

RHB BANK BERHAD

Analysts Presentation

1st Quarter 2022 Financial Results

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Group Managing Director / Group Chief Executive Officer
RHB Banking Group
30 May 2022



Agenda

1. Executive Summary
2. Q1 2022 Financial Results
3. Strategy Update
4. Sustainability Update
5. Summary and Outlook



Executive Summary

Profitability

Q1 2022 (Year-on-year)

- **Net fund based income** grew by 3.8% Y-o-Y to RM1,470.7 million from higher gross fund income
- **Non-fund based income** decreased 20.3% Y-o-Y to RM432.7 million due to lower fee income and net trading and investment income, offset by higher insurance underwriting surplus
- **Total income** declined 1.0% Y-o-Y to RM1,903.4 million (normalised¹: -2.9% Y-o-Y)
- **Operating expenses** declined 2.9% Y-o-Y to RM859.1 million. With positive JAWS, CIR further improved to 45.1% compared with 46.0% a year ago (normalised¹ CIR: 45.2% in Q1 2021)
- **Operating profit before allowances** improved slightly by 0.6% Y-o-Y to RM 1,044.4 million (normalised¹: -2.9% Y-o-Y)
- **Allowances for ECL** was lower by 11.6% Y-o-Y at RM153.8 million due to lower ECL on loans. Credit cost at 0.29% (Q1 2021: 0.39%)
- **Net profit** declined 7.7% Y-o-Y to RM600.3 million in Q1 2022 from RM650.3 million in Q1 2021 (normalised¹: -0.4% Y-o-Y to RM675.9 million)
- **ROE** at 8.8% (Q1 2021: 9.9%). On a normalised¹ basis, ROE at 9.9% (Q1 2021: 10.0%)






Assets and Liabilities

- **Gross loans and financing**
 - Expanded 1.4% Q-o-Q to RM201.3 billion attributed mainly to growth in mortgage, SME and Singapore (Domestic loans growth Q-o-Q: 1.0%)
 - Expanded 7.0% Y-o-Y attributed mainly to growth in mortgage, auto finance, SME, Corporate and Singapore
 - Domestic loans expanded 5.6% Y-o-Y, exceeding industry growth
- **Customer deposits**
 - Grew 3.6% Q-o-Q to RM226.5 billion from higher FD and MMTD (5.1%)
 - Grew 3.9% Y-o-Y supported by growth in FD and MMTD (6.4%)
 - CASA made up 29.0% of total deposits (30.0% in Q4 2021)
- **Gross impaired loans (GIL)** ratio stood at 1.50% (1.49% in Q4 2021)
- **LLC excluding regulatory reserve** remained strong at 125.7% (122.4% in Q4 2021)

Capital and Liquidity

Strong capital and liquidity position

- Group CET 1 ratio at 16.8% (17.2% in Q4 2021) and total capital ratio at 19.4% (19.8% in Q4 2021)
- Bank entity CET 1 ratio at 14.7% (15.2% in Q4 2021) and total capital ratio at 17.6% (18.2% in Q4 2021)
- Healthy liquidity coverage ratio of 144.8% (155.7% in Q4 2021)

Top Level Indicators	Target FY2022	Actual Q1 2022	Achieved Target
ROE	8.5% [10.0%] ^{N1}	8.8% [9.9%] ^{N1}	
Annualised Loans Growth	4%-5%	5.7%	
CASA Composition	30.0%	29.0%	
Gross Impaired Loans Ratio	≤1.70%	1.50%	
Cost-to-Income Ratio	≤45.0%	45.1%	

N1 Normalised for Prosperity Tax ("Cukai Makmur")

Repayment Assistance Update (1/2)

- Domestic outstanding RA has further reduced from 12% as at 31st Jan 2022 to 5% as at 30th Apr 2022
- For Retail portfolio, total outstanding deferment was 0.3% of total Retail portfolio and about 99% of deferment accounts have expired as at end-Apr 2022
- Cumulatively, total outstanding deferment was 0.2% of total domestic outstanding loans

% of Outstanding Loan Balance	Outstanding RA as at:				
	31 st Jan 2022		30 th Apr 2022		
	RM bil	%	No of accounts	RM bil	%
GROUP COMMUNITY BANKING	17.1	14%	29,578	7.2	6%
Retail	12.5	12%	26,044	4.3	4%
<i>of which:</i>					
Mortgage	9.8	14%	9,230	3.3	5%
Unsecured Business	0.7	8%	11,556	0.3	3%
Auto Finance	0.5	5%	2,009	0.1	1%
Securities	0.7	9%	2,641	0.2	3%
SME	4.6	19%	3,534	2.9	11%
GROUP WHOLESALE BANKING	4.2	8%	59	2.0	4%
Corporate	2.8	7%	9	1.1	3%
Commercial	1.4	20%	50	0.9	13%
TOTAL DOMESTIC	21.3	12%	29,637	9.2	5%

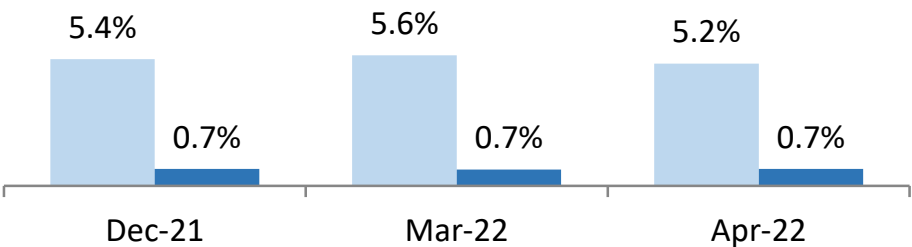
Update on URUS Applications

- As at 30th April 2022, total applications which have been approved by AKPK was RM445 million, representing 0.4% of total Retail portfolio

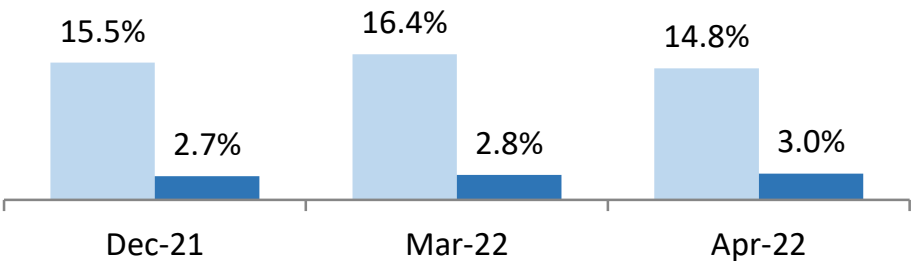
Analysis on Total Loans by Stage 2 and 3

- Stage 2 loans for most segments showed improvement between December 2021 and April 2022
- Slight uptick in Stage 3 loans for SME and Corporate

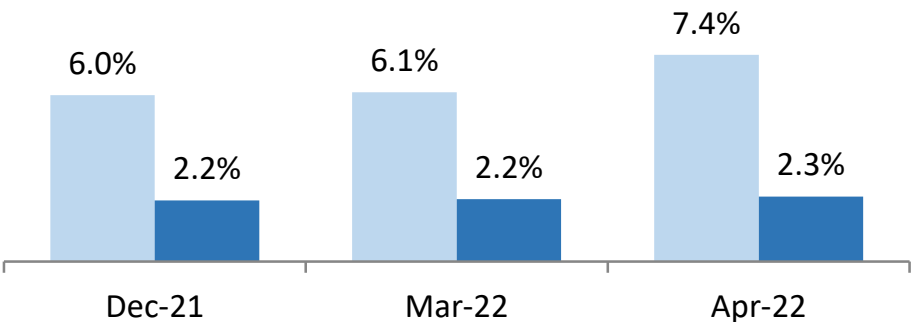
Retail



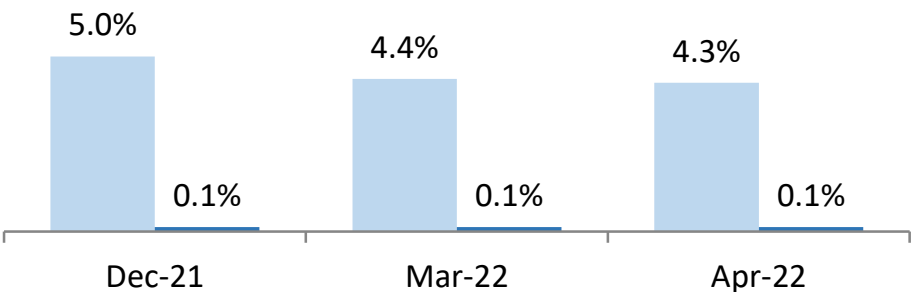
SME



Corporate



Commercial



■ Gross Loans – Stage 2
(Total Loans)

■ Gross Loans – Stage 3
(Total Loans)

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Q1 2022 Financial Results

Q1 2022 results impacted by lower non-fund based income; Maintained positive JAWS with improved CIR; Slight uptick in GIL and Stage 2 ratios

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Financial Results ^{N1}

Total Income
↓ -2.9%

Q1 2022: RM1.90 bil
Q1 2021: RM1.96 bil

Operating Profit Before Allowances
↓ -2.9%

Q1 2022: RM1.04 bil
Q1 2021: RM1.08 bil

Profit Before Tax
↓ -1.2%

Q1 2022: RM0.89 bil
Q1 2021: RM0.90 bil

Net Profit to Shareholders
↓ -0.4%

Q1 2022: RM0.68 bil
Q1 2021: RM0.68 bil

Profitability Ratios ^{N1}

Return on Equity
↓ -0.1%

Q1 2022: 9.9%
Q1 2021: 10.0%

Cost-to-Income Ratio
↓ -0.1%

Q1 2022: 45.1%
Q1 2021: 45.2%

Non-Fund Based/ Total Income
↓ -5.0%

Q1 2022: 22.7%
Q1 2021: 27.7%

Financial Position

Total Assets
↑ +2.8%

Mar 2022: RM297.6 bil
Dec 2021: RM289.5 bil

Gross Loan
↑ +1.4%

Mar 2022: RM201.3 bil
Dec 2021: RM198.5 bil

Customer Deposits
↑ +3.6%

Mar 2022: RM226.5 bil
Dec 2021: RM218.7 bil

Shareholders' Equity
↑ +0.2%

Mar 2022: RM28.1 bil
Dec 2021: RM28.0 bil

Asset Quality

Stage 2 Loans Ratio
↑ +0.17%

Mar 2022: 7.27%
Dec 2021: 7.10%

Group GIL Ratio
↑ +0.01%

Mar 2022: 1.50%
Dec 2021: 1.49%

Domestic GIL Ratio
↑ +0.01%

Mar 2022: 1.36%
Dec 2021: 1.35%

CASA

Unch.

Mar 2022: RM65.6 bil
Dec 2021: RM65.6 bil

CASA Ratio

↓ -1.0%

Mar 2022: 29.0%
Dec 2021: 30.0%

Liquidity Coverage Ratio

↓ -10.9%

Mar 2022: 144.8%
Dec 2021: 155.7%

Credit Charge Ratio

↓ -0.10%

Q1 2022: 0.29%
Q1 2021: 0.39%

Loan Loss Coverage Ratio ^{N2}

↑ +3.3%

Mar 2022: 125.7%
Dec 2021: 122.4%



N1 Financial Results & Profitability Ratios: Based on normalised results

N2 Loan Loss Coverage ratio excluding regulatory reserve

Q1 2022 profit declined 7.7% Y-o-Y on lower non-fund based income and 4.9% Q-o-Q due to lower net fund based income and higher ECL

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RM' mil	Q1 2021	Q4 2021	Q1 2022	Q-o-Q	Y-o-Y
Net Fund Based Income	1,417.0	1,533.9	1,470.7	-4.1%	3.8%
Non-Fund Based Income	543.2	421.0	432.7	2.8%	-20.3%
Modification Loss	-37.3	-35.6	-	-	-
Total Income	1,922.9	1,919.3	1,903.4	-0.8%	-1.0%
Operating Expenses	-885.1	-910.4	-859.1	5.6%	2.9%
Operating Profit Before Allowances	1,037.9	1,008.9	1,044.4	3.5%	0.6%
Allowance for Credit Losses on Financial Assets	-173.9	-86.3	-153.8	-78.2%	11.6%
Profit Before Taxation	864.0	922.6	890.6	-3.5%	3.1%
Net Profit	650.3	631.2	600.3	-4.9%	-7.7%
Earnings Per Share (sen)	16.2	15.3	14.5	-5.2%	-10.5%

Excluding prosperity tax impact, underlying Q1 2022 performance dipped marginally from lower non-fund based income

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RM' mil	Q1 2021	Q4 2021	Q1 2022	Q-o-Q	Y-o-Y
Total Income	1,922.9	1,919.3	1,903.4	-0.8%	-1.0%
Add back: Modification Loss	37.3	35.6	-	-	-
Normalised¹ Total Income	1,960.2	1,954.9	1,903.4	-2.6%	-2.9%
Operating Expenses	-885.1	-910.4	-859.1	5.6%	2.9%
Operating Profit Before Allowances	1,037.9	1,008.9	1,044.4	3.5%	0.6%
Normalised¹ Op. Profit Before Allowances	1,075.2	1,044.5	1,044.4	-	-2.9%
Allowance for Credit Losses on Financial Assets	-173.9	-86.3	-153.8	-78.2%	11.6%
Profit Before Taxation	864.0	922.6	890.6	-3.5%	3.1%
Normalised¹ Profit Before Taxation	901.3	958.2	890.6	-7.1%	-1.2%
Net Profit	650.3	631.2	600.3	-4.9%	-7.7%
Normalised¹ Net Profit	678.6	658.2	675.9	2.7%	-0.4%

	Q1 2021	Q1 2022	Y-o-Y
Cost-to-Income Ratio	46.0%	45.1%	0.9%
Normalised Cost-to-Income Ratio	45.2%	45.1%	0.1%
ROE	9.9%	8.8%	-1.1%
Normalised ROE	10.0%	9.9%	-0.1%

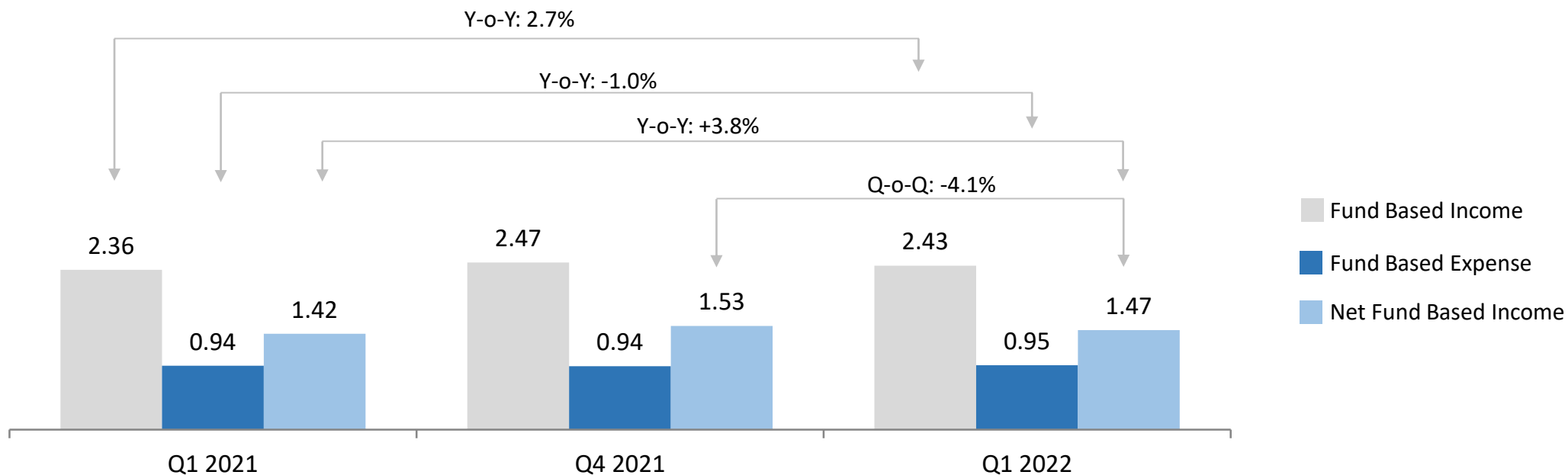
Note:

¹ Normalised = excluding modification loss in Q1 2021 and Prosperity Tax ("Cukai Makmur") in Q1 2022

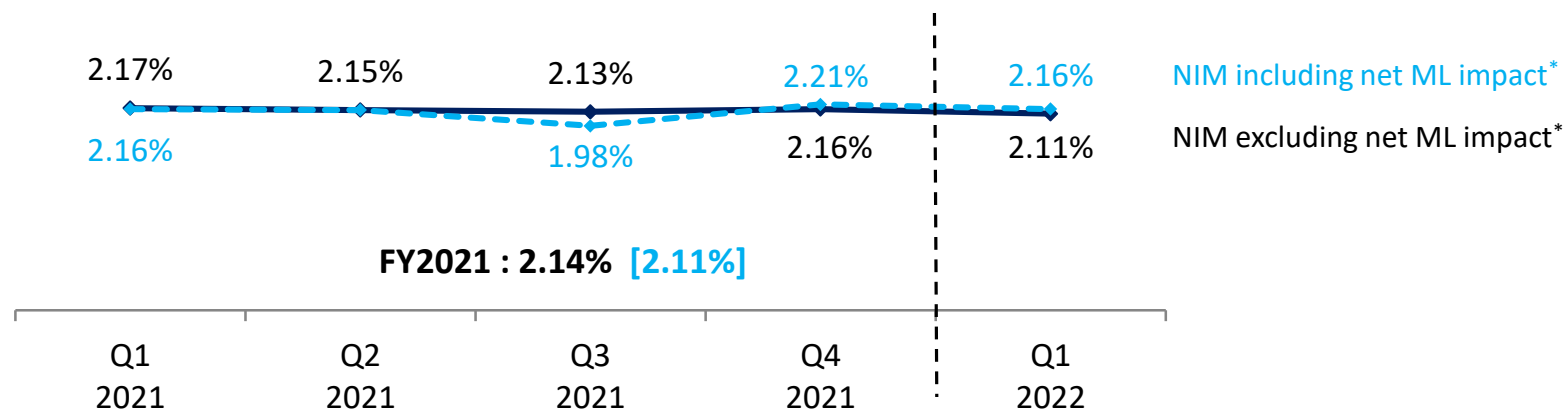


Net fund based income grew 3.8% Y-o-Y mainly due to higher gross fund based income; NIM contracted by 5 bps Q-o-Q to 2.11% in Q1 2022

RM'bil



NIM

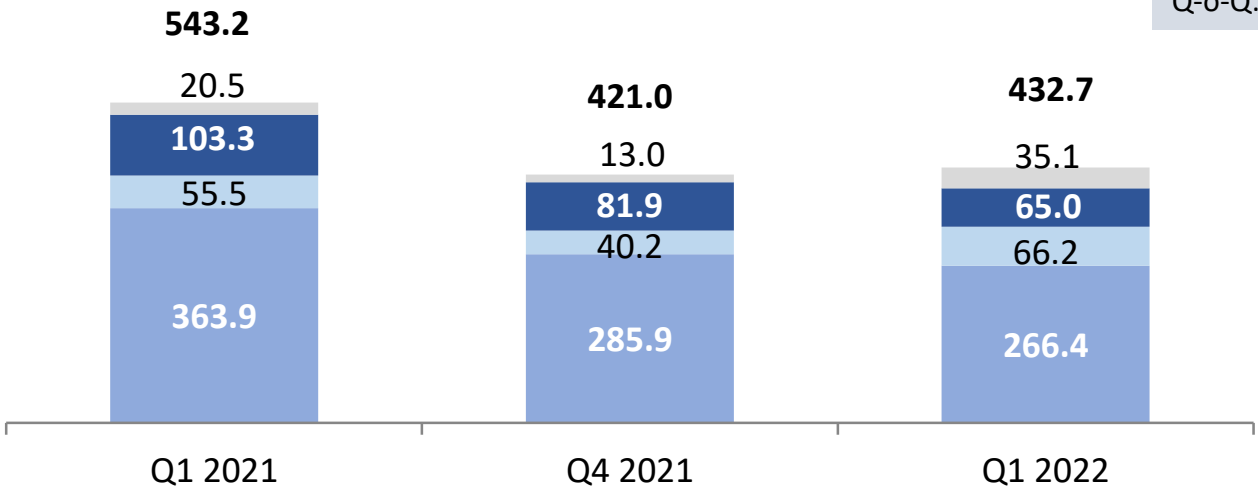


Non-fund based income declined 20.3% Y-o-Y mainly due to lower fee income and net trading and investment income

RM'mil

Y-o-Y: -20.3%
Q-o-Q: +2.8%

- Others
- Treasury Income
- Insurance Underwriting Surplus
- Fee Income



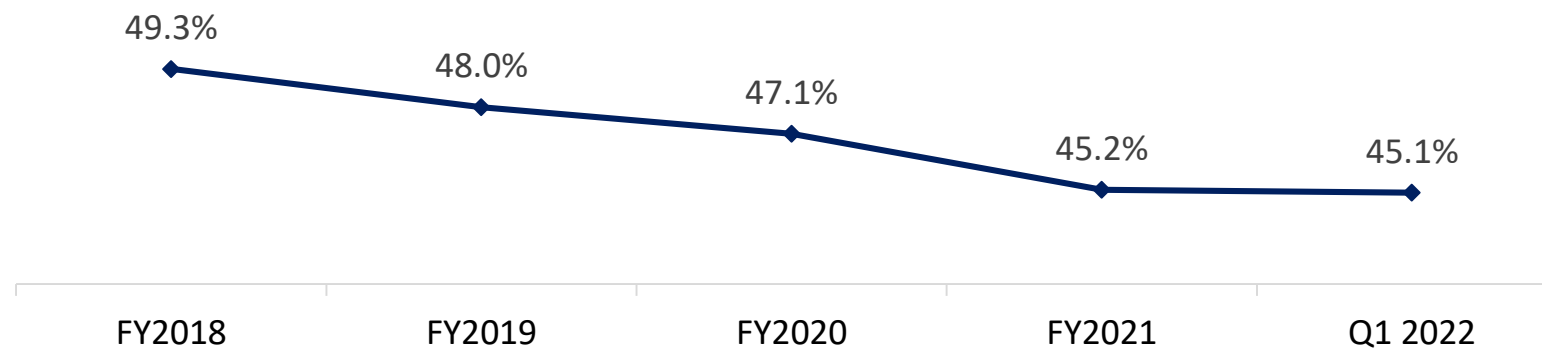
	RM' mil	Q1 2021	Q4 2021	Q1 2022	Q-o-Q	Y-o-Y
Fee Income	IB Related	22.2	38.4	17.6	-54.2%	-20.7%
	Brokerage Income	124.6	54.1	55.9	3.3%	-55.1%
	Asset Management	55.8	50.4	41.2	-18.3%	-26.2%
	Commercial Banking	161.3	143.0	151.7	6.1%	-6.0%
Treasury Income	Net Forex Gain / Derivatives	60.2	49.4	53.7	8.7%	-10.8%
	Gain & MTM on Securities	43.1	32.5	11.3	-65.2%	-73.8%



Operating expenses contracted by 2.9% Y-o-Y from continued discipline in managing cost;
Maintained positive JAWS; CIR further improved to 45.1%

RM' mil	Q1 2021	Q4 2021	Q1 2022	Q-o-Q	Y-o-Y
Personnel Costs	552.3	525.6	533.5	1.5%	-3.4%
Establishment Costs	187.5	205.0	199.7	-2.6%	6.5%
of which: IT Expenses	68.7	72.0	67.5	-6.3%	-1.7%
Marketing Expenses	65.8	68.3	48.7	-28.7%	-26.0%
Administration & General Expenses	79.5	111.5	77.2	-30.8%	-2.9%
Total	885.1	910.4	859.1	-5.6%	-2.9%
CIR (%)	46.0	47.4	45.1		

CIR



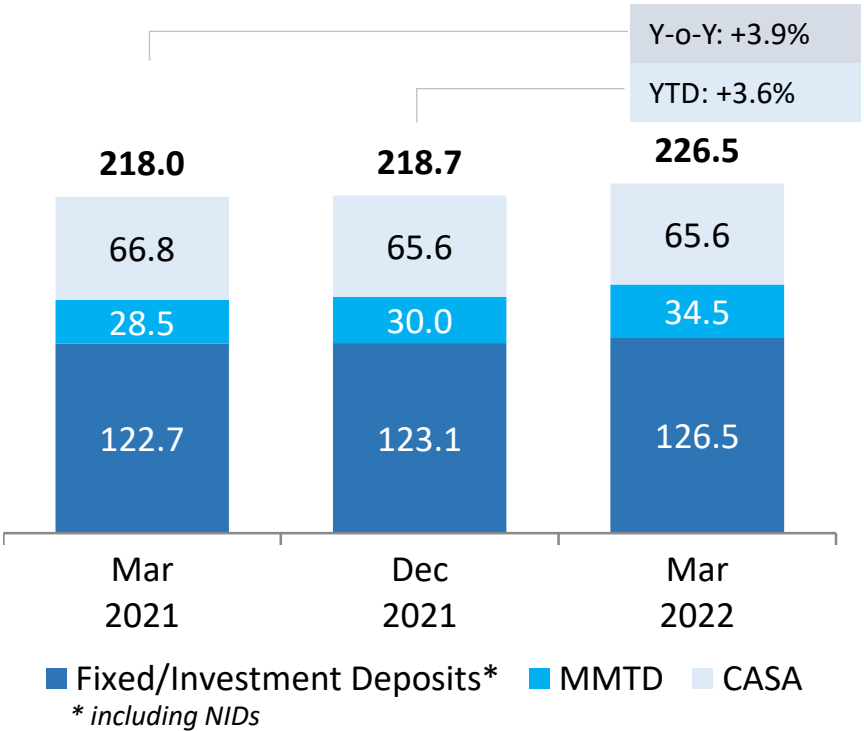
Loans grew 7.0% Y-o-Y led mainly by mortgage, auto finance, SME, Corporate and Singapore;
Domestic loans grew 5.6% Y-o-Y, exceeding industry growth

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RM'mil	Mar 2021	Dec 2021	Mar 2022	YTD	Y-o-Y
GROUP COMMUNITY BANKING	118,117	124,161	126,439	1.8%	7.0%
Retail	95,728	99,688	101,147	1.5%	5.7%
Mortgage	64,264	68,176	69,726	2.3%	8.5%
Commercial Property Financing	4,613	4,482	4,440	-0.9%	-3.8%
Securities	7,653	7,710	7,588	-1.6%	-0.8%
Auto Finance	9,103	9,335	9,421	0.9%	3.5%
Unsecured Business	9,370	9,305	9,276	-0.3%	-1.0%
Others	725	680	696	2.4%	-4.0%
SME	22,389	24,473	25,292	3.3%	13.0%
GROUP WHOLESALE BANKING	48,497	49,918	49,466	-0.9%	2.0%
Corporate	41,583	42,819	42,356	-1.1%	1.9%
Commercial	6,914	7,099	7,110	0.2%	2.8%
TOTAL RHB DOMESTIC	166,614	174,079	175,905	1.0%	5.6%
OVERSEAS OPERATIONS	21,579	24,433	25,443	4.1%	17.9%
Singapore	17,051	19,446	20,503	5.4%	20.2%
Others	4,528	4,987	4,940	-0.9%	9.1%
TOTAL RHB GROUP	188,193	198,512	201,348	1.4%	7.0%

Customer Deposits

RM'bil



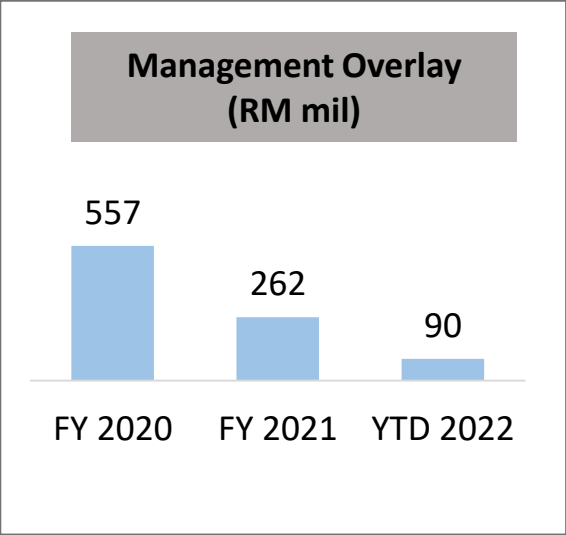
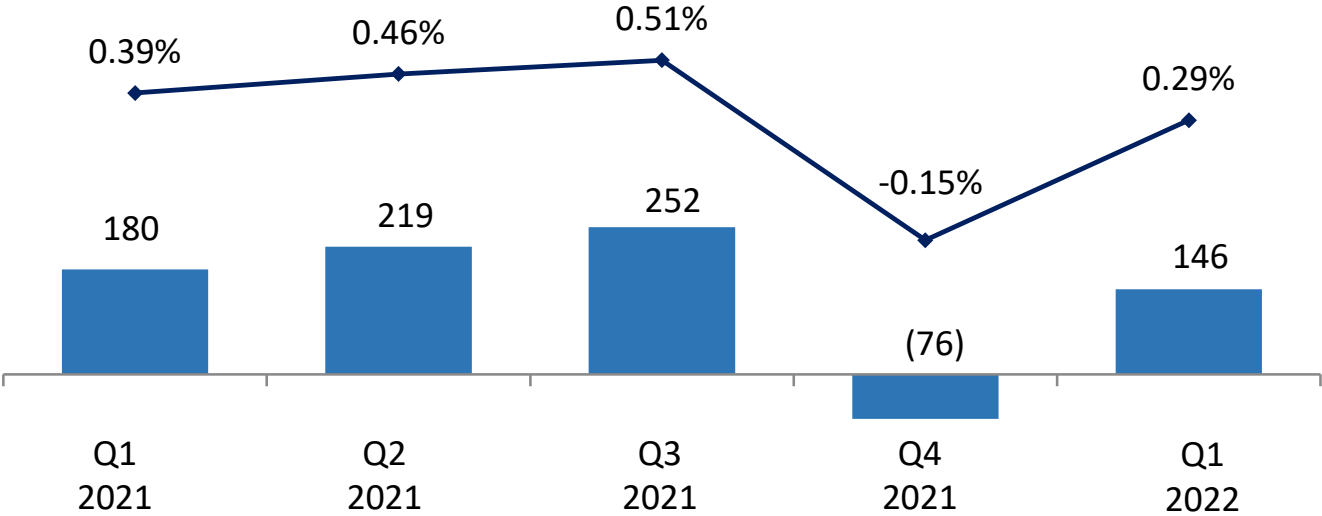
LDR	86.3%	90.8%	88.9%
LCR	153.9%	155.7%	144.8%

CASA by Segment

RM'bil	Mar 2021	Dec 2021	Mar 2022	YTD	Y-o-Y
GROUP COMMUNITY BANKING	39.4	41.5	41.3	-0.5%	4.8%
Retail	22.5	23.5	23.5	0.1%	4.8%
SME	16.9	18.0	17.7	-1.3%	4.9%
GROUP WHOLESALE BANKING	14.8	12.0	12.5	4.7%	-15.5%
Corporate	13.6	10.5	10.9	4.5%	-19.6%
Commercial	1.2	1.5	1.6	6.0%	30.0%
TOTAL RHB DOMESTIC	54.2	53.5	53.8	0.6%	-0.7%
OVERSEAS OPERATIONS	12.6	12.1	11.8	-2.8%	-5.9%
TOTAL RHB GROUP	66.8	65.6	65.6	unch.	-1.7%
CASA Ratio	30.6%	30.0%	29.0%		

Allowances for Losses on Loans

RM'mil



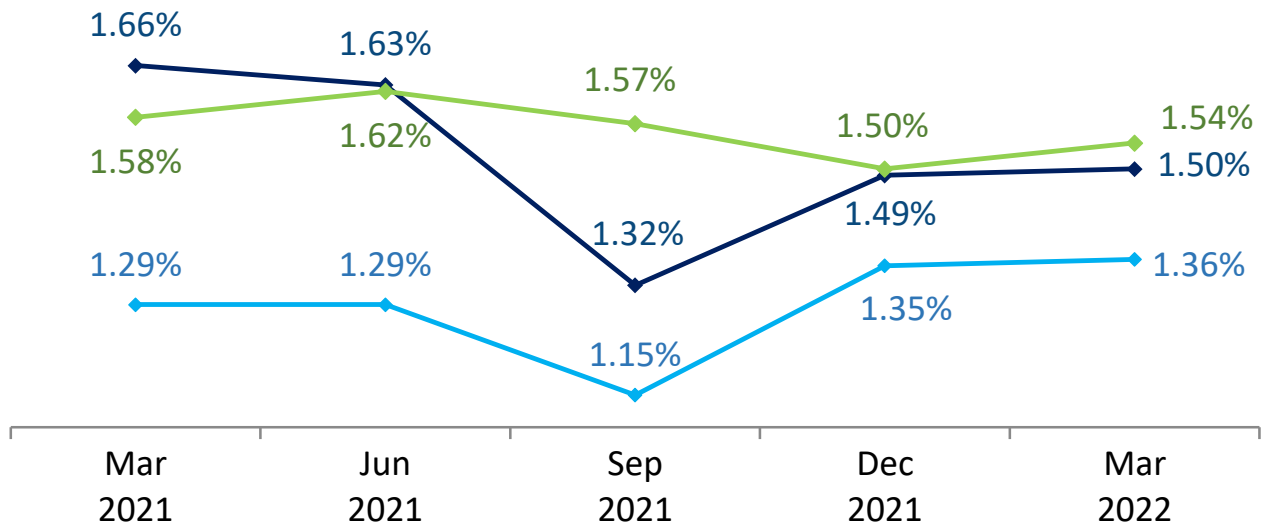
ECL staging composition:

	Q1 2021	Q2 2021	Q3 2021	Q4 2021	Q1 2022
Stage 1	24%	28%	34%	28%	29%
Stage 2	36%	33%	36%	33%	33%
Stage 3	40%	38%	30%	39%	38%

ECL on loans Credit charge ratio

Gross Impaired Loans

10.45%	8.27%	8.23%	7.10%	7.27%
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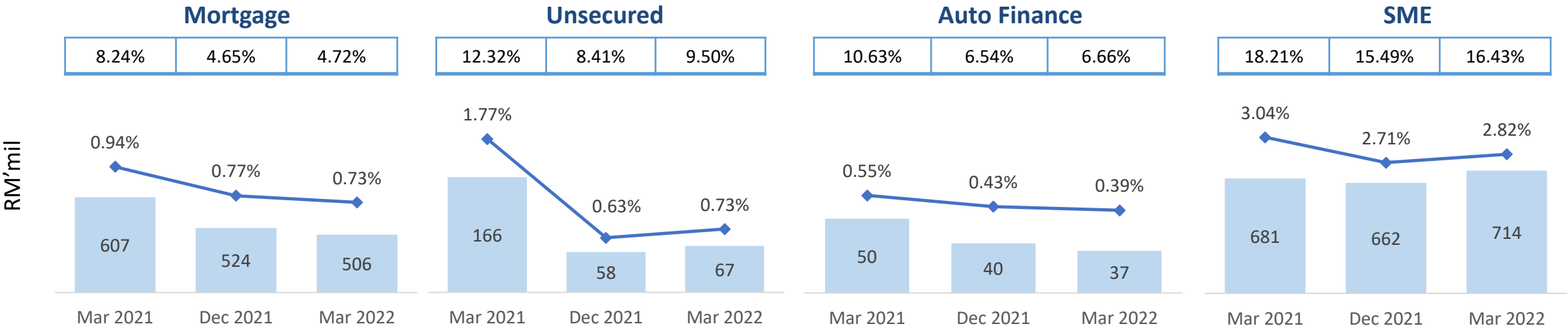


LLC ^{N1}	119.5%	124.1%	147.9%	122.4%	125.7%
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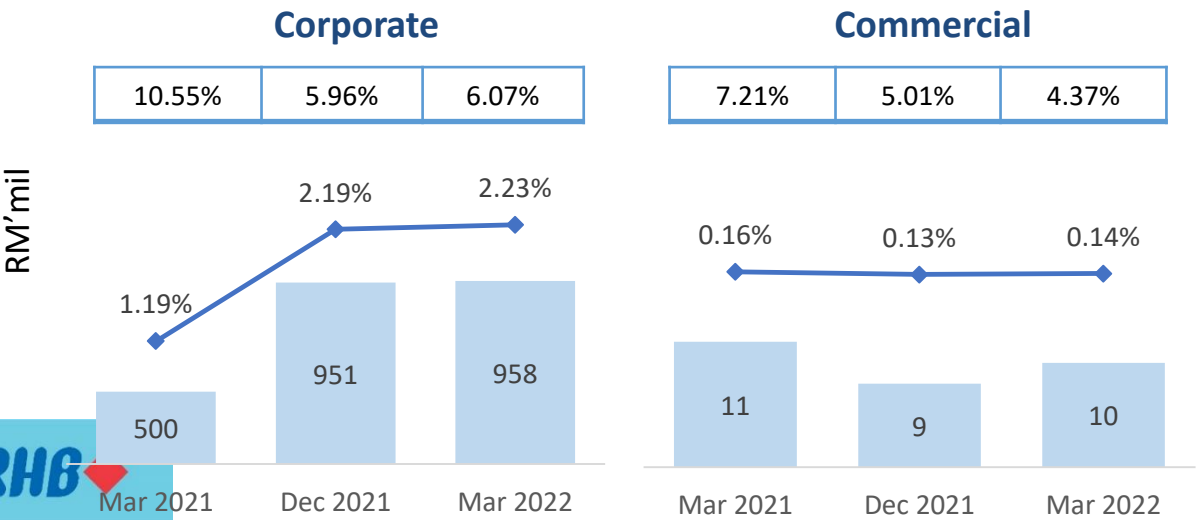
N1: Excluding 1.0% regulatory reserve

GIL improved for most retail segments; Slight uptick for SME and Corporate; Stage 2 normalising following expiry of Pemulih

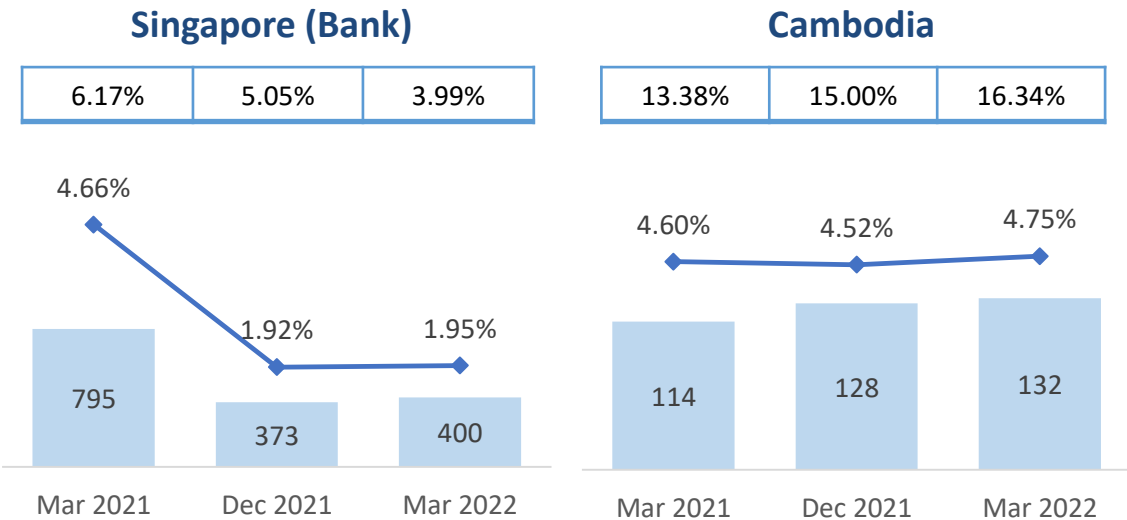
Group Community Banking



Group Wholesale Banking



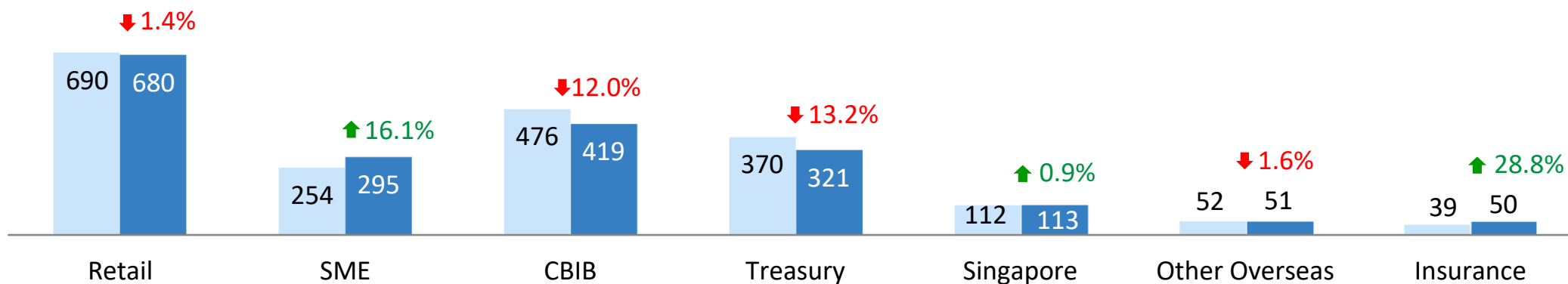
Overseas



Lower profit for Retail and GWB due to lower non-fund based income; SME and Singapore grew mainly from higher net fund based income; Insurance supported by MTM on securities' gains

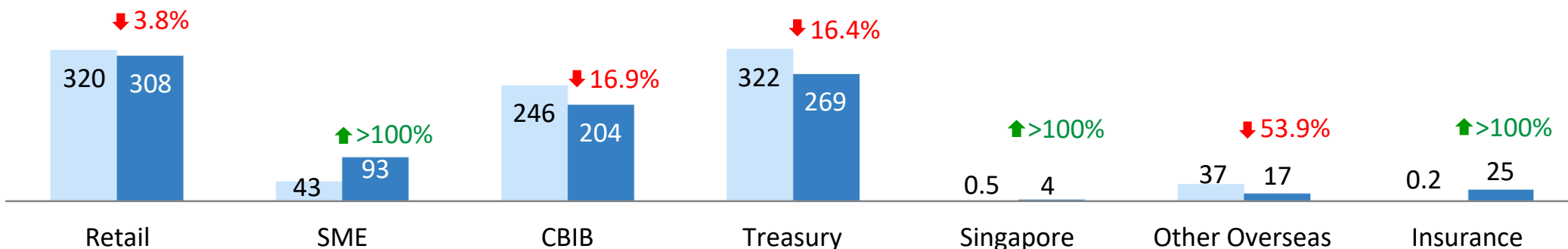
Group Community Banking	Group Wholesale Banking	Group International Business
Q1 2021: RM943.6 mil Q1 2022: RM975.2 mil ↑ 3.3%	Q1 2021: RM845.3 mil Q1 2022: RM739.4 mil ↓ 12.5%	Q1 2021: RM164.4 mil Q1 2022: RM164.6 mil ↑ 0.1%

Revenue



Group Community Banking	Group Wholesale Banking	Group International Business
Q1 2021: RM362.9 mil Q1 2022: RM401.5 mil ↑ 10.6%	Q1 2021: RM567.9 mil Q1 2021: RM473.6 mil ↓ 16.6%	Q1 2021: RM37.6 mil Q1 2022: RM21.0 mil ↓ 44.1%

Pre-tax Profit

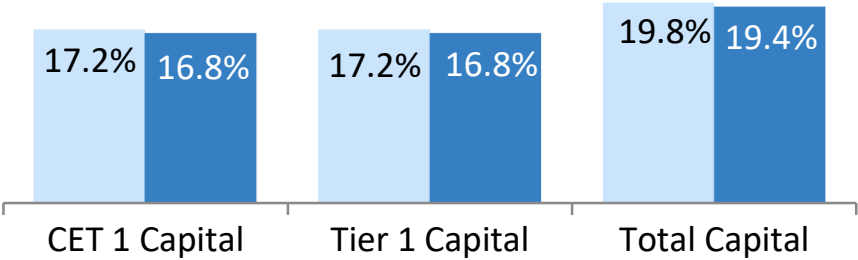


*Figures in RM' million

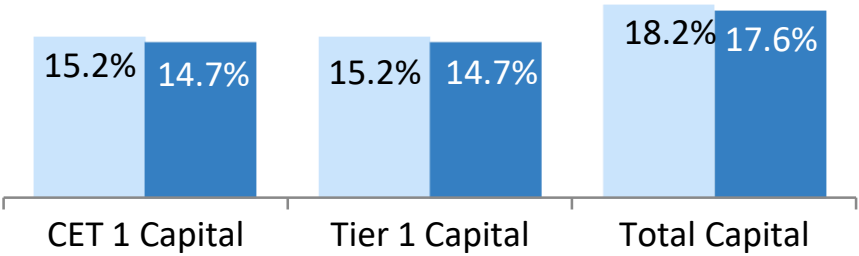
■ Q1 2021

■ Q1 2022

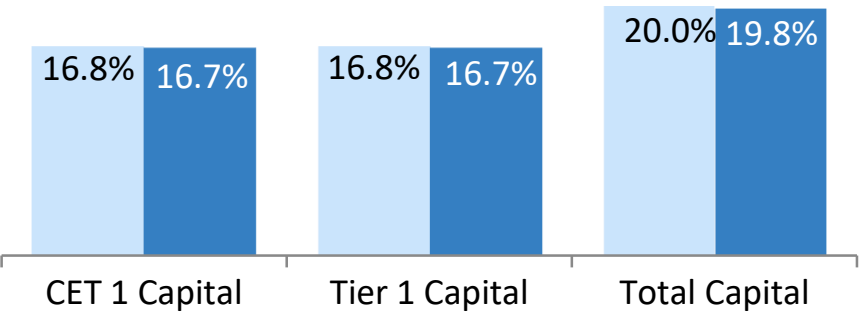
RHB Bank Group



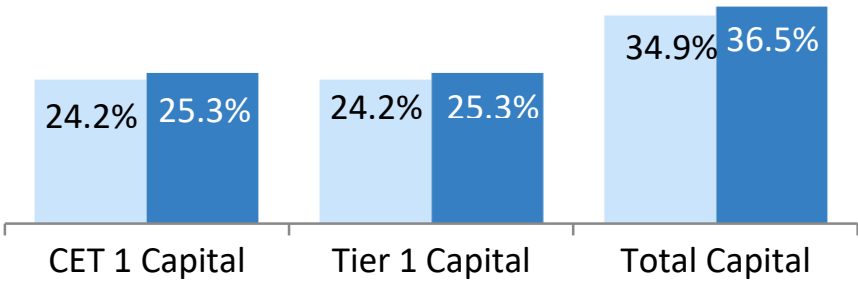
RHB Bank



RHB Islamic Bank



RHB Investment Bank



Dec 2021

Mar 2022

3

Strategy Update

TWP24 is RHB's new 3-year corporate strategy from 2022 to 2024

TWP24

**Be
Everyone's
Primary Bank**

- Build **deeper relationships** with our **target customers** (e.g. Affluent, Mass Affluent, SME, LC, MC)
- Embed our presence across **all financial needs** (e.g. savings, lending, investments, protection)
- Meet our customers' needs through **personalised value propositions**

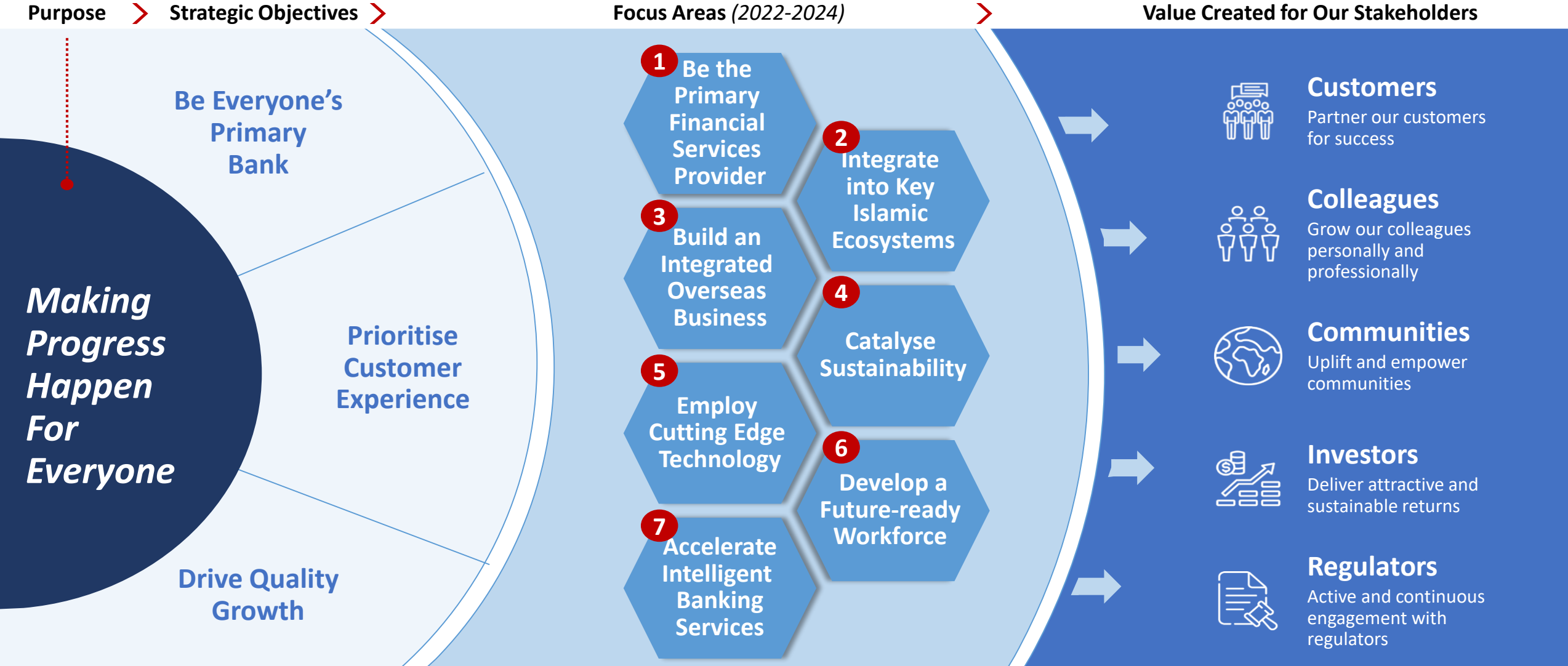
**Prioritise
Customer
Experience**

- Deliver **market leading** and **differentiated customer experience** and service levels
- Bring together the **best digital experiences to help customers** manage their financial needs
- Continue to invest in **modern systems, technologies** and **analytics** capabilities (e.g. AI/ ML)

**Drive Quality
Growth**

- Concentrate on **domestic** and **international growth** where we are equipped with the '**right-to-win**'
- Focus on **growing our business profitably**
- **Prioritise ESG and sustainable growth** in the near and long-term

... anchored against 7 focus areas



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Sustainability Update

5 key focus areas identified to support our 3 key Sustainability aspirations:

**Mobilise RM20b
in Sustainable
Financial
Services by 2026**

- Achieved RM9.24 billion on Sustainable Financial Services as at Q1 2022, of which:
 - ~RM 4.8 billion Green Financing
 - ~RM 4.4 billion Social Impact Financing
- Cuts across all business activities – Lending, capital markets and advisory, wealth management, investment, asset management and insurance

**Empower over 2
million people
across ASEAN by
2026**

- Create an inclusive financial system that best serves targeted segments of the community which includes SMEs, Micro enterprise, youth and young to workforce.
 - Offering basic/innovative financial products and services
 - Convenient financial access through digitalisation
 - Create financial awareness and enhance knowledge on utilisation of banking services
- FY2022-2026 Target:
 - FY26: 1.2 million / FY22: 600,000 university students through MySiswa Programme; MOU signing with universities completed in April 2022
 - FY26: 51,000 / FY22: 7,000 SMEs on eSolutions digital platform; 1,584 onboarded as at March 2022
 - FY26: 3,500 / FY22: 500 Micro SMEs through capability building; programme will start in May 2022
 - Engage over 880,600 by FY26 / 230,000 in FY22 youths through academic excellence programme and financial education awareness; will kick-start in May 2022

Achieve Carbon Neutral Operations by 2030

- To reduce operational GHG emission intensity per employee by 45% (*from baseline year 2016 of 38%*)
 - The Group is currently on track in achieving our 2026 target, with new installation of energy saving technologies & equipment as well exploring carbon offset methodologies towards achieving our 2030 aspirations

Group Climate Action Program (GCAP)

- GCAP kicked off in January 2022 as a catalyst to develop RHB's expertise in managing climate related risk and exploring climate related opportunities, which includes integrating BNM Climate Change and Principle Based Taxonomy in our risk management process and the development as well as implementation of Environmental/Climate Risk framework for our Singapore business.
 - Benchmarking, ambition setting and gap analysis under Phase 1 has been completed
 - Next steps being the finalisation of implementation plan and the commencement of execution

Diversity, Equity & Inclusion

- Target is to have 1/3 or 33.3% women in top and senior management by 2026, with interim target of 30% in 2024.
 - As at 31 March 2022, achieved 31.7% of women in top and senior management; and 30.0% of women directors on the Board (3/10 directors)



Summary & Outlook

Economic Outlook

- GDP grew 5.0% in Q1 2022 (Q4 2021: 3.6%) from higher consumption and investments following gradual normalisation of economic activities
- Malaysia's GDP is projected to grow by 5.5% with loans growth of 5.2% in 2022

Income & Cost Mangement

- Net fund based income – OPR is expected to further increase in H2 2022 towards a more normalised level
- Non-fund based income
 - Monitor timing and right opportunity to build securities portfolio to support future net fund based income
 - Focus on wealth management fee income
- Continue to rein in costs; CIR expected to be $\leq 45.0\%$

Loans & Deposits

- Loan growth drivers will still be mortgage, auto finance, SME and Singapore
- Focus on growing deposits despite competitive environment, maintain healthy CASA composition

Asset Quality

- Continue to facilitate vulnerable borrowers in their transition to normal repayment behaviour
- Remain prudent - maintain credit discipline and intensify recovery and collection efforts

Capital & Liquidity

- Priority is to preserve liquidity strength and remain among the best capitalised banks in Malaysia
- Continue to exercise balance sheet discipline and grow assets responsibly
- While risks on economic recovery remain and could impact capital ratios, the levels are expected to be well above our internal targets and the minimum regulatory requirement

- The Group delivered an encouraging performance for the first quarter of the year despite continued challenges in the operating environment
- We remain cautiously optimistic that FY2022 performance will be better than FY2021 as risks to economic recovery persist
- The Group will remain prudent and continue to monitor market developments closely as we focus on improving business performance whilst preserving our strong fundamentals
- With the new 3-year strategy, Together We Progress 24 (TWP24), the Group will drive to become a leader in Service Excellence, in line with our new Purpose Statement in Making Progress Happen for Everyone

THANK YOU

www.rhbgroup.com

INVESTOR RELATIONS CONTACT

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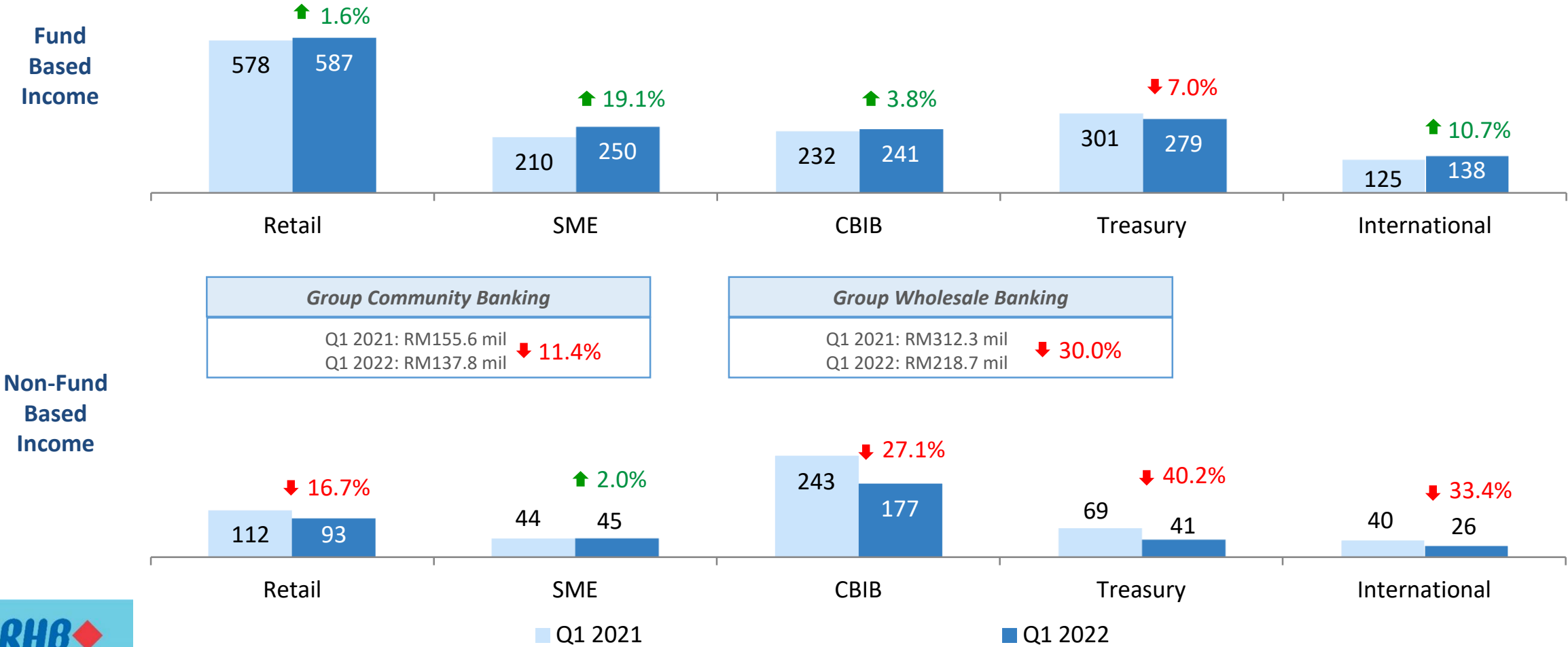
Appendix

Financial Data RM'mil	FY2018	FY2019	FY2020	FY2021	Q1 2022
Income Statement					
Total Income	6,806	7,058	7,186	7,789	1,903
Pre-Provisioning Operating Profit	3,448	3,670	3,799	4,266	1,044
Profit Before Tax	3,119	3,394	2,644	3,529	891
Net Profit	2,305	2,482	2,033	2,618	600
Balance Sheet					
Total Assets	243,166	257,592	271,150	289,541	297,599
Gross Loans	168,879	176,175	186,114	198,512	201,348
Customer Deposits	178,856	190,555	203,471	218,733	226,527
Shareholders' Equity	23,358	25,775	27,024	27,998	28,068
Per Share					
Earnings (sen)	57.5	61.9	50.7	64.7	14.5
Net Assets (RM)	5.82	6.43	6.74	6.76	6.77
Dividend (sen)	20.50	31.00	17.65	40.00	-

Financial Ratios	FY2018	FY2019	FY2020	FY2021	Q1 2022
Profitability					
Return on Equity	10.3%	10.3%	7.7%	9.6%	8.8%
Net Interest Margin *	2.24%	2.12%	2.06%	2.14%	2.11%
Cost to Income Ratio	49.3%	48.0%	47.1%	45.2%	45.1%
Asset Quality					
Gross Impaired Loan Ratio	2.06%	1.97%	1.71%	1.49%	1.50%
Credit Cost	0.19%	0.18%	0.58%	0.29%	0.29%
Loan Loss Coverage Ratio (excl. Reg. Reserves)	93.3%	85.7%	119.7%	122.4%	125.7%
Loan Loss Coverage Ratio (incl. Reg. Reserves)	103.0%	107.9%	119.7%	124.2%	128.1%
Liquidity					
Loan to Deposit Ratio	94.4%	92.5%	91.5%	90.8%	88.9%
CASA Ratio	25.9%	25.7%	30.9%	30.0%	29.0%
Liquidity Coverage Ratio	143.0%	152.7%	146.9%	155.7%	144.8%
Capital Adequacy					
Common Equity Tier I Capital Ratio	15.5%	16.3%	16.2%	17.2%	16.8%
Tier I Capital Ratio	15.7%	16.3%	16.2%	17.2%	16.8%
Total Capital Ratio	18.8%	18.6%	18.4%	19.8%	19.4%

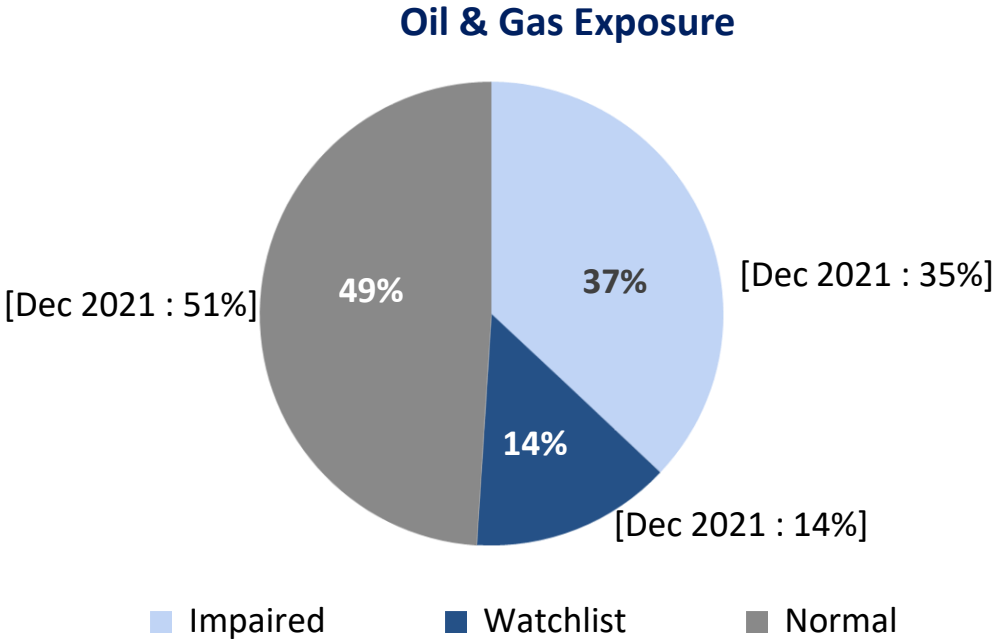
* NIM without ML impact





*Figures in RM' million

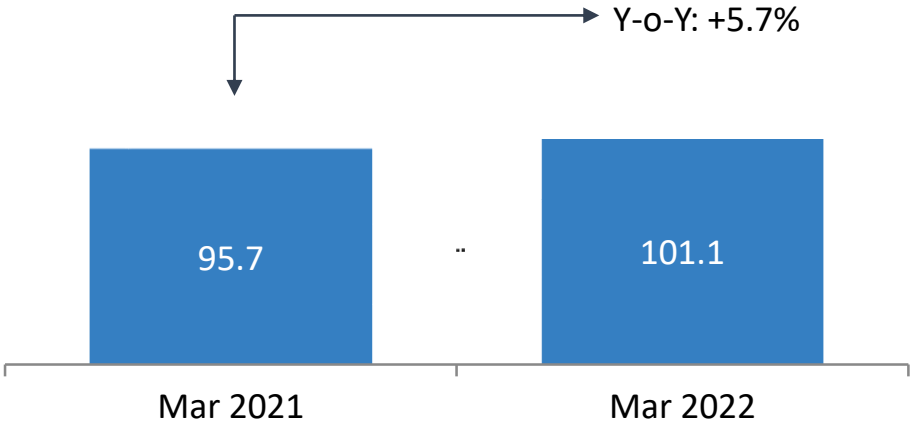
Loans + Bonds Outstanding	Oil and Gas Related Industry					
	Upstream		Downstream		Total	
	RM'bil	% to Gross Loans	RM'bil	% to Gross Loans	RM'bil	% to Gross Loans
Mar 2022	2.3	1.1%	1.1	0.6%	3.4	1.7%
Dec 2021	2.3	1.2%	1.4	0.7%	3.7	1.9%
Dec 2020	2.8	1.5%	1.0	0.5%	3.8	2.0%
Dec 2019	2.5	1.4%	1.6	1.0%	4.2	2.4%



Country	% of Loans Outstanding
Malaysia	81%
Singapore	19%

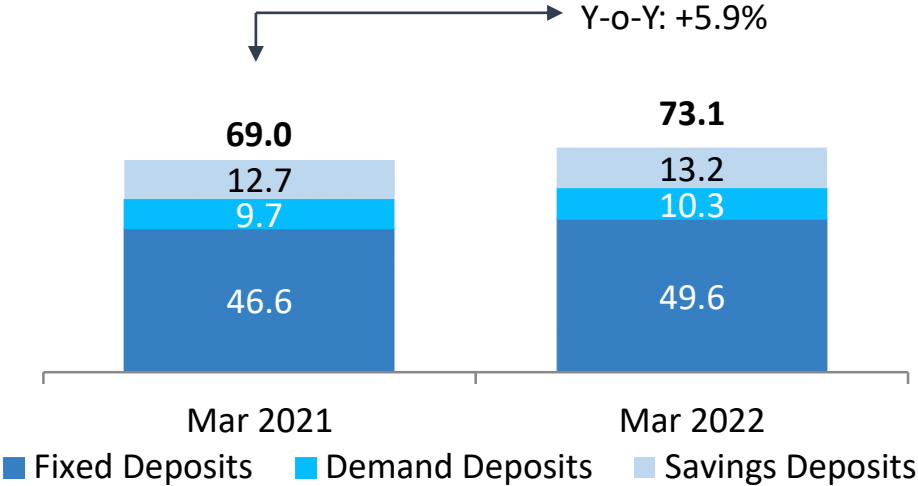
RM'bil

Gross Loans

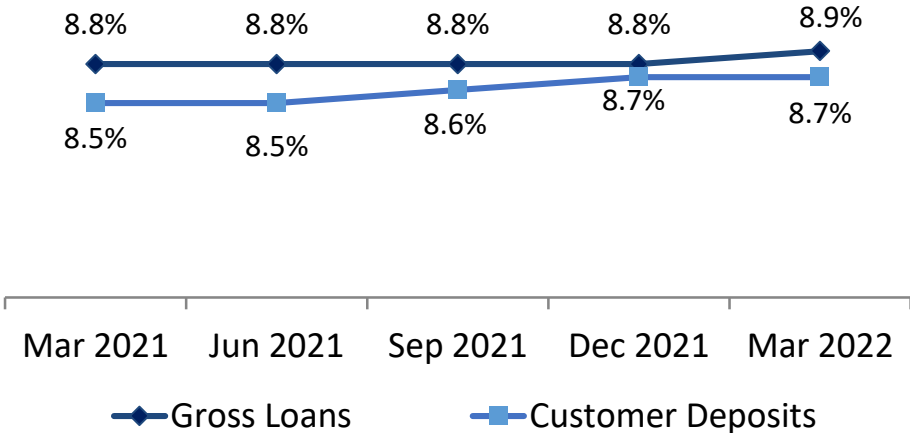


RM'bil

Customer Deposits

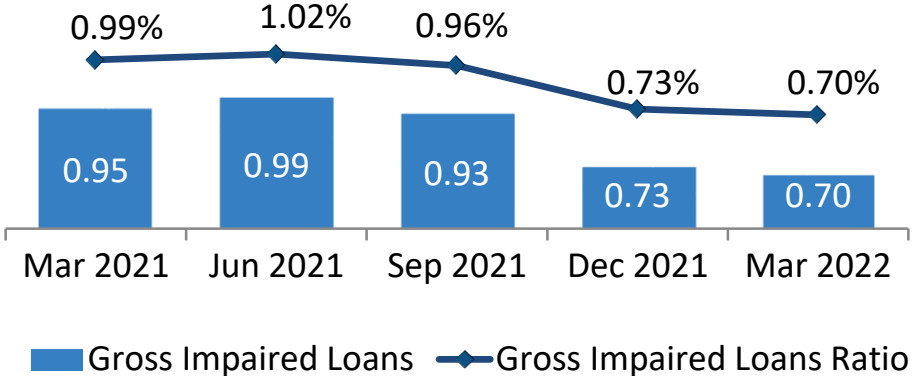


Retail Market Share*

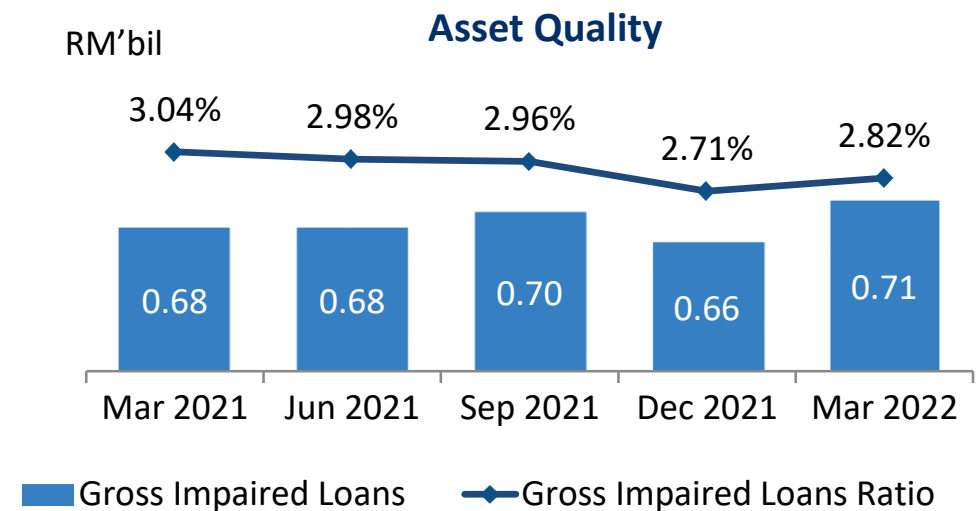
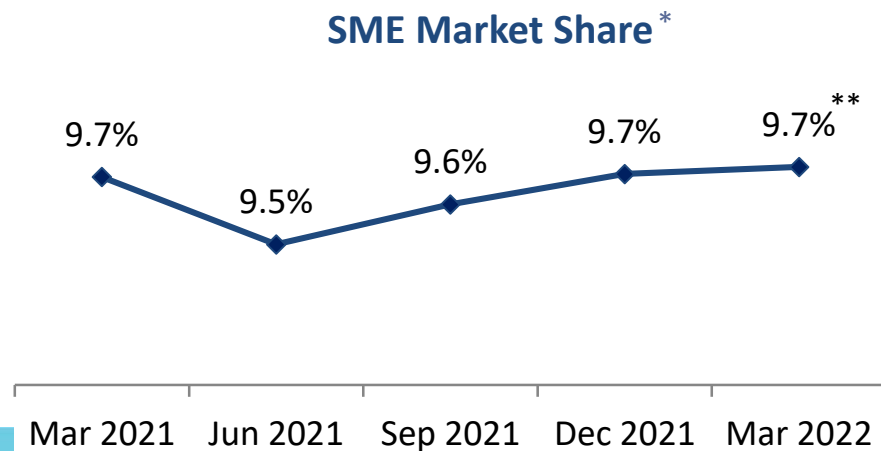
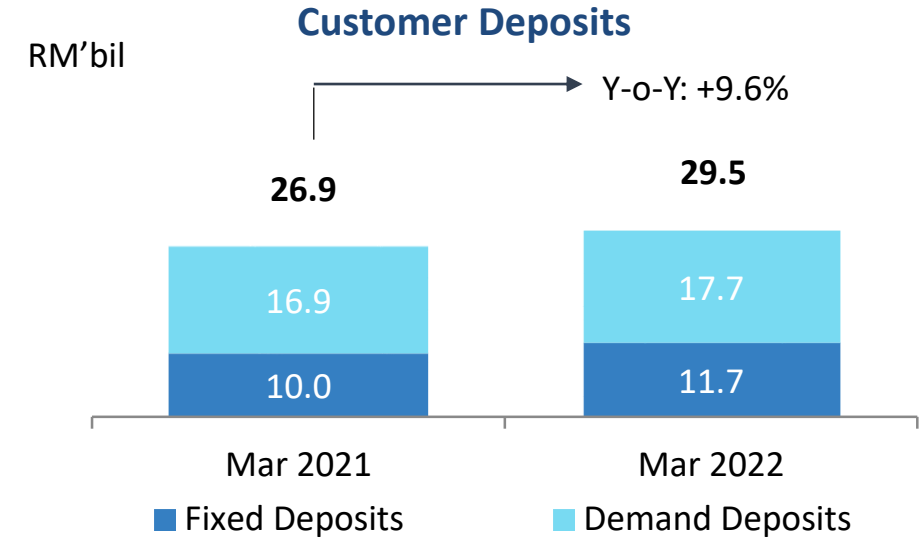
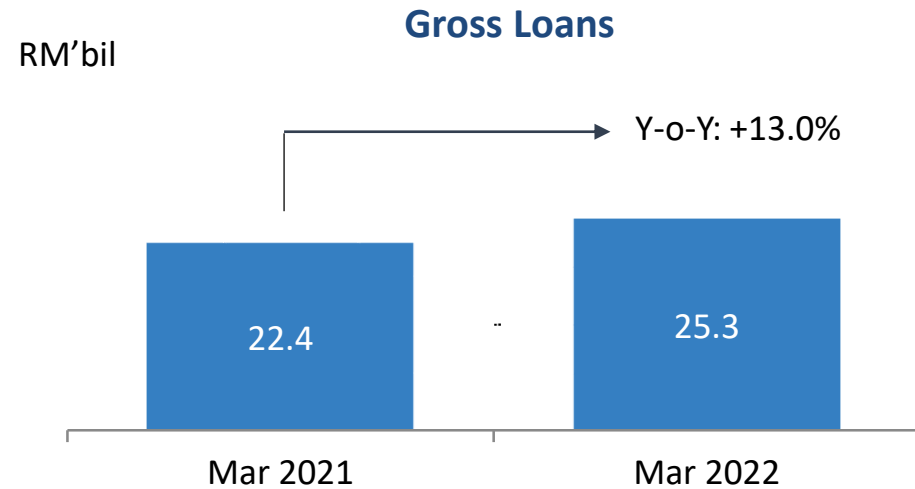


Asset Quality

RM'bil

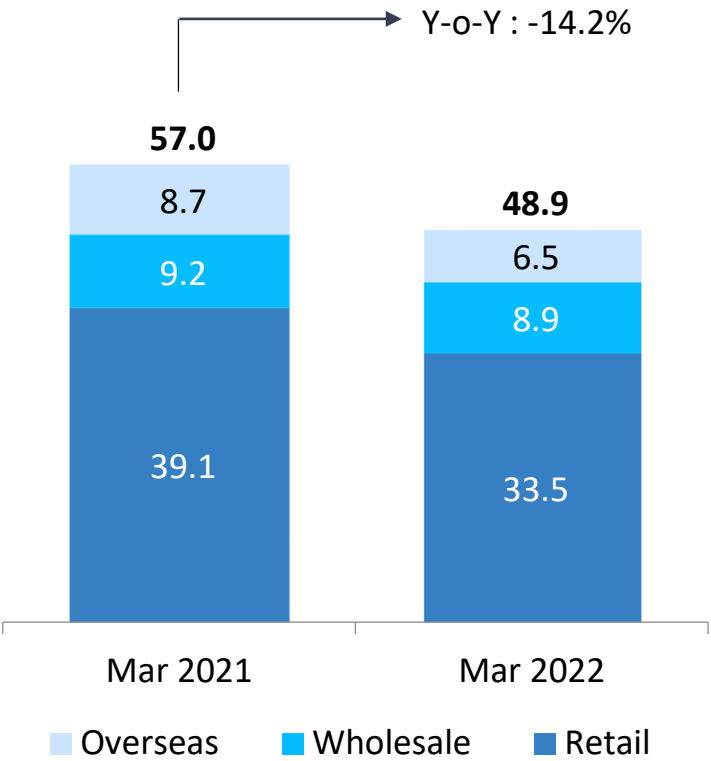


* % of Retail Loans / Deposits to total for industry (Household sector) as reported in BNM Statistics



RM'bil

Asset Under Management



Market Share

10.1%

9.3%



YTD Mar 2022	Market Share	Ranking
Equities Broking: <ul style="list-style-type: none">- By value- By volume	7.0% 9.3%	6 th 3 rd
Debt Capital Markets: <ul style="list-style-type: none">- MYR sukuk- Total MYR bonds (Conventional & Islamic bonds)	13.3% 14.1%	4 th 4 th
Equity Capital Markets	2.1%	10 th
Mergers & Acquisitions	Not ranked*	

* No M&A for YTD Mar 2022

CF/ECM



Farm Fresh Berhad
RM1.0 bil IPO
Joint Underwriter



CTOS Digital Berhad
RM465.9 mil Placement & Selldown
Joint Placement Agent



Mr D.I.Y Group (M) Berhad
RM171.2 mil Selldown
Joint Placement Agent

DCM



Kuala Lumpur Kepong Berhad
Issuance of RM2.0 bil under its
Islamic Medium Term Notes Programme
Joint Principal Adviser, Joint Lead Arranger & Joint Lead Manager



MMC Corporation Berhad
Issuance of RM1.0 bil under its
Islamic Medium Term Notes Programme
Principal Adviser, Lead Arranger & Lead Manager



Cenviro Sdn Bhd
Issuance of Sustainability-linked
Sukuk of RM54.6 mil under its
Unrated Islamic Medium Term Notes Programme
Principal Adviser, Lead Arranger & Lead Manager

M&A



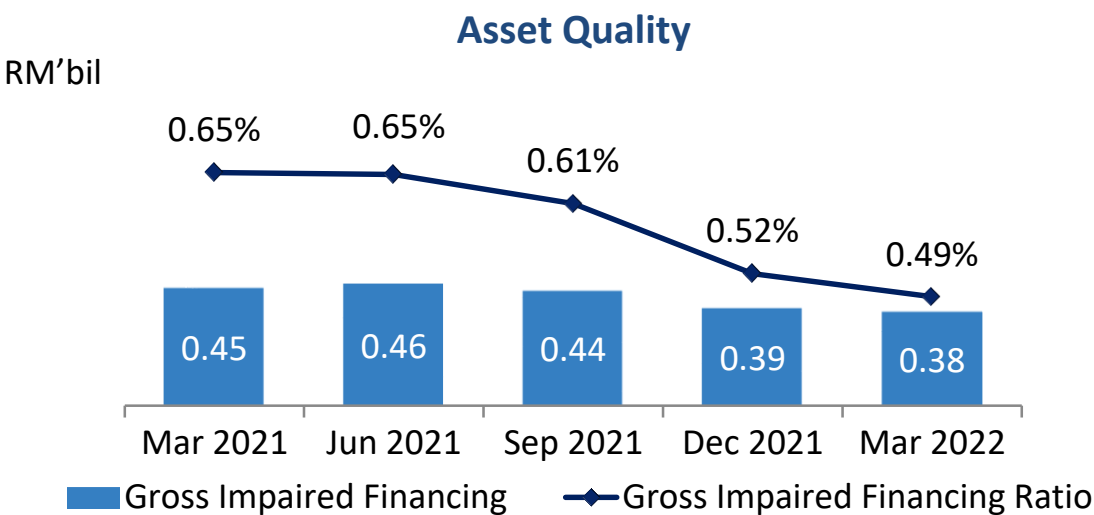
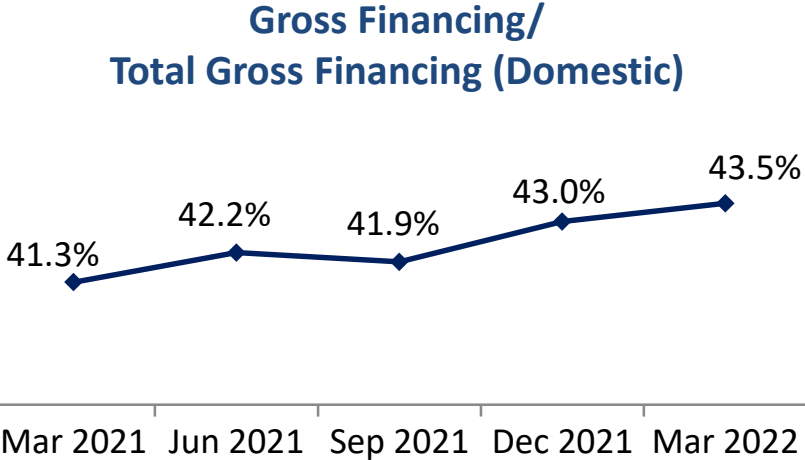
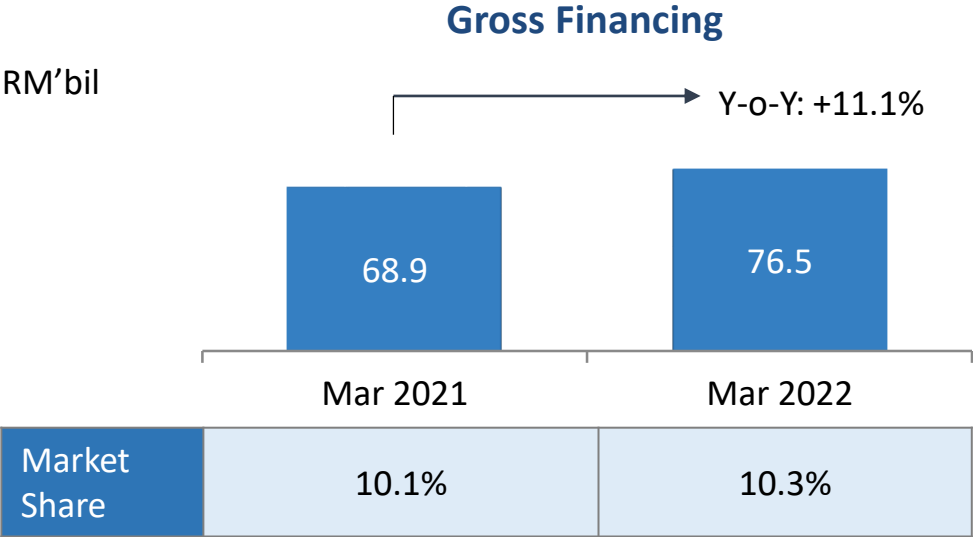
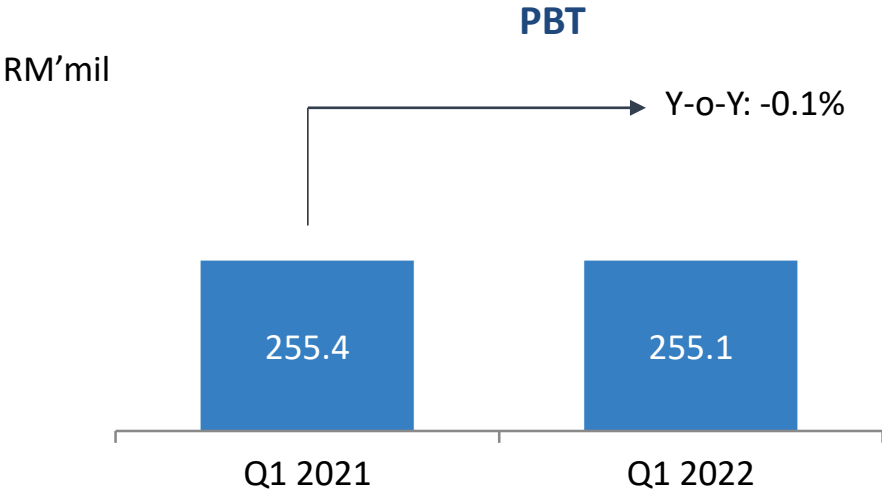
Custom Food Ingredients Sdn Bhd
RM160.0 mil
Partial disposal of equity interest
Financial Adviser

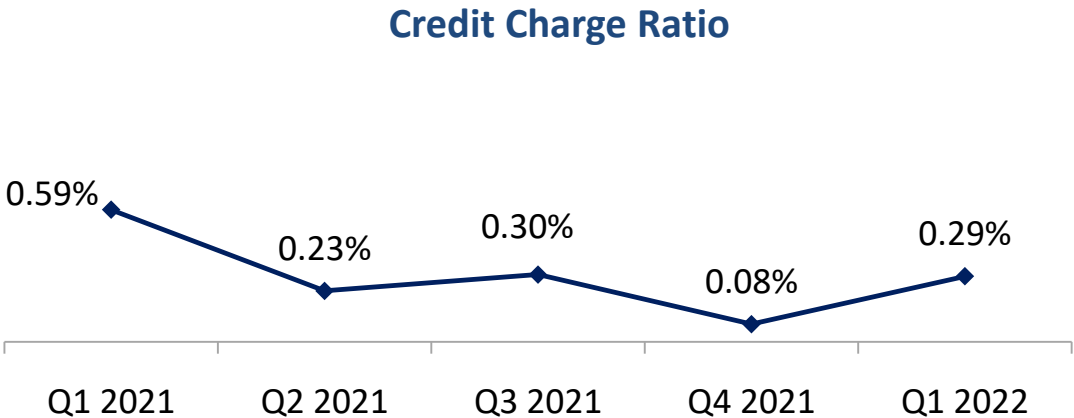
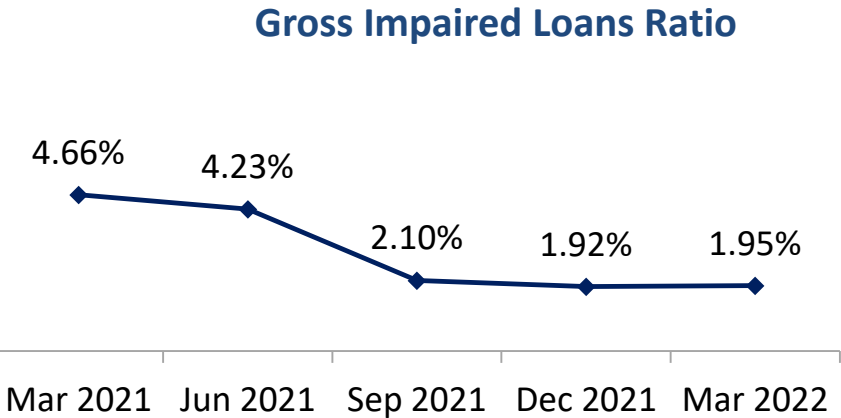
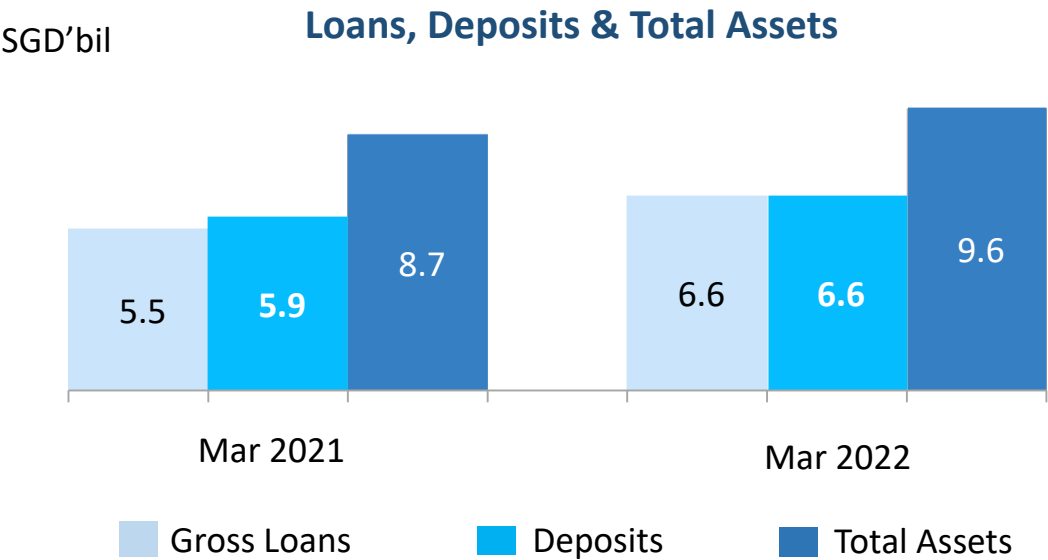
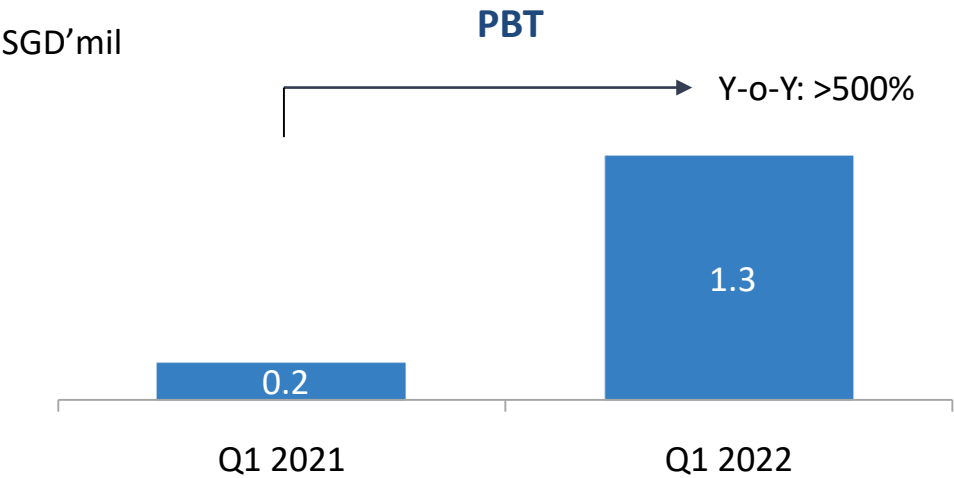


MMC Corporation Berhad
RM2,937.9 mil
Seaport Terminal (Johor) Sdn Bhd's privatisation of MMC Corporation Berhad by way of a selective capital reduction and repayment exercise
Principal Adviser, Lead Transaction Manager & Joint Lead Arranger



Amcorp Properties Berhad
RM237.1 mil
Selective capital reduction and repayment exercise of Amcorp Properties Berhad pursuant to Section 116 of the Companies Act 2016.
Principal Adviser





RM'mil	Mar 2021	Dec 2021	Mar 2022	YTD	Y-o-Y
Overseas Operations	21,579	24,433	25,443	4.1%	17.9%
Singapore	17,051	19,446	20,503	5.4%	20.2%
Others	4,528	4,987	4,940	-0.9%	9.1%
Cambodia	2,477	2,829	2,780	-1.7%	12.2%
Thailand	1,557	1,721	1,755	2.0%	12.7%
Brunei	193	184	182	-1.1%	-5.7%
Indonesia	148	131	115	-12.2%	-22.3%
Laos	153	119	105	-11.8%	-31.4%
Vietnam	-	3	3	-	-