

# Investor Presentation

## 1<sup>st</sup> Quarter 2015 Financial Results

SERVING YOU  
ACROSS ASIA



Dato' Khairussaleh Ramli  
Group Managing Director  
RHB Banking Group  
29 May 2015

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

# AGENDA

Executive Summary

Q1 2015 Financial Results

Key Corporate and Business Updates

Summary



# Executive Summary

## A. Financial Performance

1

Revenue up 2.9% year-on-year on the back of 2.4% increase in net fund base income and 2.9% increase in other operating income

2

Net profit increased by 5.7% year-on-year to RM476.3 million

3

The Group's gross loans grew by 0.7% from December 2014 and increased by 13.7% year-on-year to reach RM143.5 billion

4

Customer deposits grew by 1.0% from December 2014 and 10.8% year-on-year to RM158.7 billion

5

CASA balances increased by 3.5% from December 2014 and 4.8% year-on-year. CASA composition improved to 22.3% as at 31 March 2015 from 21.7% in December 2014

6

Annualised ROE at 10.0%

# Executive Summary

## B. Management and Corporate Update

1

Appointment of Dato' Khairussaleh Bin Ramli on 5 May 2015 as Group Managing Director

2

Proposed Rights Issue and Group Internal Reorganisation submitted to BNM on 30 April 2015. Application to Bursa Securities for the listing of and quotation for the Rights Shares and to SC for the approval of the Proposed Internal Reorganisation, Proposed Distribution and Capital Repayment and Proposed Transfer of Listing Status submitted on 28 May 2015

3

### Awards:

- ◆ Ranked No.1 as Malaysia's top Sukuk arranger
- ◆ RHB Bank won 3 top awards at the Frost & Sullivan Malaysia Excellence Awards 2015 – Best in Branch Experience, Contact Center Experience and Online Experience
- ◆ RHB Investment Bank won 5 awards at the 2<sup>nd</sup> Bursa Malaysia Annual Broker Awards Appreciation including Champion of “Best Retail Equities Participating Organisation” and “Best Trading Participant Financial Derivatives”
- ◆ RHB Investment Bank also won 4 awards at RAM League Awards Presentation in recognition for its outstanding accomplishments in the Malaysian bond market including:
  - 3<sup>rd</sup> in “Lead Manager Award 2014” – by Number of Issues;
  - 2<sup>nd</sup> in “Lead Manager Award Islamic 2014” – by Number of Issues and;
  - 1<sup>st</sup> Innovative State Government Financing and World's 1<sup>st</sup> RMB-bond by a Mortgage Corporation under “Market Pioneer Awards - Lead Managers' Recognition”

# RHB Banking Group Scorecard 2015

Top Level Indicators	Target 2015	Q1 2015
ROE	>11.5%	10.0% <sup>N1</sup>
Loans Growth	10%	0.7% <sup>N2</sup>
CASA Growth	>10%	3.5% <sup>N2</sup>
Gross Impaired Loans Ratio	<1.8%	2.0%
Cost to Income Ratio	<51%	54.3%
International Contribution	>13%	13.2%

N1 Annualised  
N2 Changes from Q4 2014 to Q1 2015,  
not annualised

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# Financial Results

RM mil	Q1 2015	Q1 2014	Y-o-Y Change %	Q4 2014	Q-o-Q Change %
Net Interest Income	800	822	-3	805	-1
Net Islamic Fund Base Income	179	136	32	178	-
<b>Total Net Fund Base Income</b>	<b>979</b>	<b>958</b>	<b>2</b>	<b>983</b>	<b>-1</b>
Other Operating Income	506	492	3	671	-24
Islamic Other Operating Income	24	16	50	23	5
<b>Total Income</b>	<b>1,509</b>	<b>1,466</b>	<b>3</b>	<b>1,677</b>	<b>-10</b>
Operating Expenses	(820)	(786)	4	(987)	-17
<b>Operating Profit Before Allowances</b>	<b>689</b>	<b>680</b>	<b>1</b>	<b>690</b>	<b>-</b>
Allowances for Loan Impairment	(50)	(54)	-7	(40)	24
Impairment Losses on Other Assets	6	11	-49	(6)	>100
<b>Profit Before Taxation</b>	<b>645</b>	<b>637</b>	<b>1</b>	<b>644</b>	<b>-</b>
<b>Net Profit</b>	<b>476</b>	<b>451</b>	<b>6</b>	<b>486</b>	<b>-2</b>
EPS (sen)	18.5	17.7	5	18.9	-2
<b>Key Financial Indicators (%)</b>					
Cost to Income Ratio	54.3	53.6	0.7	58.9	-4.6
ROE <sup>N1</sup>	10.0	10.6	-0.6	10.5	-0.5
ROA <sup>N1</sup>	0.9	0.9	-	0.9	-
Gross Impaired Loans Ratio	2.03	2.54	-0.51	2.03	-
Credit Charge Ratio <sup>N1</sup>	0.14	0.17	-0.03	0.11	0.03

## Year-on-Year Performance:

- ◆ Net fund base income increased by 2% mainly due to 14% increase in the Group's gross loans and financing.
- ◆ Other operating income grew 2.9% to RM506.5 million, largely attributed to higher investment income, higher insurance underwriting surplus and net gain on revaluation of derivatives, partially offset by lower fee income. The Group's other operating income to total income ratio stood at 33.6%.
- ◆ Operating expenses was higher by 4%, mainly due to increase in personnel costs and information technology expenses.
- ◆ Allowance for impairment on loans and financing for the quarter decreased by 7%. This was primarily due to lower collective allowance and lower bad debts written off, partially offset by lower impaired loans and financing recovered.

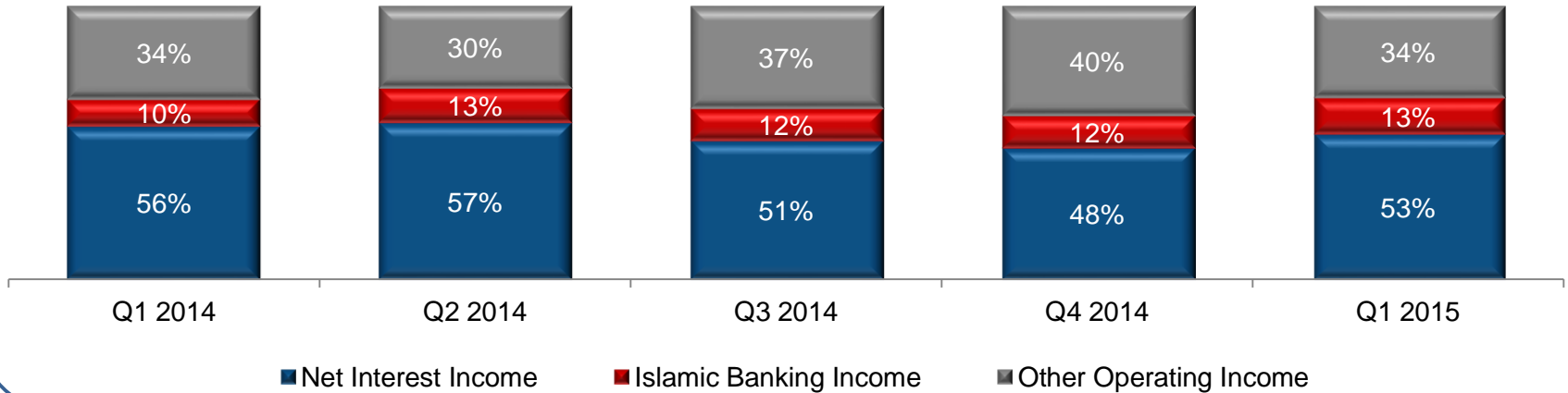
## Quarter-on-Quarter Performance:

- ◆ PBT was relatively stable as higher impairment write back on other assets, lower operating expenses, was offset by lower other operating income and higher impairment allowances for loans and financing. Net fund base income was relatively stable.

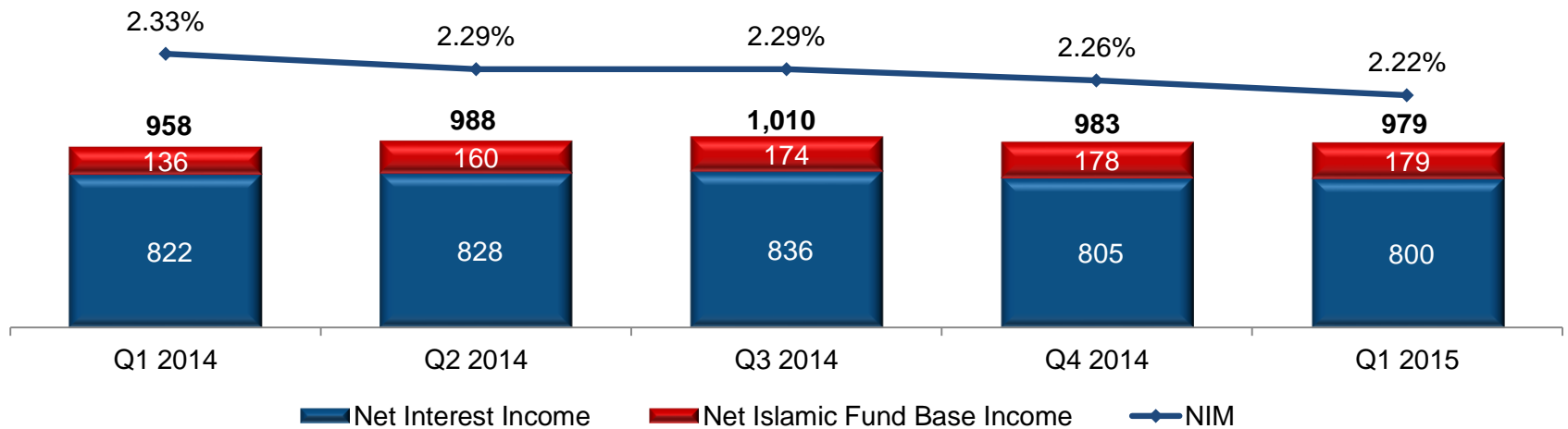
N1: Annualised

# Income Mix & NIM

Income Mix

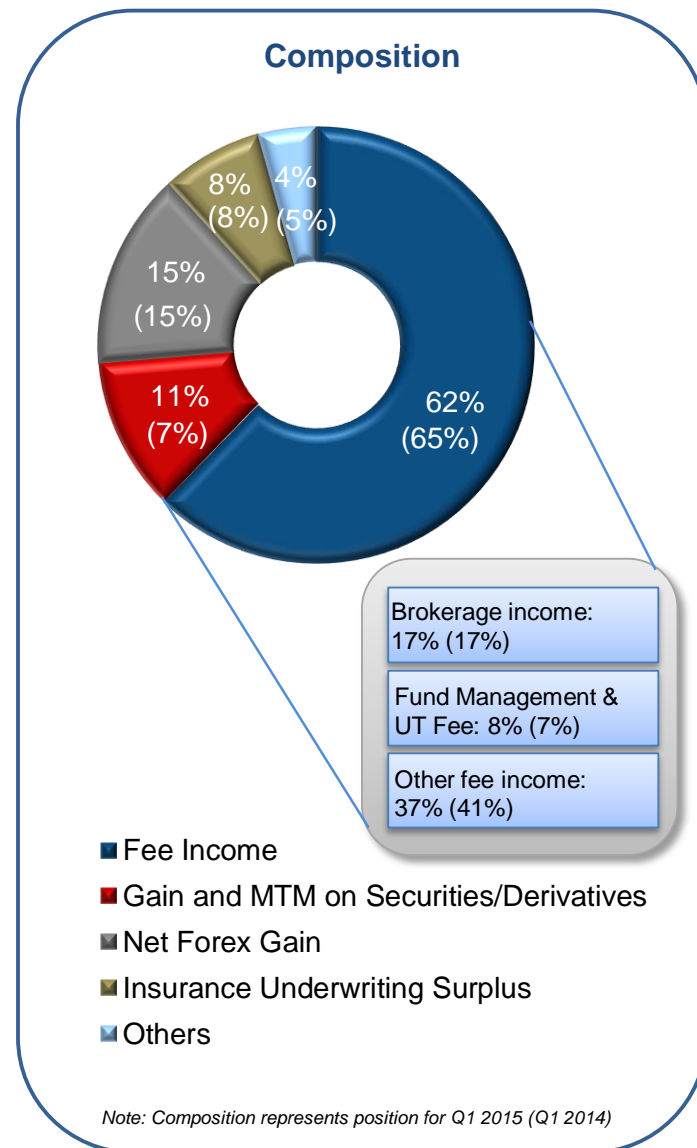
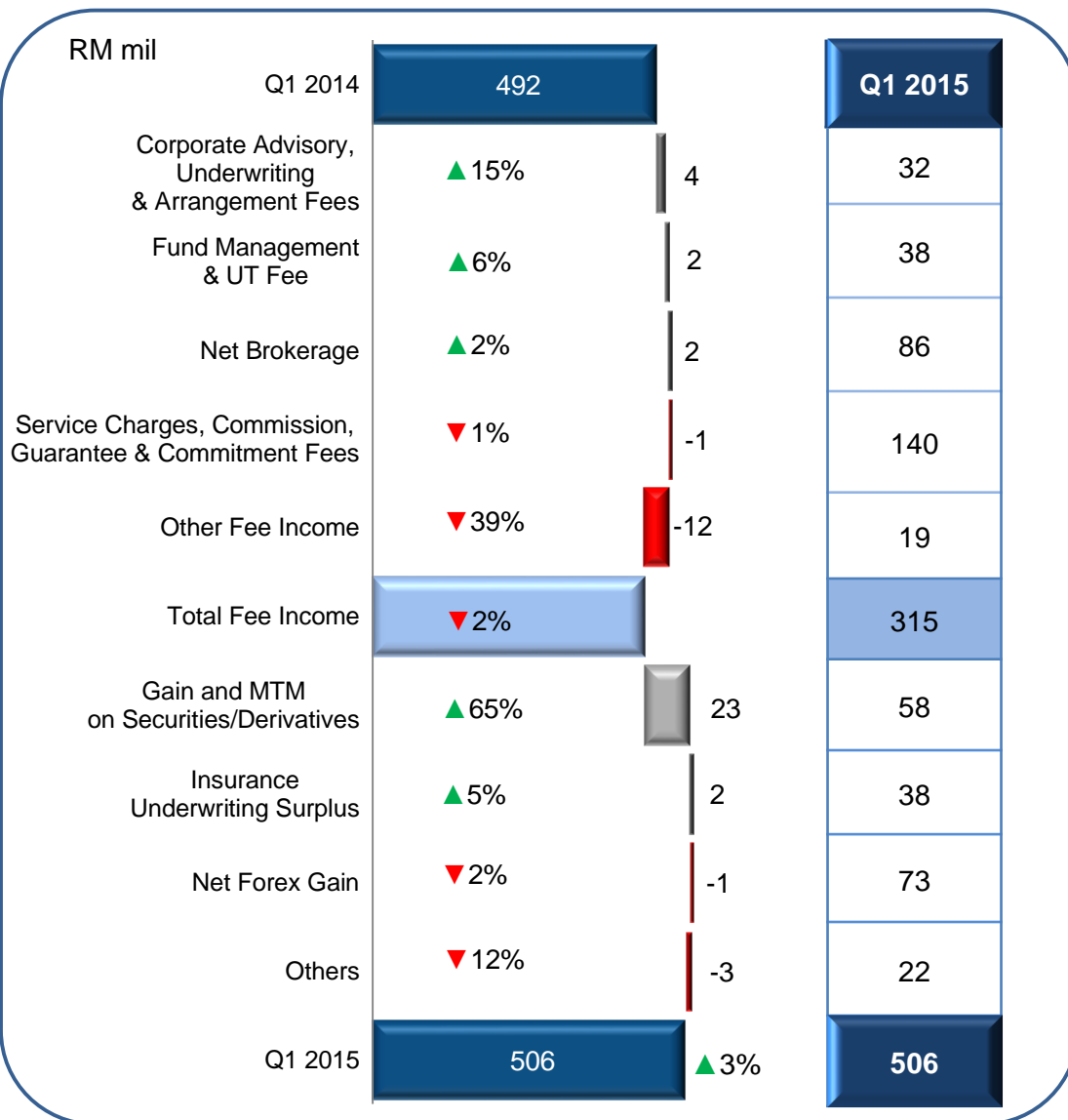


Net Interest Income & NIM

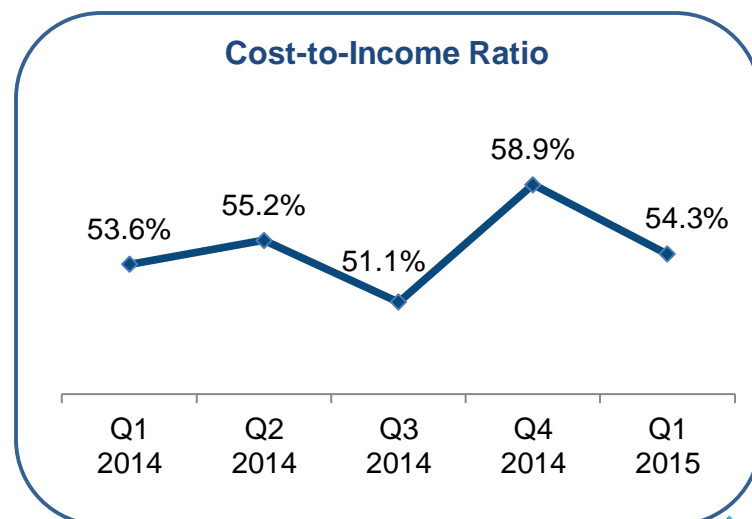
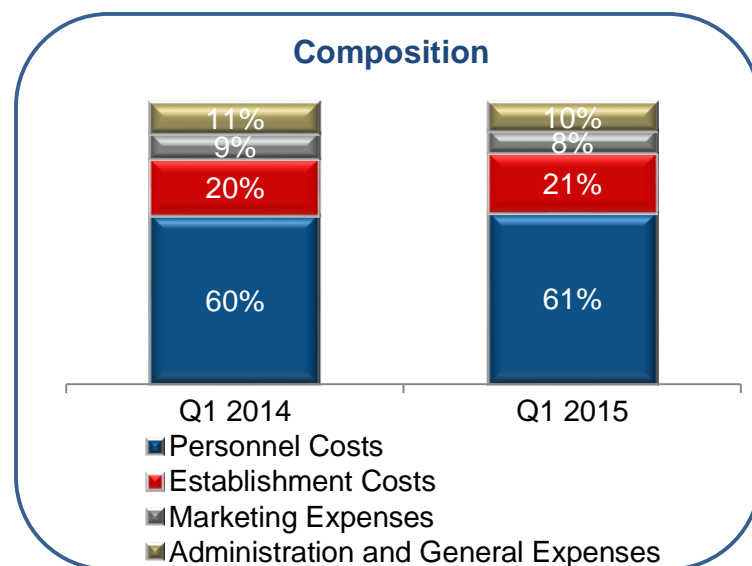
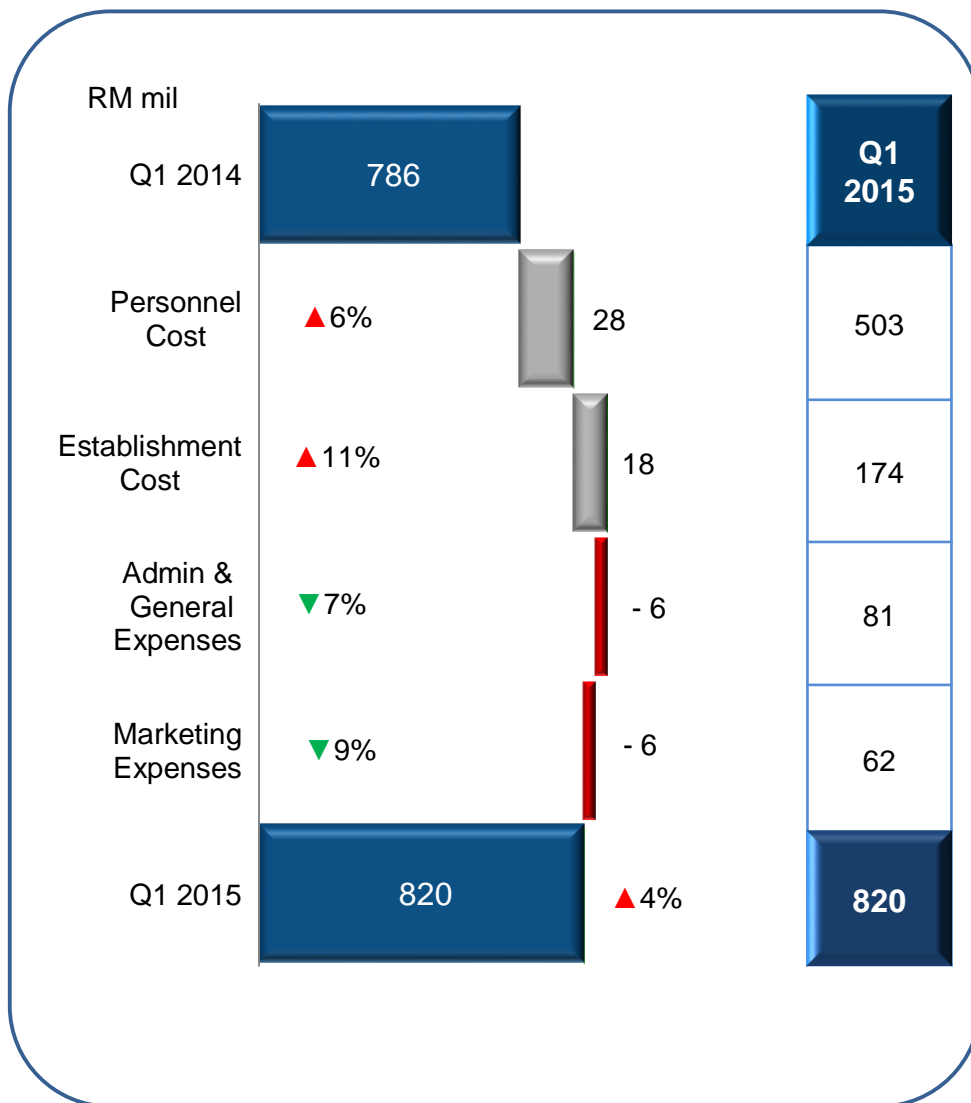




# Other Operating Income

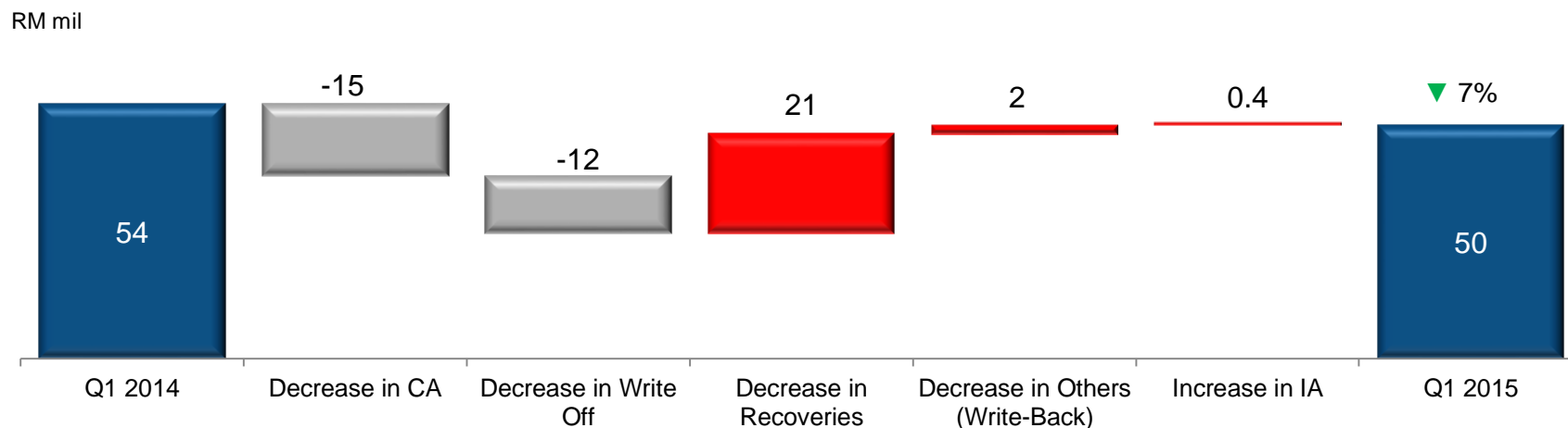


# Operating Expenses

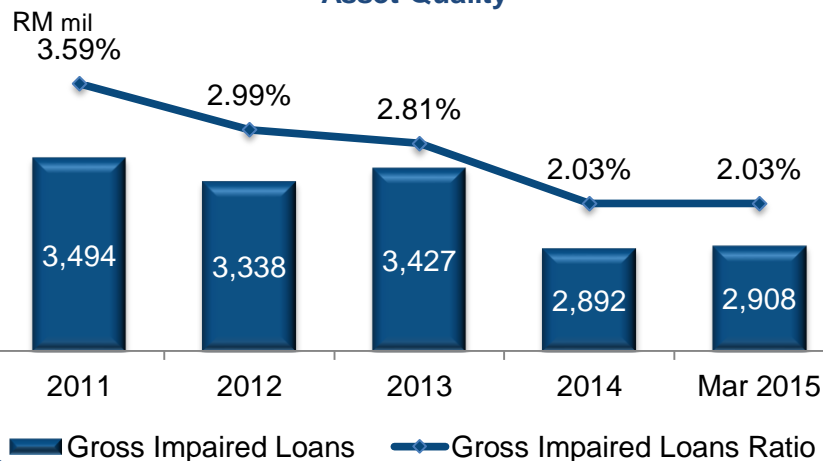


# Allowances for Loan Impairment

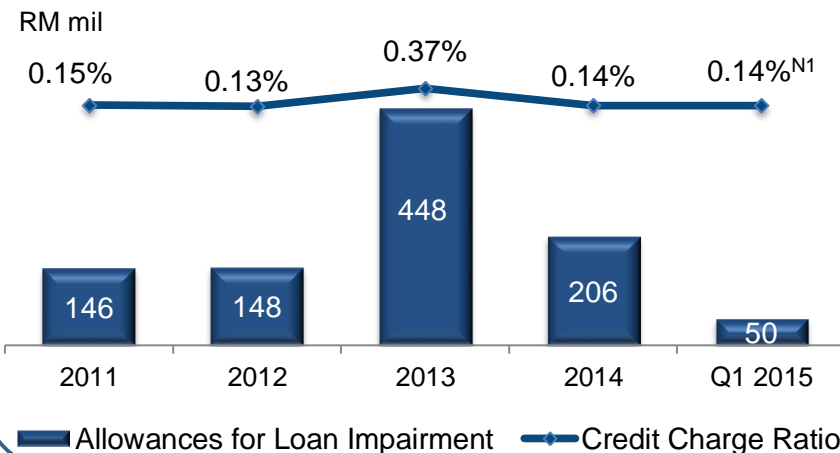
Increase/Decrease in Allowances for Loan Impairment



Asset Quality



Allowances for Loan Impairment & Credit Charge Ratio



N1: Annualised

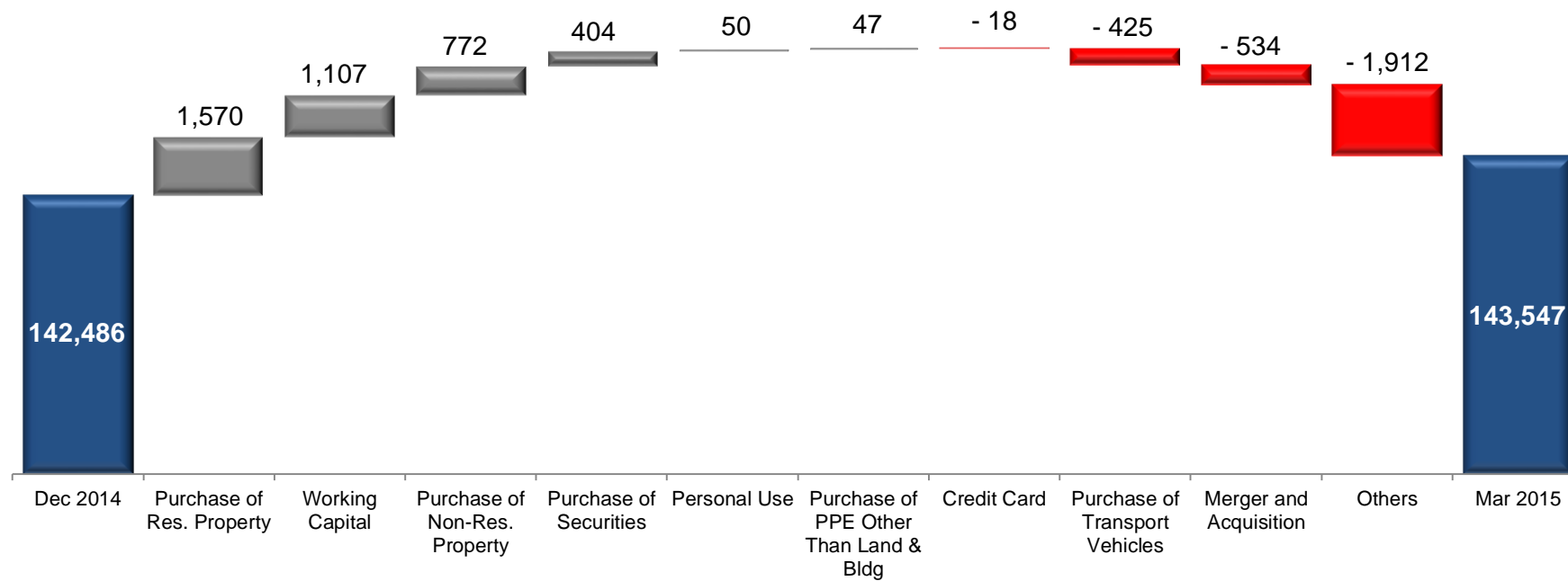
# Financial Position as at 31 March 2015

RM mil	Mar 2015	Dec 2014	Mar 2014	Change for 3M 2015 %	Y-o-Y Change %
Total Assets	<b>225,064</b>	219,354	196,944	3	14
Total Financial Assets/Investments	<b>45,571</b>	43,003	43,082	6	6
- Financial Assets FVTPL	<b>2,987</b>	2,931	3,374	2	-11
- Financial Investments AFS	<b>20,834</b>	19,602	17,582	6	18
- Financial Investments HTM	<b>21,750</b>	20,470	22,126	6	-2
Gross Loans	<b>143,547</b>	142,486	126,289	1	14
Customer Deposits	<b>158,684</b>	157,134	143,272	1	11
Borrowings and Senior Debt Securities	<b>6,352</b>	5,685	4,614	12	38
Subordinated Notes	<b>6,147</b>	6,099	4,633	1	33
Hybrid Tier-1 Capital Securities	<b>598</b>	602	598	-1	-
Shareholders' Funds	<b>19,481</b>	18,794	17,194	4	13
Net Assets per Share	<b>7.57</b>	7.31	6.75	4	12

- ◆ Total assets increased by 3% mainly driven by growth of Financial Assets/Investments and loans and financing assets.
- ◆ Excluding one large corporate repayment during the quarter, gross loans growth would have been at 2.2%.
  - Domestic loan growth was flat while overseas gross loans increased by 7% driven by Singapore which grew by 4%.
  - Main growth areas are from purchase of residential and non-residential properties, working capital and purchase of securities.
- ◆ Fixed deposits increased by 0.3% while current and savings accounts ('CASA') balances increased by 4% and 3%, respectively.
- ◆ CASA composition improved to 22.3% as at 31 March 2015 from 21.7% in December 2014.

# Loans, Advances and Financing

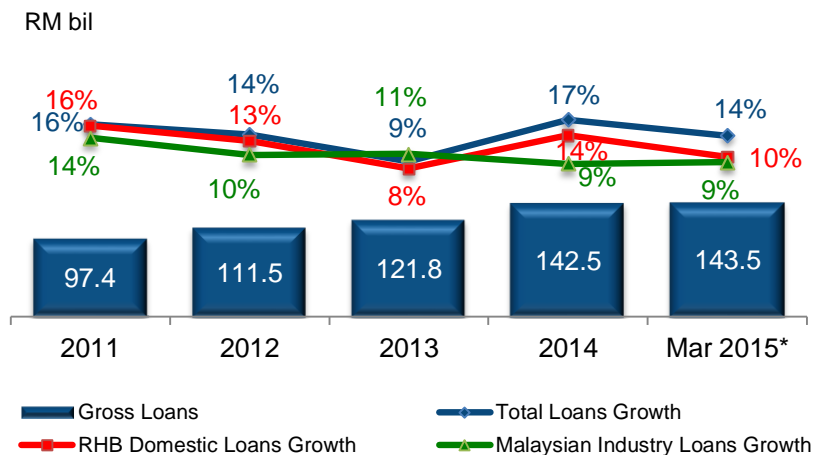
RM mil



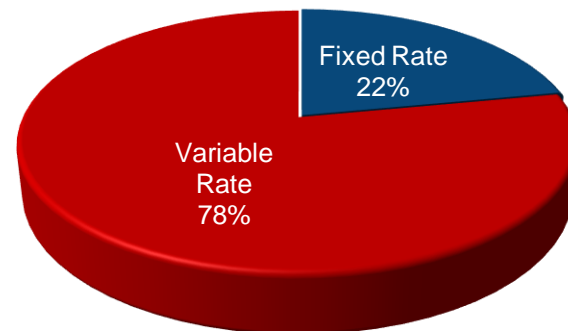
Mar 2015	33,039	36,168	11,406	16,011	7,700	3,723	1,977	11,798	2,693	19,032	143,547
3M 2015 Growth	▲ 5%	▲ 3%	▲ 7%	▲ 3%	▲ 1%	▲ 1%	▼ 1%	▼ 3%	▼ 17%	▼ 9%	▲ 1%
Y-o-Y Change	▲ 23%	▲ 21%	▲ 43%	▲ 14%	▲ 7%	▲ 18%	-	▼ 1%	▼ 18%	▼ 6%	▲ 14%
Y-o-Y Loans Growth Composition	36%	37%	20%	11%	3%	3%	-	-	-3%	-7%	100%

# Loans Profile and Market Share

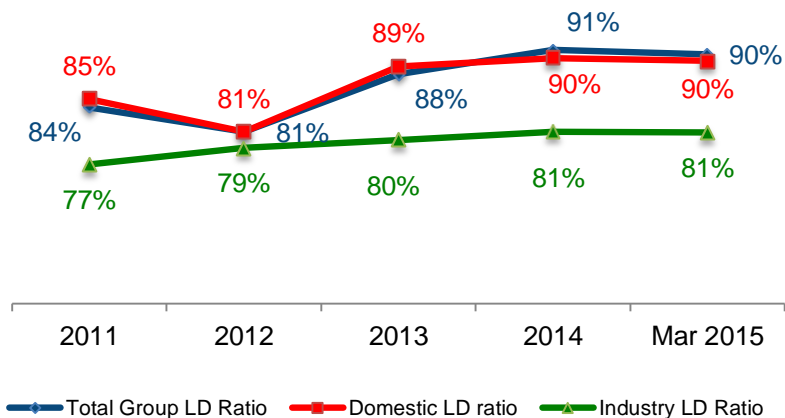
## Gross Loans



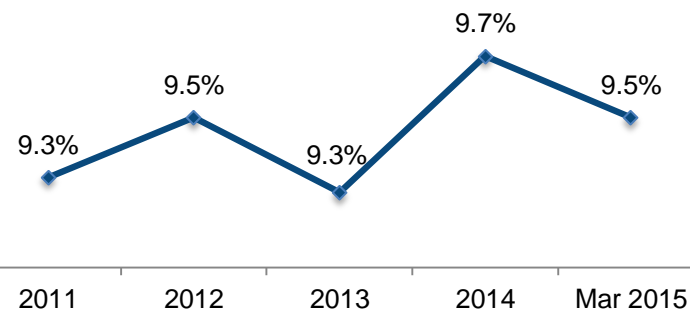
## Gross Loans by Interest/ Profit Rate Sensitivity



## LD Ratio



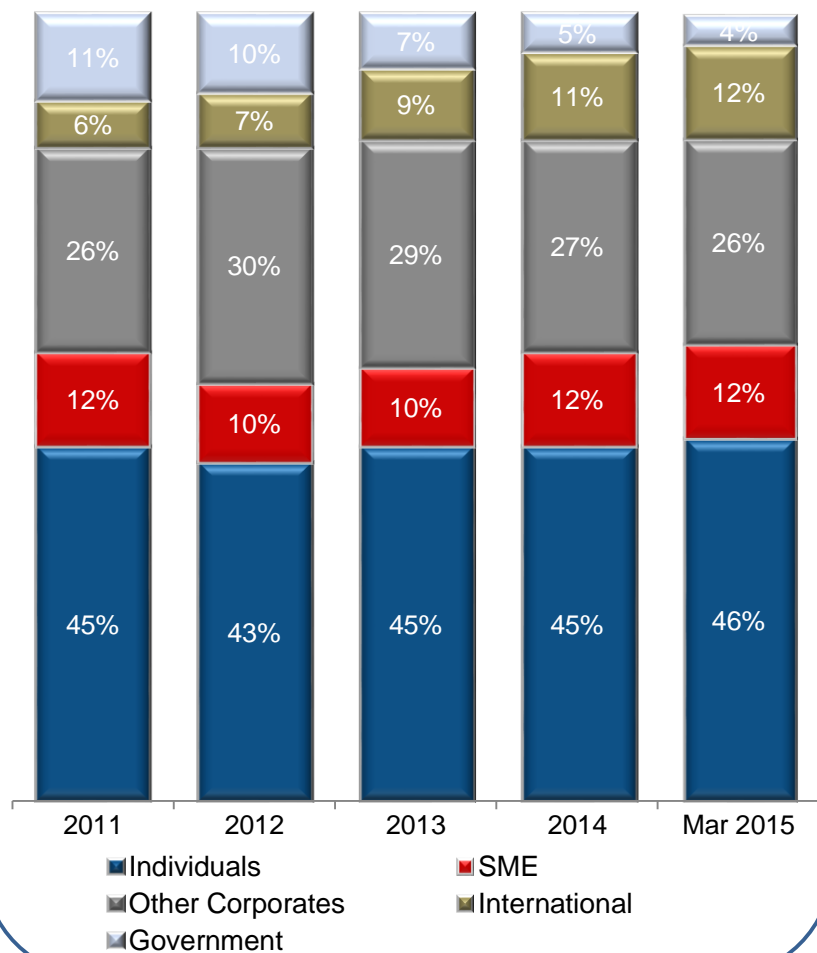
## Domestic Loans Market Share



\* Y-o-Y growth rate

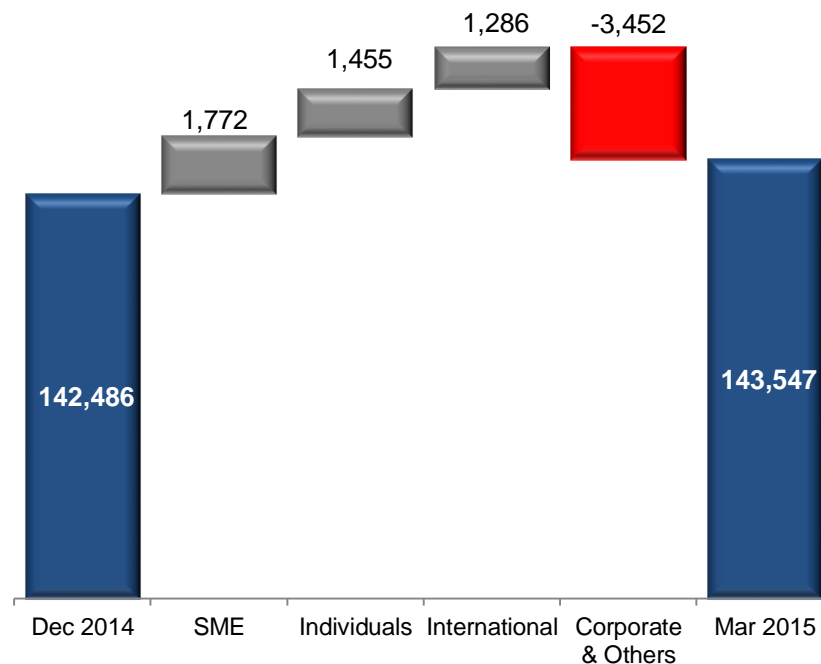
# Loans By Type of Customers

Composition



Loans by Type of Customers

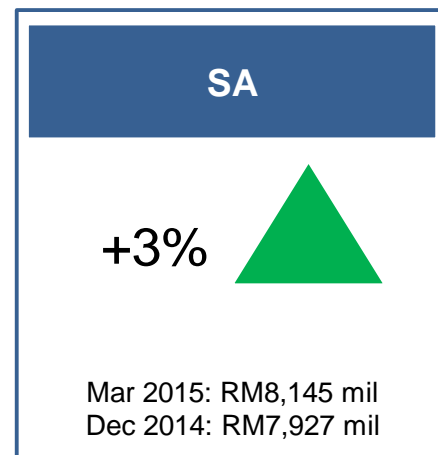
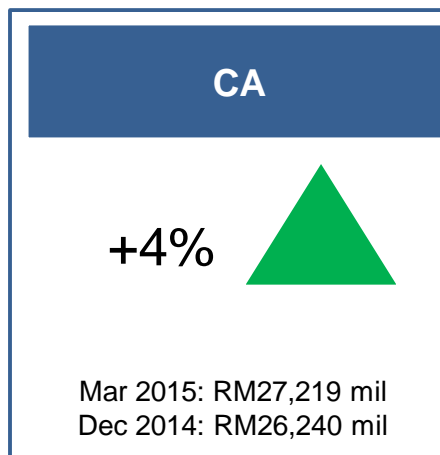
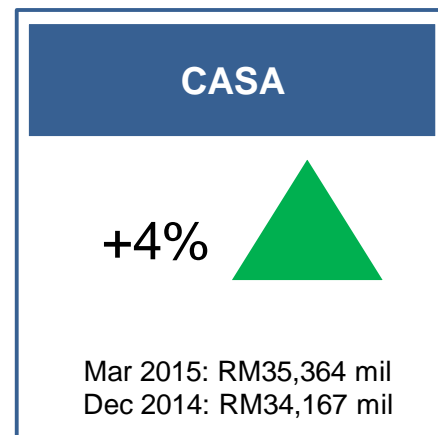
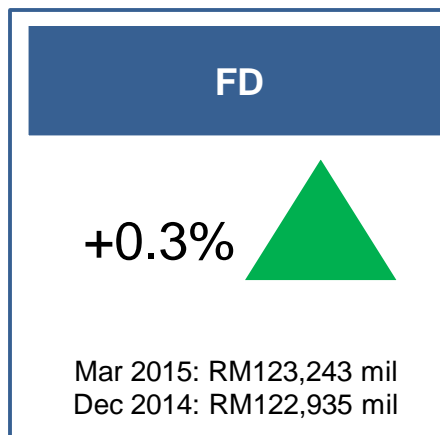
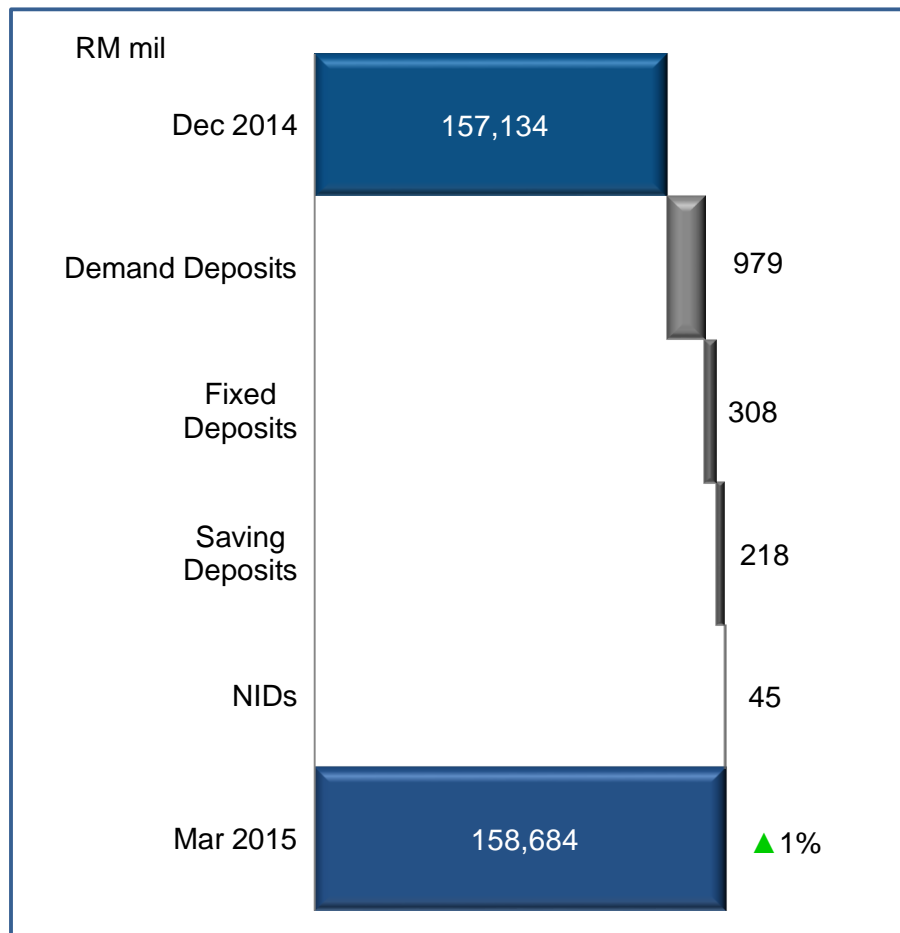
RM mil



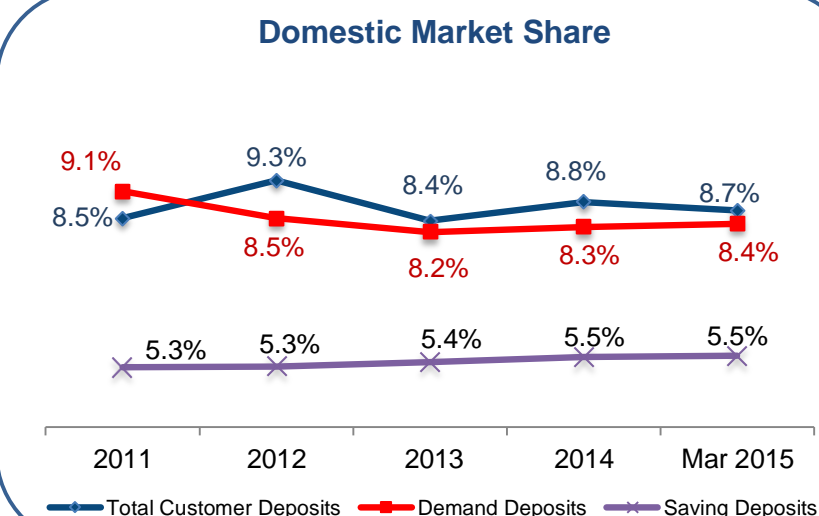
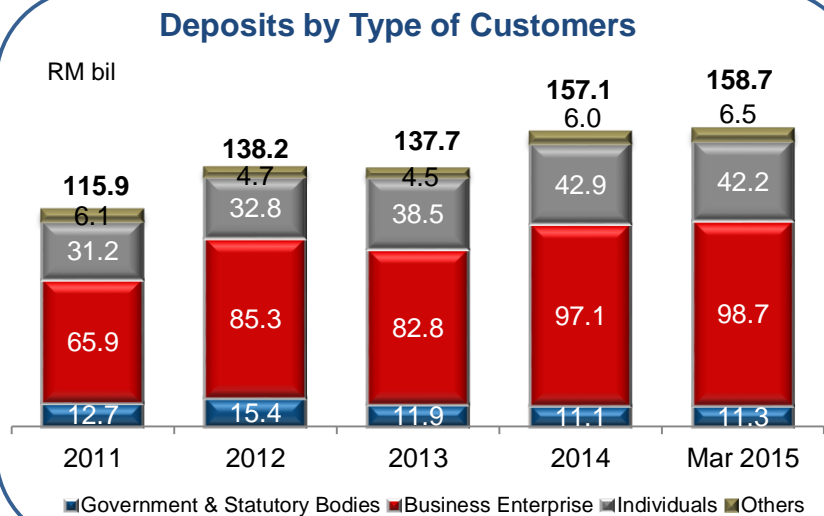
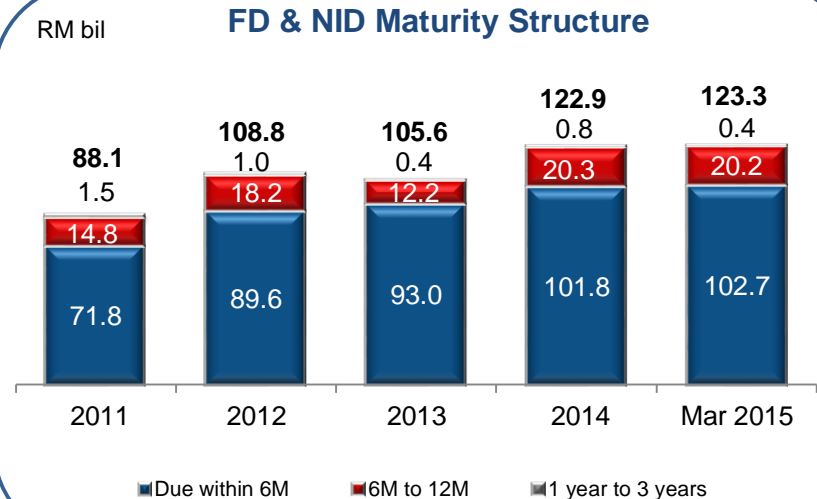
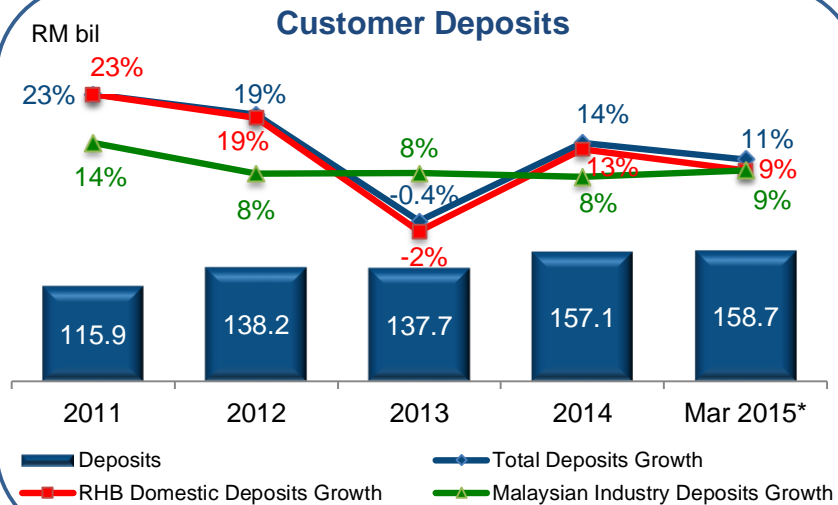
Mar 2015	18,028	65,730	17,072	42,717	143,547
3M 2015 Growth	▲ 11%	▲ 2%	▲ 8%	▼ 7%	▲ 1%
Y-o-Y Growth	▲ 42%	▲ 15%	▲ 49%	▼ 5%	▲ 14%



# Customer Deposits



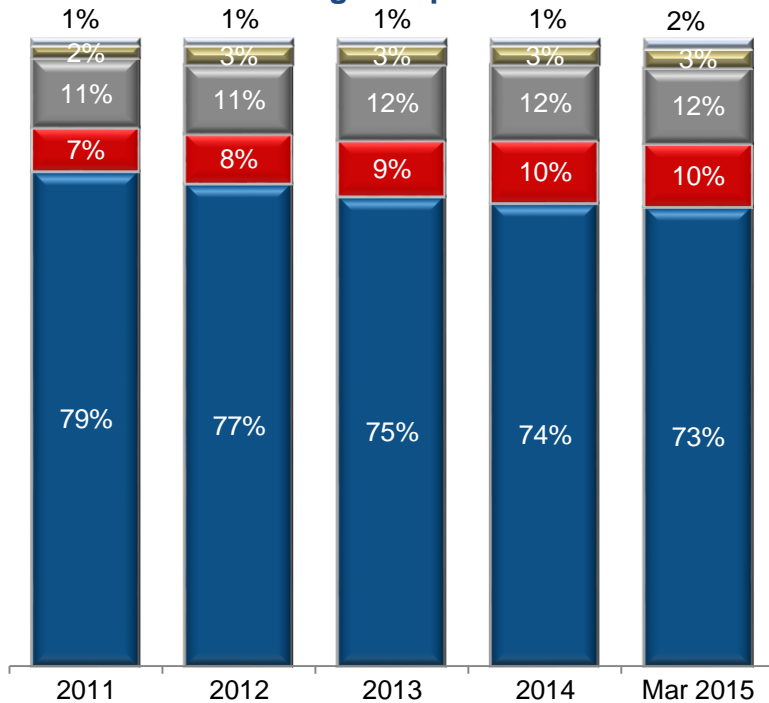
# Customer Deposits Profile & Market Share



\* Y-o-Y growth rate

# Funding

## Funding Composition

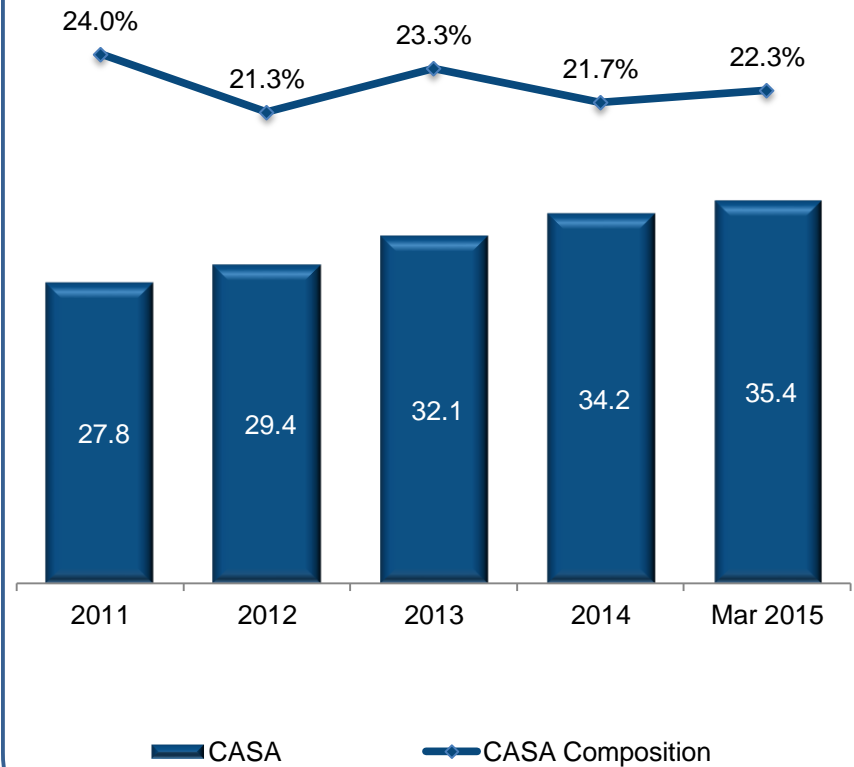


- Customer Deposits
- Deposits from Banks and Other FI
- Equity & Debt Capital\*
- Borrowings & Senior Debt Securities
- Loans Sold to Cagamas

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

## CASA Composition

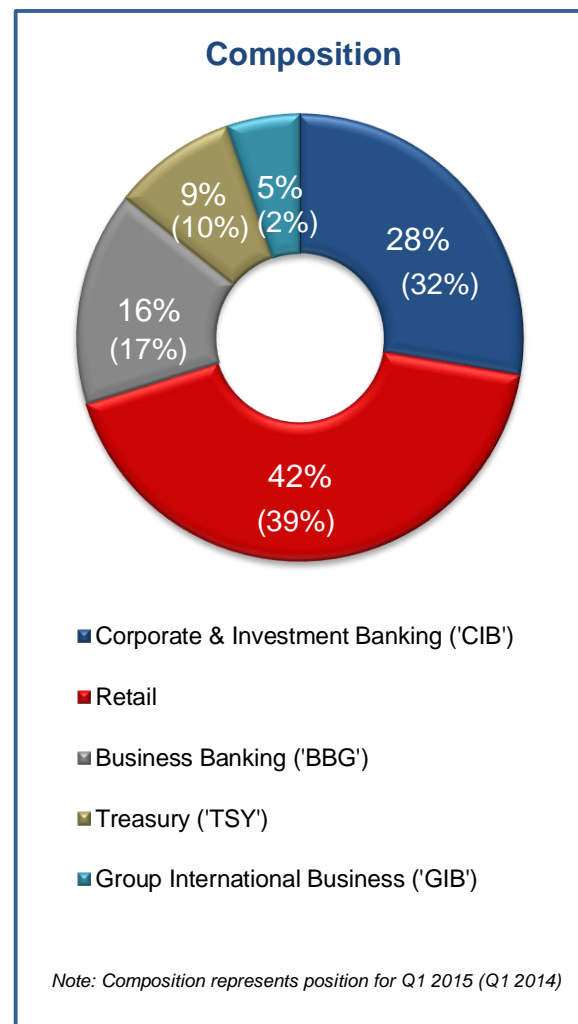
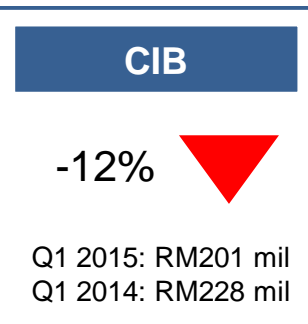
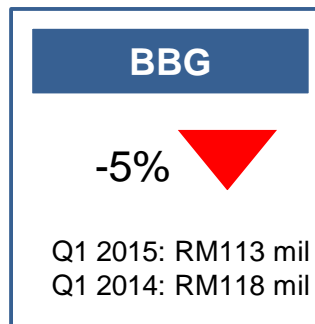
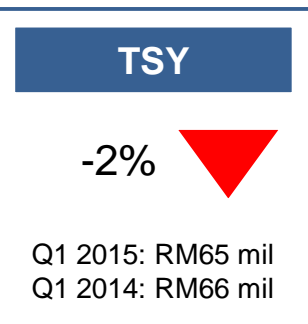
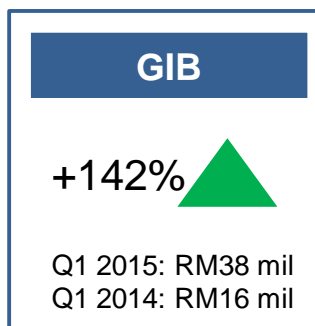
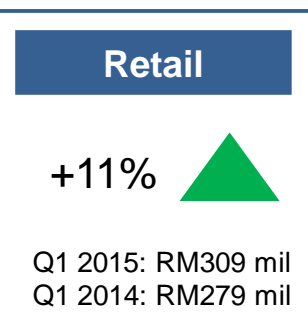
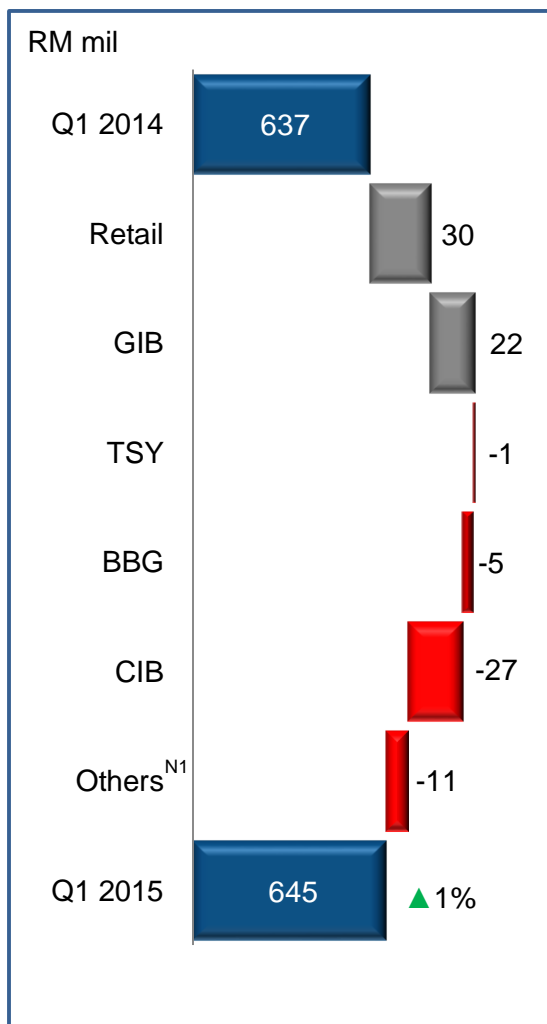
RM bil



■ CASA

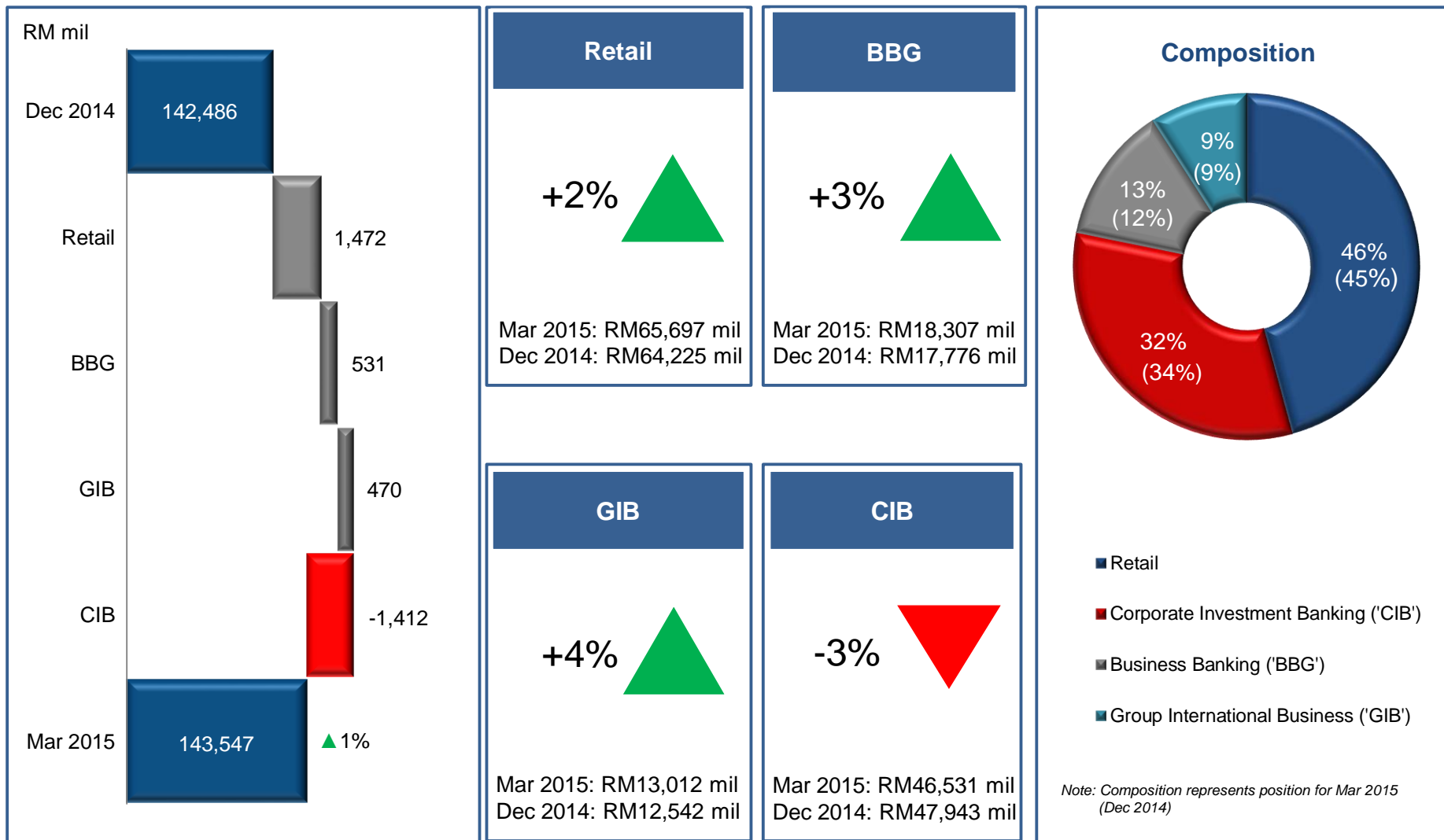
◆ CASA Composition

# PBT by SBG

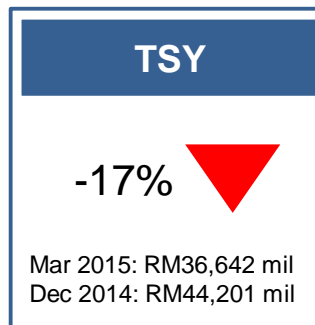
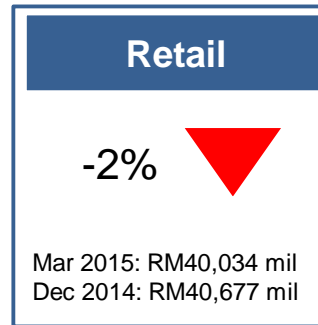
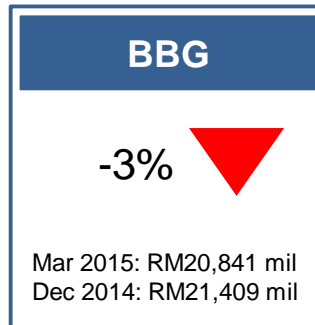
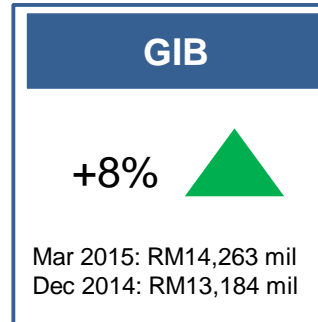
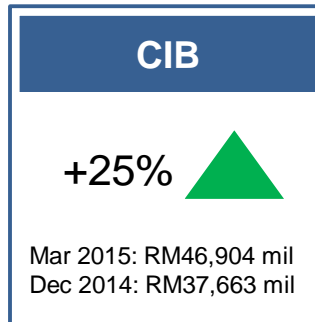
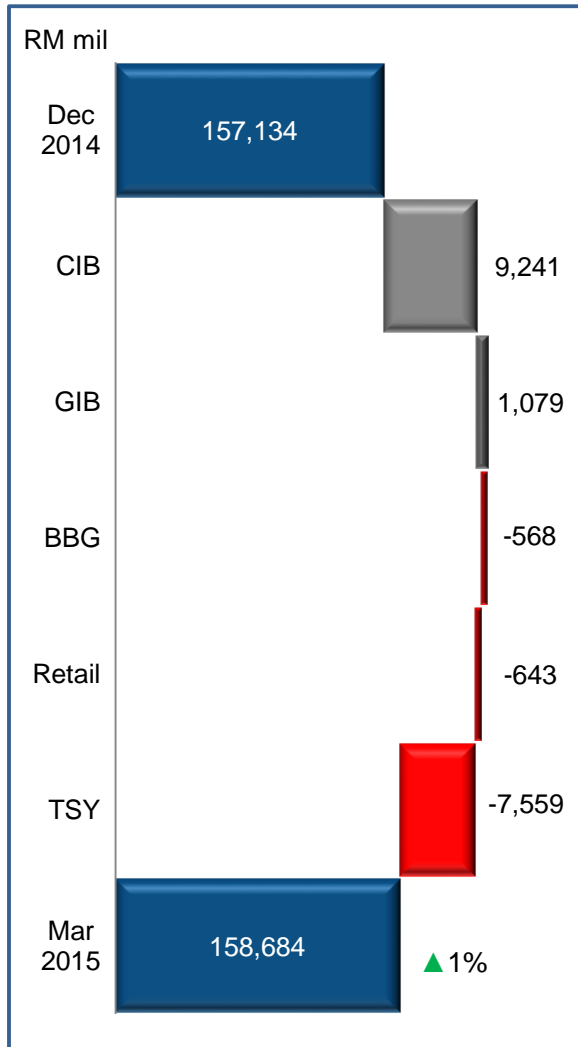


N1 Others refer to funding center, other business segments and inter-segment elimination

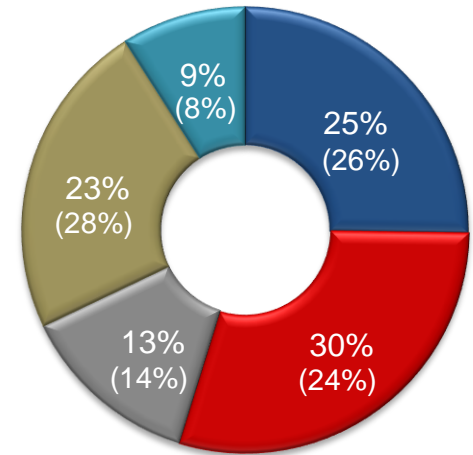
# Loans, Advances and Financing by SBG



# Deposits by SBG



## Composition



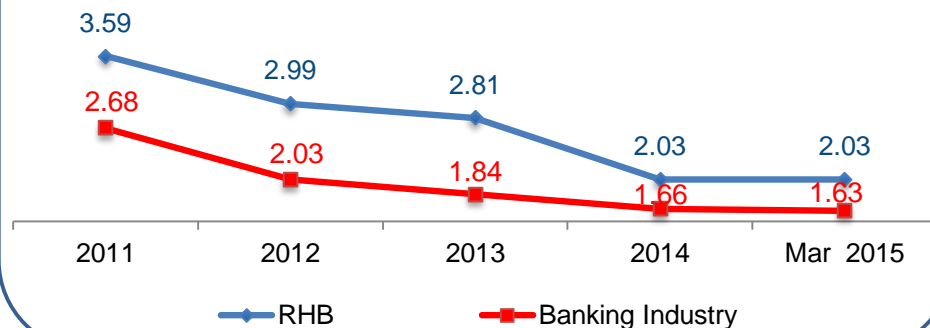
- Retail
- Corporate Investment Banking ('CIB')
- Business Banking ('BBG')
- Treasury ('TSY')
- Group International Business ('GIB')

*Note: Composition represents position for Mar 2015 (Dec 2014)*

# Asset Quality

## Gross Impaired Loans Ratio

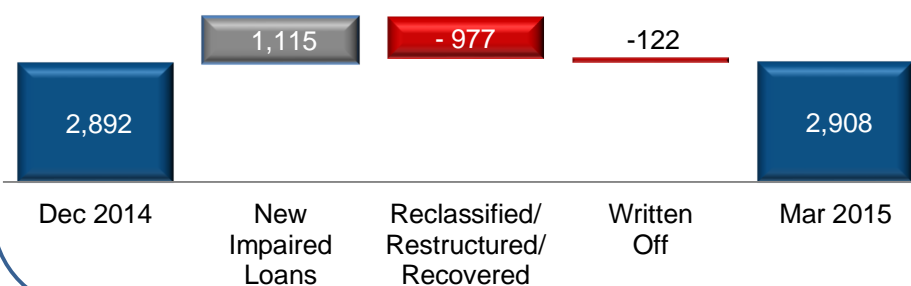
(%)



## Gross Impaired Loans Movement

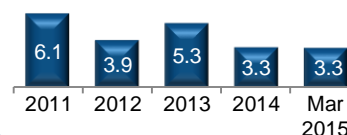
RM mil

Net increase of RM16 mil



## Gross Impaired Loans Ratio (%) by Purpose

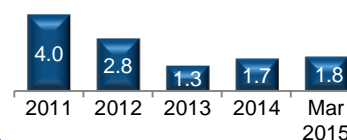
### Working Capital



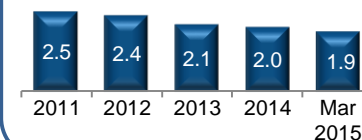
### Purchase of Residential Property



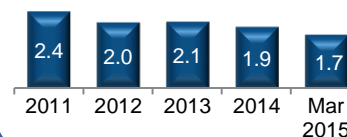
### Purchase of Non-Residential Property



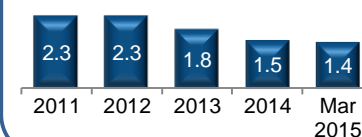
### Personal Use



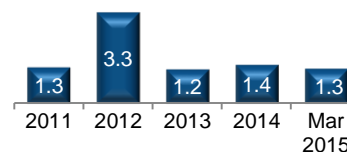
### Credit Card



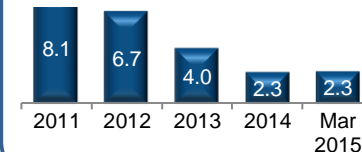
### Purchase of Transport Vehicles



### Purchase of Securities



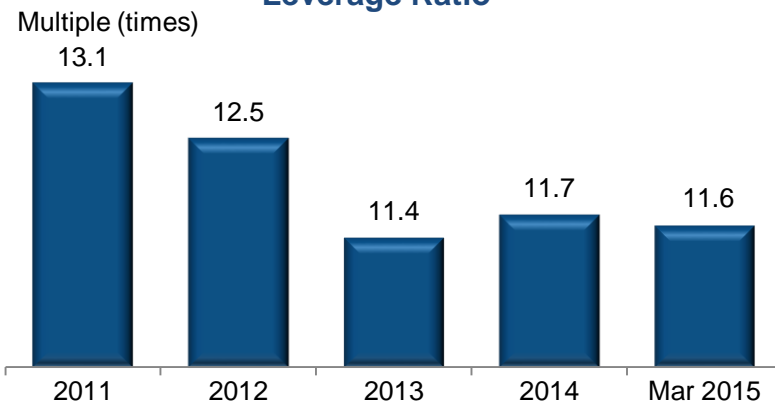
### Construction



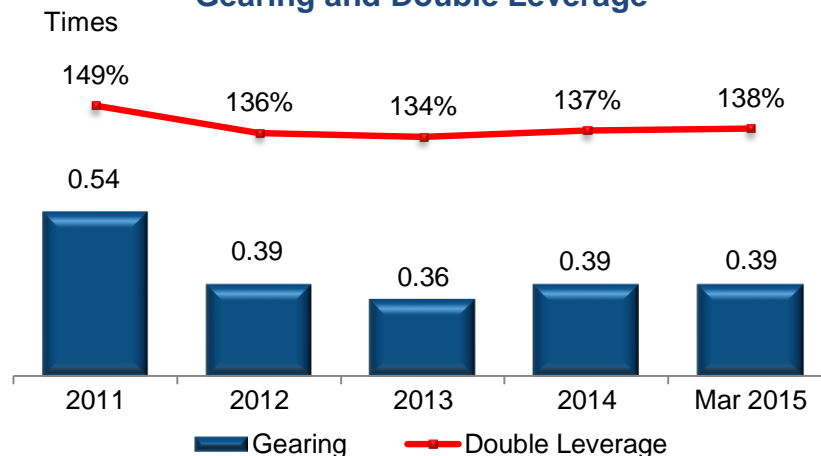


# RHB Capital : Capital Position & Market Capitalisation

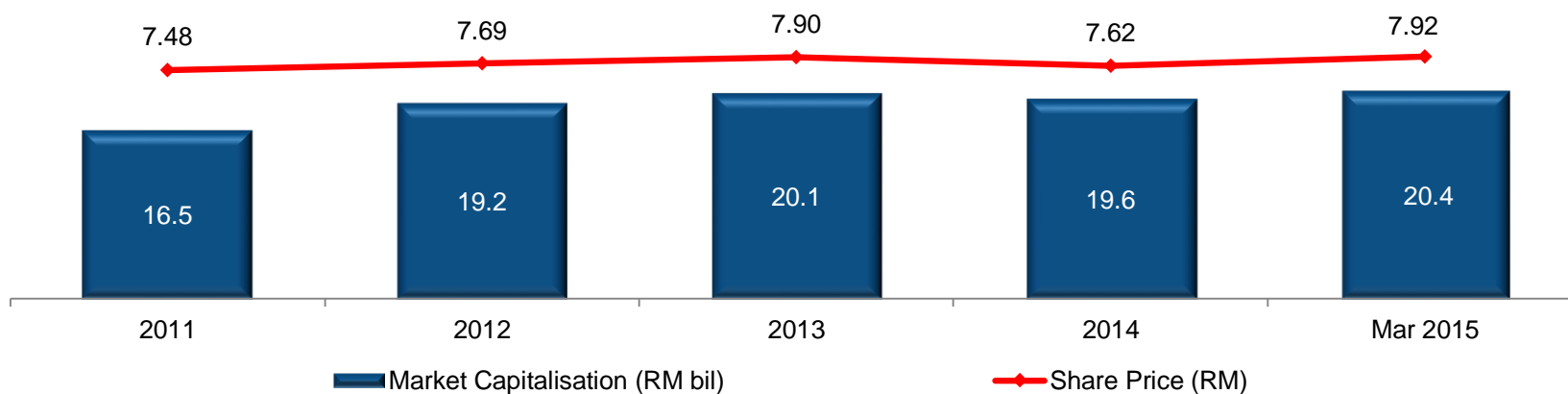
## Leverage Ratio<sup>N1</sup>



## Gearing and Double Leverage<sup>N2</sup>



## Share Price & Market Capitalisation

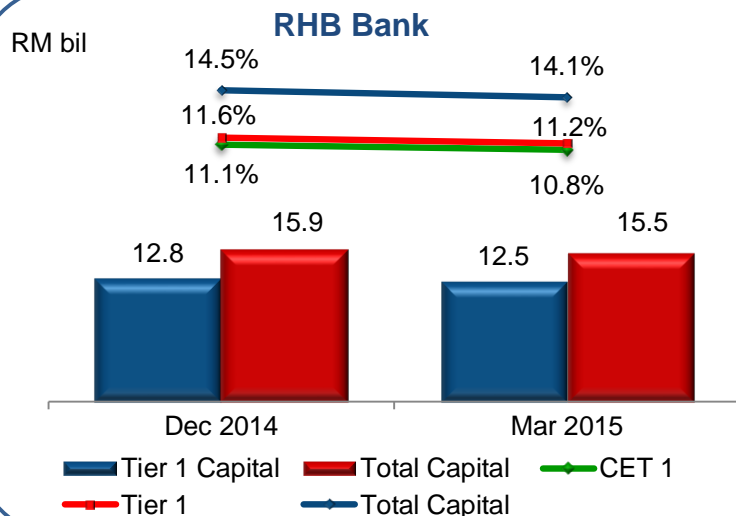
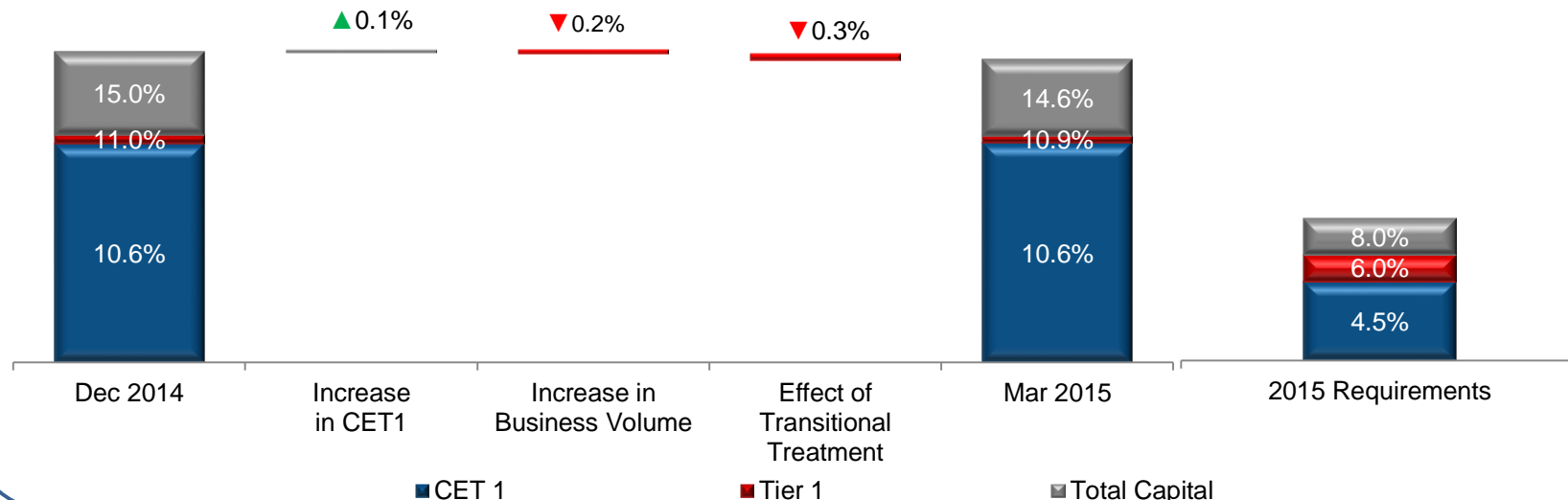


N1: Leverage ratio is defined as total assets over shareholders' funds

N2: Proforma Basel III CET 1 of RHB Capital Group stood at 9.8% as at 31 March 2015.

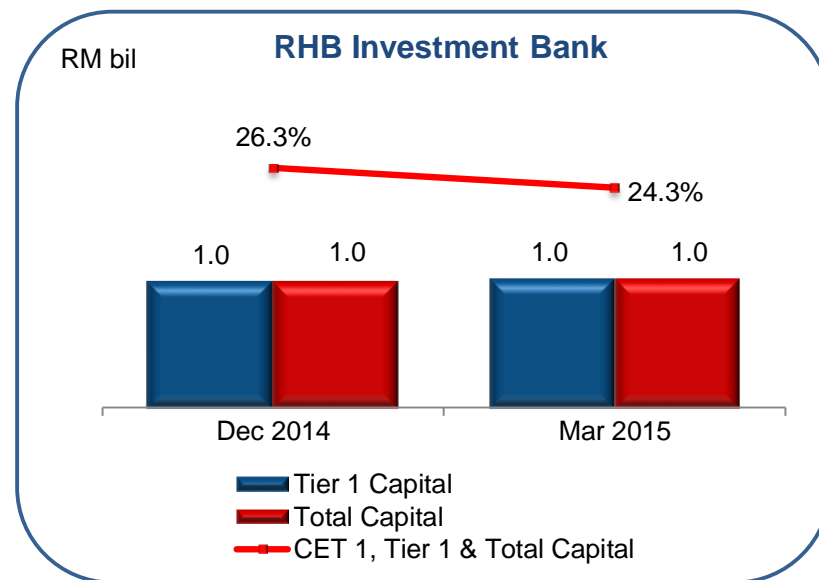
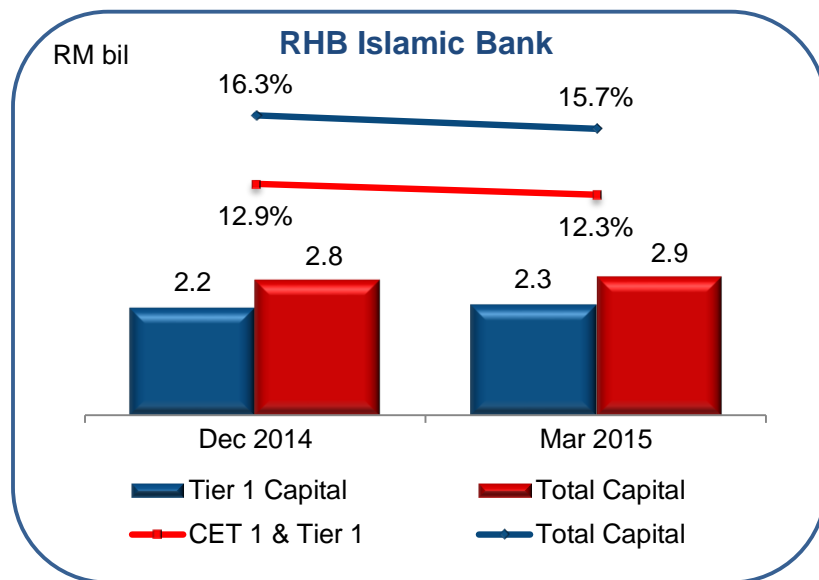
# Capital Position (1/2)

## RHB Bank Group: Capital Development in Q1 2015



- ◆ Total capital ratio for RHB Bank decreased mainly due to application of transitional arrangement with the gradual deduction/phase-out of investment in subsidiaries, sub-debt and Hybrid Tier-1 and increase in business volume.
- ◆ RHB Bank Berhad on 29 April 2015 fully redeemed its existing subordinated notes of RM700 million which was due for step-up in coupon rate.
- ◆ On 8 May 2015, RHB Bank Berhad issued RM500 million subordinated notes with a tenure of 10 non-callable 5 years, which qualify as Tier 2 capital, with a fixed coupon rate of 4.75% per annum.

# Capital Position (2/2)



- ◆ RHB Investment Bank had on 6 April 2015 and 25 May 2015 fully redeemed its subordinated notes of RM125 million and RM75 million respectively which were due for step-up in coupon rates.
- ◆ On 16 April 2015, RHB Investment Bank had issued RM200 million nominal value of subordinated notes with a tenure of 10 non-callable 5 years and a fixed coupon rate of 4.95% per annum.

# AGENDA

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# Key Business Initiatives Update



## Contribution to Group and Growth

### PBT

Q1 2015:  
RM49.1 mil

+44%

Q1 2014: RM34.1 mil

### PBT Contribution

Q1 2015:  
7.6%

+2.3%

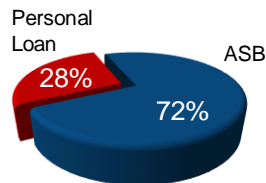
Q1 2014: 5.3%

### Gross Loans

Mar 2015:  
RM7.44 bil

+0.7%

Dec 2014: RM7.39 bil



## Bank@ Work

### Secured Companies

+11%

Mar 2015: 3,120  
Dec 2014: 2,815

### Workforce Base

+7%

Mar 2015: 210,818  
Dec 2014: 196,851

### No. of CASA A/c Acquired

+11%

Mar 2015: 185,672  
Dec 2014: 167,031

### CASA Balance

+22%

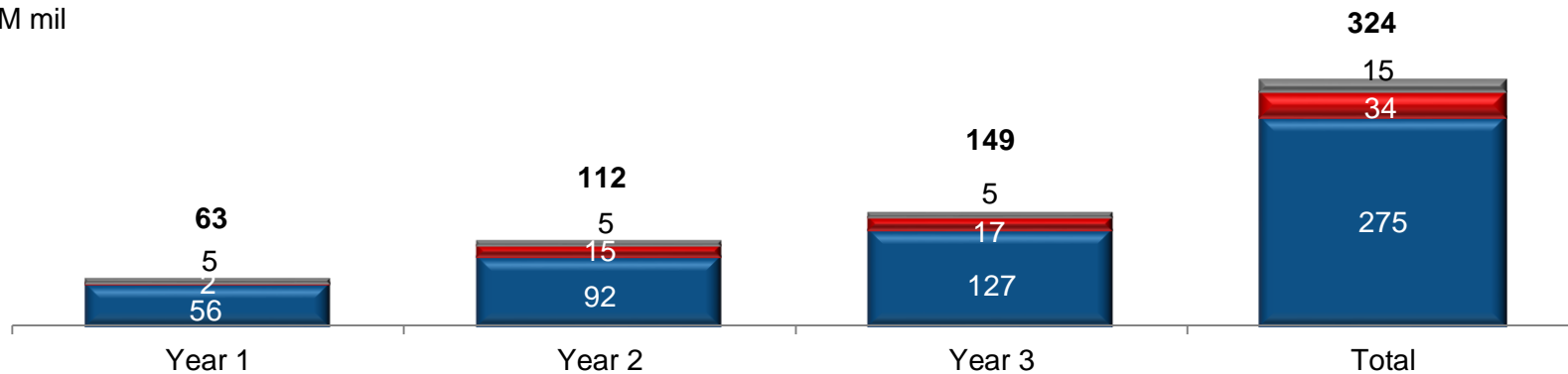
Mar 2015: RM 511 mil  
Dec 2014: RM 419 mil

- ♦ First quarter is a seasonally weak quarter and the market was also more challenging during Q1 2015.
- ♦ Gross loans contribution to the Group was 5.2% as at Mar 2015.

# RHB-OSK Integration Update

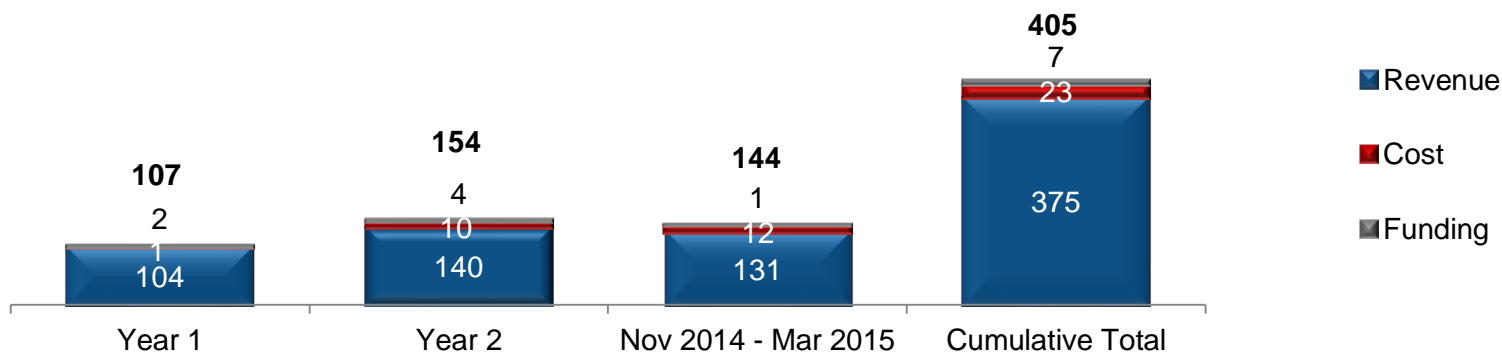
## Recap: Estimated Synergies Over 3 Years

RM mil



## Synergies

RM mil



# IGNITE 2017 performance in Q1 indicates a promising year ahead, realising RM218 mil of value with positive PBT impact of RM86 mil...

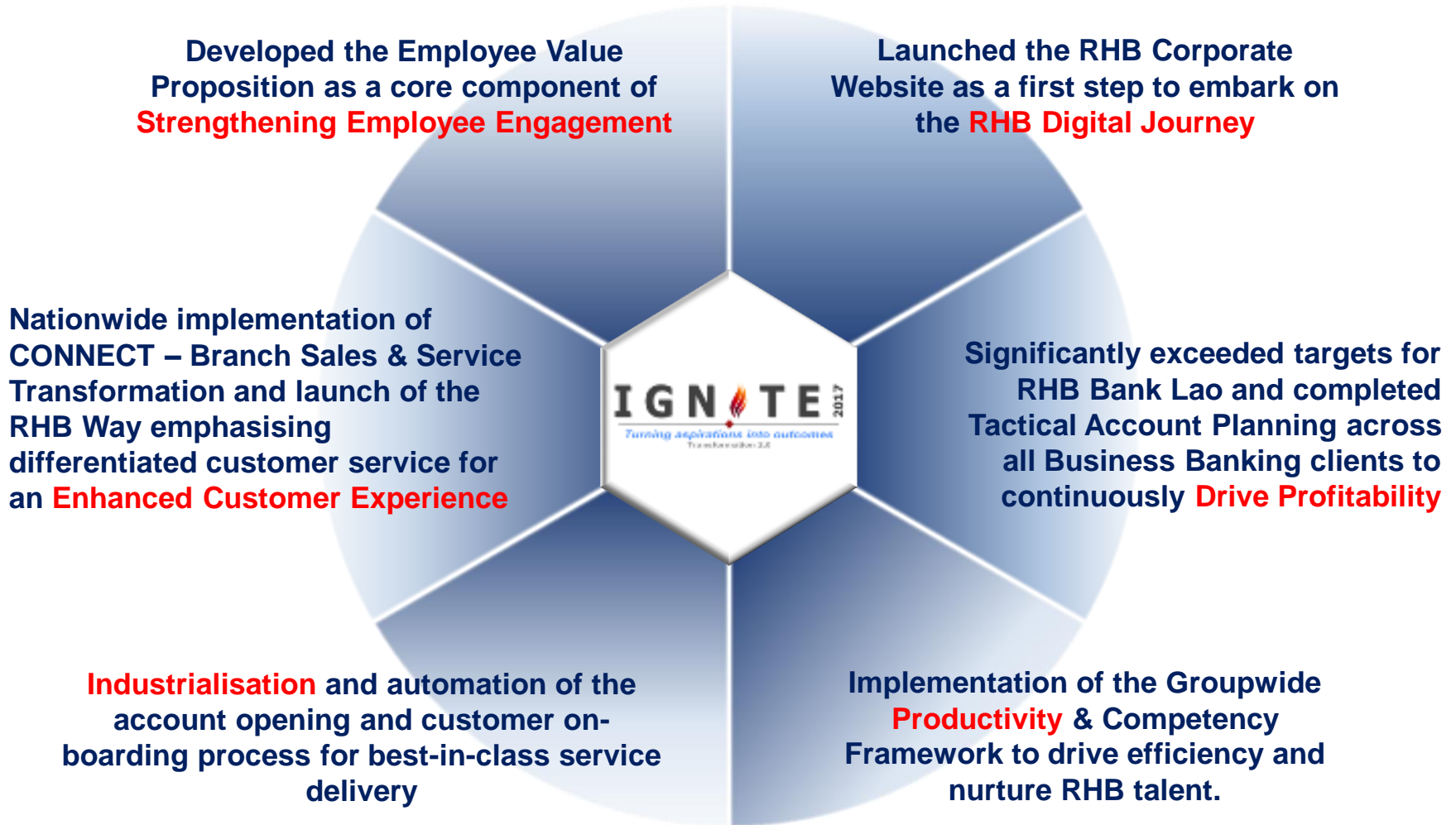
## IGNITE 2017 CONTINUES TO DERIVE SYNERGIES AND VALUE FROM KEY INITIATIVES LAUNCHED LAST YEAR

- ♦ The **fully leveraged Islamic Banking model** continued to bring in Groupwide synergy with value realised of **RM32 mil**
- ♦ **RM39 mil** value realised from expanding on **Global Account Management for Corporate clients**
- ♦ **Integrated treasury function** realised **RM24 mil** of value
- ♦ Over **RM21 mil** value realised through increased product and service offerings in **Revitalisation of Singapore** business
- ♦ **CONNECT - Branch Sales & Service Transformation** saw **incremental CASA growth of RM723 mil, increased productivity leading to additional loans acceptance of RM135 mil**, and **RM12 mil** value realised
- ♦ **Strategic Cost Management** remains an integral focus of RHB resulting in **RM21 mil** of cost savings and cost avoidance
- ♦ Further enhancements of the **Group Business Banking Operating Model** brought in **RM15 mil** of value
- ♦ Other key initiatives including portfolio optimisation, tactical sales programme and enhancement to trade sales model have realised value over **RM54 mil** and further improved capital efficiency



...and its momentum continues to be strong in 2015, priorities revisited to ensure a robust and holistic programme equipped to meet the needs of the ever changing market

IN Q1 2015 ALONE, SIGNIFICANT ACHIEVEMENTS WERE ACCOMPLISHED IN LINE WITH THE GROUP'S STRATEGY



## “DIGICOLOGY” DIGITAL + ECOLOGY

***“A holistic approach to provide our customers with a seamless experience through solutions built around their needs”***

- *Providing customers with simplified, convenient, easily accessible digital banking experience*
- *Using digital technology to provide customers with services that go beyond banking, fulfilling their everyday needs and exceeding customer expectations at every point of interaction*
- *Ensuring highly reliable and secure digital transactions for customers*

# Launch of the first of many innovative solutions for your financial needs

RHB Bank

## FIRST ALL-IN-ONE SME e-RETAIL SOLUTION IN MALAYSIA – NOW START YOUR RETAIL BUSINESS IN JUST 7 DAYS!

**REFLEX ONLINE CASH MANAGEMENT**

**e-POINT OF SALES\*  
(GST COMPLIANT)**

**BUSINESS CREDIT CARD**

**CASH DRAWER**

**RECEIPT PRINTER**

**CREDIT/DEBIT CARD TERMINAL**

**SMI SUPREME PACKAGE**

**RHB SME e-Retail Solution is an essential suite of innovative banking and digital solutions that is fast and simple to set up; seamlessly meeting your retail business needs.**

- ◆ Easy to set up for new or existing SME retail businesses
- ◆ Manage customer loyalty and promotions
- ◆ Track daily sales volume, monitor inventory and control business cash flow
- ◆ Real time remote access to sales dashboard, inventory levels and business reports
- ◆ Low investment with easy payment option to fund the e-POS
- ◆ Comprehensive protection through low cost customised insurance plan
- ◆ Waiver of monthly subscription fees for RHB Reflex Online Cash Management

Visit any RHB branch for a free consultation. Alternatively, you may contact our Call Center at 1-300-888-742 or visit [www.rhbgroup.com/businessbanking](http://www.rhbgroup.com/businessbanking).  
Terms & conditions apply

\*Powered by **EBIZU**

[www.rhbgroup.com](http://www.rhbgroup.com)

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RHB Bank Berhad (6172-M)

RHB Bank

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# Summary

- 1** Despite a challenging first quarter, the Group managed to record quality earnings growth and continues to gain traction in targeted segments

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- 2** IGNITE 2017 progress is on-track with positive results, expected to gain further momentum going into full year 2015 with a set of prioritised initiatives

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- 3** Given the current challenging operating condition, the Group is putting extra focus on managing overhead and funding costs, return on risk adjusted capital and asset quality

---

- 4** Key enablers and capabilities will be enhanced, for example, customer service and experience, digital offerings and technology refresh

---





# END

[www.rhbgroup.com](http://www.rhbgroup.com)

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# Appendix

## Corporate Restructuring Plan and Rights Issue





# Corporate Restructuring Plan and Rights Issue (1/3)

## WHY?

### 1 Tax inefficiencies due to single tier tax:

- ◆ Interest payments at RHB Capital cannot be used as deductibles.

### 2 Inefficient capital structure:

- ◆ Due to Financial Services Act, leveraging at the Financial Holdco level is no longer beneficial to RHB's capital group structure

### 3 Trading discount :

- ◆ Financial Holdco is estimated to be trading at a discount versus peer group comparatives

### 4 Capital for regulatory and growth requirements

- ◆ New capital is required for Basel 3 and RHB Banking Group's growth requirements

## WHAT IS IT?

The Group Corporate Restructuring Plan involving :

### 1) Equity Fund Raising

- ◆ RHB Capital undertakes a renounceable rights issue ("Rights Issue") of up to RM2.5 bln as new equity for RHB Bank.

### 2) Internal reorganization

- ◆ Sale of RHB Capital's direct operating subsidiaries to RHB Bank
- ◆ Distribution of RHB Bank shares to shareholders of RHB Capital
- ◆ RHB Bank assumes the listing status of RHB Capital.

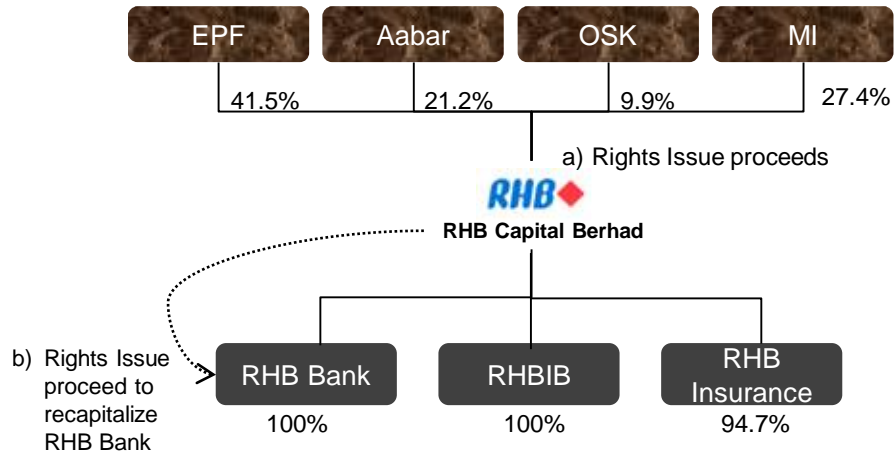
## BENEFITS

- ▶ Improve tax efficiency and reduce holdco inefficiencies
- ▶ Potential for significant value enhancement through rerating of stock and better ability for dividend payments
- ▶ Stronger counterparty for BAU business, reduce capital cost and regional expansion.
- ▶ Enhanced business cost, risk synergies amongst businesses and meet Basel 3 requirements.
- ▶ Strengthen its capital structure to meet the changes in regulations and continuing growth in business.

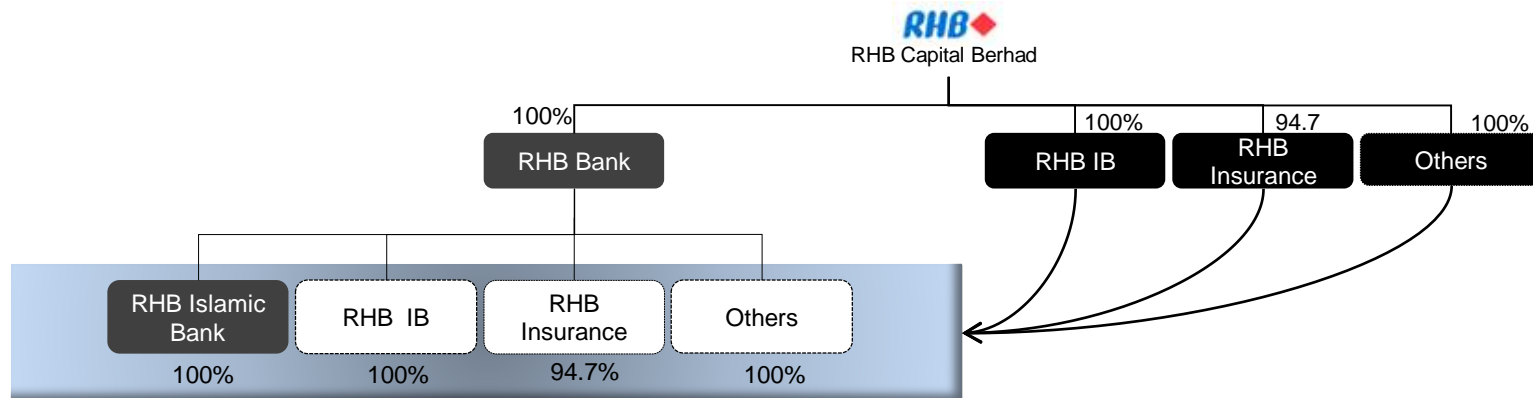
The proposed Group Corporate Restructuring Plan will improve RHB's capital structure, tax efficiency and aimed at closing the gap to RNAV and position us as a Bank Holding Company.

# Corporate Restructuring Plan and Rights Issue (2/3)

## Fund raising by RHB Capital



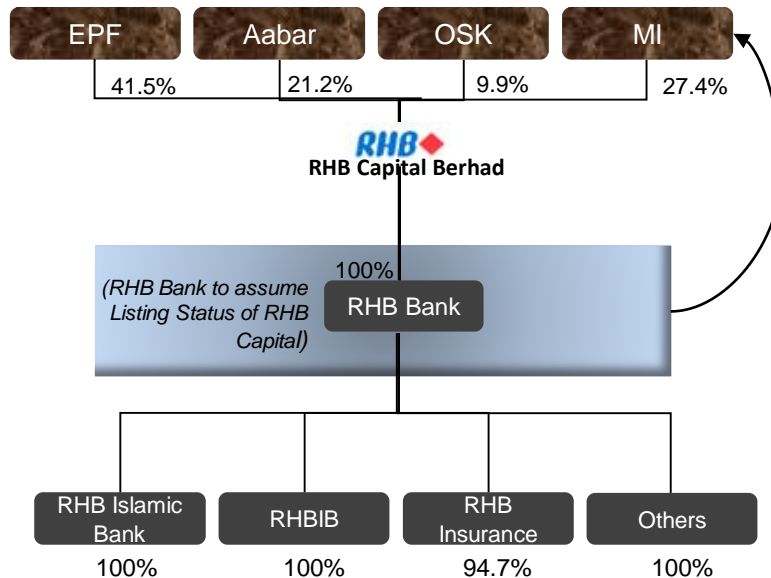
## Internal restructuring (Sale of RHB Capital's direct subsidiaries to RHB Bank)



Shareholding position as at 31 March 2015.

# Corporate Restructuring Plan and Rights Issue (3/3)

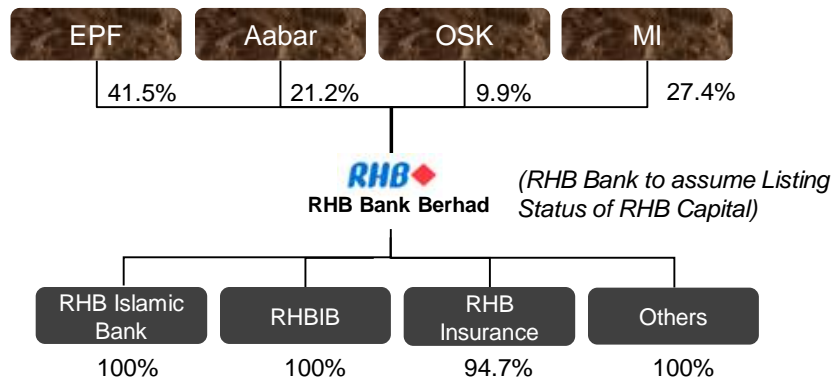
## RHB Capital to distribute RHB Bank shares



*RHB Capital distributes its entire shareholdings in RHB Bank to shareholders.*

*Post distribution of RHB Bank shares, RHB Capital will become dormant and will be liquidated accordingly.*

## RHB Bank assumes Holdco and Listing status



Shareholding position as at 31 March 2015.

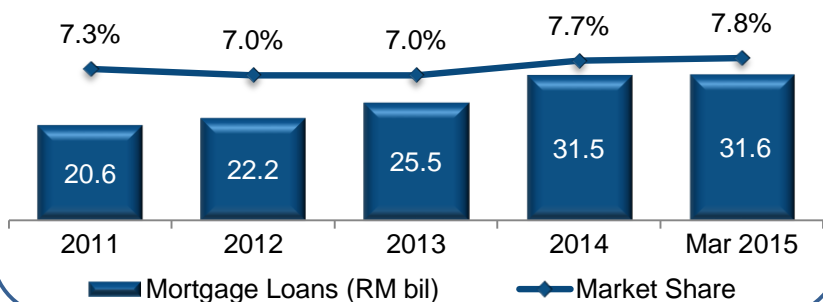
# Appendix

## Key Business Highlights

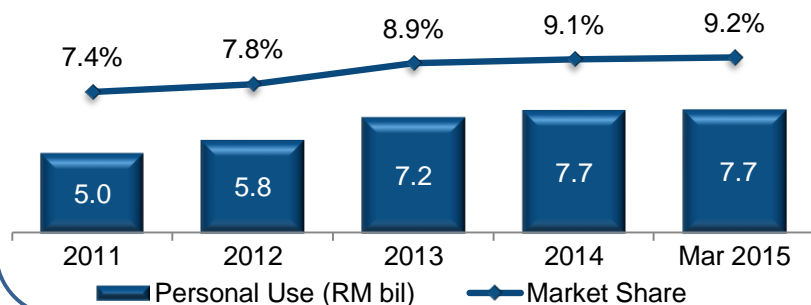


# Retail Business Performance

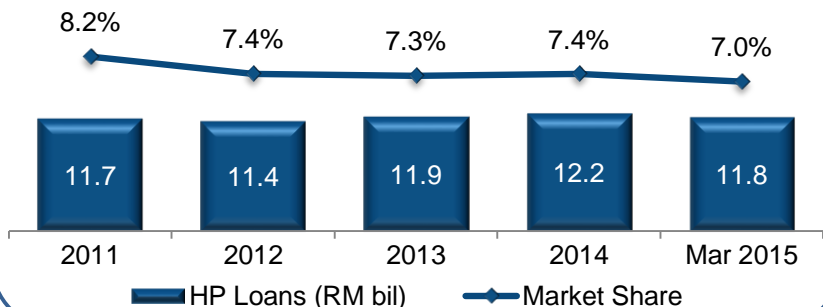
## Mortgage



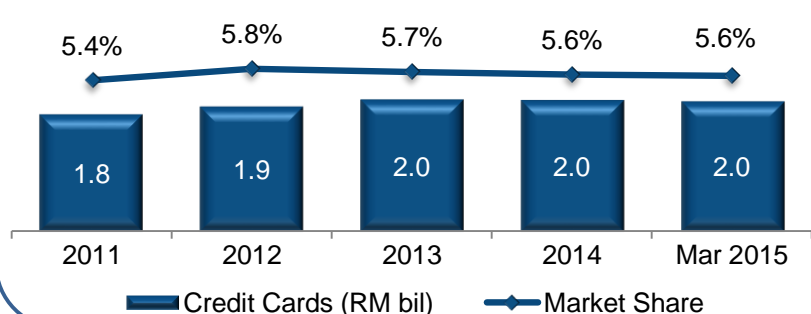
## Personal Use



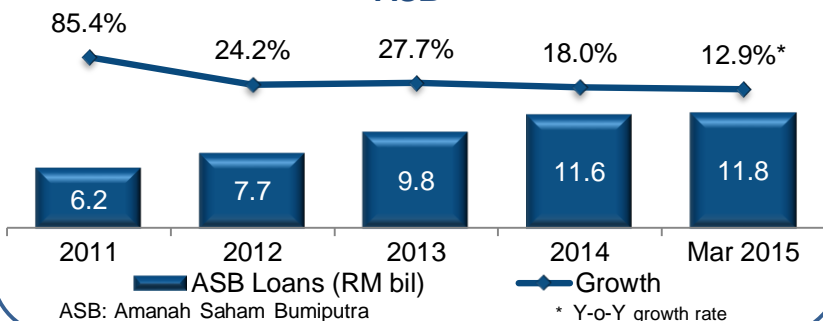
## Auto Finance



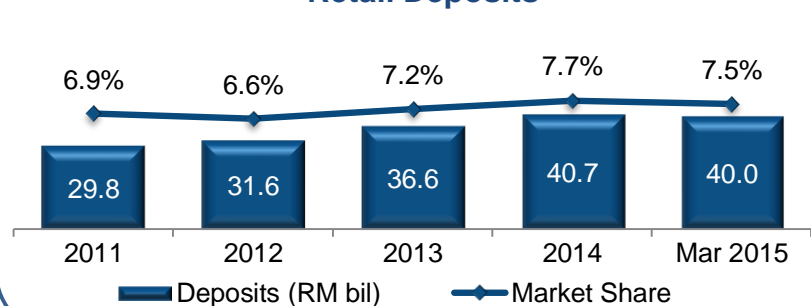
## Credit Card



## ASB



## Retail Deposits



# CIB Market Share

	YTD Mar 2015		FY 2014		FY 2013	
	Market Share	Ranking	Market Share	Ranking	Market Share	Ranking
Debt Capital Market - sukuk*	27.2%	1	12.4%	4	17.6%	4
- conventional bonds & sukuk	20.3%	2	11.5%	4	16.3%	4
Mergers & Acquisitions - by value	11.3%	4	22.4%	1	11.8%	3
- by deal count	7 deals	1	27 deals	1	26 deals	1
Equities Capital Market ^	1.2%	8	8.6%	4	7.9%	3

\* Primary Bond Offerings

^ IPOs, Rights Issues & Additional Offerings

Source : Bloomberg & Bursa Malaysia & RHB

## Major Mandates Q1 2015

### DCM



**Danga Capital Berhad**  
(subsidiary of Khazanah Nasional Bhd)  
RM1.5 bil issuance out of RM10.0 bil  
Islamic MTN Programme  
*Sole Lead Manager & Sole Bookrunner*



**Syarikat Prasarana Negara Berhad**  
RM2.0 bil issuance out of RM2.0 bil  
Sukuk Murabahah Programme  
*Joint Lead Manager / Underwriter*



**Malaysia Debt Ventures Berhad**  
RM300 mil issuance out of RM1.5 bil  
Islamic MTN Programme  
*Joint Lead Manager / Bookrunner*

### ECM and Syndicated Loans



**Bina Darulaman Berhad**  
RM94.6 mil  
Rights Issue  
*Sole Underwriter*



**Malakoff Berhad (ongoing)**  
RM2.74 bil  
Main Market IPO  
*Joint Bookrunner / Joint Lead Manager*



**SapuraKencana TMC Sdn Bhd**  
RM5.50 bil (USD2.20 bil)  
Senior Multi Currency Term and  
Revolving Facilities  
*Joint Mandated Lead Arranger*

### M&As



**Kulim (Malaysia) Berhad**  
GBP525.4 mil (RM2.8 bil)  
Disposal of equity interest in New  
Britain Palm Oil Ltd to Sime Darby  
Plantation Sdn Bhd  
*Sole Financial Adviser*



**Malaysian Resource Corporation Berhad**  
RM750 mil  
Disposal of Platinum Sentral to Quill  
Capita Trust  
*Financial Adviser*

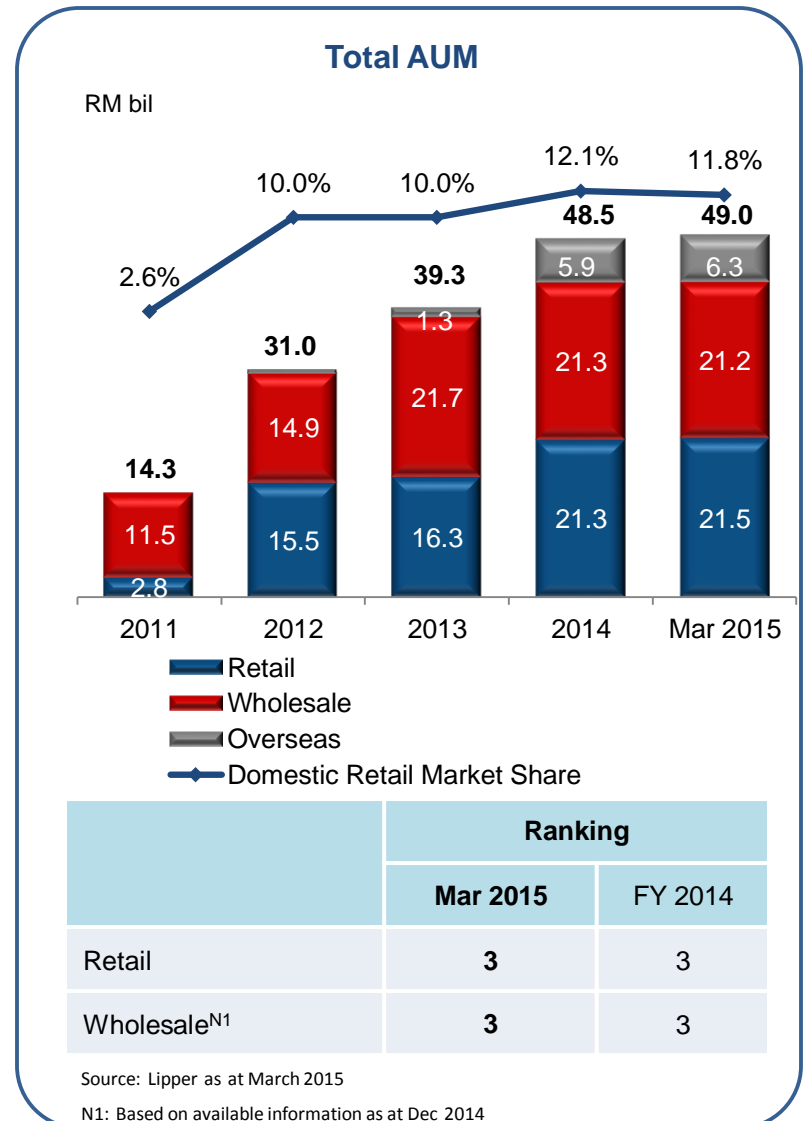


**Berjaya Corporation Berhad (on-going)**  
RM376.16 mil  
Conditional Take-Over to acquire all the  
remaining shares in REDtone  
International Bhd  
*Financial Adviser*

# Equities, Futures & Asset Management

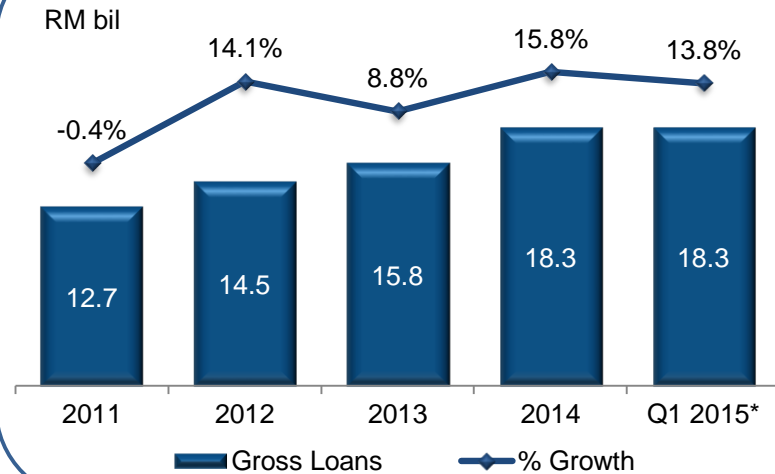
Equities (by value)	Mar 2015		FY 2014	
	Market Share	Ranking	Market Share	Ranking
Malaysia				
- By value	8.7%	4 <sup>th</sup>	9.5%	3 <sup>rd</sup>
- By volume	13.3%	2 <sup>nd</sup>	13.7%	2 <sup>nd</sup>
Singapore	5.0%	10 <sup>th</sup>	5.4%	10 <sup>th</sup>
Hong Kong	0.1%	97 <sup>th</sup>	0.1%	97 <sup>th</sup>
Indonesia	2.4%	15 <sup>th</sup>	2.3%	15 <sup>th</sup>
Thailand	1.2%	28 <sup>th</sup>	1.3%	27 <sup>th</sup>
Cambodia	5.5%	5 <sup>th</sup>	2.5%	7 <sup>th</sup>

Futures (by volume)	Mar 2015		FY 2014	
	Market Share	Ranking	Market Share	Ranking
Malaysia - FKLI	6.4%	5 <sup>th</sup>	7.5%	4 <sup>th</sup>
Malaysia - FCPO	7.3%	3 <sup>rd</sup>	9.6%	3 <sup>rd</sup>
Thailand	5.2%	7 <sup>th</sup>	4.0%	8 <sup>th</sup>
Hong Kong - HSIF	0.1%	64 <sup>th</sup>	0.1%	71 <sup>st</sup>

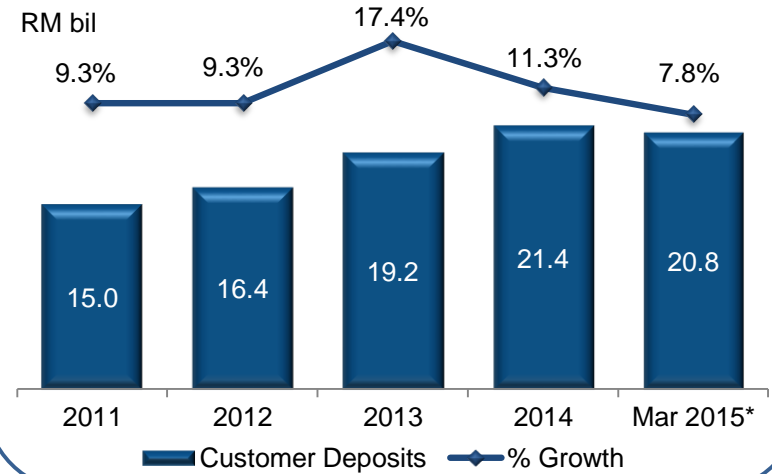


# Business Banking and SME

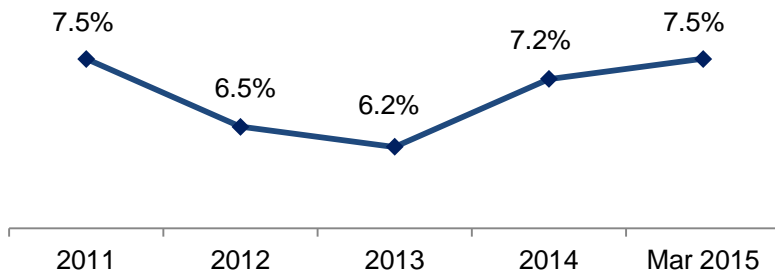
## Gross Loans



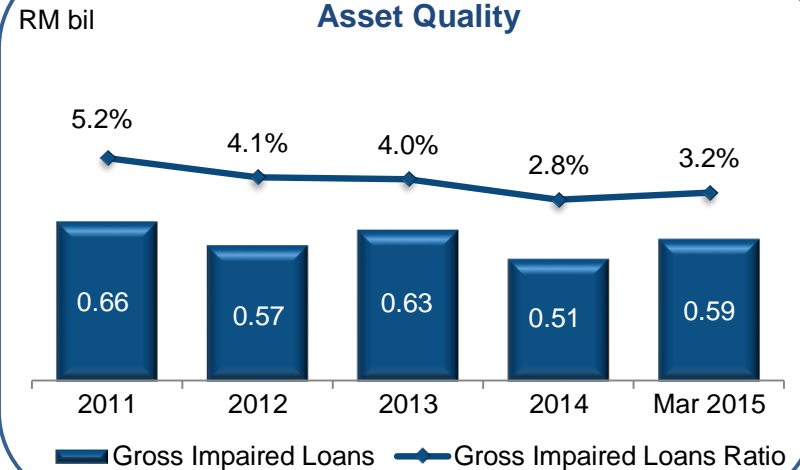
## Customer Deposits



## SME Market Share



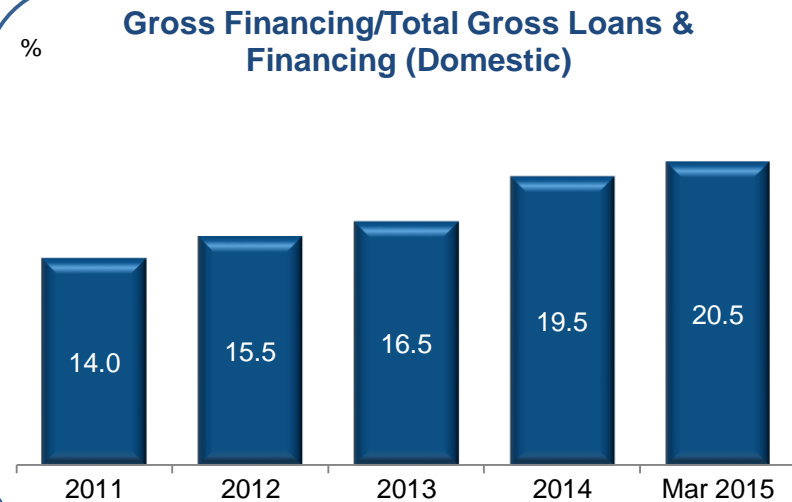
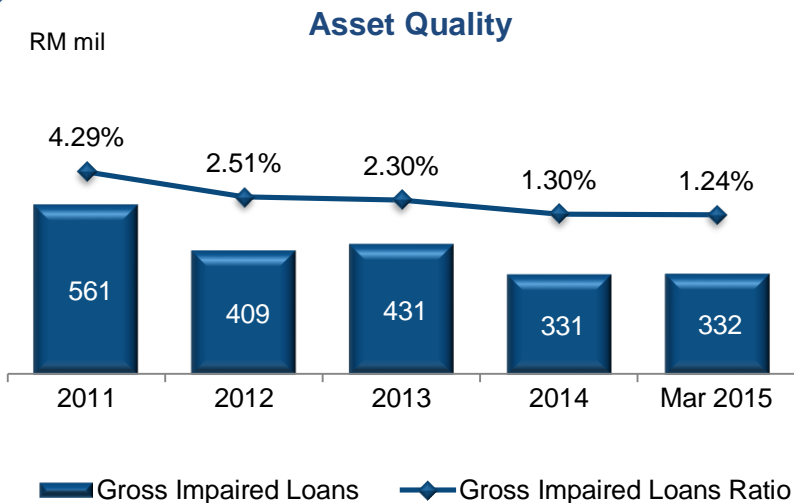
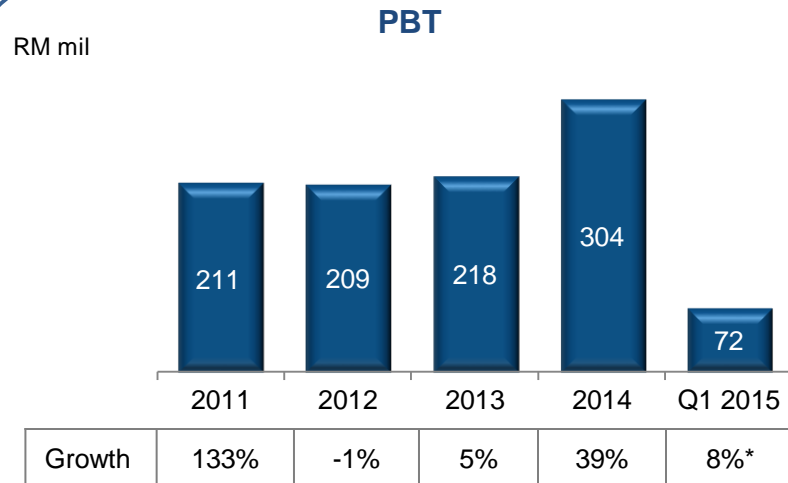
## Asset Quality



\* Y-o-Y growth rate



# Islamic Financial Performance

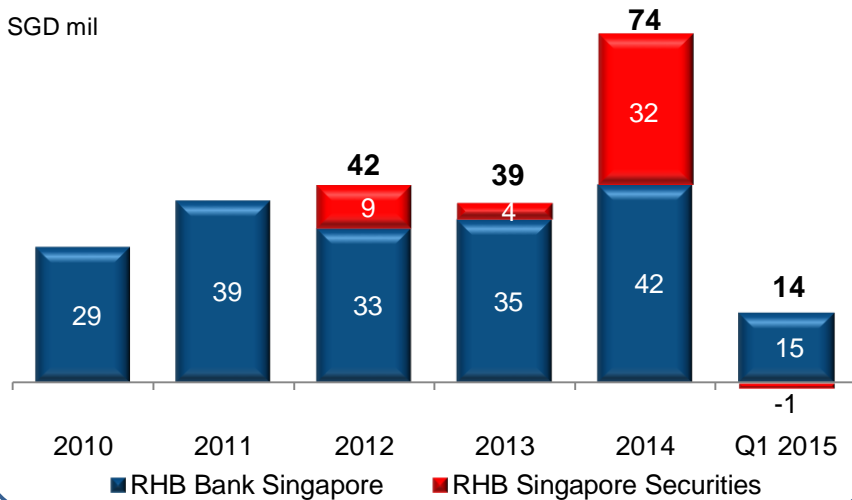


\* Y-o-Y growth rate

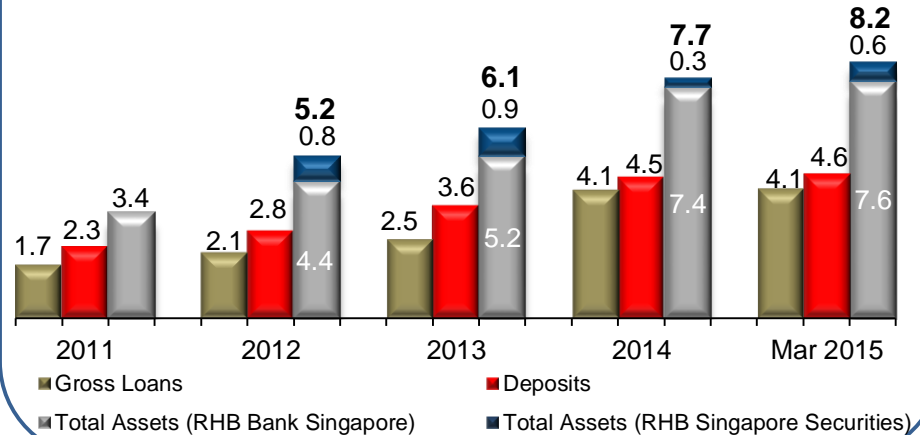
# RHB Singapore Business Performance

**PBT**

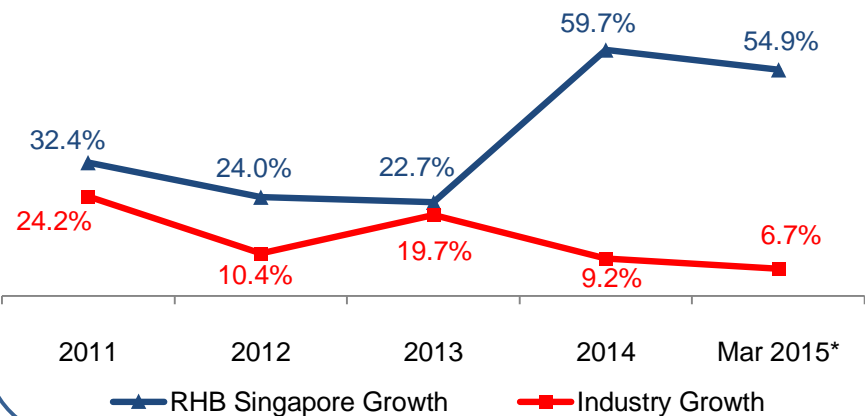
SGD mil



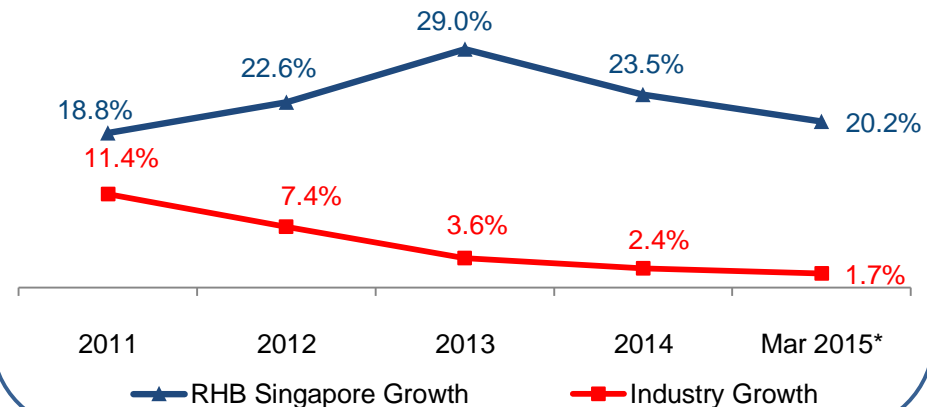
**Loans, Deposits & Total Assets**



**Loans Growth**



**Deposits Growth**



\* Y-o-Y growth rate