



Investor Presentation

3rd Quarter 2012 Financial Results



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22 November 2012

RHB 
RHB Capital Berhad



FORWARD LOOKING STATEMENTS

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AGENDA

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

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

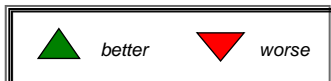
Liquidity & Capital Management

- ◆ 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

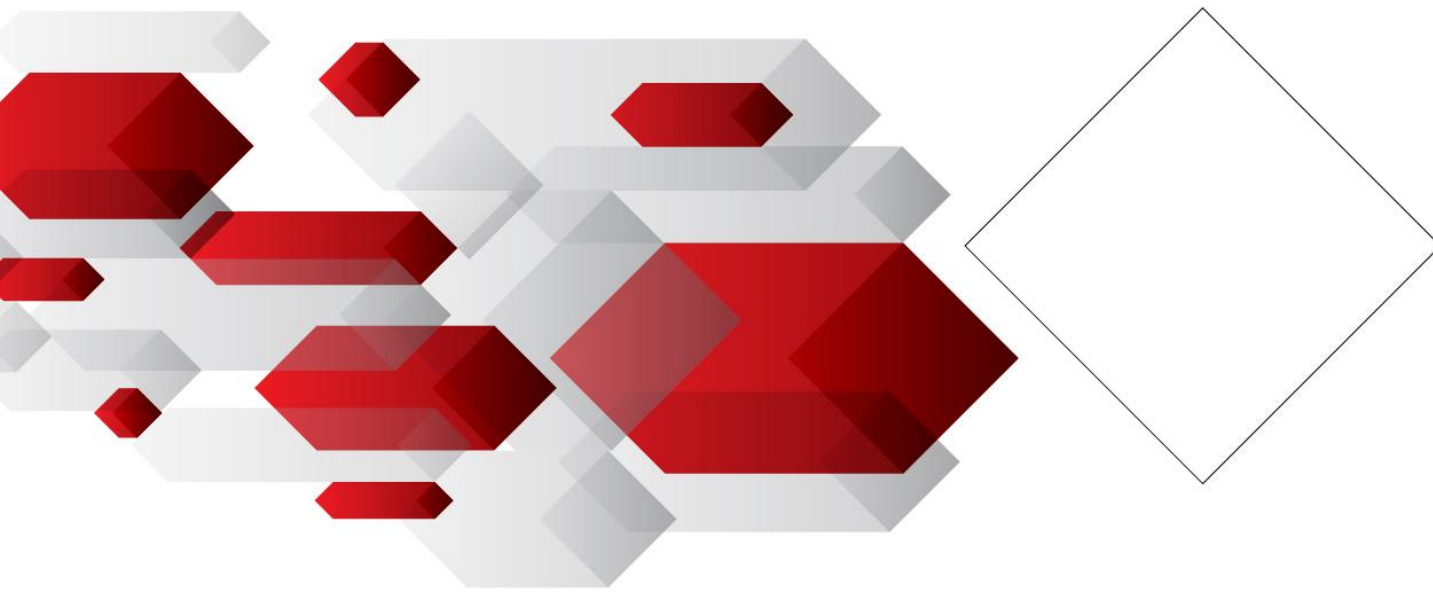
Corporate Updates

- ◆ 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

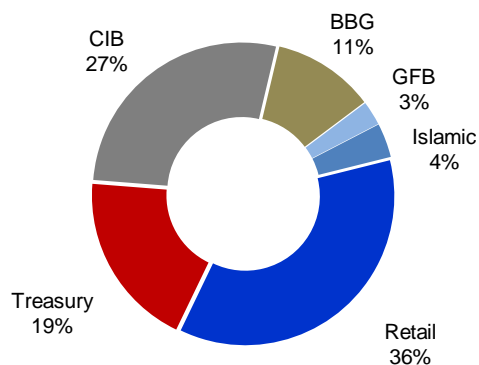
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RHB Financial Results

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 |

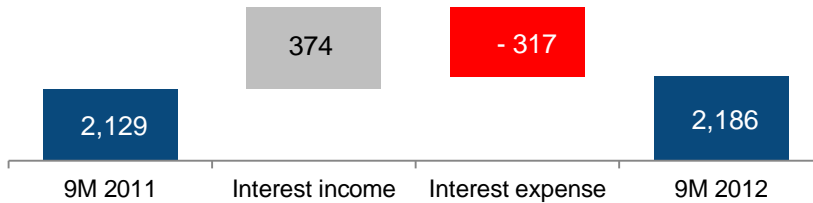
N1: Restated to conform with the application of MFRS 139

N2: Annualised

RHB Key Underlying Profit Drivers

Net Interest Income (+3%)

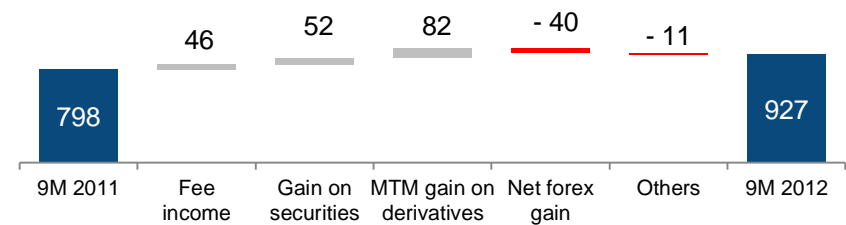
RM mil



- ◆ 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%)

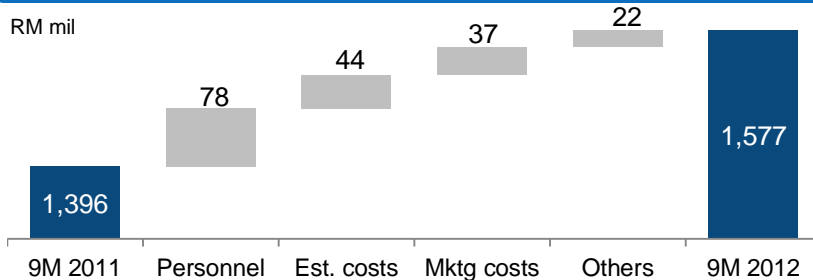
RM mil



- ◆ 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%)

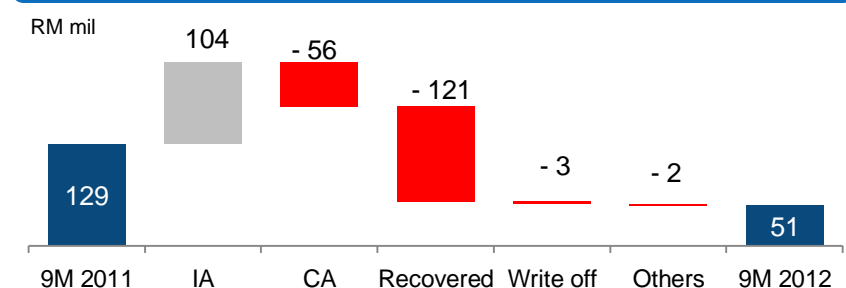
RM mil



- ◆ 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

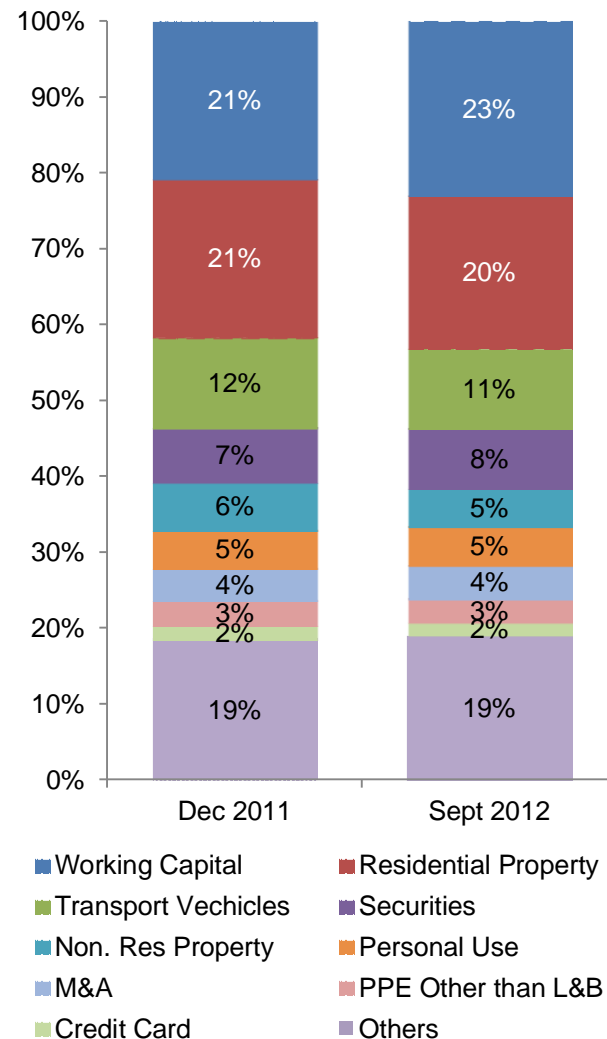
| RM mil | Sept 2012 | Dec 2011 ^{N1} | Change for 9M 2012 % |
|------------------------------------|----------------|------------------------|----------------------|
| Total Assets | 169,479 | 152,628 | 11 |
| Total Financial Assets/Investments | 29,006 | 26,303 | 10 |
| - Financial Assets HFT | 2,088 | 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

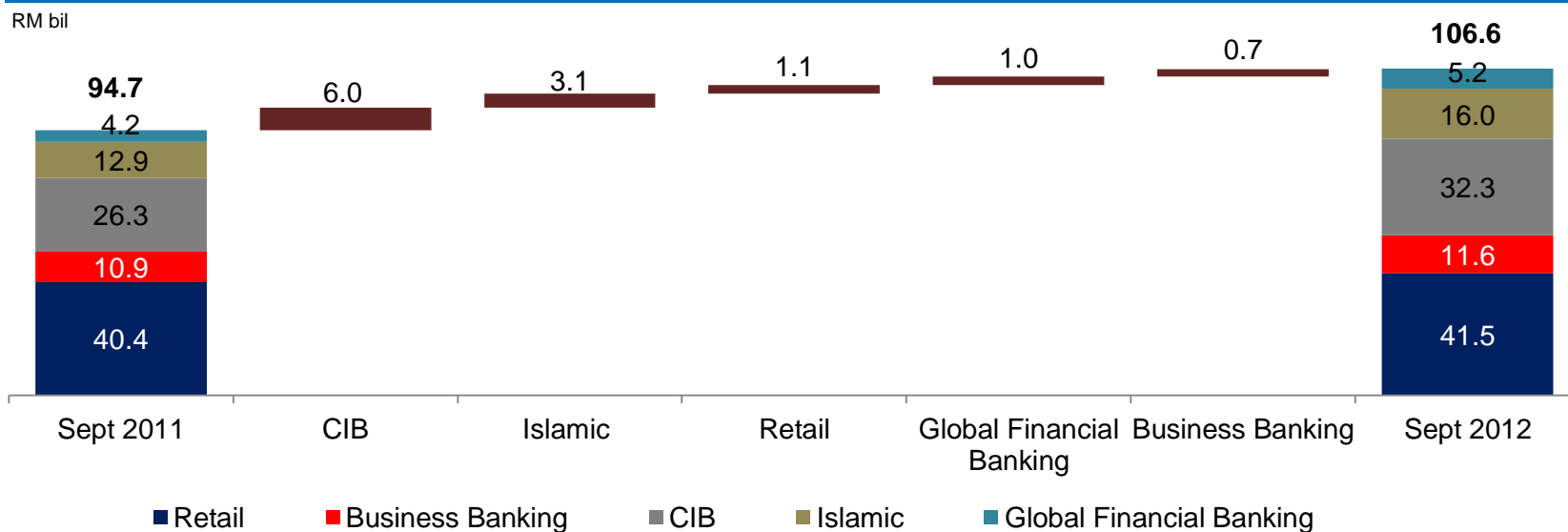


N1: Restated to conform with the application of MFRS 139

RHB ◆ Loans, Advances and Financing by SBG

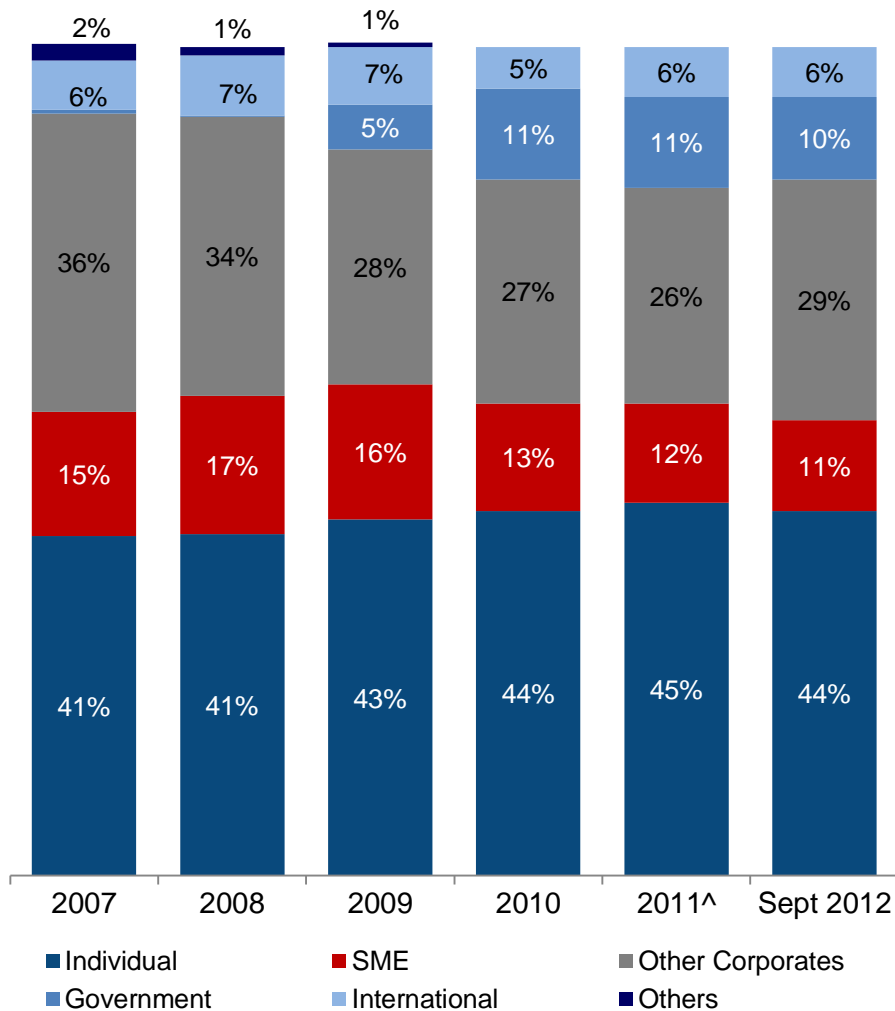
| RM mil | Sept 2012 | Dec 2011 ^{N1} | Sept 2011 ^{N1} | Change for 9M 2012 % | Y-o-Y Change % |
|---------------------------------|----------------|------------------------|-------------------------|----------------------|----------------|
| Retail | 41,523 | 40,688 | 40,366 | 2 | 3 |
| Business Banking | 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

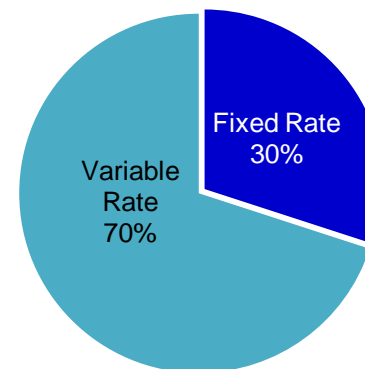


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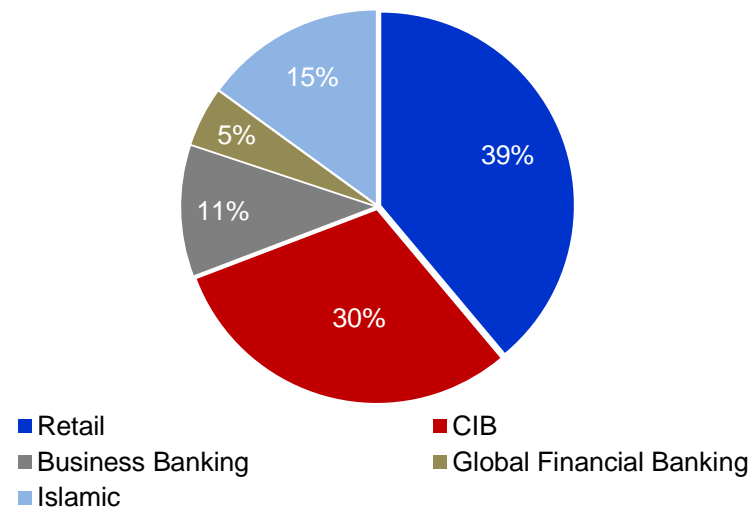
Gross Loans by Type of Customer



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

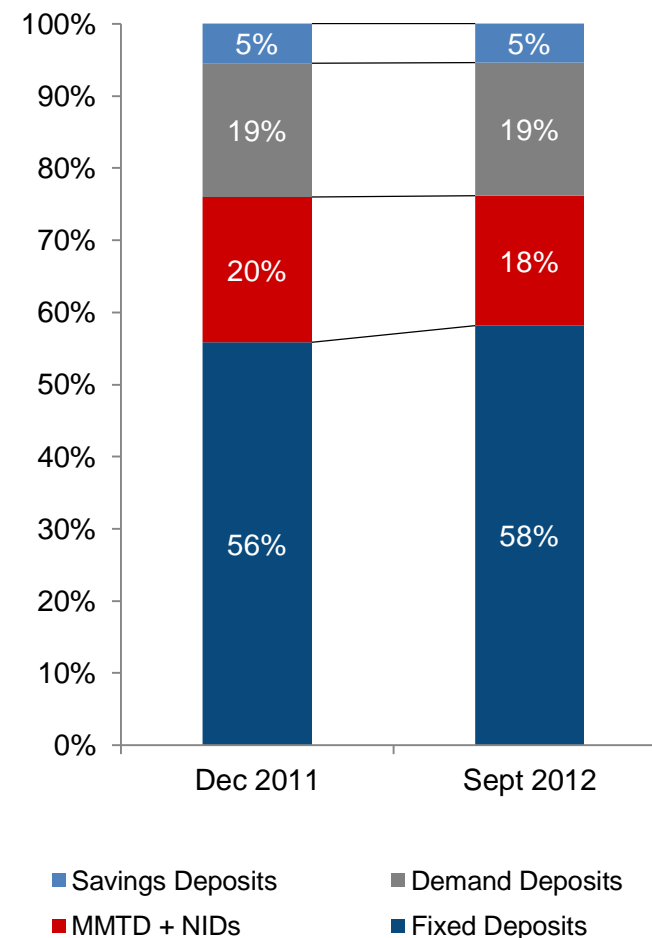
Customers Deposits

| 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

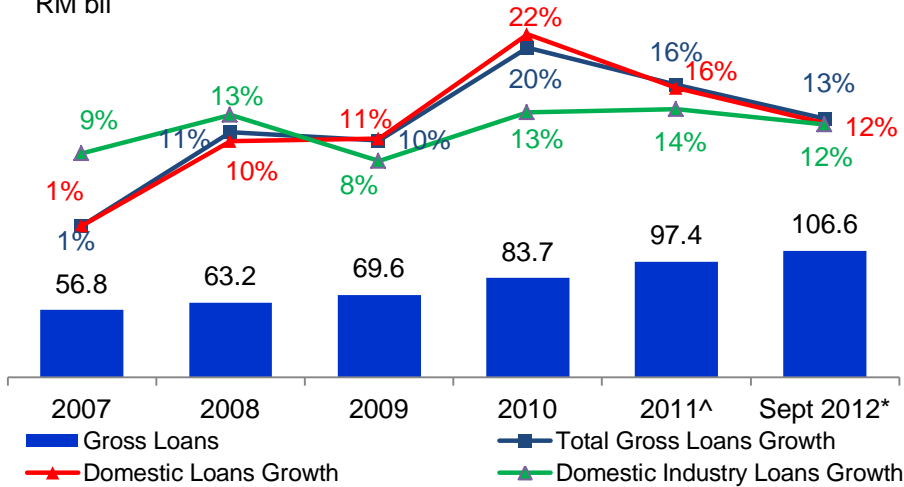


MMTD: Money Market Time Deposits
NIDs: Negotiable Instruments of Deposits

RHB Loans and Deposits

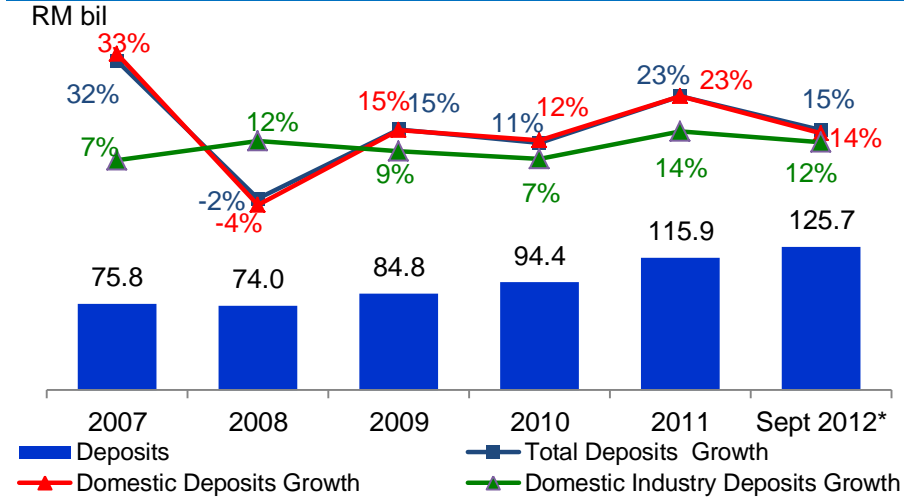
Loans

RM bil

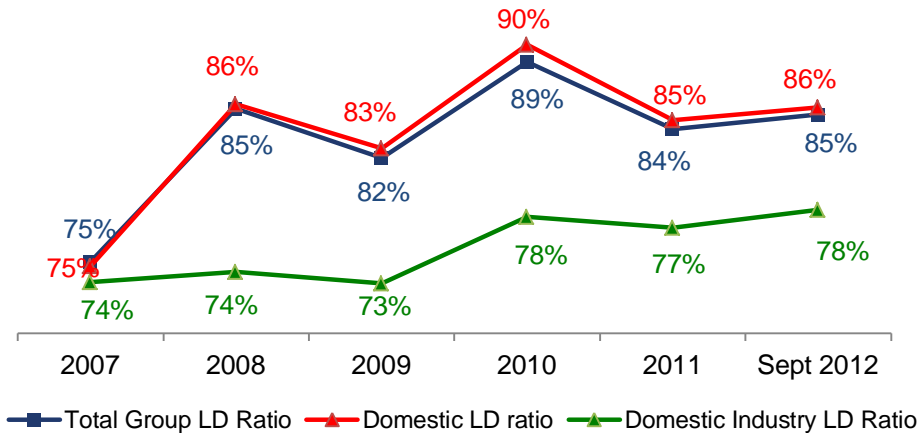


Customers Deposits

RM bil

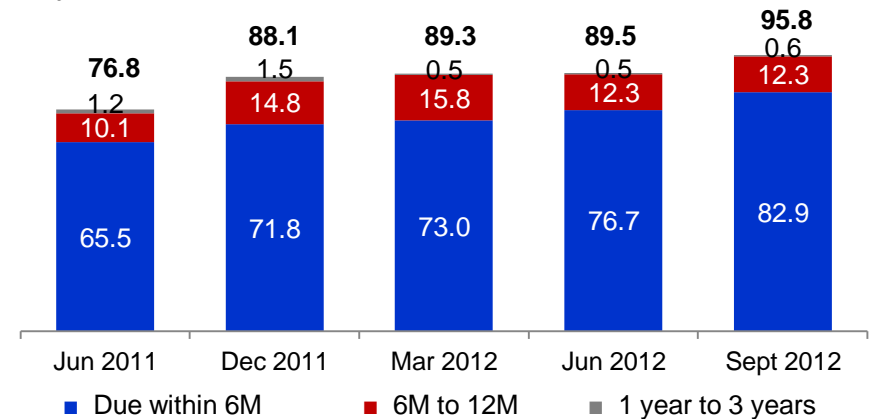


LD Ratio



FD & NID Maturity Structure

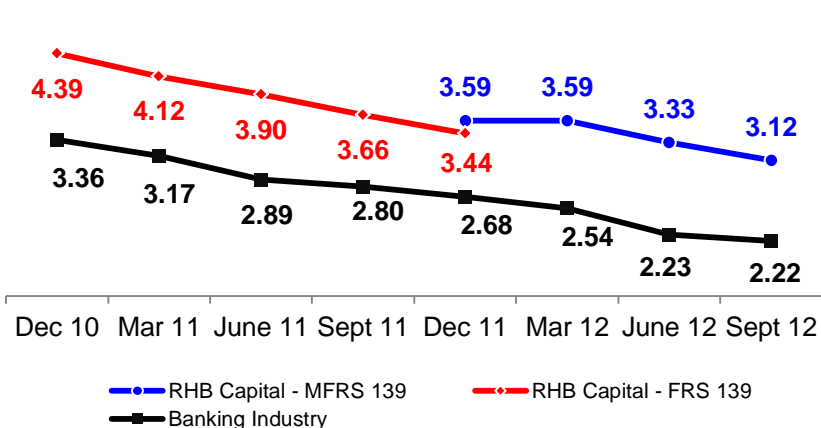
RM bil



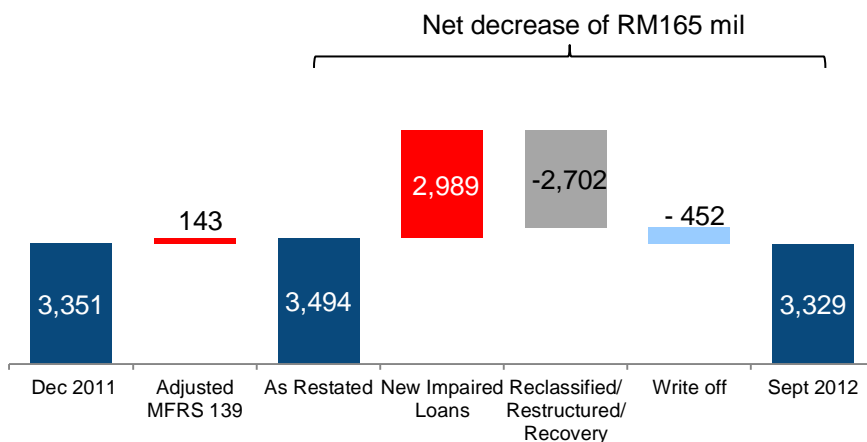
^ Restated to conform with the application of MFRS 139

* Y-o-Y growth rate

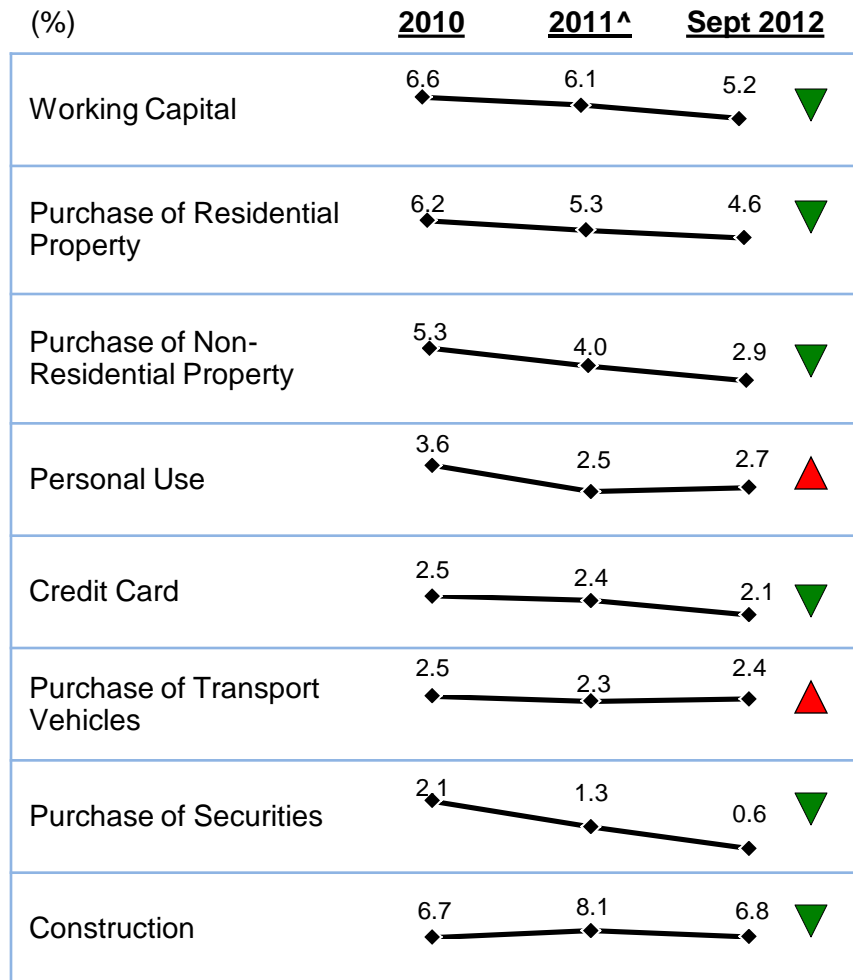
Gross Impaired Loans Ratio decreased by 0.47% to 3.12%



Gross Impaired Loans Movement



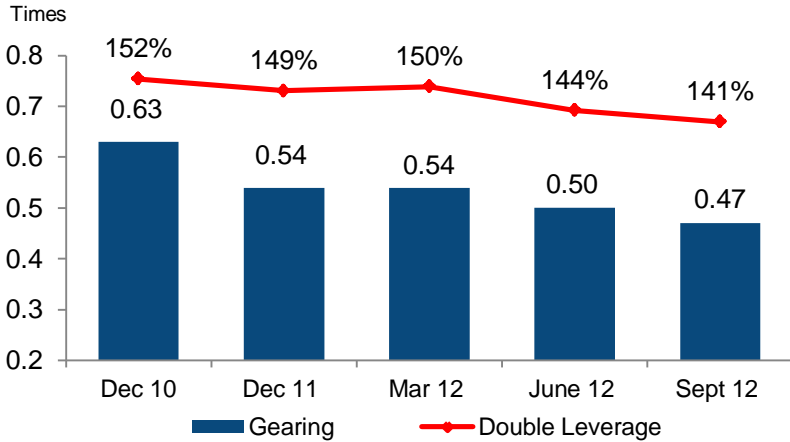
Gross Impaired Loans Ratio by Key Purpose



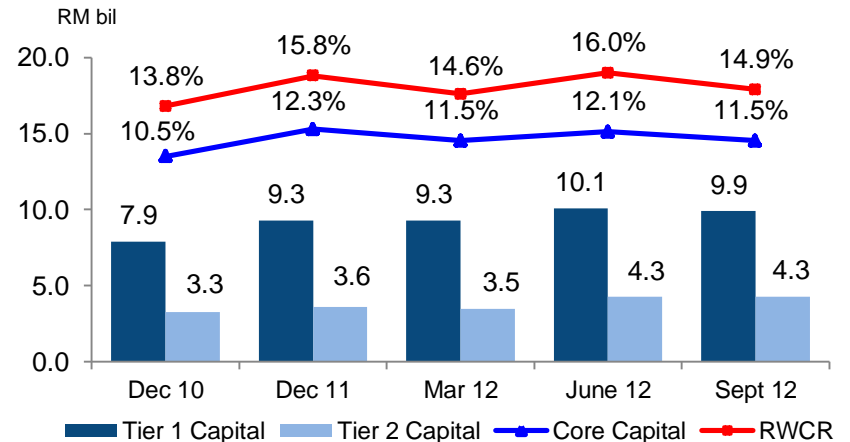
[^] Restated to conform with the application of MFRS 139

RHB Capital Position

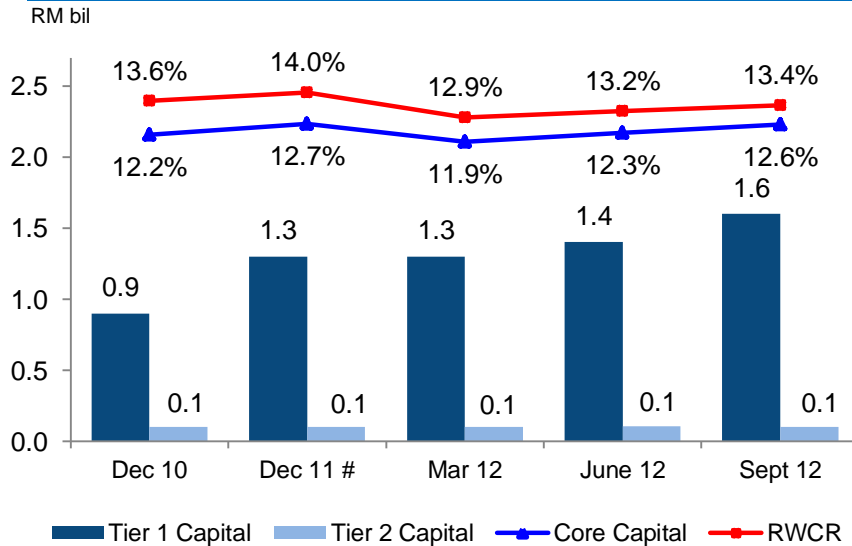
RHB Capital



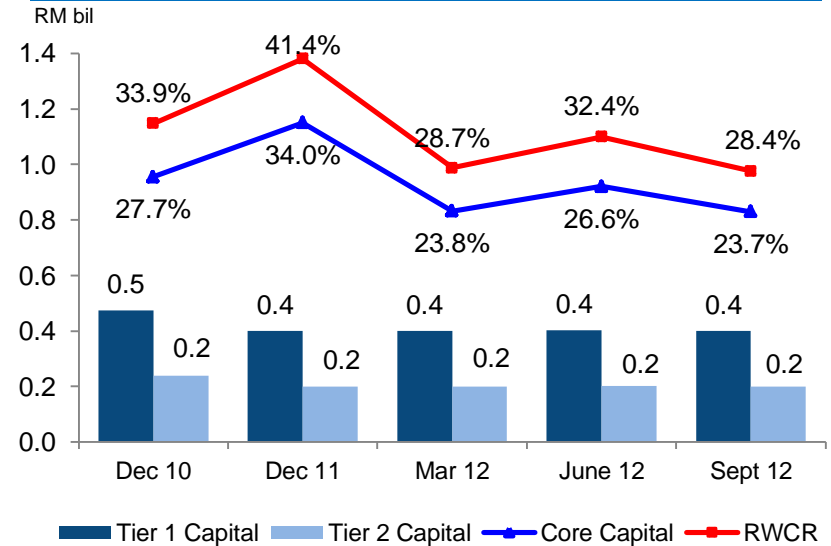
RHB Bank



RHB Islamic Bank



RHB Investment Bank



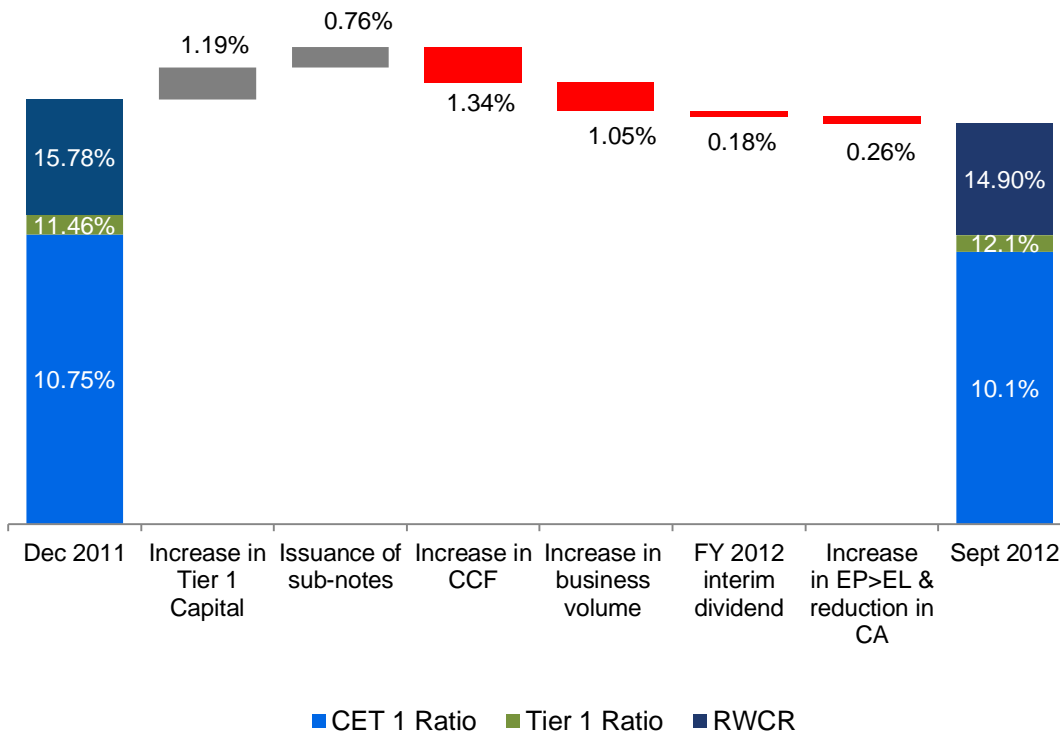
Injection of RM250 mil equity capital in Nov 2011

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

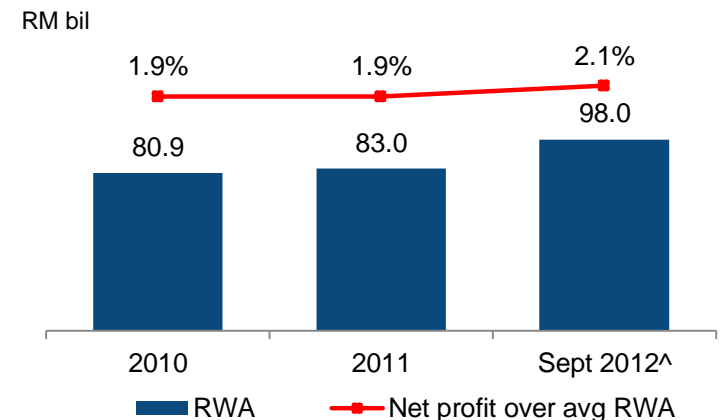
| RM mil | Sept 2012 | Dec 2011 |
|----------------------------------|---------------|---------------|
| Total equity ^{N1} | 10,940 | 10,011 |
| Others | (1,023) | (1,084) |
| Core Tier 1 Capital | 9,917 | 8,927 |
| Hybrid Tier-1 capital securities | 598 | 597 |
| Tier 1 Capital | 10,515 | 9,524 |
| 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% |

Capital Development in 9M 2012

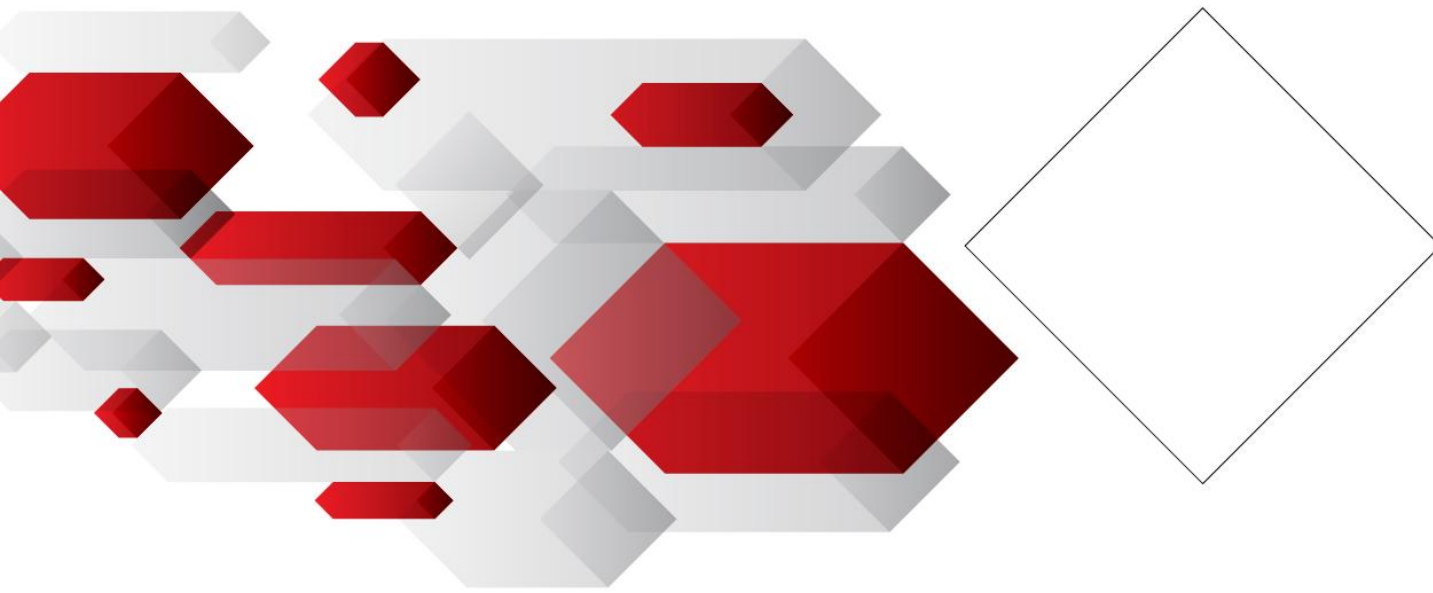


N1: After adjusting for 2012 interim dividend & 2011 final dividend

Net Profit Over Avg RWA



[^] Annualised

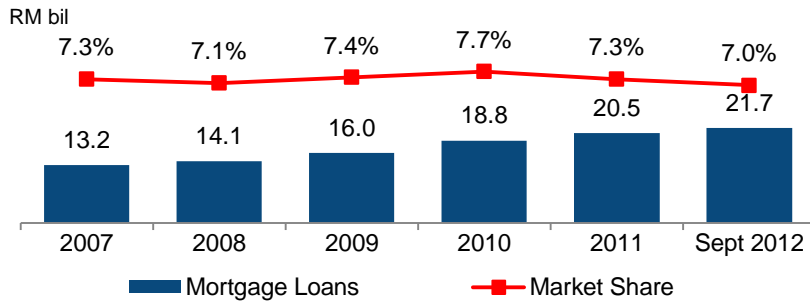


AGENDA

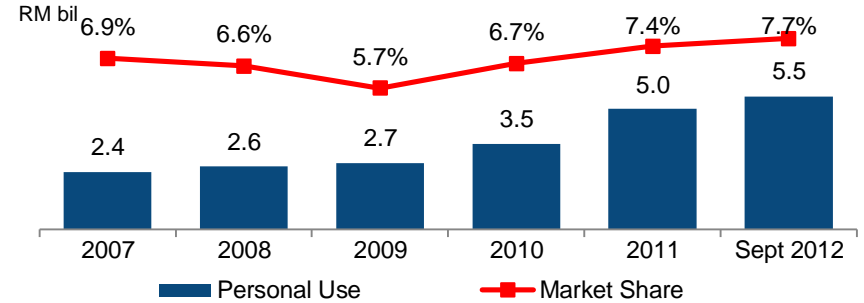
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RHB Retail Business Performance

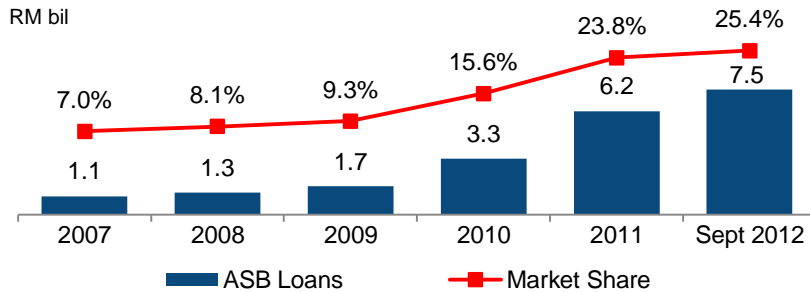
Mortgage



Personal Use

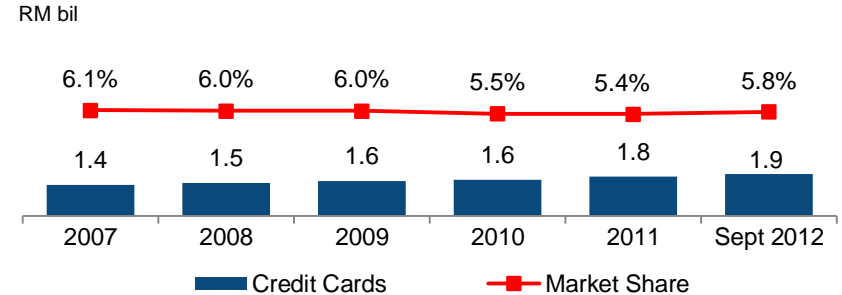


ASB

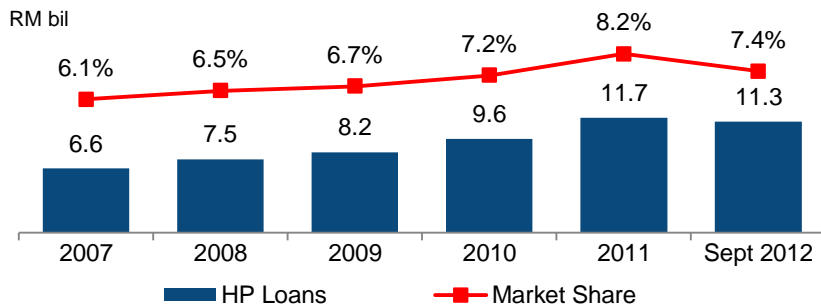


ASB: Amanah Saham Bumiputra

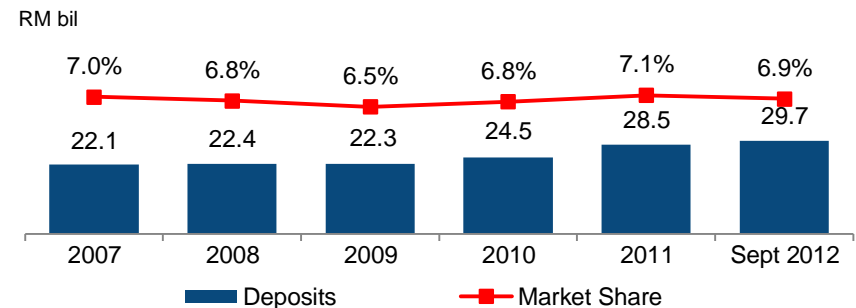
Credit Card



Auto Finance

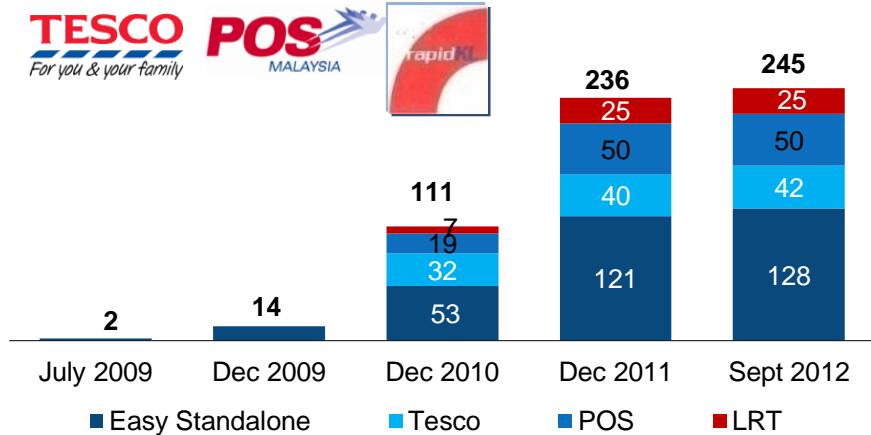


Retail Deposits

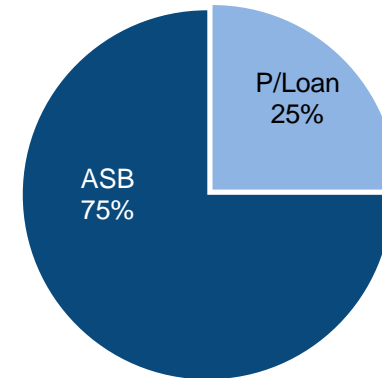




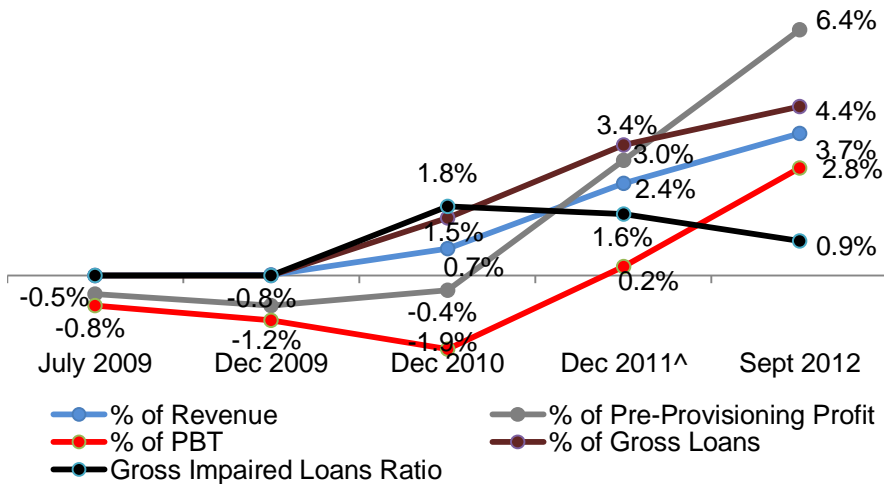
Number of Outlets



Asset Composition - Sept 2012

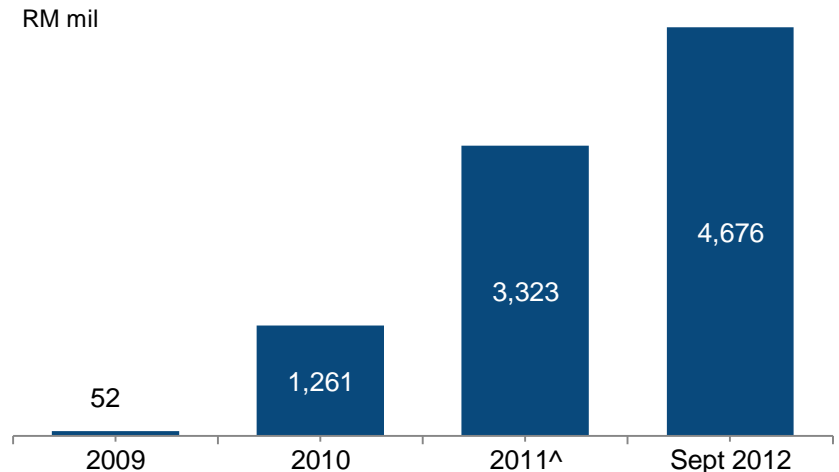


Financial Performance



[^] Restated to conform with the application of MFRS 139

Gross Loans



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



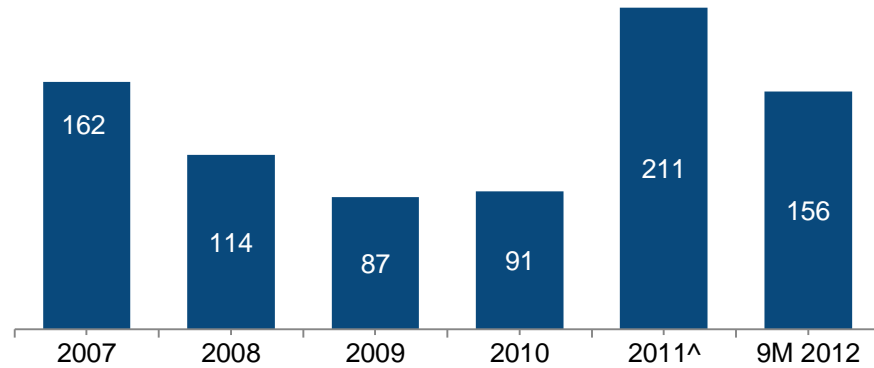
Tanjung Bin Energy Issuer Sdn Bhd

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

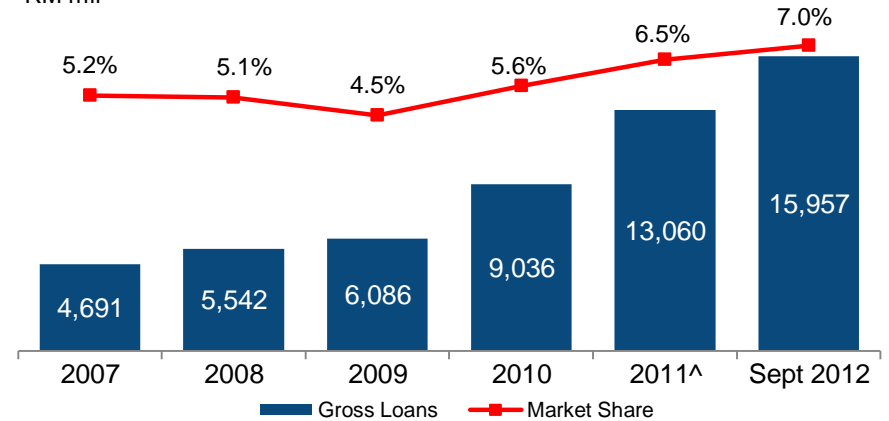
PBT

RM mil



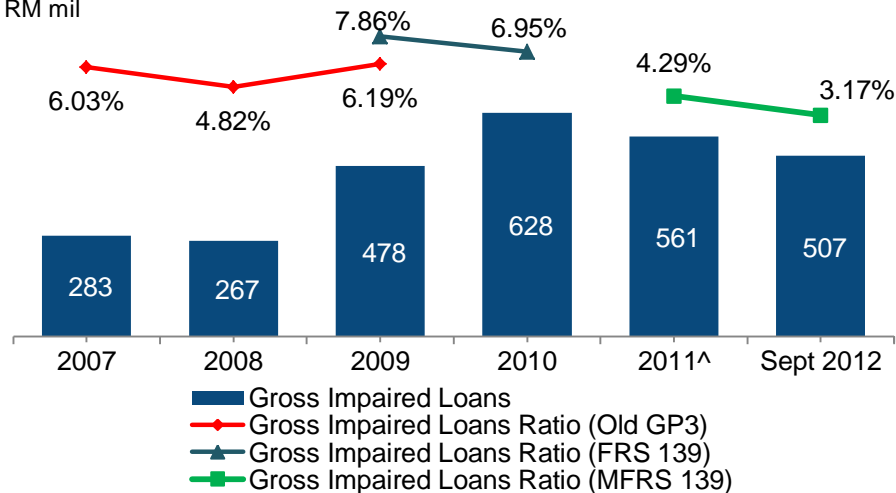
Loans

RM mil



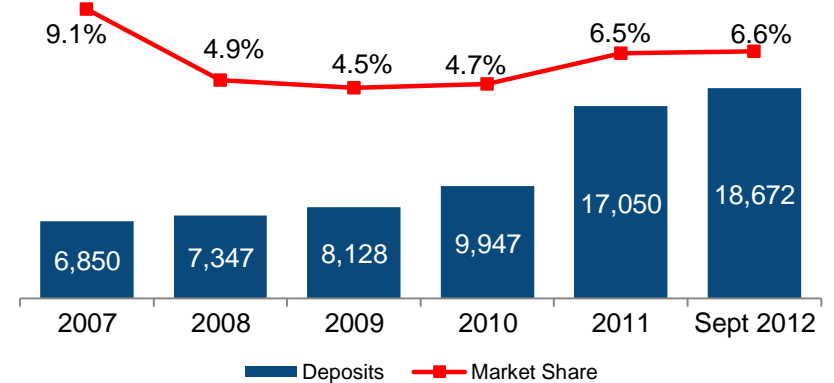
Gross Impaired Loans

RM mil

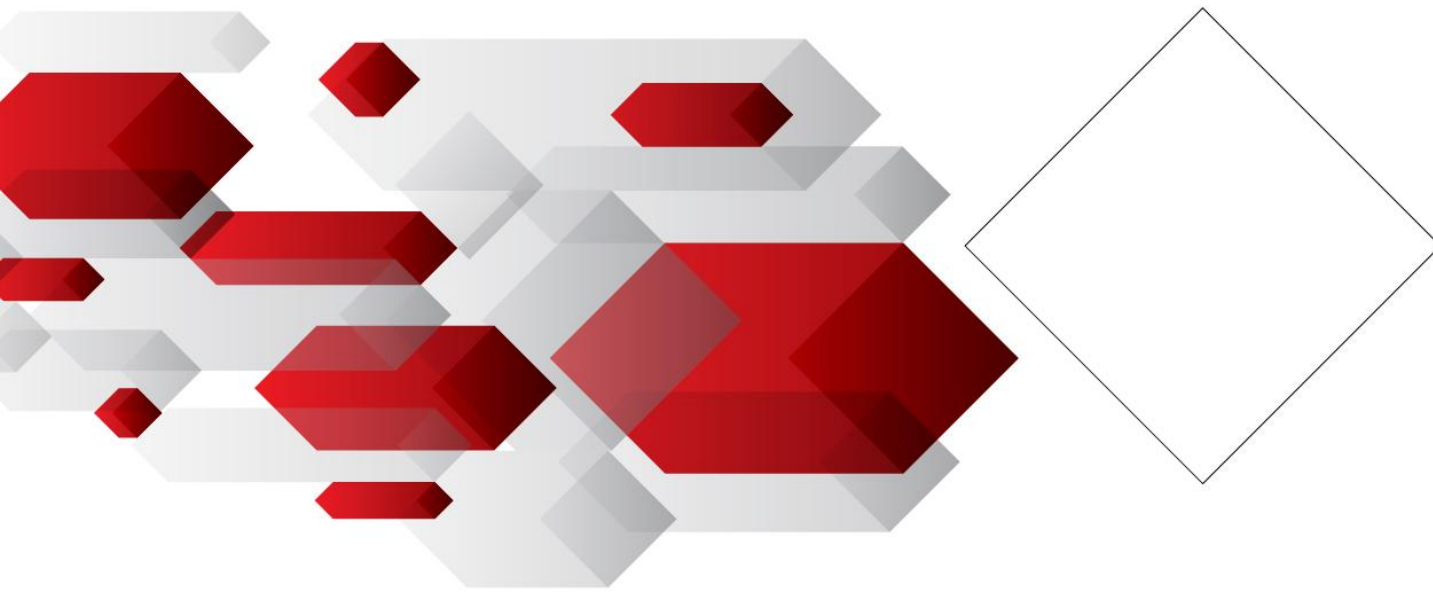


Deposits

RM mil



[^] Restated to conform with the application of MFRS 139



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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



| | 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



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

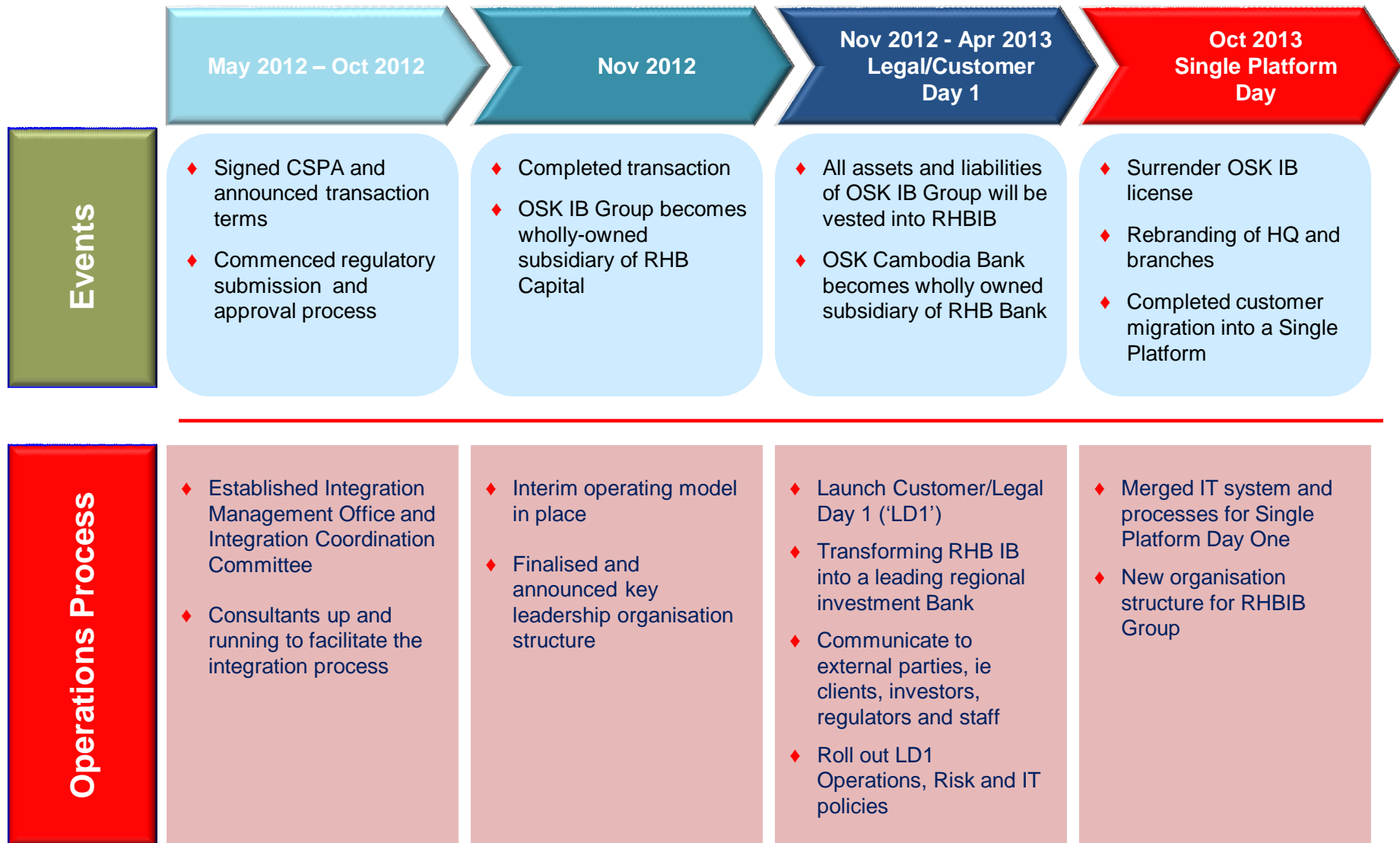
| | AUM/Market Share | | | Ranking | | |
|--------------------------------------|------------------|-----------|----------------------|---------|--------|----------------------|
| | RHB IB | OSK IB | Combined IB Group | RHB IB | OSK IB | Combined IB Group |
| Total AUM | RM 18.7bil | RM 8.2bil | RM 26.9bil | 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

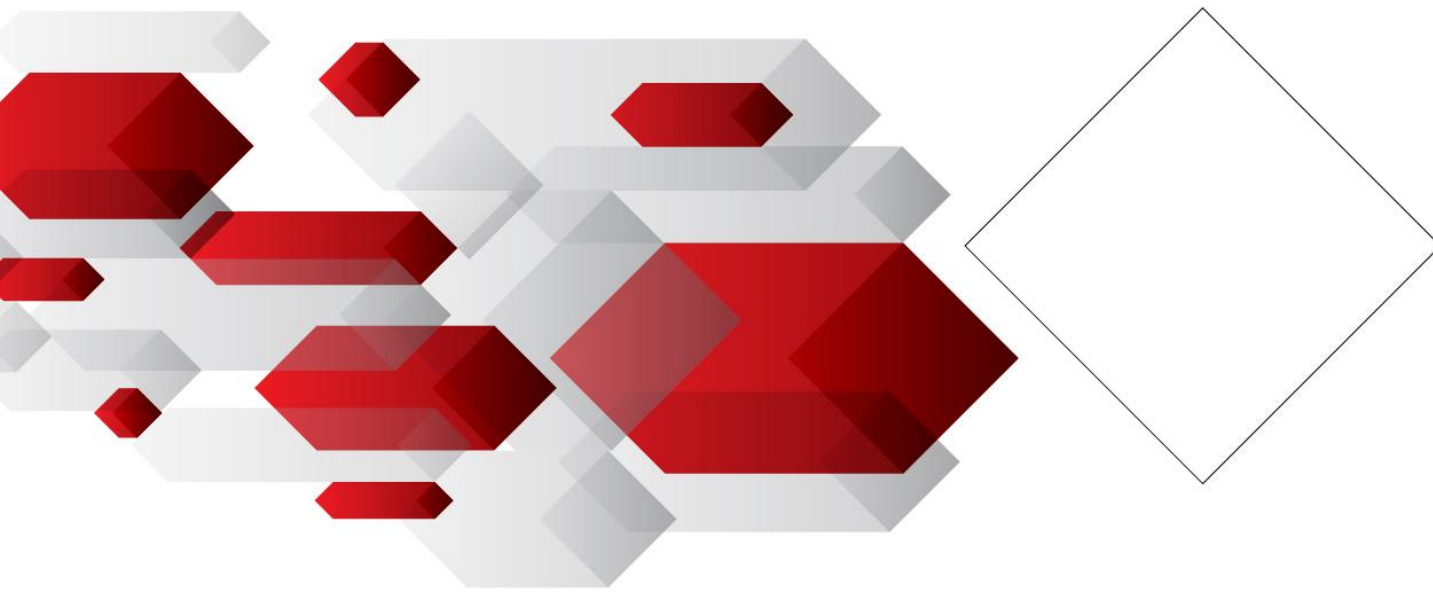
[^] IPOs, Right Issues & Additional Offerings

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

RHB ♦ Acquisition of OSK IB - Status Update



| | | RM mil |
|------------------------|--|------------|
| Revenue synergies | ◆ Substantial two-way cross-selling opportunities in IB | 275 |
| | ◆ Stronger market presence in IB as a larger group | |
| | ◆ Expanded offering for retail & commercial clients of RHB | |
| Cost synergies | ◆ Cost savings in Malaysia, mainly related to overheads and alignment of broker network | 34 |
| | • Shared functions and back-office rationalization | |
| | • Branch rationalization | |
| | • IT cost savings | |
| 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 |



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- 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

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