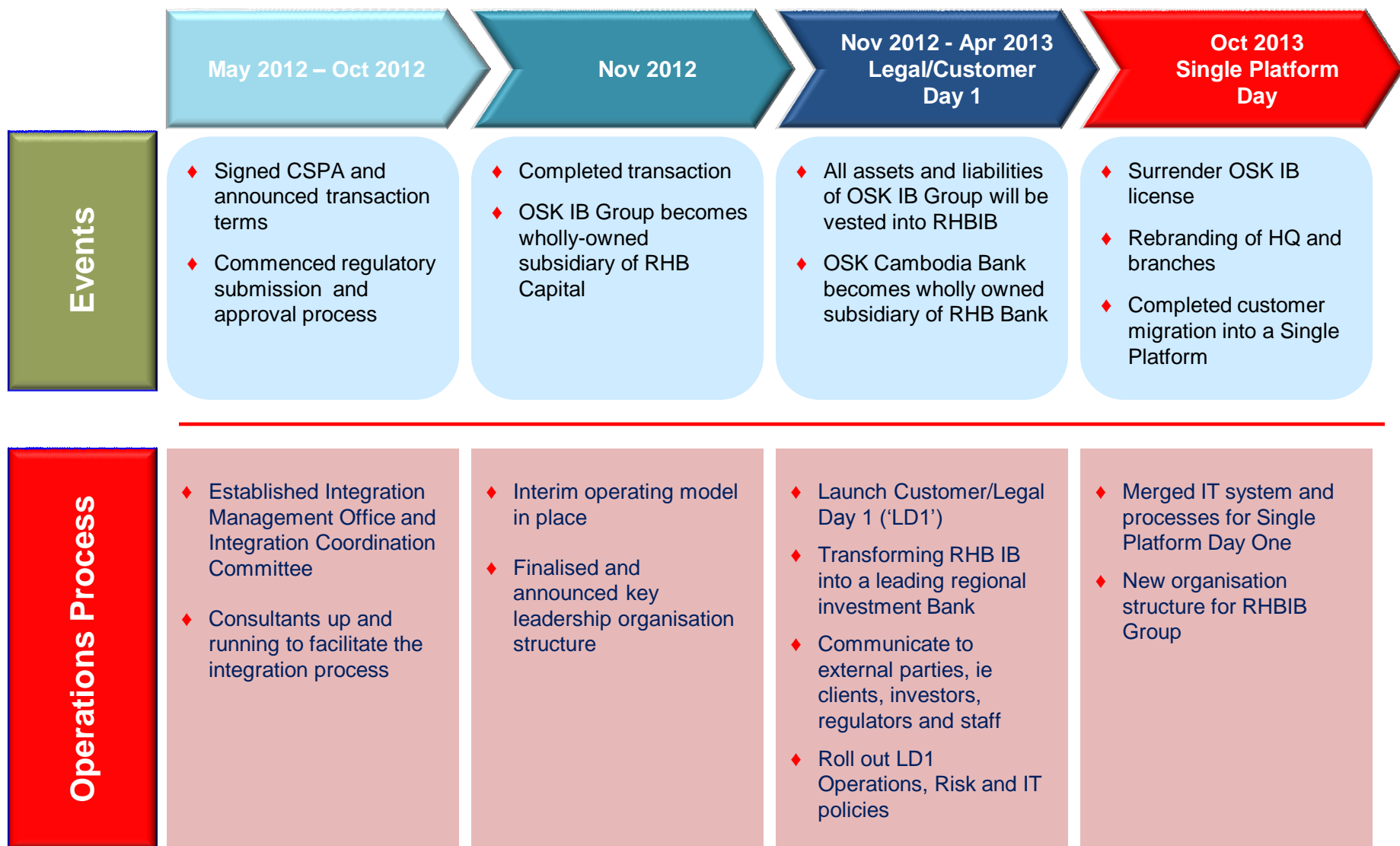
	AUM/Market Share			Ranking		
	RHB IB	OSK IB	Combined IB Group	RHB IB	OSK IB	Combined IB Group
Total AUM	RM 18.7bil	RM 8.2bil	RM 26.9bil	4	7	4
Brokerage - Trading Value	5.6%	6.4%	12.0%	7	5	1
Brokerage - Trading Volume	4.9%	11.5%	16.4%	9	1	1
Mergers & Acquisitions	9.4%	0.1%	9.5%	10	34	10
Debt Capital Market*	11.0%		11.0%	3		3
Equities Capital Market^		0.2%	0.2%		18	18

* Primary Bond Offering

^ IPOs, Right Issues & Additional Offerings

Source : Bloomberg, Bursa Malaysia, Lipper Investment Management & MAAM Member Survey Report

RHB ♦ Acquisition of OSK IB - Status Update





Overview of Synergies Anticipated Over the Next 3 Years

RM mil

Revenue synergies

- ♦ Substantial two-way cross-selling opportunities in IB
- ♦ Stronger market presence in IB as a larger group
- ♦ Expanded offering for retail & commercial clients of RHB

275

Cost synergies

- ♦ Cost savings in Malaysia, mainly related to overheads and alignment of broker network
 - Shared functions and back-office rationalization
 - Branch rationalization
 - IT cost savings

34

Funding synergies

- ♦ Lower cost of funds for businesses acquired given RHB's stronger credit profile

15

Total Synergies 324

Integration Cost

- ♦ One-off Integration costs predominately relating to a combined IT infrastructure, systems platform and rebranding exercise

86



AGENDA

- ◆ Executive Summary
- ◆ 3rd Quarter 2012 Financial Results
- ◆ Key Business Highlights
- ◆ Acquisition of OSK Investment Bank
- ◆ Summary

- 1** Consistency in executing our strategy is delivering broadly satisfactory results, however, there are still areas that are being worked on in achieving expected potential
- 2** The completion of acquisition of OSK IB marks a major milestone for the Group which provides enhanced regional footprint, product and services offering, greater scale domestically and has re-positioned RHB as the 4th largest banking group in Malaysia
- 3** Indonesia is an important market for RHB and we will continue to pursue entry via the proposed acquisition of PT Bank Mestika
- 4** Balance of 2012 will be about managing macro risks while continue to fine tune strategy on asset and liability management, improve credit underwriting standard and operational efficiency

END

www.rhb.com.my

INVESTOR RELATIONS CONTACT:

Ms Yap Choi Foong
Head, Investor Relations and Merger & Acquisition Integration Division
+(603) 9280 2463
cfyap@rhb.com.my

