

RHB BANK BERHAD

Analysts Presentation FY2019 Financial Results

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27 February 2020



Agenda

1. Executive Summary
2. FY2019 Financial Results
3. Strategy Update
4. Summary and Outlook



Executive Summary

Profitability

Year-on-year

- **Net profit** rose 7.7% to RM2,482.4 million
- **Total income** grew 4.3% to RM7,100.8 million mainly from growth in non-fund based income of 14.7%. Net fund based income grew 0.4%, partly impacted by the OPR cut in May 2019 coupled with higher funding cost arising from the OPR hike in January 2018
- **Operating expenses** remained tightly managed, growing 3.4% Y-o-Y. Cost-to-income ratio (CIR) improved to 48.9% from 49.3% in FY2018
- **Allowances for ECL** declined 9.0% from lower ECL on loans and higher ECL writeback on financial assets
- **ROE** at 10.3%; 10.5% if normalised for FVOCI reserves growth Y-o-Y

Quarter year-on-year

- **Net profit** grew 9.8% Y-o-Y to RM621.0 million in Q4 2019 primarily due to higher net income and absence of impairment losses made on other non-financial assets

Assets and Liabilities

- **Gross loans and financing** grew 4.3% Y-o-Y to RM176.2 billion driven mainly by mortgage, SME and Singapore. Domestic loans grew 3.9% Y-o-Y, in line with the industry growth
- **Total customer deposits** rose 6.5% Y-o-Y to RM190.6 billion. CASA composition at 25.7% (25.9% in December 2018; 25.4% in September 2019)
- **Gross impaired loans (GIL)** ratio improved to 1.97% from 2.06% in December 2018 and 2.16% in September 2019

Capital and Liquidity

- **Strong capital and liquidity position**
 - Group CET 1 ratio at 16.3%, Tier 1 ratio at 16.3% and total capital ratio at 18.6%
 - Bank entity CET 1 ratio at 14.3%, Tier 1 ratio at 14.3% and total capital ratio at 16.5%
 - Healthy liquidity coverage ratio of 152.7% as of December 2019

Dividend

- **Rewarding shareholders with higher dividend**
 - Proposed final dividend of 18.5 sen per share, bringing full year 2019 dividend to 31.0 sen per share
 - Highest ever dividend payout ratio for the Group at 50.1% for FY2019

Others

- **FTSE4Good Bursa Malaysia Index** - RHB retained as a constituent
- **MSCI ESG Ratings** - upgraded to “AA” rating from “A” rating
- **Platinum Award (Best Governed & Most Transparent)** - Pinnacle Group International’s Global Good Governance Award

















Top Level Indicators	Target FY2019	Actual FY2019
ROE	10.5%	10.3% ^{N1}
Loans Growth	5.0%	4.3%
CASA Growth	5.0% (Group)	5.5%
Gross Impaired Loans Ratio	<2.0%	1.97%
Cost-to-Income Ratio	49.0%	48.9%

N1 : ROE of 10.5% if normalised for FVOCI reserves growth YoY

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FY2019 Financial Results

Net profit up 7.7% from resilient income growth and lower ECL allowances; CIR, GIL and credit charge ratios improved in line with expectations

Financial Position		Financial Results		Key Financial Ratios	
Total Assets  +5.9% Dec 2019: RM257.6 bil Dec 2018: RM243.2 bil	Gross Loan  +4.3% Dec 2019: RM176.2 bil Dec 2018: RM168.9 bil	Total Income  +4.3% 2019: RM7.10 bil 2018: RM6.81 bil	Operating Profit Before Allowances  +5.3% 2019: RM3.63 bil 2018: RM3.45 bil	Return on Equity  Unch 2019: 10.3% 2018: 10.3%	Non-Fund Based/ Total Income  +2.7% 2019: 30.1% 2018: 27.4%
Customer Deposits  +6.5% Dec 2019: RM190.6 bil Dec 2018: RM178.9 bil	CASA  +5.5% Dec 2019: RM48.9 bil Dec 2018: RM46.4 bil	Profit Before Tax  +7.4% 2019: RM3.35 bil 2018: RM3.12 bil	Net Profit to Shareholders  +7.7% 2019: RM2.48 bil 2018: RM2.31 bil	Cost-to-Income Ratio  -0.4% 2019: 48.9% 2018: 49.3%	Gross Impaired Loans Ratio  -0.09% Dec 2019: 1.97% Dec 2018: 2.06%
Shareholders' Equity  +10.3% Dec 2019: RM25.8 bil Dec 2018: RM23.4 bil	Net Assets Per Share  +10.3% Dec 2019: RM6.43 Dec 2018: RM5.82			Credit Charge Ratio  -0.01% 2019: 0.18% 2018: 0.19%	Loan Loss Coverage Ratio ^{N1}  +4.9% Dec 2019: 107.9% Dec 2018: 103.0%

N1 Including regulatory reserve

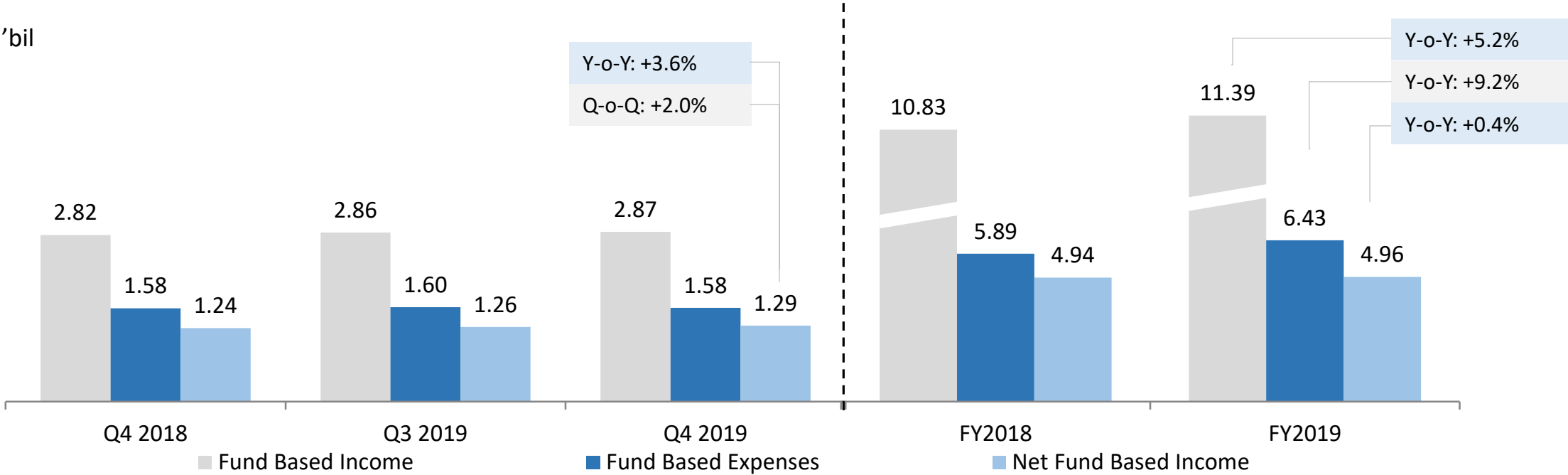
Q4 pre-tax profit rose 9.9% Y-o-Y from higher income and absence of impairment losses made on other non-financial assets, Q-o-Q growth affected by higher expenses and allowances for ECL

RM' mil	Q4 2018	Q3 2019	Q4 2019	Q-o-Q	Y-o-Y	2018	2019	Y-o-Y
Net Interest Income	897.6	917.2	931.2	1.5%	3.7%	3,655.2	3,609.6	-1.2%
Net Islamic Fund Based Income	344.9	344.7	355.7	3.2%	3.2%	1,287.7	1,354.8	5.2%
Total Net Fund Based Income (A)	1,242.5	1,261.9	1,286.9	2.0%	3.6%	4,942.9	4,964.4	0.4%
Total Non-Fund Based Income (B)	490.0	479.2	553.7	15.5%	13.0%	1,862.7	2,136.4	14.7%
Total Income (A+B)	1,732.5	1,741.1	1,840.6	5.7%	6.2%	6,805.6	7,100.8	4.3%
Operating Expenses	-870.3	-843.2	-920.9	9.2%	5.8%	-3,357.6	-3,471.8	3.4%
Operating Profit Before Allowances	862.2	897.9	919.7	2.4%	6.7%	3,448.0	3,629.0	5.3%
Allowance for Credit Losses on Financial Assets	-64.1	-63.9	-67.9	6.3%	5.8%	-306.0	-278.5	-9.0%
Impairment Losses Made on Other Non-Financial Assets	-23.0	-	-	-	>100%	-23.0	-	>100%
Profit Before Taxation	775.1	834.0	851.8	2.1%	9.9%	3,119.1	3,350.4	7.4%
Net Profit	565.4	615.8	621.0	0.8%	9.8%	2,305.2	2,482.4	7.7%
Earnings Per Share (sen)	14.1	15.4	15.5	0.8%	9.8%	57.5	61.9	7.7%

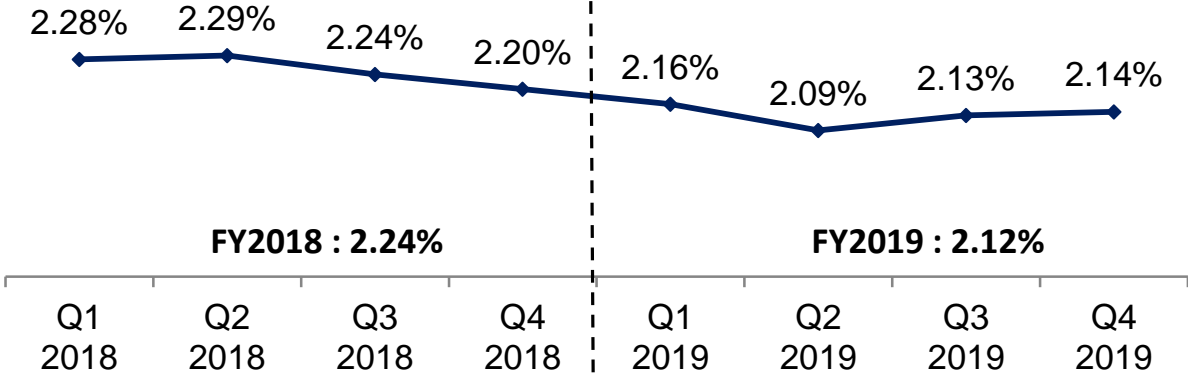
FY2019 net fund based income growth was impacted by the OPR cut in May 2019 and higher funding cost; NIM continued to recover in Q4 2019

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RM'bil

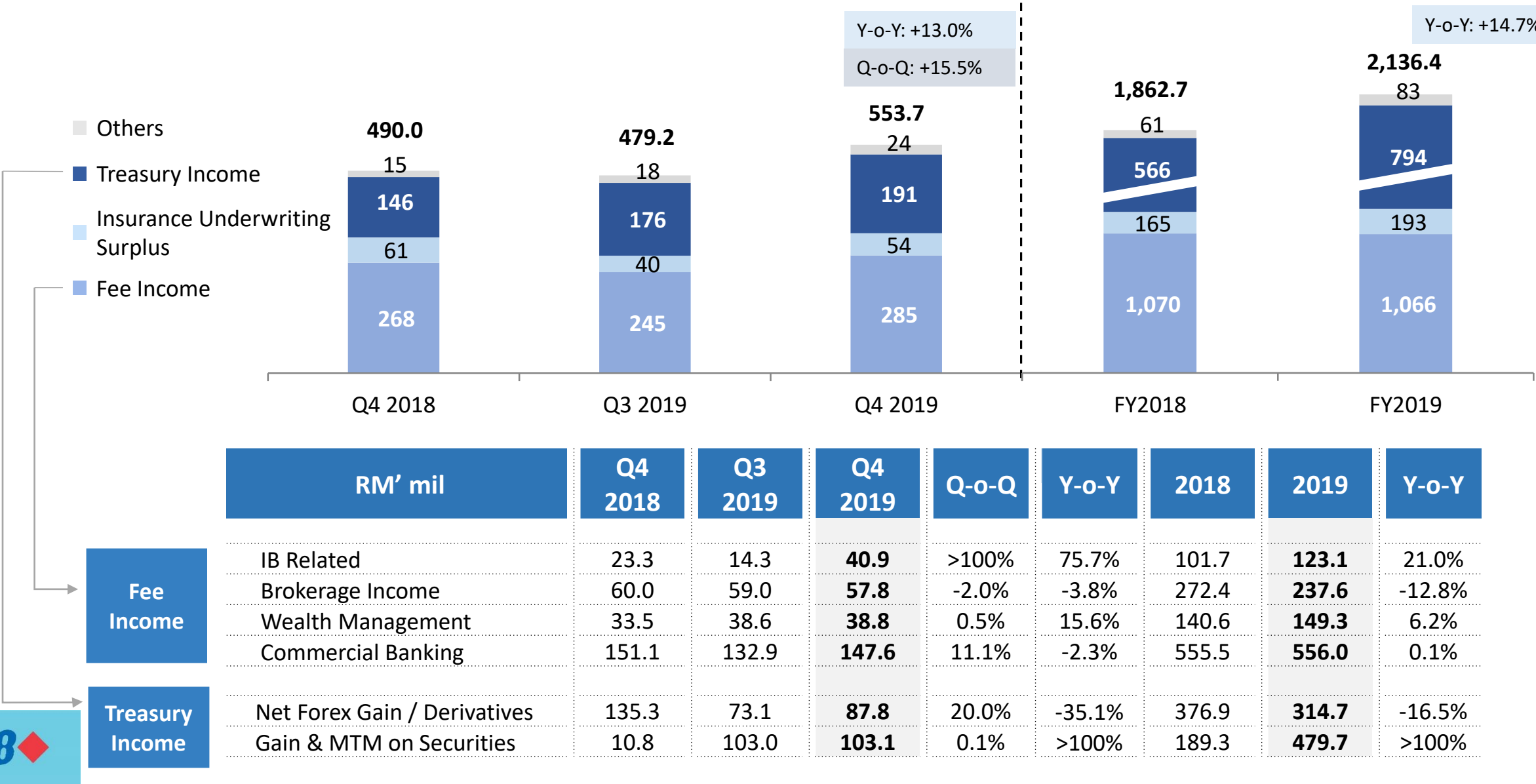


NIM



Non-fund based income grew 14.7% Y-o-Y driven by higher investment and trading income, insurance underwriting surplus and IB related fee income

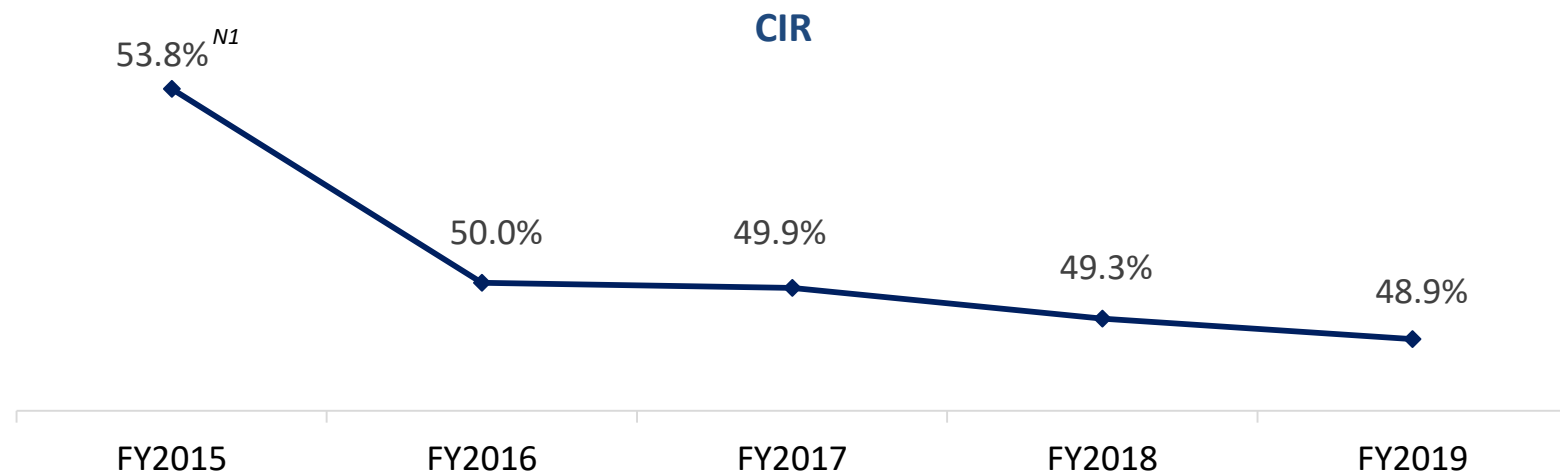
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Operating expenses rose 3.4% Y-o-Y due to higher personnel costs, IT-related expenses and marketing costs; Positive JAWS maintained with CIR improving further to 48.9%

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RM' mil	Q4 2018	Q3 2019	Q4 2019	Q-o-Q	Y-o-Y	2018	2019	Y-o-Y
Personnel Costs	509.0	504.5	525.2	4.1%	3.2%	2,005.3	2,053.7	2.4%
Establishment Costs	189.7	192.1	204.5	6.4%	7.8%	741.0	788.2	6.4%
of which: IT Expenses	63.2	62.0	65.9	6.3%	4.3%	253.8	265.6	4.6%
Marketing Expenses	77.4	56.2	70.2	24.9%	-9.4%	244.6	252.6	3.3%
Administration & General Expenses	94.2	90.5	121.1	33.9%	28.6%	366.7	377.2	2.9%
Total	870.3	843.2	920.9	9.2%	5.8%	3,357.6	3,471.8	3.4%
CIR (%)	50.2	48.4	50.0			49.3	48.9	



N1 Excluding Career Transition Scheme (CTS) expenses of RM309 million

Loans growth of 4.3% Y-o-Y led mainly by mortgage, SME and Singapore; Corporate improved Q-o-Q

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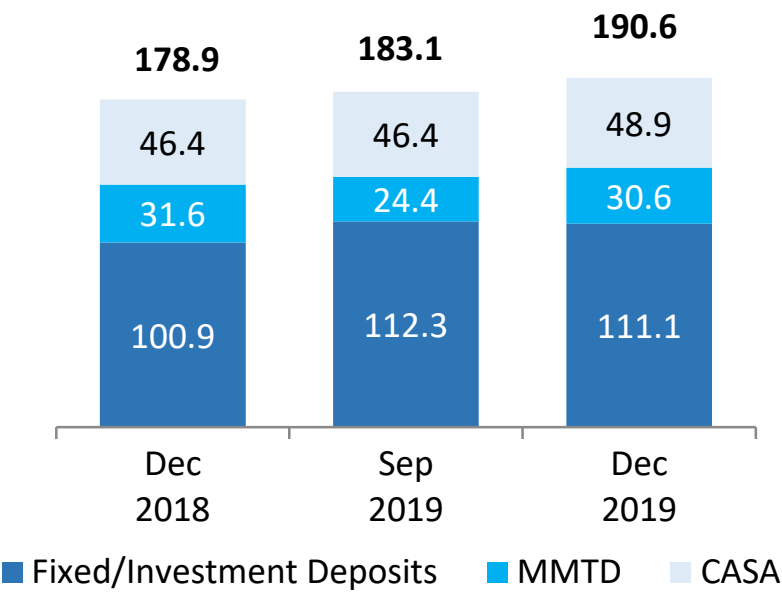
RM' mil	Dec 2018	Sep 2019	Dec 2019	Q-o-Q	Y-o-Y	Dec 2018 %	Dec 2019 %
GROUP RETAIL	84,643	88,896	90,081	1.3%	6.4%	50	52
Mortgage	53,467	57,464	58,587	2.0%	9.6%	32	33
Commercial Property Financing	4,827	4,824	4,769	-1.1%	-1.2%	3	3
Securities	7,870	8,067	8,115	0.6%	3.1%	5	5
Auto Finance	8,366	8,408	8,338	-0.8%	-0.3%	5	5
Unsecured Business	9,120	9,203	9,358	1.7%	2.6%	5	5
Others	993	930	914	-1.7%	-8.0%	0	1
GROUP BUSINESS BANKING	25,251	26,034	25,935	-0.4%	2.7%	15	14
SME	18,992	19,943	19,915	-0.1%	4.9%	11	11
Commercial	6,259	6,091	6,020	-1.2%	-3.8%	4	3
GROUP WHOLESALE BANKING	43,024	41,015	42,906	4.6%	-0.3%	26	24
TOTAL RHB DOMESTIC	152,918	155,945	158,922	1.9%	3.9%	91	90
OVERSEAS OPERATIONS	15,961	16,814	17,253	2.6%	8.1%	9	10
Singapore	11,894	12,644	12,829	1.5%	7.9%	7	7
Others	4,067	4,170	4,424	6.1%	8.8%	2	3
TOTAL RHB GROUP	168,879	172,759	176,175	2.0%	4.3%	100	100

Total deposits grew 6.5% Y-o-Y mainly from higher fixed deposits; CASA posted an encouraging annual growth of 5.5% with CASA ratio standing at 25.7%

Customer Deposits

RM'bil

Y-o-Y : +6.5%
Q-o-Q : +4.1%



LDR	94.4%	94.3%	92.5%
LCR	143.0%	127.4%	152.7%

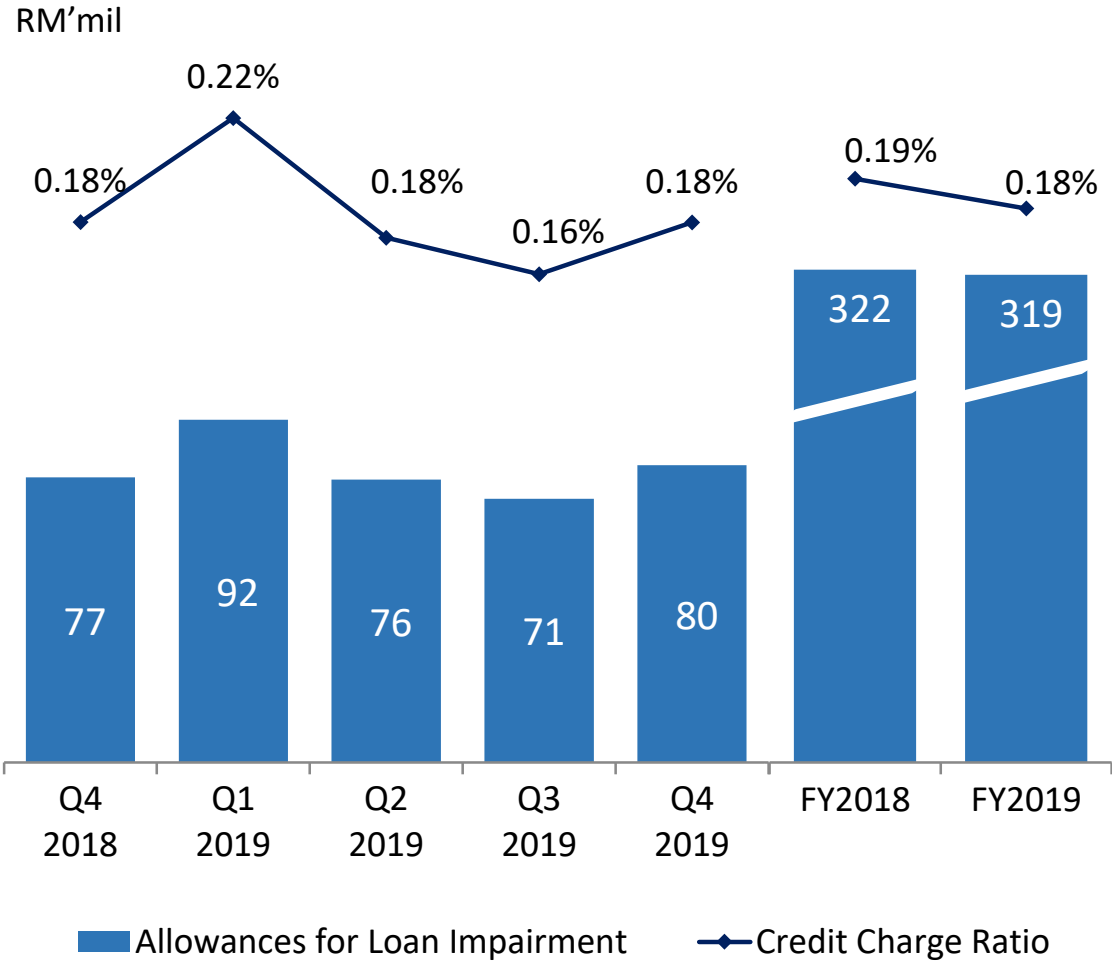
CASA by Segment

RM'bil	Dec 2018	Sep 2019	Dec 2019	Q-o-Q	Y-o-Y
Retail	15.7	16.9	16.9	-0.1%	7.1%
Business Banking	13.6	13.7	14.3	4.7%	6.1%
Wholesale	9.5	8.3	9.1	9.5%	-4.8%
Total RHB Domestic	38.8	38.9	40.3	3.6%	3.8%
Overseas	7.6	7.5	8.6	14.2%	13.9%
Total RHB Group	46.4	46.4	48.9	5.4%	5.5%

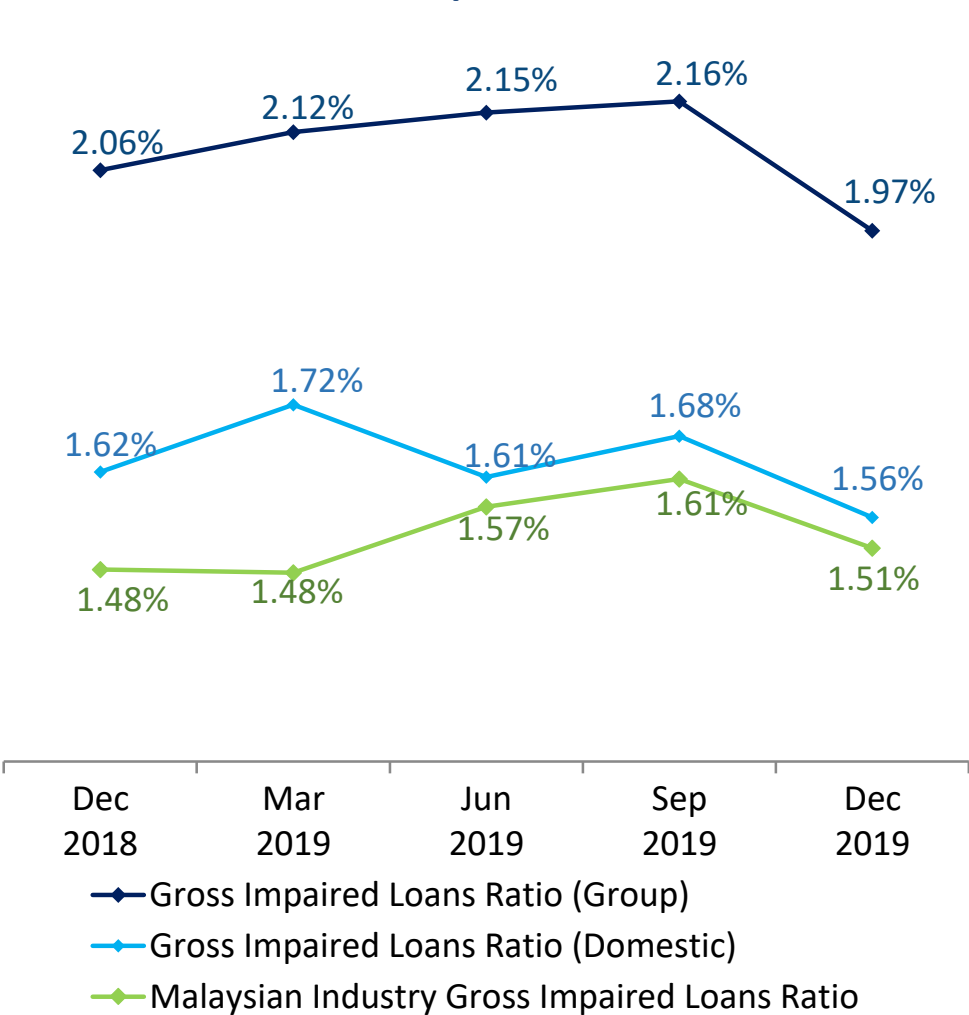
CASA Ratio	25.9%	25.4%	25.7%
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FY2019 credit charge ratio improved; Q4 2019 GIL ratio recovered Q-o-Q; Both indicators are well within the guidance

Allowances for Loan Impairment



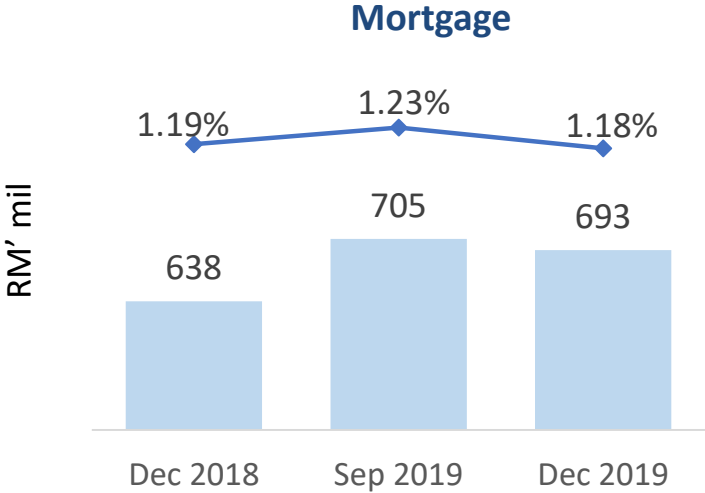
Gross Impaired Loans



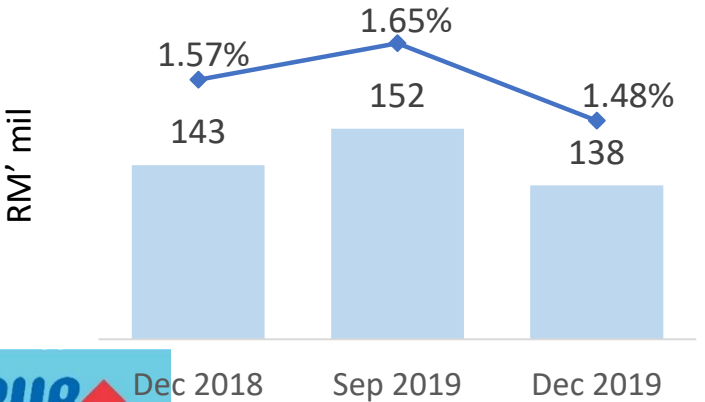
LLC (%)	103.0	106.3	106.1	105.8	107.9
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N1: Inclusive of 1.0% regulatory reserve

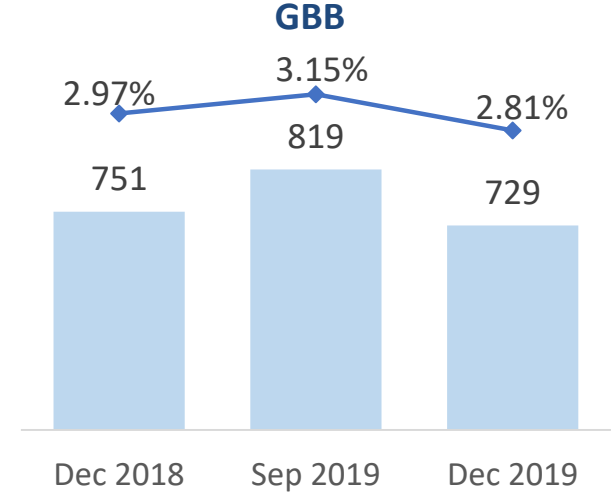
Retail Banking



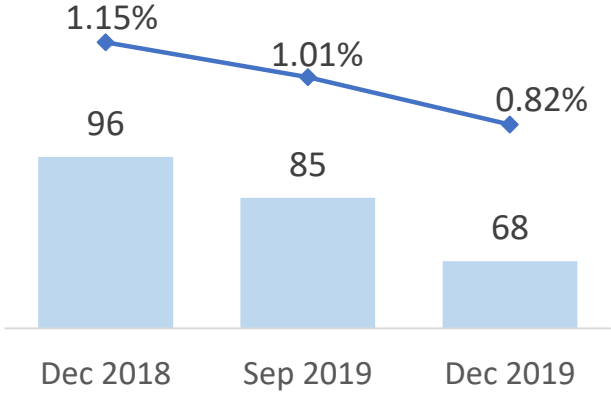
Unsecured



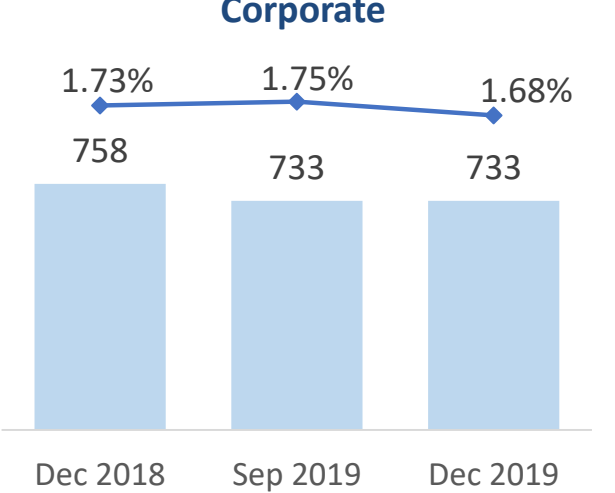
Business Banking



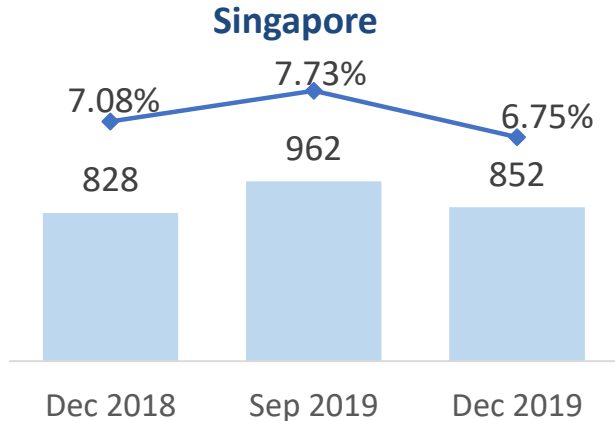
Auto Finance



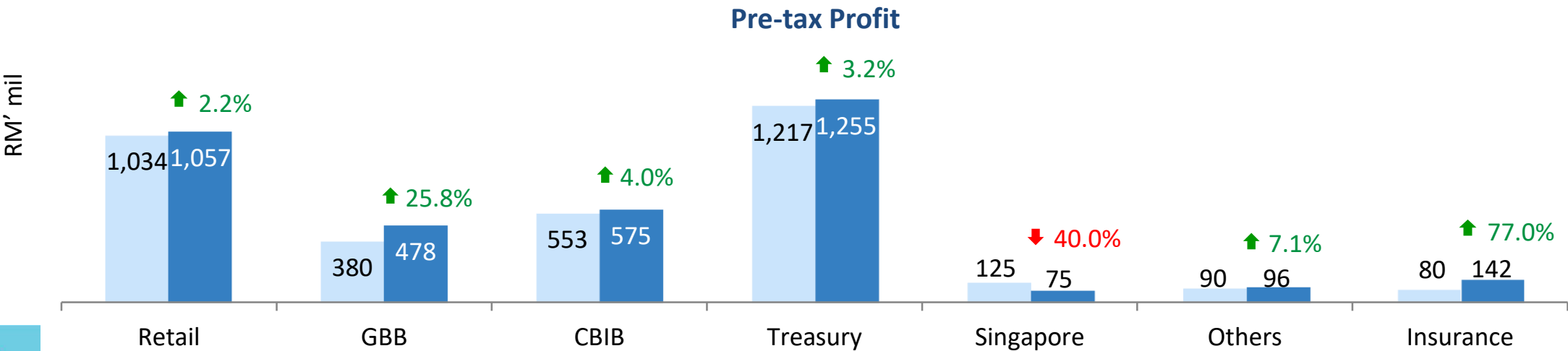
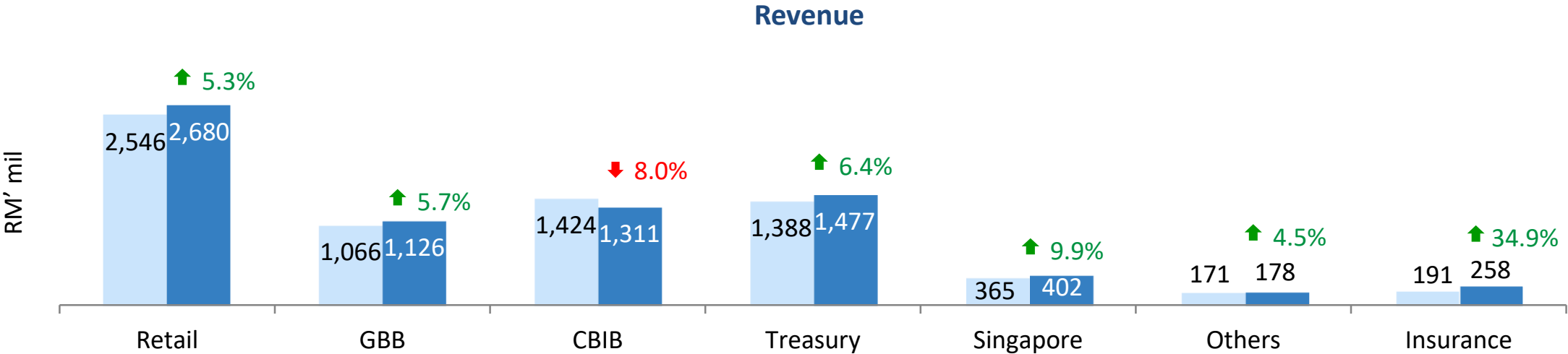
Wholesale Banking



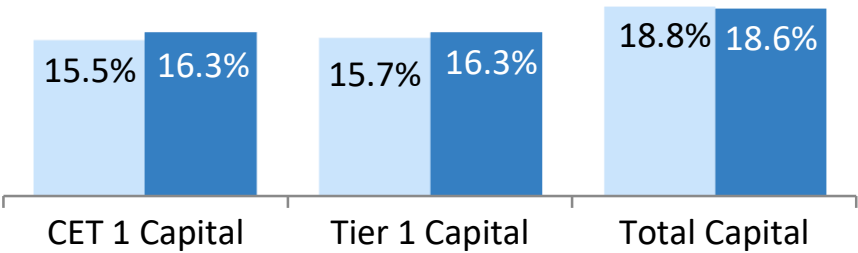
Overseas



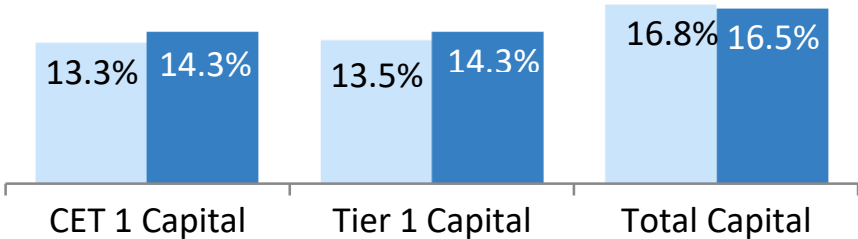
Profit grew in most key business segments; Singapore impacted by higher allowances for ECL



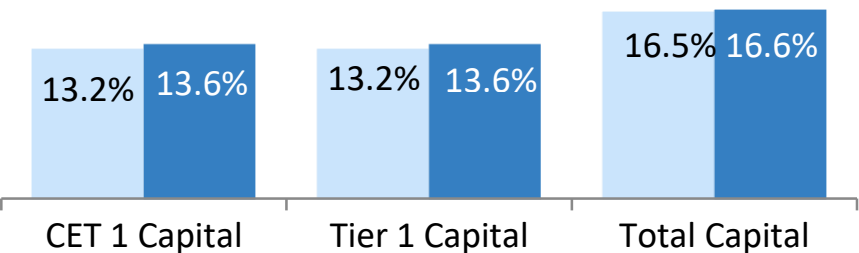
RHB Bank Group



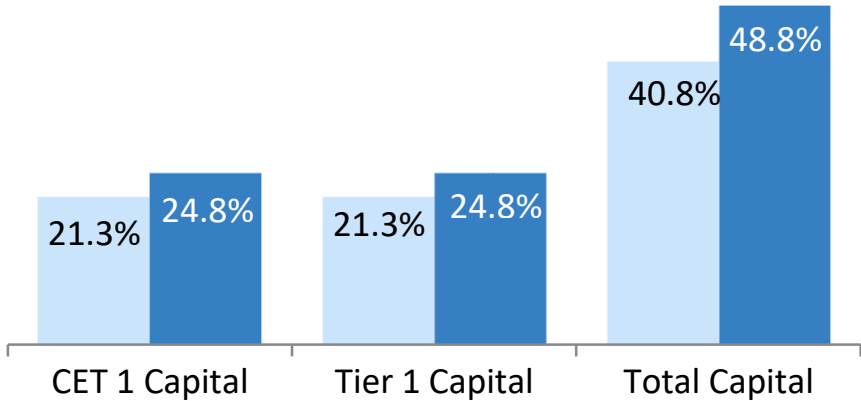
RHB Bank



RHB Islamic Bank

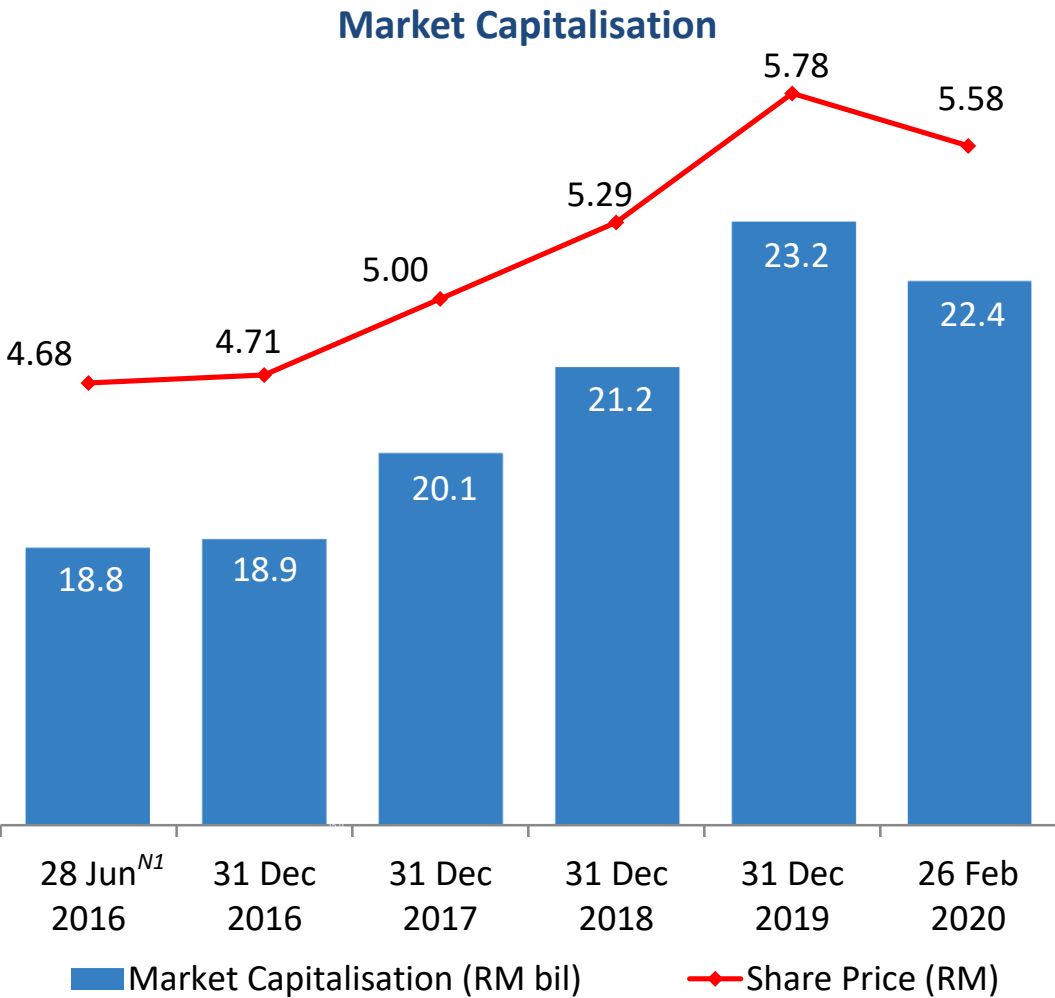


RHB Investment Bank

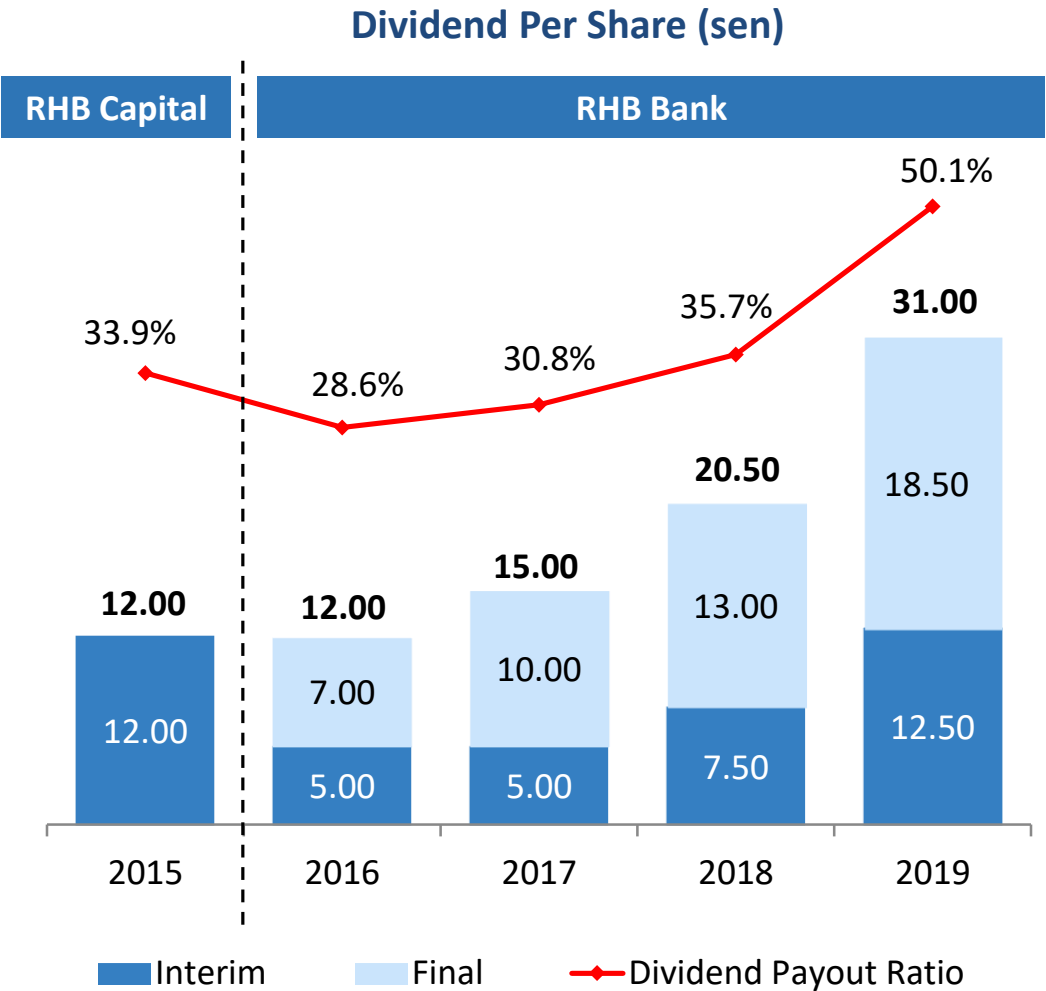


Dec 2018 Dec 2019

Ratios are after FY2018 final dividend and FY2019 proposed final dividend



N1: Listing of RHB Bank shares at opening price of RM4.68



Dividend Policy
Minimum dividend payout ratio of 30% of net profit



3

Strategy Update

Fund our
Journey



Affluent	<ul style="list-style-type: none"> Customer acquisition up by 15.2% in FY2019 to 69.8k customers, of which 34.4% are SME owners Total AUM of Premier customers grew by 14.0% YoY to RM33.4 bil in Dec 2019
SME	<ul style="list-style-type: none"> Business Banking deposits grew 13.5% in FY2019 SME loans grew 4.9% in Dec 2019 to RM19.9 bil, with a 4.2% growth in Retail SME loans
Large Cap	<ul style="list-style-type: none"> 25.2% (2018 : 23.4%) share of wallet in fee income and 6.7% (2018 : 6.3%) in interest income of large cap companies as at Dec 2019 Penetrated 82.6% of large cap companies as at Dec 2019 (2018 : 82.5%), average product holding ratio increasing to 7.5 from 6.2 in 2018
Mid Cap	<ul style="list-style-type: none"> 20.6% (2018 : 27.8%) share of wallet in fee income and 10.8% (2018 : 12.3%) in interest income of mid-cap companies as at Dec 2019 Penetrated 61.2% mid-cap companies (2018 : 58.6%), both through lending and non-lending relationships for the same period
Retail Deposits	<ul style="list-style-type: none"> Deposits grew by 10.0% YoY for FY2019 to RM57.7 bil, outpacing industry growth of 5.5% Retail CASA grew by 7.1% to RM 16.9 bil Retail LDR improved to 156.0% in Dec 2019 from 161.2% in Dec 2018
Singapore	<ul style="list-style-type: none"> Launched business scorecard with SME loans growing 47.9% to SGD79.7 mil
Loan Portfolio	<ul style="list-style-type: none"> Retail and SME make up 73.0% of total domestic financing portfolio as at Dec 2019 (72.1% in 2018), in line with the strategy to have greater proportion of Retail and SME loans (2022 target of 75%)

Invest to Win

Analytics and big data

- Institutionalised 29 new analytics use cases for Retail Banking, Business Banking and Compliance delivering incremental revenue of RM50.4 mil for FY2019

Digital Channel Platform (DCP)

- Launched mobile banking app to the public in April 2019, with 302.1k customers as at Dec 2019

Transform the Organisation

Ecosystems

- Launched the RHB MyHome website as part of RHB digital mortgage ecosystem. First bank in Malaysia to launch a Homeowners Post-Purchase microsite for move-in solutions. As at Dec 2019, 20% of mortgage loans originate via the MyHome app
- Continued building holistic ecosystems - SME e-Solutions enhanced through API integration, anchored by RHB's Online Business Banking platform (REFLEX). Total e-solutions customers grew to 6.3k (>100% YoY) as at Dec 2019

RHB Way

- As at Dec 2019, abandoned call rate maintained at 4.7% (below industry of 5.0%) with 71% of calls responded within SLA of 40 seconds
- NPS improved to +9 from 0 in 2018

AGILE

- Scaled up rollout of Wave 2 AGILE Leap to other business and functional units within Group Retail Banking and Group Business and Transaction Banking as well as Group Technology Services to build sustainable competitive advantage through a winning operating model. Total of 2,127 staff working under Agile
- 351 FTE enhancements from pilot, Wave 1 and Wave 2 rollouts

4

Summary & Outlook

1	<ul style="list-style-type: none">▪ Malaysia’s GDP growth moderated to 3.6% Y-o-Y in Q4 2019 (Q3 2019: 4.4%) bringing full year GDP to 4.3% (4.7% in 2018)
2	<ul style="list-style-type: none">▪ For the year 2020, GDP is expected to grow by 4.0% as downside risks continue to weigh on Malaysia’s economy as a result of the outbreak of novel coronavirus (Covid-19) and protracted global trade tensions
3	<ul style="list-style-type: none">▪ Industry loans growth is expected to remain moderate, supported by a resilient household sector
4	<ul style="list-style-type: none">▪ Another OPR cut is possible depending largely on the impact of Covid-19 and global economic environment

Top Level Indicators	Actual FY2019	Target FY2020
ROE	10.3% ^{N1}	10.3%-10.5%
Loans Growth	4.3%	4.0%
CASA Growth	5.5%	4.0%
Gross Impaired Loans Ratio	1.97%	1.95%
Cost to Income Ratio	48.9%	≤ 48.7%

N1 : ROE of 10.5% if normalised for FVOCI reserves growth Y-o-Y

1	<ul style="list-style-type: none"> ▪ RHB continued to exhibit resilience under challenging market conditions <ul style="list-style-type: none"> ▪ Recorded the highest ever profit ▪ Demonstrated the Group's fundamental strengths – improved asset quality, CIR and capital ratios ▪ Moderate growth in loans and financing, consistent with industry ▪ NIM recovered in the second half, within expectation for the full year
2	<ul style="list-style-type: none"> ▪ Dividend payout <ul style="list-style-type: none"> ▪ Payout of 50.1% in FY2019 is the highest in the Group's dividend history
3	<ul style="list-style-type: none"> ▪ FY2020 outlook for the Group <ul style="list-style-type: none"> ▪ Loans growth guidance of 4.0% on slower economic growth ▪ Managing NIM will continue to be challenging under low interest rate environment. Expect NIM compression of 4-5 bps in FY2020 following the January rate cut ▪ Increase efforts in managing asset quality and recovery ▪ Continue to focus on costs containment and maintain positive JAWS ▪ Remain cautious - exercise balance sheet discipline in growing assets
4	<ul style="list-style-type: none"> ▪ Strategic focus <ul style="list-style-type: none"> ▪ Continue to enhance capabilities and boost productivity through digitalisation and AGILE Way of Working ▪ Focus on holistic customer journeys and ecosystems ▪ Commitment to extend RM5 billion by 2025 to support green activities through either lending, advisory and/or investments

THANK YOU

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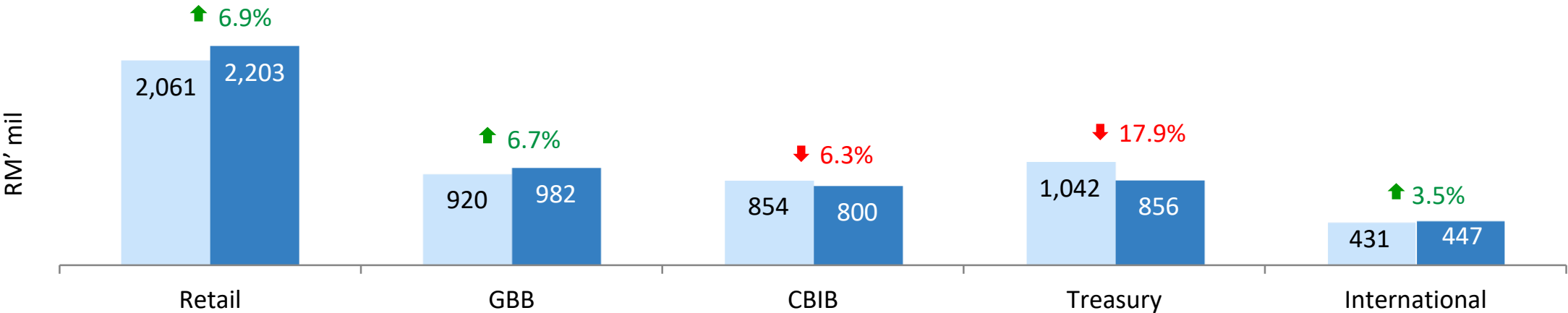


Appendix

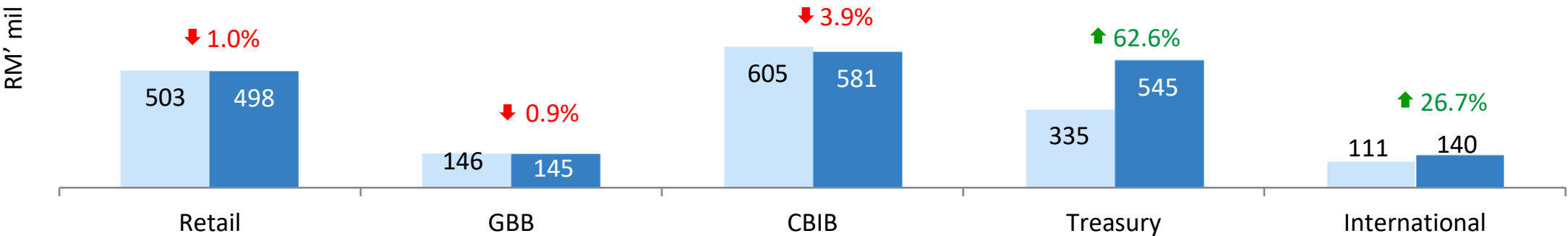
Financial Data RM' mil	FY2015	FY2016	FY2017	FY2018	FY2019
Income Statement					
Total Income	6,175	6,190	6,384	6,806	7,101
Pre-Provisioning Operating Profit	2,545	3,095	3,200	3,448	3,629
Profit Before Tax	2,251	2,232	2,558	3,119	3,350
Net Profit	1,665	1,682	1,950	2,305	2,482
Balance Sheet					
Total Assets	227,938	236,679	228,713	243,166	257,592
Gross Loans	151,386	154,469	160,025	168,879	176,175
Customer Deposits	158,158	165,636	166,865	178,856	190,555
Shareholders' Equity	17,668	21,745	21,667	23,358	25,775
Per Share					
Earnings (sen)	48.4	43.6	48.6	57.5	61.9
Net Assets (RM)	5.11	5.42	5.40	5.82	6.43
Dividend (RM)	0.163	0.120	0.150	0.205	0.310

Financial Ratios	FY2015	FY2016	FY2017	FY2018	FY2019
Profitability					
Return on Equity*	10.1%	8.6%	9.1%	10.3%	10.3%
Net Interest Margin	2.14%	2.18%	2.18%	2.24%	2.12%
Cost to Income Ratio	58.8%	50.0%	49.9%	49.3%	48.9%
Asset Quality					
Gross Impaired Loan Ratio	1.88%	2.43%	2.23%	2.06%	1.97%
Credit Cost	0.23%	0.39%	0.27%	0.19%	0.18%
Loan Loss Coverage Ratio	83.9%	74.7%	102.8%	103.0%	107.9%
Liquidity					
Loan to Deposit Ratio	95.7%	93.3%	96.0%	94.4%	92.5%
CASA Ratio	24.0%	25.6%	30.2%	25.9%	25.7%
Liquidity Coverage Ratio	92.9%	107.5%	117.5%	143.0%	152.7%
Capital Adequacy					
Common Equity Tier I Capital Ratio	10.3%	13.1%	13.9%	15.5%	16.3%
Tier I Capital Ratio	10.6%	13.4%	14.2%	15.7%	16.3%
Total Capital Ratio	14.7%	17.2%	17.2%	18.8%	18.6%

Fund Based Income

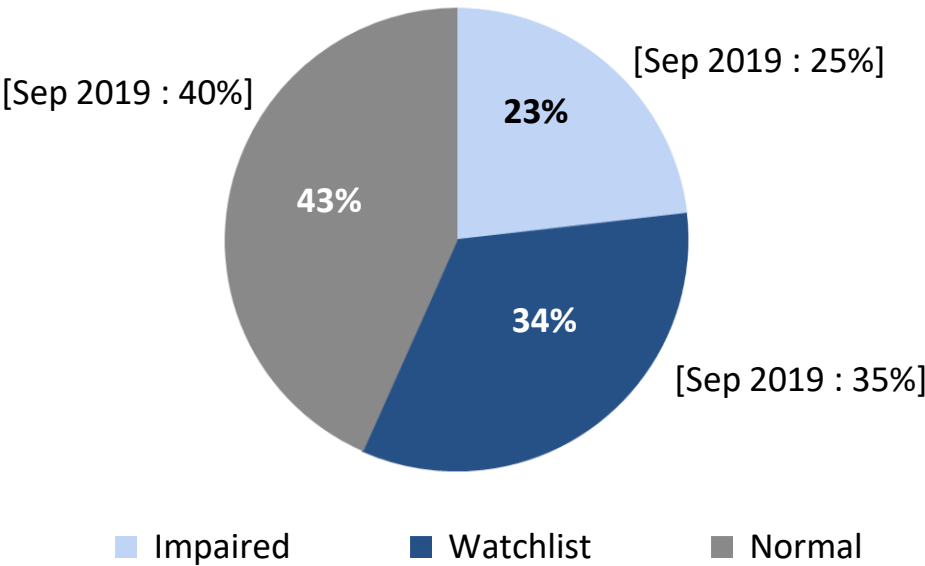


Non Fund Based Income

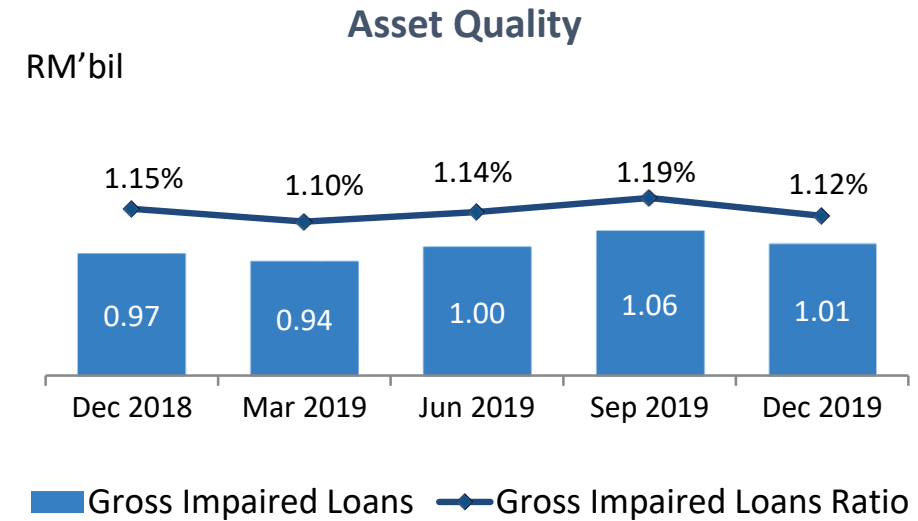
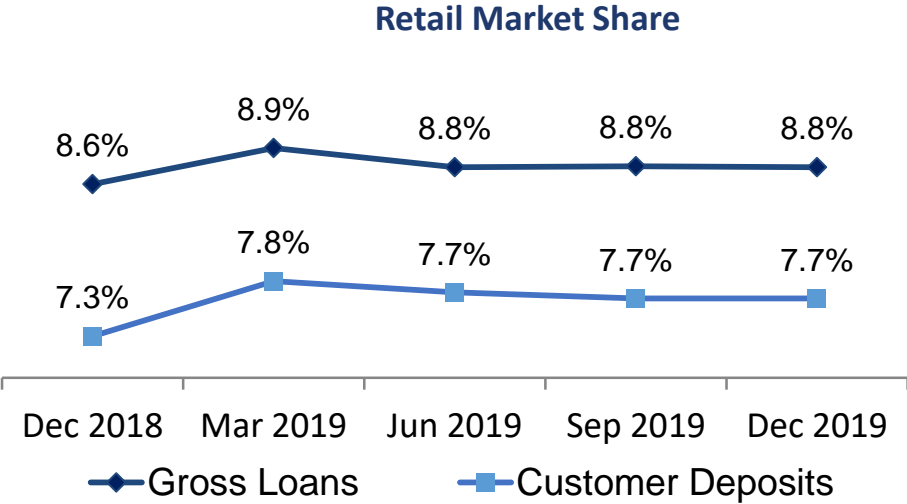
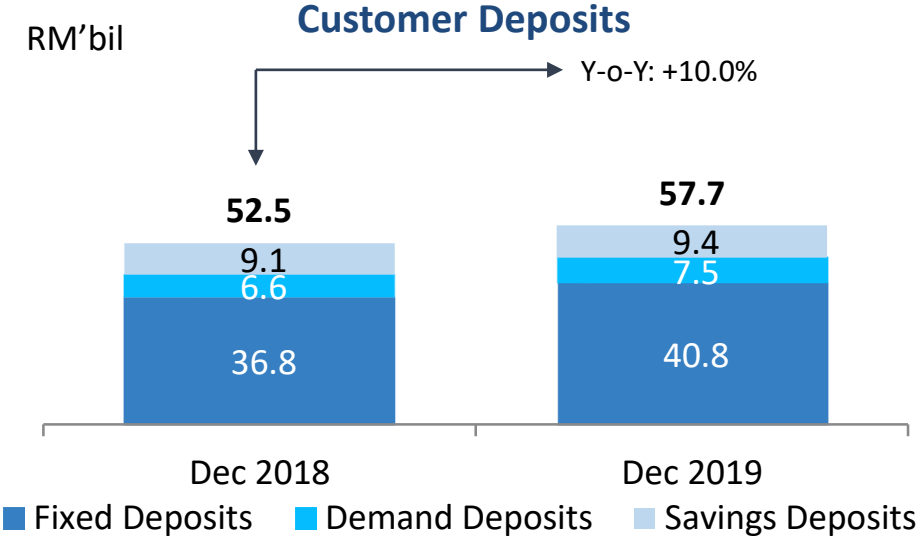
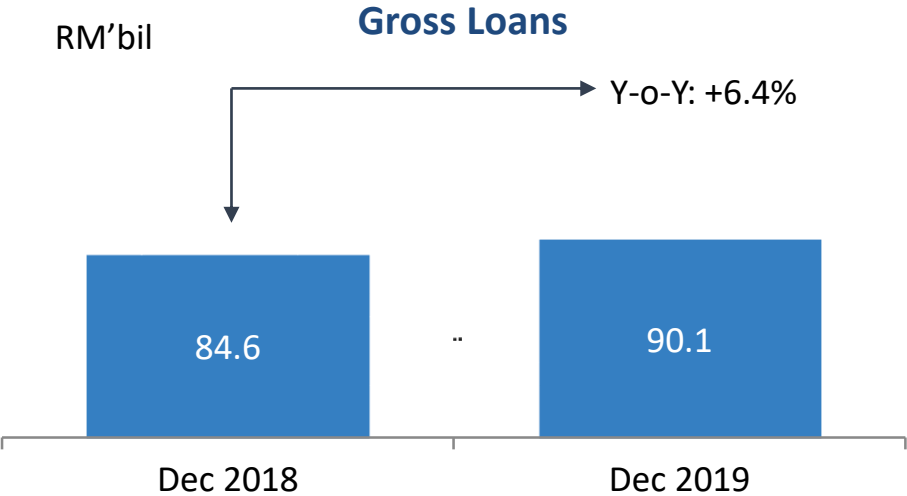


Loans + Bonds Outstanding	Oil and Gas Related Industry					
	Upstream		Downstream		Total	
	RM'bil	% to Gross Loans	RM'bil	% to Gross Loans	RM'bil	% to Gross Loans
Dec 2019	2.5	1.4%	1.6	1.0%	4.2	2.4%
Sep 2019	2.6	1.5%	1.5	0.9%	4.1	2.4%
Dec 2018	3.3	1.9%	1.5	0.9%	4.8	2.8%
Dec 2017	3.4	2.1%	1.7	1.1%	5.1	3.2%

Oil & Gas Exposure

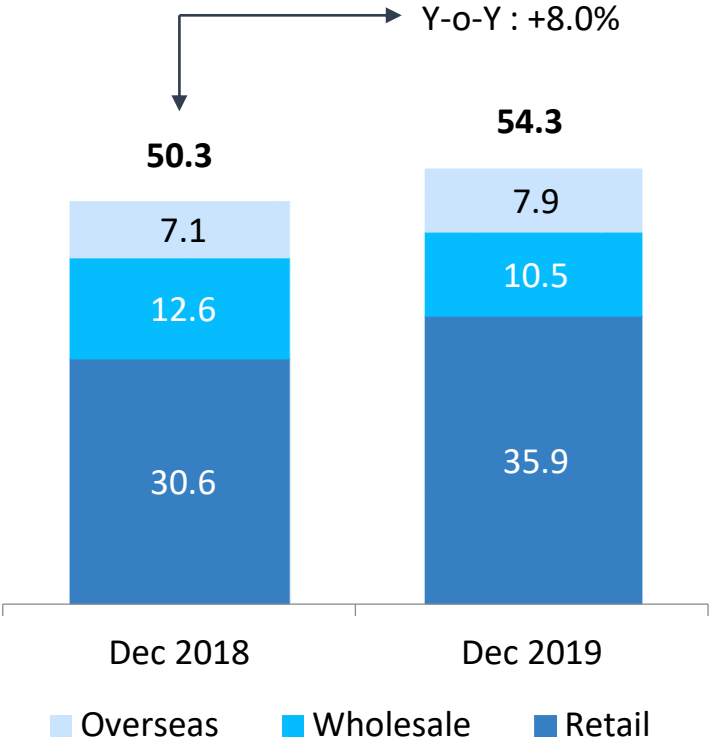


Country	% of Loans Outstanding
Malaysia	79%
Singapore	21%
Thailand	0%



RM'bil

Asset Under Management



Market Share	10.6%	11.1%
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FY2019	Market Share	Ranking
Equities Broking: - By value - By volume	7.5% 11.2%	5 th 3 rd
Debt Capital Markets: - MYR sukuk - Total MYR bonds (Conventional & Islamic bonds)	11.5% 10.2%	3 rd 4 th
Mergers & Acquisitions: - by value - by deal count	15.3% 11 deals	4 th 5 th
Equity Capital Markets	5.3%	4 th

M&A



Can-One Berhad

RM800.0 million to RM1,000.0 million
Disposal of the entire issued share capital of
F & B Nutrition Sdn Bhd
Principal Adviser

DCM



DRB-HICOM Berhad

RM3.5 billion Sukuk Programme
Issuance of RM1.5 billion iMTN
*Joint Principal Adviser, Joint Lead Arranger, Joint Lead Manager
and Joint Bookrunner*

ECM



Leong Hup International Berhad

RM1.19 billion
Main Market IPO
*Joint Global Coordinator, Joint Bookrunner &
Joint Underwriter*



Paramount Corporation Berhad

RM540.5 million
Proposed disposal of controlling equity interest in
Paramount’s Pre-Tertiary Education Group
Principal Adviser



MBSB Bank Berhad

RM10.0 billion Sukuk Wakalah Programme
Issuance of RM1.3 billion Tier-2 Sukuk
*Joint Lead Principal Adviser, Joint Lead Arranger and Joint
Lead Manager*



Sapura Energy Berhad

RM3.979 billion
Rights Issue
Joint Global Coordinator & Joint Underwriter



IHH Healthcare Berhad

IHH Healthcare Berhad

RM1.0 billion
Acquisition of Prince Court Medical Centre Sdn Bhd
Independent Adviser

**PNB MERDEKA VENTURES
SDN. BERHAD**

(Company No. 517991-A)

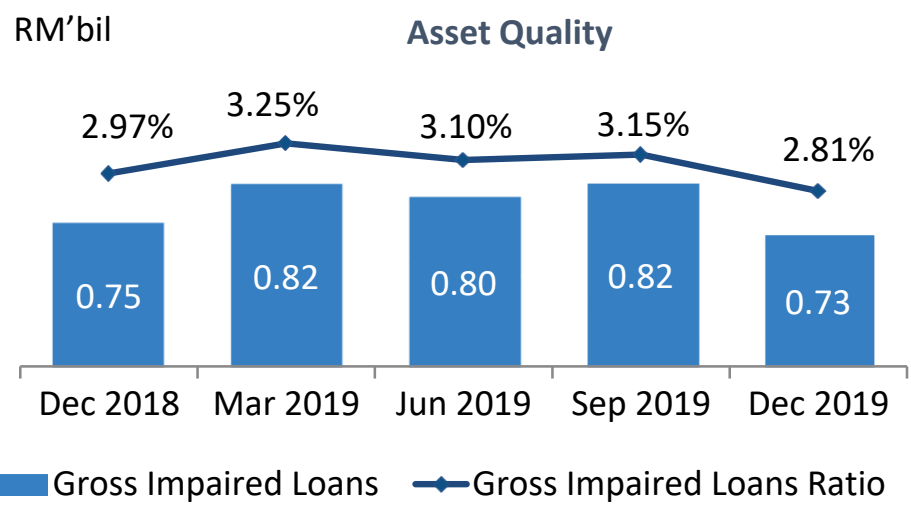
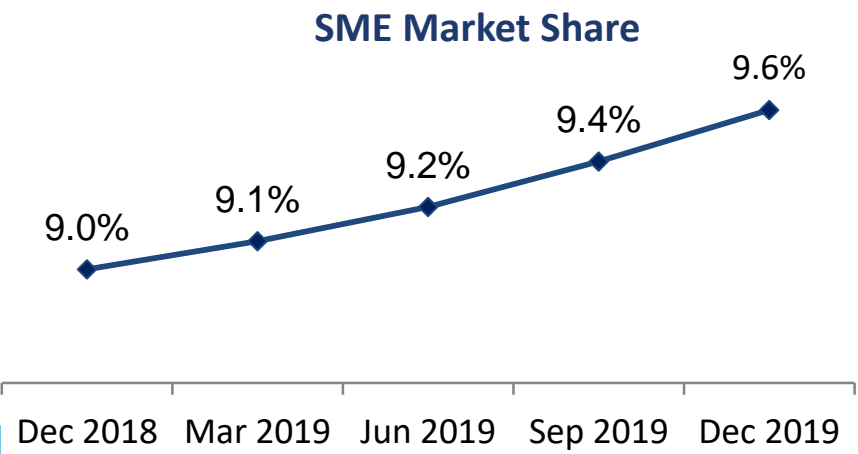
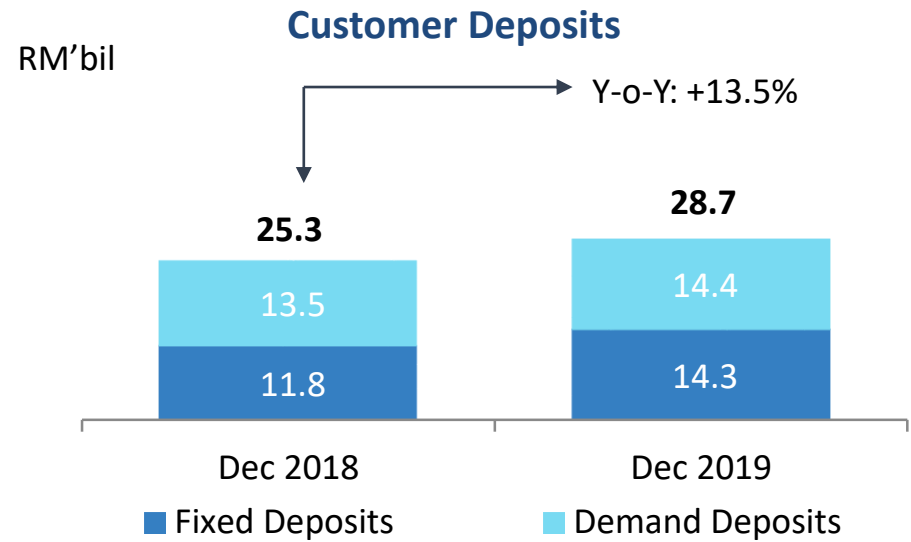
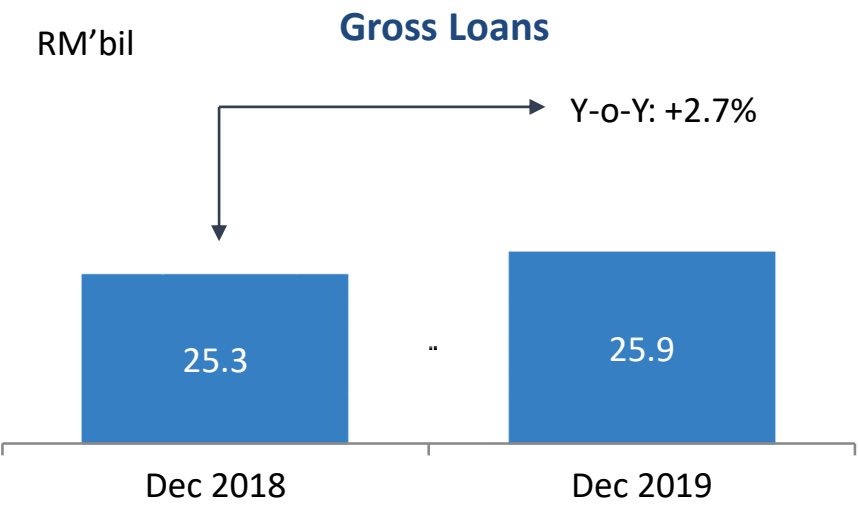
PNB Merdeka Ventures Sdn. Berhad

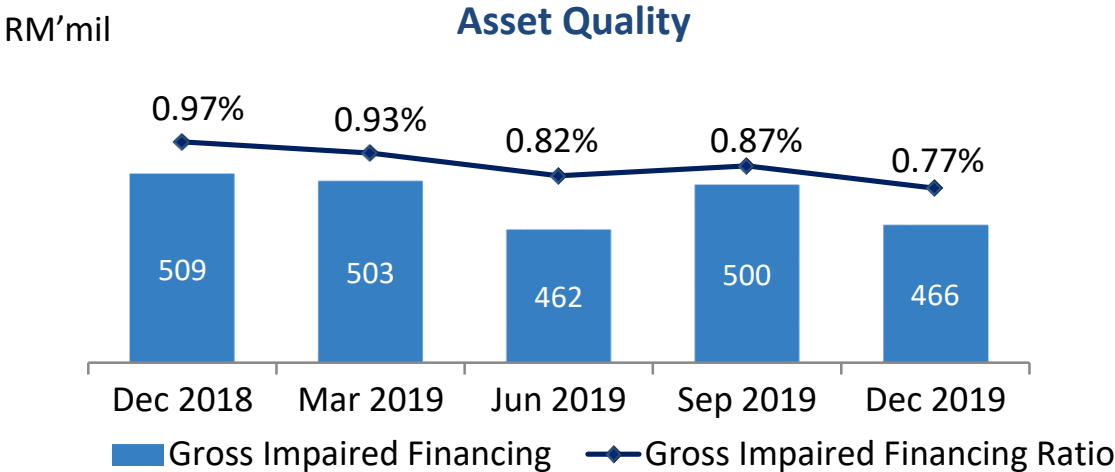
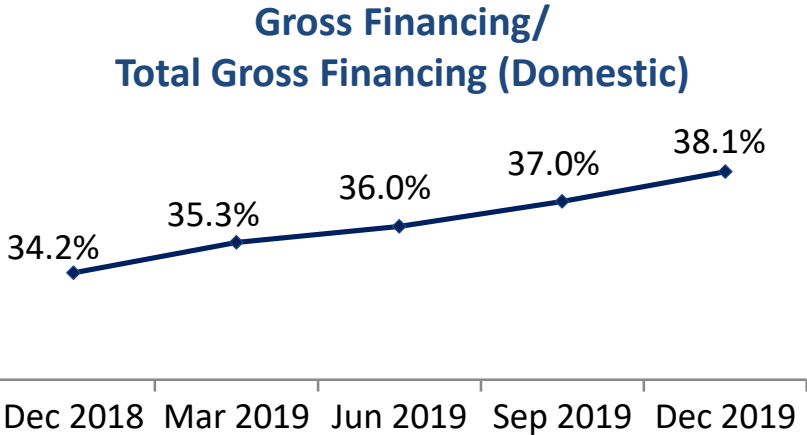
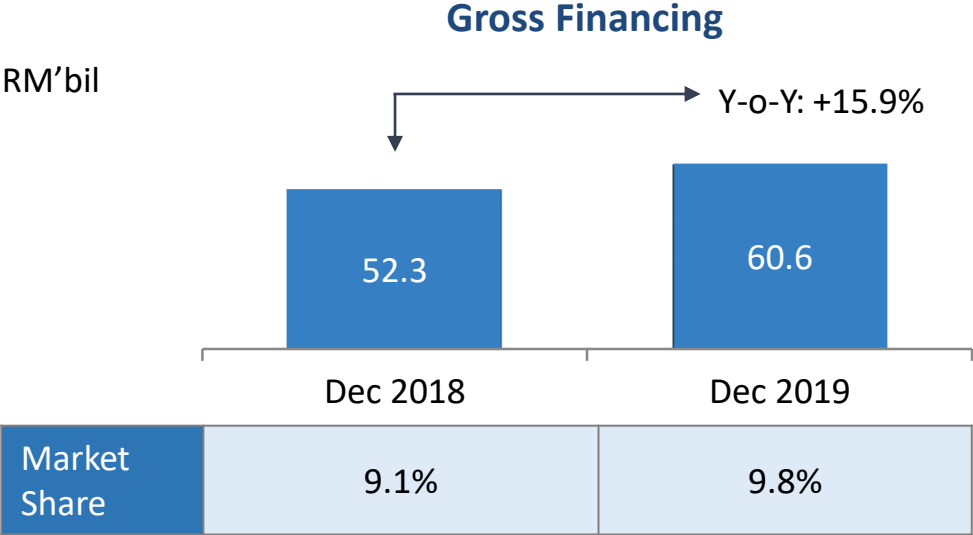
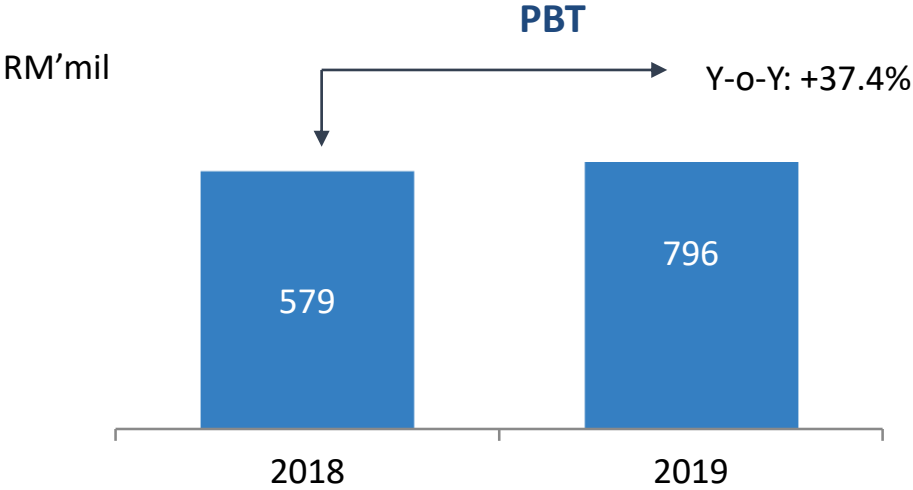
Total Issuance of RM1.57 billion via its RM2.0 billion
Merdeka Asean Green SRI Sukuk Programme
Joint Lead Arranger & Joint Lead Manager

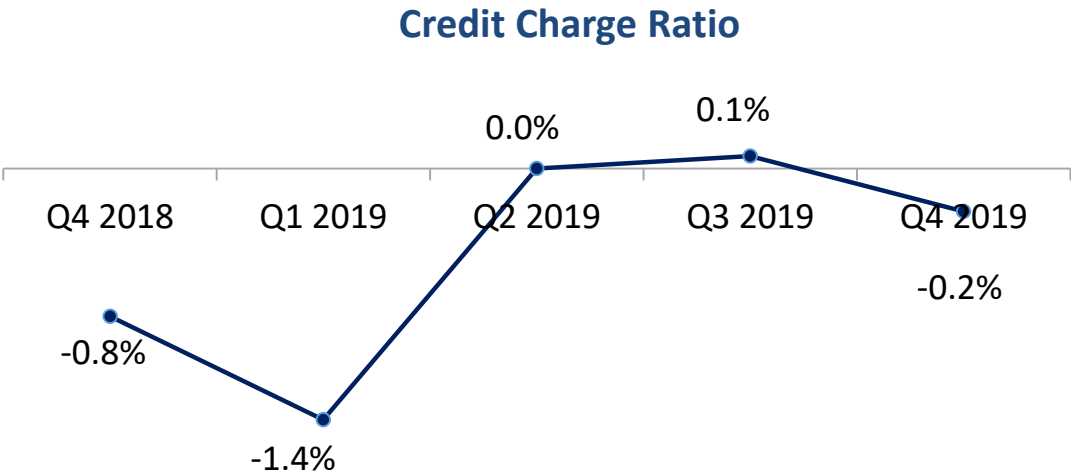
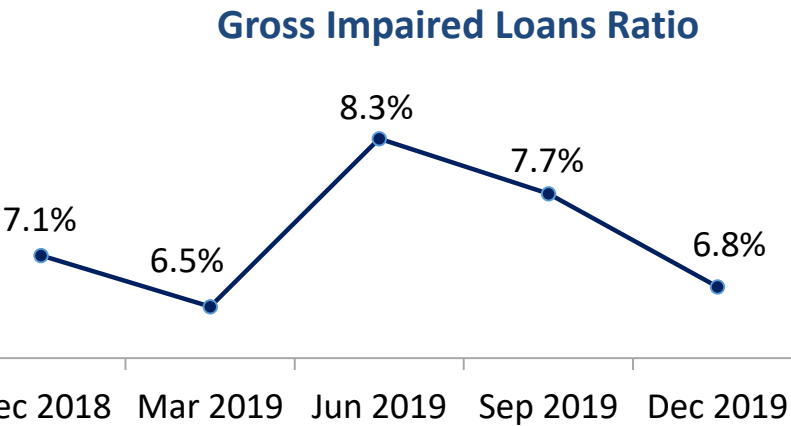
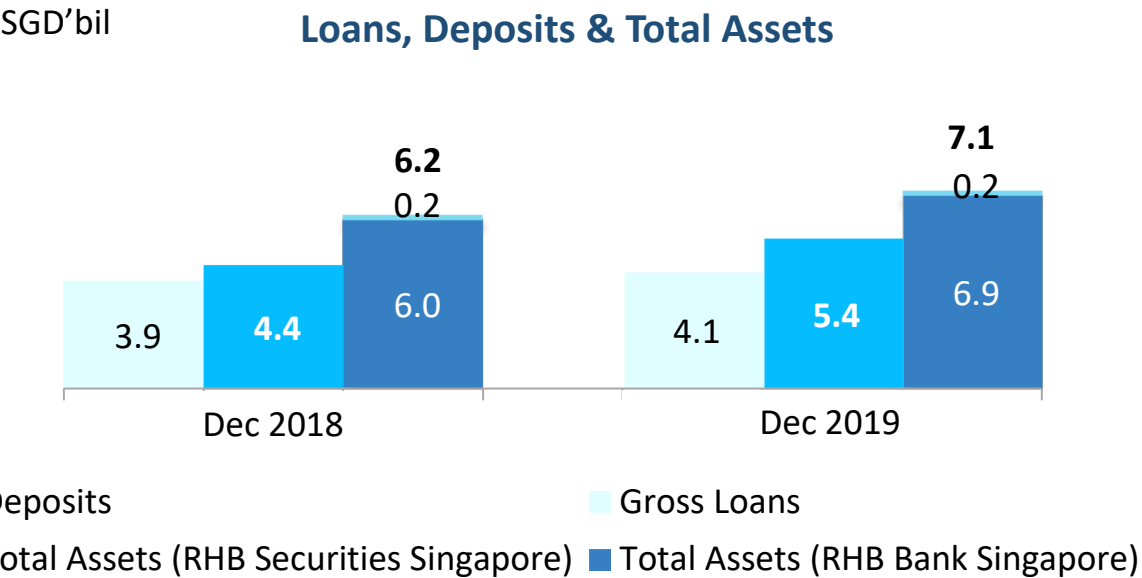
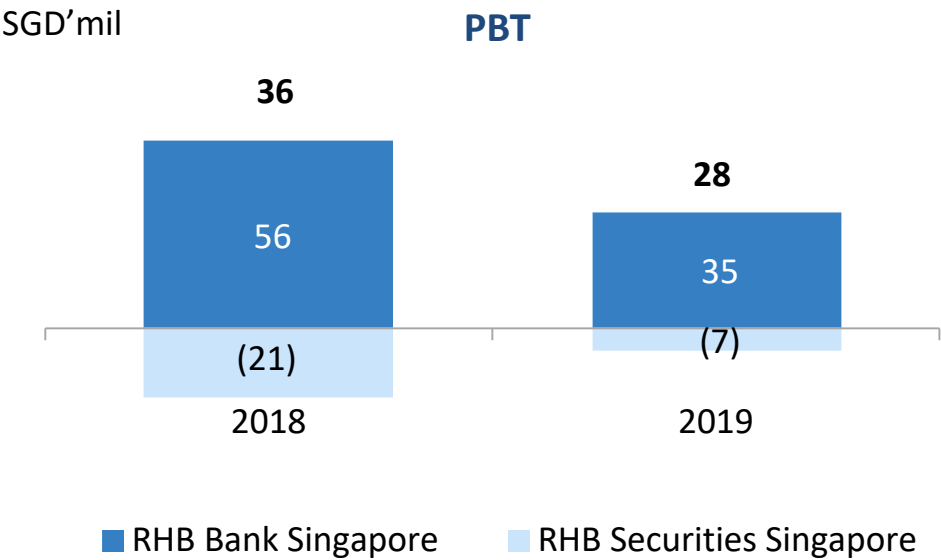


WCE Holdings Berhad

RM481.31 million
Rights Issue
Principal Adviser & Joint Underwriter







RM' mil	Dec 2018	Sep 2019	Dec 2019	Q-o-Q	Y-o-Y
Overseas Operations	15,961	16,814	17,253	2.6%	8.1%
Singapore	11,894	12,644	12,829	1.5%	7.9%
Others	4,067	4,170	4,424	6.1%	8.8%
Thailand	1,629	1,653	1,829	10.6%	12.3%
Brunei	168	166	168	1.2%	0.0%
Cambodia	1,823	2,001	2,113	5.6%	15.9%
Laos	231	206	198	-3.9%	-14.3%
Hong Kong	88	43	27	-37.2%	-69.3%
Indonesia	128	101	89	-11.9%	-30.5%