

RHB BANK BERHAD

Analyst Presentation

1st Quarter 2021 Financial Results

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RHB Banking Group
27 May 2021



Agenda

1. Executive Summary
2. Q1 2021 Financial Results
3. Strategy Update
4. Sustainability Update
5. Summary and Outlook

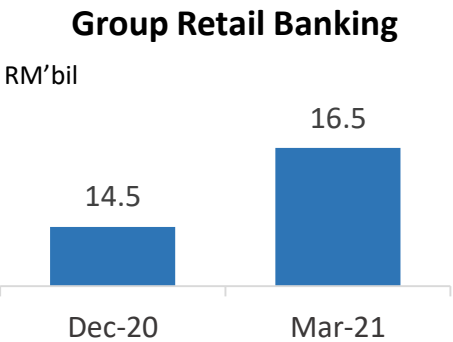


Executive Summary

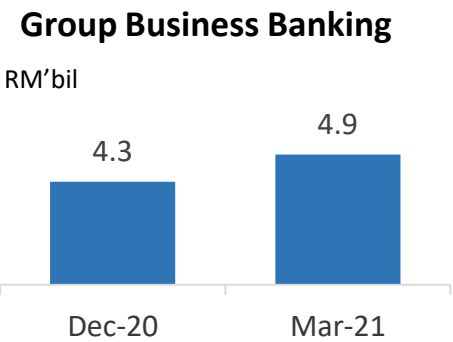
Repayment assistance (RA) updates as of March 2021:

% of Outstanding Loan Balance	Approved RA		
	No of accounts	RM bil	%
GROUP RETAIL BANKING	180,984	16.5	17%
Mortgage	37,232	11.0	17%
Commercial Property	1,356	0.7	15%
Auto Finance	38,191	1.6	18%
Unsecured Business	86,459	2.1	22%
Securities	17,746	1.1	15%
GROUP BUSINESS BANKING	1,732	4.9	17%
SME	1,697	3.3	15%
Commercial	35	1.6	24%
GROUP WHOLESALE BANKING	26	4.1	10%
TOTAL DOMESTIC	182,742	25.5	15%

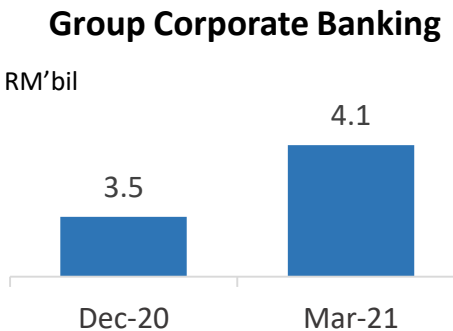
% of Approved RA	Retail	SME
Reduction in instalments	28%	94%
Deferment of instalments	65%	6%
Others	7%	-



- The increase in Retail RA is mainly led by mortgage and unsecured business
- RA from B40 makes up 29% of total Retail's RA
- Improvement seen in the RA payment behavior from Jan-Mar for those under R&R and whose payment deferment period ended



- Generally, RA for Non-Retail segment increased from the ongoing discussions / engagements with our borrowers
- Delinquency rate for Business Banking customers under RA currently within control



- No delinquency for Corporate borrowers under R&R

Retail
Outstanding
RA accounts

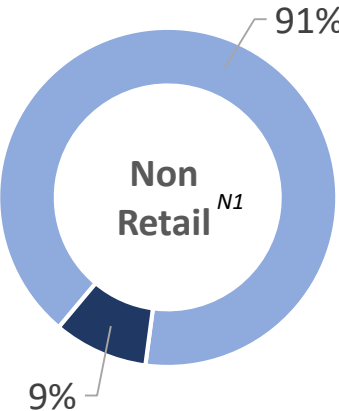
- Current outstanding RA accounts under Retail stood at RM8.3 billion as at end-March 2021, a reduction of RM8.2 billion (49.8%) from the approved amount of RM16.5 billion due to the expiry of certain accounts under RA
- Breakdown of the outstanding accounts:



% of Outstanding Loan Balance	Outstanding RA		
	No of accounts	RM bil	%
GROUP RETAIL BANKING	71,178	8.3	9%
of which:			
Mortgage	19,884	6.7	11%
Unsecured Business	42,892	1.0	11%
Securities	5,989	0.4	6%

% of Outstanding RA	Retail
Reduction in instalments	50%
Deferment of instalments	50%

- Total RA outstanding (Group Retail Banking, Group Business Banking and Group Wholesale Banking) as of end-March 2021 constitutes 8.3% of total domestic loans and financing

Majority of those under Outstanding RA are first time applicants



 % of RA with first request
 % of RA with 2 or more requests
N1 Non Retail excluding Corporate (Corporate RA = 100% first time request)
% based on amount outstanding

Risk assesment for Outstanding RA

- Outstanding RA accounts have been assessed and classified into risk categories based on:
 - i. Retail – repayment track record and industry of employment
 - ii. Non Retail – risk ratings, risk profile and vulnerable sectors

Category	Retail	BBG	Corporate
Low	71%	13%	14%
Fair	N/A	33%	41%
Medium	23%	44%	16%
High	5%	10%	29%
	100%	100%	100%

Profitability

Year-on-year

- **Total income** grew 11.2% to RM1,923.3 million, supported by growth in net fund based and non-fund based income. Excluding both ML of RM37.3 million and unwinding of ML of RM33.4 million (collectively 'net ML impact'), total income grew 11.5% to RM1,927.2 million
- **Operating expenses** rose by 8.3% Y-o-Y to RM885.4 million.
With positive JAWS, cost-to-income ratio (CIR) improved to 46.0%. Normalised for the net ML impact, CIR was 45.9% (Q1 2020: 47.3%)
- **Operating profit before allowances** recorded an increase of 13.8% to RM1,037.9 million
- **Allowances for ECL** increased by 15.4% Y-o-Y to RM173.9 million. Credit cost at 0.39% (Q1 2020: 0.34%)
- **Net profit** of RM650.3 million (+13.9% Y-o-Y). Normalised for the net ML impact and loss from discontinued operation in the prior year, Group's net profit was RM653.2 million (+12.7% Y-o-Y)
- **ROE** at 9.7%. On a normalised basis, ROE at 9.8% (Q1 2020: 8.9%)

Assets and Liabilities

- **Gross loans and financing** grew 6.8% Y-o-Y to RM188.2 billion attributed to growth in mortgage, auto finance, SME and Singapore. Domestic loans expanded 6.0% Y-o-Y, exceeding industry growth
- **Total customer deposits** increased 12.4% Y-o-Y to RM218.0 billion supported by strong growth in CASA (25.6%) and fixed deposits (9.0%). CASA composition made up 30.6% of total deposits (27.4% in March 2020; 30.9% in December 2020)
- **Gross impaired loans (GIL)** ratio was at 1.66% against 2.00% in March 2020 and 1.71% in December 2020
- **LLC excluding regulatory reserve** stood at 119.5% (Q1 2020: 87.3%)

Capital and Liquidity

- **Strong capital and liquidity position**
 - Group CET 1 ratio at 15.6% (Q1 2020: 16.0%) and total capital ratio at 17.7% (Q1 2020: 18.3%)
 - Bank entity CET 1 ratio at 14.3% (Q1 2020: 14.1%) and total capital ratio at 16.5% (Q1 2020: 16.2%)
 - Healthy liquidity coverage ratio of 153.9% (Q1 2020: 137.7%)

Top Level Indicators	Target FY2021	Actual Q1 2021
ROE	9.0%	9.7% [9.8%] ^{N1}
Annualised Loans Growth	4%-5%	4.4%
CASA Composition	30.0%	30.6%
Gross Impaired Loans Ratio	<2.00%	1.66%
Cost-to-Income Ratio	<47.5%	46.0% [45.9%] ^{N1}

















N1 Excluding net ML impact



Q1 2021 Financial Results

Strong Q1 2021 performance supported by higher income; Positive JAWS led to improvement in CIR and ROE; Slight uptick in credit charge ratio

11

Financial Position		Financial Results		Key Financial Ratios	
Total Assets  +3.5% Mar 2021: RM280.5 bil Dec 2020: RM271.1 bil	Gross Loan  +1.1% Mar 2021: RM188.2 bil Dec 2020: RM186.1 bil	Total Income  +11.2% Q1 2021: RM1.92 bil Q1 2020: RM1.73 bil	Operating Profit Before Allowances  +13.8% Q1 2021: RM1.04 bil Q1 2020: RM0.91 bil	Return on Equity  +0.8% Q1 2021: 9.7% Q1 2020: 8.9%	Non-Fund Based/ Total Income  +1.1% Q1 2021: 28.3% Q1 2020: 27.2%
Customer Deposits  +7.1% Mar 2021: RM218.0 bil Dec 2020: RM203.5 bil	CASA  +6.3% Mar 2021: RM66.8 bil Dec 2020: RM62.8 bil	Profit Before Tax  +13.5% Q1 2021: RM0.86 bil Q1 2020: RM0.76 bil	Net Profit to Shareholders  +13.9% Q1 2021: RM0.65 bil Q1 2020: RM0.57 bil	Cost-to-Income Ratio  -1.3% Q1 2021: 46.0% Q1 2020: 47.3%	Gross Impaired Loans Ratio  -0.05% Mar 2021: 1.66% Dec 2020: 1.71%
Shareholders' Equity  -1.3% Mar 2021: RM26.7 bil Dec 2020: RM27.0 bil	Net Assets Per Share  -1.3% Mar 2021: RM6.65 Dec 2020: RM6.74			Credit Charge Ratio  +0.05% Q1 2021: 0.39% Q1 2020: 0.34%	Loan Loss Coverage Ratio ^{N1}  -0.2% Mar 2021: 119.5% Dec 2020: 119.7%

N1 excluding regulatory reserve

Q1 profit increased 13.9% Y-o-Y on higher income and 48.3% Q-o-Q mainly due to lower ECL

12

RM' mil	Q1 2020	Q4 2020	Q1 2021	Q-o-Q	Y-o-Y
Total Net Fund Based Income (A)	1,258.7	1,531.4	1,417.0	-7.5%	12.6%
of which : Unwinding of Modification Loss	-	170.2	33.4	-80.4%	-
Total Non-Fund Based Income (B)	470.5	562.2	543.6	-3.3%	15.5%
Net Modification Loss (C)	-	-25.6	-37.3	45.7%	-
Total Income (A+B+C)	1,729.2	2,068.0	1,923.3	-7.0%	11.2%
Operating Expenses	-817.2	-889.4	-885.4	-0.4%	8.3%
Operating Profit Before Allowances	912.0	1,178.6	1,037.9	-11.9%	13.8%
Allowance for Credit Losses on Financial Assets	-150.7	-604.4	-173.9	-71.2%	15.4%
Profit Before Taxation	761.3	574.2	864.0	50.5%	13.5%
Profit from Continuing Operations	581.1	439.3	650.6	48.1%	12.0%
Loss from Discontinued Operation	-8.9	-	-	-	-
Net Profit for the Financial Period	572.2	439.3	650.6	48.1%	13.7%
Net Profit Attributable to Equity Holders	570.9	438.6	650.3	48.3%	13.9%
Earnings Per Share (sen)	14.2	10.9	16.2	48.3%	13.9%

Q1 2021 underlying performance showed improvement; Y-o-Y led by growth in total income, Q-o-Q higher primarily from lower ECL

13

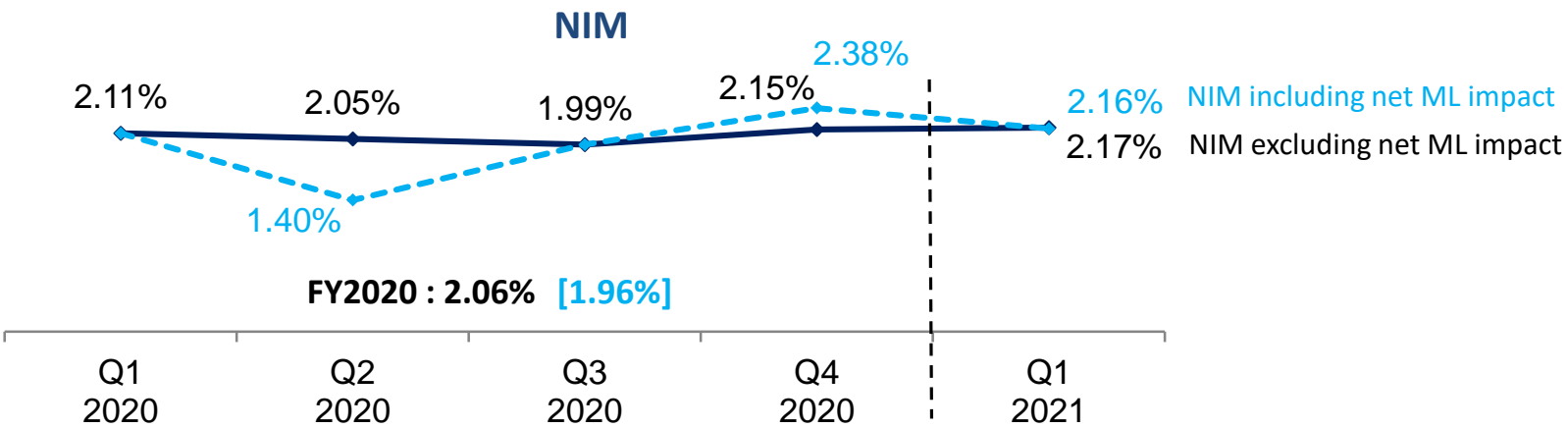
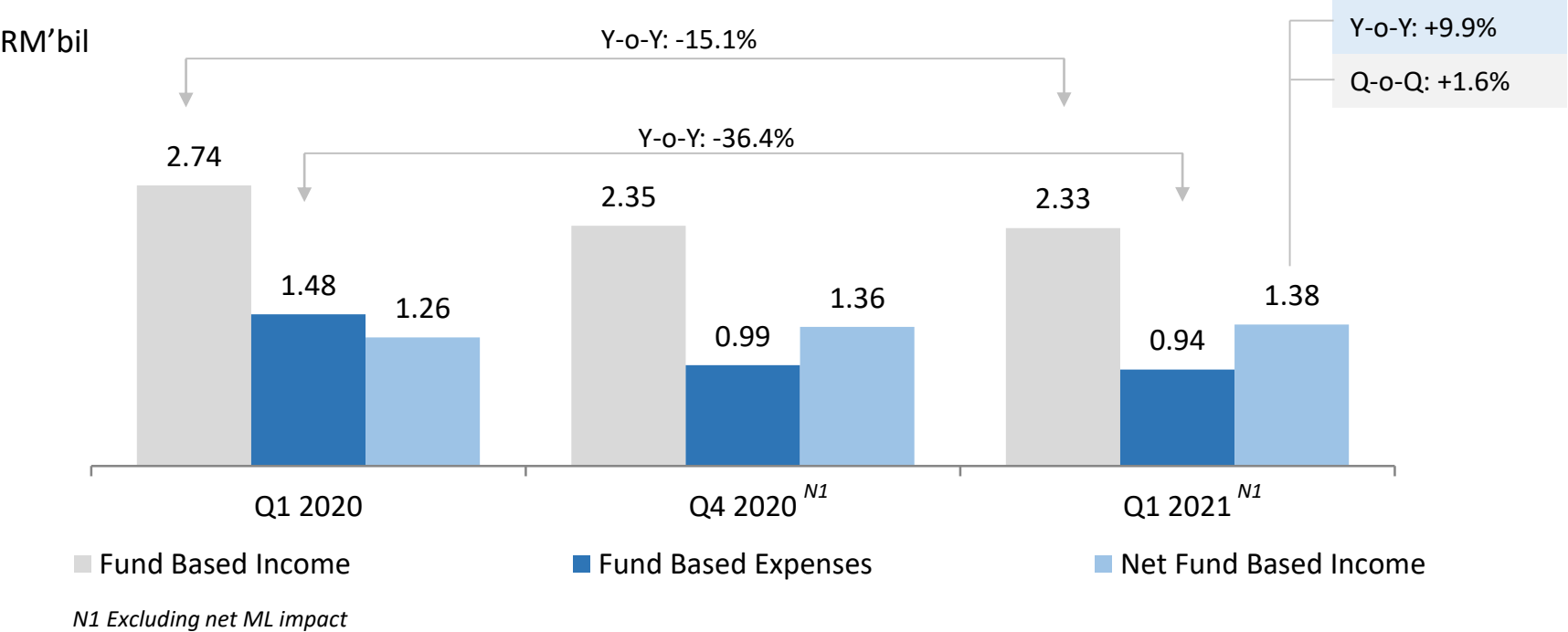
RM' mil	Q1 2020	Q4 2020	Q1 2021	Q-o-Q	Y-o-Y
Total Income (A)	1,729.2	2,068.0	1,923.3	-7.0%	11.2%
Less: Unwinding of Modification Loss (B)	-	-170.2	-33.4	-80.4%	-
Add back: Net Modification Loss (C)	-	25.6	37.3	45.7%	-
Normalised Total Income (A+B+C)	1,729.2	1,923.4	1,927.2	0.2%	11.5%
Operating Expenses	-817.2	-889.4	-885.4	-0.4%	8.3%
Operating Profit Before Allowances	912.0	1,178.6	1,037.9	-11.9%	13.8%
Normalised Op. Profit Before Allowances	912.0	1,034.0	1,041.8	0.8%	14.2%
Allowance for Credit Losses on Financial Assets	-150.7	-604.4	-173.9	-71.2%	15.4%
Profit Before Taxation	761.3	574.2	864.0	50.5%	13.5%
Normalised Profit Before Taxation	761.3	429.6	867.9	102.0%	14.0%
Net Profit	570.9	438.6	650.3	48.3%	13.9%
Normalised Net Profit *	579.8	328.7	653.2	98.7%	12.7%

	Q1 2020	Q1 2021	Y-o-Y
Cost-to-Income Ratio	47.3%	46.0%	-1.3%
Normalised Cost-to-Income Ratio		45.9%	-1.4%
ROE	8.9%	9.7%	0.8%
Normalised ROE		9.8%	0.9%

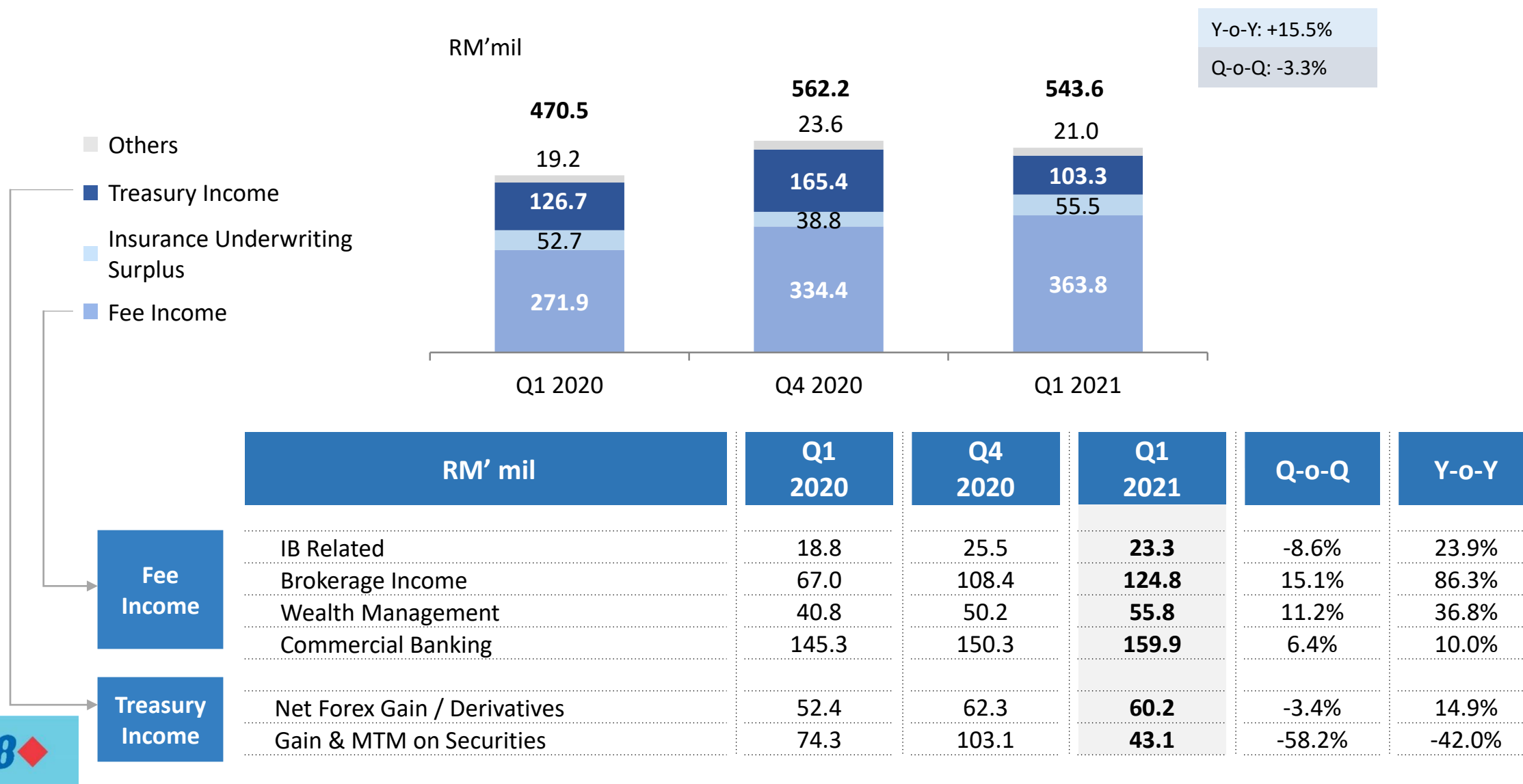
* Excluding net ML impact and net operating loss from discontinued operation



Net fund based income grew 9.9% Y-o-Y mainly due to proactive funding cost management; NIM increased marginally to 2.17% from 2.15% in Q4 2020



Non-fund based income grew 15.5% Y-o-Y mostly from higher brokerage and wealth management income; partly offset by lower net trading and investment income due to movement in bond yield

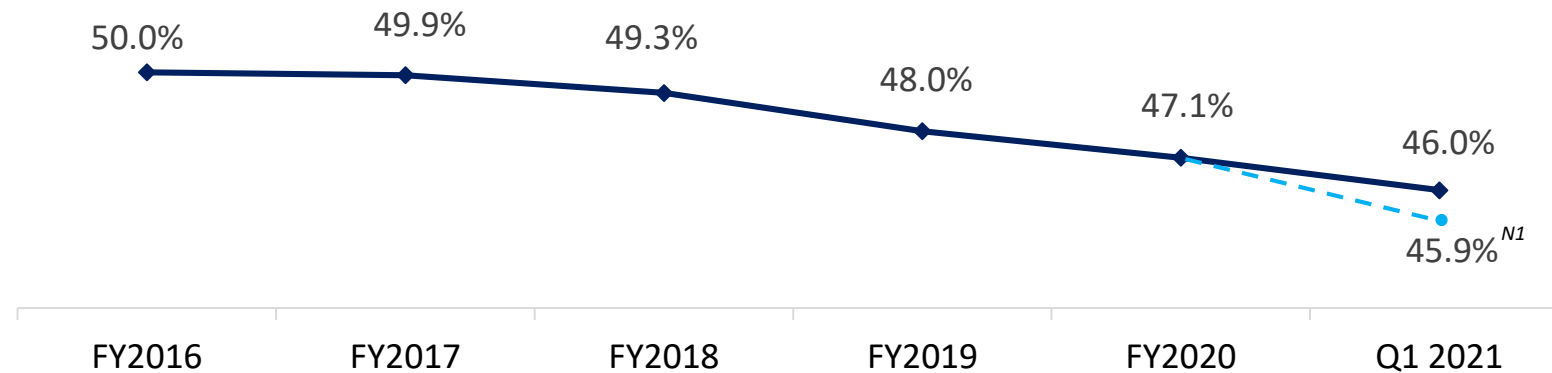


Operating expenses grew by 8.3% Y-o-Y mainly from higher personnel costs; With positive JAWS, CIR improved to 46.0%

16

RM' mil	Q1 2020	Q4 2020	Q1 2021	Q-o-Q	Y-o-Y
Personnel Costs	503.8	499.8	552.3	10.5%	9.6%
Establishment Costs	184.4	196.1	187.5	-4.4%	1.7%
of which: IT Expenses	63.5	74.9	68.7	-8.3%	8.2%
Marketing Expenses	51.8	84.9	65.8	-22.5%	27.0%
Administration & General Expenses	77.2	108.6	79.8	-26.5%	3.4%
Total	817.2	889.4	885.4	-0.4%	8.3%
CIR (%)	47.3	43.0	46.0		

CIR



N1 Excluding net ML impact

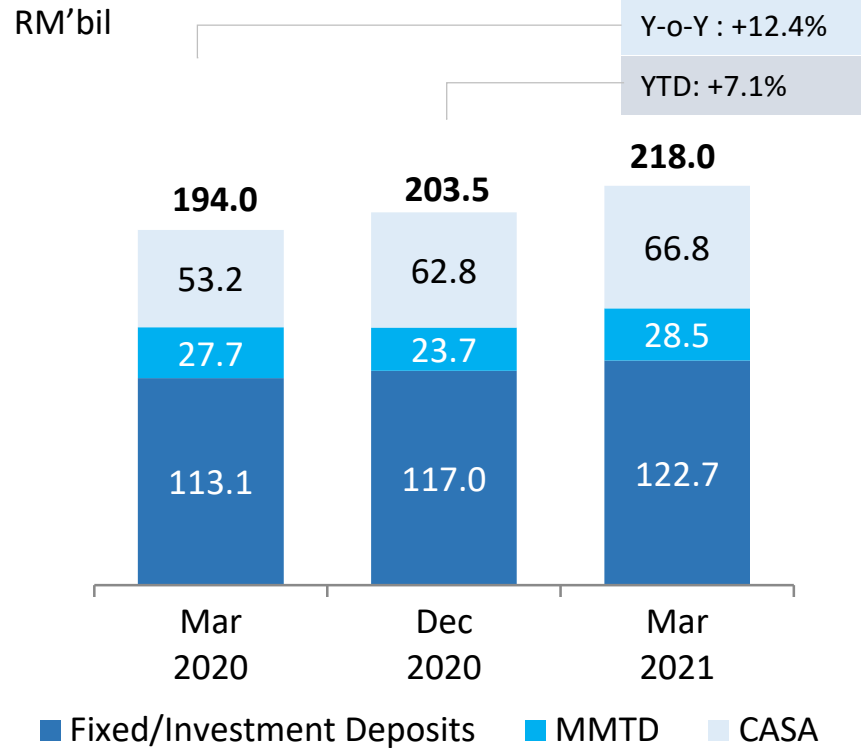
Loans grew 6.8% Y-o-Y led mainly by mortgage, auto finance, SME and Singapore;
Domestic loans grew 6.0% Y-o-Y, exceeding industry growth

RM'mil	Mar 2020	Dec 2020	Mar 2021	YTD	Y-o-Y
GROUP RETAIL BANKING	90,076	94,973	95,728	0.8%	6.3%
Mortgage	59,517	63,083	64,264	1.9%	8.0%
Commercial Property Financing	4,697	4,673	4,613	-1.3%	-1.8%
Securities	7,524	7,996	7,653	-4.3%	1.7%
Auto Finance	8,255	8,952	9,103	1.7%	10.3%
Unsecured Business	9,211	9,515	9,370	-1.5%	1.7%
Others	872	754	725	-3.8%	-16.9%
GROUP BUSINESS BANKING	26,217	28,819	29,424	2.1%	12.2%
SME	20,019	22,229	22,607	1.7%	12.9%
Commercial	6,198	6,590	6,817	3.4%	10.0%
GROUP WHOLESALE BANKING	40,931	42,305	41,462	-2.0%	1.3%
TOTAL RHB DOMESTIC	157,224	166,097	166,614	0.3%	6.0%
OVERSEAS OPERATIONS	18,975	20,017	21,579	7.8%	13.7%
Singapore	14,733	15,568	17,051	9.5%	15.7%
Others	4,242	4,449	4,528	1.8%	6.7%
TOTAL RHB GROUP	176,199	186,114	188,193	1.1%	6.8%

Total deposits grew 12.4% Y-o-Y mainly attributed to growth in CASA and FD; CASA ratio improved Y-o-Y to 30.6%

18

Customer Deposits



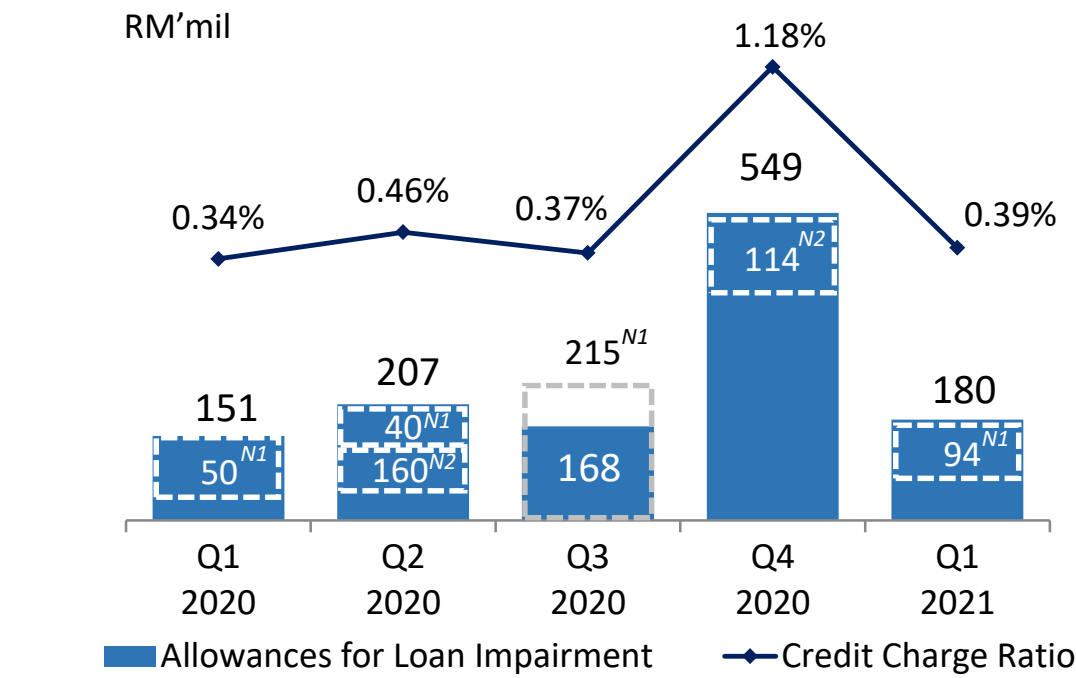
LDR	90.8%	91.5%	86.3%
LCR	137.7%	146.9%	153.9%

CASA by Segment

RM'bil	Mar 2020	Dec 2020	Mar 2021	YTD	Y-o-Y
Retail Banking	18.0	20.7	22.5	8.3%	24.5%
Business Banking	14.3	17.1	18.2	6.7%	27.6%
Wholesale Banking	12.0	12.7	13.5	6.8%	12.7%
Total RHB Domestic	44.3	50.5	54.2	7.4%	22.3%
Overseas	8.9	12.3	12.6	2.1%	41.9%
Total RHB Group	53.2	62.8	66.8	6.3%	25.6%

CASA Ratio	27.4%	30.9%	30.6%
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Allowances for Loan Impairment

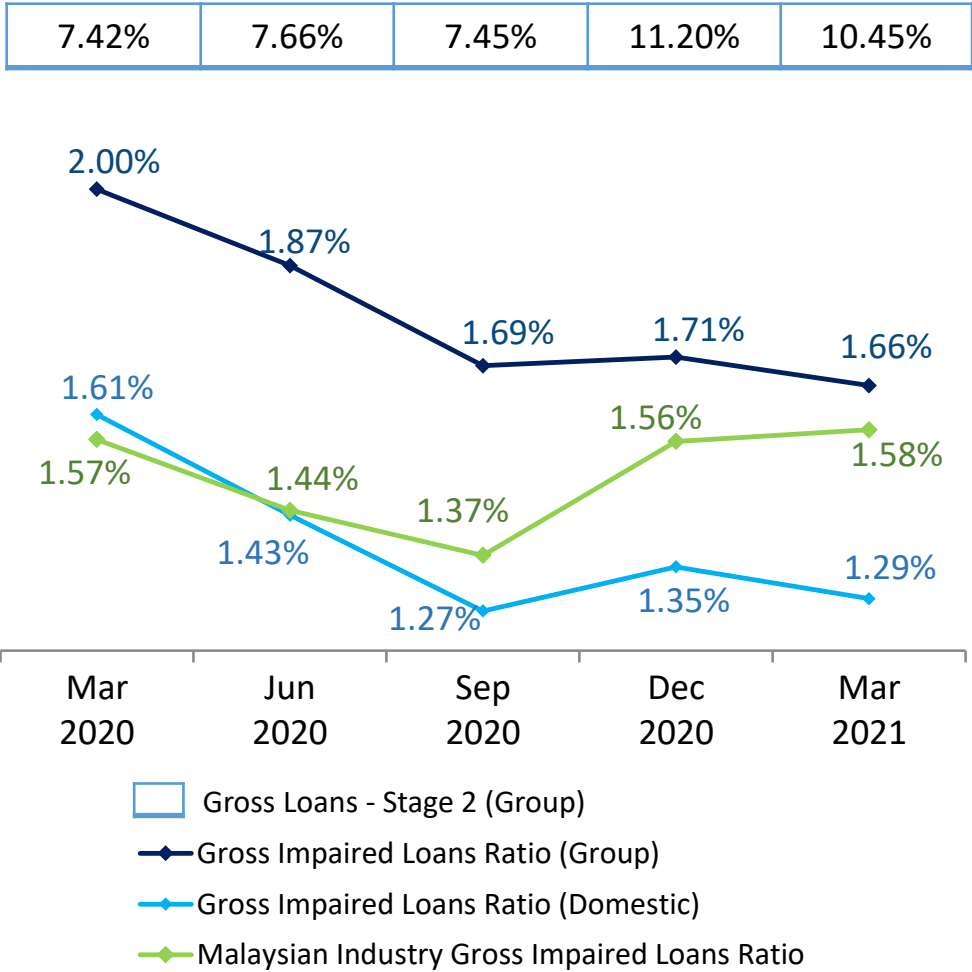


ECL staging composition:

Stage 1	19%	25%	30%	21%	24%
Stage 2	29%	28%	27%	36%	36%
Stage 3	52%	48%	43%	42%	40%

N1: An additional ECL set aside for COVID-19 effects
 N2: Adjustments made for macroeconomic factors

Gross Impaired Loans



LLC ^{N3}	87.3%	94.3%	108.3%	119.7%	119.5%
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N3: Excluding 1.0% regulatory reserve

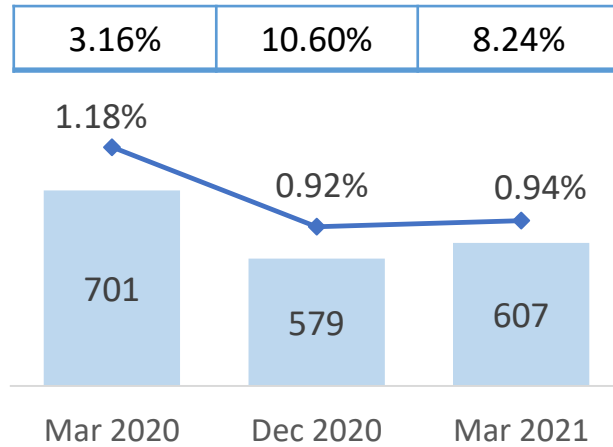
Uptick in GIL ratio for mortgage, unsecured business and GBB; Lower GIL for Corporate due to write-offs; Continued to focus on intensive recovery efforts

20

Retail Banking

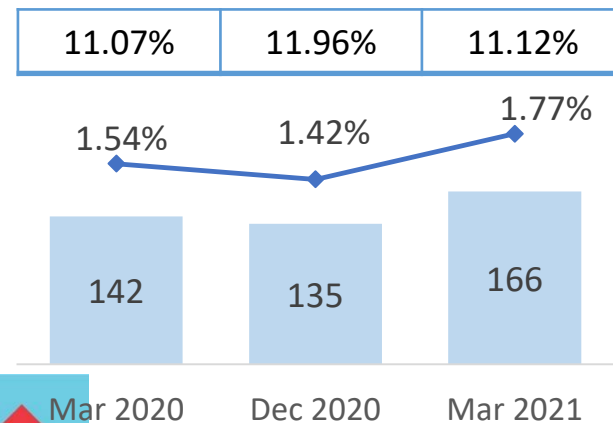
Mortgage

RM'mil



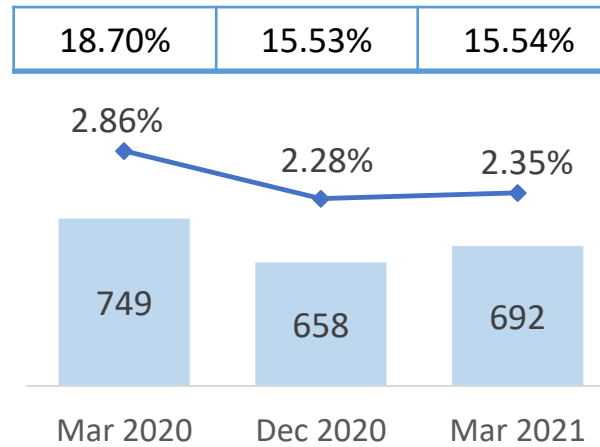
Unsecured

RM'mil

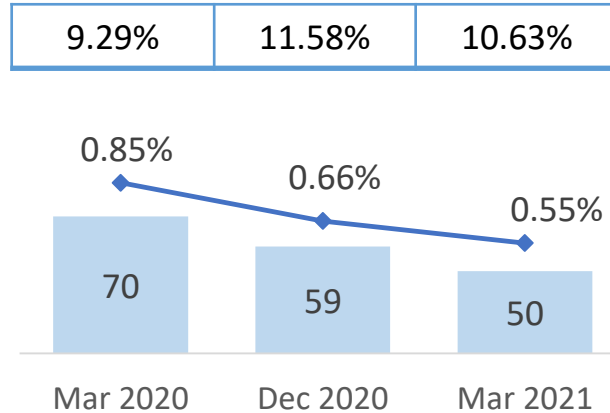


Business Banking

GBB

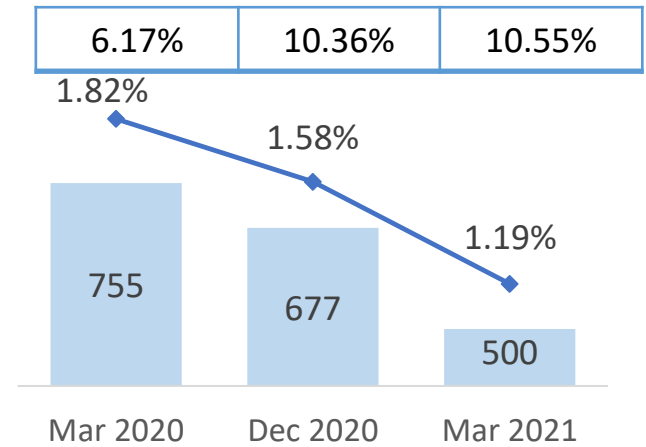


Auto Finance



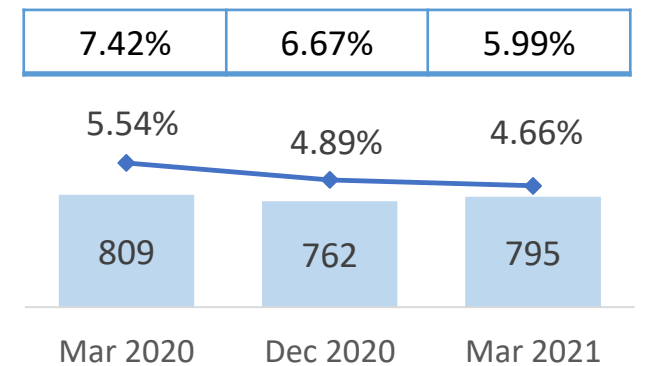
Wholesale Banking

Corporate

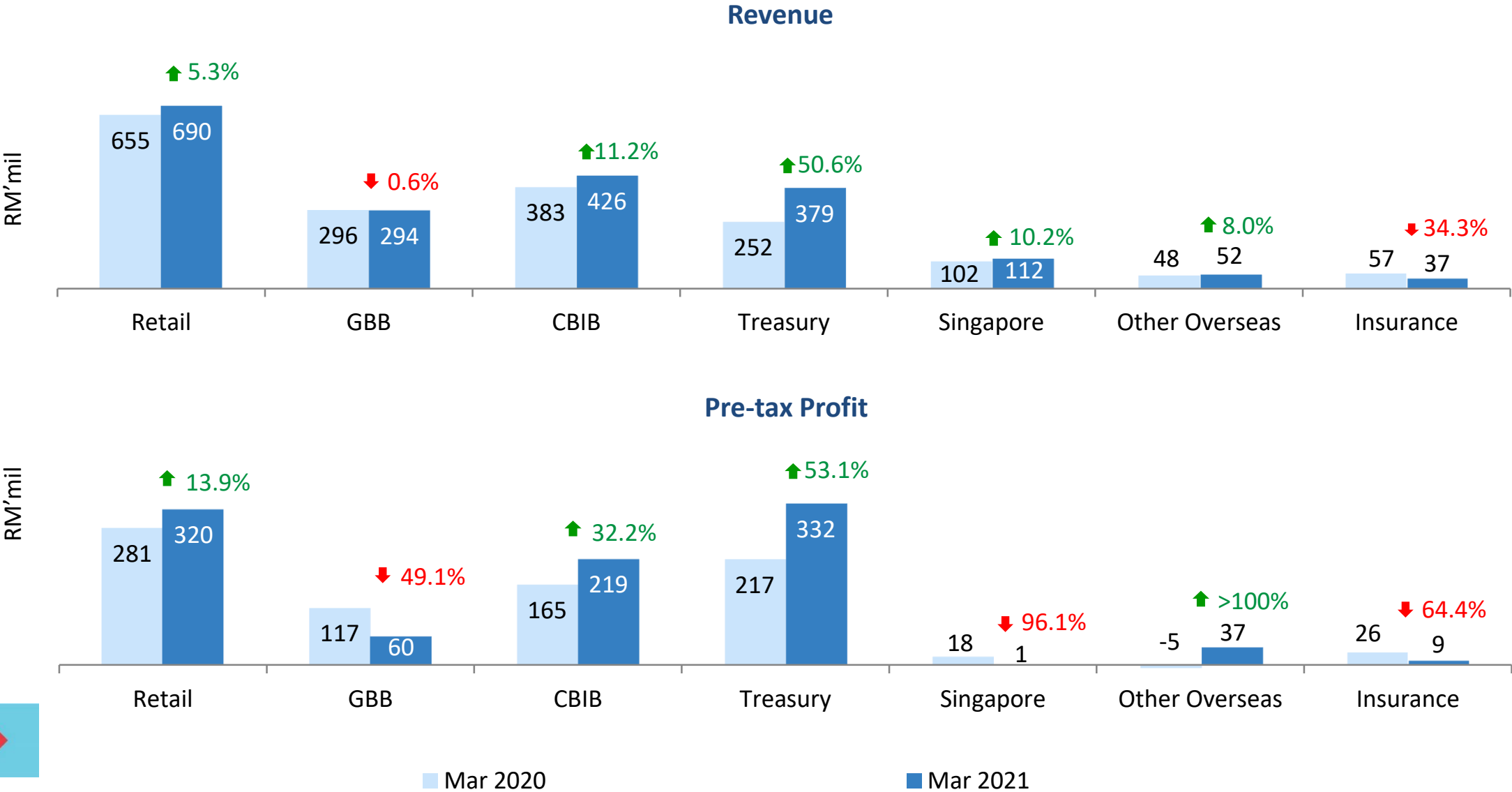


Overseas

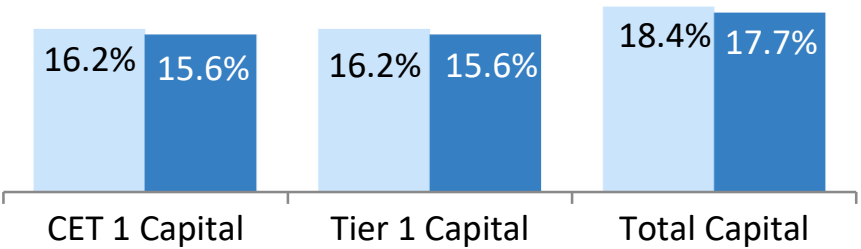
Singapore (Bank)



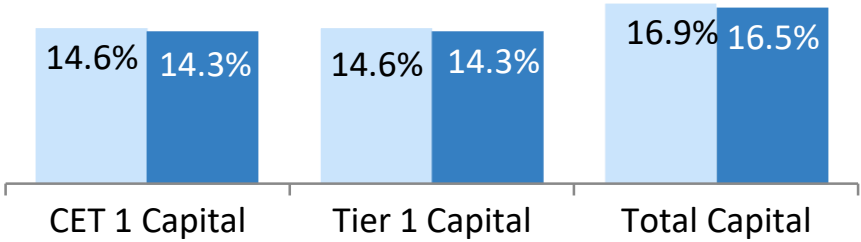
Gross loans – Stage 2



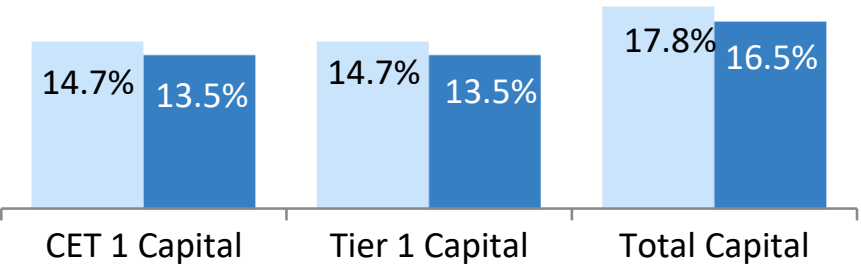
RHB Bank Group



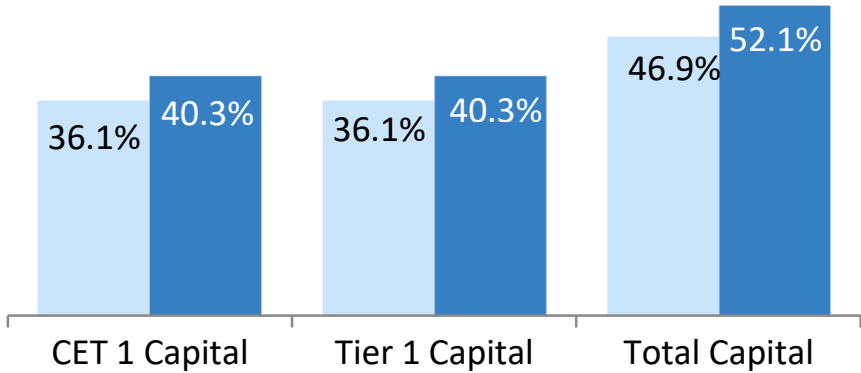
RHB Bank



RHB Islamic Bank



RHB Investment Bank



3

Strategy Update

Fund Our Journey



Affluent	<ul style="list-style-type: none"> Premier Banking customers increased to 81.2k (+2.3% from Dec 2020), of which 33.7% are SME owners Total AUM of Premier customers grew to RM41.7 bil (+4.5% from Dec 2020) Affluent fee income grew to RM82.1 mil (+59.4% from Mar 2020)
SME	<ul style="list-style-type: none"> Deposits increased to RM33.5 bil (+2.1% from Dec 2020) Loans grew to RM29.4 bil (+2.1% from Dec 2020) Total SME customers grew to 208,717 (+0.3% from Dec 2020), of which 11.6% are borrowing customers
Large Cap	<ul style="list-style-type: none"> 60.0% share of wallet in fee income of large-cap companies Penetration rate of large cap companies maintained at 84.4%
Mid Cap	<ul style="list-style-type: none"> 6.8% share of wallet in fee income of mid-cap companies Penetration rate of mid-cap companies maintained at 72.4%
Retail Deposits	<ul style="list-style-type: none"> Retail deposits grew to RM69.0 bil (+3.5% from Dec 2020), growth ahead of industry (+2.0%) Retail CASA grew to RM22.5 bil (+8.3% from Dec 2020) Retail LDR improved to 138.6% (-3.7% from Dec 2020)
Singapore	<ul style="list-style-type: none"> Commercial and SME loans grew to SGD 2,012 mil (+10.6% from Dec 2020) and Corporate loans increased to SGD 2,558 mil (+5.0% from Dec 2020) 69% of Corporate and 58% of Commercial loans exposure are secured
Cambodia	<ul style="list-style-type: none"> Total loans grew to US\$ 597.7 mil (+2.1% from Dec 2020)

Invest to Win

Analytics and Big Data

- Continued to drive business performance via analytics with RM37.8 mil of benefits realised as at Q1 2021
- Increased analytics use cases for 2021, e.g. identifying good customers for flexible lending offers, dormant customers identification & re-activation and improving customer on-boarding journey

Digital

- 780,762 customers on-boarded to the RHB Mobile Banking app (+15.0% from Dec 2020)
- Pilot rollout of new Internet Banking in Q1 2021 (full launch targeted for Q2 2021)
- Introduced the Smart Interview feature in the RHB Financing (SME) mobile app which allows SMEs to complete online financing applications including virtual interviews and site inspections

Transform the Organisation

Ecosystems

- Total Reflex customers grew to 116,659 (+3.5% from Dec 2020)
- Total eSolutions customers grew to 10,451 (+7.0% from Dec 2020)
- SME Online Financing received a total of 1,085 applications as of Mar 2021 (+28.3% from Dec 2020), with a 39.6% approval rate
- RHB MyHome acceptance against total Direct Sales Mortgage acceptance increased to 43.1% (up from 39.5% in Dec 2020)
- Contribution of leads from the RHB Partners App increased to 76.0% (up from 68.8% in Dec 2020)

AGILE

- 4,435 staff working under Agile (From 4,377 in Dec 2020)
- 31 MVPs released as at Q1 2021 from Group Retail Banking, Group Business & Transaction Banking, Group Corporate Banking and Group Treasury & Global Markets

4

Sustainability Update

Highlights for Q1 2021

RM5 billion Green Financing Commitment by 2025: RM3.1 billion extended as at Mar-21

- Of which, 17.9% is for renewable energy projects

ESG Risk Management

- ESG risk-related activities identified under Prohibited Credits - implemented in Malaysia and across regional operations
- ESG Sensitive Sectors for non-retail lending identified; Industry Specific ESG Risk Assessment (ERA) tool adopted for 5 (5) key sectors - Expanding Industry-Specific ESG Risk Assessment (ERA) tool to 2 more sectors in 2021

Investment / Advisory

- Launched 3 Sustainable and Responsible Investment (“SRI”)-qualified funds to date with total AUM of RM719.9 mil - Target to launch more ESG funds by year end

Upholding Good Corporate Governance

- Established the Group Integrity & Governance division to drive good governance practices, which includes ensuring upholding Anti Corruption and Bribery practices across the Group

Board diversity

- Maintained 30% female directors on the Board of RHB Bank Berhad

Operational Eco-Efficiency

- Expanding operational GHG emissions reporting boundary to all main buildings and branches in Malaysia in 2021

RHB X-Cel Ecosystem

- 1,700+ students from underprivileged (B40) backgrounds benefitted from RHB X-Cel Academic Excellence Programme
- Awarded scholarships to 21 students under RHB X-Cel Star scholarships

Financial Education series for customers

- RHB Money Chat – attracting approximately 7.5 million views as at Mar-21



Summary & Outlook

Economic Outlook

- GDP contraction narrowed to -0.5% in Q1 2021 (Q4 2020: -3.4%) underpinned by better exports performance and improvement in domestic demand
- Government's stimulus package and roll out of vaccination programme are expected to support economic recovery
- Industry loans growth is expected to remain resilient, with loans forecast to grow 4.0% in 2021

Income & Cost Mangement

- Net fund based income - OPR expected to remain stable for the rest of the year
- Non-fund based income
 - Expect volatility in investment and trading income to persist. Accelerating monetization of FVOCI within first half of FY2021, monitoring timing to build portfolio
- Continue to exercise discipline in managing cost; CIR expected to be <47.5%

Loans & Deposits

- Key loans growth drivers will still be mortgage, auto finance, SME and Singapore
- Grow good quality deposits, maintain CASA composition

Asset Quality

- Ample provisions for potential COVID-19 impact
- Continue to focus on maintaining credit discipline and intensify efforts in recovery and collection
- Continue to engage borrowers who may still require assistance to see through this challenging period

Capital & Liquidity

- Priority is to preserve liquidity strength and remain among the best capitalised banks in Malaysia
- Continue to exercise balance sheet discipline in growing assets
- Economic stress from pandemic may have an impact on capital ratios but we expect the level to still be well above our internal targets and the minimum regulatory requirement

- We registered a record quarterly results for Q1 2021, despite operating in a challenging business environment, with strong topline growth
- In view of gradual economic recovery, we expect our performance in FY2021 to be better than FY2020
- Continue to put significant importance on business continuity, health and safety of our employees, and engagement with our borrowers during these difficult times
- Focus on upholding the strong fundamentals by preserving capital and liquidity strength, as well as stay the course with the Group's FIT22 strategy such as digitalisation of customer journeys, transforming credit risk management and ensuring that our workforce is future ready

THANK YOU

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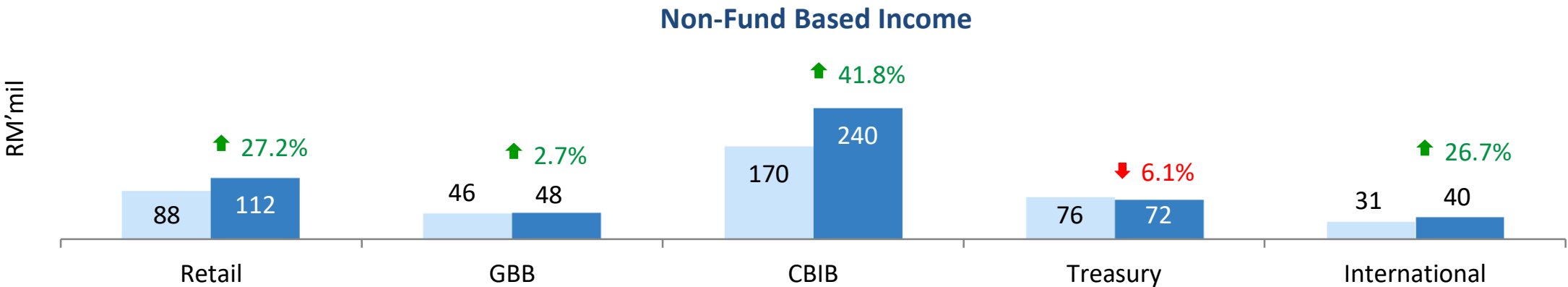
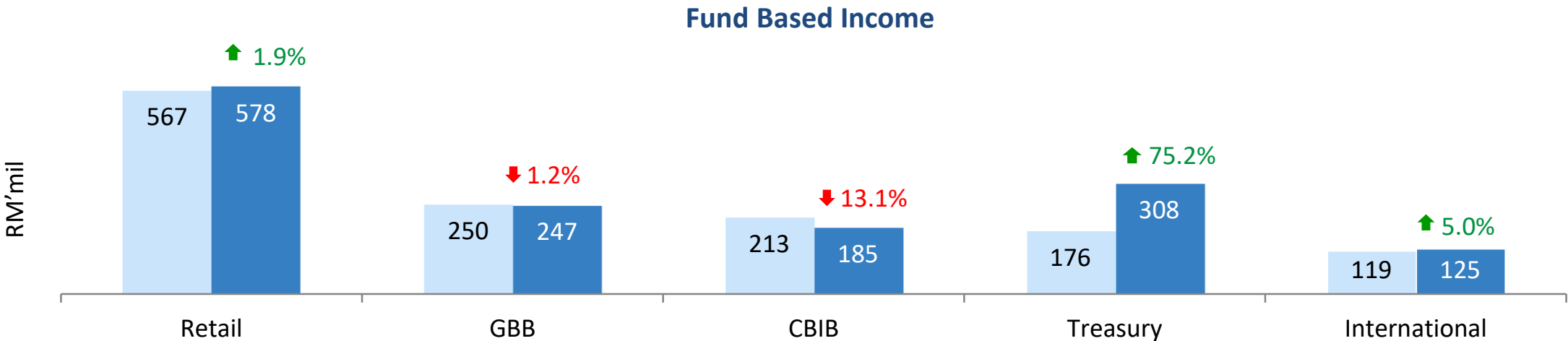


Appendix

Financial Data RM'mil	FY2017	FY2018	FY2019	FY2020	Q1 2021
Income Statement					
Total Income	6,384	6,806	7,058	7,186	1,923
Pre-Provisioning Operating Profit	3,200	3,448	3,670	3,799	1,038
Profit Before Tax	2,558	3,119	3,394	2,644	864
Net Profit	1,950	2,305	2,482	2,033	650
Balance Sheet					
Total Assets	228,713	243,166	257,592	271,150	280,513
Gross Loans	160,026	168,879	176,175	186,114	188,193
Customer Deposits	166,865	178,856	190,555	203,471	217,999
Shareholders' Equity	21,667	23,358	25,775	27,024	26,678
Per Share					
Earnings (sen)	48.6	57.5	61.9	50.7	16.2
Net Assets (RM)	5.40	5.82	6.43	6.74	6.65
Dividend (RM)	0.150	0.205	0.310	0.1765	-

Financial Ratios	FY2017	FY2018	FY2019	FY2020	Q1 2021
Profitability					
Return on Equity	9.1%	10.3%	10.3%	7.7%	9.7%
Net Interest Margin *	2.18%	2.24%	2.12%	2.06%	2.17%
Cost to Income Ratio	49.9%	49.3%	48.0%	47.1%	46.0%
Asset Quality					
Gross Impaired Loan Ratio	2.23%	2.06%	1.97%	1.71%	1.66%
Credit Cost	0.27%	0.19%	0.18%	0.58%	0.39%
Loan Loss Coverage Ratio (excl. Reg. Reserves)	79.9%	93.3%	85.7%	119.7%	119.5%
Loan Loss Coverage Ratio (incl. Reg. Reserves)	102.8%	103.0%	107.9%	119.7%	120.6%
Liquidity					
Loan to Deposit Ratio	96.0%	94.4%	92.5%	91.5%	86.3%
CASA Ratio	30.2%	25.9%	25.7%	30.9%	30.6%
Liquidity Coverage Ratio	117.5%	143.0%	152.7%	146.9%	153.9%
Capital Adequacy					
Common Equity Tier I Capital Ratio	13.9%	15.5%	16.3%	16.2%	15.6%
Tier I Capital Ratio	14.2%	15.7%	16.3%	16.2%	15.6%
Total Capital Ratio	17.2%	18.8%	18.6%	18.4%	17.7%

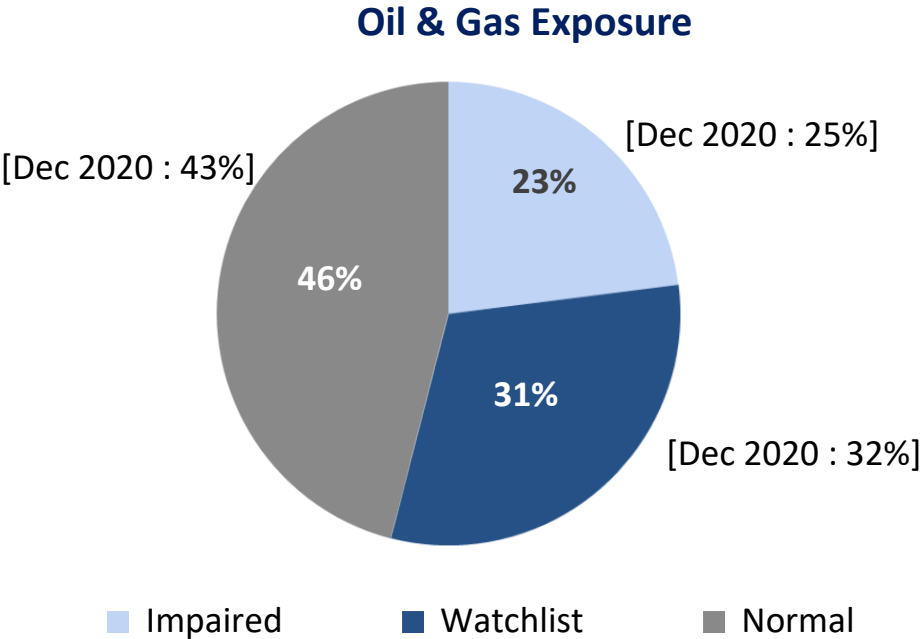
* NIM without ML impact



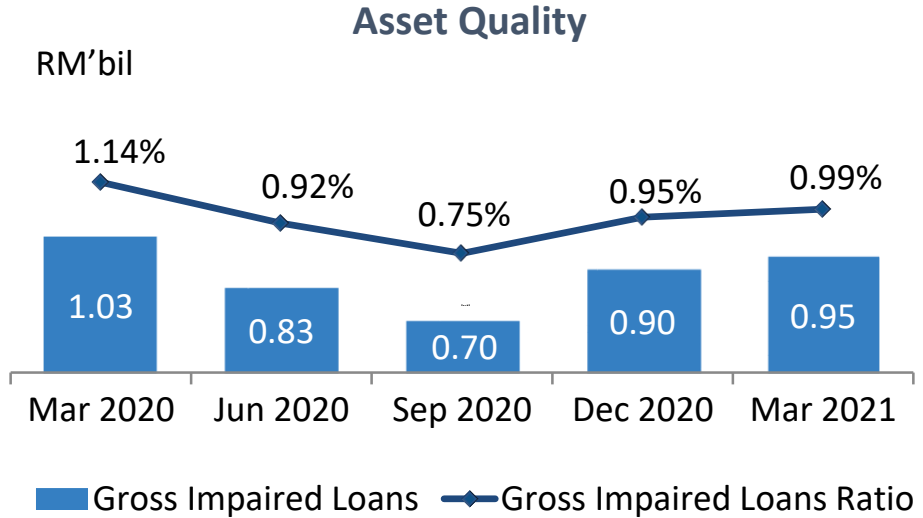
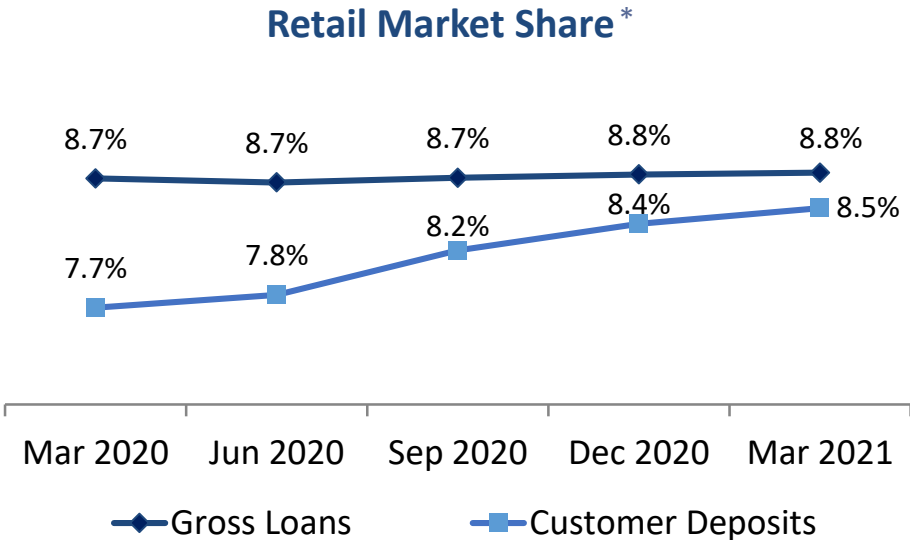
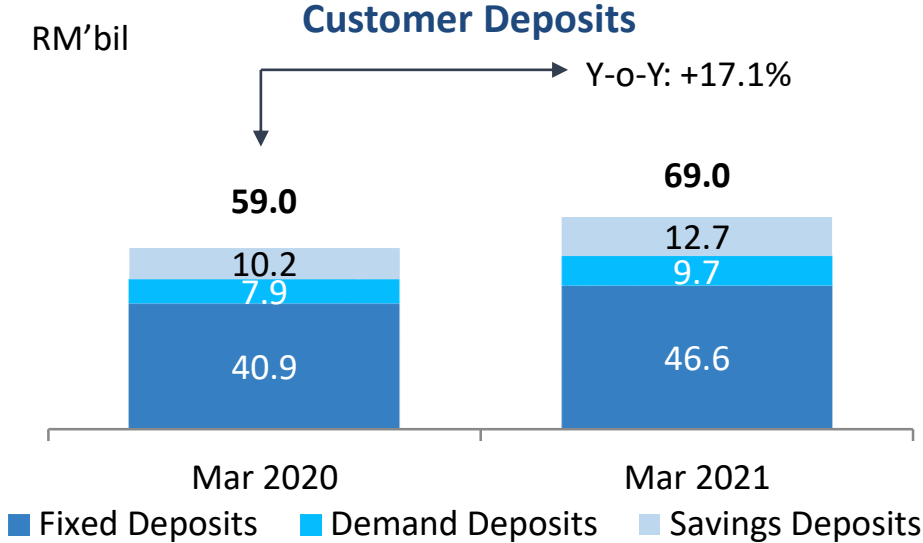
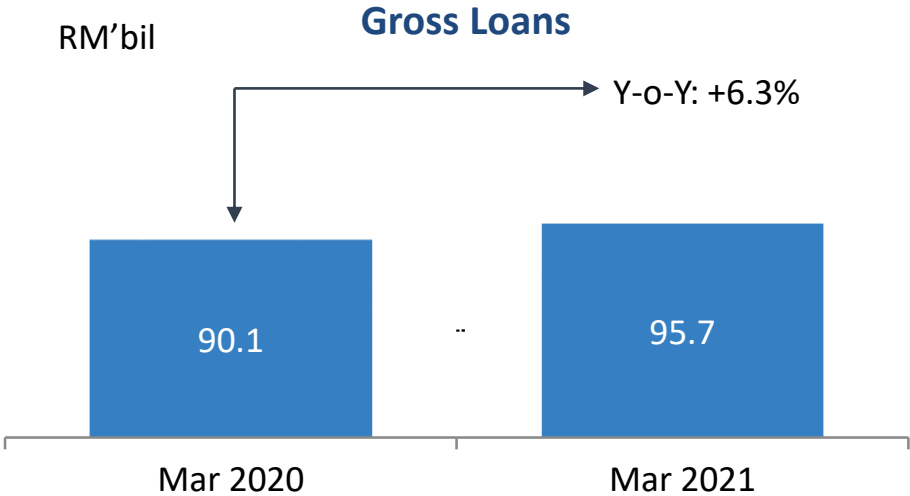
Mar 2020

Mar 2021

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 2021	3.2	1.7%	1.1	0.6%	4.3	2.3%
Dec 2020	2.8	1.5%	1.0	0.5%	3.8	2.0%
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%



Country	% of Loans Outstanding
Malaysia	80%
Singapore	20%

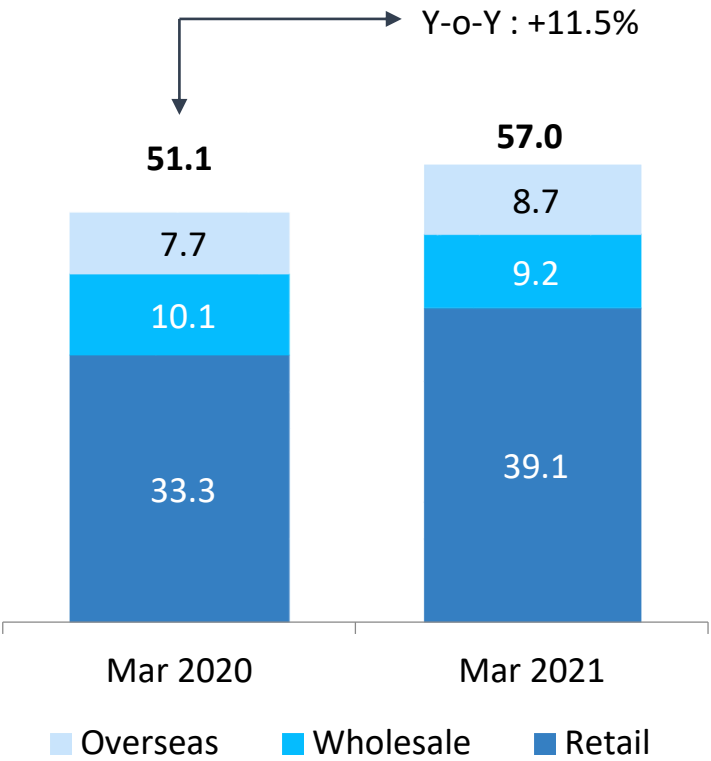


* % of Retail Loans / Deposits to total for industry as reported in BNM Statistics



RM'bil

Asset Under Management



Market Share	11.3%	10.1%
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YTD Mar 2021	Market Share	Ranking
Equities Broking: - By value - By volume	9.6% 11.0%	4 th 3 rd
Debt Capital Markets: - MYR sukuk - Total MYR bonds (Conventional & Islamic bonds)	14.4% 13.7%	3 rd 3 rd
Equity Capital Markets	19.0%	1 st
Mergers & Acquisitions	Not ranked*	

* Not ranked since there was no M&A for YTD Mar 2021

CF/ECM



AirAsia Group Berhad

Tranche 1 : RM249.6 mil Private Placement
Principal Adviser & Joint Placement Agent

Tranche 2 : RM86.8 mil Private Placement
Principal Adviser & Sole Placement Agent



Serba Dinamik Holdings Berhad

RM508.6 mil Private Placement
Joint Placement Agent



PLS Plantations Bhd

RM18.2 mil Private Placement
Principal Adviser & Placement Agent



DCM



Petroleum Sarawak Exploration & Production Sdn Bhd

First issuance of RM1.5 bil via its
RM15.0 bil Multi-Currency IMTN Sukuk Wakalah Programme
Joint Principal Adviser, Joint Lead Arranger & Joint Lead Manager

IMTIAZ SUKUK II BERHAD

(Registration No. 201301024709 (1054538-H))
(Incorporated under the Companies Act 1965 in Malaysia)

Imtiaz Sukuk II Berhad

(Special Purpose Vehicle)
Second issuance of RM1.0 bil via its
RM10.0 bil Sukuk Wakalah Programme
Joint Lead Manager



Eco World Capital Services Berhad (formerly known as EF Development Sdn Bhd)

Maiden Issuance of RM180.0 mil via its
RM500.0 mil Sukuk Wakalah Programme
Joint Principal Adviser, Joint Lead Arranger, Joint Lead Manager & Joint Bookrunner

M&A



FGV Holdings Berhad

RM2.35 bil
Unconditional mandatory take-over offer by Federal Land Development Authority to acquire all the remaining ordinary shares in FGV
Independent Adviser



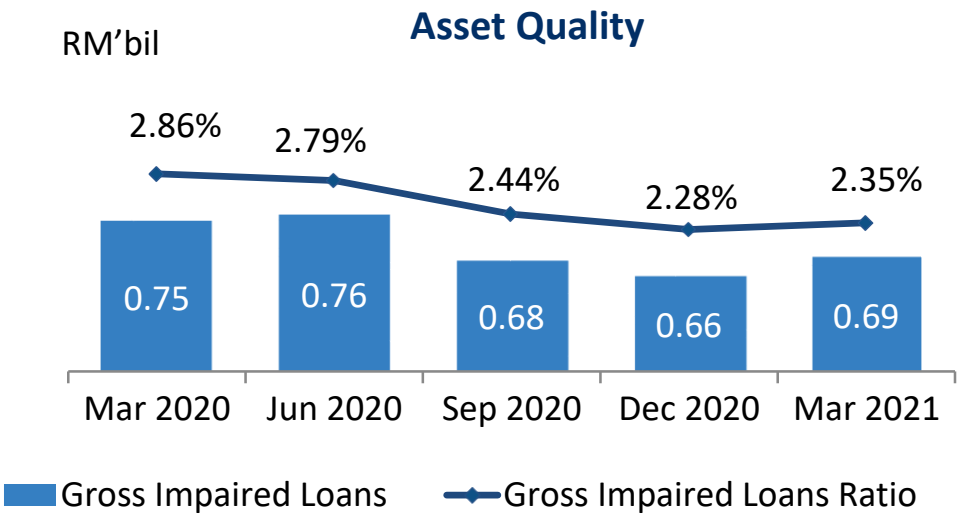
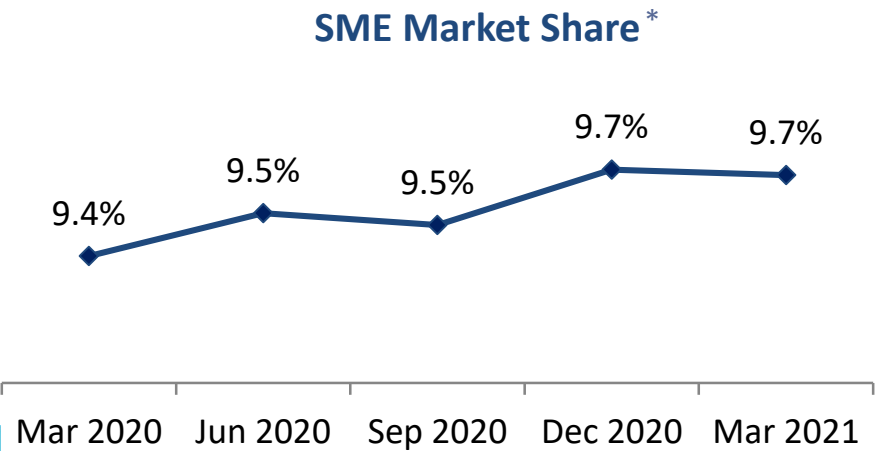
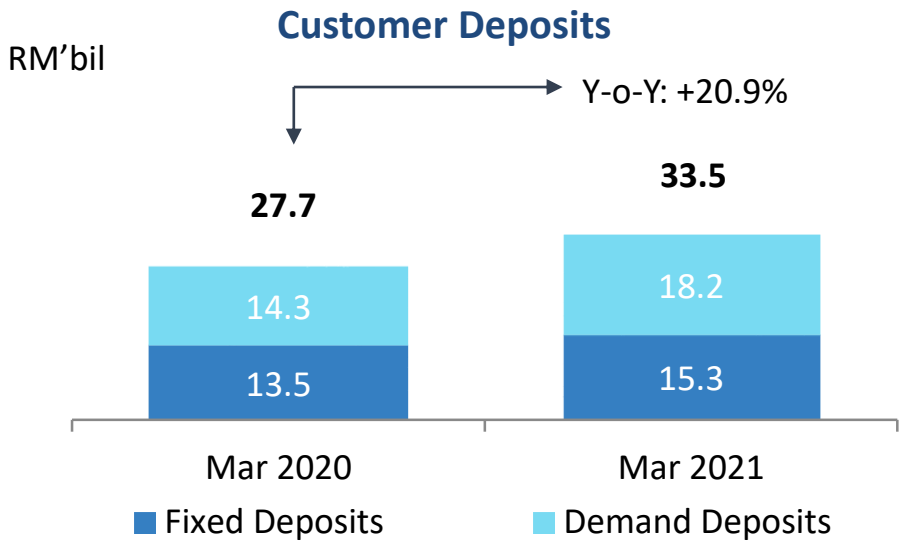
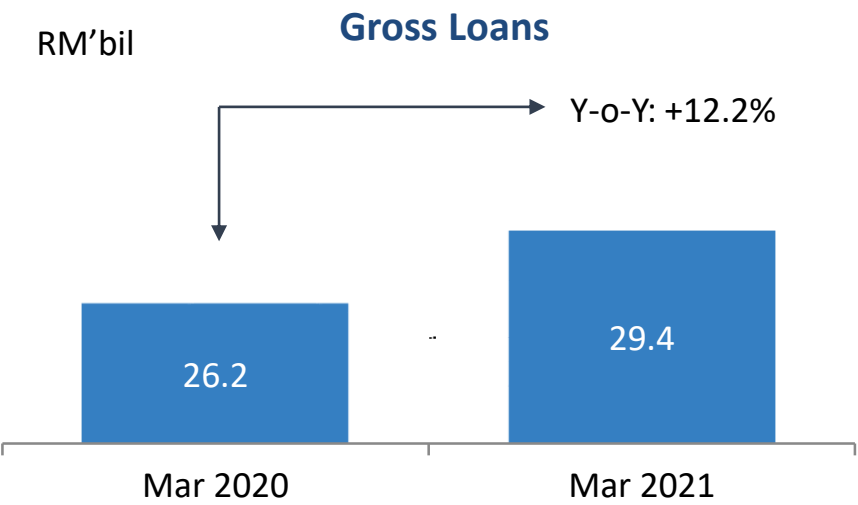
UOA REIT

RM700.0 mil
Acquisition of UOA Corporate Tower for a cash consideration of RM700.0 mil
Sole Principal Adviser

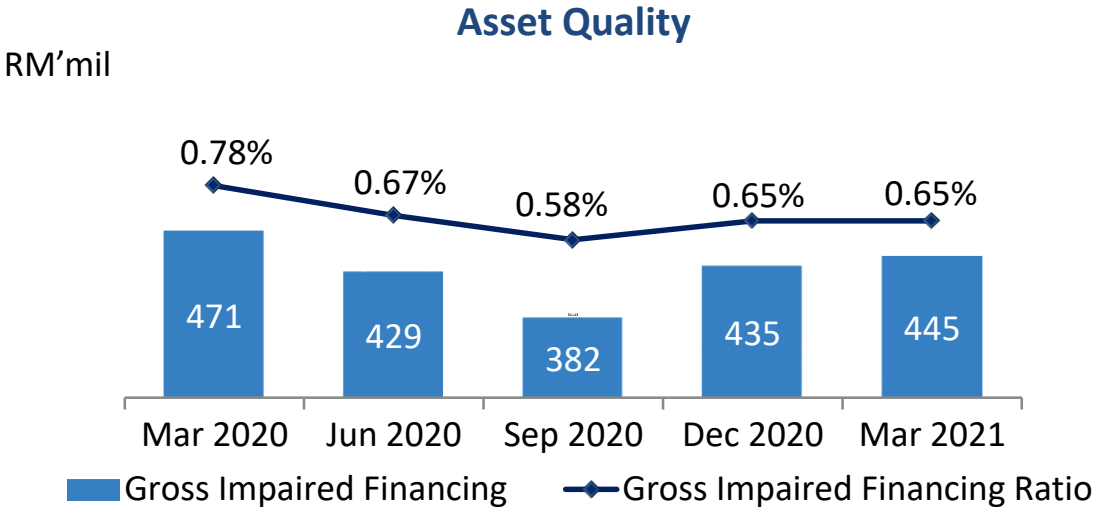
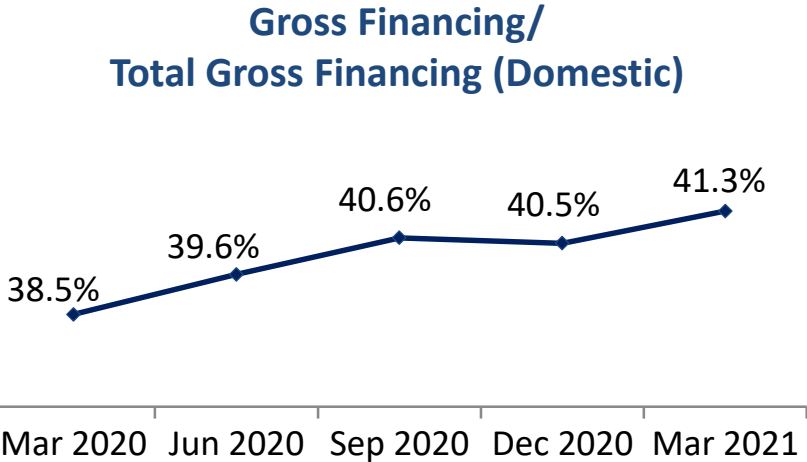
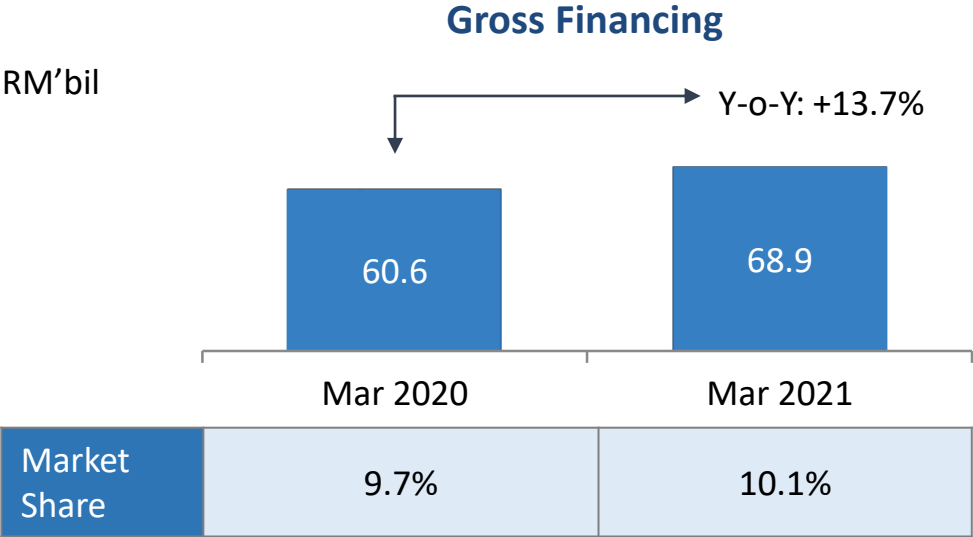
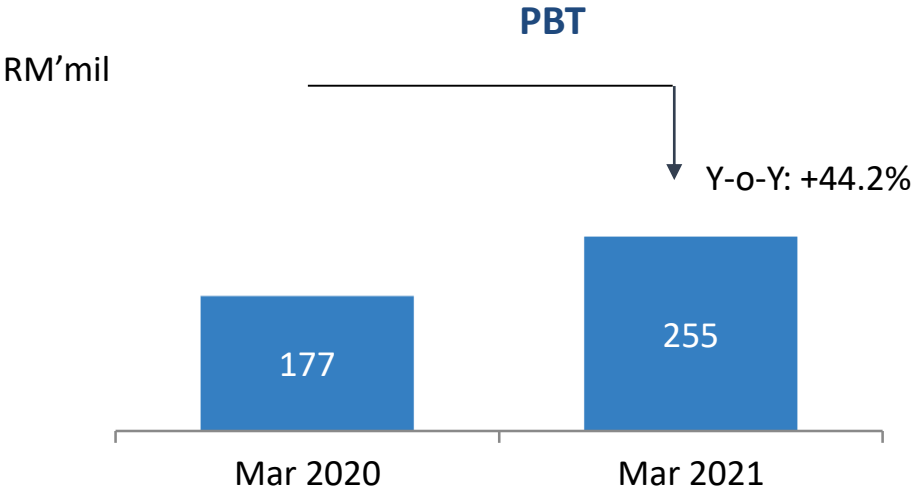


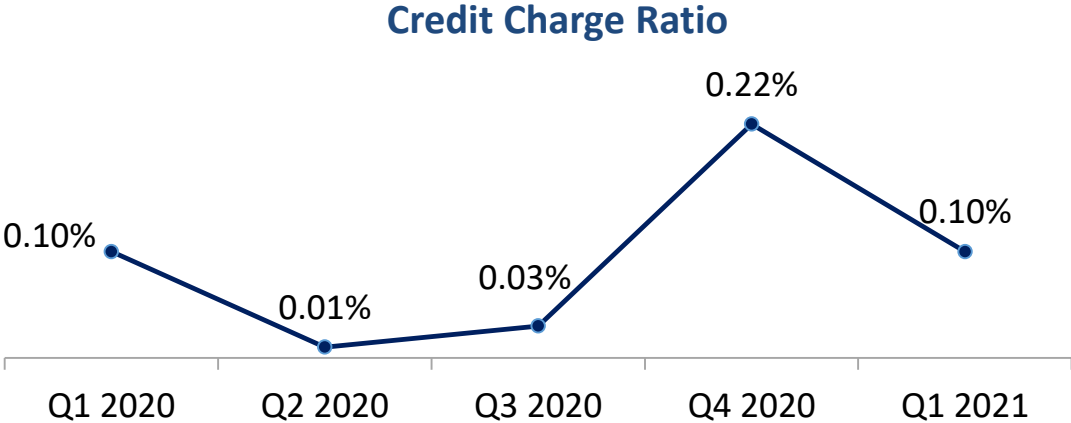
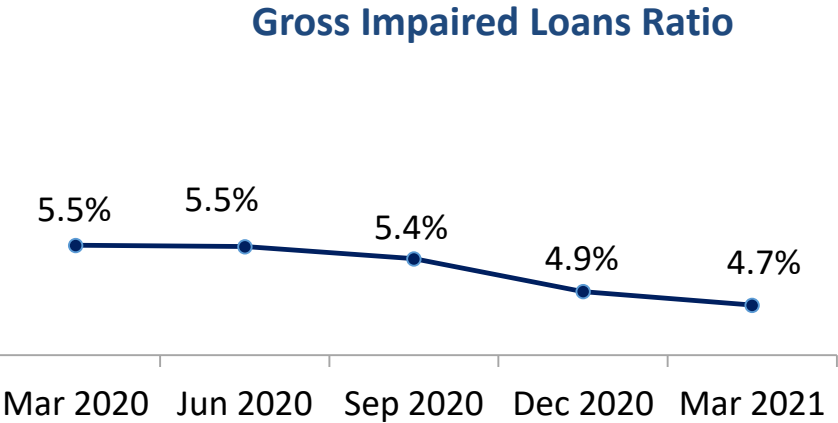
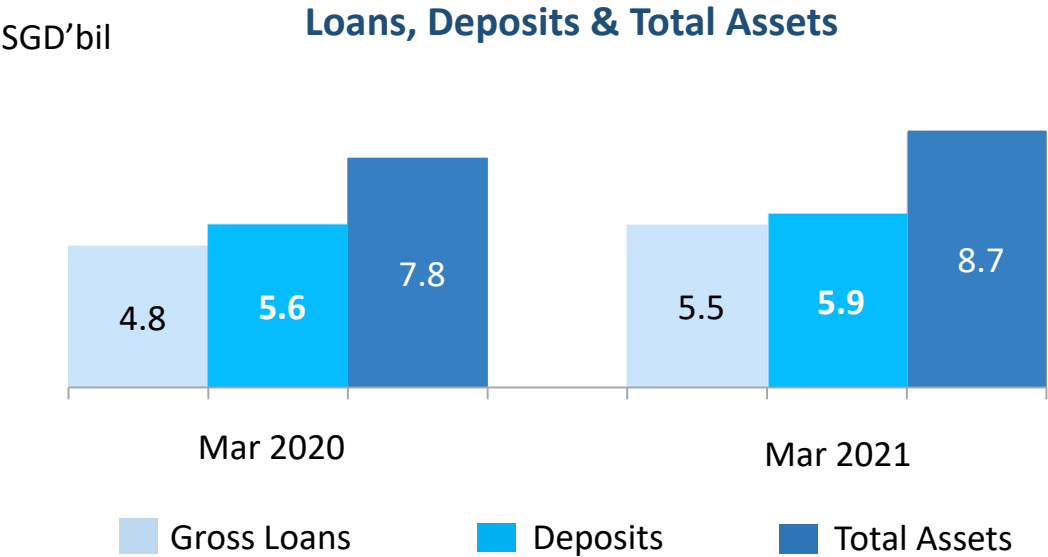
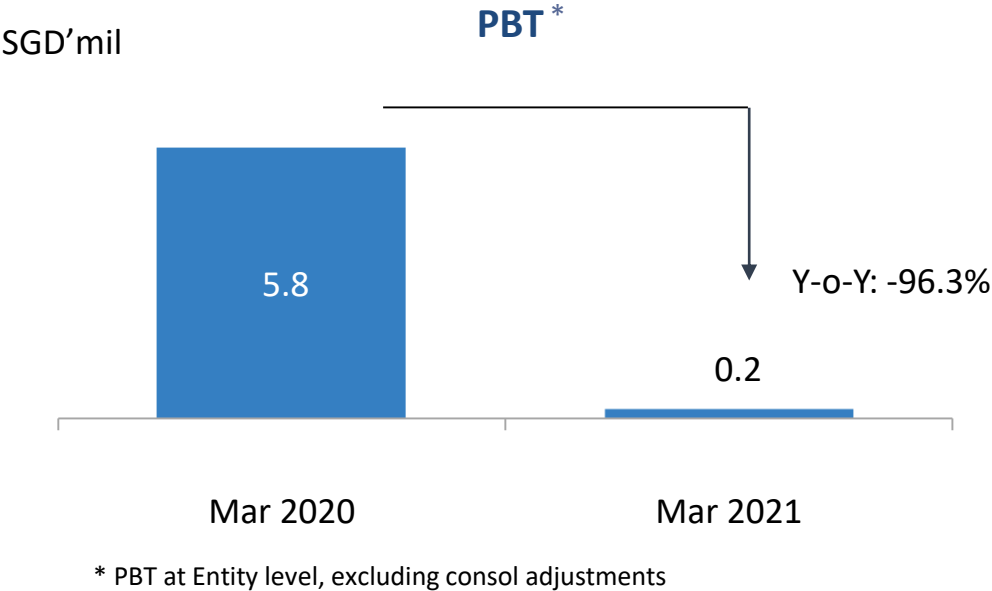
TH Plantations Berhad

RM69.0 mil
Disposal by TH Plantations Berhad of its 70% equity interest in THP-YT Plantation Sdn Bhd to TDM Berhad
Transaction Adviser



* % of SME loans to total for industry (excluding DFIs) as reported in BNM Statistics





RM'mil	Mar 2020	Dec 2020	Mar 2021	YTD	Y-o-Y
Overseas Operations	18,975	20,017	21,579	7.8%	13.7%
Singapore	14,733	15,568	17,051	9.5%	15.7%
Others	4,242	4,449	4,528	1.8%	6.7%
Cambodia	2,348	2,353	2,477	5.3%	5.5%
Thailand	1,483	1,574	1,557	-1.1%	5.0%
Indonesia	34	189	148	-21.7%	335.3%
Brunei	169	173	193	11.6%	14.2%
Laos	208	160	153	-4.4%	-26.4%