

# Analysts Presentation

## 3<sup>rd</sup> Quarter 2016 Financial Results

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RHB Banking Group  
23 November 2016



# AGENDA

Executive Summary

3<sup>rd</sup> Quarter 2016 Financial Results

Corporate and Strategy Update

Summary and Outlook



# Executive Summary (1/4)

## Earnings

- ◆ Y-o-Y pre-tax profit grew 8.9% to RM1.9 billion, net profit increased by 9.1% to RM1.4 billion
- ◆ Normalised<sup>N1</sup> pre-tax and net profit higher by 12.1% and 12.4% respectively
- ◆ Operating profit before allowances recorded strong growth of 36.0%, underpinned by healthy net fund based and non-fund based income growth, effective cost management and absence of CTS expenses
- ◆ Cost-to-income at 49.9%
- ◆ ROE at 10.0%

## Assets and Liabilities

- ◆ Gross loans increased by an annualised rate of 1.4% to RM152.9 billion
- ◆ Customer deposits recorded 6.6% annualised growth to RM166.0 billion
- ◆ CASA composition improved to 24.5% from 24.0% in December 2015
- ◆ Gross impaired loans ratio higher at 2.25% due to classification of several corporate accounts

## Capital, Liquidity and Capital Management

- ◆ Capital position remained strong with CET I ratio at 13.0%, Tier I ratio at 13.3% and total capital ratio at 17.1%
- ◆ Issued USD500 million senior unsecured notes under the USD5 billion EMTN Programme in Oct 2016

*N1 : A full impairment on a corporate bond in Singapore in 2016 and one off Career Transition Scheme ("CTS") expenses of RM308.8 million and a collective allowances written back due to model refinement on mortgage portfolio amounting to RM131.4 million recorded in 2015 which is not repeated*

# Executive Summary (2/4)

## Business Performance

Earnings well diversified across main business segments :

### ♦ Retail Banking

- Normalised PBT up 6.9% to RM825.6 million mainly due to lower operating expenses
- Mortgage financing increased by 13.4% on annualised basis, market share improved to 8.5% from 8.2% in December 2015

### ♦ Business Banking

- PBT up 48.6% to RM329.5 million due to improvement in all operating drivers and lower impairment losses on loans
- SME lending continued to gain traction, growing by 13.3% annualised, market share increased to 9.0% from 8.7% in December 2015

### ♦ Group Wholesale Banking

- PBT up 8.4% to RM1,230.9 million
  - CIB PBT up 4.9% due to higher wealth management related fee income and lower expenses
  - Group Treasury PBT up 11.1% due to higher trading and investment gain and higher net fund based income
- Gross loans lower by 4.2% YTD due to several large corporate repayments

### ♦ Islamic Banking

- PBT increased by 17.7% to RM299.1 million
- Islamic financing represented 25.1% of the Group's total domestic gross loans and financing

### ♦ Group International Banking

- Performance largely impacted by one-off impairment on a corporate bond in Singapore

# Executive Summary (3/4)

## IGNITE 2017 Update

### ◆ Made good progress in key IGNITE initiatives:

- Increase in premier wealth management sales by 11% since the launch of RHB premier banking value proposition
- SME market share further strengthened to 9.0% in September 2016 from 8.7% in December 2015
- Retail AUM grew by 11.1% to RM 25.0 billion from December 2015
- 432,529 downloads of new RHB mobile application since its launch in May 2016
- Efficiency initiatives:
  - Optimised 184 EASY outlets, converted 29 EASY outlets into sales centres
  - All branches equipped with EASY technology (“10 minute banking”)
  - Set up 25 sales hubs to serve customers after banking hours
  - Domestic investment banking branches reduced from 57 to 47
  - Complete relocation of Plaza OSK staff to RHB Centre by 25 November 2016
  - Bureau-de-Change (BDC) business exit – Estimated total run rate cost savings of SGD3 million per annum (~RM9 million)
  - Relocated Singapore operation back office to Changi Business Centre, savings of SGD1.5 million (~RM4.5 million) per annum

# Executive Summary (4/4)

## Awards

♦ **The Cards & Electronics International (CEPI) Asia Awards**

- Most Innovative Digital Solution – Commercial
- Best Merchant Acquiring Initiative



♦ **Structured Products Asia Awards 2016**

Malaysia House of the Year



♦ **Asian Banking & Finance Wholesale Banking Awards'16**

Malaysia's Domestic Foreign Exchange Bank of the Year – Wholesale Banking category



♦ **Excellent Service Awards (Retail) 2016**

ABS Excellent Service Award



♦ **HR Asia**

Best Companies to Work for in Asia 2016



♦ **The Asset Corporate Awards 2016**

Platinum Winner – Governance, CSR & Investor Relations Benchmarking



# RHB Banking Group Scorecard For 2016

Top Level Indicators	Target 2016	Actual 9M 2016
ROE	10%	10.0% <sup>N1</sup>
Loans Growth	8%	1.4% <sup>N1</sup>
CASA Growth	8%	9.9% <sup>N1</sup>
Gross Impaired Loans Ratio	≤ 2.0%	2.25%
Cost to Income Ratio	≤ 53%	49.9%
Overseas Profit Contribution	10%	-9.2% <sup>N2</sup>

*N1 Annualised*

*N2 Excluding one off impairment on a corporate bond, overseas profit contribution was at 4.3%*

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# Core earnings continued to demonstrate resilience amidst weak economic conditions, current year performance impacted by one-off impairment on corporate bond and certain corporate loan accounts

Financial Position		Financial Results		Key Financial Ratios	
<b>Total Assets</b>  +0.6%  Sep 2016: RM229.3 bil Dec 2015: RM227.9 bil	<b>Gross Loans</b>  +1.4%  <sup>N1</sup> Sep 2016: RM152.9 bil Dec 2015: RM151.4 bil	<b>Total Income</b>  +5%  9M 2016: RM4.8 bil 9M 2015: RM4.6 bil	<b>Operating Profit Before Allowances</b>  +36%  <sup>N2</sup> 9M 2016: RM2.4 bil 9M 2015: RM1.8 bil	<b>ROE <sup>N1</sup></b>  +1.7%  9M 2016: 10.0% 9M 2015: 8.3% <sup>N3</sup>	<b>Non Interest Income / Total Income</b>  +0.4%  9M 2016: 33.1% 9M 2015: 32.7%
<b>Customer Deposits</b>  +7%  <sup>N1</sup> Sep 2016: RM166.0 bil Dec 2015: RM158.2 bil	<b>CASA</b>  +10%  <sup>N1</sup> Sep 2016: RM40.8 bil Dec 2015: RM37.9 bil	<b>Profit Before Tax</b>  +9%  <sup>N2</sup> 9M 2016: RM1.9 bil 9M 2015: RM1.7 bil	<b>Net Profit to Shareholders</b>  +9%  <sup>N2</sup> 9M 2016: RM1.4 bil 9M 2015: RM1.3 bil	<b>Cost to Income Ratio</b>  -4.7%  <sup>N4</sup> 9M 2016: 49.9% 9M 2015: 54.6% <sup>N4</sup>	<b>Gross Impaired Loans Ratio</b>  +0.37%  Sep 2016: 2.25% Dec 2015: 1.88%
<b>Shareholders' Equity</b>  +22%  Sep 2016: RM21.6 bil Dec 2015: RM17.7 bil	<b>Net Assets Per Share</b>  +5%  Sep 2016: RM5.39 Dec 2015: RM5.11	<p><i>N1: Annualised</i>  <i>N2: Excluding effect of one-off items for both 9M 2016 and 9M 2015, operating profit before allowances, PBT and net profit increased by 16%, 12% and 12% respectively</i>  <i>N3: RHB Capital 9M 2015 results</i>  <i>N4: Excluded CTS expenses</i>  <i>N5: Excluding one-off impairment write back on mortgage portfolio</i>  <i>N6: Inclusive of 1.2% Regulatory Reserve</i></p>		<b>Credit Charge Ratio <sup>N1</sup></b>  +0.04%  <sup>N5</sup> 9M 2016: 0.25% 9M 2015: 0.21% <sup>N5</sup>	<b>Loan Loss Coverage Ratio <sup>N6</sup></b>  -9.2%  Sep 2016: 74.7% Dec 2015: 83.9%

## Robust growth in operating profit driven by strong net fund based income and effective cost management initiatives; profitability affected by one-off impairment on other assets and increase in loan losses

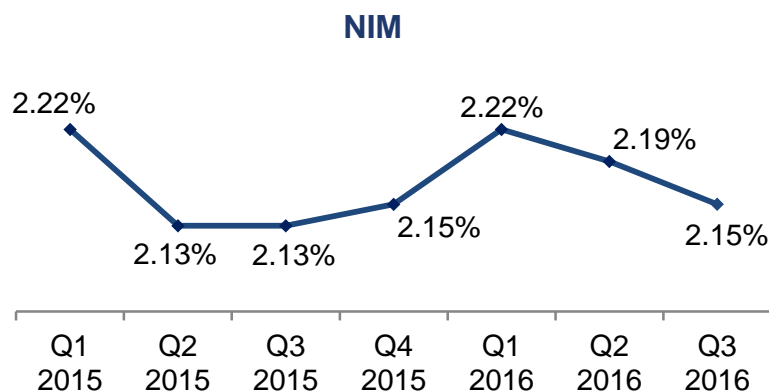
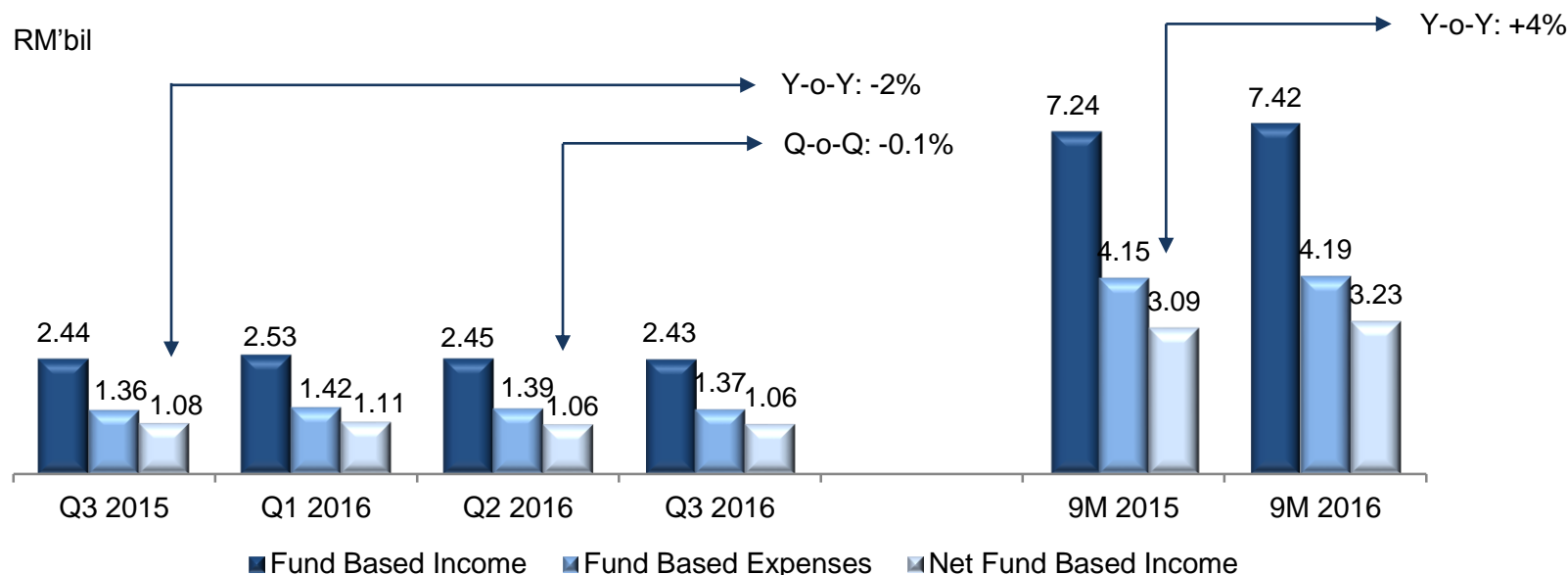
RM'mil	Q3 2016	Q2 2016	Q-o-Q Change %	9M 2016	9M 2015	Y-o-Y Change %
Net Interest Income	849	853	-1	2,593	2,517	3
Net Islamic Fund Base Income	212	209	1	637	577	10
<b>Total Net Fund Based Income (A)</b>	<b>1,061</b>	<b>1,062</b>	<b>-</b>	<b>3,230</b>	<b>3,094</b>	<b>4</b>
Other Operating Income	546	497	10	1,532	1,444	6
Islamic Non-Fund Based Income	22	30	-27	68	60	14
<b>Total Non Fund Based Income (B)</b>	<b>568</b>	<b>527</b>	<b>8</b>	<b>1,600</b>	<b>1,504</b>	<b>6</b>
<b>Total Income (A+B)</b>	<b>1,629</b>	<b>1,589</b>	<b>3</b>	<b>4,830</b>	<b>4,598</b>	<b>5</b>
Operating Expenses	-826	-808	2	-2,411	-2,819	-14
<b>Operating Profit Before Allowances</b>	<b>803</b>	<b>781</b>	<b>3</b>	<b>2,419</b>	<b>1,779</b>	<b>36</b>
Allowances for Loan Impairment	-146	-60	>100	-286	-106	>100
Impairment Losses (Made)/ Written Back on Other Assets	6	-252	->100	-245	59	->100
<b>Profit Before Taxation</b>	<b>663</b>	<b>469</b>	<b>41</b>	<b>1,887</b>	<b>1,733</b>	<b>9</b>
<b>Net Profit</b>	<b>505</b>	<b>350</b>	<b>44</b>	<b>1,420</b>	<b>1,302</b>	<b>9</b>
<b>Normalised PBT <sup>N1</sup></b>	<b>663</b>	<b>723</b>	<b>-8</b>	<b>2,140</b>	<b>1,910</b>	<b>12</b>
<b>Normalised Net Profit <sup>N1</sup></b>	<b>505</b>	<b>542</b>	<b>-7</b>	<b>1,613</b>	<b>1,435</b>	<b>12</b>

N1: Q2 2016 included one-off impairment on corporate bond of RM254 mil

Q3 2015 included one-off Career Transition Scheme expenses of RM309 mil

Q2 2015 included one-off write-back from refinement performed on mortgage portfolio of RM131 mil

# Solid net fund based income growth attributable to active management on funding and liquidity, low cost deposits and growth in chosen market segments



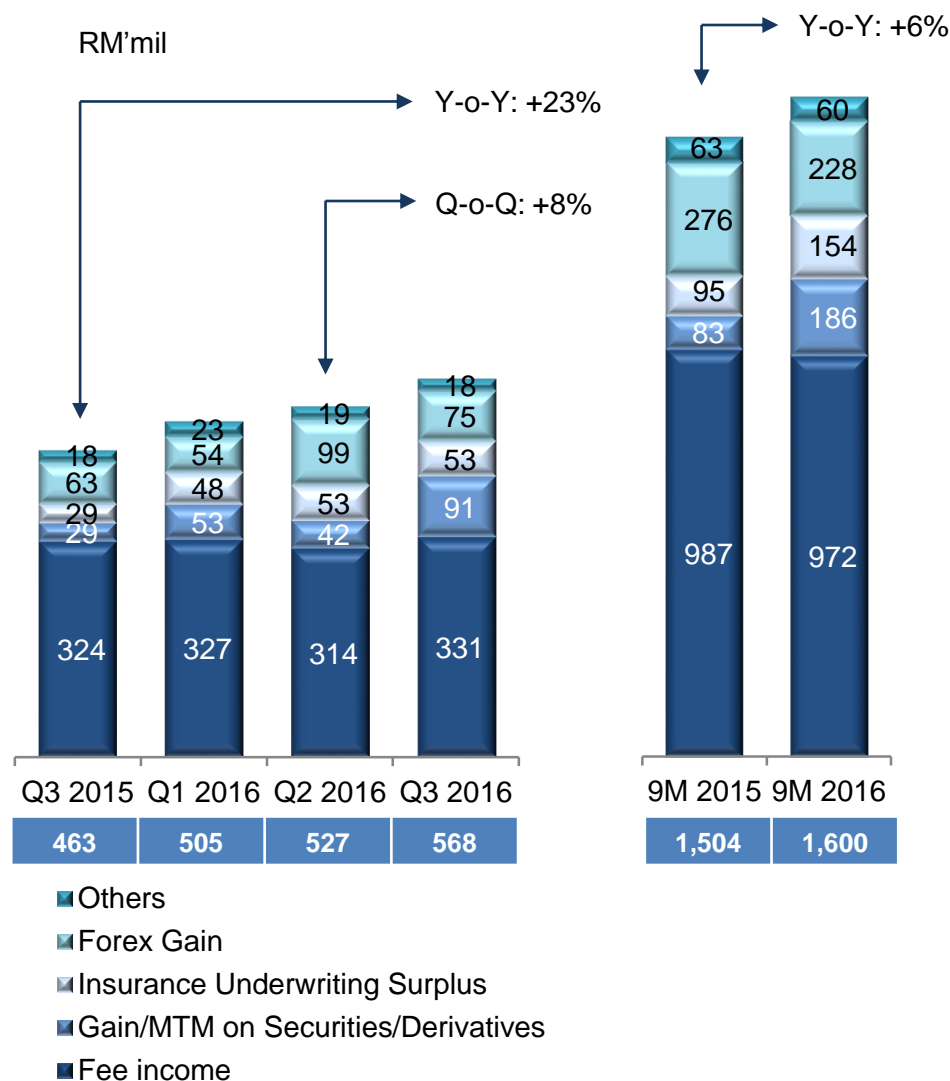
## Y-o-Y:

- ◆ Gross fund based income rose 2.4% on the back of a 2.3% growth in loans and financing
- ◆ Funding expenses marginally higher by 0.9%

## Q-o-Q:

- ◆ Lower NIM due mainly to the impact of 25 basis point reduction in OPR in July 2016 and lower loan yield

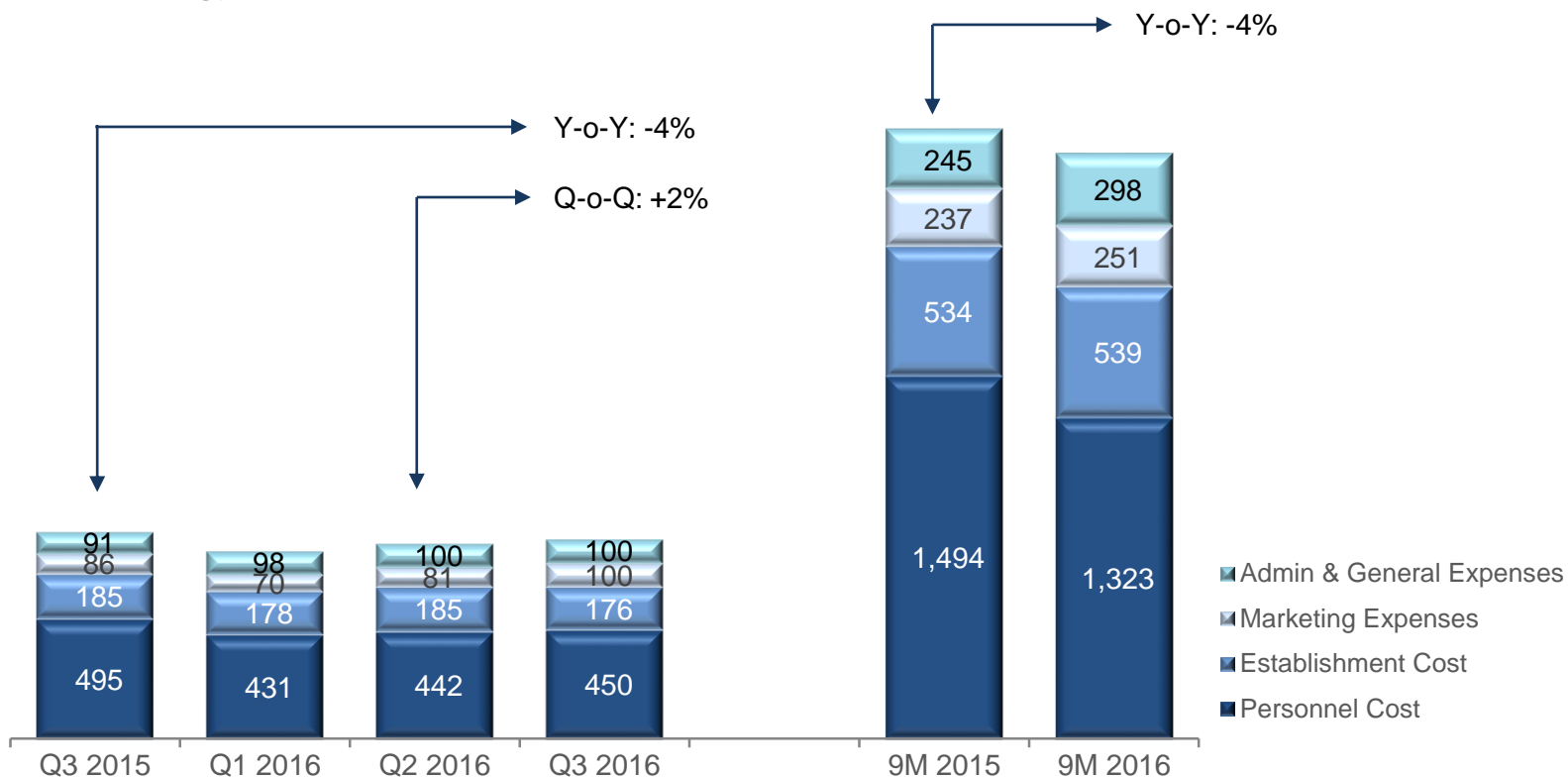
# Non fund based income held up well under challenging market conditions - higher insurance underwriting surplus and trading/investment income offset by lower Fx gain and fee income



Non Fund Based Income RM'mil	9M 2016	9M 2015	Y-o-Y Change
Fee Income – IB Related (A)	358	388	-8%
Fee Income – Wealth Management (B)	198	144	38%
Fee Income – Commercial Banking (C)	416	455	-9%
Total Fee Income (A) + (B) + (C)	972	987	-2%
Insurance Underwriting Surplus	154	95	62%
Net Forex Gain	228	276	-17%
Gain and MTM on Securities / Derivatives	186	83	>100%
Others	60	63	-5%
<b>Total</b>	<b>1,600</b>	<b>1,504</b>	<b>6%</b>
<b>Ratio of Non Fund Based to Total Income</b>	<b>33.1%</b>	<b>32.7%</b>	<b>0.4%</b>

# Efficient cost transformation program continued to deliver positive results, maintaining cost-to-income ratio < 50%

11% personnel cost savings was partly offset by higher IT expenses as the Group continued to invest in technology capabilities and infrastructure

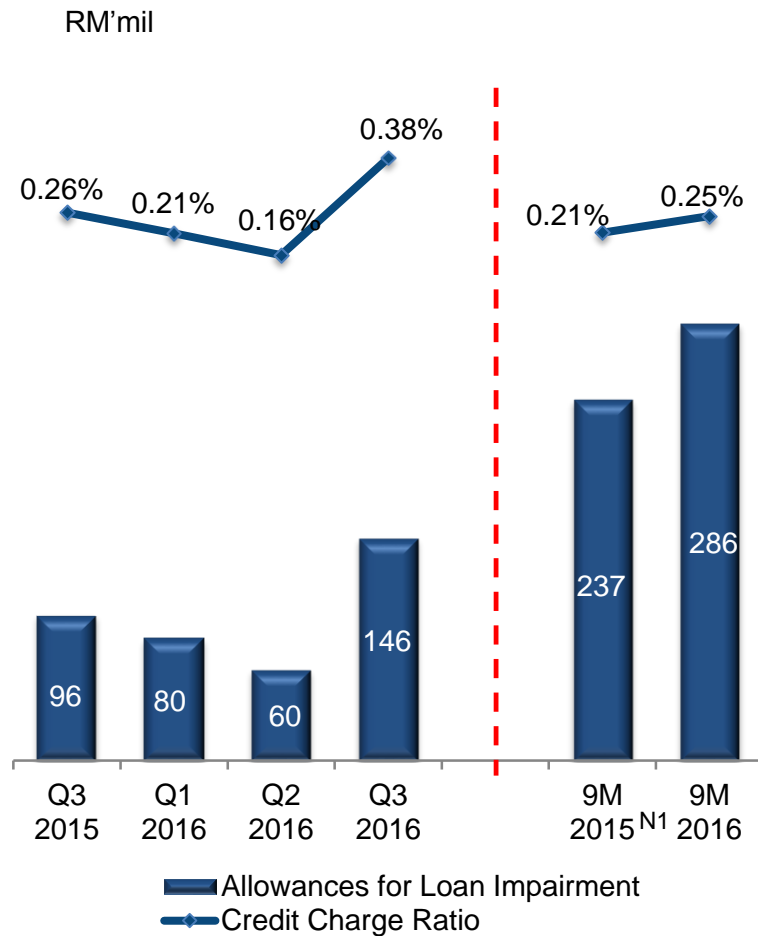


Total	857 <sup>N1</sup>	777	808	826
Cost-to-income ratio	55.5% <sup>N1</sup>	48.2%	50.9%	50.7%

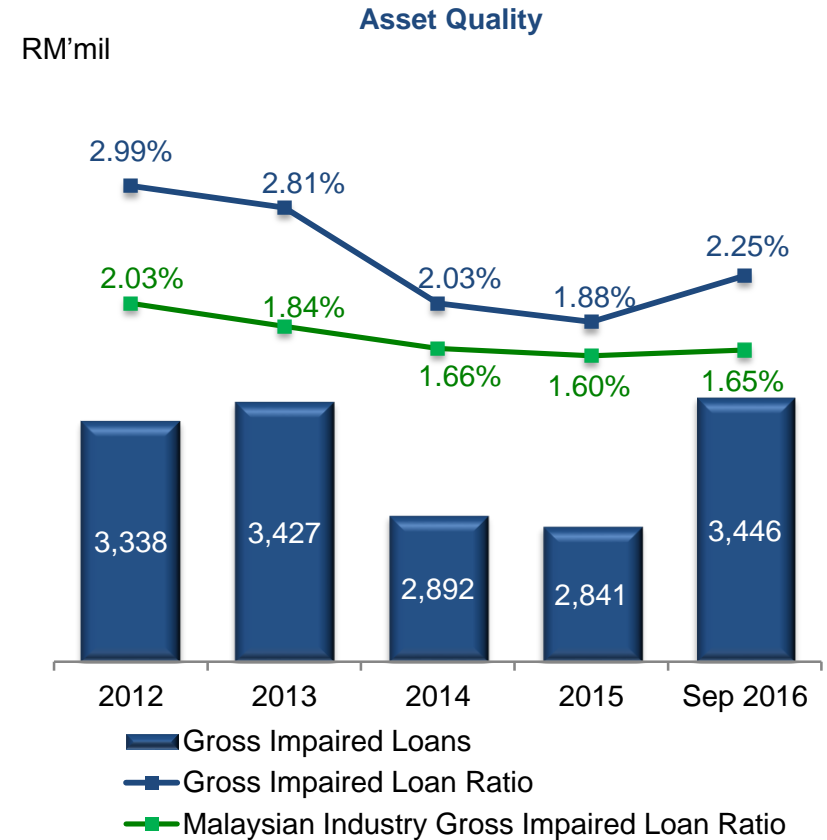
2,510 <sup>N1</sup>	2,411
54.6% <sup>N1</sup>	49.9%

N1 : Excluding CTS Expenses

# Asset quality impacted by classification of certain corporate accounts



N1: Excluded write-back from refinement performed on mortgage portfolio of RM131 mil  
 N2: Inclusive of 1.2% regulatory reserve



Loan Loss Coverage	66.0%	63.7%	61.1%	83.9% <sup>N1</sup>	74.7% <sup>N2</sup>
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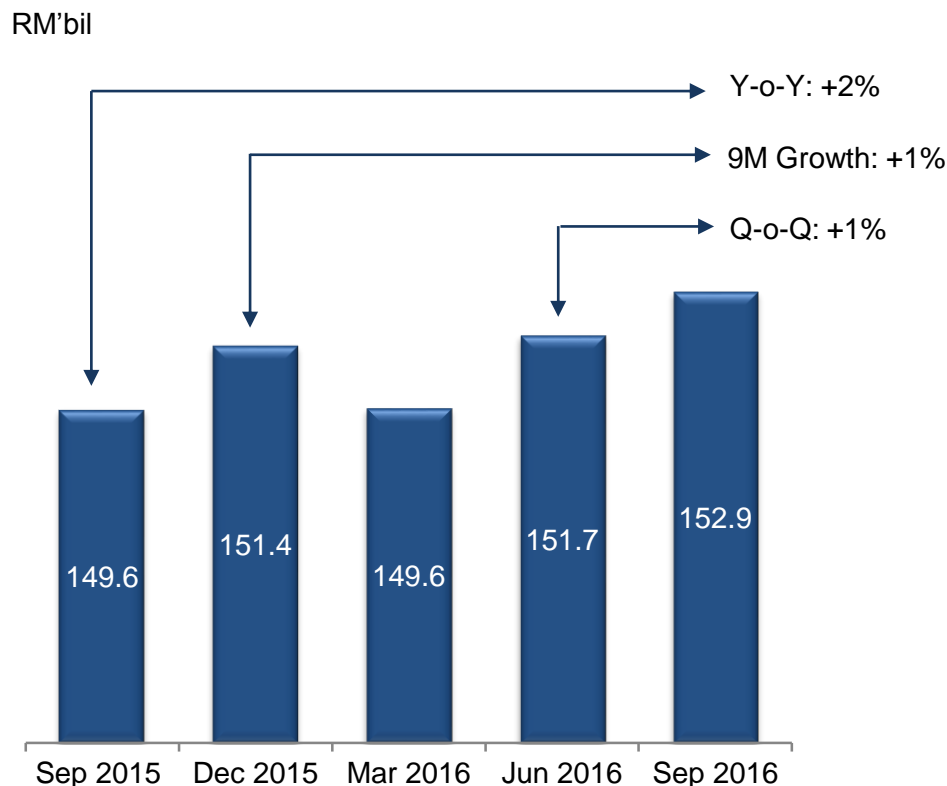
## Total assets relatively stable; shareholders' funds increased with completion of rights issue and internal reorganisation

Balance Sheet RM'mil	Dec 2015	Sep 2016	Change for 9M 2016 %
Total Assets	227,938	<b>229,293</b>	1
Total Financial Assets/ Investments	46,897	<b>44,301</b>	-6
- Financial Assets FVTPL	1,626	<b>2,495</b>	53
- Financial Investments AFS	24,739	<b>23,830</b>	-4
- Financial Investments HTM	20,532	<b>17,976</b>	-12
Gross Loans	151,386	<b>152,928</b>	1
Customer Deposits	158,158	<b>165,999</b>	5
Borrowings and Senior Debt Securities	4,240	<b>4,216</b>	-1
Subordinated Notes	5,896	<b>5,839</b>	-1
Shareholders' Funds	17,668	<b>21,631</b>	22
Net Assets per Share	5.11 <sup>N1</sup>	<b>5.39</b>	5

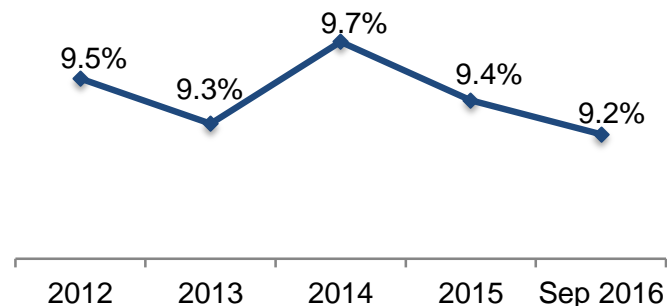
N1: Assuming consolidation of RM0.50 per share effective Dec 2015

# Loans growth driven by retail and SME, partly offset by corporate repayments, portfolio rebalancing showing steady progress

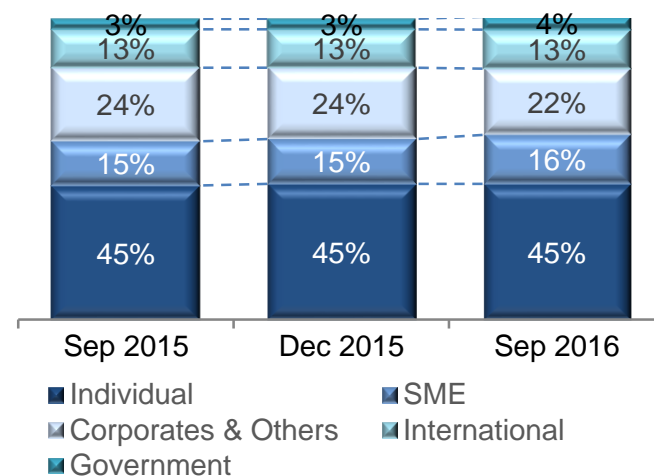
Gross Loan



Domestic Loans Market Share



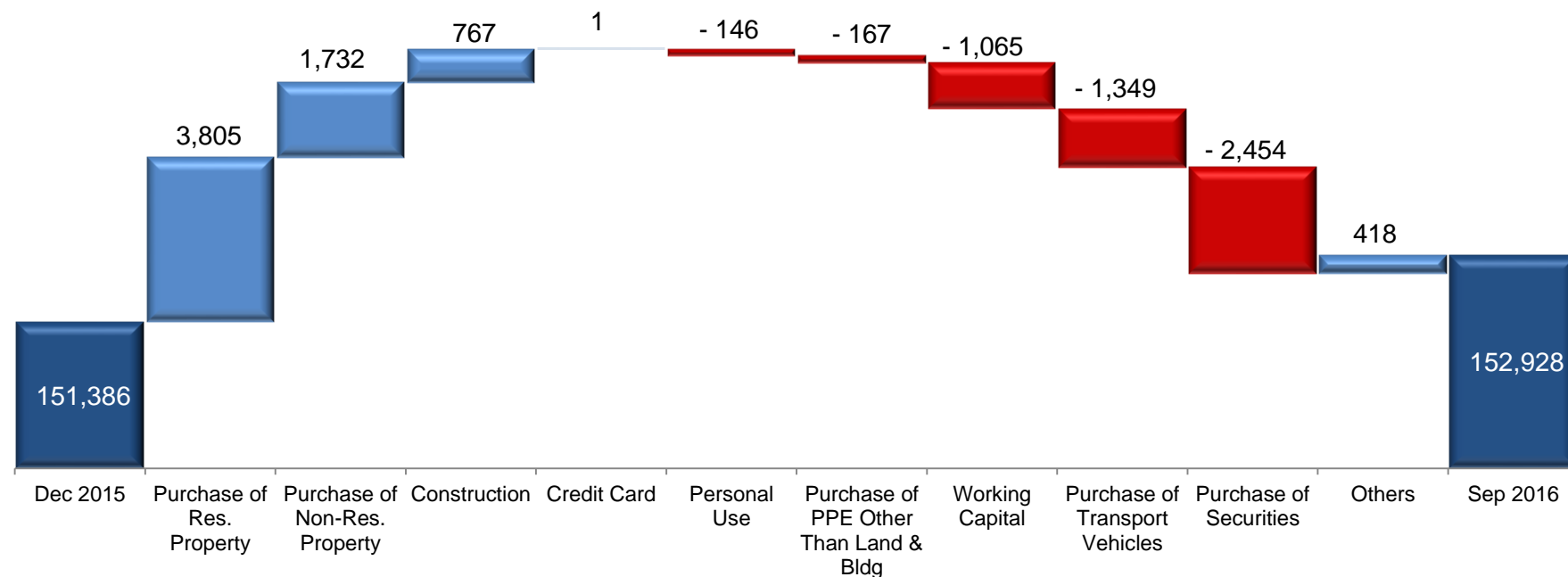
Loans by Customer Type





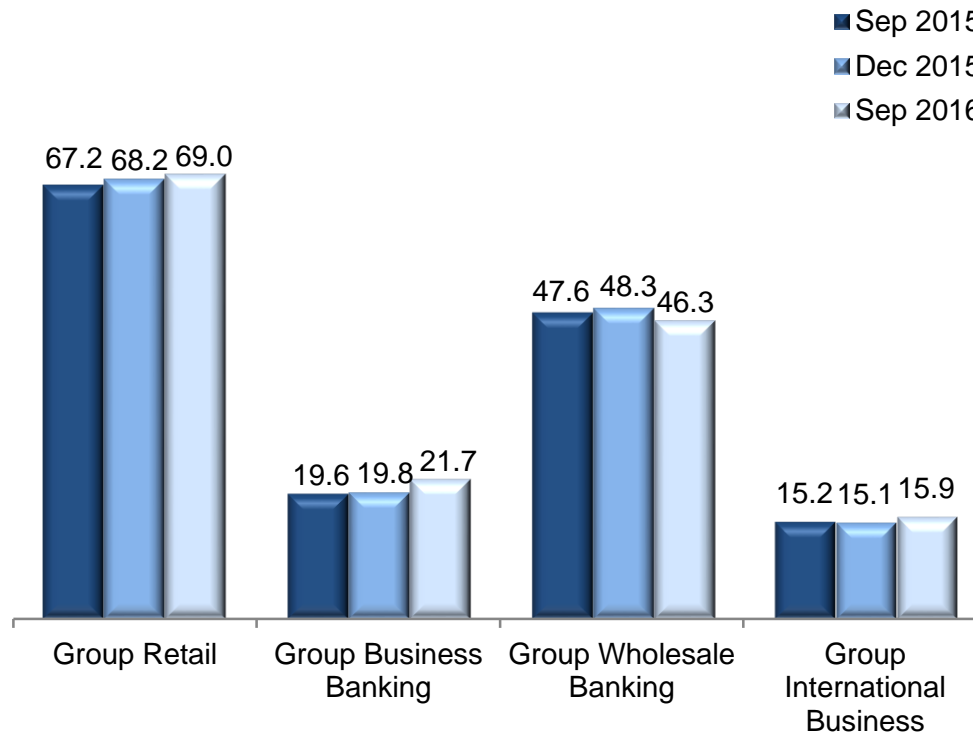
# We continue to exercise balance sheet discipline, pacing growth and focus on selected segments

RM'mil

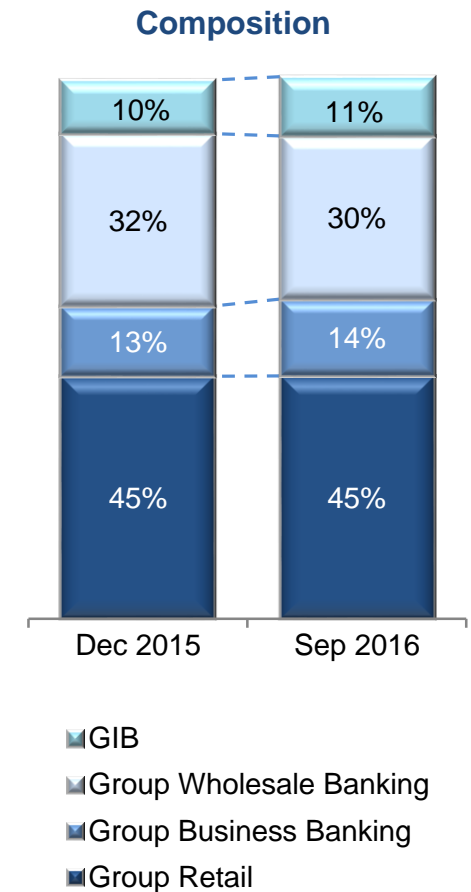


Sep 2016	41,671	14,582	6,570	1,980	8,186	3,784	36,710	9,505	11,987	17,953	152,928
9M Growth	▲ 10%	▲ 13%	▲ 13%	-	▼ 2%	▼ 4%	▼ 3%	▼ 12%	▼ 17%	▲ 2%	▲ 1%
Y-o-Y Growth	▲ 14%	▲ 21%	▲ 8%	▲ 2%	▼ 4%	▼ 3%	▼ 2%	▼ 15%	▼ 19%	▲ 5%	▲ 2%

Loans growth led by Business Banking; growth in Retail supported by mortgages, partly offset by net repayment in auto financing & purchase of securities; Corporate loans impacted by several large corporate repayments; growth in GIB contributed by Singapore and Thailand

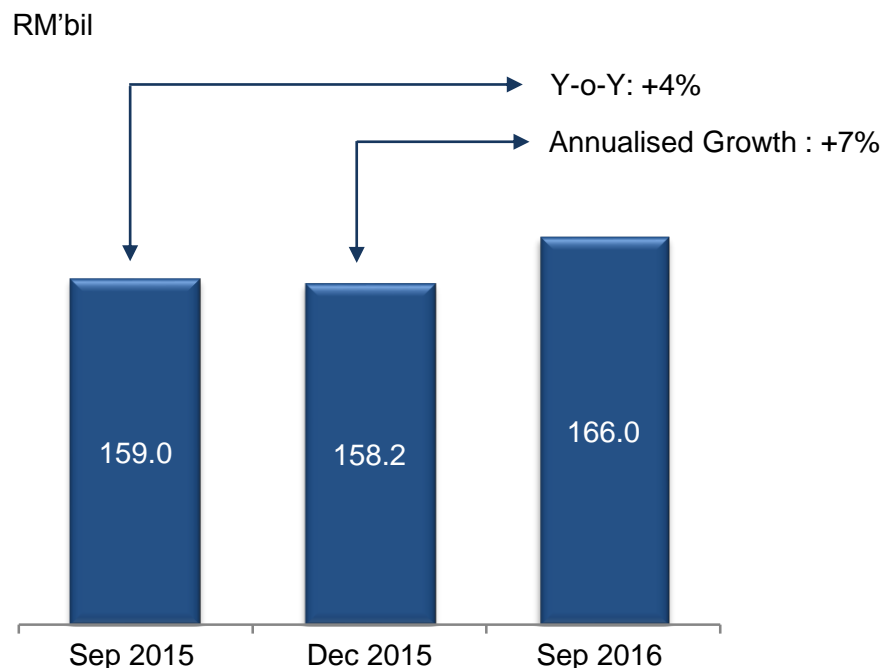


9M Growth	▲ 1%	▲ 10%	▼ 4%	▲ 5%
Y-o-Y Growth	▲ 3%	▲ 11%	▼ 3%	▲ 5%



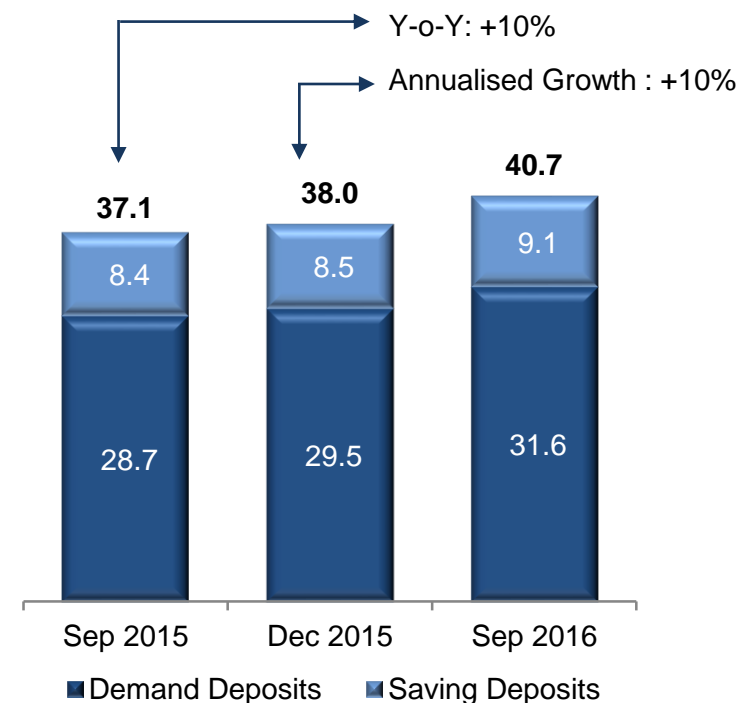
# Healthy deposits growth - to support liquidity and ensure ample funding for business growth

## Customer Deposits



## CASA

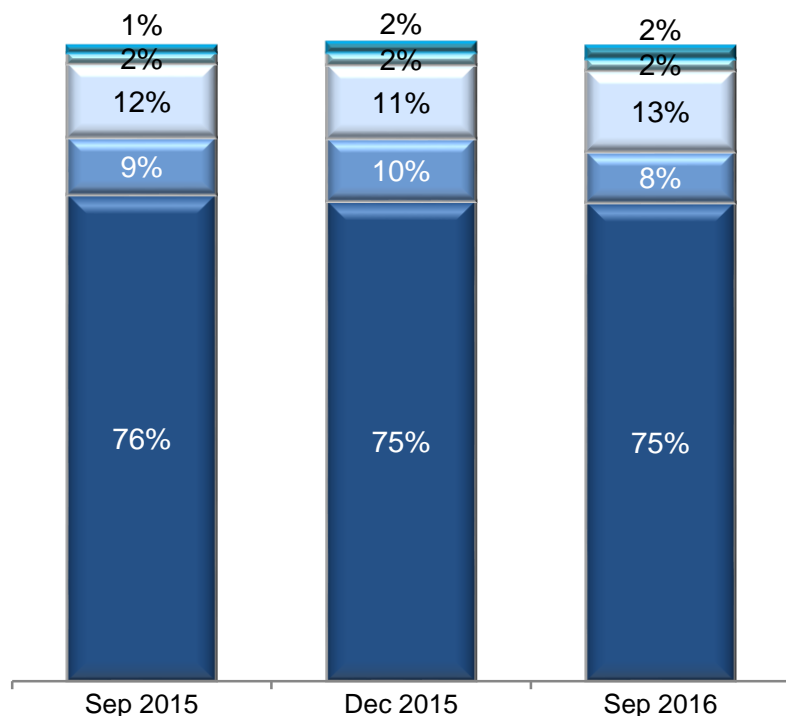
RM'bil



Composition	23.3%	24.0%	24.5%
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# Funding sources well diversified. Benefited from rights issue proceeds; improvement in market share across all types of deposits

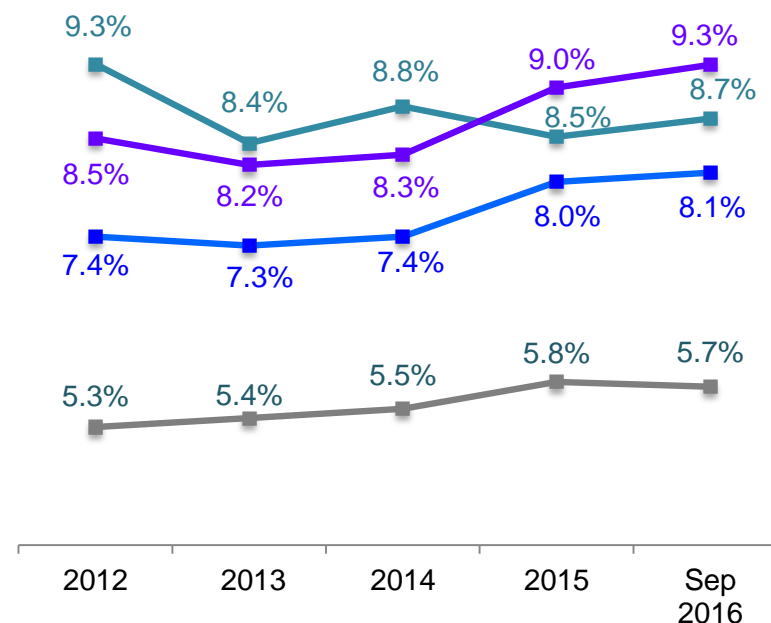
## Funding Composition



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

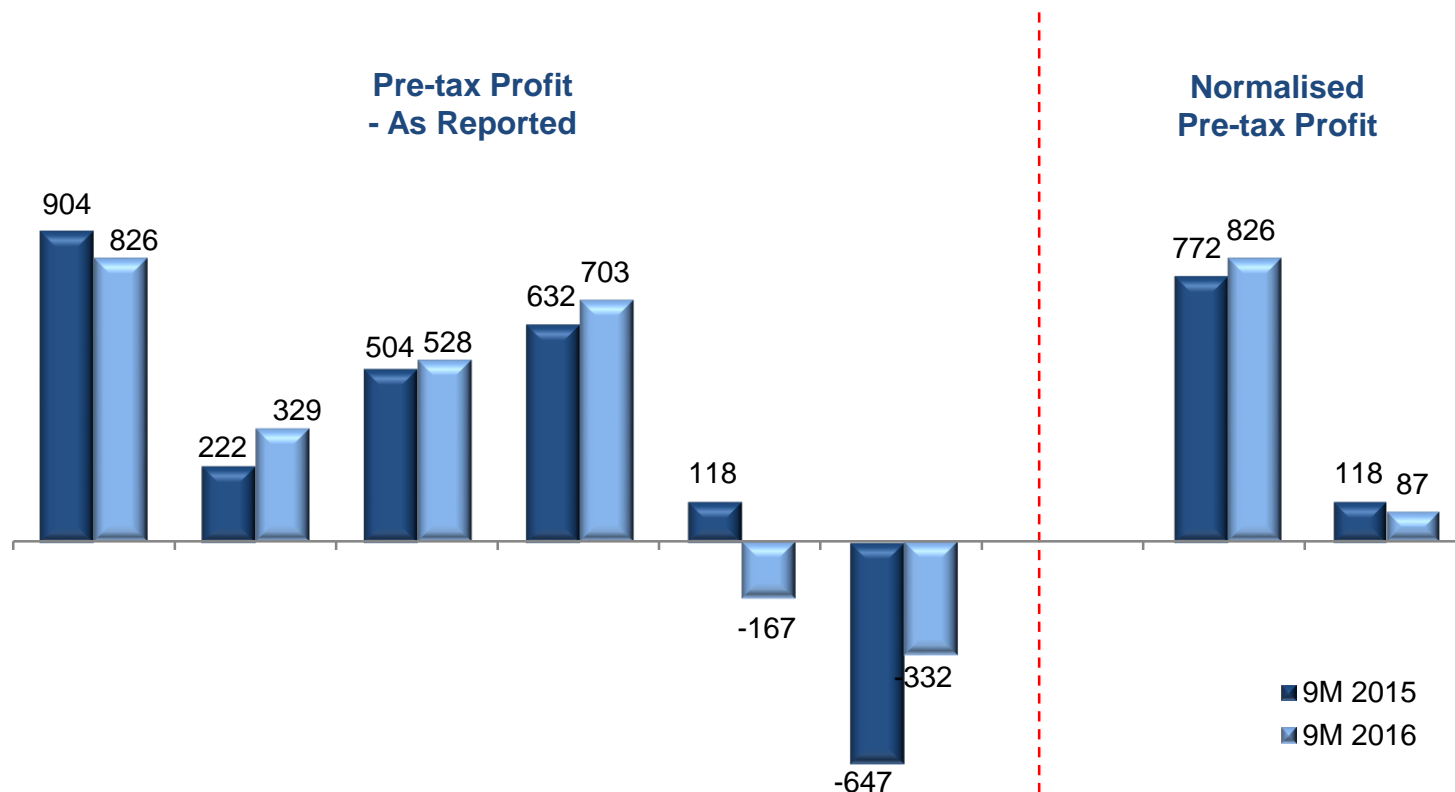
^ Debt capital include subordinated obligations and hybrid tier 1 capital securities

## Domestic Market Share



- Total Customer Deposits
- CASA
- Demand Deposits
- Saving Deposits

**On normalised basis, all businesses except GIB reported profit growth. Excluding one off Singapore corporate bond impairment, GIB would have recorded PBT of RM87 million**



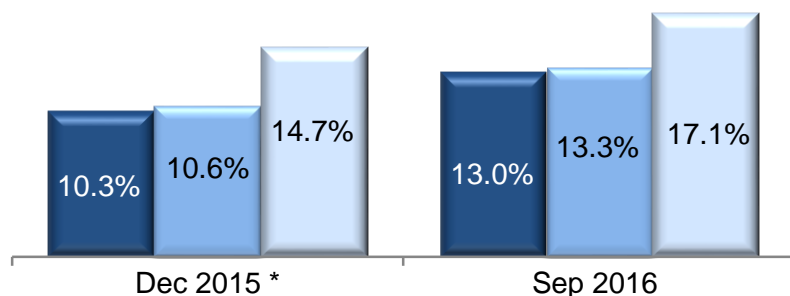
Business Unit	Retail	BBG	Group Wholesale Banking		GIB	Others <sup>N1</sup>
			CIB	Treasury		
Y-o-Y Growth	▼ 9%	▲ 49%	▲ 5%	▲ 11%	▼ >100%	▲ 49%

Retail	GIB
▲ 7%	▼ 27%

*N1: Others refer to support center of RM324 mil (9M 2015: RM 323 mil), and other business segments of RM8 mil (9M 2015: RM15 mil). CTS expenses of RM309 mil in 2015*

# Capital adequacy of Group and key banking subsidiaries remained strong

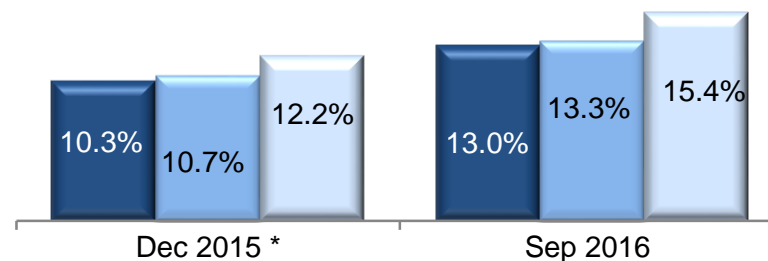
## RHB Bank Group



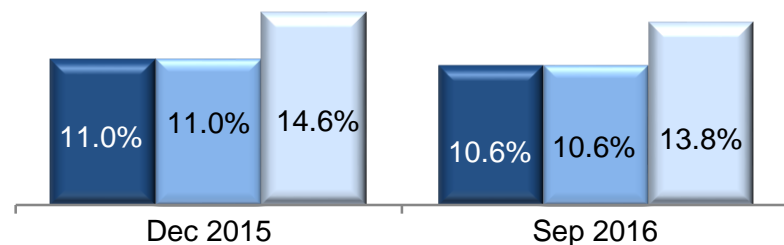
\* Ratios are after recapitalisation of FY2015 interim dividend

^ Ratios are after FY2016 proposed interim cash dividend

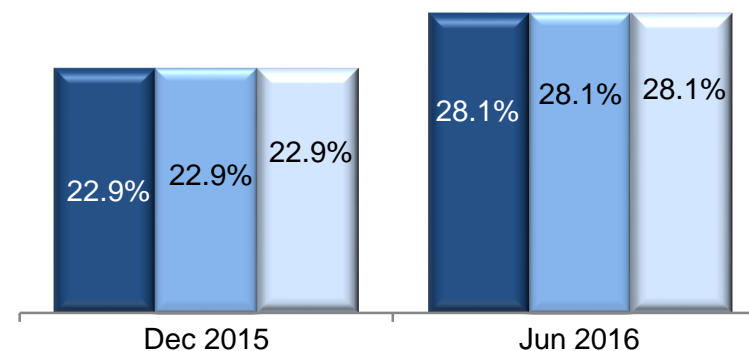
## RHB Bank



## RHB Islamic Bank



## RHB Investment Bank



■ CET 1 Capital    ■ Tier 1 Capital    ■ Total Capital

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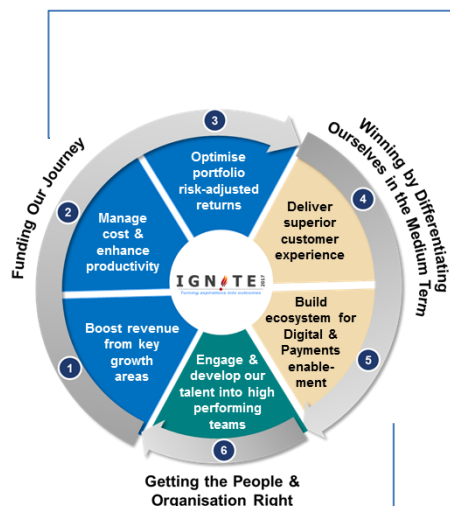
# We have made good progress across the 17 initiatives under IGNITE 2017

<b>Retail Banking</b>	<ul style="list-style-type: none"> <li>◆ Increased premier wealth management sales by 11% since launch of RHB premier banking value proposition</li> <li>◆ Launched proposition targeting Millennial segment – 808 bundles sold since launch</li> <li>◆ Residential property loans grew 11.1% vs. industry of 6.8% YTD Sep 2016</li> <li>◆ All branches enabled with EASY technology (“10 minute banking”)</li> </ul>
<b>Business and Transaction Banking</b>	<ul style="list-style-type: none"> <li>◆ SME YTD loan growth of 6.8% vs. industry of 4.7%</li> <li>◆ SME market share improved to 9.0% in September 2016 from 8.7% in 2015</li> <li>◆ Improvement in asset quality as a result of establishment of dedicated field collectors in key regions</li> <li>◆ Approved RM33.4 mil facilities under FSC financing YTD Sep 2016</li> <li>◆ RHB Cash Management (Reflex) registered a y-o-y growth in subscribers of 27% with an average current balance y-o-y growth of 21%</li> </ul>
<b>Wholesale Banking</b>	<ul style="list-style-type: none"> <li>◆ Increased product holding ratio for domestic top corporates to 4.3 in Q3 2016 from 3.37 in 2015 through refined client coverage model</li> <li>◆ Relocation of staff from Plaza OSK to RHB Centre by Nov 2016, with cost savings of RM7.47 mil p.a. from rental and lease line</li> </ul>
<b>International and Singapore</b>	<ul style="list-style-type: none"> <li>◆ Loan growth of 3.0% YTD for Cambodia, 35.4% for Thailand and for 53.8% for Laos</li> <li>◆ Singapore <ul style="list-style-type: none"> <li>– Total income growth of 7.1% YOY in Sep 2016</li> <li>– Loans growth of 3.8% YTD vs. industry of -2.5%</li> <li>– Deposit growth of 18.4% YTD vs. industry of 4.7%</li> <li>– Relocation of Shared Services Office to Changi Business Centre, savings of RM4.5 mil p.a.</li> </ul> </li> </ul>
<b>Cost savings</b>	<ul style="list-style-type: none"> <li>◆ CIR reduction from 56.3%<sup>N1</sup> in 2015 to 49.9% in Q3 2016</li> </ul>
<b>Customer experience</b>	<ul style="list-style-type: none"> <li>◆ Simplified account opening process and standardised banking terms and conditions for better customer experience</li> </ul>
<b>Digital &amp; payments</b>	<ul style="list-style-type: none"> <li>◆ 432,529 downloads of new RHB mobile application since its launch in May 2016 – 100,330 from new customers and 332,199 updates from existing users</li> </ul>

N1 : Normalised excluding CTS expenses



# We will continue to execute our strategies anchoring on the 3 key themes



## 1 Affluent segment strategy

- Launch Affluent mobile App in Q4 2016
- Improve sales productivity and ramp up customer acquisition

## 2 Mass Affluent segment strategy

- Launch Online account opening bundled with incentives to enhance transactions and payments usage in Q4 2016

## 3 SME growth strategy

- Deepen share of wallet through dedicated SME outbound team
- Build Financial Supply Chain community through partnerships

## Cost savings

- Reduce cost through strategic sourcing in 3 key areas – Administrative expenses, Property management expenses and IT-related procurement
- Complete optimisation of remaining EASY outlets by Nov 2016

## Wholesale

- Move towards an Asset-Lite Model for retail equities and through process re-engineering, digitisation & automation
- Deepen client relationship by enhancing collaboration among business units
- Realign business focus and leverage on primary deal flows for wholesale equities

## 6 Enhance customer experience

- Improve customer experience across all touch points – branches, call centres and internet banking

## 7 Digital and payments

- Launch digital and payments capabilities across business segments

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# Economic Outlook

- ◆ Malaysia's GDP for 2016 is expected to grow between 4% to 5%, driven mainly by consumer spending, but partly offset by decline in net exports arising from the challenging global environment.
- ◆ Malaysian banking sector growth will remain modest. Corporate loans growth is expected to be lower and there will be ongoing consolidation in the household loans segment.
- ◆ The financial and capital market is expected to be volatile and rising pressure on liquidity and asset quality will also affect the performance of the banking sector

## Concluding Remarks

- ◆ Our core earnings continued to demonstrate resilience amidst the weak economic conditions.
- ◆ We recorded strong pre-provisioning operating profit, though performance to date was affected by one large impairment on securities and impairment on certain corporate loan accounts.
- ◆ Improvement in normalised profit reflects depth and quality of the RHB franchise and positive outcome of our reframed strategy of focusing on performance.
- ◆ We will remain vigilant by focusing on asset quality and will continue to improve our operational efficiency and maintain a high level of liquidity and capital. At the same time, focus on digitization of our core businesses and customer experience will be enhanced, as part of our strategy to achieve our long term objectives.

# END

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

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**TOGETHER WE PROGRESS**



# APPENDIX

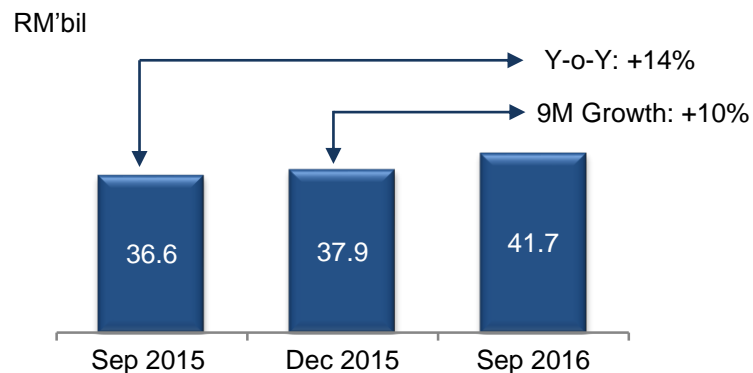
## Key Business Highlights



# Retail

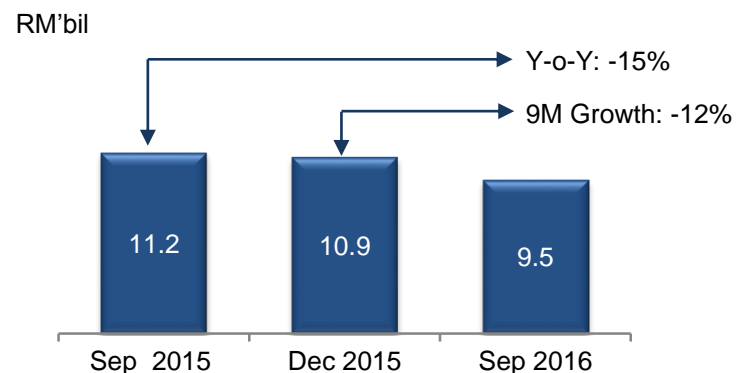
Continuous emphasising on return on risk adjusted capital and focused growth in targeted market segment

## Mortgage



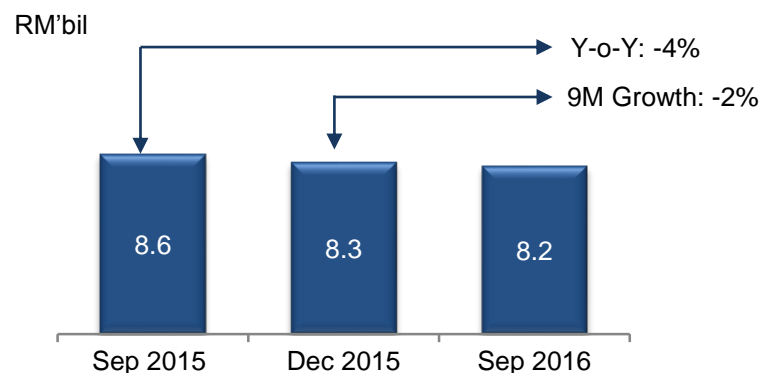
Market Share	8.1%	8.2%	8.5%
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## Auto Finance



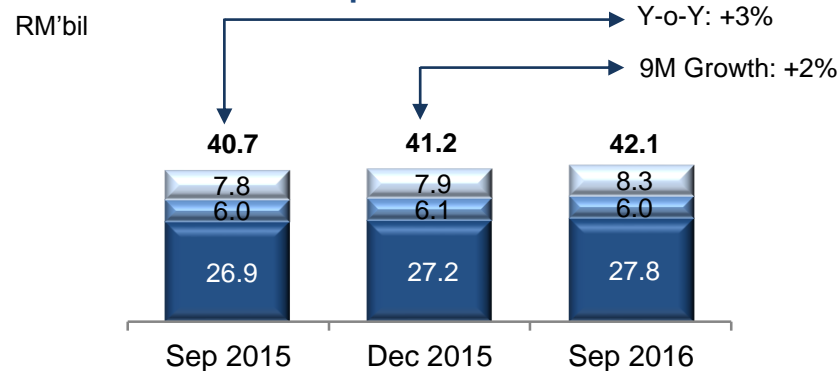
Market Share	6.6%	6.4%	5.7%
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## Personal Use



Market Share	9.4%	9.5%	9.1%
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## Deposits












Market Share	6.7%	6.7%	6.6%
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■ Fixed Deposits ■ Demand Deposits ■ Savings Deposits



# CIB - Prominent market position

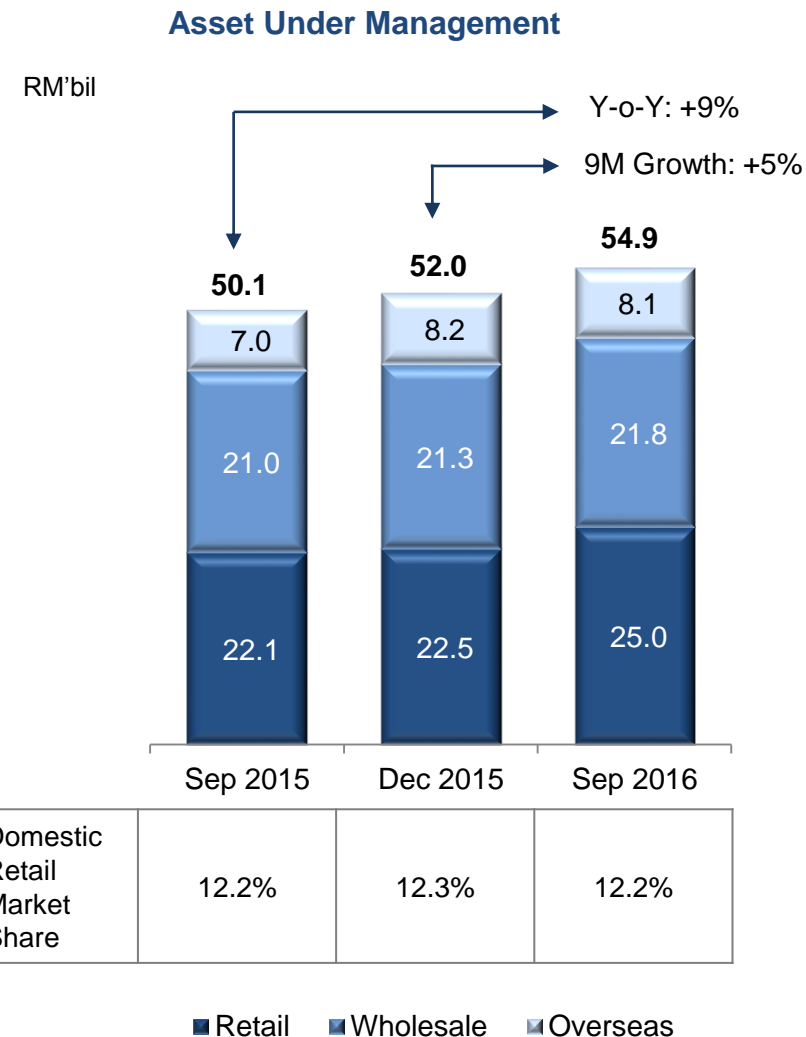
YTD Sep 2016	Ranking	Market Share	DCM	
Debt Capital Markets: - MYR sukuk	2	21.3%		<b>Sarawak Hidro Sdn Bhd</b> RM5.54 bil Sukuk Murabahah issuance <i>Joint Lead Manager</i>
- Total MYR bonds (Conventional & Islamic bonds)	3	18.3%		<b>Lembaga Pembiayaan Perumahan Sektor Awam (LPPSA)</b> RM4.0 bil sukuk issuance out of RM25.0 bil ICP/IMTN Programme <i>Joint Lead Arranger &amp; Joint Lead Manager</i>
Mergers & Acquisitions: - by value	3	14.9%		<b>Lebuhraya Duke Fasa 3 Sdn Bhd (Ultimate shareholder is Ekovest Berhad)</b> RM3.64 bil Sukuk Wakalah issuance <i>Joint Lead Manager, Joint Bookrunner &amp; Joint Primary Subscriber</i>
- by deal count	2	14 deals		
Equity Capital Markets	4	10.8%		
M&A			ECM	
	<b>RHB Capital Berhad</b> RM3.61 bil Internal reorganisation of the RHB Capital Group <i>Principal Adviser</i>			<b>Malaysia Building Society Berhad</b> RM1.71 bil Rights Issue <i>Joint Adviser, Joint Managing Underwriter &amp; Joint Underwriter</i>
	<b>Kulim (Malaysia) Berhad</b> RM2.26 bil Privatisation of Kulim (Malaysia) Berhad <i>Sole Principal Adviser</i>			<b>Mulpha International</b> RM266.7 mil Rights Issue <i>Sole Principal Adviser</i>
	<b>Scientex Berhad</b> RM218.97 mil Acquisition of 326 acres of land located in Johor Baru <i>Sole Principal Adviser</i>			<b>Tomypak Holdings</b> RM54.7 mil Rights Issue with Warrants <i>Sole Principal Adviser</i>



# Equities, Futures & Asset Management

Equities (by value)	YTD Sep 2016	
	Market Share	Ranking
Malaysia		
- By value	7.8%	5 <sup>th</sup>
- By volume	12.5%	3 <sup>rd</sup>
Singapore	3.7%	13 <sup>th</sup>
Hong Kong	0.1%	91 <sup>th</sup>
Indonesia	2.4%	16 <sup>th</sup>
Thailand	1.5%	28 <sup>th</sup>
Cambodia	8.1%	5 <sup>th</sup>

Futures (by volume)	YTD Sep 2016	
	Market Share	Ranking
Malaysia - FKLI	6.0%	6 <sup>th</sup>
Malaysia - FCPO	8.2%	3 <sup>rd</sup>
Thailand	4.7%	6 <sup>th</sup>
Hong Kong - HSIF	0.1%	56 <sup>th</sup>



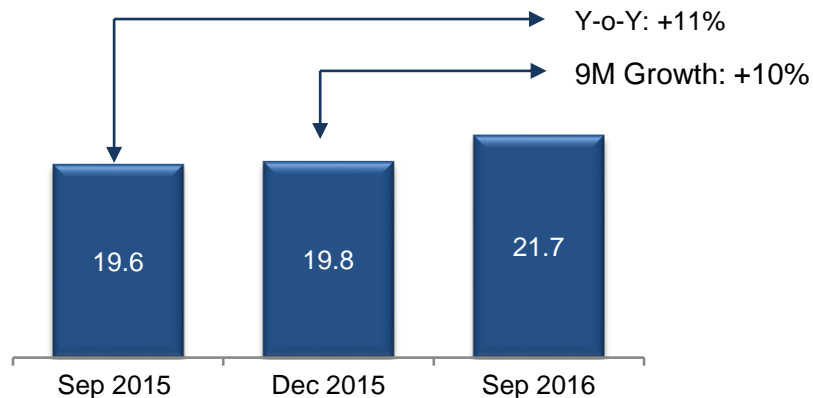
Domestic Retail Market Share	12.2%	12.3%	12.2%
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# Business Banking and SME

Continued improvement in market share and asset quality

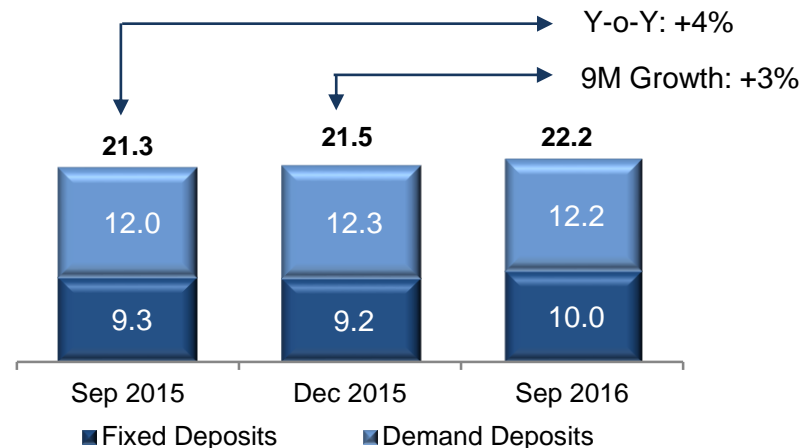
RM'bil

## Gross Loans

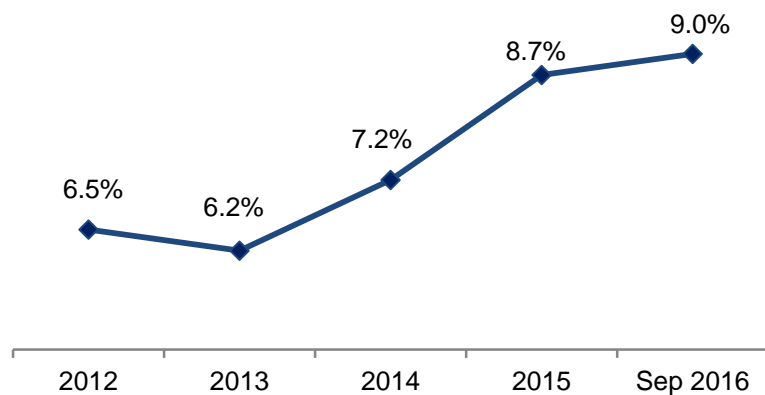


RM'bil

## Customer Deposits

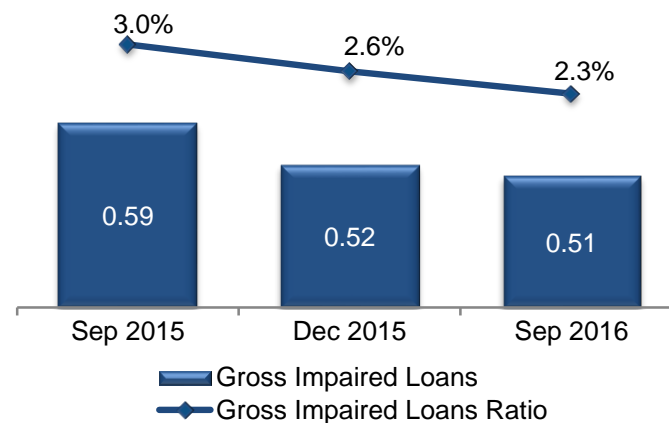


## SME Market Share



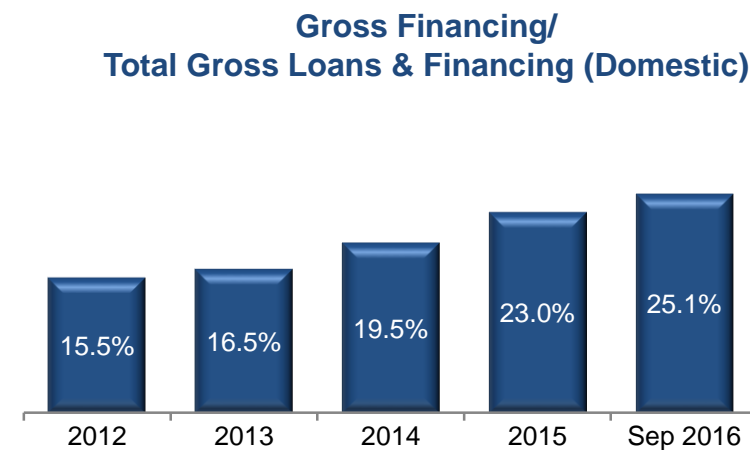
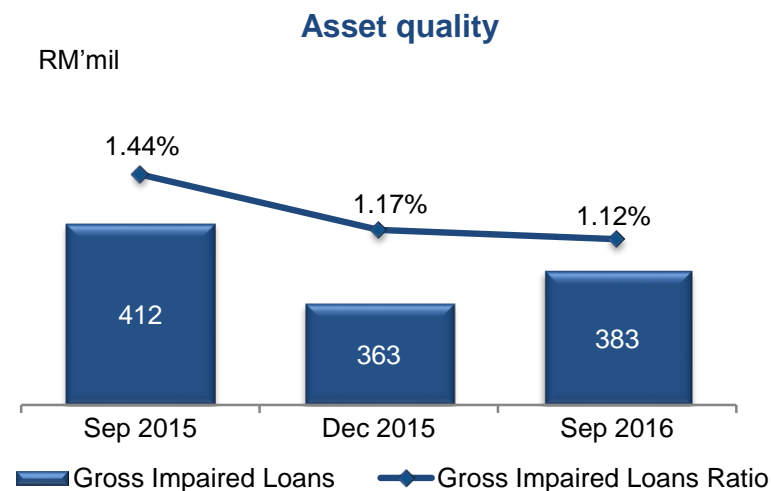
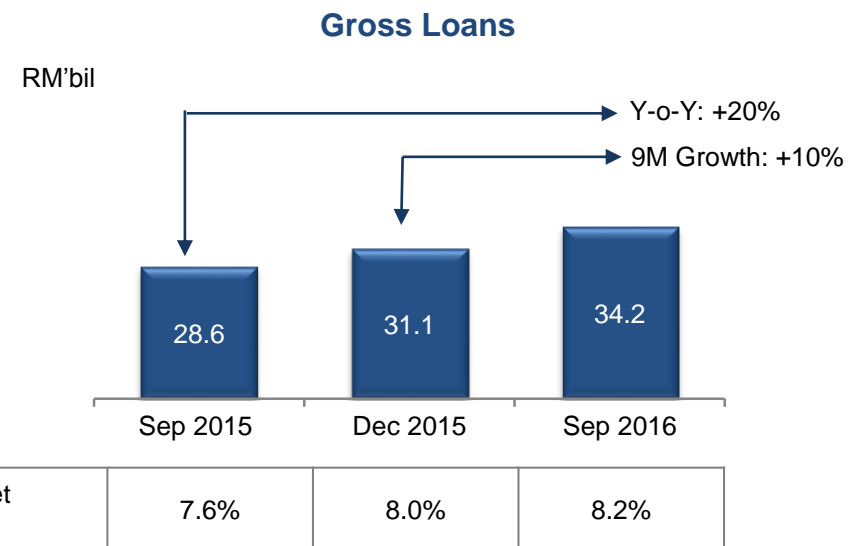
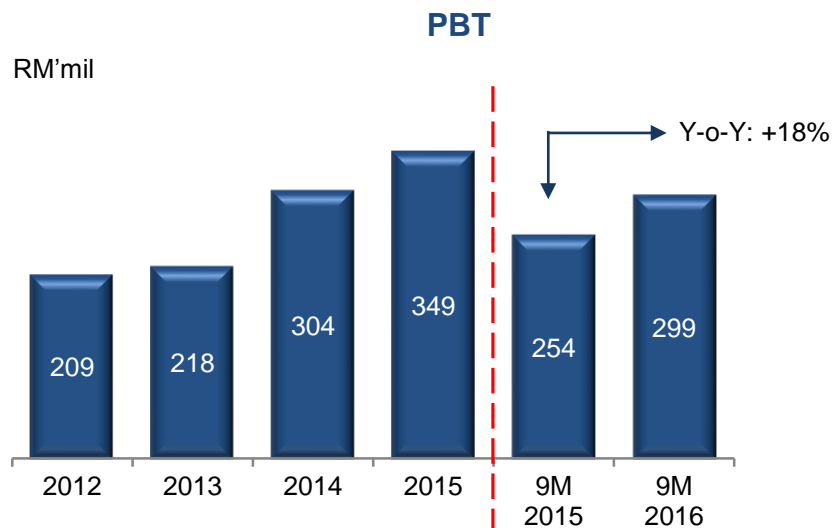
RM'bil

## Asset Quality



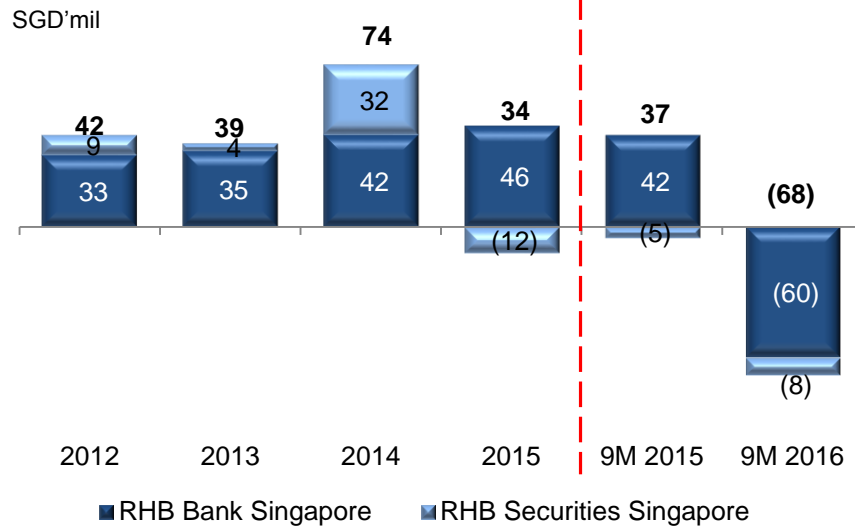
# Islamic Financial Performance

Strong performance with enhanced contribution to the Group and increasing market share

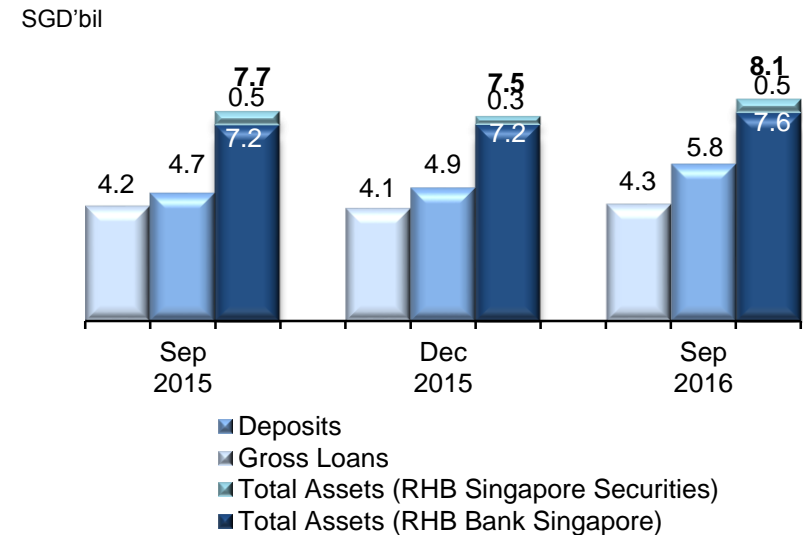


# RHB Singapore - Affected by one-off impairment on a corporate bond and a weaker capital and financial market

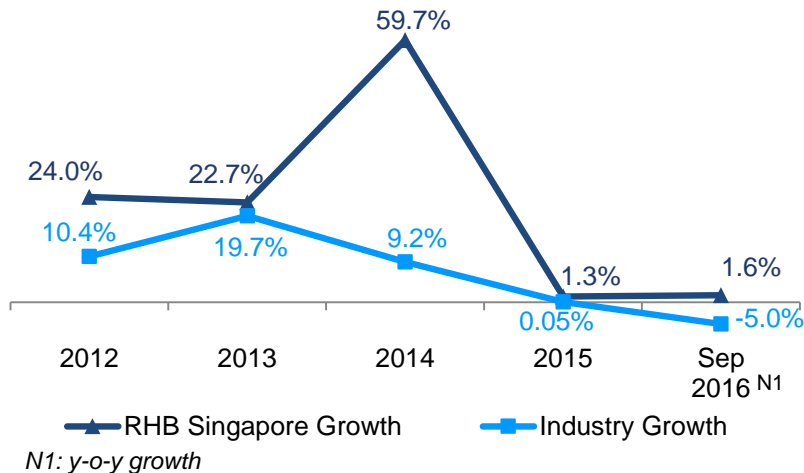
PBT



Loans, Deposits & Total Assets



Loans Growth



Deposits Growth

