

RHB BANK BERHAD

Analyst Presentation

1st Quarter 2020 Financial Results

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RHB Banking Group
29 May 2020



Agenda

1. Executive Summary
2. 1st Quarter 2020 Financial Results
3. Strategy Update
4. Summary and Outlook



Executive Summary

Customers

- **Retail and SME:**
 - 6-month automatic moratorium for Retail and SME customers
 - Focused effort to extend Special Relief Fund (SRF) financing. As at 15 May, total of RM1,264 mil approved
- **Corporate and Commercial:**
 - Proactively reached out to customers, giving options for moratorium
 - As at 15 May, moratorium approved is RM7,975 mil
 - Assist in R&R where appropriate
- No compounding of interest on the deferred amount
- Delivered a series of financial management content to provide market insights and guidance to customers:
 - Co-sponsored webinars with The Star and Google
 - Produced Global Market Outlook podcast twice a week
- Sole disbursement bank for KWSP i-Lestari and Bantuan Khas Sarawakku Sayang, > 3.6 mil and 400k recipients respectively

Employees

- During MCO, ~50% of branches closed, only ~20% of branch staff working and shorter hours
- At HQ and other offices, ~70% of staff worked from home, enabled by laptops and VPNs, or mobile devices
- Post MCO, staff to return in a coordinated basis and 20% of staff to work from home as part of new normal
- Learning and engagement activities shifted to online/virtual platforms
- Humanitarian fund established to assist staff with immediate family members affected by the MCO – RM450k raised, benefited some 500 employees

Community

- Contributed RM1 mil to Ministry of Health for essential supplies needed by frontliners
- Contributed RM1 mil to MERCY Malaysia, for programmes under MERCY's COVID-19 Strategic Preparedness and Response Plan
- Committed RM1 mil for other COVID-19 initiatives RHB will be undertaking
- Supplied 600 meals daily from 23 Mar to frontliners in 8 hospitals across Klang Valley, Selangor, Johor and Sarawak
- Re-purposed RM300k festive gift budget to help the B40 group instead, benefiting 393 families and 20 orphanage/shelter homes in Malaysia, Cambodia and Laos

Moratorium*	
% of Outstanding Loan Balance	%
Mortgage	84.6
Commercial Property	86.8
Hire Purchase	84.4
Personal Financing	93.7
Securities	94.0
SME	92.4
Corporate + Commercial	16.5
Overseas	9.6

* Info as at 15 May 2020

Special Relief Fund

- As at 15 May, we have approved loans with a total of almost RM1.3 billion for close to 2,000 SMEs
- Enabled SRF loan application via digital channel for SMEs
- 45% of the approvals are for “new-to-financing” relationships and 55% of approvals are for SMEs with annual turnover of less than RM10 million
- Launched a BizPower Relief Fund where the Bank utilises other government schemes and guarantee tailored for SMEs that have no access to SRF due to its limited availability

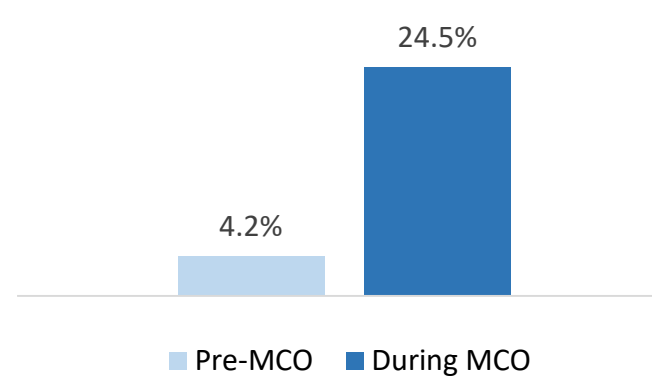
Coordinated execution of Business Continuity Plan and robust Digital enablement facilitated RHB's transition to the new normal

Ensuring Business Continuity

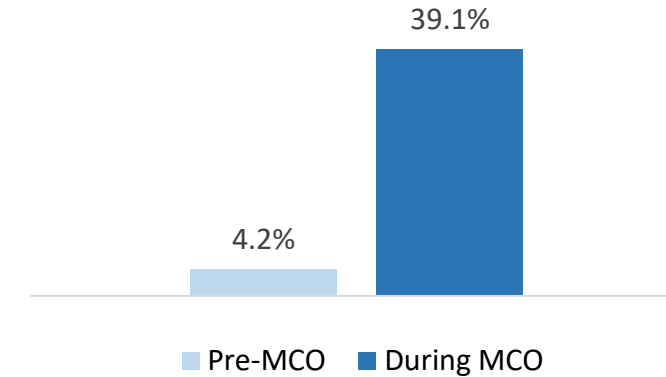
- Established Pandemic Working Group since mid-Jan to monitor Covid-19 outbreak, working closely with MOH
- Activated our BCP to ensure continuity of critical services with staff and customer safety as priority
- Teams split into operating in primary and alternate sites, including further segregation through work from home
- Doubled bandwidth at primary and alternate sites to cater for BCP activation and to support our staff working from home
- SOP on social distancing, temperature screening and face mask & hand sanitiser usage implemented at all RHB premises
- Published dedicated webpage for customers on COVID-19 info such as branch operating hours and payment moratorium
- Common touch points at offices and branches frequently cleaned and disinfected

Digital Enablement

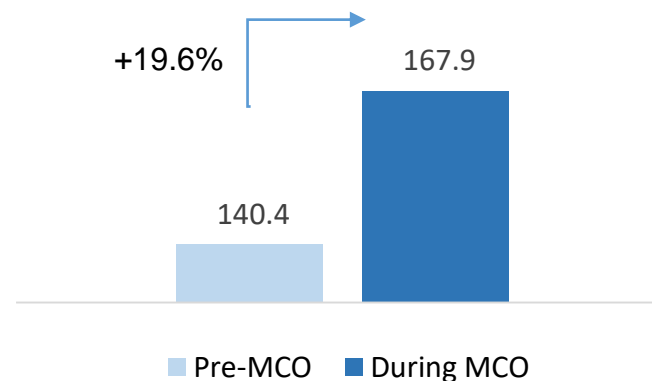
Online CASA Account Opening



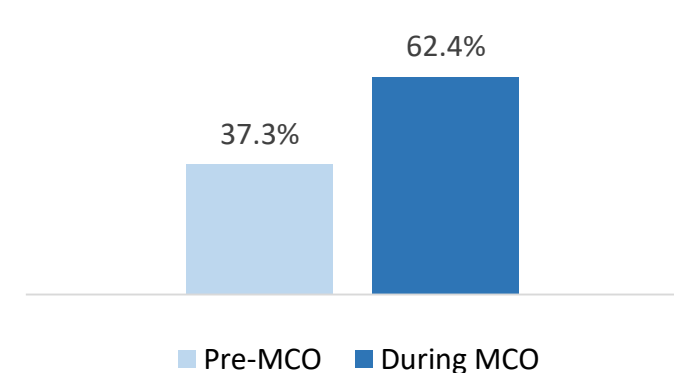
Online FD Placement



Digital Transaction Volume – IBK/MBK (average '000 per day)



Digital SME Loans Origination



Profitability

Year-on-year

- **Net profit** declined 9.4 % to RM570.9 million
 - **Total income** grew marginally by 0.2% to RM1,745.2 million mainly from growth in net fund based income of 4.4%. Non-fund based income was down 9.3%, dragged mainly by unrealised losses from FVTPL financial assets
 - **Operating expenses** remained tightly managed, contracting 0.6% Y-o-Y. Cost-to-income ratio (CIR) improved to 48.2% from 48.6% in Q1 2019
 - **Allowances for ECL** increased mainly as a result of higher provision in Q1 2020 including RM50 million set aside for potential COVID-19 impact, coupled with ECL writebacks in Q1 2019 for loans and securities portfolio
 - **ROE** at 8.9% compared with 10.7% for the same period last year

Assets and Liabilities

- **Gross loans and financing** grew 3.6% Y-o-Y to RM176.2 billion and was stable on a year-to-date basis. Loans growth backed by mortgage, SME and Singapore. Domestic loans expanded 2.2% Y-o-Y
- **Total customer deposits** rose 3.8% Y-o-Y and 1.8% for the quarter to RM194.0 billion. CASA composition improved to 27.4% (24.5% in March 2019; 25.7% in December 2019)
- **Gross impaired loans (GIL)** ratio was at 2.00% against 1.97% in December 2019 and 2.12% in March 2019

Capital and Liquidity

















- **Strong capital and liquidity position**
 - Group CET 1 ratio at 16.0% (Q1 2019: 15.7%) and total capital ratio at 18.3% (Q1 2019: 19.0%)
 - Bank entity CET 1 ratio at 14.1% (Q1 2019: 13.6%) and total capital ratio at 16.2% (Q1 2019: 17.2%)
 - Healthy liquidity coverage ratio of 137.7% as of March 2020 (Q1 2019: 155.3%)

Top Level Indicators	Target FY2020	Actual Q1 2020
ROE	10.3% - 10.5%	8.9%
Loans Growth	4.0%	3.6%
CASA Growth	4.0% (Group)	16.4%
Gross Impaired Loans Ratio	1.95%	2.00%
Cost-to-Income Ratio	48.9%	48.2%

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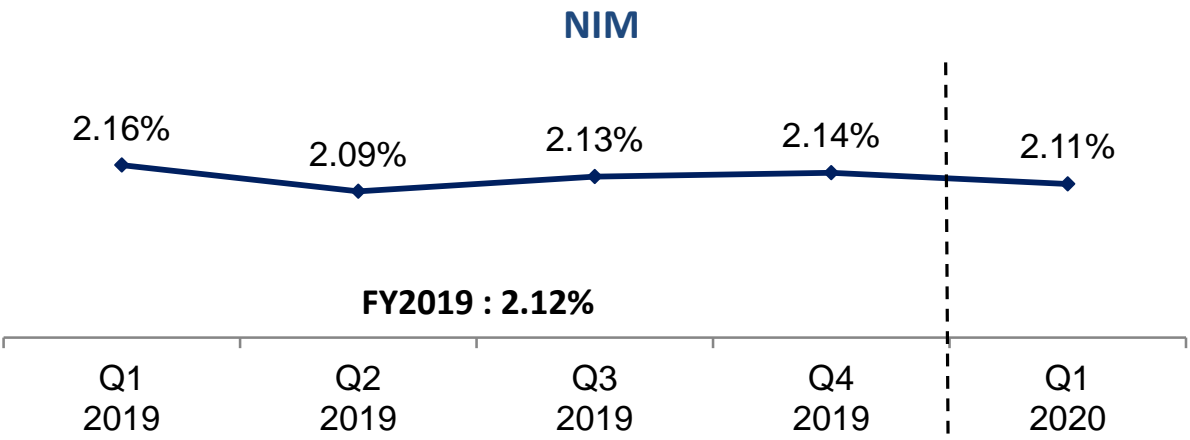
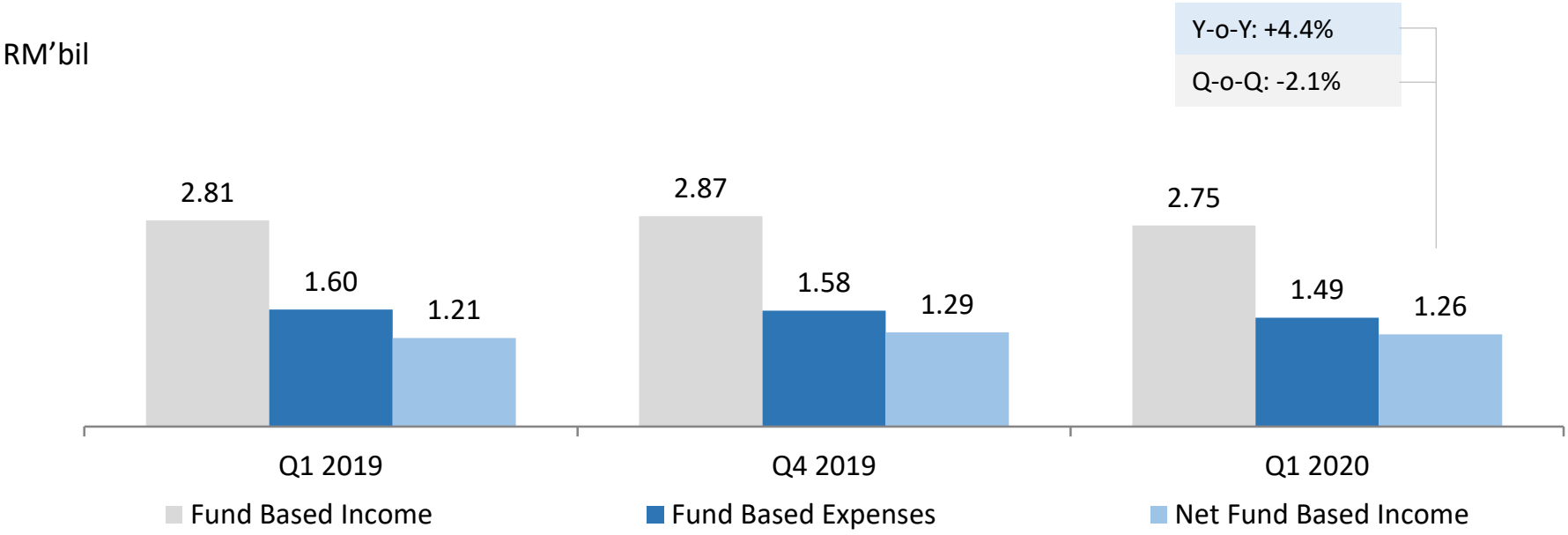
1st Quarter 2020 Financial Results

Profit impacted by higher ECL allowances; Exercised cost discipline with positive JAWS maintained; Slight uptick in GIL ratio

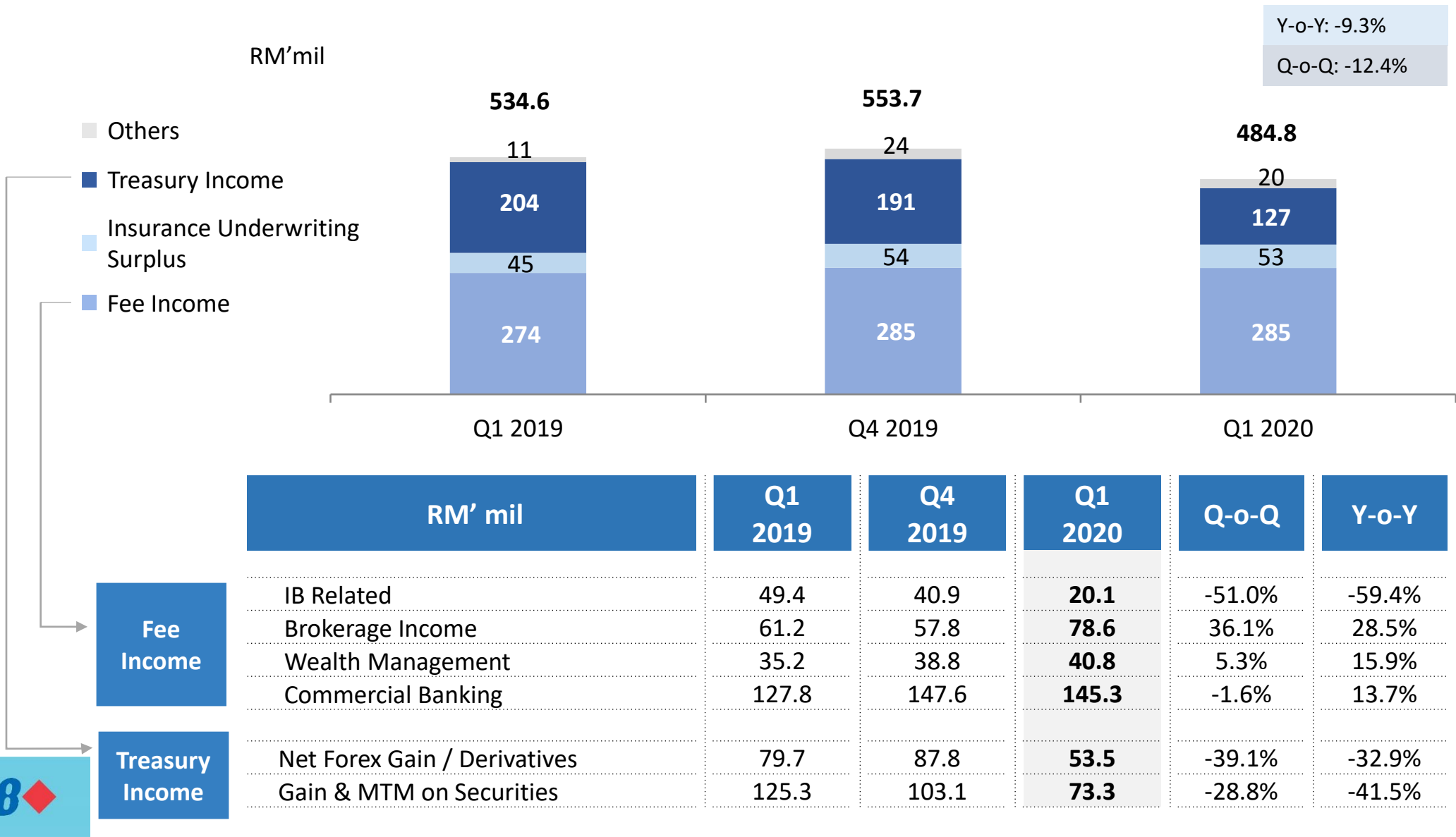
Financial Position		Financial Results		Key Financial Ratios	
Total Assets  +0.1% Mar 2020: RM257.8 bil Dec 2019: RM257.6 bil	Gross Loan  +0.01% Mar 2020: RM176.2 bil Dec 2019: RM176.2 bil	Total Income  +0.2% Q1 2020: RM1.75 bil Q1 2019: RM1.74 bil	Operating Profit Before Allowances  +0.9% Q1 2020: RM903.7 mil Q1 2019: RM896.1 mil	Return on Equity  -1.8% Q1 2020: 8.9% Q1 2019: 10.7%	Non-Fund Based/ Total Income  -2.9% Q1 2020: 27.8% Q1 2019: 30.7%
Customer Deposits  +1.8% Mar 2020: RM194.0 bil Dec 2019: RM190.6 bil	CASA  +8.7% Mar 2020: RM53.2 bil Dec 2019: RM48.9 bil	Profit Before Tax  -8.6% Q1 2020: RM752.3 mil Q1 2019: RM823.2 mil	Net Profit to Shareholders  -9.4% Q1 2020: RM570.9 mil Q1 2019: RM630.2 mil	Cost-to-Income Ratio  -0.4% Q1 2020: 48.2% Q1 2019: 48.6%	Gross Impaired Loans Ratio  +0.03% Mar 2020: 2.00% Dec 2019: 1.97%
Shareholders' Equity  +1.1% Mar 2020: RM26.0 bil Dec 2019: RM25.8 bil	Net Assets Per Share  +1.1% Mar 2020: RM6.50 Dec 2019: RM6.43			Credit Charge Ratio  +0.12% Q1 2020: 0.34% Q1 2019: 0.22%	Loan Loss Coverage Ratio ^{N1}  -0.3% Mar 2020: 107.6% Dec 2019: 107.9%

N1 Including regulatory reserve

Net fund based income grew 4.4% Y-o-Y mainly due to proactive funding cost management; NIM declined to 2.11% in Q1 2020



Non-fund based income declined 9.3% Y-o-Y mainly due to lower investment and trading income, forex gain and IB related fee income



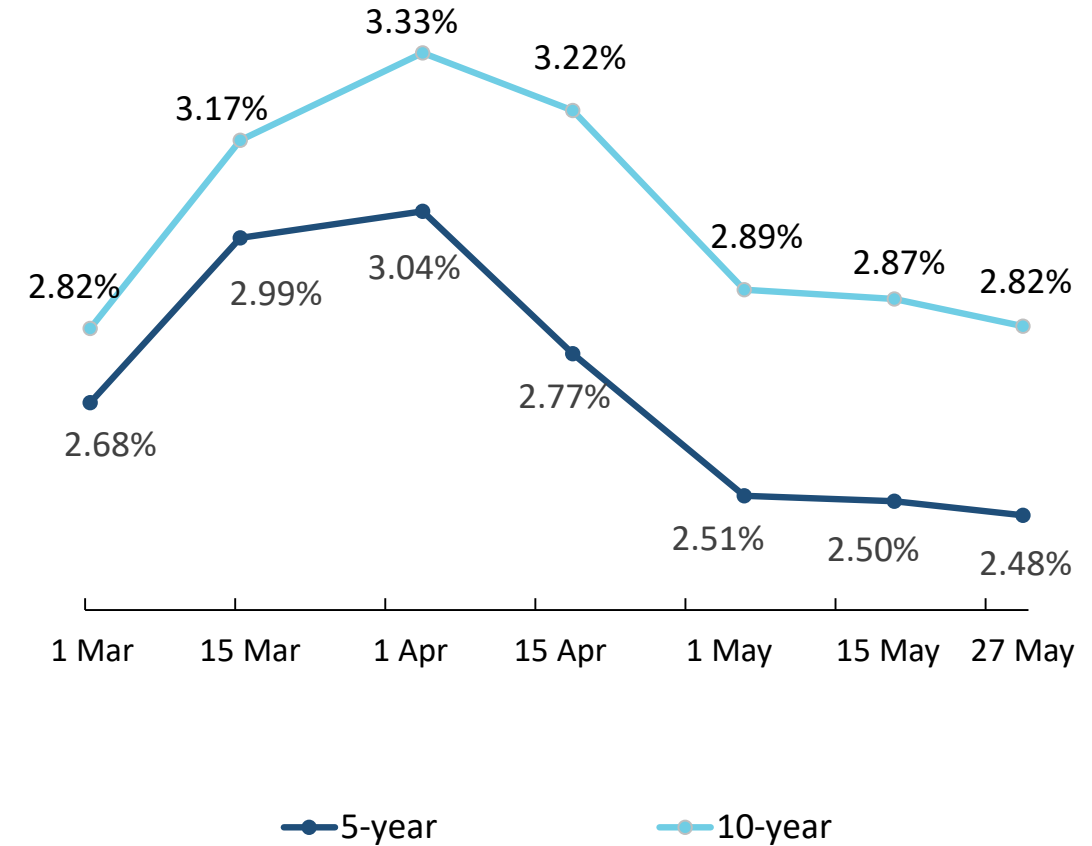
Trading and investment income materially impacted by yield curve movement in 2nd half of March, but losses have subsequently reversed in April

13

Trading & Investment Income

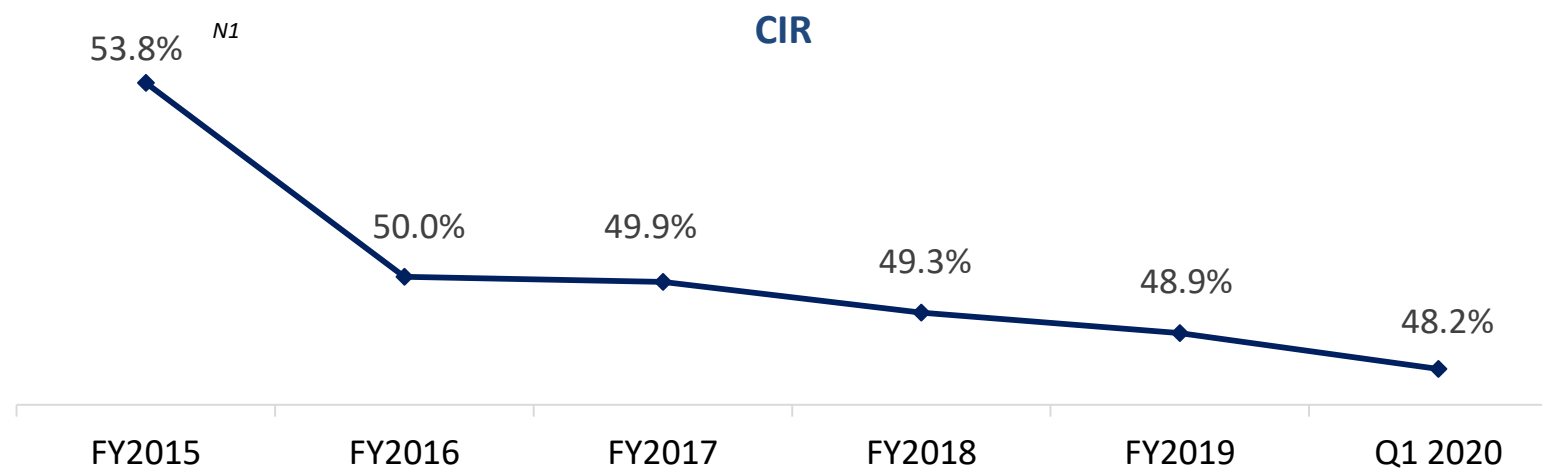
RM'mil	Q1 2020	YTD Apr 2020	Var M-o-M
Gain & MTM on Securities	73.3	234.9	161.6
of which:			
- Realised gains from FTVPL	80.1	85.8	5.7
- Unrealised MTM profit/(loss) from FTVPL	(87.5)	33.9	121.4
- Realised MTM profit/(loss) from FVOCI	80.7	87.2	6.5
Securities portfolio balance			
- FVTPL	4,490	4,688	198
of which: MGS / GII*	2,341	2,306	-35
- FVOCI	41,923	43,798	1,875
MGS Yield			
- 5-year	3.07%	2.51%	-56bps
- 10-year	3.35%	2.89%	-46bps

MGS Yield Curve



Operating expenses declined 0.6% Y-o-Y on the back of lower IT-related expenditure, marketing and administration expenses; Positive JAWS maintained with CIR improving to 48.2%

RM'mil	Q1 2019	Q4 2019	Q1 2020	Q-o-Q	Y-o-Y
Personnel Costs	507.8	525.2	517.5	-1.5%	1.9%
Establishment Costs	193.9	204.5	191.8	-6.2%	-1.1%
of which: IT Expenses	69.7	65.9	67.3	2.1%	-3.4%
Marketing Expenses	59.0	70.1	52.4	-25.2%	-11.1%
Administration & General Expenses	85.6	121.1	79.8	-34.1%	-6.8%
Total	846.3	920.9	841.5	-8.6%	-0.6%
CIR (%)	48.6	50.0	48.2		



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

Loans growth of 3.6% Y-o-Y led mainly by mortgage, SME and Singapore; Corporate loans continued to register net repayments

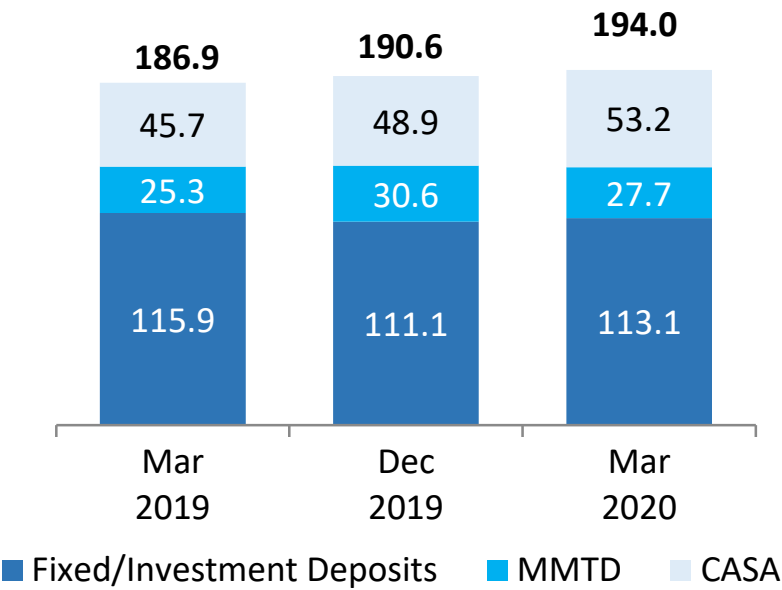
RM'mil	Mar 2019	Dec 2019	Mar 2020	Q-o-Q	Y-o-Y	Dec 2019 %	Mar 2020 %
GROUP RETAIL	86,210	90,081	90,077	0.0%	4.5%	52	51
Mortgage	54,953	58,587	59,519	1.6%	8.3%	33	34
Commercial Property Financing	4,853	4,769	4,698	-1.5%	-3.2%	3	3
Securities	7,931	8,115	7,524	-7.3%	-5.1%	5	4
Auto Finance	8,404	8,338	8,255	-1.0%	-1.8%	5	5
Unsecured Business	9,112	9,358	9,210	-1.6%	1.1%	5	5
Others	957	914	871	-4.7%	-9.0%	1	0
GROUP BUSINESS BANKING	25,174	25,935	26,268	1.3%	4.3%	14	15
SME	19,186	19,915	20,066	0.8%	4.6%	11	11
Commercial	5,988	6,020	6,202	3.0%	3.6%	3	4
GROUP WHOLESALE BANKING	42,444	42,906	40,879	-4.7%	-3.7%	24	23
TOTAL RHB DOMESTIC	153,828	158,922	157,224	-1.1%	2.2%	90	89
OVERSEAS OPERATIONS	16,227	17,253	18,975	10.0%	16.9%	10	11
Singapore	12,257	12,829	14,733	14.9%	20.2%	7	8
Others	3,970	4,424	4,242	-4.1%	6.9%	3	3
TOTAL RHB GROUP	170,055	176,175	176,199	0.0%	3.6%	100	100

Total deposits grew 3.8% Y-o-Y mainly attributed to growth in CASA and MMTD; CASA ratio stood at 27.4%

Customer Deposits

RM'bil

Y-o-Y : +3.8%
Q-o-Q : +1.8%



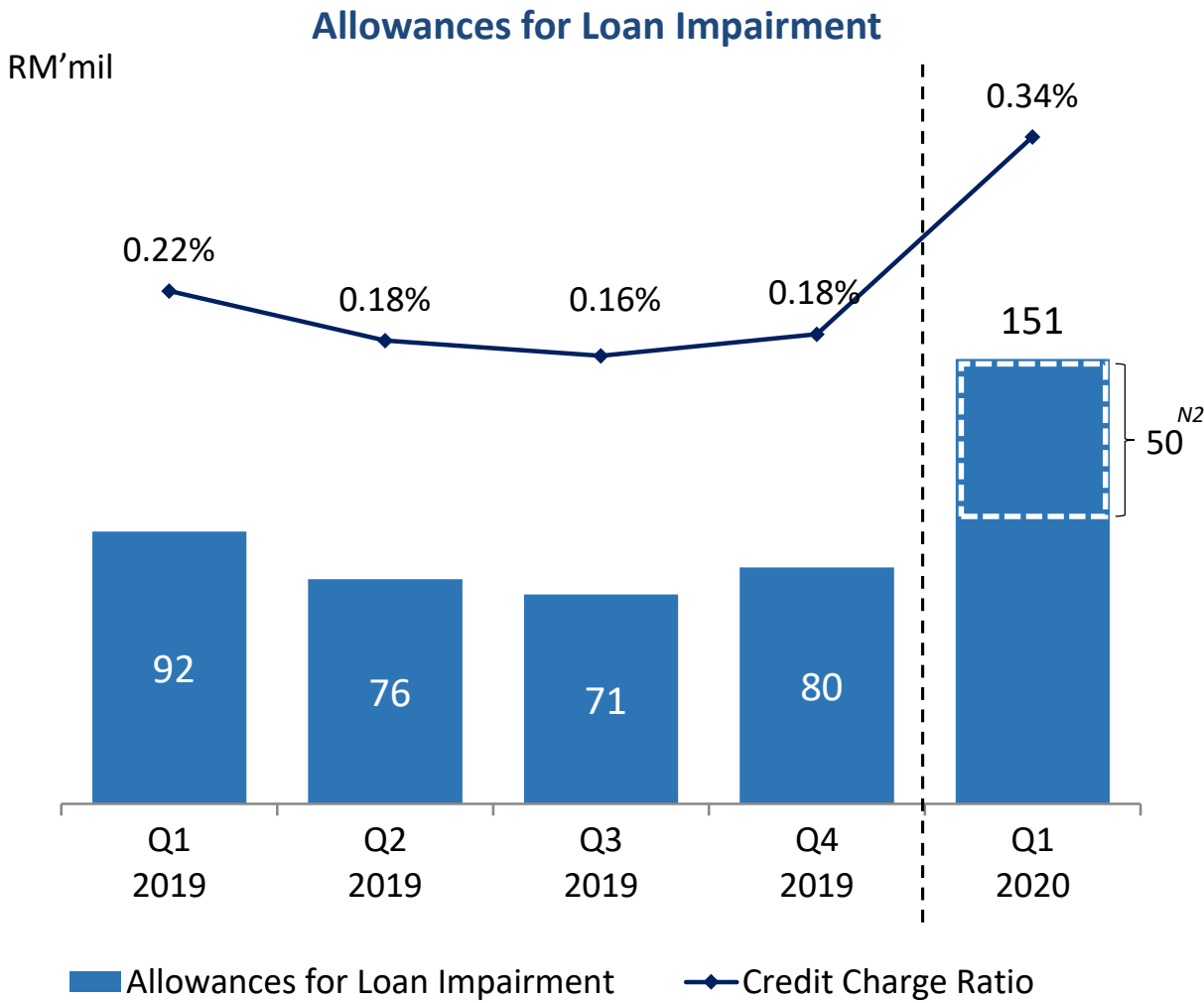
LDR	91.0%	92.5%	90.8%
LCR	155.3%	152.7%	137.7%

CASA by Segment

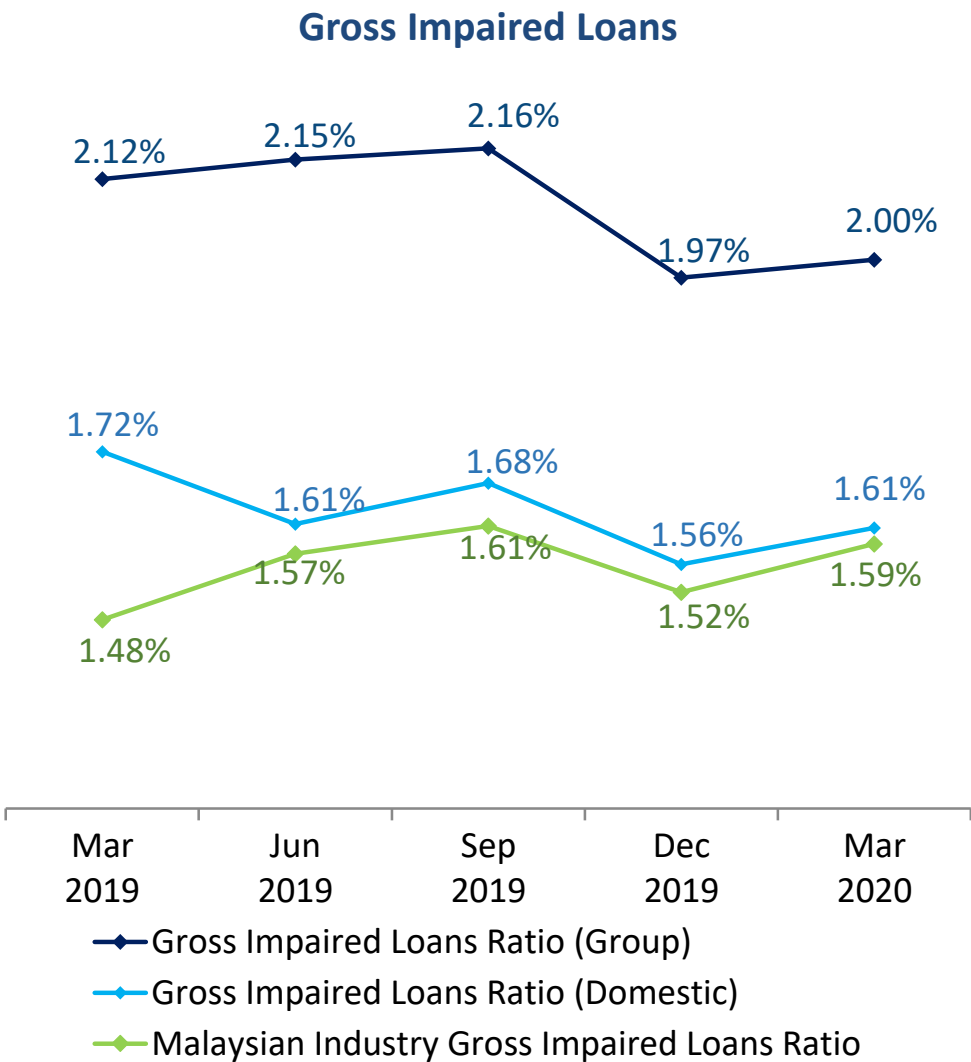
RM'bil	Mar 2019	Dec 2019	Mar 2020	Q-o-Q	Y-o-Y
Retail	16.5	16.9	18.0	7.0%	9.3%
Business Banking	13.6	14.3	14.5	0.6%	6.6%
Wholesale	8.7	9.1	11.8	30.3%	35.4%
Total RHB Domestic	38.8	40.3	44.3	10.0%	14.2%
Overseas	6.9	8.6	8.9	2.7%	28.3%
Total RHB Group	45.7	48.9	53.2	8.7%	16.4%

CASA Ratio	24.5%	25.7%	27.4%
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Credit charge ratio rose in Q1 2020 due to higher ECL writeback in 2019 for Corporate, BBG and SG as well as a sum set aside for COVID-19; Slight uptick in GIL ratio



N2: An additional RM50 million ECL set aside for COVID-19 effects



LLC (%)	106.3	106.1	105.8	107.9	107.6
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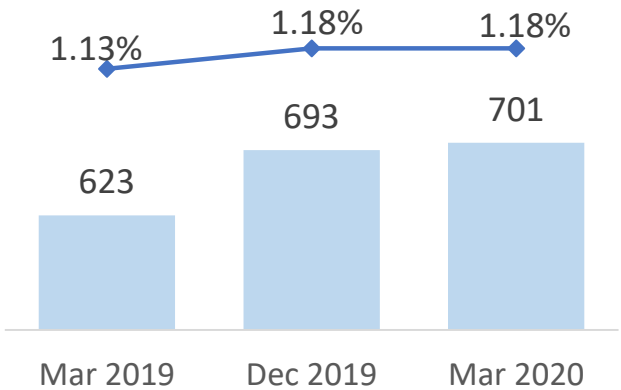
N1: Inclusive of 1.0% regulatory reserve



Retail Banking

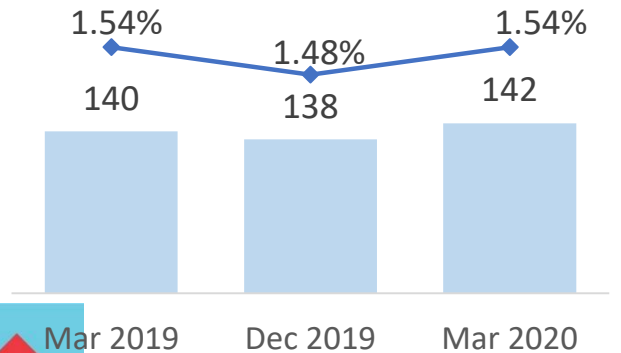
Mortgage

RM'mil



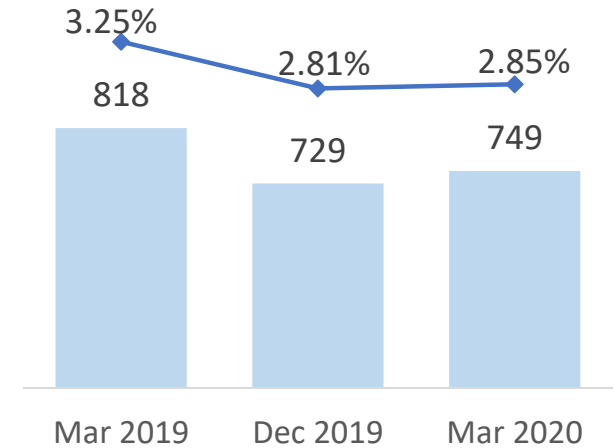
Unsecured

RM'mil

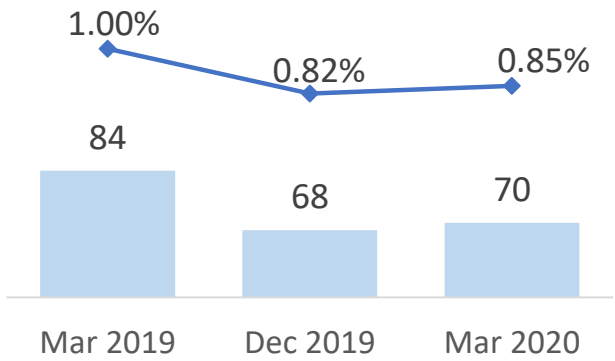


Business Banking

GBB

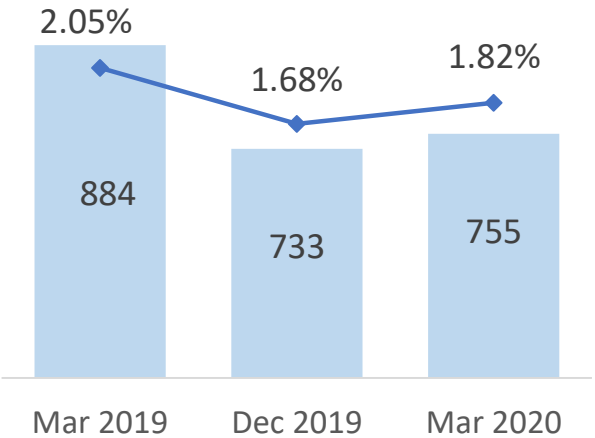


Auto Finance



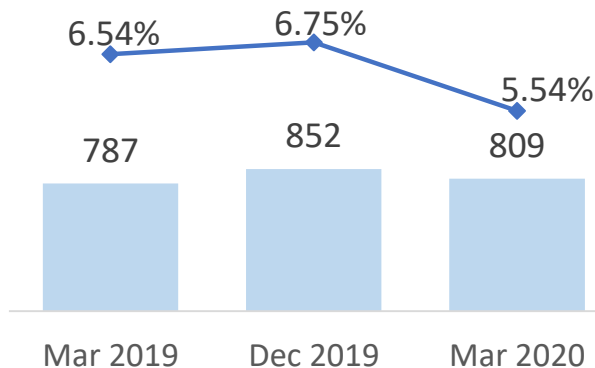
Wholesale Banking

Corporate



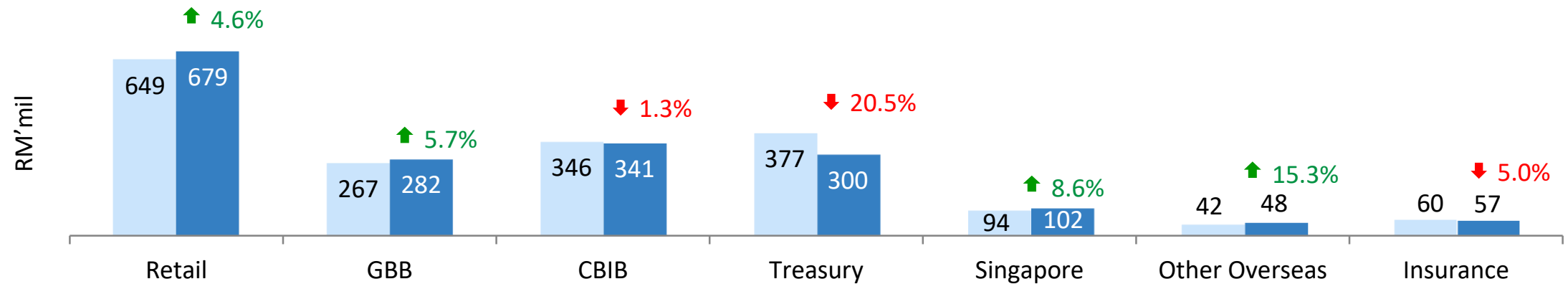
Overseas

Singapore

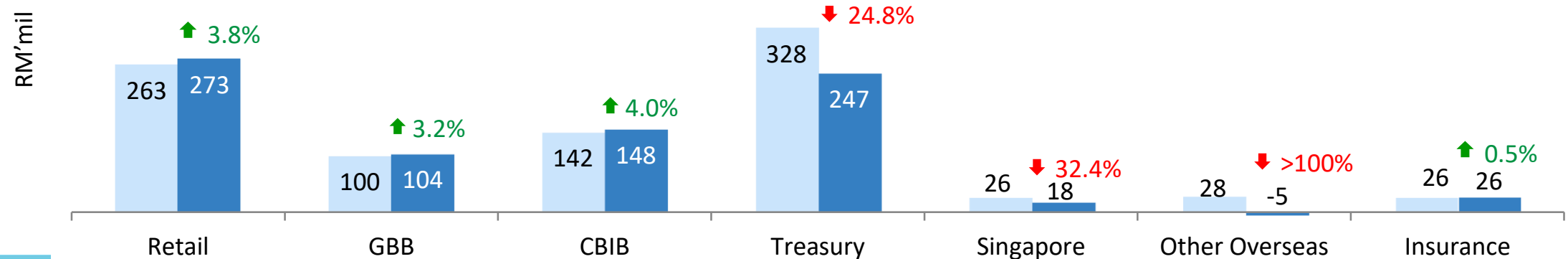


Profit grew in key business segments except for Treasury and overseas; Treasury impacted mainly by lower trading & investment income and net forex gain, Singapore from higher ECL allowances

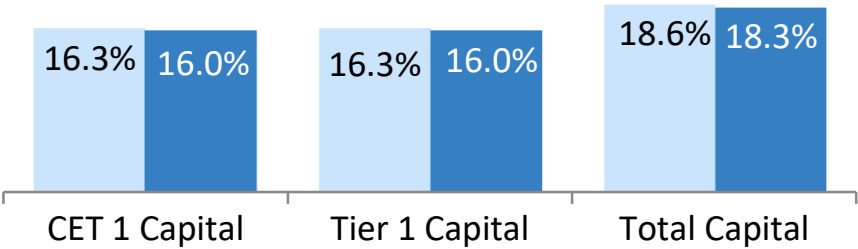
Revenue



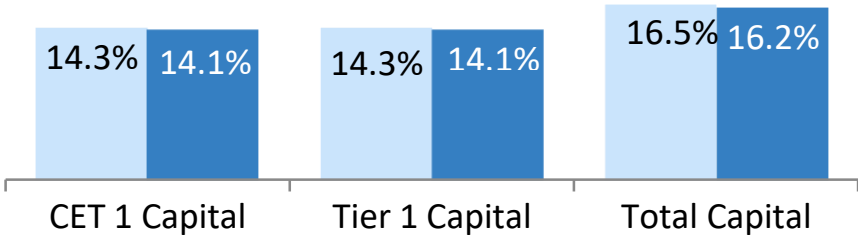
Pre-tax Profit



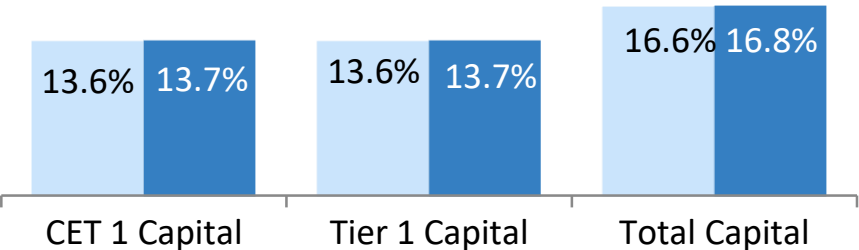
RHB Bank Group



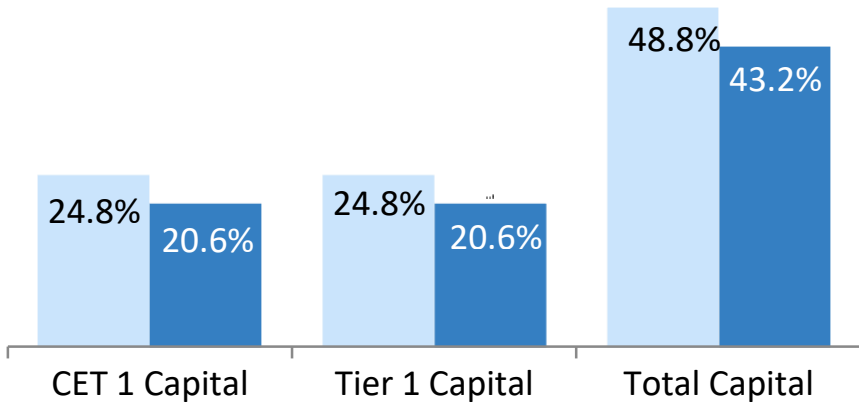
RHB Bank



RHB Islamic Bank



RHB Investment Bank



Dec 2019 Mar 2020

Ratios are after FY2019 proposed final dividend

3

Strategy Update

Fund our
Journey

Affluent	<ul style="list-style-type: none"> Premier Banking customers increased to 71.7k (+2.7% from Dec 2019), of which 34.2% are SME owners Total AUM of Premier customers of RM34.0 bil (up from RM33.4 bil in Dec 2019)
SME	<ul style="list-style-type: none"> Added 5,500 new-to-bank (NTB) SME customers as of Mar 2020 Business Banking loans grew 4.3% to RM26.3 bil as of Mar 2020 despite the challenging environment
Large Cap	<ul style="list-style-type: none"> 37.8% share of wallet in fee income of large cap companies as at Mar 2020 (up from 25.2% in Dec 2019) Maintained penetration rate of 81.8% of large cap companies and average product holding ratio of 7.5 as of Mar 2020
Mid Cap	<ul style="list-style-type: none"> 50.2% share of wallet in fee income of mid-cap companies as of Mar 2020 (up from 20.6% in Dec 2019) Penetrated 62.1% of mid-cap companies in Q1 2020 (up from 61.6% in Dec 2019), both through lending and non-lending relationships
Retail Deposits	<ul style="list-style-type: none"> RM59.0 bil in retail deposits as of Mar 2020 (+2.1% from Dec 2019) Retail CASA grew to RM18.0 bil as of Mar 2020 (+7.0% from Dec 2019) Retail LDR improved to 152.8% as of Mar 2020 from 156.0% in Dec 2019
Singapore	<ul style="list-style-type: none"> SME and corporate loans outstanding grew by 8.4% and 16.5% YTD Mar 2020 respectively

Invest to Win

Analytics and big data

- Continuing to drive business performance via analytics with RM23.8 mil of benefits realised as of Mar 2020. Majority of benefits (60%) via analytics campaigns related to cards, premier / wealth products, and deposits
- Pursuing an internal analytics refresh programme to further increase the use of analytics bank wide

Digital Channel Platform (DCP)

- 426,938 customers on-boarded to the RHB Mobile Banking app as of Mar 2020 (+41% from Dec 2019)
- Released multiple MVPs to complement MBK functionality, e.g. CashXcess

Transform the Organisation

Ecosystems

- Total eSolutions customers grew to 6.6k as of Mar 2020 (+4.5% from Dec 2019)
- Enhancement on RHB Partners to improve referral process and experience, resulting in strong adoption with new external referrers' registration increasing from 71 in Jan 2020 to 1,451 in Mar 2020
- Continued focus on training sales teams on RHB MyHome and RHB Partners apps has also generated positive results – contribution of leads from the RHB Partners App increased from 25.0% (Dec 2019) to 40.5% (Mar 2020)

RHB Way

- As of Mar 2020, Abandoned Call Rate (ACR) was 5.2% (Malaysia operations only) – 79% of calls responded in SLA of 45 seconds. This was despite a significant call volume increase due to MCO and moratorium

AGILE

- 158 additional staff now flipped to Agile ways of working, increasing the total staff working under Agile to 2,285
- 365 FTE enhancement achieved to date (from the start of the programme)
- 24 MVPs released in Q1 2020 from both Group Retail Banking and Group Business and Transaction Banking

4

Summary & Outlook

Income

- Net fund based income will likely be lower than FY2019 following OPR cuts with some positive offset through the reduction in Statutory Reserve Requirement (SRR) by 100bps to 2%
- Non fund based income:
 - Growth will depend on a number of variable factors such as yield curve direction, capital market activities and stock market performance
 - We expect interest rate to remain low and we intend to monetize some of our securities, subject to liquidity needs and achieving the right balance between current non-fund based income and future net fund based income
- Net interest margin (NIM) is expected to decline in FY2020 to around 2.00% from 2.12% in FY2019. This excludes additional rate cuts, if any and MFRS 9 modification loss
- Given the current economic situation, we expect loans growth to moderate downwards, possibly in the range of 2-3%

Cost Management

- Continue to actively explore ways to save cost by actively reducing discretionary spend, reprioritising capex projects and improving procurement process
- CIR expected to remain <50%

Asset Quality

- Focus on implementing moratorium and engaging with customers with a view of offering R&R to minimise defaults and migration to impaired
- Asset quality expected to be negatively impacted and provision for expected credit losses (ECL) expected to increase in FY2020. We have set aside RM50 million for potential Covid-19 impact as at Q1 2020 and we are prepared to increase the amount if necessary

Liquidity

- LCR as at end-March stood at 137.7%. We are confident that our LCR, as a result of the deferment of payments under the moratorium, will still be close to 100%
- NSFR as at end-March at 108.5%. Taking account of potential moratorium impact, NSFR is still expected to remain above minimum requirement of 80% effective 1 July 2020
- Continue to focus on CASA, with strong growth of 16.4% Y-o-Y seen as at end-March

Capital

- CET1 capital ratio of 16.0% as of March 2020, among the best capitalised banks in Malaysia
- Therefore, we do not anticipate having to utilise BNM's temporary relaxation of prudential measures such as drawing down on capital conservation buffer of 2.5% and reducing regulatory reserves from 1% to 0%
- We estimate some impact on the capital ratios but will remain well above our internal targets and the minimum regulatory requirement

Dividend

- Our aim is to maintain the same payout amount of 31 sen per share. However this will be subject to the usual regulatory requirements on capital and liquidity, and the net profit after tax we report
- As part of the COVID-19 measures announced, BNM has also reminded banks that the temporary flexibilities provided under the measures should not be used for higher discretionary distribution of profit

- Malaysia's real GDP growth moderated sharply to +0.7% YoY in Q1 2020 (Q4 2019: +3.6%), dragged by net exports but mitigated by resilient private consumption
- Q1 2020 GDP growth rate reflected the initial impact on the economy arising from the COVID-19 pandemic and the resulting MCO
- For the year 2020, GDP is expected to contract by 4.0% as consumers remain wary of a new wave of infection even with the easing of MCO restrictions recently
- Industry loans growth is expected to remain flat for 2020
- Decision on further OPR cuts, if any, will be data driven which will be largely based on the impact of COVID-19 and the mitigating effects of the government's stimulus measures

- Our fundamentals remained strong but we expect financial performance to be affected in this financial year as we are operating under an extremely tough and unprecedented economic environment
- Our priority is ensuring business continuity and providing the support to our staff and customers needed during these difficult times
- Still early days for us to see the full extent of the COVID-19 pandemic implications as situation is still fluid
- Stay the course with our five-year strategy, FIT22 although we will be reviewing our initiatives with the objective to prioritise key areas taking into account external opportunities and threats and internal capability and capacity

THANK YOU

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Appendix

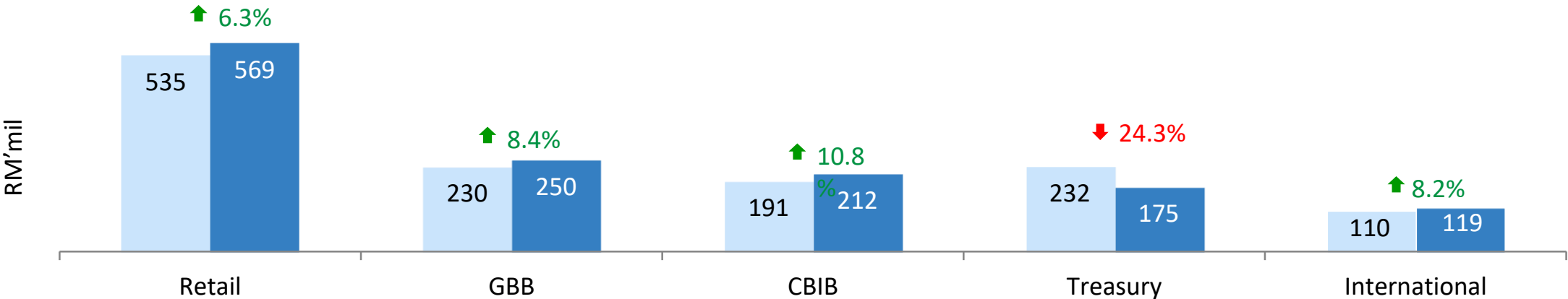
RM'mil	Q1 2019	Q4 2019	Q1 2020	Q-o-Q	Y-o-Y
Net Interest Income	880.3	931.2	894.5	-3.9%	1.6%
Net Islamic Fund Based Income	327.5	355.7	365.9	2.9%	11.7%
Total Net Fund Based Income (A)	1,207.8	1,286.9	1,260.4	-2.1%	4.4%
Total Non-Fund Based Income (B)	534.6	553.7	484.8	-12.4%	-9.3%
Total Income (A+B)	1,742.4	1,840.6	1,745.2	-5.2%	0.2%
Operating Expenses	-846.3	-920.9	-841.5	-8.6%	-0.6%
Operating Profit Before Allowances	896.1	919.7	903.7	-1.7%	0.9%
Allowance for Credit Losses on Financial Assets	-72.9	-67.9	-151.4	>100%	>100%
Profit Before Taxation	823.2	851.8	752.3	-11.7%	-8.6%
Net Profit	630.2	621.0	570.9	-8.1%	-9.4%
Earnings Per Share (sen)	15.7	15.5	14.2	-8.3%	-9.6%

Financial Data RM'mil	FY2016	FY2017	FY2018	FY2019	Q1 2020
Income Statement					
Total Income	6,190	6,384	6,806	7,101	1,745
Pre-Provisioning Operating Profit	3,095	3,200	3,448	3,629	904
Profit Before Tax	2,232	2,558	3,119	3,350	752
Net Profit	1,682	1,950	2,305	2,482	571
Balance Sheet					
Total Assets	236,679	228,713	243,166	257,592	257,768
Gross Loans	154,469	160,026	168,879	176,175	176,199
Customer Deposits	165,636	166,865	178,856	190,555	193,979
Shareholders' Equity	21,745	21,667	23,358	25,775	26,047
Per Share					
Earnings (sen)	43.6	48.6	57.5	61.9	14.2
Net Assets (RM)	5.42	5.40	5.82	6.43	6.50
Dividend (RM)	0.120	0.150	0.205	0.310	-

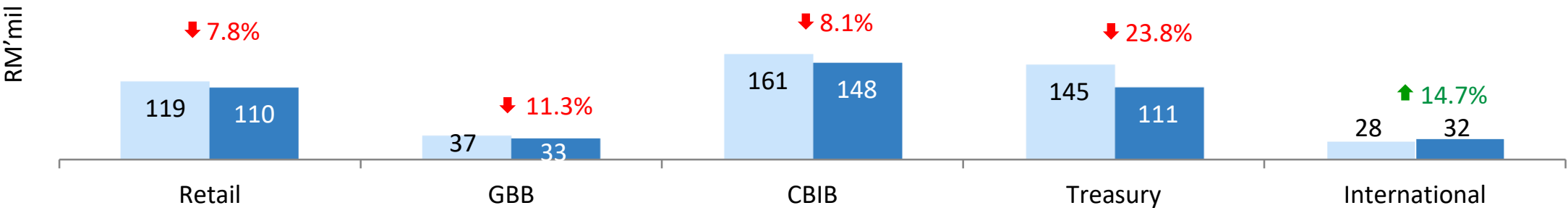
Financial Ratios	FY2016	FY2017	FY2018	FY2019	Q1 2020
Profitability					
Return on Equity*	8.6%	9.1%	10.3%	10.3%	8.9%
Net Interest Margin	2.18%	2.18%	2.24%	2.12%	2.11%
Cost to Income Ratio	50.0%	49.9%	49.3%	48.9%	48.2%
Asset Quality					
Gross Impaired Loan Ratio	2.43%	2.23%	2.06%	1.97%	2.00%
Credit Cost	0.39%	0.27%	0.19%	0.18%	0.34%
Loan Loss Coverage Ratio	74.7%	102.8%	103.0%	107.9%	107.6%
Liquidity					
Loan to Deposit Ratio	93.3%	96.0%	94.4%	92.5%	90.8%
CASA Ratio	25.6%	30.2%	25.9%	25.7%	27.4%
Liquidity Coverage Ratio	107.5%	117.5%	143.0%	152.7%	137.7%
Capital Adequacy					
Common Equity Tier I Capital Ratio	13.1%	13.9%	15.5%	16.3%	16.0%
Tier I Capital Ratio	13.4%	14.2%	15.7%	16.3%	16.0%
Total Capital Ratio	17.2%	17.2%	18.8%	18.6%	18.3%

*after proposed final dividend

Fund Based Income



Non Fund Based Income



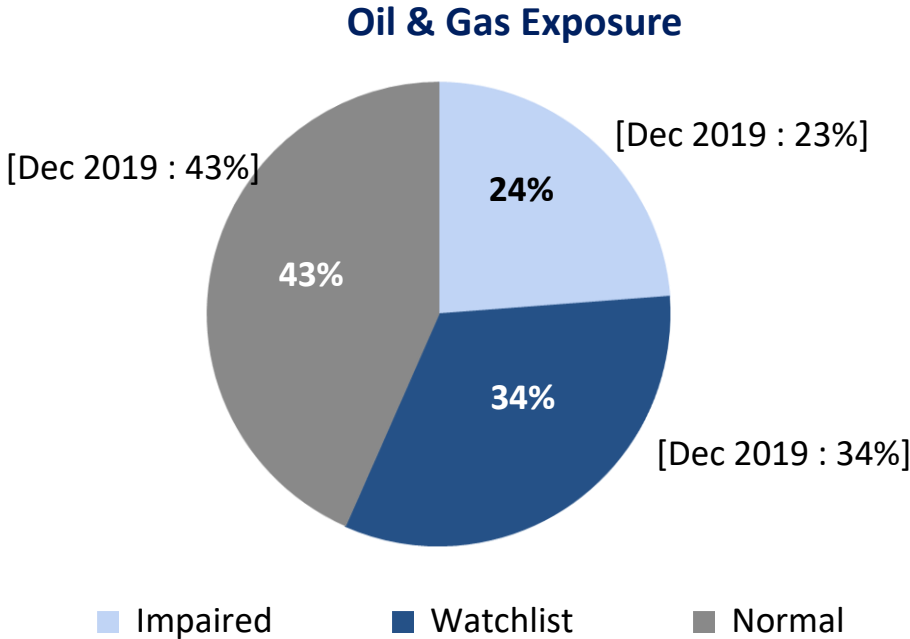
■ Q1 2019

■ Q1 2020

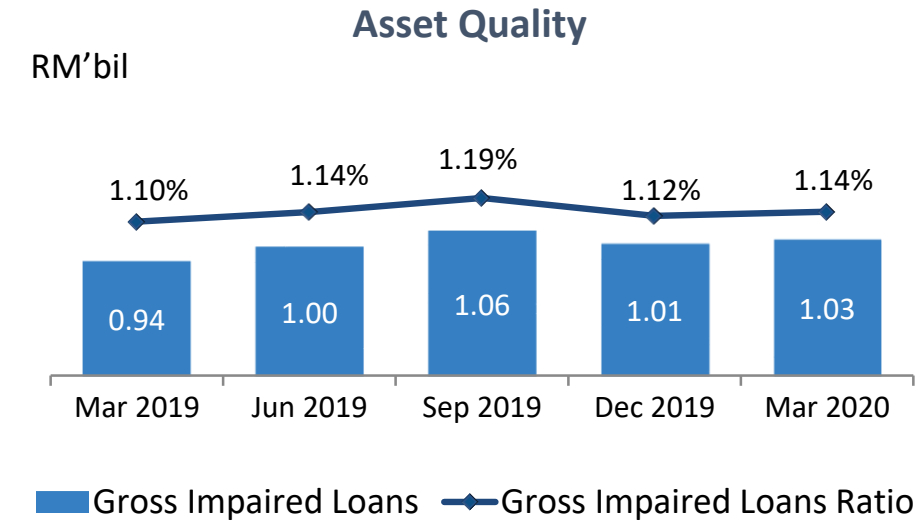
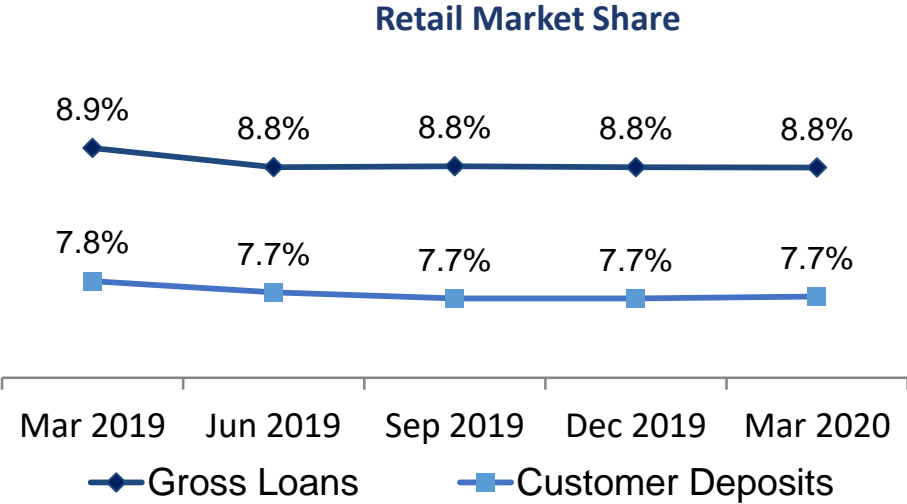
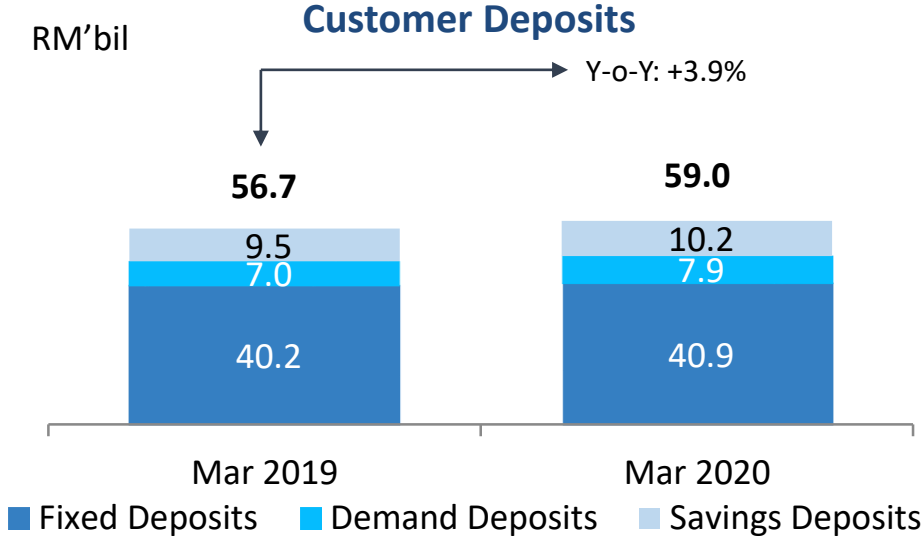
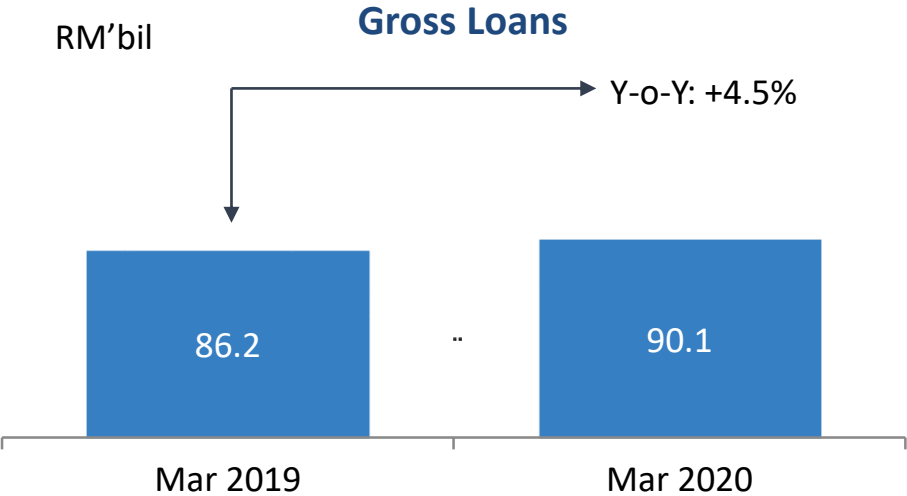
* Before inter-segment elimination



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
Mar 2020	3.1	1.7%	1.1	0.6%	4.2	2.4%
Dec 2019	2.5	1.4%	1.6	1.0%	4.2	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%

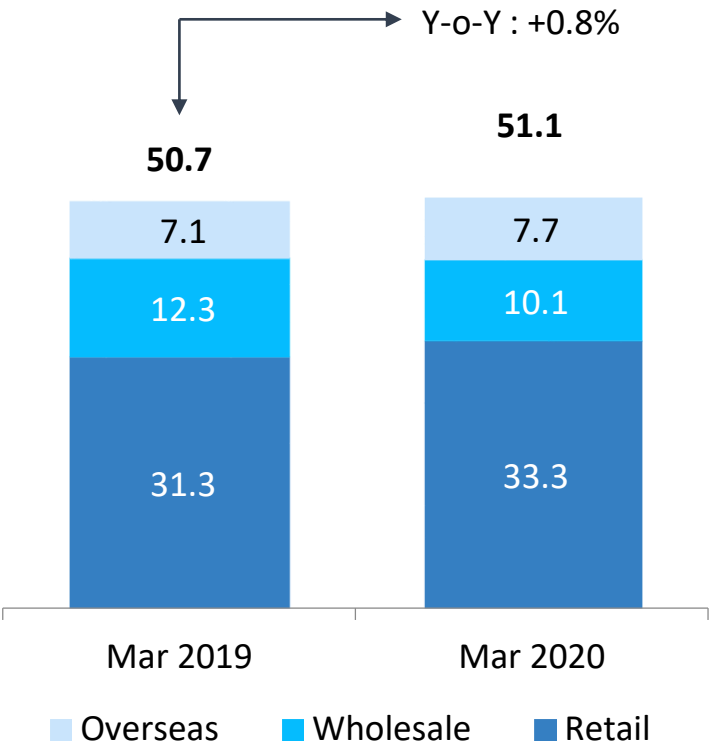


Country	% of Loans Outstanding
Malaysia	79%
Singapore	21%
Thailand	0%



RM'bil

Asset Under Management



Market Share

10.5%

11.3%

YTD Mar FY2020	Market Share	Ranking
Equities Broking: <ul style="list-style-type: none">- By value- By volume	8.0% 10.9%	5 th 3 rd
Debt Capital Markets: <ul style="list-style-type: none">- MYR sukuk- Total MYR bonds (Conventional & Islamic bonds)	12.6% 15.3%	3 rd 3 rd
Mergers & Acquisitions: <ul style="list-style-type: none">- by value- by deal count	1.3% 1 deal	11 th 5 th
Equity Capital Markets	9.6%	3 rd

M&A



Paramount Corporation Berhad

RM540.5 mil

Disposal of controlling equity interest in Paramount’s Pre-Tertiary Education Group
Principal Adviser

DCM



WCT Holdings Berhad

Issuance of RM204.5 mil via its RM1.0 bil Perpetual Sukuk Musharakah Programme
Principal Adviser and Lead Manager

ECM




Vizione Holdings Berhad

RM46.6 mil Placement
Principal Adviser and Placement Agent



Aman Real Estate Investment Fund
Real Estate Investment Trust Advisory for OMR5 mil (approx. RM56 mil) REIT IPO
Technical Adviser



Prasarana Malaysia
Issuance of RM700.0 mil via its RM2.0 bil Sukuk Murabahah Programme
Joint Lead Arranger and Joint Lead Manager



Nextgreen Global Berhad
RM11.0 mil Placement (first tranche)
Principal Adviser and Placement Agent



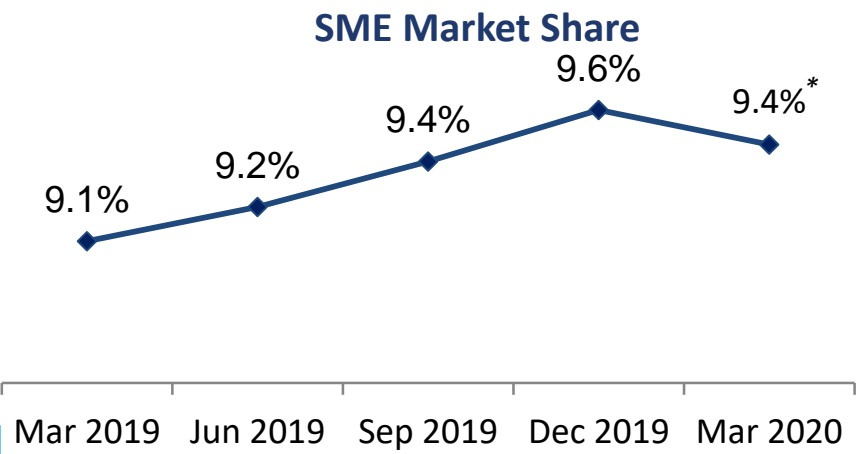
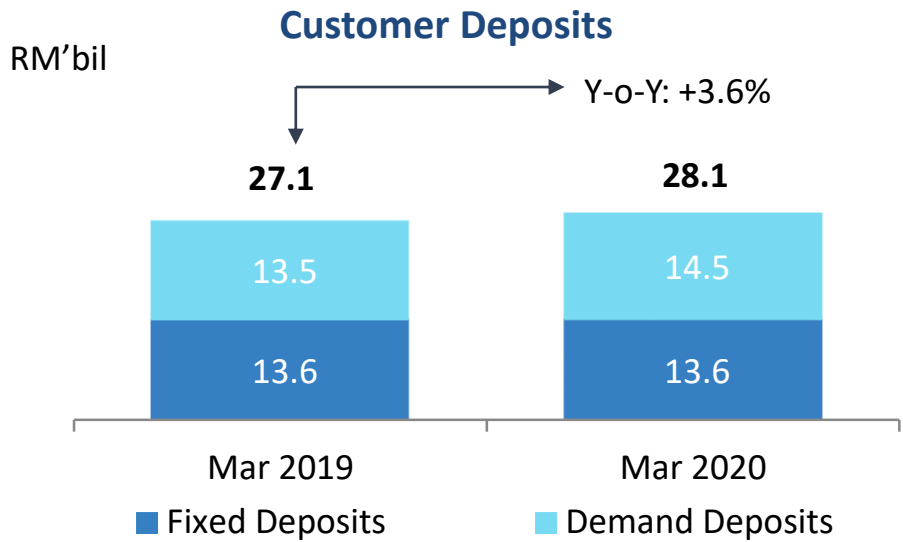
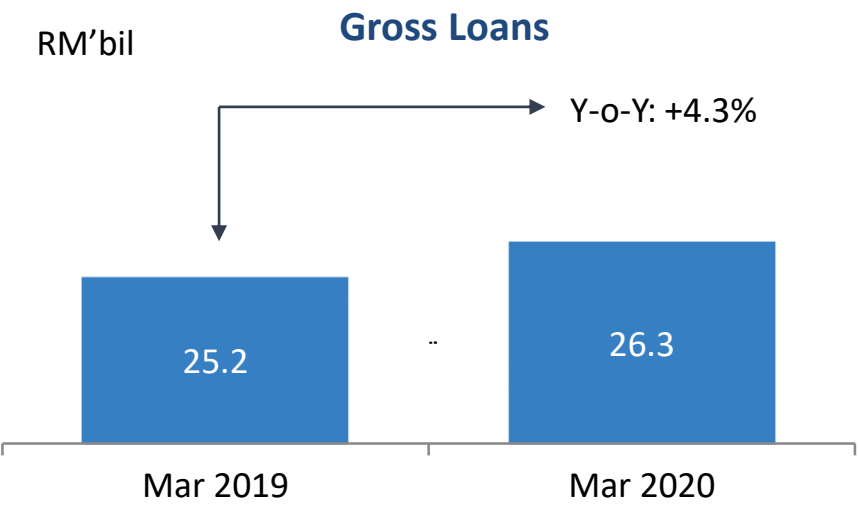
TEE International Limited
Disposal of 63.28% stake to Amcorp Group
RHB Securities Singapore was Sole Financial Advisor to TEE International Limited and RHB Bank was Sole Arranger to Amcorp Supreme Pte.Ltd., a wholly-owned subsidiary of Amcorp Group



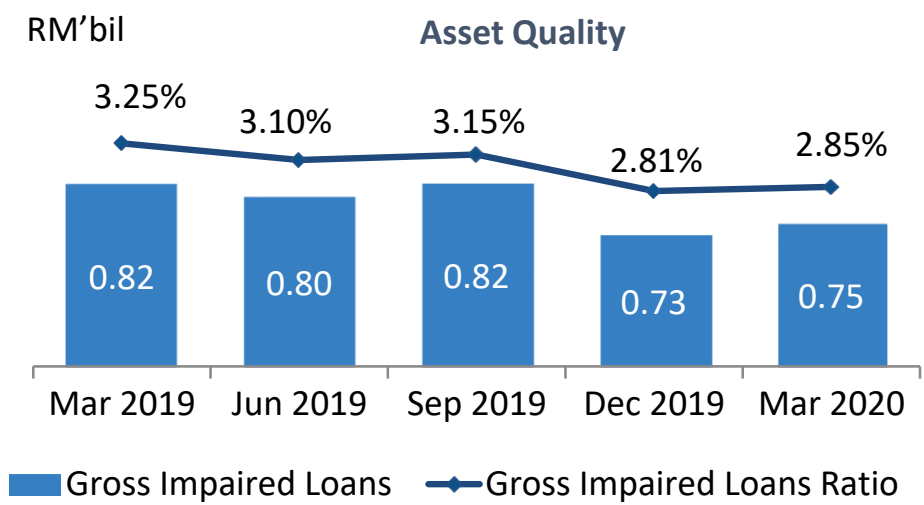
LBS Bina Group Berhad
Issuance of RM130.0 million via its RM700 mil Perpetual Sukuk Musharakah Programme
Principal Adviser, Lead Arranger & Lead Manager

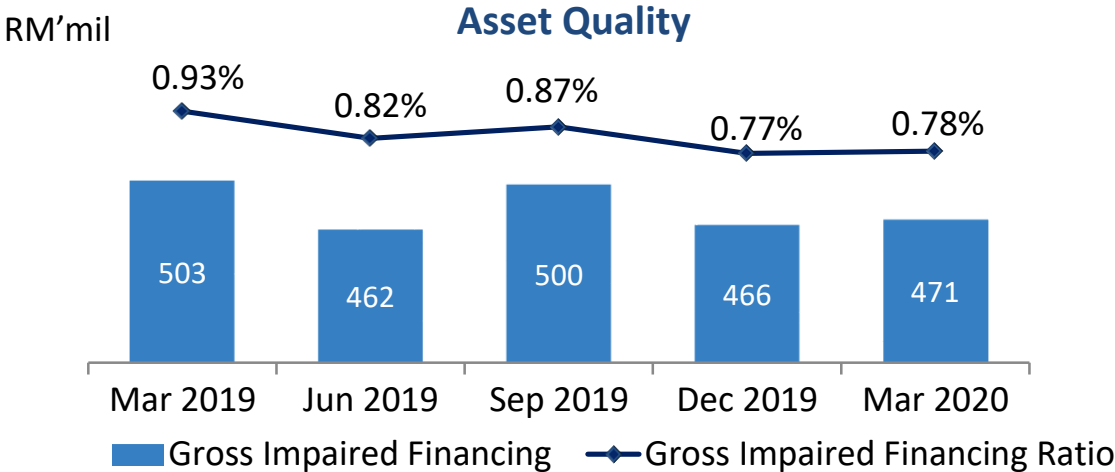
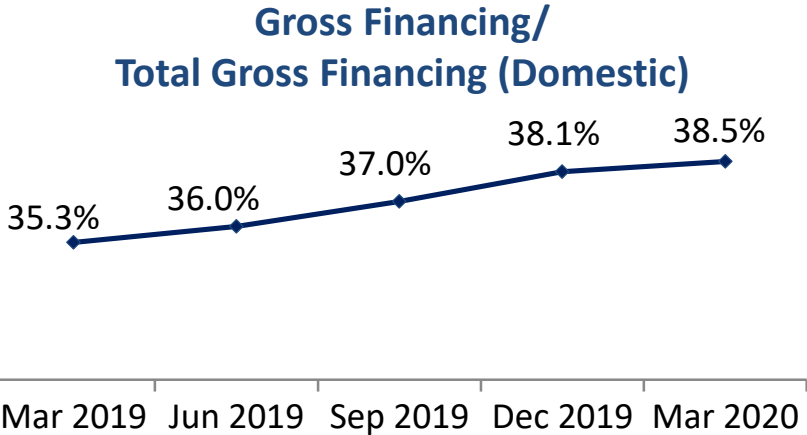
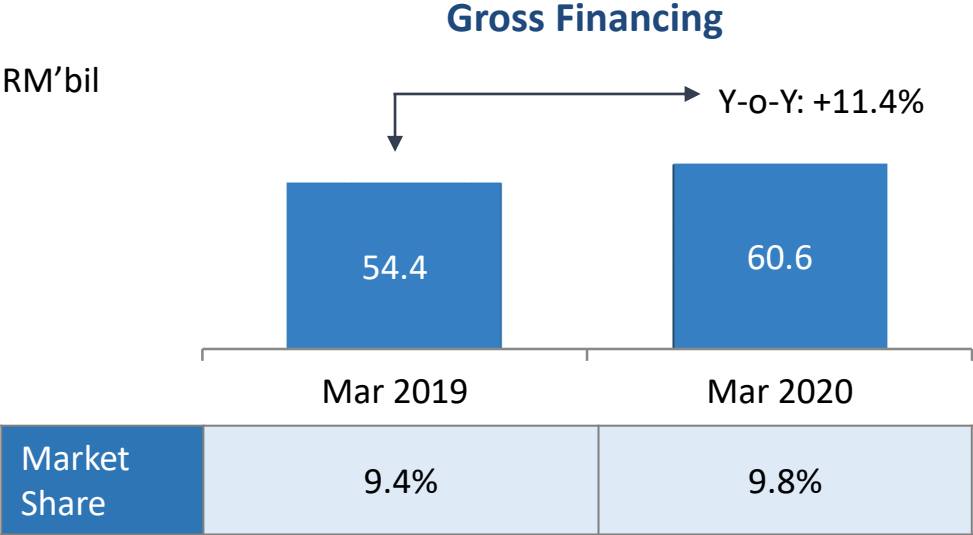
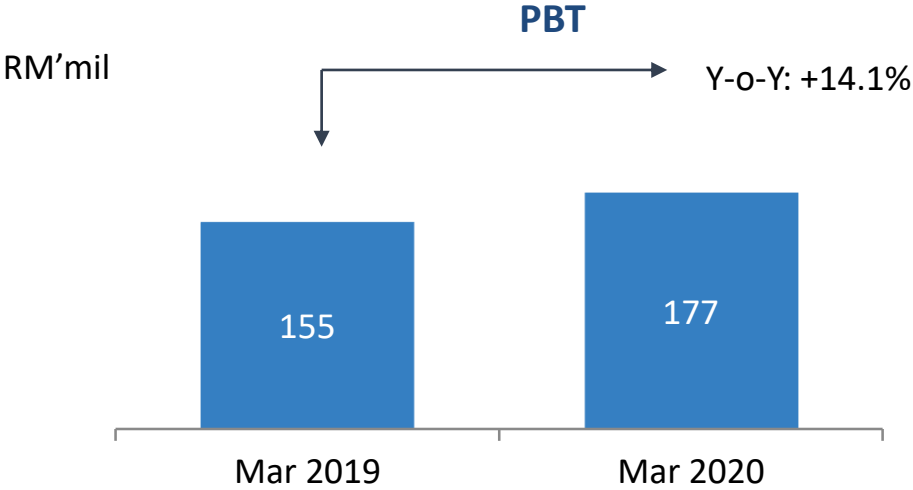


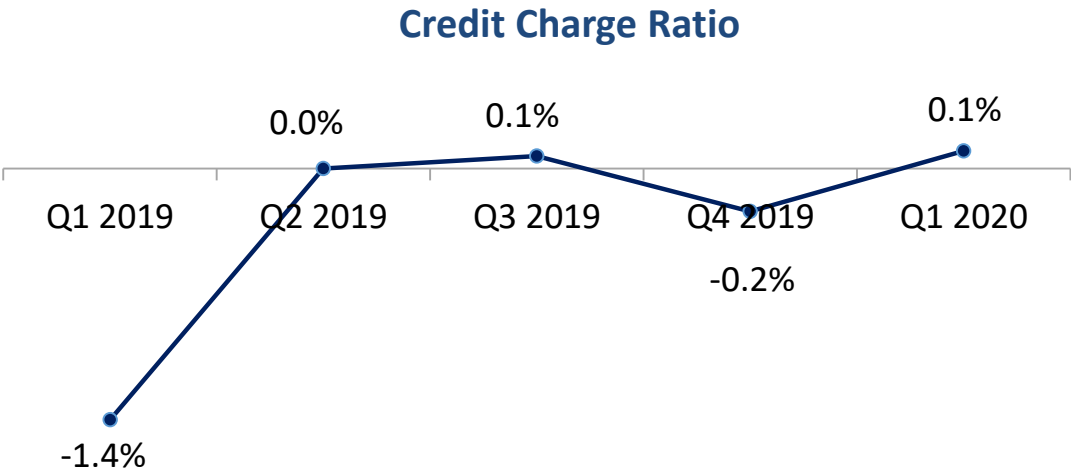
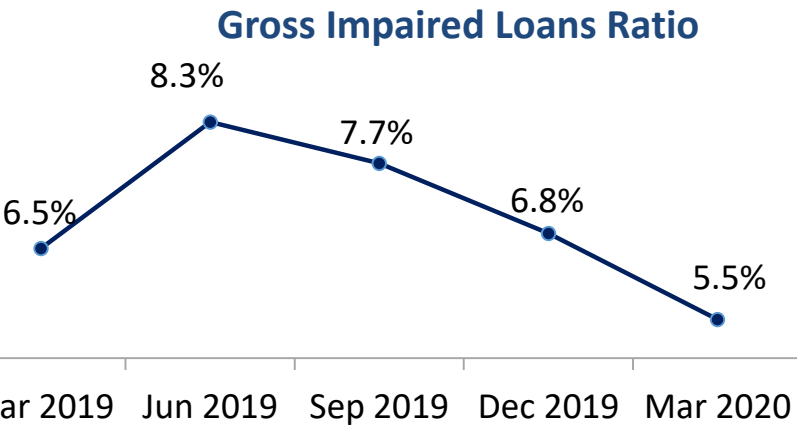
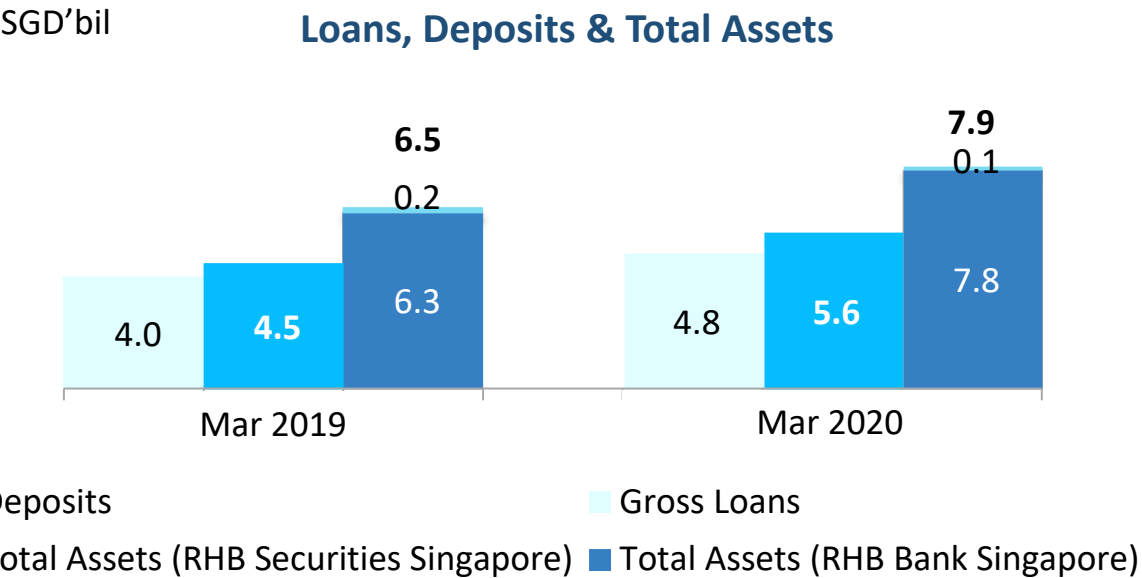
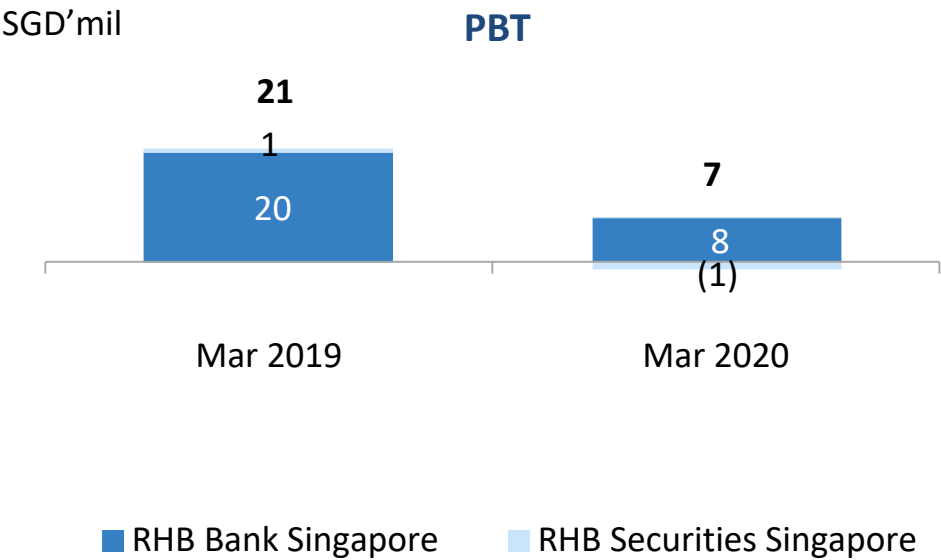
E.A.Technique (M) Berhad
RM5.3 mil Placement (first tranche)
Principal Adviser and Placement Agent



* Industry data as at Feb 2020







RM'mil	Mar 2019	Dec 2019	Mar 2020	Q-o-Q	Y-o-Y
Overseas Operations	16,227	17,253	18,975	10.0%	16.9%
Singapore	12,257	12,829	14,733	14.8%	20.2%
Others	3,970	4,424	4,242	-4.1%	6.9%
Thailand	1,581	1,829	1,483	-18.9%	-6.2%
Brunei	167	168	169	0.6%	1.2%
Cambodia	1,843	2,113	2,348	11.1%	27.4%
Laos	215	198	208	5.1%	-3.3%
Hong Kong	73	27	0	-100.0%	-100.0%
Indonesia	91	89	34	-61.8%	-62.6%