

Investor Presentation

FY 2013 Financial Results



MALAYSIA | SINGAPORE | HONG KONG | INDONESIA | THAILAND | CAMBODIA | BRUNEI | VIETNAM | CHINA

Mr. Kellee Kam
Group Managing Director
RHB Banking Group
24 February 2014

RHB 
RHB Capital Berhad

RHB GROUP DELIVERS MORE TO ASEAN+



AGENDA

- ◆ Executive Summary
- ◆ FY2013 Financial Results
- ◆ Integration Update
- ◆ Going Forward



100
YEARS
1913-2013



Key Messages in 2013

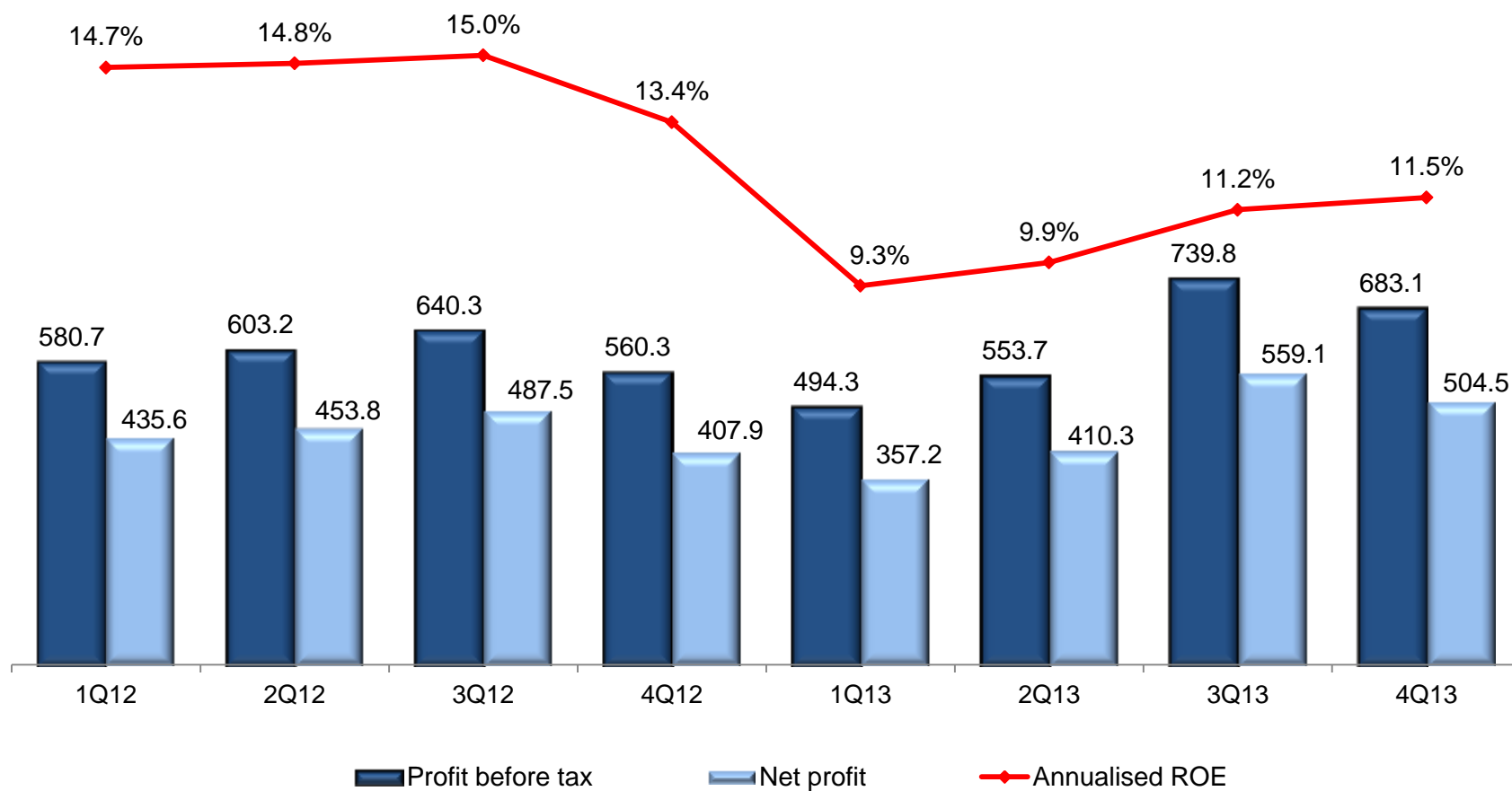
- ♦ The Group delivered a successful turnaround in profit trajectory from a 2.0% decline in profitability for the first 9M of the year
- ♦ PBT up 3.6% to RM2.47 bil and net profit up 2.6% to RM1.83 bil y-o-y
- ♦ Core operating businesses continued to deliver steady results, with 14.3% increase y-o-y in MOP
- ♦ NIM stabilised at 2.33% for the year with effective balance sheet management as the Group continued to drive lower cost current and saving deposits
- ♦ Good momentum in non-interest income, ratio to total income at all-time high of 35.0%. Excluding certain one-off gains and recovery, non-interest income ratio stood at 33.4%
- ♦ Merger synergies realised by RHB-OSK Investment Bank amounted to RM137.0 mil, double the 1st year target of RM63 mil
- ♦ Gross loans grew by 9.2% to reach RM121.8 bil. Excluding one large corporate repayment at year end, gross loans growth would have been at 11.6%
- ♦ CASA balances increased by 9.1% to reach RM32.1 bil. CASA composition improved to 23.3% from 21.3% in 2012
- ♦ Appointments of new key senior hires, completing the senior management team
- ♦ Proposing a single-tier final dividend of 10.30% for a total dividend for FY 2013 of 16.30%



RHB Banking Group Scorecard 2013

Top Level Indicators	Target 2013	Actual 2013
ROE	12.0%	11.5%
Loans Growth	12%	9.2%
Deposits Growth	10%	-0.4%
Gross Impaired Loans Ratio	<2.9%	2.8%
Cost to Income Ratio	<50%	51.3%
International Contribution	10%	11%

Quarterly Profit and ROE



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YEARS
1913-2013



Financial Results

RM mil	Q4 2013	Q3 2013	Q-o-Q Change %	FY 2013	FY 2012	Y-o-Y Change %
Net Interest Income	864	829	4	3,275	2,960	11
Other Operating Income	590	560	5	2,085	1,380	51
Income from Islamic Banking Business	162	151	7	591	490	21
Total Income	1,616	1,540	5	5,951	4,830	23
Other Operating Expenses	(818)	(768)	7	(3,052)	(2,294)	33
Operating Profit Before Allowances	798	772	3	2,899	2,536	14
Allowances for Loan Impairment	(119)	(30)	>100	(448)	(148)	>100
Impairment Losses on Other Assets	4	(2)	>-100	19	(4)	>-100
Profit Before Taxation	683	740	-8	2,471	2,385	4
Net Profit	505	559	-10	1,831	1,785	3
EPS (sen)	19.9	22.2	-10	72.9	79.0	-8
Key Financial Indicators (%)						
Cost to Income Ratio				51.3	47.5	3.8
ROE				11.5	13.4	-1.9
ROA				1.0	1.0	-
Gross Impaired Loans Ratio				2.81	2.99	-0.18
Credit Charge Ratio				0.37	0.13	0.24

Quarter-on-Quarter:

- Net interest income recorded a new quarterly high, driven by continued loans growth momentum of 2.4% (excluding a large corporate repayment at year end) and stable NIM
- Other operating income similarly achieved a new quarterly record, with higher fee income, partially offset by lower net gains from trading and investment securities
- PBT lower by 8%, impacted principally by higher loan impairment

Year-on-Year:

- Net interest income increased by 11% on the back of 8.2% conventional loans growth and stable NIM
- Non-interest income up 51% boosted by robust fee income and net forex gain
 - Fee income up 89% to RM1,334 mil, driven by significant improvement in investment banking and wealth management income, with a full year contribution of the merged RHB-OSK business franchise
- Other operating expenses increased by 33%, mainly due to full-period impact of the enlarged investment bank cost base, increase in sales-related personnel cost, higher commission linked to stronger business volume and merger integration cost



Profit Contribution by Entity

PBT by Entity

RHB Bank

-6%



2013: RM2,037 mil
2012: RM2,165 mil

RHB Islamic

+5%



2013: RM218 mil
2012: RM209 mil

RHB Investment Bank Group

+61%



2013: RM186 mil
2012: RM115 mil

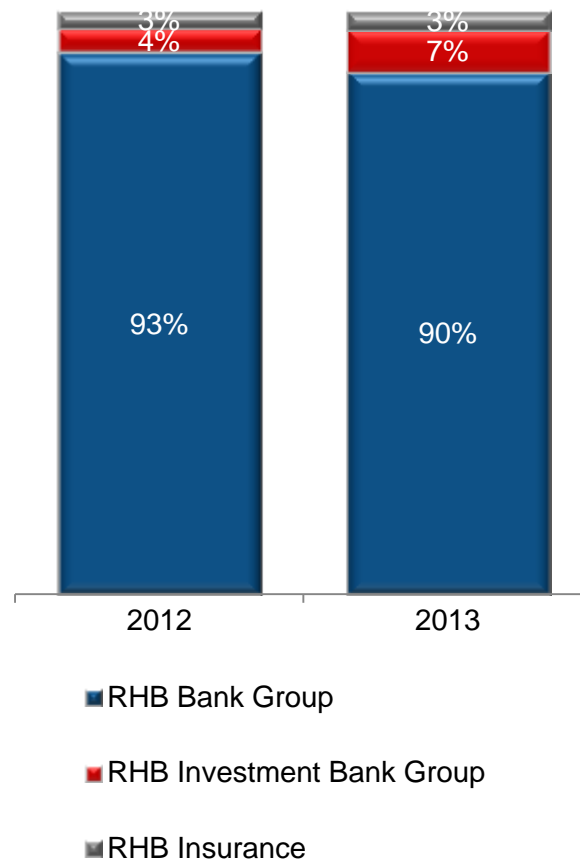
RHB Insurance

+11%



2013: RM85 mil
2012: RM76 mil

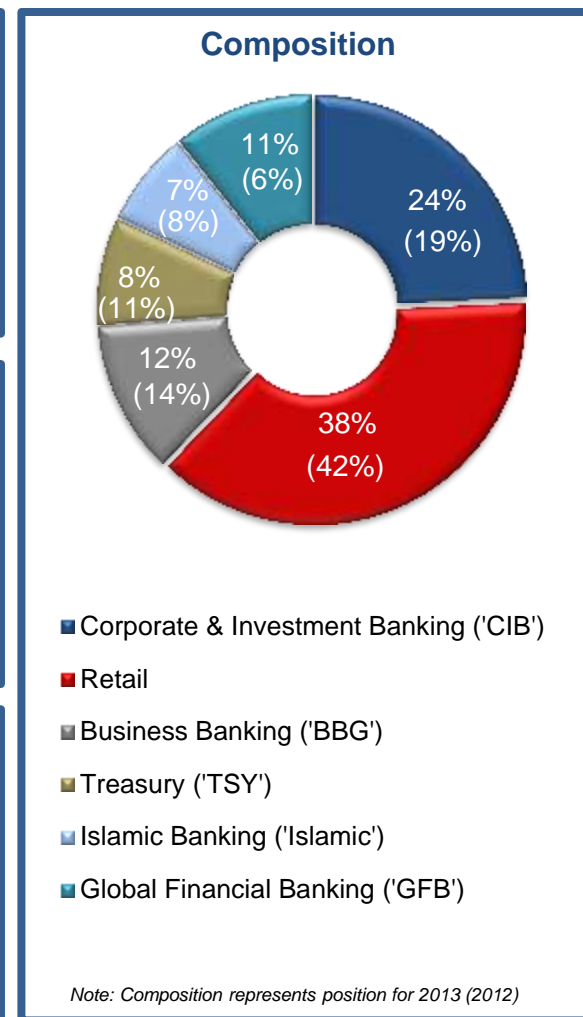
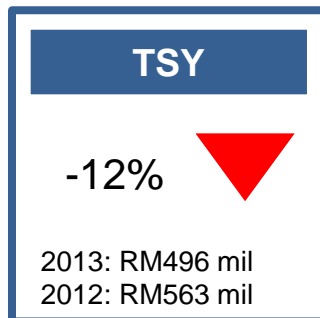
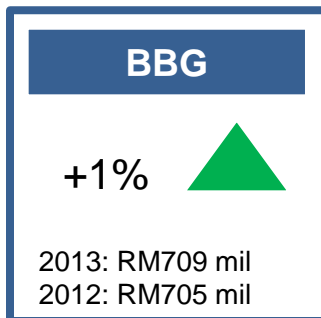
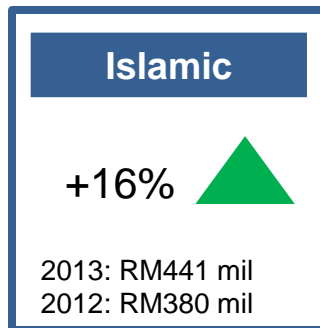
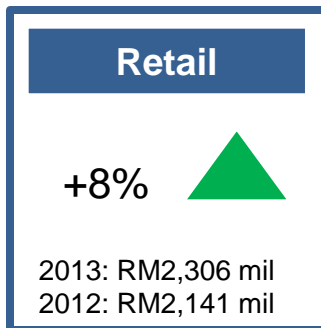
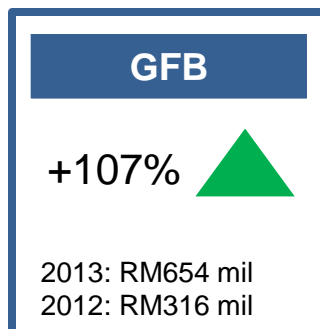
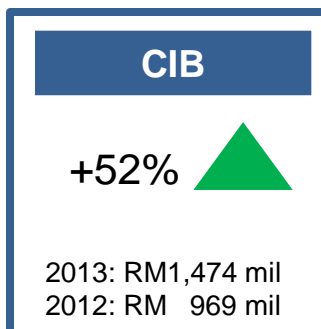
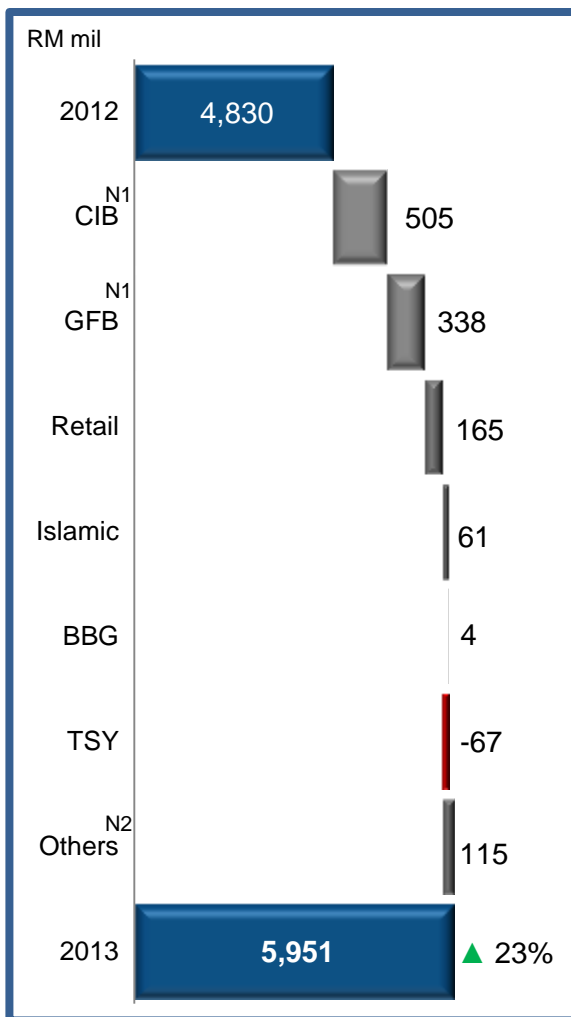
% Contribution by Entity





Total Income by Business Segment

Improvement seen across all other business segment, Treasury was impacted by financial market volatility



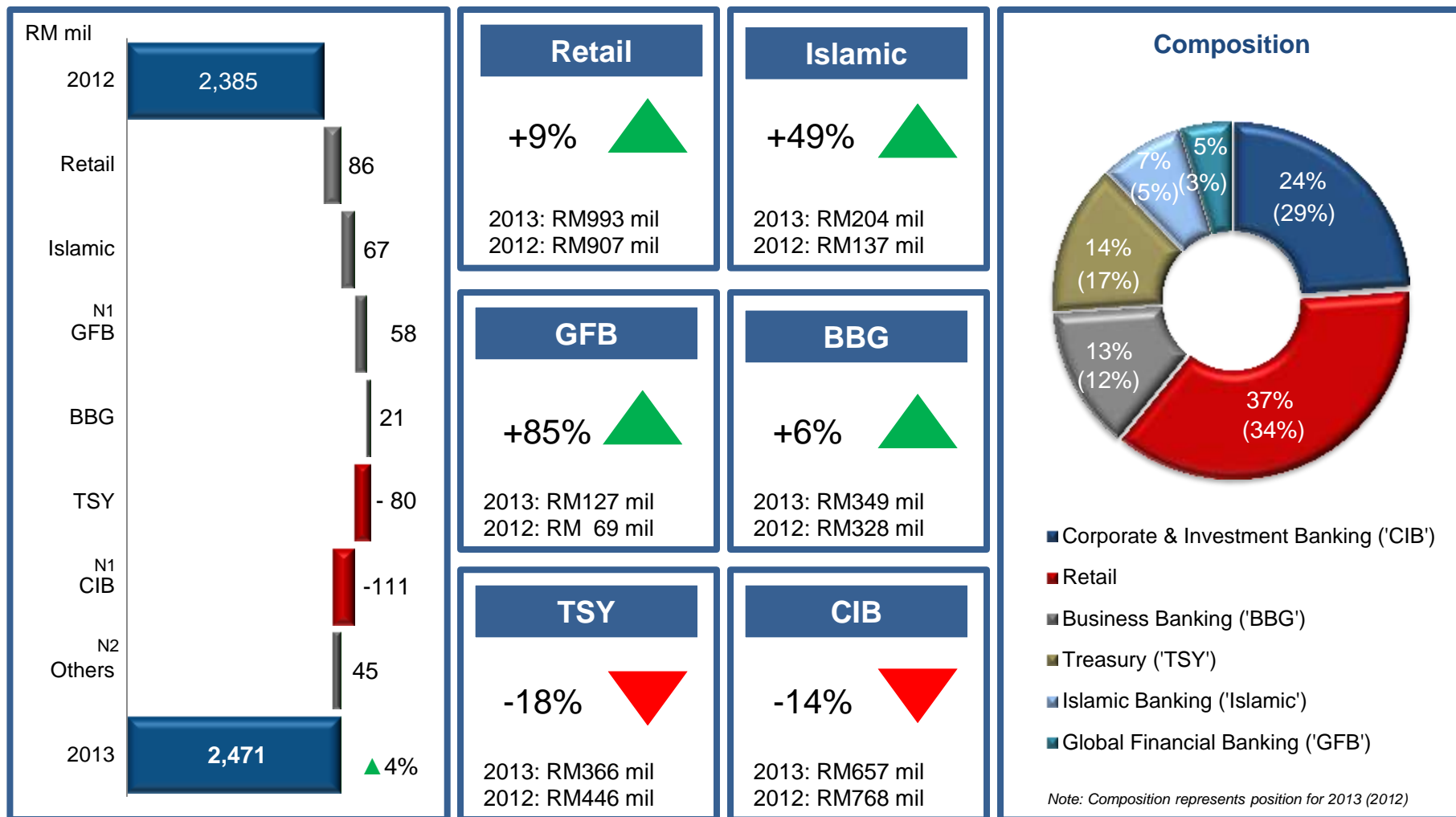
N1 Total income from overseas investment banking operations is grouped under CIB for segmental reporting purpose

N2 Others refer to funding center, other business segments and inter-segment elimination



PBT by Business Segment

CIB was impacted by higher loan loss impairment and Treasury recorded lower investment gain

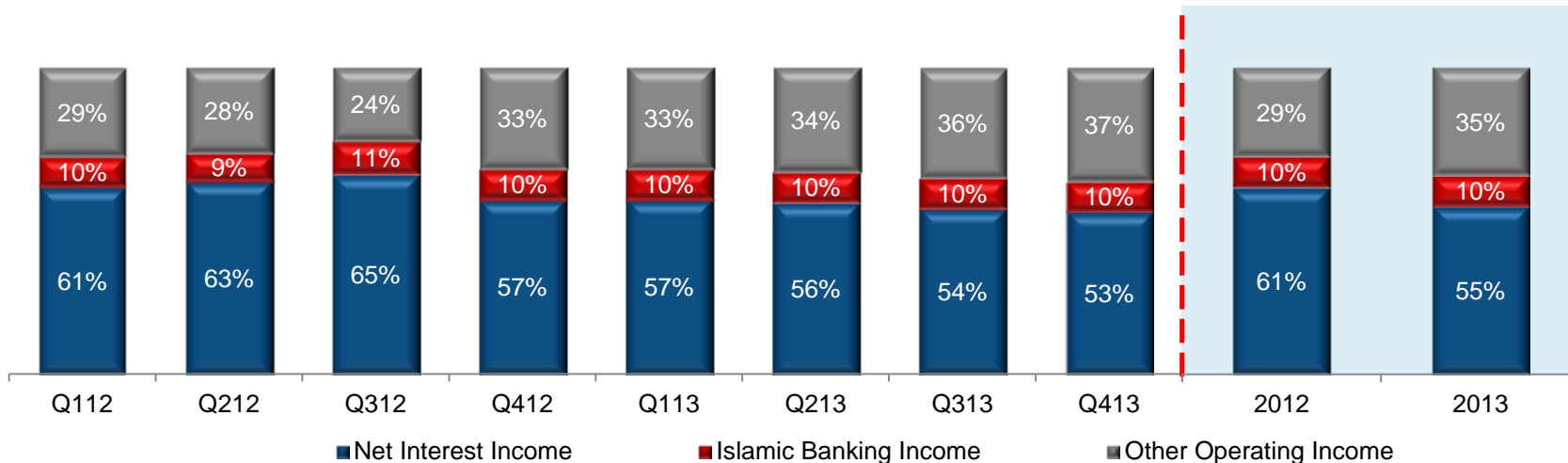


N1 PBT from overseas investment banking operations is grouped under CIB for segmental reporting purpose
 N2 Others refer to funding center, other business segments and inter-segment elimination

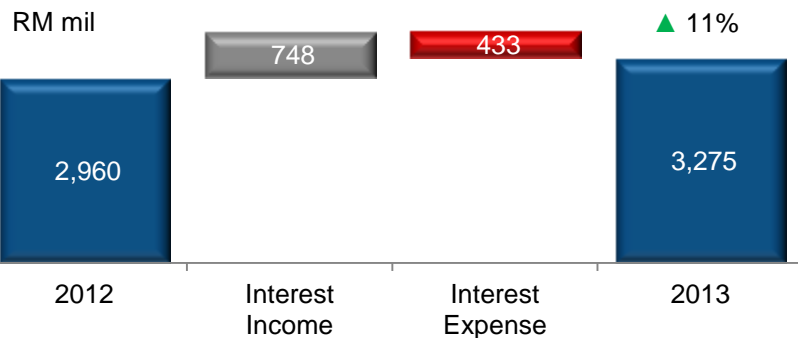


Income Mix

Higher non-interest income ratio largely contributed by the merged RHB Investment Bank

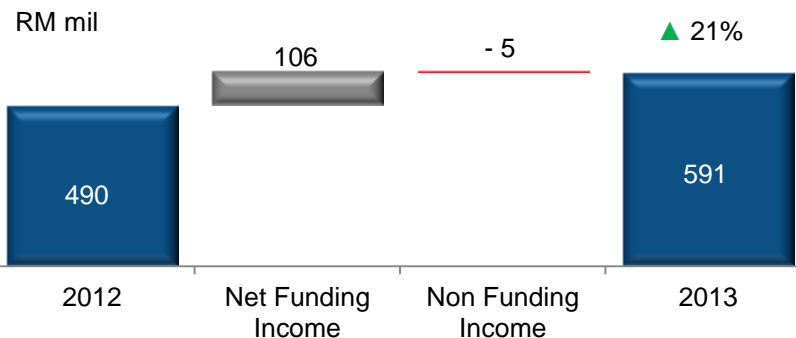


Net Interest Income



- ◆ Higher net interest income due to 8.2% conventional loans growth and effective balance sheet management
- ◆ NIM stabilised at 2.33% in Q4 (Q3: 2.34%)

Islamic Banking Income



- ◆ Higher Islamic Banking income mainly due to higher net funding income on the back of 15% financing growth y-o-y to RM18.7 bil and 21% increase in customer deposits to RM21.0 bil



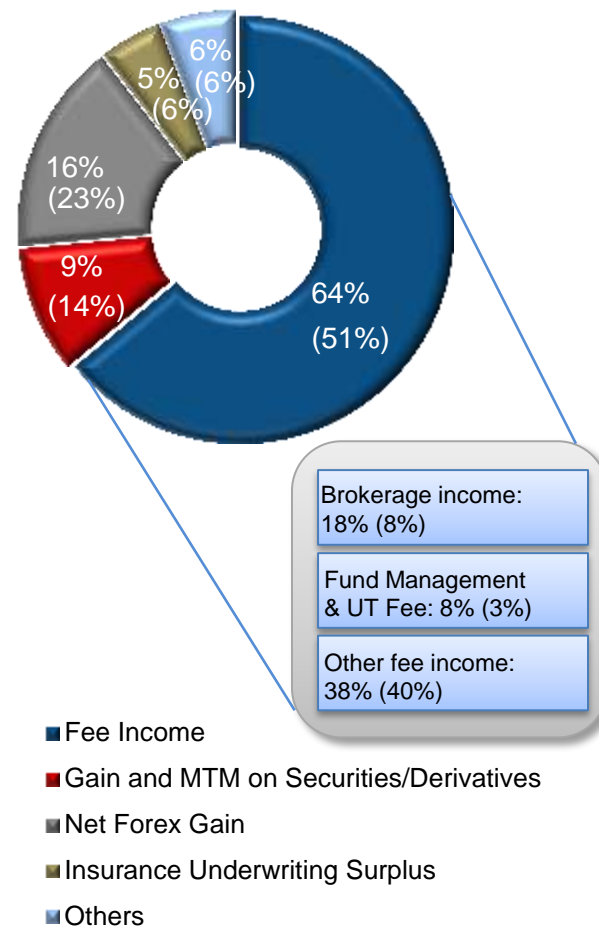
Other Operating Income

IB and wealth management related income - gaining strong traction

RM mil

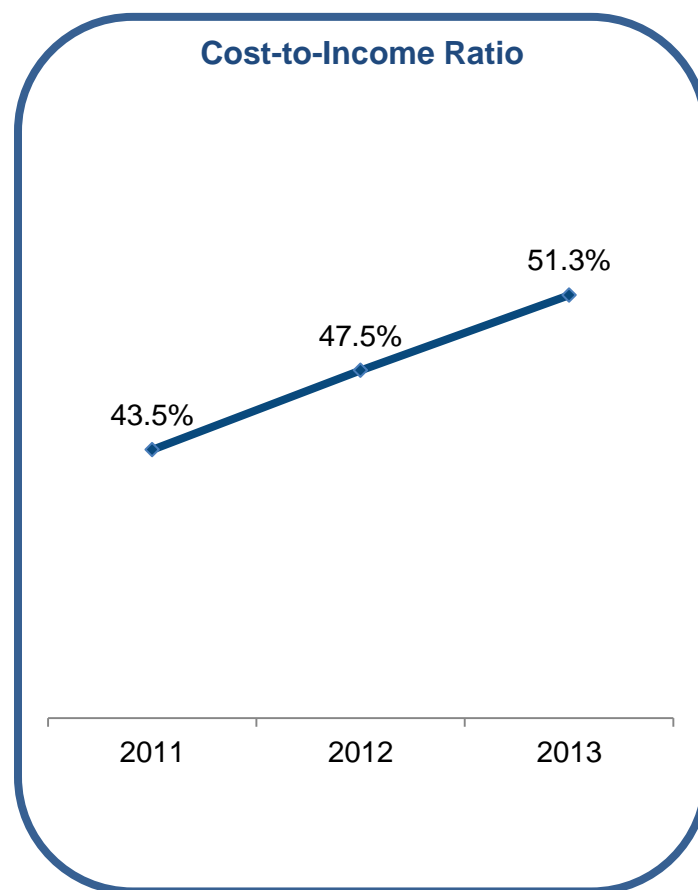
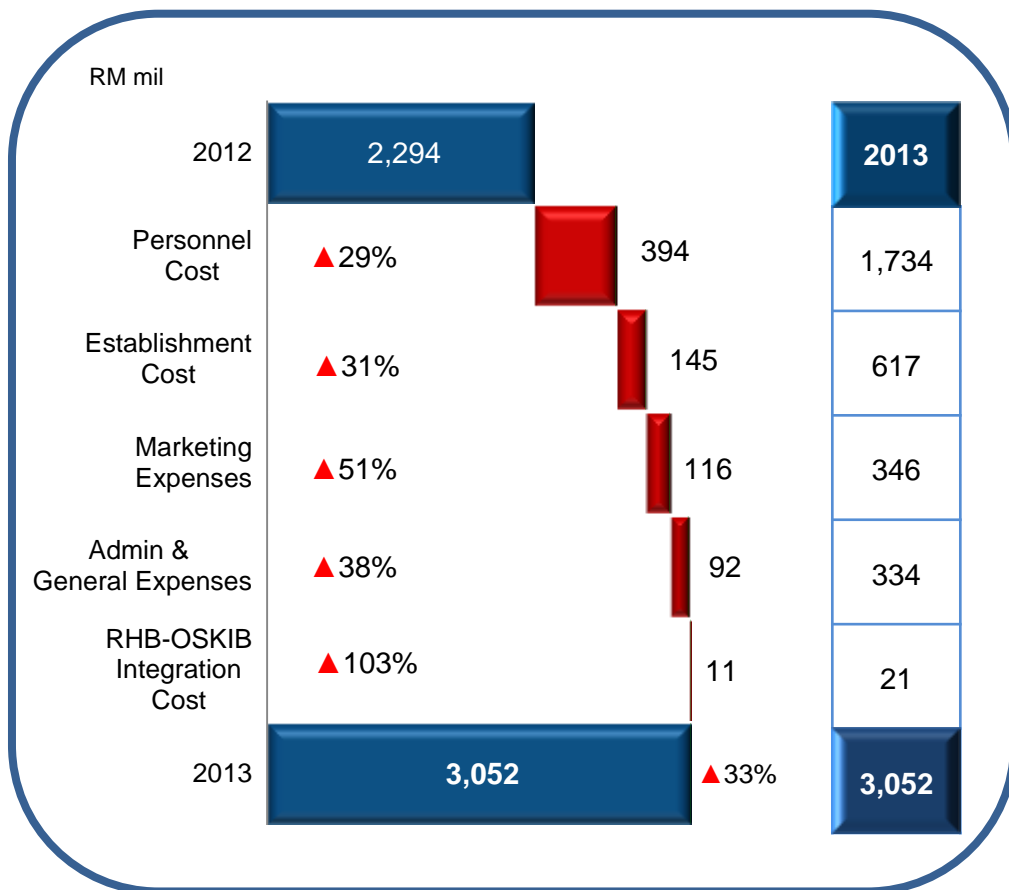
	2012		2013
Net Brokerage	1,380	260	372
Fund Management & UT Fee	233%	139	178
Service Charges, Commission, Guarantee & Commitment Fees	359%	98	534
Corporate Advisory, Underwriting & Arrangement Fees	22%	92	167
Other Fee Income	124%	40	83
Total Fee Income	96%	629	1,334
Net Forex Gain	89%	19	333
Insurance Underwriting Surplus	6%	11	99
Gain and MTM on Securities/Derivatives	12%	10	200
Others	5%	36	119
	43%		
2013	2,085	51%	2,085

Composition



Note: Composition represents position for 2013 (2012)

Other Operating Expenses



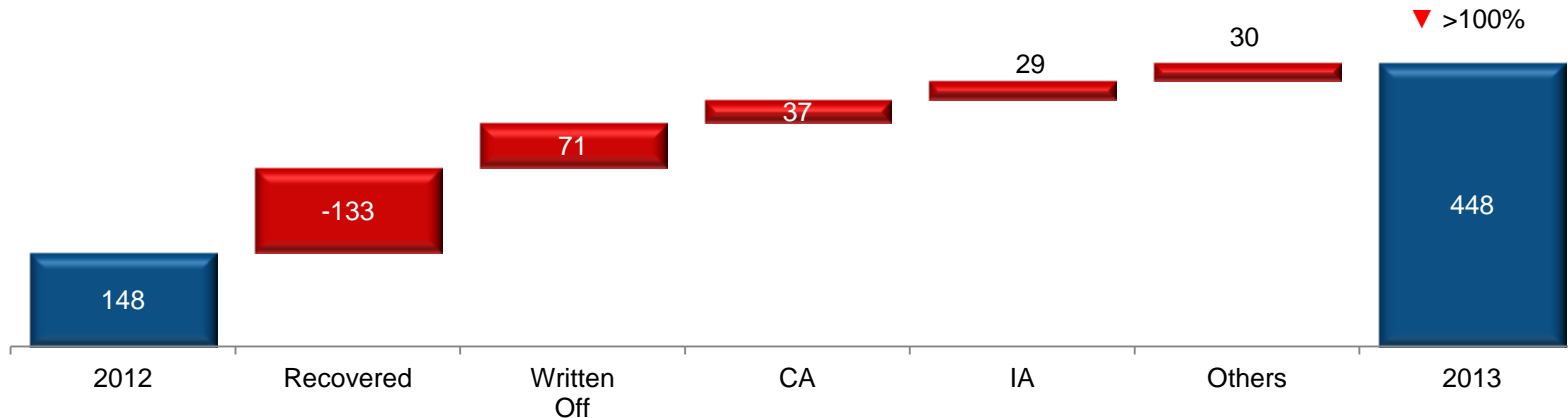
- ◆ Increase mainly due to full-period impact of enlarged investment bank cost base, increase in sales related headcount personnel cost, higher commission and incentive compensation linked to stronger business volume and merger integration cost



Allowances for Loan Impairment

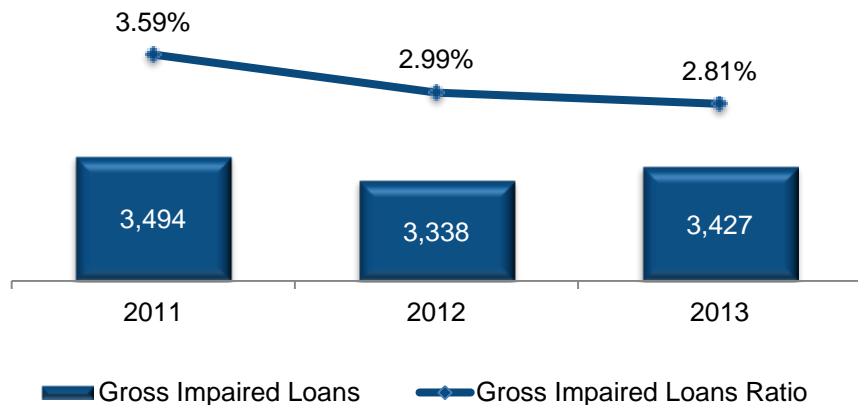
Increase/(Decrease) in Allowances for Loan Impairment

RM mil



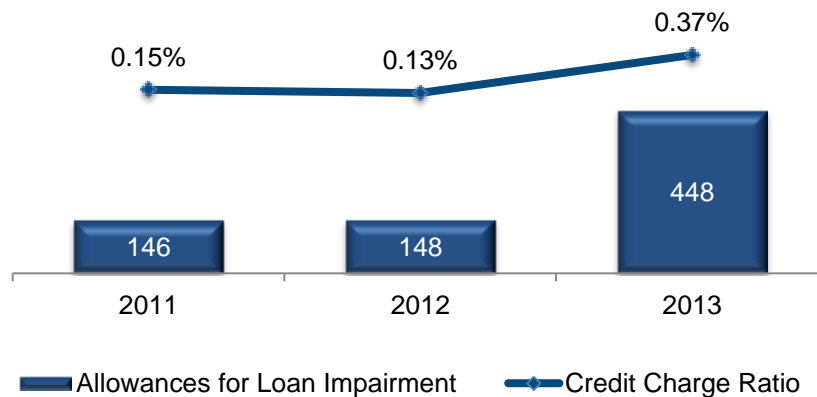
Asset Quality

RM mil



Allowances for Loan Impairment & Credit Charge Ratio

RM mil





Group Financial Position

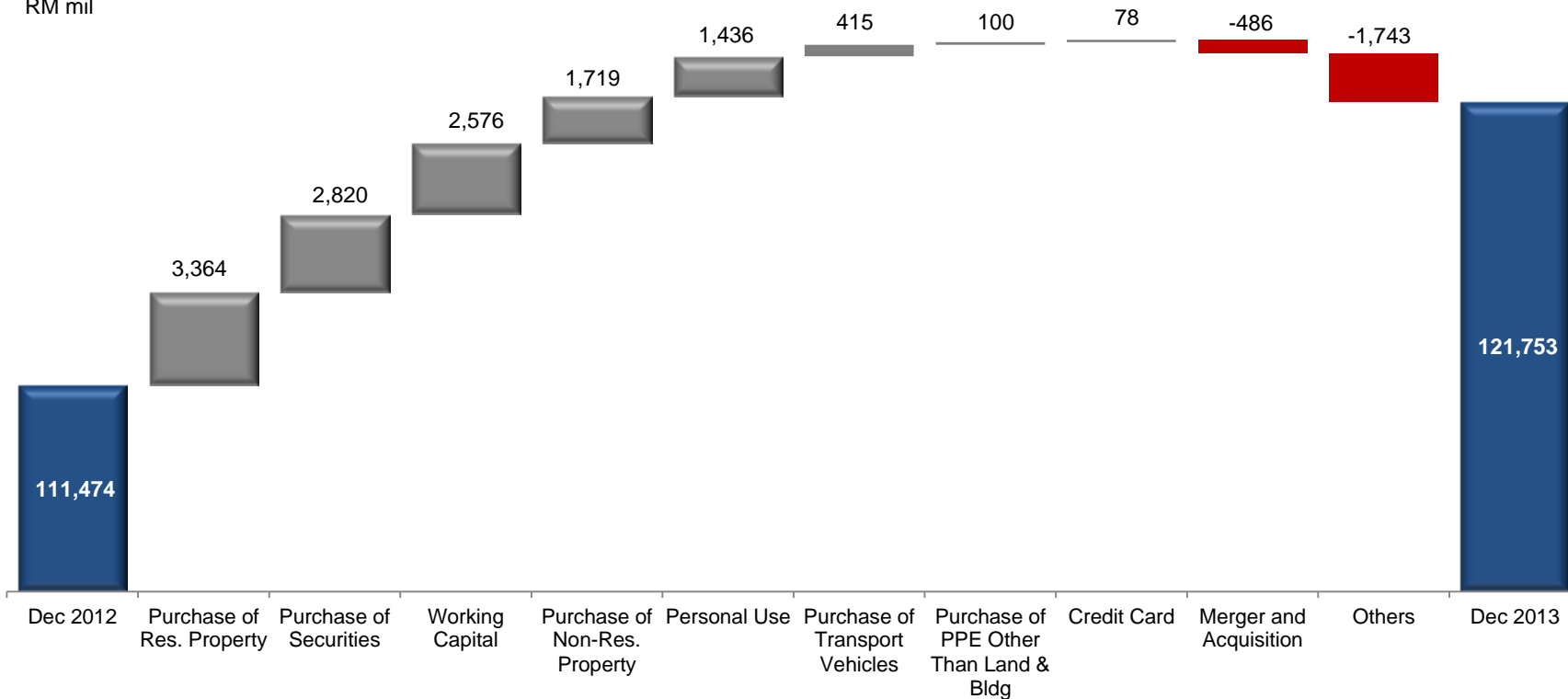
RM mil	Dec 2013	Sept 2013	Dec 2012	Q-o-Q Change %	Y-o-Y Change %
Total Assets	191,090	187,668	189,112	2	1
Total Financial Assets/Investments	43,746	39,636	36,850	10	19
- Financial Assets HFT	4,038	2,871	2,740	41	47
- Financial Investments AFS	16,930	17,619	15,155	-4	12
- Financial Investments HTM	22,778	19,146	18,955	19	20
Gross Loans	121,753	121,435	111,474	0.3	9
Customer Deposits	137,741	136,667	138,228	1	-0.4
Borrowings and Senior Debt Securities	4,547	5,582	5,152	-19	-12
Subordinated Notes	4,581	4,626	4,742	-1	-3
Hybrid Tier-1 Capital Securities	601	597	601	1	-
Shareholders' Funds	16,739	16,369	15,117	2	11
Net Assets per Share	6.57	6.47	6.06	2	8
LD Ratio	88%	89%	81%	-1	7

- ◆ Expansion in total assets driven by loans growth and investment portfolio, partially offset by lower cash and short term funds
- ◆ Gross loans:
 - Excluding one large corporate repayment, gross loans growth would have been at 11.6%
 - Retail and Easy by RHB continued to perform with combined loans growth of 14%, higher than industry retail loans growth of 11%
 - Overseas gross loans increased by 32% mainly contributed by Singapore operations (27%), Bangkok operations (71%), and Cambodia (71%)
- ◆ CASA recorded 9% growth, of which current account and savings account balances increased by 9% respectively, compared to industry growth of 13% and 6% respectively
- ◆ Liquidity and funding position remained healthy



Loans, Advances and Financing

RM mil

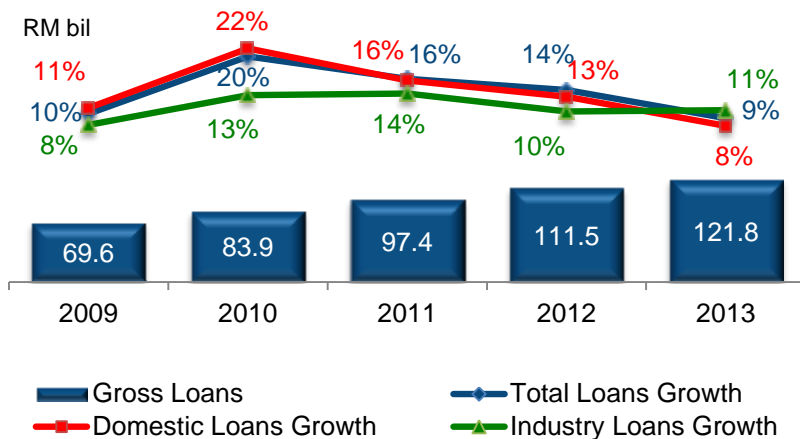


Dec 2013	25,519	13,070	29,097	7,449	7,194	11,863	3,350	2,004	3,216	18,991	121,753
Y-o-Y Growth	▲ 15%	▲ 28%	▲ 10%	▲ 30%	▲ 25%	▲ 4%	▲ 3%	▲ 4%	▼13%	▼8%	▲ 9%
Loans Growth Composition	33%	27%	25%	17%	14%	4%	1%	1%	-5%	-17%	100%

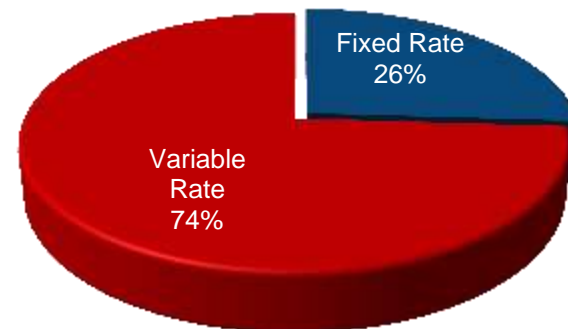


Loans Profile and Market Share

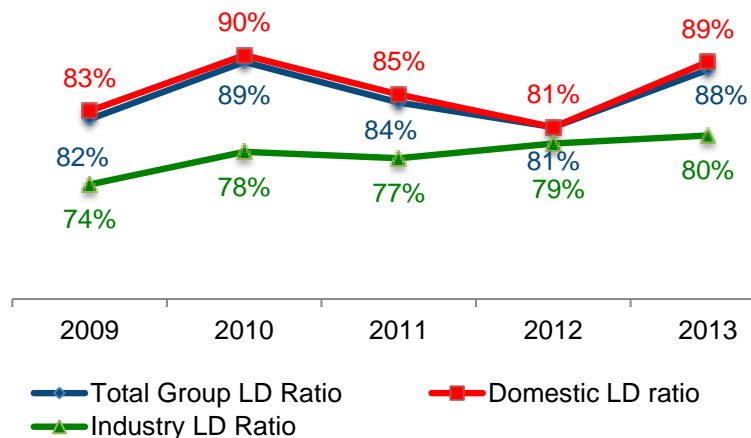
Gross Loans & Growth (%)



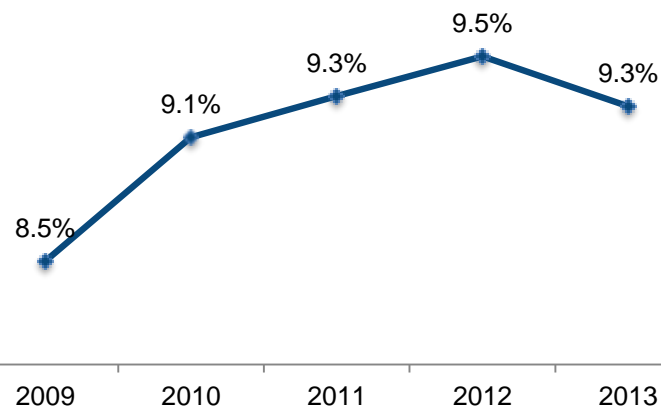
Gross Loans by Interest/Profit Rate Sensitivity



LD Ratio



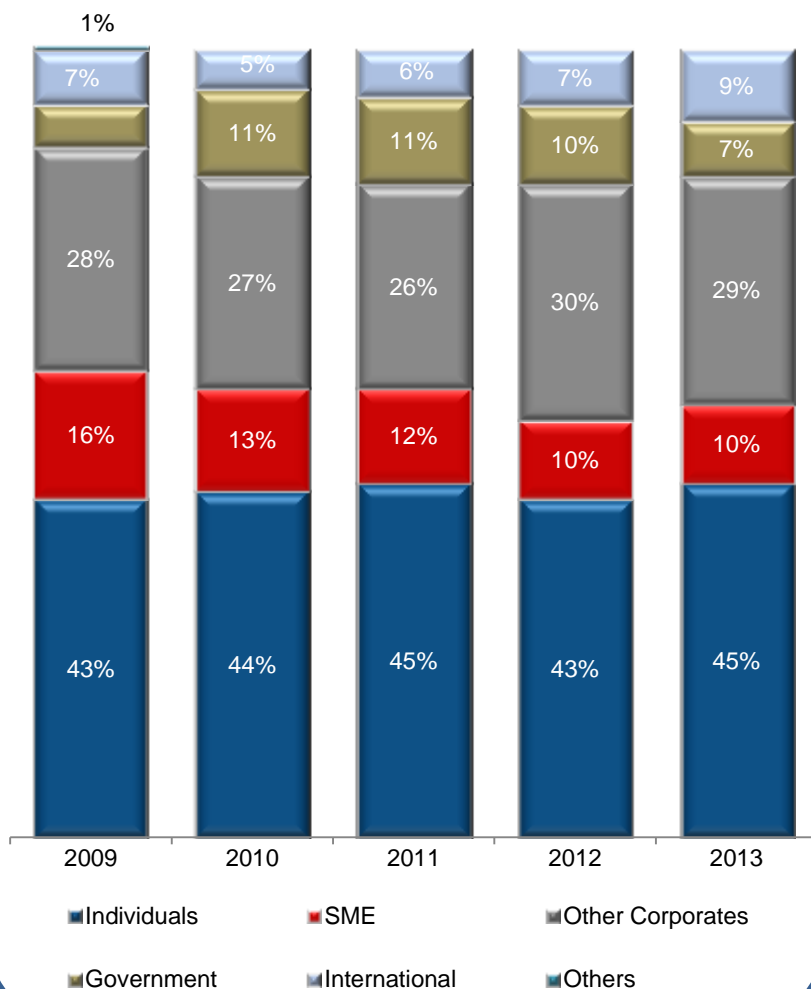
Domestic Market Share



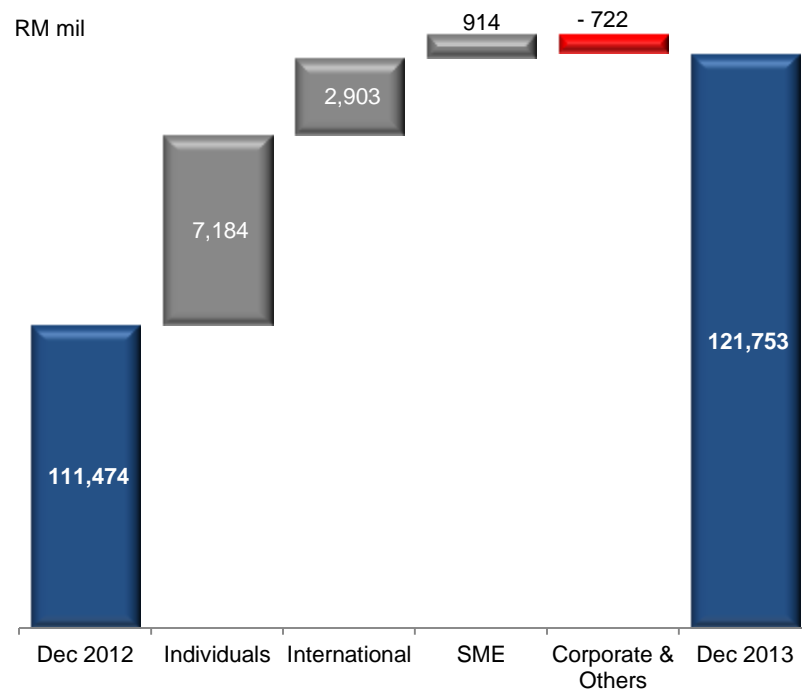


Loans By Type of Customers

Composition

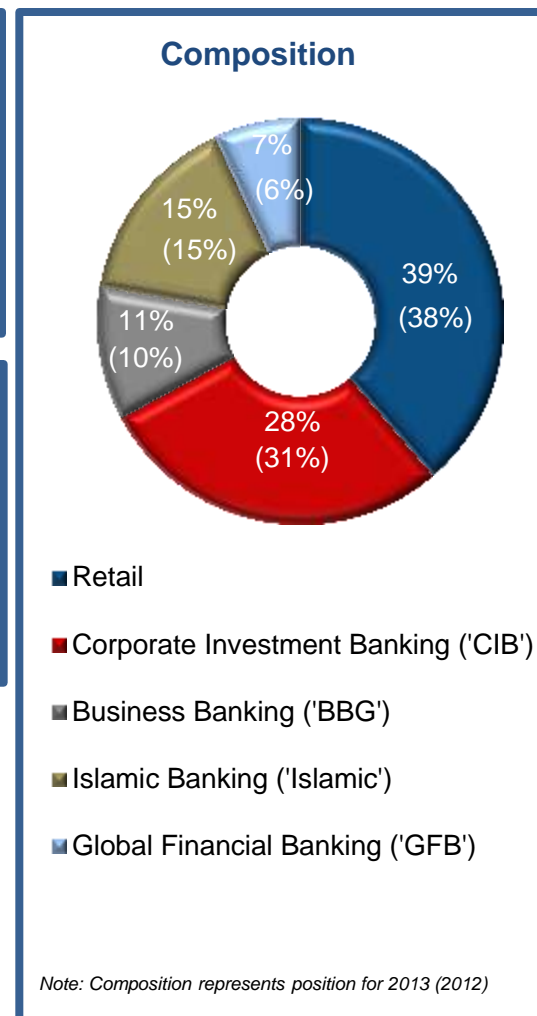
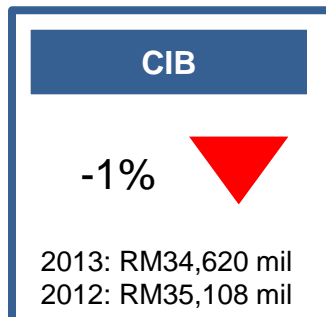
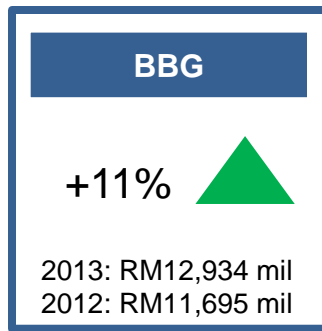
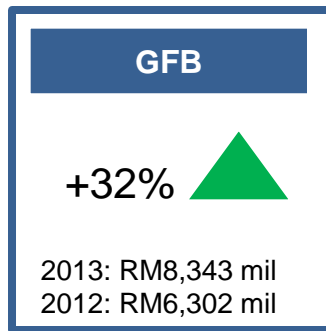
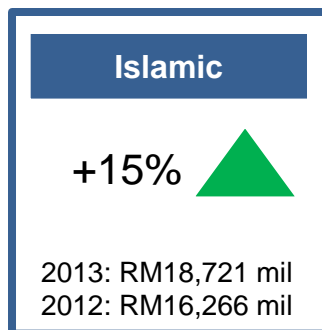
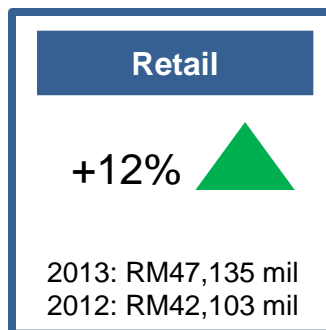
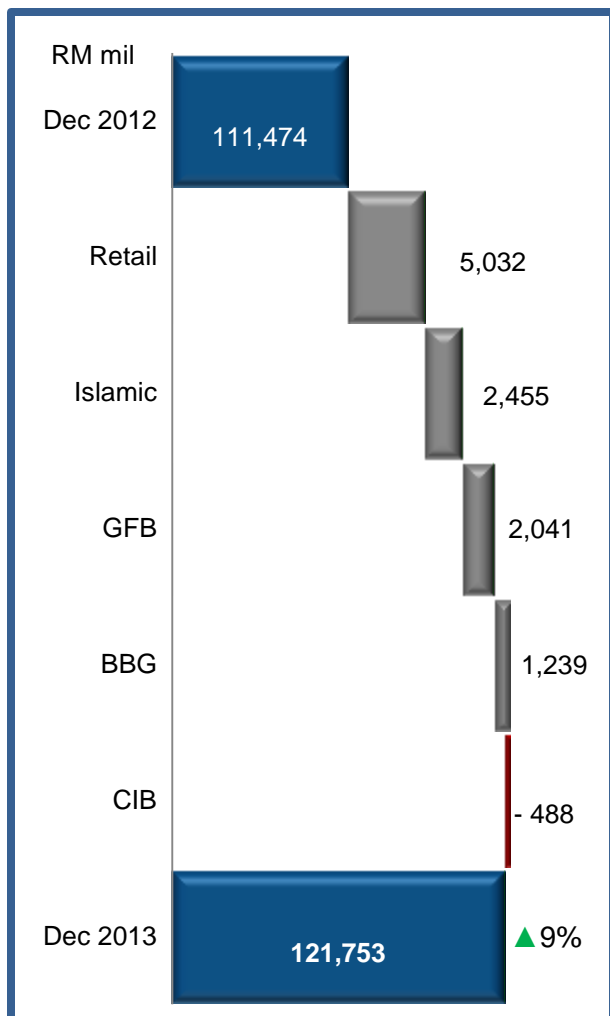


Loans by Type of Customers



Dec 2013	55,093	10,910	12,433	43,317	121,753
Y-o-Y Growth	▲ 15%	▲ 36%	▲ 8%	▼ -2%	▲ 9%
Loans Growth Composition	70%	28%	9%	-7%	100%

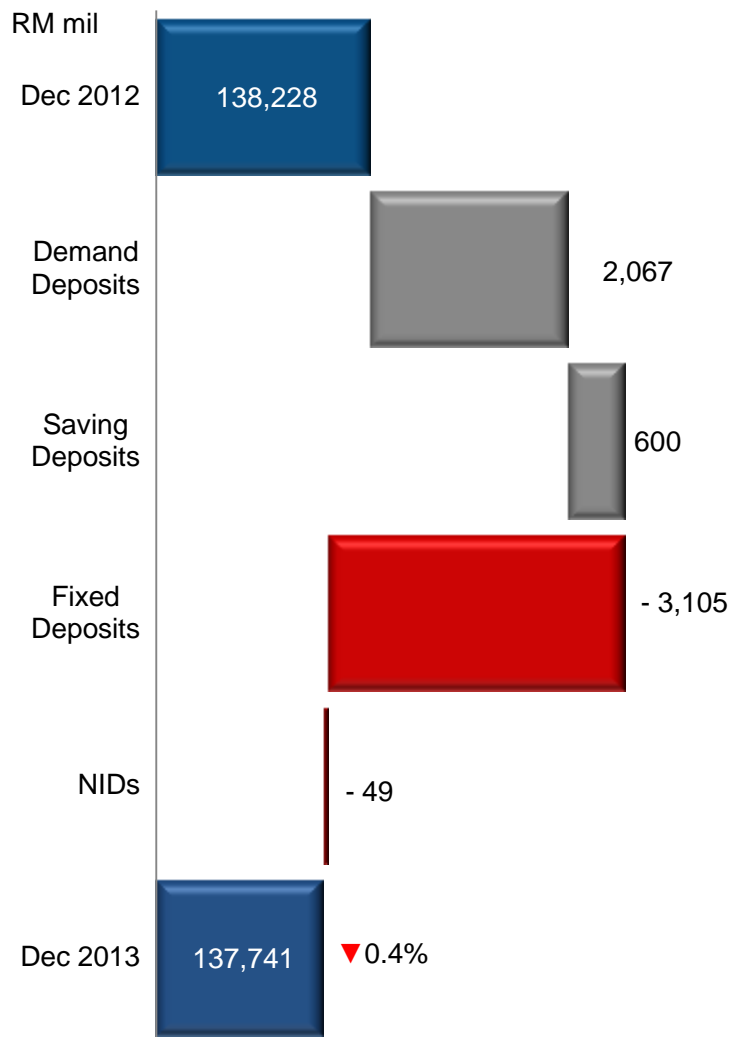
Loans, Advances and Financing by SBG





Customer Deposits

Improvement in CASA mix to 23.3% from 21.3%



FD

-3%



2013: RM105,595 mil
2012: RM108,700 mil

CASA

+9%



2013: RM32,105 mil
2012: RM29,438 mil

CA

+9%



2013: RM24,572 mil
2012: RM22,505 mil

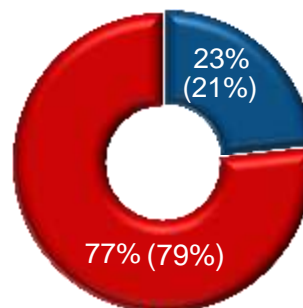
SA

+9%



2013: RM7,533 mil
2012: RM6,933 mil

Composition



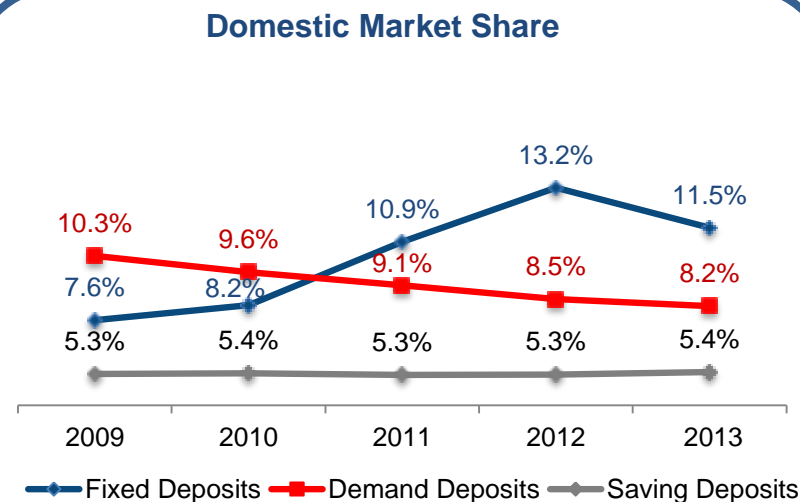
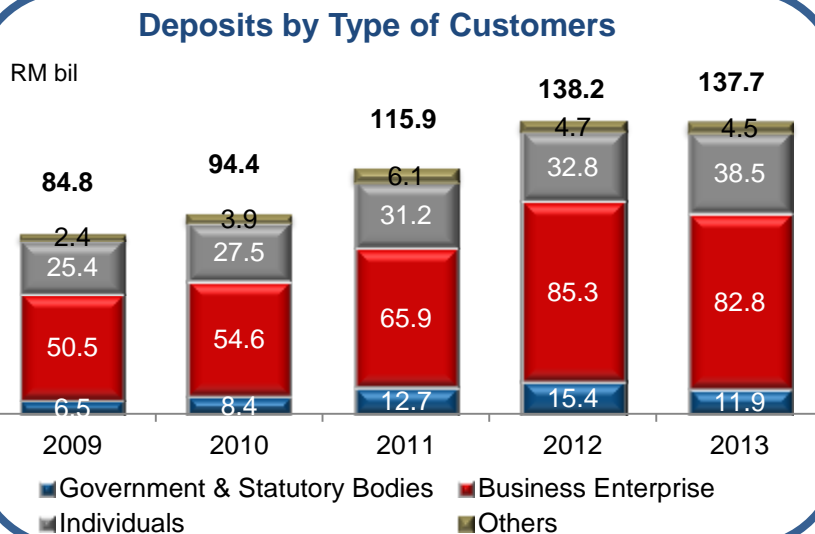
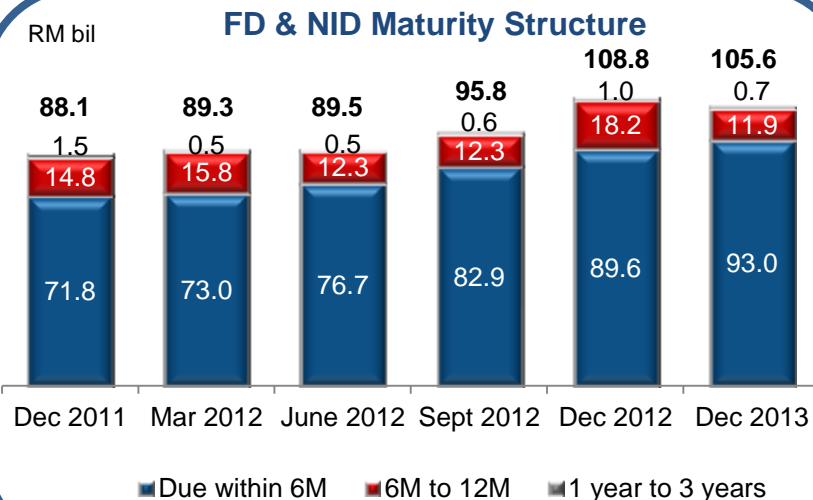
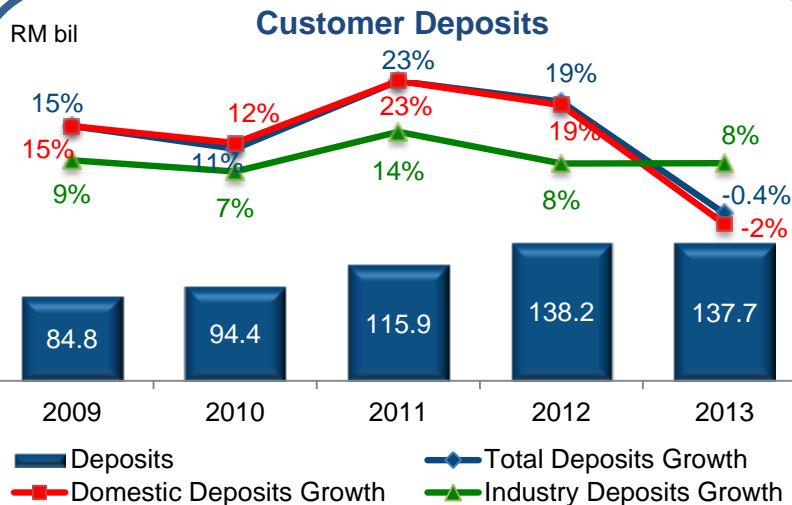
■ CASA

■ Fixed Deposits

Note: Composition represents position for 2013 (2012)

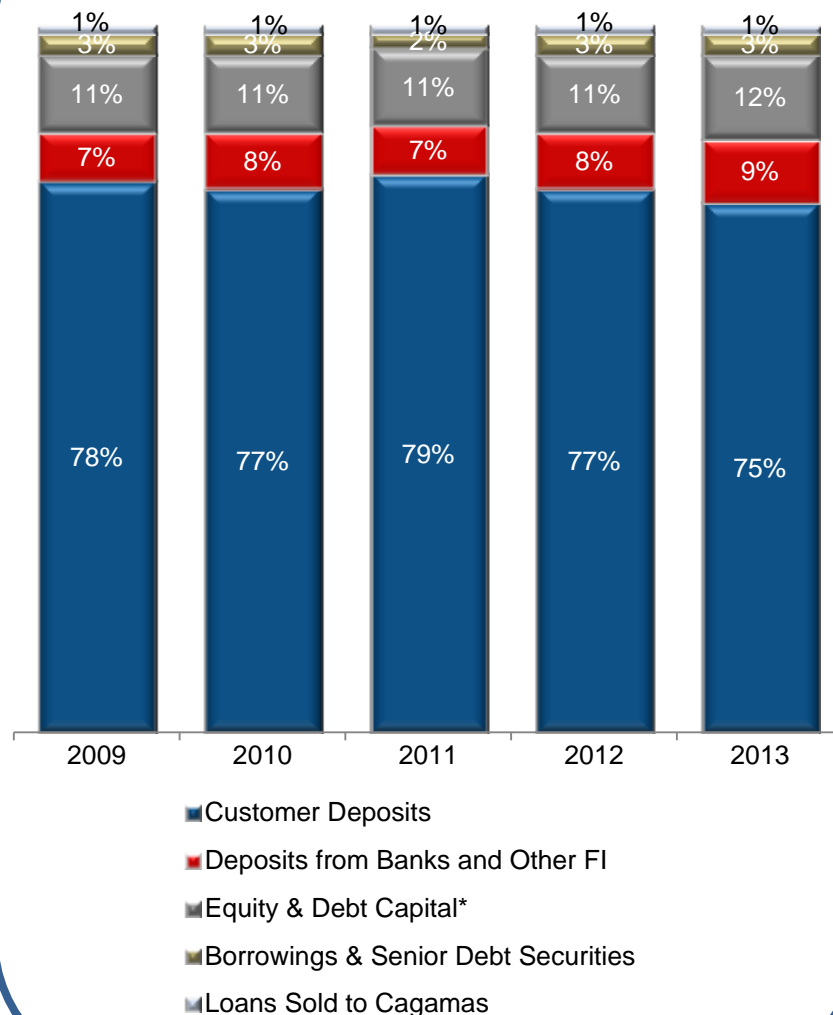


Customer Deposits Profile & Market Share



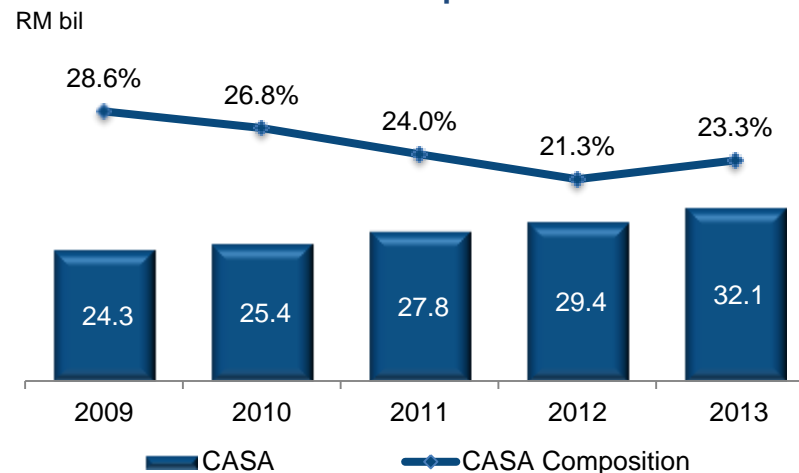
Funding & Leverage

Funding Composition

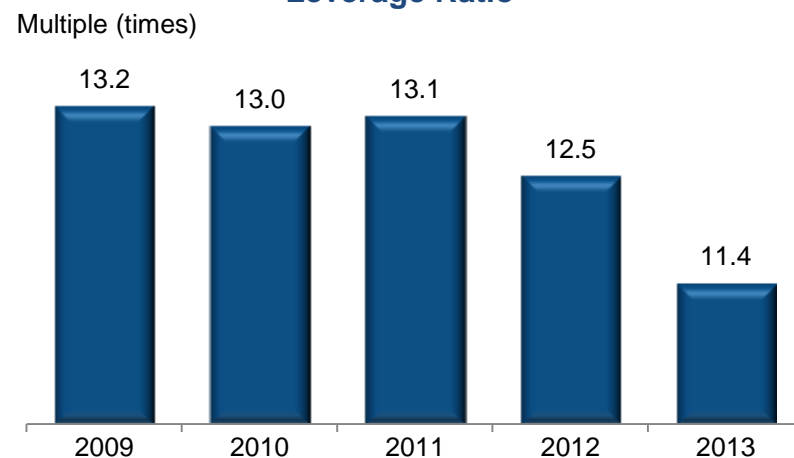


* Debt capital include subordinated obligations and hybrid tier 1 capital securities

CASA Composition



Leverage Ratio

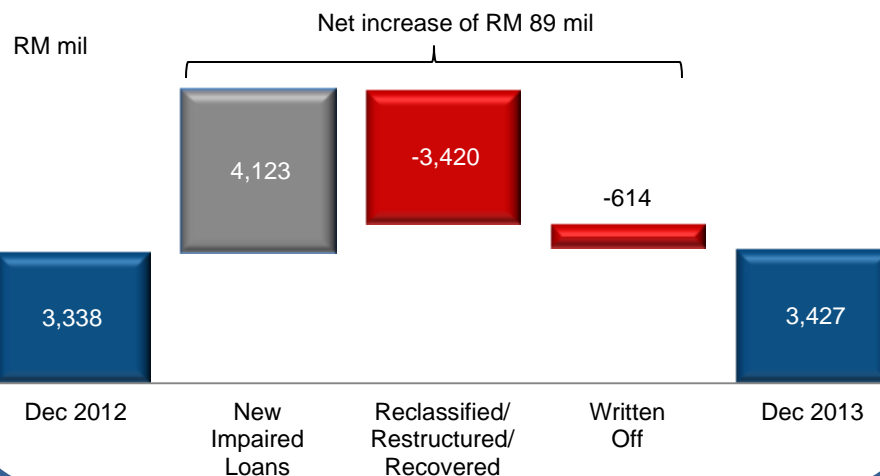


Note: Leverage ratio is defined as total assets over shareholders' funds

Gross Impaired Loans Ratio

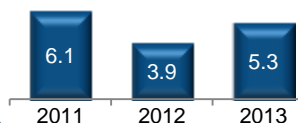


Gross Impaired Loans Movement



Gross Impaired Loans Ratio (%) by Purpose

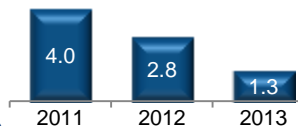
Working Capital



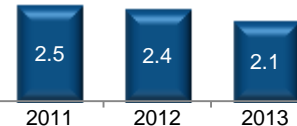
Purchase of Residential Property



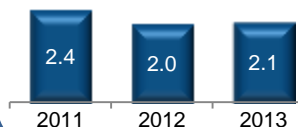
Purchase of Non-Residential Property



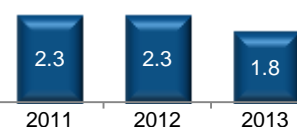
Personal Use



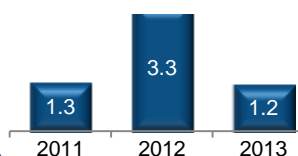
Credit Card



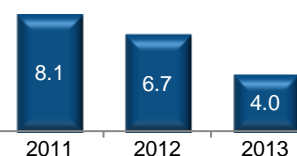
Purchase of Transport Vehicles



Purchase of Securities



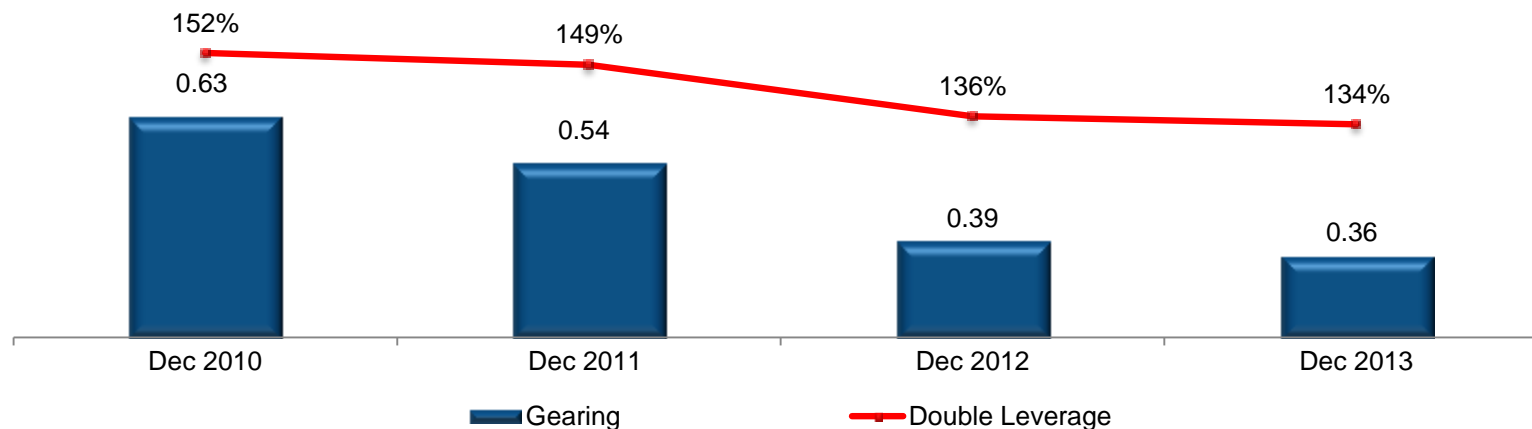
Construction



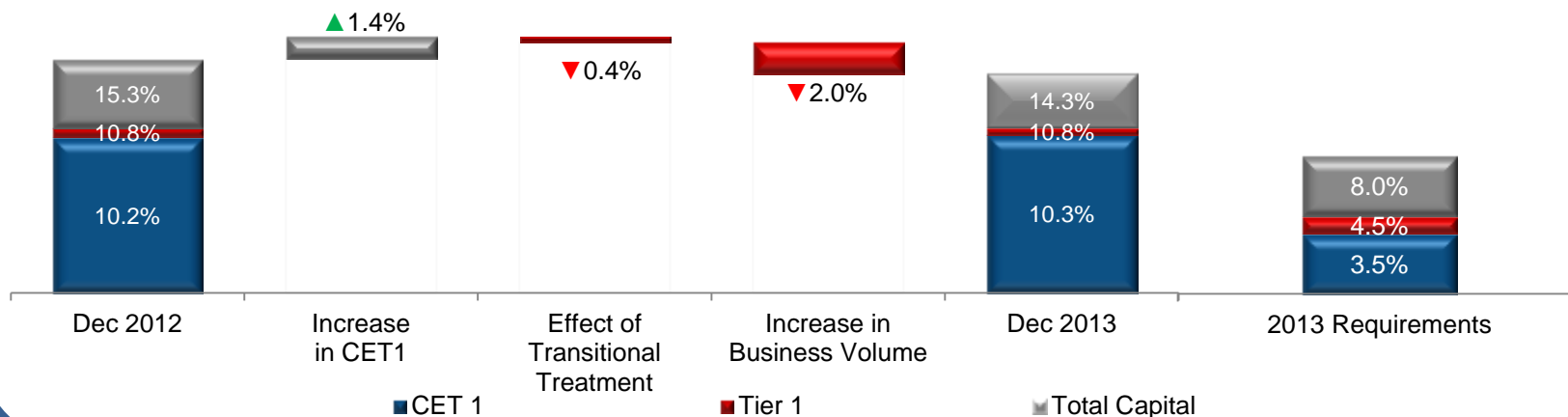
Capital Position (1/2)

Times

RHB Capital^{N1}



RHB Bank Group: Capital Development in FY2013

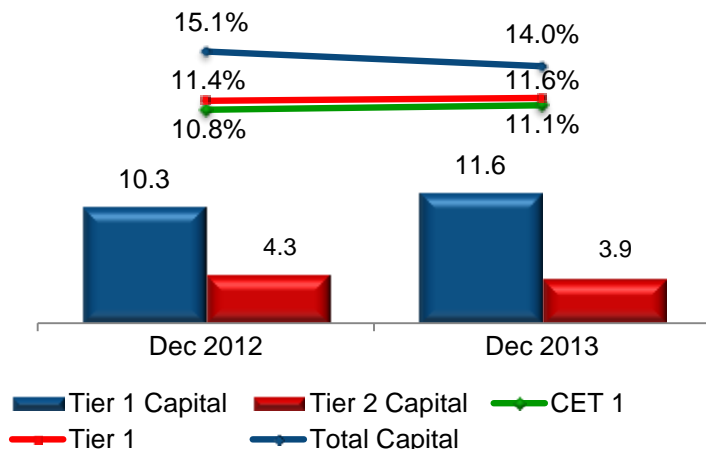


N1: Proforma Basel III CET 1 of RHB Capital Group is at 9.0%

Capital Position (2/2)

RM bil

RHB Bank



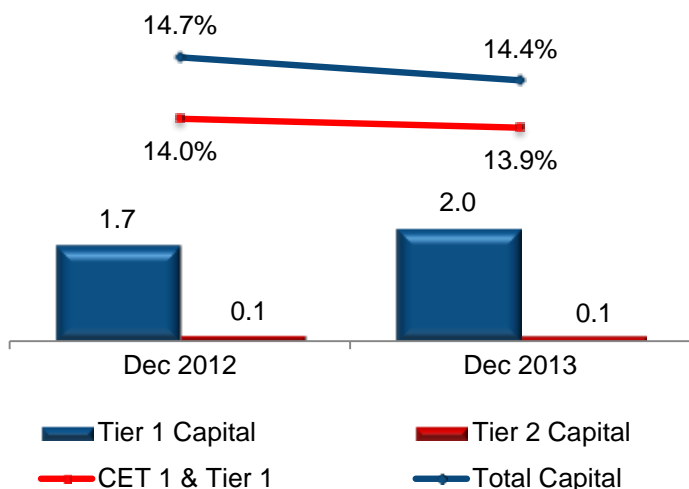
◆ Total capital ratio for RHB Bank decreased mainly due to application of transitional arrangement with the 10% phased-out of sub-debts and Hybrid Tier-1 and increase in business volume

◆ All entities are well positioned to meet the minimum Basel III requirements

- RHB Bank & RHB Investment Bank have obtained SC's approval for RM5 bil and RM1 bil MCMTN Programme respectively
- RHB Islamic Bank has obtained SC's approval for RM1 bil Sukuk Murabahah Programme
- RHB Bank has also obtained approvals for the revisions to the existing terms and conditions for the 2 existing RM3 bil MCMTN and MTN Programmes

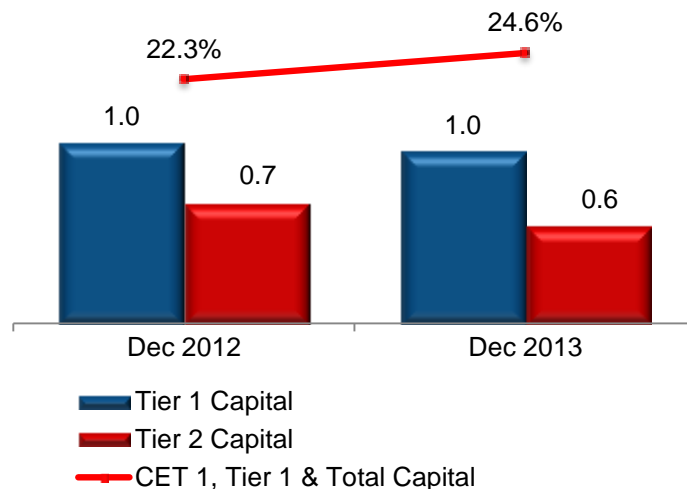
RM bil

RHB Islamic Bank



RM bil

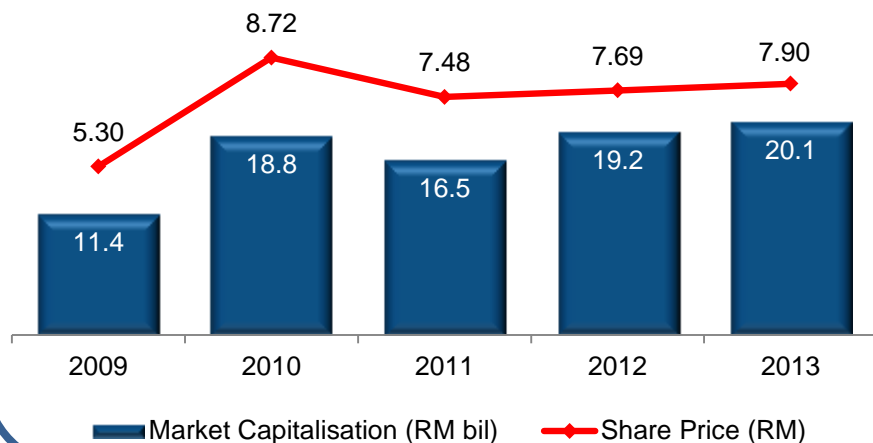
RHB Investment Bank



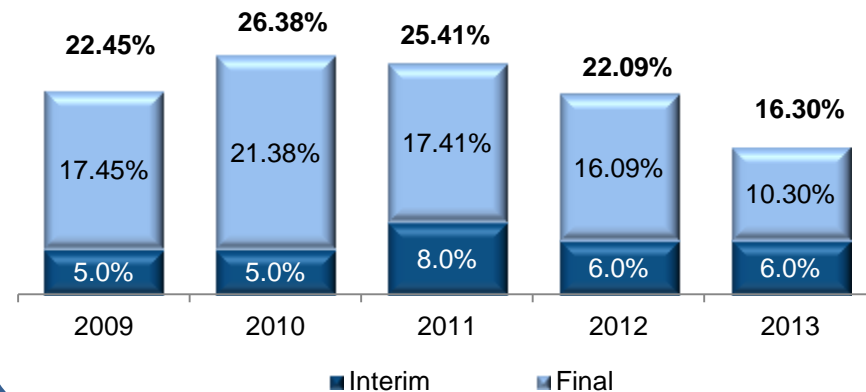


Return to Shareholders

Market Capitalisation



Dividend Per Share



Total Shareholders' Return

	RHB Total Shareholders' Return			Bursa Malaysia Finance Index Return		
	Dec 2011	Dec 2012	Dec 2013	Dec 2011	Dec 2012	Dec 2013
1 year	-12%	8%	5%	4%	18%	15%
3 years	102%	57%	-2%	124%	57%	39%
5 years	148%	51%	132%	82%	66%	203%
7 years	269%	313%	176%	133%	170%	143%

Dividend Payout Ratio & DRP Rate

	2009	2010	2011	2012	2013
Dividend Payout Ratio	30%	30%	30%	30%	23%
Average DRP Conversion Rate		84%	63%	68%	72%

Key Business Initiatives Update

Easy by RHB



Pre-provisioning Profit

+64%



2013: RM274 mil
2012: RM167 mil

PBT

+103%



2013: RM149 mil
2012: RM 73 mil

Gross Loans

+32%



2013: RM6,549 mil
2012: RM4,965 mil

No. of Outlets

+9%



2013: 268
2012: 245

Bank@ Work

Companies in Pipeline

+41%



2013: 13,774
2012: 9,797

Secured Companies

+215%



2013: 1,817
2012: 577

Workforce Base

+152%



2013: 113,277
2012: 44,968

No. of CASA A/c Acquired

+196%



2013: 82,368
2012: 27,871

RHB GROUP DELIVERS MORE TO ASEAN+



AGENDA

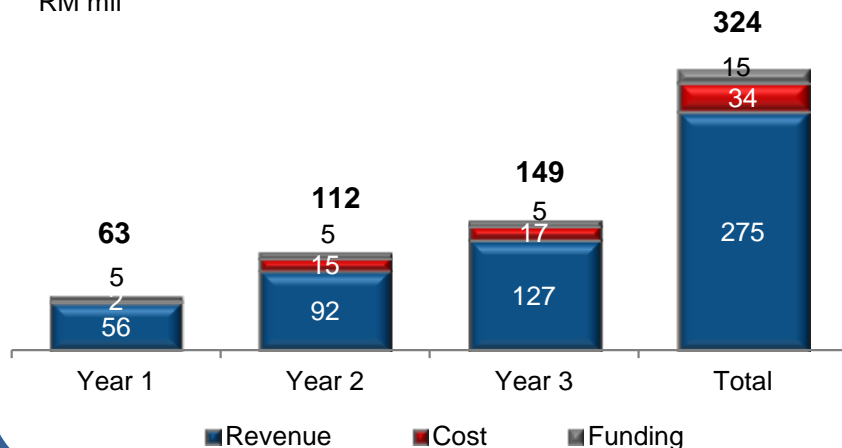
- ◆ Executive Summary
- ◆ FY2013 Financial Results
- ◆ Integration Update
- ◆ Going Forward



100
YEARS
1913-2013

Recap: Estimated Synergies Over 3 Years

RM mil



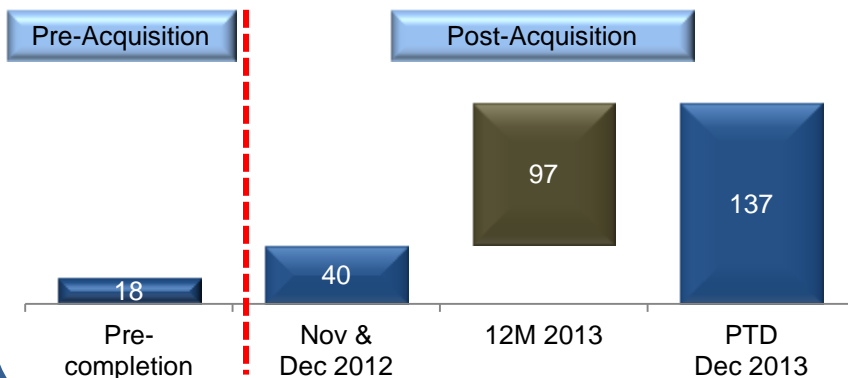
◆ Single Platform Day 1 on 25 November 2013

◆ Synergies:

- RM137 mil realised post-completion, ahead of Year 1 target
 - Derived mainly from Investment Banking, Asset Management and IE Business
 - Funding and cost synergies amounted RM5 mil

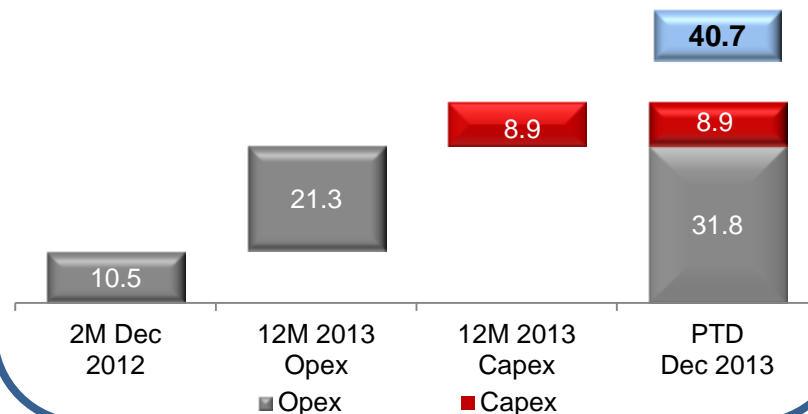
Synergies

RM mil



Integration Cost

RM mil



RHB GROUP DELIVERS MORE TO ASEAN+



AGENDA

- ◆ Executive Summary
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- ◆ Integration Update
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100
YEARS
1913-2013

1913-2013
RHB

2014 Target

Top Level Indicators	Target 2014	Actual 2013
ROE	>12.0%	11.5%
Gross Impaired Loans Ratio	<2.5%	2.8%
Loans Growth	12%	9.2%
CASA Growth	>15%	9.1%
Cost to Income Ratio	<50%	51.3%
International Contribution	>12%	11%

Outlook 2014

- 1** Global macroeconomic growth indicators continue to point to better prospect for advanced economies
- 2** The Malaysia economy is improving and poised to strengthen to 5.4% for 2014
 - ◆ Exports are set to strengthen on account of better growth prospects in the advanced countries which are important end-destination export markets for Malaysia
 - ◆ This will more than compensate for the anticipated moderation in domestic demand growth, caused by policy tightening to rein household debt, rationalize subsidies and cool down property speculations
- 3** Banking industry challenges
 - ◆ Consumer loans growth likely to slow given the tightening measures, but will likely be mitigated by the pick up in lending to the business segment and the increase in trade financing on account of the sustained recovery in exports
 - ◆ The financial and treasury markets may remained volatile as QE tapering continues
 - ◆ Potential OPR hike towards the later part of this year



Going Forward (2/2)

Summary

- 1** For 2013, the Group successfully achieved a 3.6% increase in pre-tax profit despite a challenging first 9M of the year. This is a testament to our agility and ability to rise against challenges, steadfastness in executing against strategy to continue delivering value to all our stakeholders
- 2** Leveraging on a wider regional network and competitive domestic franchise, the Group will continue executing our strategies towards our goals of increasing non-Malaysian revenue contribution and improve domestic market share in chosen segments
- 3** We are embarking on the next phase of our transformation journey, “Transformation 2.0 2014-2016” in driving towards our vision by 2020

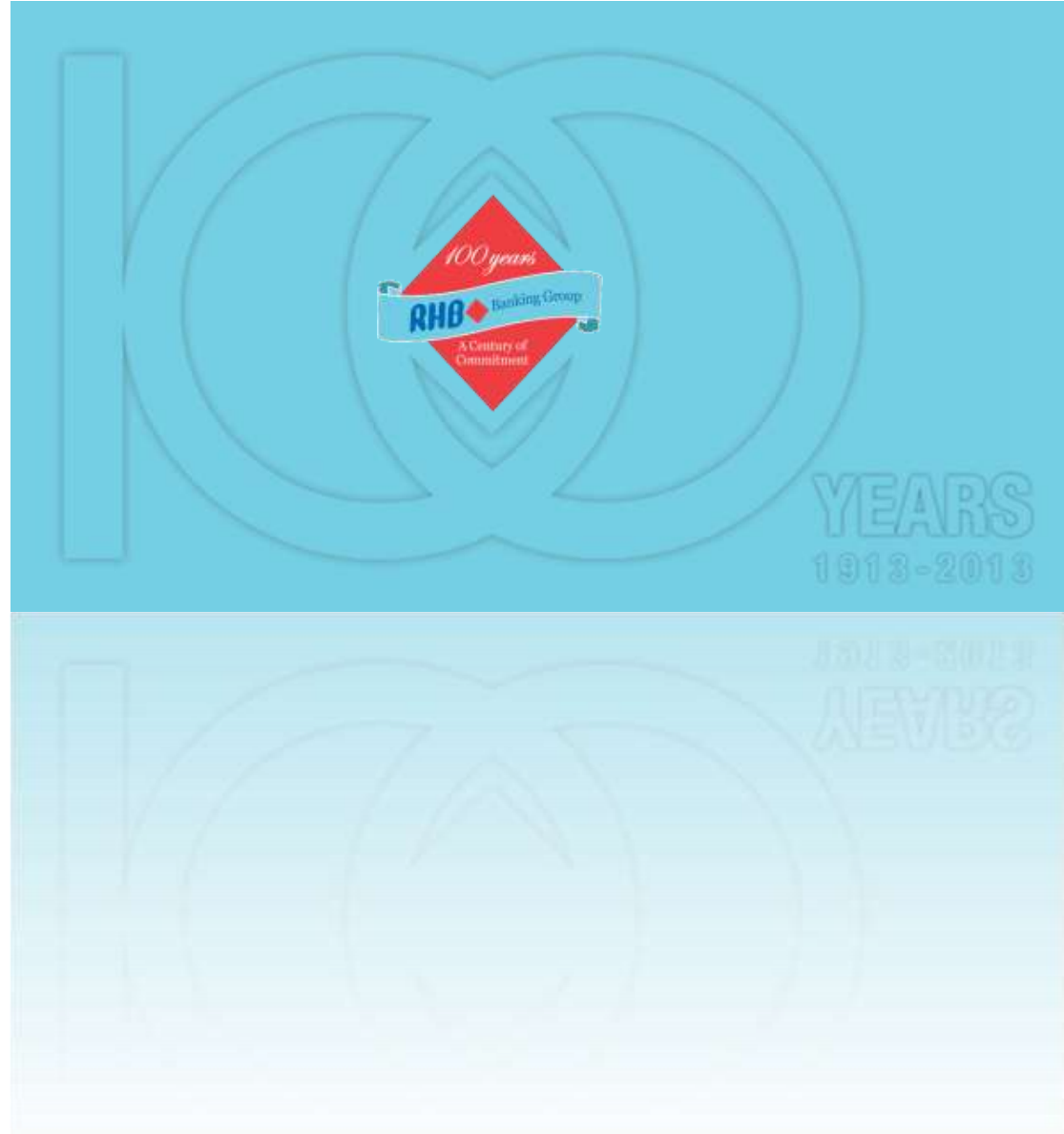
Thank You

www.rhbgroup.com

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RHB GROUP DELIVERS MORE TO ASEAN+

Appendix

- ◆ **Key Appointments in 2013**
- ◆ **Key Business Highlights**
- ◆ **Major Awards 2013**

Key Appointments in 2013



Dato' Khairussaleh Bin Ramli

- ♦ Managing Director, RHB Bank Berhad
- ♦ Deputy Group Managing Director, RHB Banking Group

- ♦ Former President Director/CEO of BII
- ♦ Former CFO of Maybank Malaysia



Ibrahim Bin Hassan

Managing Director, RHB Islamic Bank Berhad

- ♦ Former CEO of Maybank Syariah Indonesia, Maybank Islamic Bhd and Maybank Discount



Jamaluddin Bakri

Group Chief Human Resource Officer

- ♦ Former Group Head of HR, IHH Healthcare Berhad / Parkway Pantai Limited
- ♦ Former Regional HR Director, Microsoft Services, Asia Pacific & Japan / HR Director, Microsoft APAC RHQ, Asia Pacific Operations Center / HR Director, Microsoft, South East Asia, South Asia Region



Rohan Krishnalingam

Group Chief Operations Officer

- ♦ Former Senior Partner of Accenture Management Consulting



Christopher Loh Meng Heng

Group Chief Strategy and Transformation Officer

- ♦ Former Partner with Accenture Management Consulting
- ♦ Former Managing Director for Accenture Risk Management in Southeast Asia



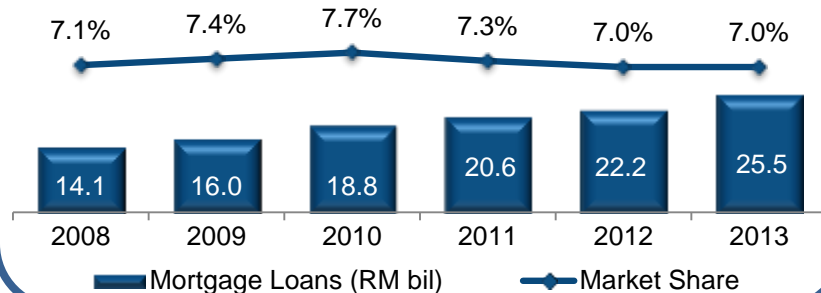
RHB GROUP DELIVERS MORE TO ASEAN+

Appendix

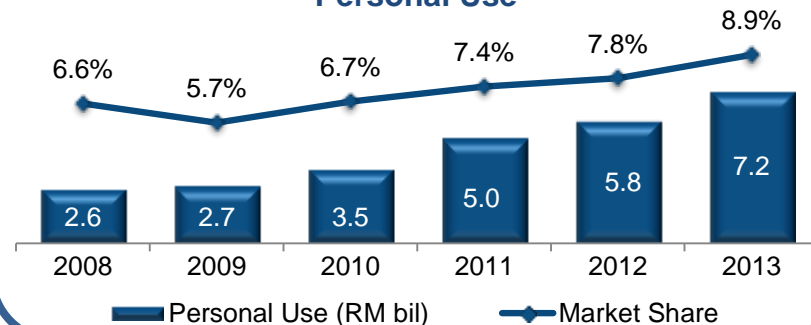
- ◆ Key Appointments in 2013
- ◆ Key Business Highlights
- ◆ Major Awards 2013

Retail Business Performance

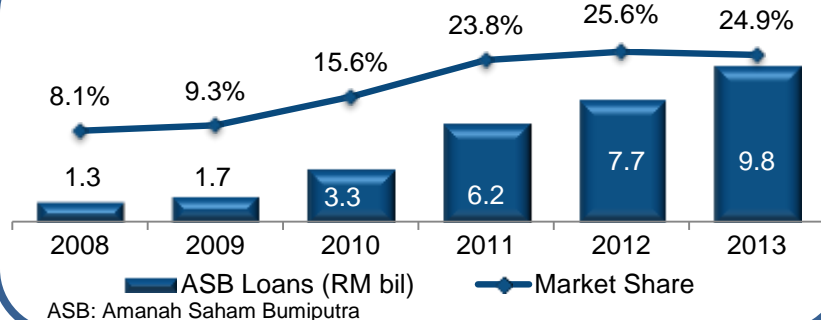
Mortgage



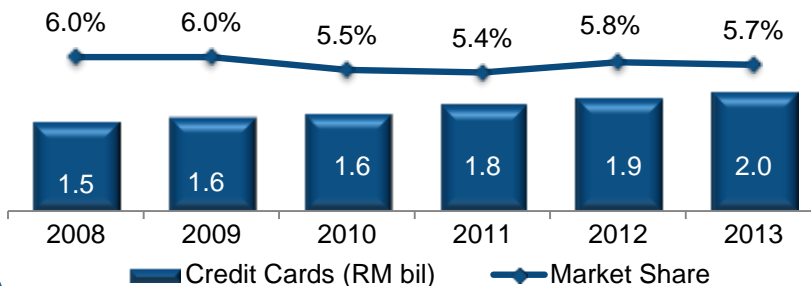
Personal Use



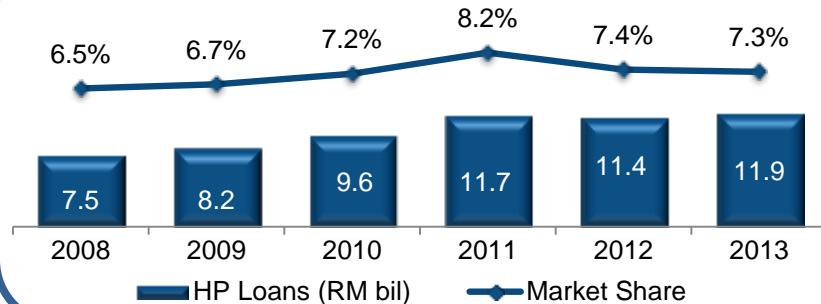
ASB



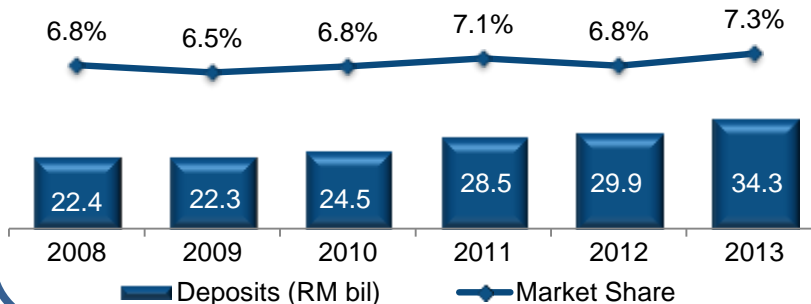
Credit Card



Auto Finance



Retail Deposits





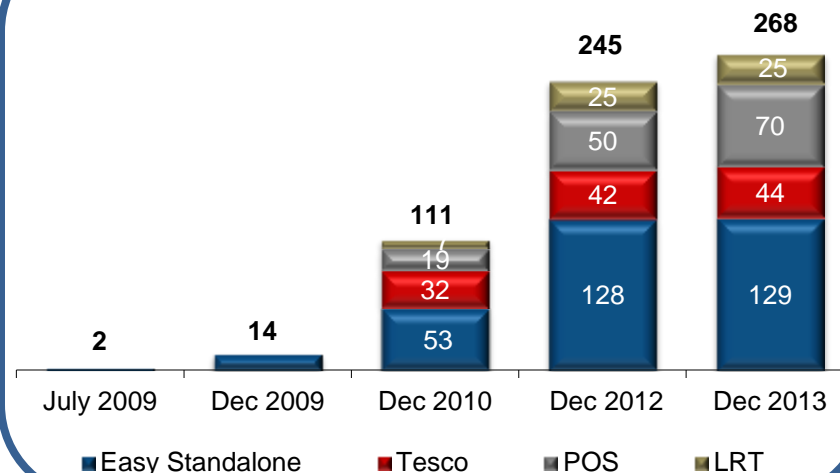
TESCO
For you & your family

POS
MALAYSIA

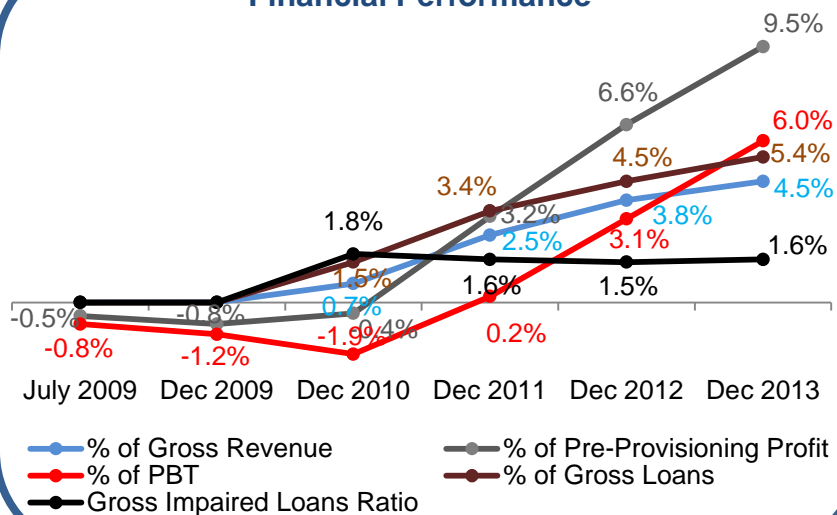


- ◆ PBT doubled to RM149 mil, contributing 6.0% to Group's profitability
- ◆ Loans recorded 32% growth, of which 71% was contributed by ASB financing

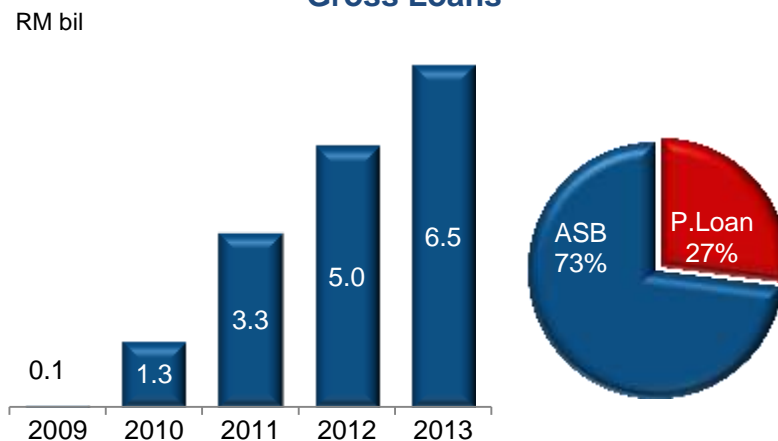
Number of Outlets



Financial Performance



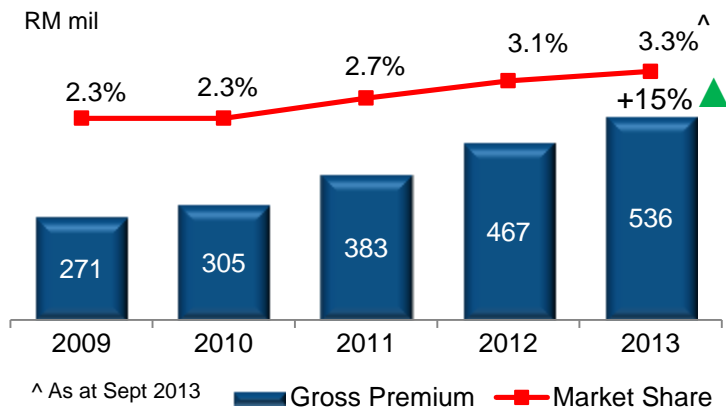
Gross Loans



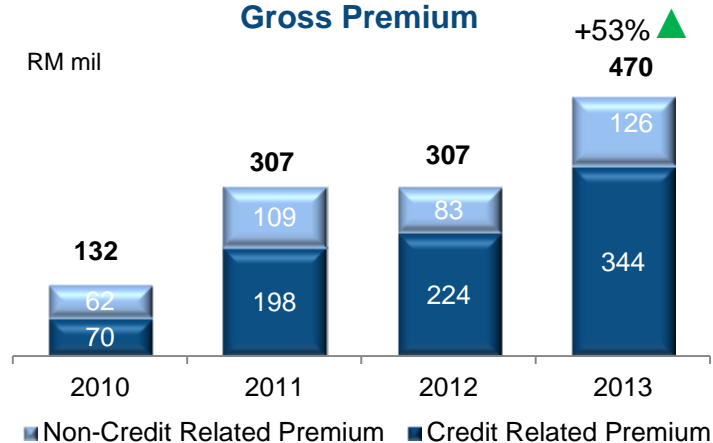


RHB Insurance Business Performance

General Insurance - Gross Premium



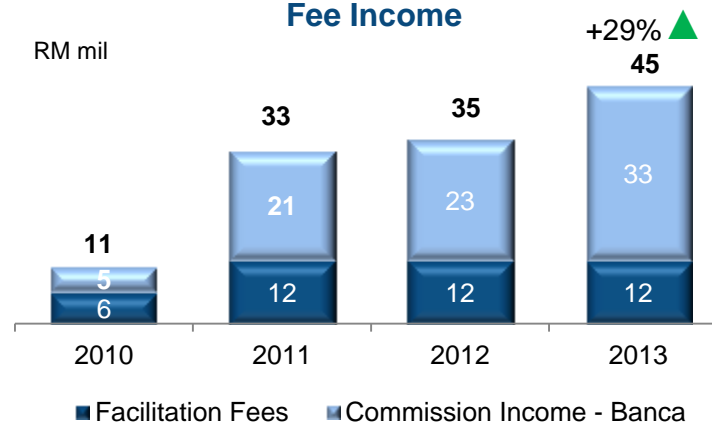
Bancassurance - Gross Premium



General Insurance - Financial Performance



Bancassurance - Fee Income



	FY 2013		FY 2012**	
	Market Share	Ranking	Market Share	Ranking
Debt Capital Market *	16.3%	4	14.9%	4
Mergers & Acquisitions - by value	11.8%	3	7.1%	11
- by deal count	NA	1	NA	1
Equities Capital Market ^	7.9%	3	2.6%	11

** Combined RHBIB and OSKIB market data effective 9 Nov 2012

* Primary Bond Offerings
^ IPOs, Rights Issues & Additional Offerings

Source : Bloomberg, Bursa Malaysia & RHB

Major Mandates FY 2013

DCM & Syndicated Loans



Malaysia Building Society Berhad
RM3.0 bn
Structured Covered Sukuk
Murabahah Programme
Sole Principal Adviser, Sole Lead
Arranger & Sole Lead Manager



S P Setia Berhad
RM700 mn
Unrated Subordinated Perpetual
Sukuk Musharakah Programme
Joint Principal Adviser, Joint Lead
Arranger & Joint Lead Manager



**Measat Broadcast Network
Systems Sdn Bhd**
USD285.42 mn
Term Loan
Joint Mandated Lead Arranger &
Lender

ECM



Westports Holdings Berhad
RM2.03 bn
Main Market IPO
Joint Bookrunner (Institutional Offering)
Joint Underwriter (Retail Offering)



Sona Petroleum Berhad
RM550 mn
Main Market IPO
Joint Principal Adviser, Joint Placement
Agent, Joint Managing Underwriter &
Joint Underwriter



Karex Berhad
RM128 mn
Main Market IPO
Sole Principal Adviser, Sole Underwriter &
Joint Placement Agent

M&A



Weststar Aviation Services Sdn Bhd
RM638 mn (USD200 mn)
Private Equity Investment by KKR & Co.
LP (Kohlberg Kravis Robert) for a 30%
equity stake
Financial Adviser



IOI Corporation Berhad
RM1.2 bn
Demerger of Property Business
Joint Adviser

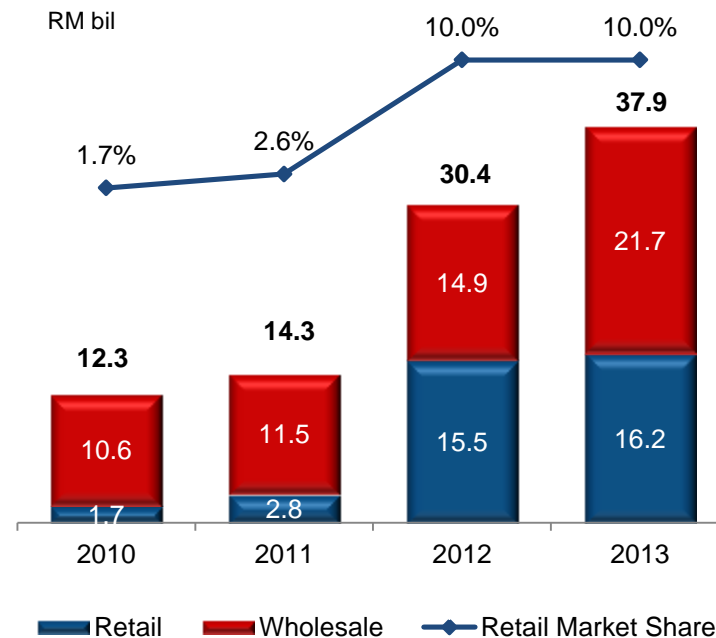


**Malaysian Resources
Corporation Berhad**
RM729 mn
Merger with Nusa Gapurna
Development Sdn Bhd
Principal Adviser

Equities (by value)	FY 2013		FY 2012	
	Market Share	Ranking	Market Share	Ranking
Malaysia				
- By value	8.8%	3	11.6%	2
- By volume	14.3%	1	16.2%	1
Singapore	7.4%	6	7.3%	4
Hong Kong	0.2%	84	0.1%	108
Indonesia	2.2%	15	2.1%	17
Thailand	1.3%	24	0.7%	28
Cambodia	1.3%	9	8.1%	5

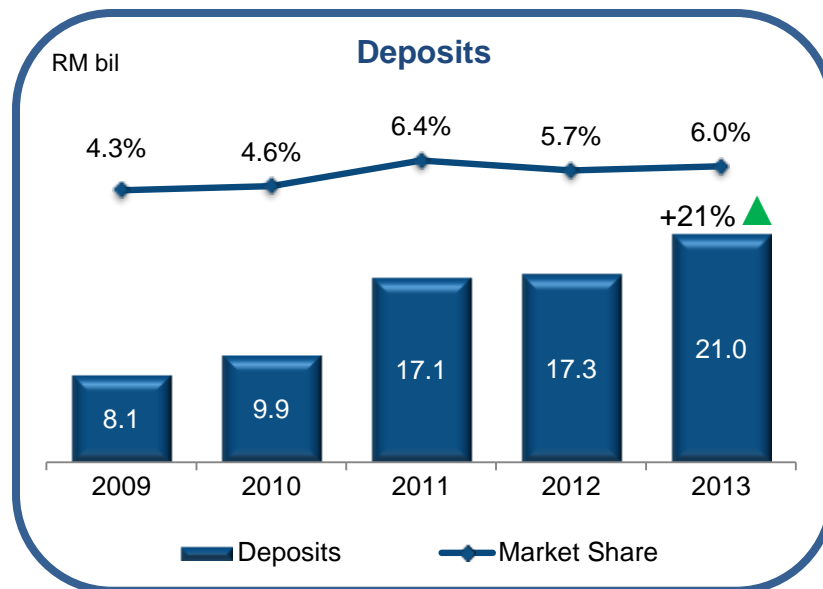
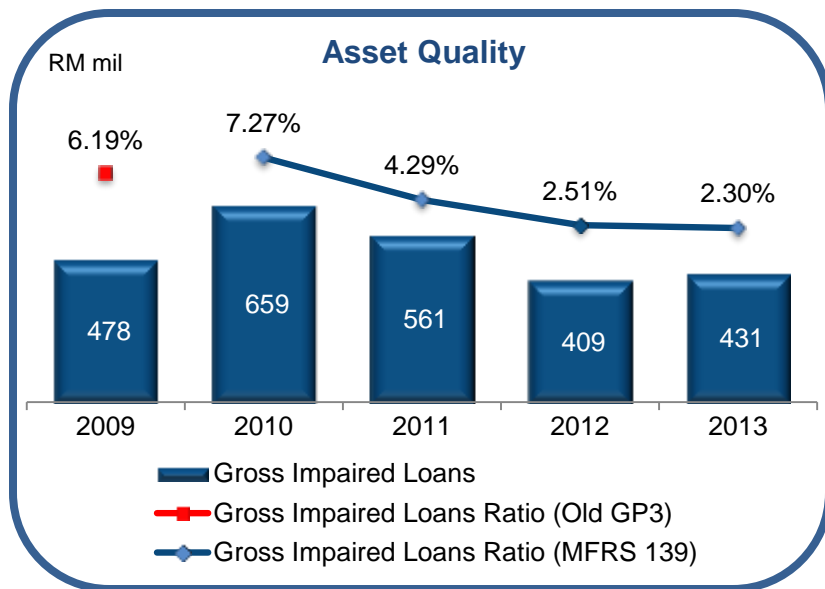
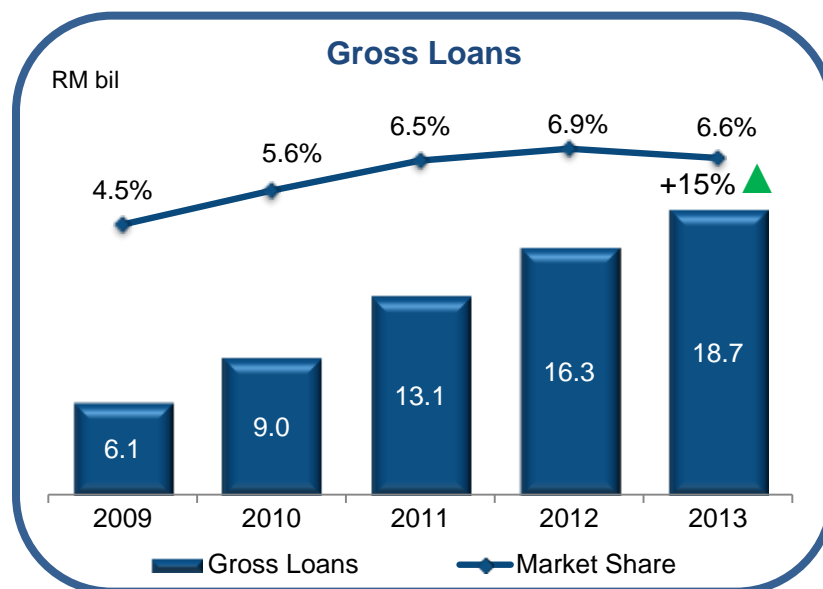
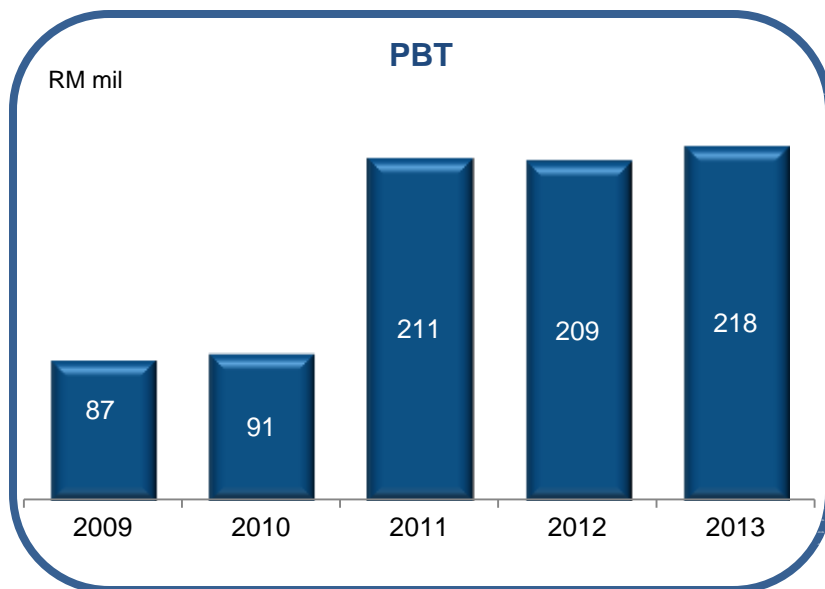
Futures (by volume)	FY 2013		FY 2012	
	Market Share	Ranking	Market Share	Ranking
Malaysia - FKLI	9.2%	4	9.7%	4
Malaysia - FCPO	9.7%	3	8.6%	3
Thailand	2.1%	17	0.5%	32
Hong Kong - HSIF	0.2%	50	0.1%	74

AUM - Malaysia



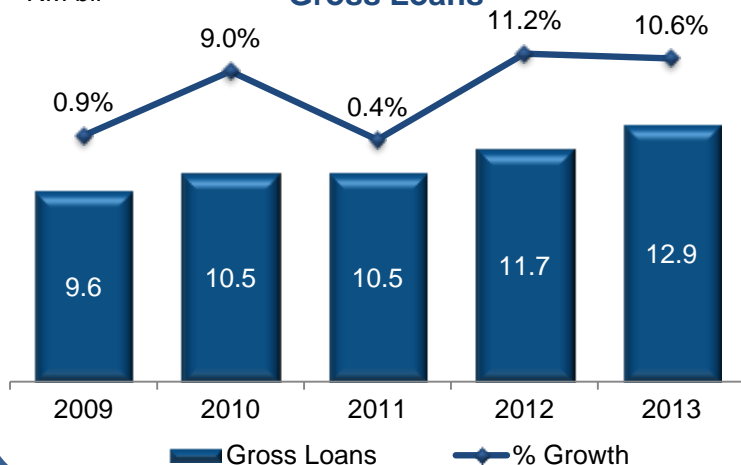
	Ranking	
	Dec 2013	Dec 2012
Retail	3	4
Wholesale	3	3

Islamic Business Performance



RM bil

Gross Loans

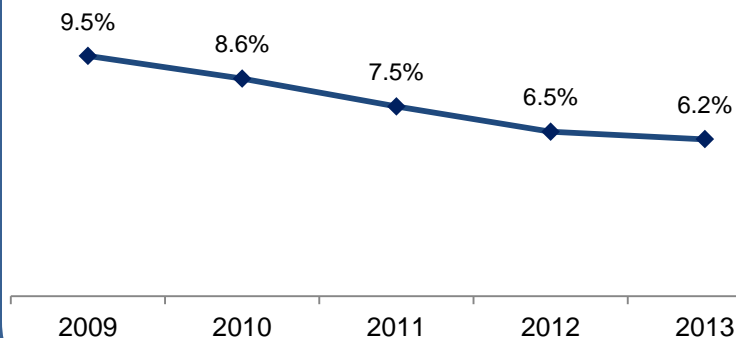


RM bil

Customer Deposits

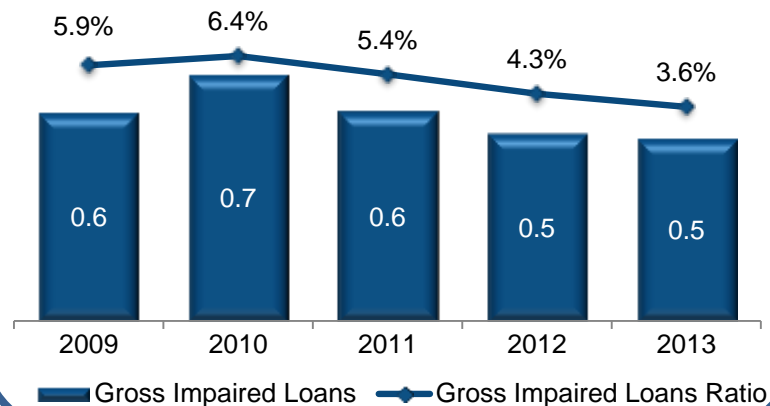


SME Market Share



RM bil

Asset Quality

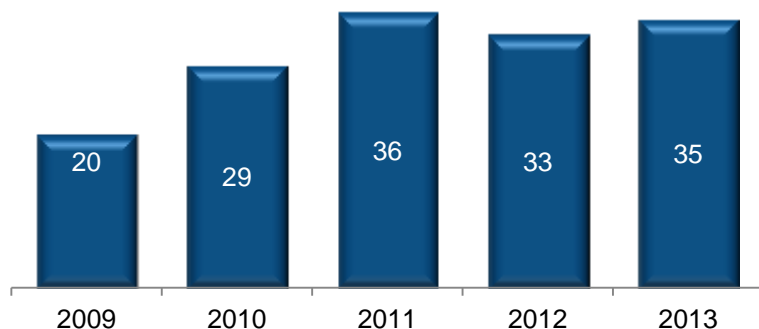




RHB Bank Singapore Business Performance

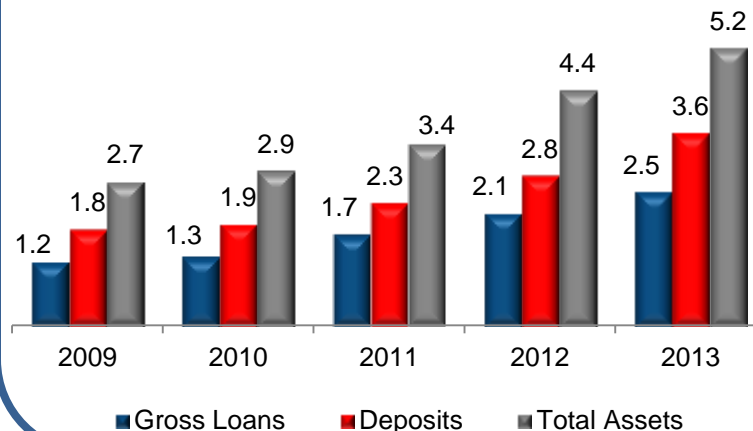
PBT

SGD mil

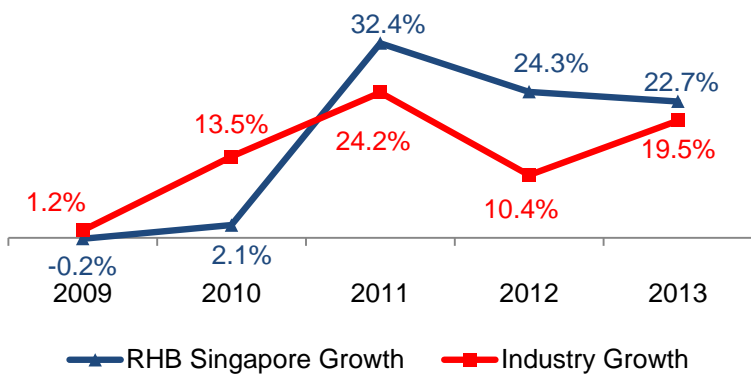


Loans, Deposits & Total Assets

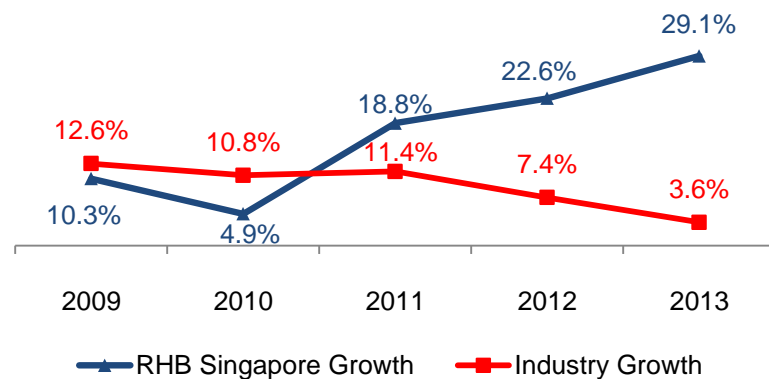
SGD bil



Loans Growth



Deposits Growth





RHB GROUP DELIVERS MORE TO ASEAN+

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Customer Service Centre of the Year Awards 2012

Bureau-de-Change (Bdc)
by the Asia Pacific
Customer Service
Consortium(APCSC)



Singapore Quality Class STAR Awards 2012

5th Business Excellence
Global Conference by
SPRING Singapore



Industry Excellence Award by MBA 2013

Award to Mr. Kellee Kam for
successful management of
the RHB Banking Group as
one of the largest fully
integrated financial services
group in Malaysia



MSWG Annual Corporate Governance Index & Award 2013

Award to Dato' Khadar
Merican being
Chairman of the Year



7th Annual Alpha Southeast Asia Deal & Solution Awards 2013

- Best Mid-Cap Equity Deal of the Year
- Best Islamic Finance Deal of the Year
- Best Bond Deal of the Year for Retail Investors
- Best IPO Deal of the Year
- Best IPO Deal of the Year for Retail Investors



Fund Supermart – The Recommended Unit Trust Awards 2013/14

- ♦ Balanced Category
 - RHB-OSK Global Multi Manager Fund
 - RHB-OSK Smart Balanced Fund
 - RHB-OSK KidSave Trust
- ♦ Equity Category
 - RHB-OSK-GS BRIC Equity Fund
 - RHB-OSK Emerging Opportunity Fund



AsiaMoney Cash Management Poll 2013

RHB Reflex Online Cash
Management

- 2nd Best Local Cash
Management Bank in
Malaysia