

RHB BANK BERHAD

Analysts Presentation

9M 2023 Financial Results

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Group Managing Director/Group Chief Executive Officer
RHB Banking Group
27 November 2023



Agenda

1. Executive Summary
2. 9M 2023 Financial Results
3. Strategy Update
4. Summary



Executive Summary

Profitability

Q3 2023 (Year-on-year)

- **Net fund based income** declined 14.8% Y-o-Y to RM1,387.7 million from higher funding costs
- **Non-fund based income** grew 8.3% Y-o-Y to RM571.5 million due to higher net gain on forex and derivatives, and higher net trading and investment income
- **Total income** declined 9.2% Y-o-Y to RM1,959.2 million
- **Operating expenses** was lower by 2.5% Y-o-Y to RM908.4 million. CIR increased to 46.4% compared with 43.2% a year ago, attributed to lower net fund based income
- **Operating profit before allowances** declined 14.2% Y-o-Y to RM1,050.8 million
- **Allowances for ECL** was lower by 18.4% Y-o-Y to RM156.9 million
- **Pre-tax profit** declined 14.8% Y-o-Y to RM879.3 million
- **Net profit** declined 6.5% Y-o-Y to RM649.9 million in Q3 2023 from RM695.4 million in Q3 2022

Profitability

9M 2023 (Year-on-year)

- **Net fund based income** declined 11.9% Y-o-Y to RM4,106.9 million from higher funding costs
- **Non-fund based income** grew 30.3% Y-o-Y to RM1,639.5 million due to higher net gain on forex and derivatives, and higher net trading and investment income
- **Total income** declined 2.9% Y-o-Y to RM5,746.4 million
- **Operating expenses** increased 3.3% Y-o-Y to RM2,708.4 million. Correspondingly, CIR increased to 47.1% compared with 44.3% a year ago, partly attributed to lower net fund based income
- **Operating profit before allowances** declined 7.9% Y-o-Y to RM3,038.0 million
- **Allowances for ECL** was lower by 81.4% Y-o-Y to RM71.4 million due to writeback of management overlay. Credit cost at 7 bps (9M 2022: 24 bps). Excluding writebacks, normalised credit cost stood at 24 bps (normalised 9M 2022: 35 bps)
- **Pre-tax profit** grew 1.2% Y-o-Y to RM2,947.6 million
- **Net profit** grew 16.4% Y-o-Y to RM2,220.3 million in 9M 2023 from RM1,907.8 million in 9M 2022. Excluding Prosperity Tax impact in 9M 2022, normalised net profit grew 2.0% Y-o-Y
- **ROE** at 10.0% (9M 2022: 9.1%; normalised¹ ROE at 10.3%)

Assets and Liabilities

▪ **Gross loans and financing**

- Expanded 2.4% Q-o-Q to RM219.4 billion primarily due to growth in mortgage, personal finance, SME and Singapore (Domestic loans growth Q-o-Q: 1.5%)
- Grew 3.4% YTD attributed mainly to growth in mortgage, auto finance, personal finance, SME and Singapore (Domestic loans growth YTD: 1.7%)

▪ **Customer deposits**

- Expanded 3.0% Q-o-Q to RM236.1 billion from higher MMTD (53.3%), CASA (0.6%); offset by lower FD (-1.9%)
- Grew 4.0% YTD supported by growth in FD (11.1%); offset by lower CASA (-4.3%) and MMTD (-8.3%)
- CASA made up 26.9% of total deposits (27.6% in Q2 2023; 29.2% in Q4 2022)

▪ **Gross impaired loans (GIL) ratio** stood at 1.79% (1.64% in Q2 2023; 1.55% in Q4 2022)

▪ **LLC excluding regulatory reserve** at 75.0% (82.5% in Q2 2023; 112.8% in Q4 2022)

Capital and Liquidity

Strong capital and liquidity position

- Group CET 1 ratio at 16.2% (16.7% in Q2 2023; 16.9% in Q4 2022) and total capital ratio at 19.0% (19.4% in Q2 2023; 19.3% in Q4 2022)
- Bank entity CET 1 ratio at 14.9% (15.3% in Q2 2023; 15.1% in Q4 2022) and total capital ratio at 18.0% (18.4% in Q2 2023; 17.7% in Q4 2022)
- Healthy liquidity coverage ratio of 144.8% (136.7% in Q2 2023; 162.1% in Q4 2022)

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9M 2023 Financial Results

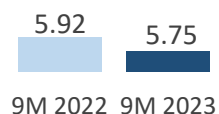
9M'23 results aided by higher non-fund based income and lower ECL; uptick in GIL ratio

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Financial Results

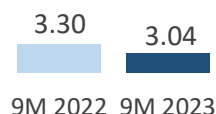
Total Income

▼ -2.9%



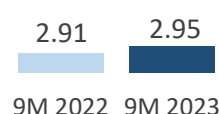
Operating Profit Before Allowances

▼ -7.9%



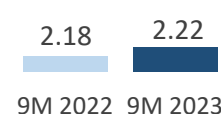
Profit Before Tax

▲ +1.2%



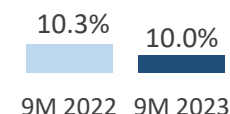
Net Profit to Shareholders^{N1}

▲ +2.0%



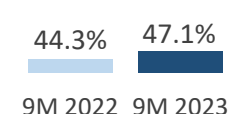
Return on Equity^{N1}

▼ -0.3%



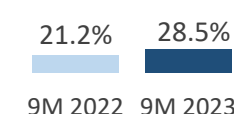
Cost-to-Income Ratio

▲ +2.8%



Non-Fund Based/ Total Income

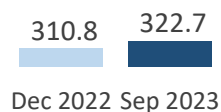
▲ +7.3%



Financial Position

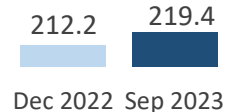
Total Assets

▲ +3.9%



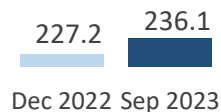
Gross Loans

▲ +3.4%



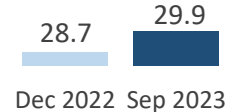
Customer Deposits

▲ +4.0%



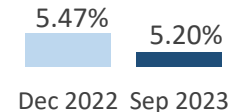
Shareholders' Equity

▲ +4.1%



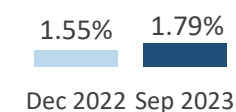
Stage 2 Loans Ratio

▼ -0.27%



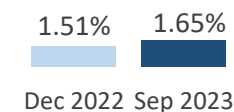
Group GIL Ratio

▲ +0.24%



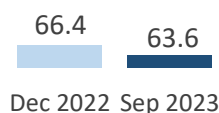
Domestic GIL Ratio

▲ +0.14%



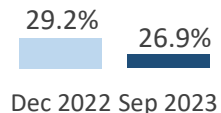
CASA

▼ -4.3%



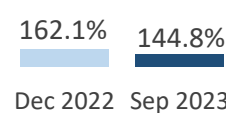
CASA Ratio

▼ -2.3%



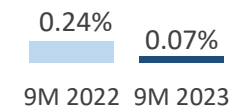
Liquidity Coverage Ratio

▼ -17.3%



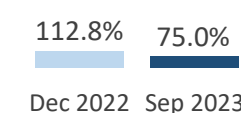
Credit Charge Ratio

▼ -0.17%



Loan Loss Coverage Ratio^{N2}

▼ -37.8%



* Amounts in RM bil

N1 Net Profit and ROE: Based on normalised results (excluding Prosperity Tax ("Cukai Makmur") in 9M 2022)

N2 Loan Loss Coverage ratio excluding regulatory reserve

N3 9M 2022 and Dec 2022 results are based on restated numbers following the adoption of MFRS 17 for Insurance Business

Q3'23: Y-o-Y results impacted mainly by lower net fund based income; Q-o-Q declined primarily due to normalisation of allowance for ECL

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	RM' mil	Q3 2022 ^{N2}	Q2 2023	Q3 2023	Q-o-Q	Y-o-Y	9M 2022 ^{N2}	9M 2023	Y-o-Y
Reported	Net Fund Based Income	1,629.2	1,345.5	1,387.7	3.1%	-14.8%	4,662.4	4,106.9	-11.9%
	Non-Fund Based Income	527.6	534.0	571.5	7.0%	8.3%	1,257.9	1,639.5	30.3%
	Total Income	2,156.8	1,879.5	1,959.2	4.2%	-9.2%	5,920.3	5,746.4	-2.9%
	Operating Expenses	-932.2	-943.4	-908.4	3.7%	2.5%	-2,622.8	-2,708.4	-3.3%
	Operating Profit Before Allowances	1,224.6	936.0	1,050.8	12.3%	-14.2%	3,297.5	3,038.0	-7.9%
	Allowance for Credit Losses on Financial Assets	-192.3	131.5	-156.9	->100%	18.4%	-384.8	-71.4	81.4%
	Share of results of associates	-	-4.4	-14.6	->100%	-	-	-19.0	-
	Profit Before Taxation	1,032.2	1,063.1	879.3	-17.3%	-14.8%	2,912.7	2,947.6	1.2%
	Net Profit	695.4	808.7	649.9	-19.6%	-6.5%	1,907.8	2,220.3	16.4%
	Earnings Per Share (sen)	16.5	19.0	15.2	-20.0%	-8.2%	45.8	52.0	13.7%
	Cost-to-Income Ratio	43.2%	50.2%	46.4%	3.8%	-3.2%	44.3%	47.1%	-2.8%
Normalised ¹	ROE						9.1%	10.0%	0.9%
	Net Profit	790.8	808.7	649.9	-19.6%	-17.8%	2,176.4	2,220.3	2.0%
	ROE						10.3%	10.0%	-0.3%

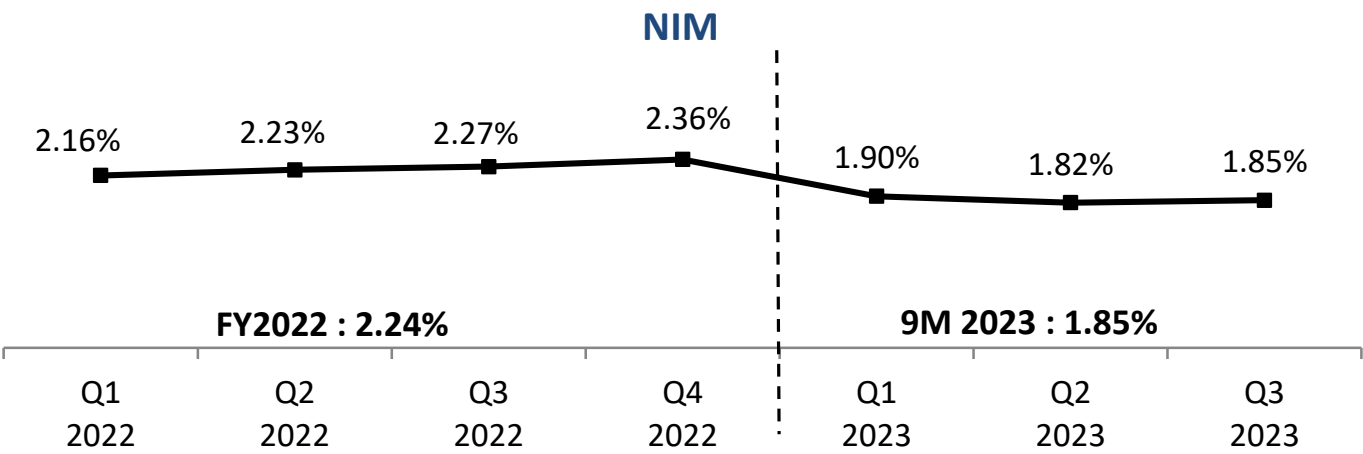
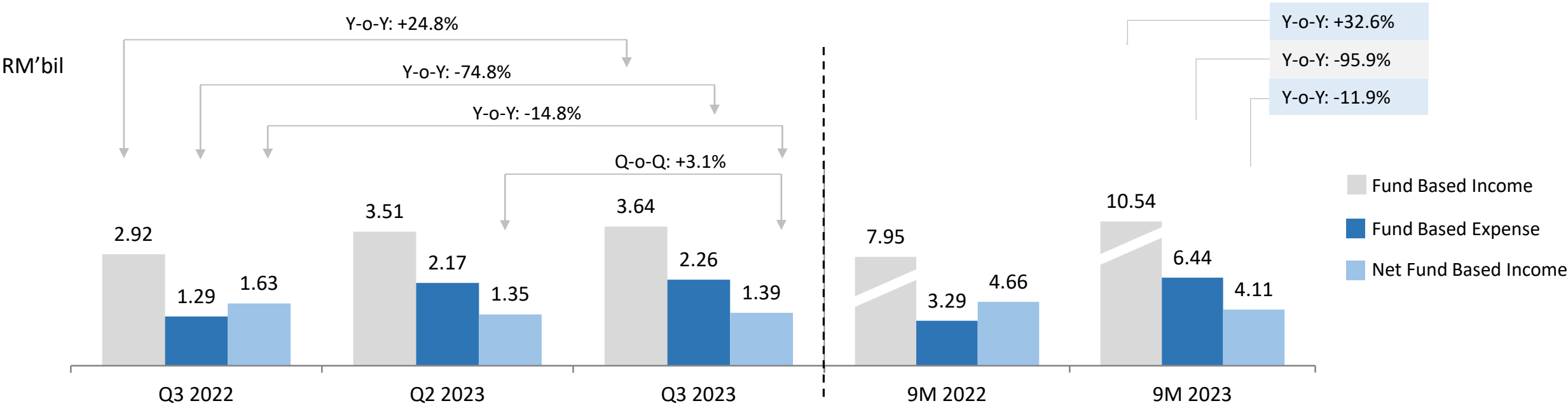


Notes:

- 1 Normalised = excluding Prosperity Tax ("Cukai Makmur") in Q3 2022 and 9M 2022
- 2 Q3 2022 and 9M 2022 results are based on restated numbers following the adoption of MFRS 17 for Insurance Business

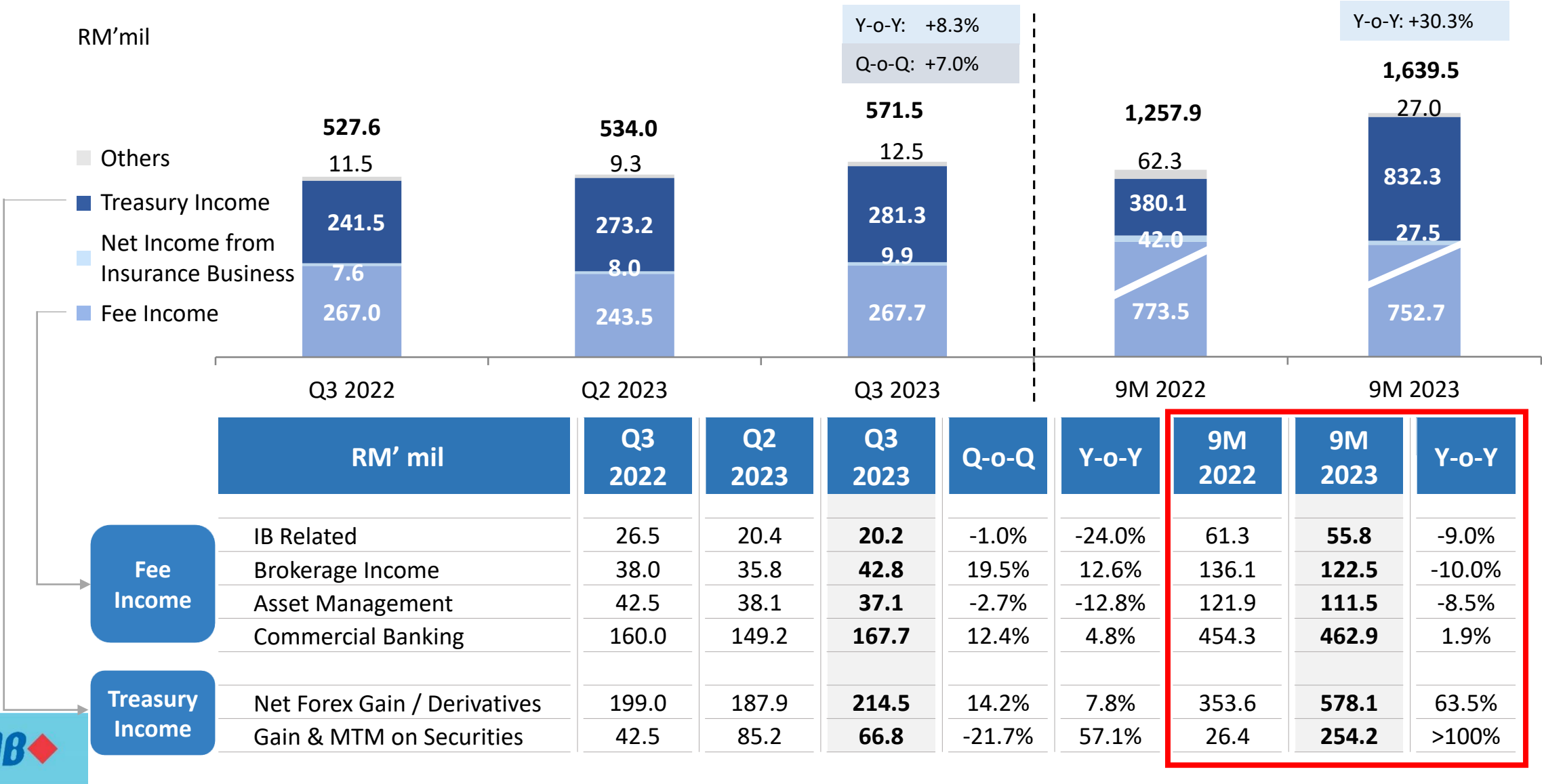
Net fund based income improved Q-o-Q whilst Y-o-Y growth impacted by higher funding costs; NIM strengthened by 3 bps Q-o-Q to 1.85%

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Non-fund based income growth continued to be supported by higher net gain on forex and derivatives, and higher net trading and investment income

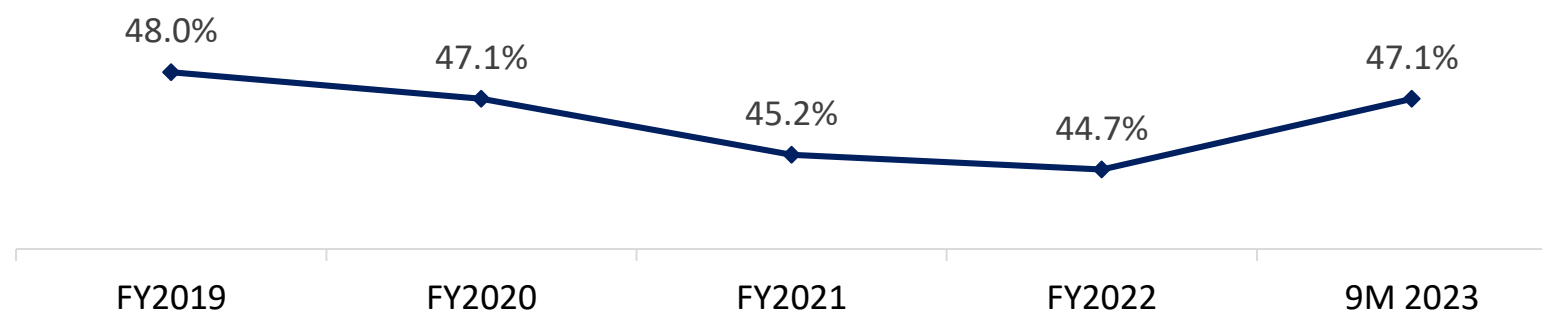
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9M'23 opex growth on the back of higher personnel, establishment and marketing costs; CIR rose to 47.1%

RM' mil	Q3 2022	Q2 2023	Q3 2023	Q-o-Q	Y-o-Y	9M 2022	9M 2023	Y-o-Y
Personnel Expenses	568.7	578.7	564.0	-2.5%	-0.8%	1,608.9	1,648.4	2.5%
Establishment Expenses	207.7	219.6	208.4	-5.1%	0.3%	605.6	642.4	6.1%
of which: IT Expenses	69.5	76.0	60.8	-20.0%	-12.5%	202.3	211.0	4.3%
Marketing Expenses	58.5	49.7	62.7	26.0%	7.1%	150.6	162.3	7.8%
Administration & General Expenses	97.2	95.3	73.3	-23.1%	-24.6%	257.7	255.2	-1.0%
Total	932.2	943.4	908.4	-3.7%	-2.5%	2,622.8	2,708.4	3.3%
CIR (%)	43.2	50.2	46.4			44.3	47.1	

CIR



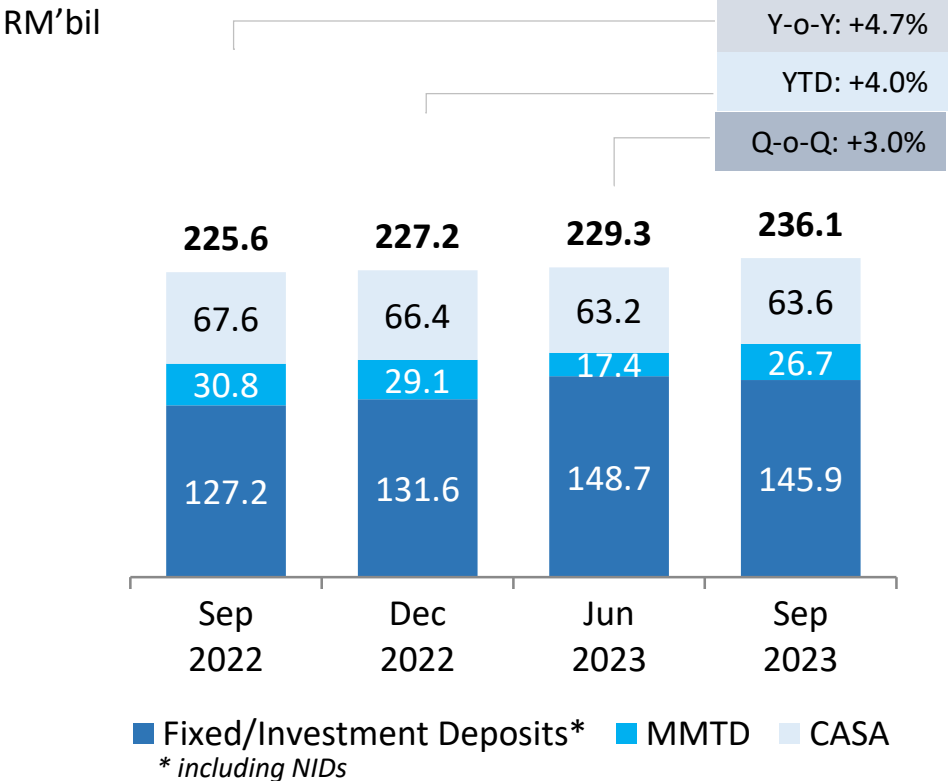
Loans growth led mainly by mortgage, auto finance, personal finance, SME and Singapore; Corporate continued to be impacted by repayments

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RM'bil	Sep 2022	Dec 2022	Jun 2023	Sep 2023	Q-o-Q	YTD	Y-o-Y
GROUP COMMUNITY BANKING	131.1	133.2	136.1	138.5	1.8%	4.0%	5.6%
Retail	104.9	106.8	109.1	111.1	1.9%	4.0%	5.9%
Mortgage	73.3	75.0	77.9	79.8	2.4%	6.3%	8.7%
Commercial Property Financing	4.3	4.3	4.1	4.1	-1.6%	-4.7%	-5.8%
ASB Financing	7.5	7.5	6.3	6.1	-3.1%	-18.3%	-18.4%
Auto Financing	9.7	10.0	10.4	10.5	1.4%	5.4%	8.3%
Unsecured Business	9.3	9.5	9.8	10.1	3.1%	6.5%	8.3%
Others	0.7	0.6	0.5	0.5	-1.3%	-3.8%	-20.5%
SME	26.2	26.3	27.0	27.4	1.4%	3.9%	4.4%
GROUP WHOLESALE BANKING	50.5	50.2	47.5	47.9	0.8%	-4.5%	-5.1%
Corporate	43.0	42.8	40.2	40.2	0.1%	-6.1%	-6.5%
Commercial	7.5	7.4	7.4	7.7	5.1%	4.3%	3.2%
TOTAL RHB DOMESTIC	181.6	183.4	183.6	186.5	1.5%	1.7%	2.6%
OVERSEAS OPERATIONS	28.1	28.8	30.5	32.9	7.8%	14.4%	17.2%
Singapore	22.5	23.1	24.5	27.0	9.9%	16.8%	19.7%
Cambodia	3.3	3.3	3.6	3.7	0.3%	9.6%	9.5%
Others	2.2	2.4	2.4	2.3	-2.3%	-1.7%	4.3%
TOTAL RHB GROUP	209.7	212.2	214.2	219.4	2.4%	3.4%	4.6%

Deposits growth attributed to higher FD, offset by lower CASA and MMTD; CASA composition declined to 26.9%

Customer Deposits

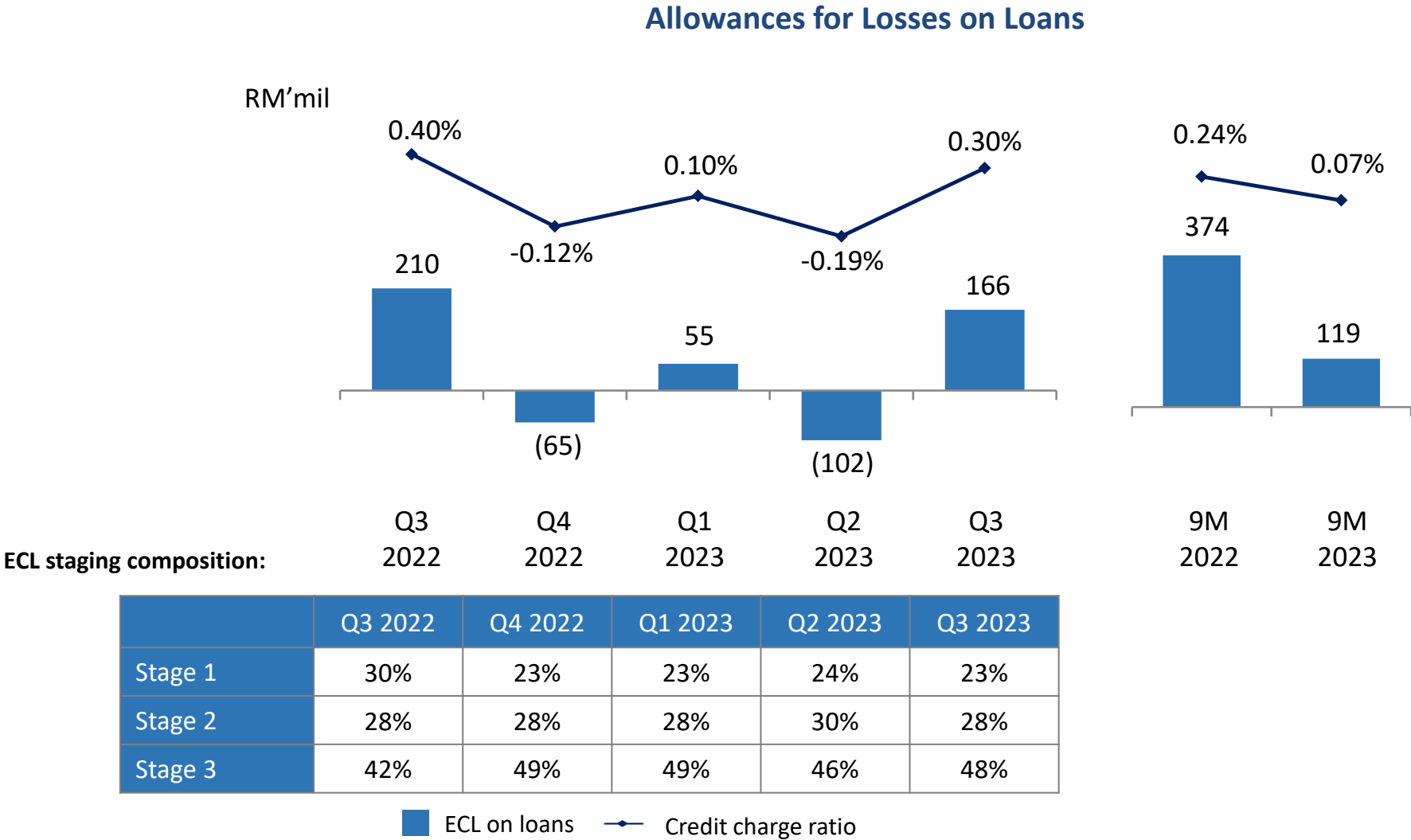


LDR	93.0%	93.4%	93.4%	92.9%
LCR	147.3%	162.1%	136.7%	144.8%

CASA by Segment

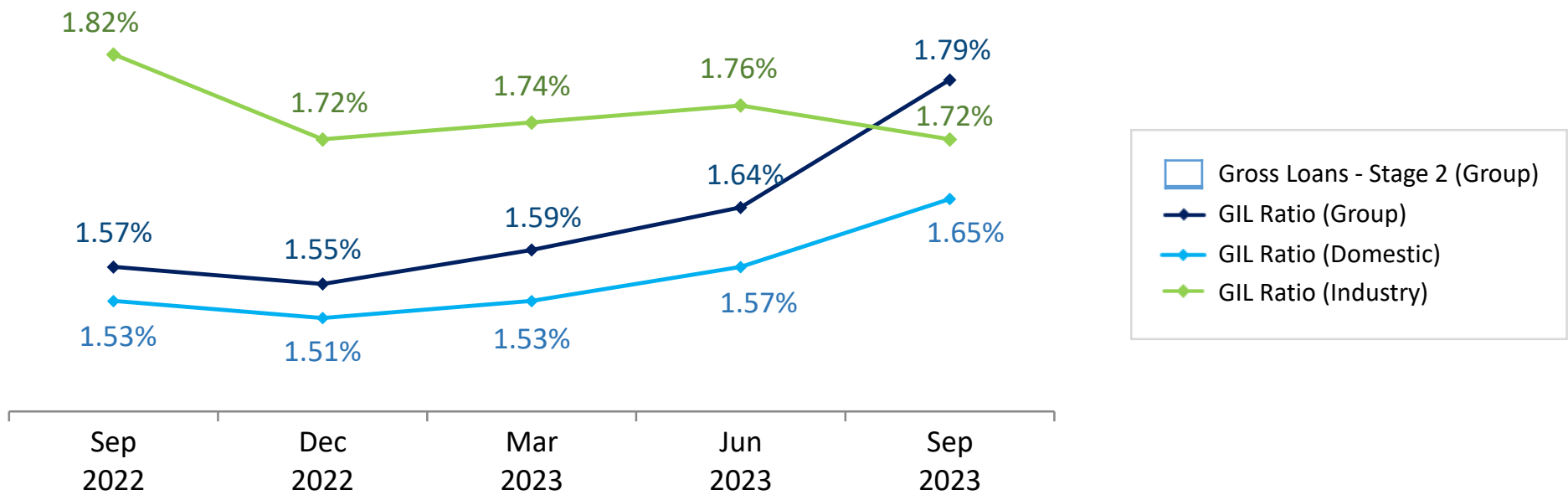
RM'bil	Sep 2022	Dec 2022	Jun 2023	Sep 2023	Q-o-Q	YTD	Y-o-Y
GROUP COMMUNITY BANKING	41.1	40.5	39.0	39.1	0.2%	-3.3%	-4.9%
Retail	23.0	22.0	21.5	21.1	-1.4%	-3.8%	-7.9%
SME	18.1	18.5	17.5	17.9	2.3%	-2.7%	-1.1%
GROUP WHOLESALE BANKING	14.6	13.5	14.5	16.1	11.3%	18.8%	10.6%
Corporate	13.1	12.1	12.8	14.5	13.6%	19.4%	10.9%
Commercial	1.5	1.4	1.7	1.6	-5.5%	14.2%	7.8%
TOTAL RHB DOMESTIC	55.7	54.0	53.5	55.2	3.2%	2.3%	-0.8%
OVERSEAS OPERATIONS	11.9	12.4	9.7	8.3	-14.0%	-33.0%	-29.7%
TOTAL RHB GROUP	67.6	66.4	63.2	63.6	0.6%	-4.3%	-5.9%
CASA Ratio	29.9%	29.2%	27.6%	26.9%			





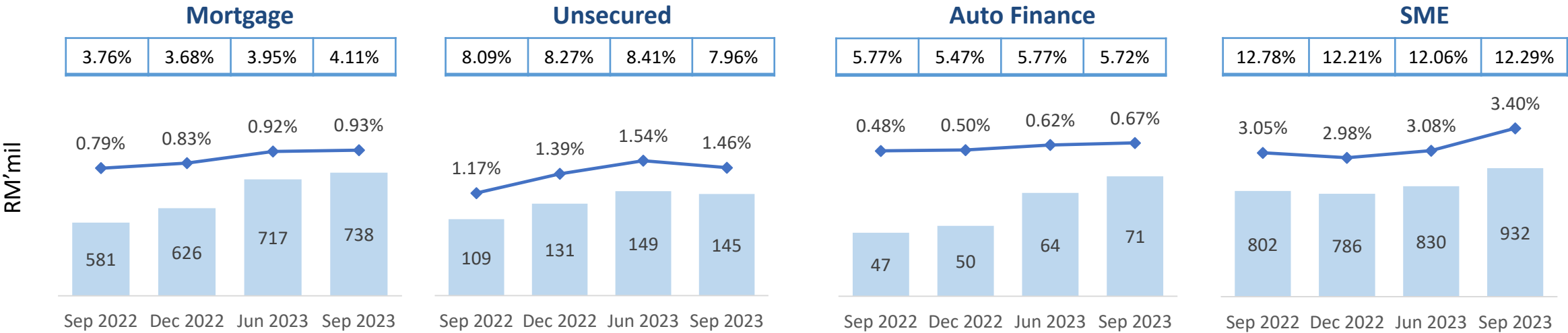
Gross Impaired Loans

5.67%	5.47%	5.71%	5.55%	5.20%
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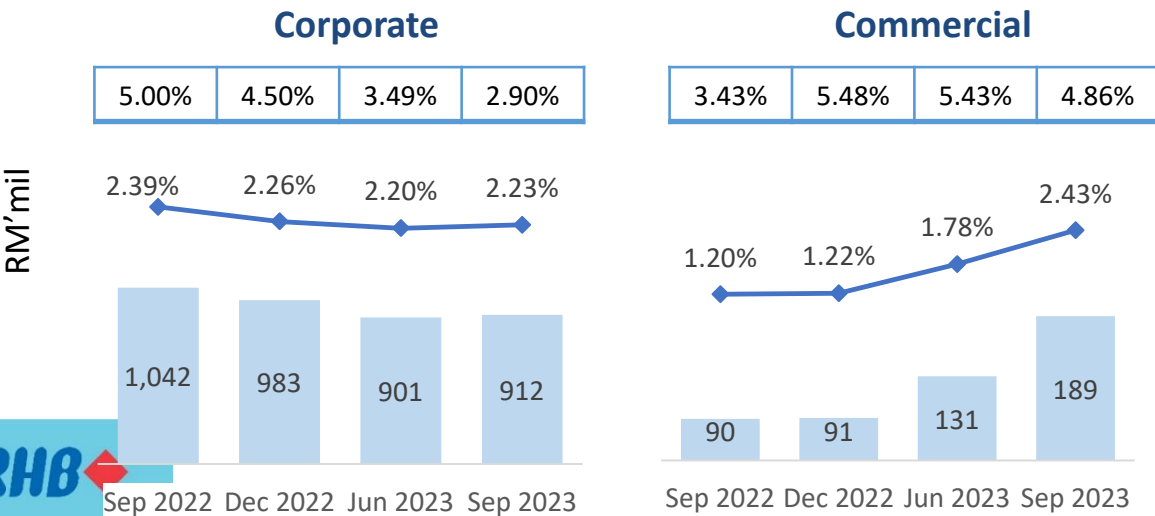


LLC (incl. Reg. Reserve)	122.7%	130.3%	127.2%	108.5%	104.6%
LLC (excl. Reg. Reserve)	118.1%	112.8%	109.4%	82.5%	75.0%

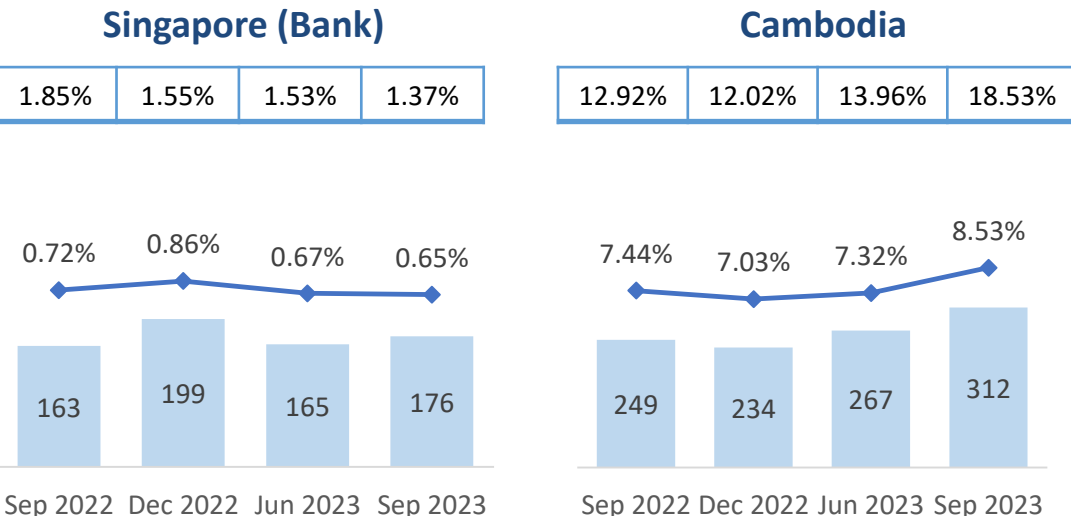
Group Community Banking



Group Wholesale Banking

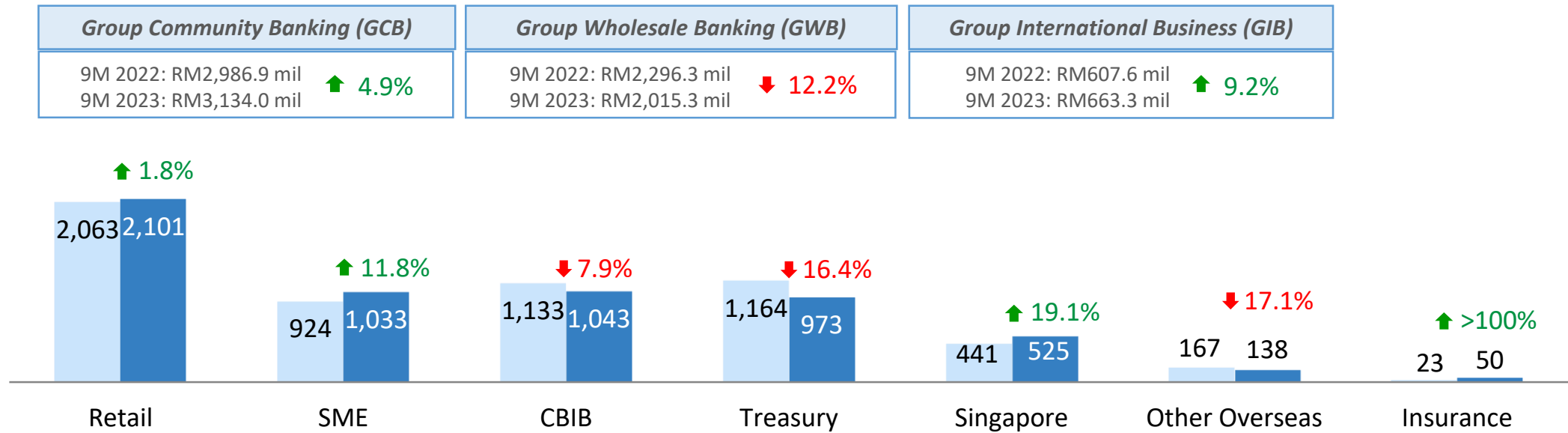


Group International Business

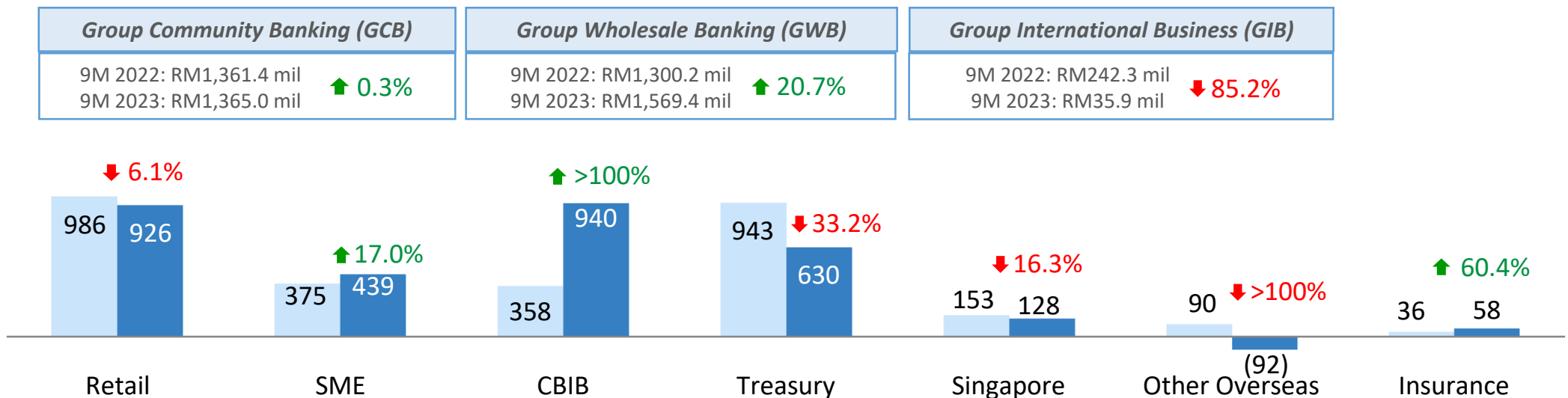


Profit grew for GCB due to higher total income; GWB supported by lower ECL; GIB impacted by higher opex and ECL; Insurance's growth led by higher net trading and investment income

Revenue



Pre-tax Profit

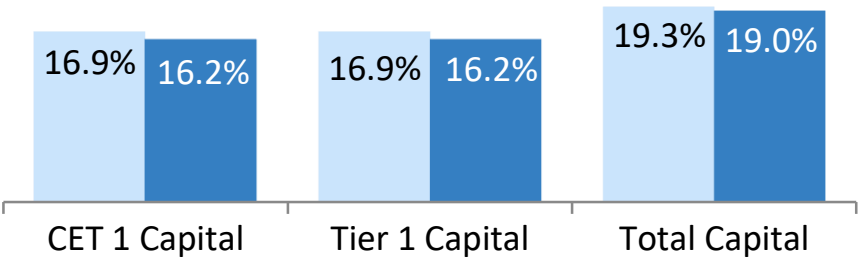


*Figures in RM' million

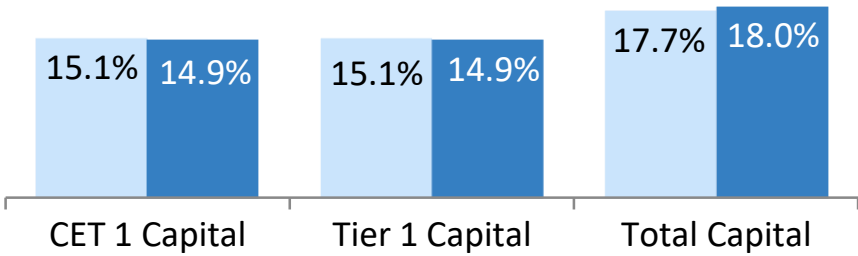
■ 9M 2022

■ 9M 2023

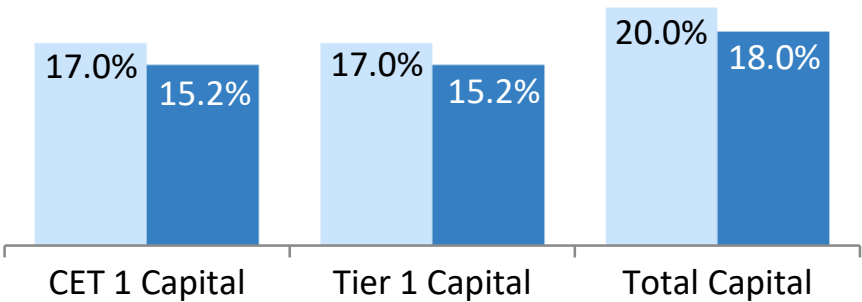
RHB Bank Group



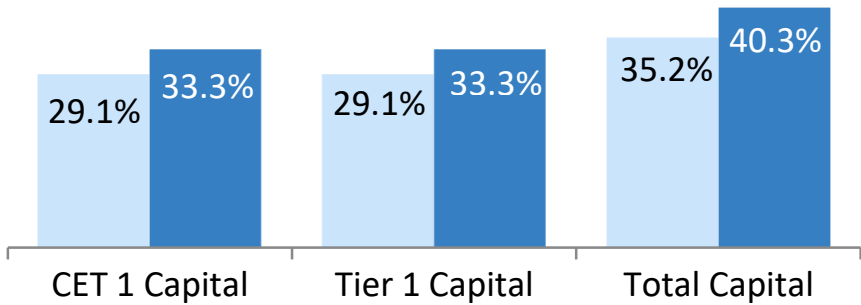
RHB Bank



RHB Islamic Bank



RHB Investment Bank



Dec 2022

Sep 2023

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Strategy Update

Be Everyone's
Primary Bank

Prioritise
Customer
Experience

Drive Quality
Growth

+4.0% Retail Loans

9M FY2023 vs. FY2022

+3.9% SME Loans

9M FY2023 vs. FY2022

+6.3% Mortgage Loans

9M FY2023 vs. FY2022

+5.4% Auto Financing

9M FY2023 vs. FY2022

+8.0% Reflex Customers

9M FY2023 (162k) vs. FY2022

+35.6% Merchants

9M FY2023 (69k) vs. FY2022

**Achieved strong digital
channel penetration**

- ~82% of transactions via digital channels
- Online mortgage origination of ~52%, via MyHome app

**Enhanced customers'
digital experience**

- Online banking customers grew to 2.3 million (+33% vs. FY2022)
- Continuously upgraded online banking features; e.g. customers can now submit and track their service requests online

**Accelerated automation
& system modernisation**

- ~38% of key processes have been automated
- ~61% of our systems are modernised

**Sustainable Financial
Services & GCAP
progressing well**

- SFS: Achieved more than RM19 bil vs RM20 bil target by 2026
- The 2026 SFS commitment will be revised upward
- GCAP: On track to developing pathway to Net Zero by 2050

+2.6% Islamic Financing

9M FY2023 vs. FY2022

**45.0% Islamic share
of domestic financing
(FY2022: 44.6%)**

+16.8% SG Loans

9M FY2023 vs. FY2022

+9.6% KH Loans

9M FY2023 vs. FY2022

9M 2023 Achievements

10.0%

Return on Equity (ROE)

FY2022: 9.7%* | TWP24: 11.5%

*Note: FY2022 Normalised ROE = 11.2%

47.1%

Cost-to-Income Ratio (CIR)

FY2022: 44.7% | TWP24: ≤ 44.5%

Top-3*

Net Promoter Score (NPS)

FY2022: Top-3 | TWP24: Top-3

*Note: based on results for FY2022
(NPS score is available on annual basis)

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Summary

- Q3 2023 GDP expanded 3.3% YoY (Q2 2023: 2.9% YoY) supported by robust domestic demand and recovery in tourism activities
 - Malaysia’s GDP is projected to grow by 4.3% and 4.6% in 2023 and 2024 respectively
 - OPR level is expected to remain supportive of economic growth
- For Q4 2023, we will remain cautious as uncertainties such as the pace of global economic recovery, geopolitical risks, and challenges in certain markets where we operate, continue to cloud the macroeconomic outlook and affect growth
- 2023 Updated Guidance:

Top Level Indicators	Actual 9M 2023	2023 Guidance <i>(Updated)</i>
ROE	10.0%	≥10.0%
Annualised Loans Growth	4.5%	5.0% - 5.5%
CASA Composition	26.9%	27% - 28%
Gross Impaired Loans Ratio	1.79%	1.70% - 1.80%
Cost-to-Income Ratio	47.1%	47.0% - 47.5%

THANK YOU

www.rhbgroup.com

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Appendix

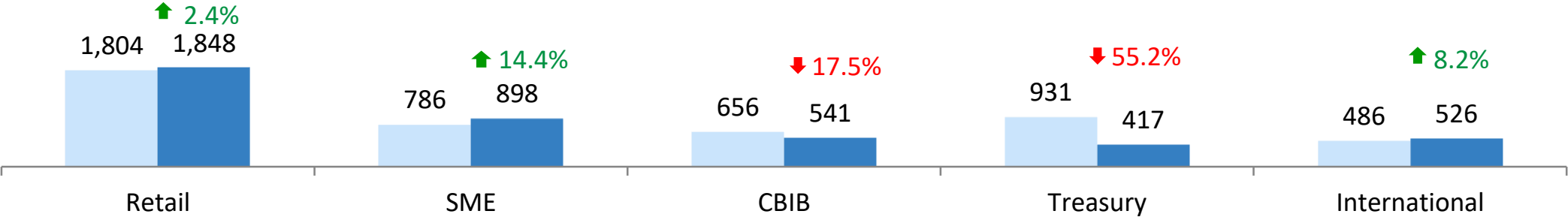
Financial Data RM'mil	FY2019	FY2020	FY2021	FY2022 ^{N1}	9M 2023
Income Statement					
Total Income	7,058	7,186	7,789	8,309	5,746
Operating Profit Before Allowances	3,670	3,799	4,266	4,592	3,038
Profit Before Tax	3,394	2,644	3,529	4,171	2,948
Net Profit	2,482	2,033	2,618	2,708	2,220
Balance Sheet					
Total Assets	257,592	271,150	289,541	310,771	322,745
Gross Loans	176,175	186,114	198,512	212,200	219,395
Customer Deposits	190,555	203,471	218,733	227,160	236,135
Shareholders' Equity	25,775	27,024	27,998	28,736	29,910
Per Share					
Earnings (sen)	61.9	50.7	64.7	64.7	52.0
Net Assets (RM)	6.43	6.74	6.76	6.77	6.98
Dividend (sen)	31.00	17.65	40.00	40.00	15.00

Financial Ratios	FY2019	FY2020	FY2021	FY2022	9M 2023
Profitability					
Return on Equity	10.3%	7.7%	9.6%	9.7%	10.0%
Net Interest Margin	2.12%	2.13%	2.20%	2.24%	1.85%
Cost to Income Ratio	48.0%	47.1%	45.2%	44.7%	47.1%
Asset Quality					
Gross Impaired Loan Ratio	1.97%	1.71%	1.49%	1.55%	1.79%
Credit Cost	0.18%	0.58%	0.29%	0.15%	0.07%
Loan Loss Coverage Ratio (excl. Reg. Reserves)	85.7%	119.7%	122.4%	112.8%	75.0%
Loan Loss Coverage Ratio (incl. Reg. Reserves)	107.9%	119.7%	124.2%	130.3%	104.6%
Liquidity					
Loan to Deposit Ratio	92.5%	91.5%	90.8%	93.4%	92.9%
CASA Ratio	25.7%	30.9%	30.0%	29.2%	26.9%
Liquidity Coverage Ratio	152.7%	146.9%	155.7%	162.1%	144.8%
Capital Adequacy					
Common Equity Tier I Capital Ratio	16.3%	16.2%	17.2%	16.9%	16.2%
Tier I Capital Ratio	16.3%	16.2%	17.2%	16.9%	16.2%
Total Capital Ratio	18.6%	18.4%	19.8%	19.3%	19.0%

Group Community Banking
9M 2022: RM2,590.0 mil
9M 2023: RM2,746.8 mil ↑ 6.1%

Group Wholesale Banking
9M 2022: RM1,587.2 mil
9M 2023: RM958.1 mil ↓ 39.6%

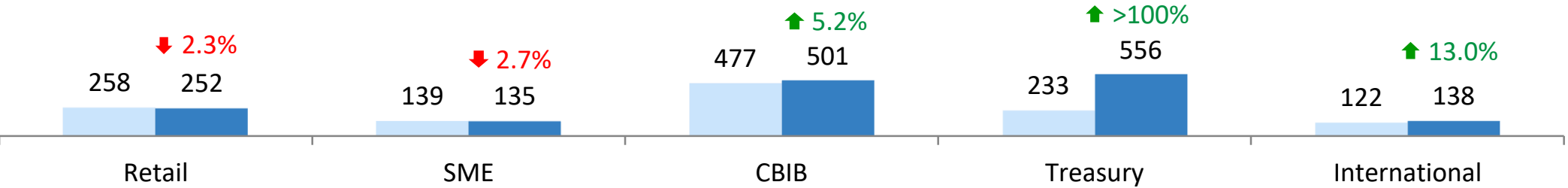
Net Fund Based Income



Group Community Banking
9M 2022: RM397.0 mil
9M 2023: RM387.2 mil ↓ 2.5%

Group Wholesale Banking
9M 2022: RM709.1 mil
9M 2023: RM1,057.1 mil ↑ 49.1%

Non-Fund Based Income

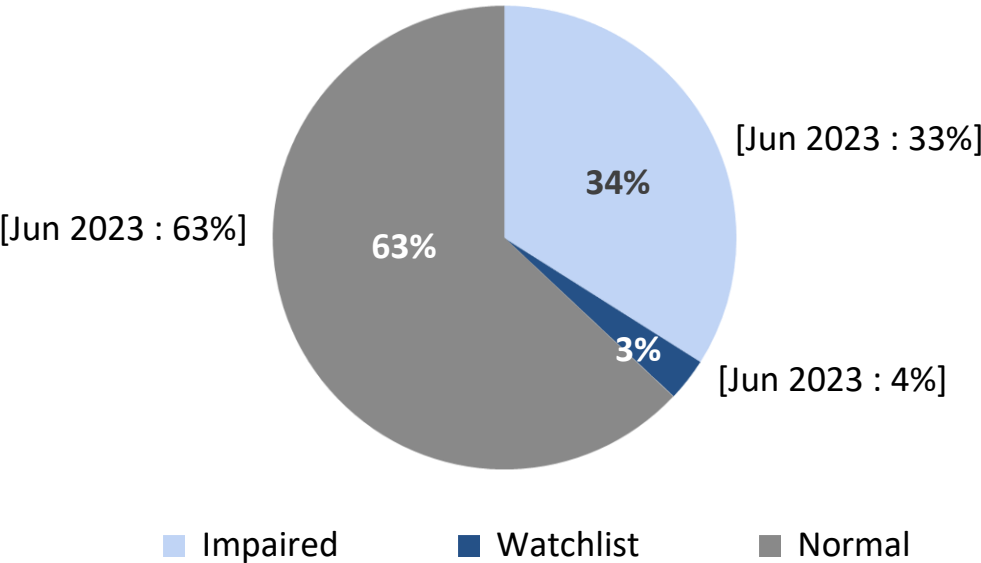


■ 9M 2022 ■ 9M 2023

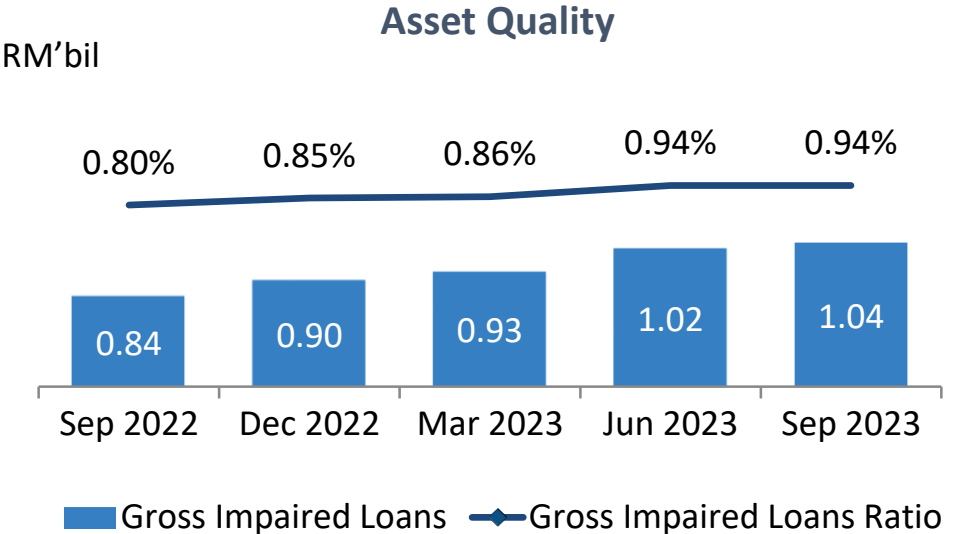
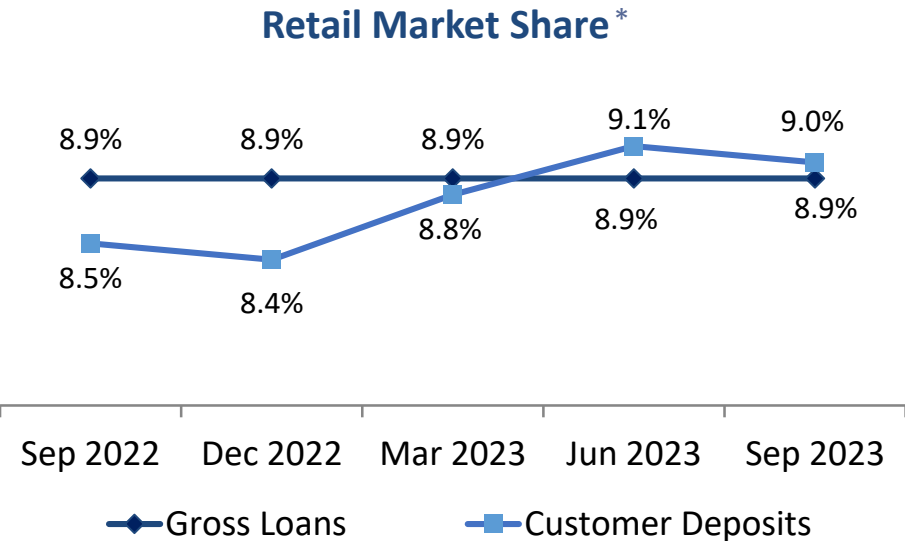
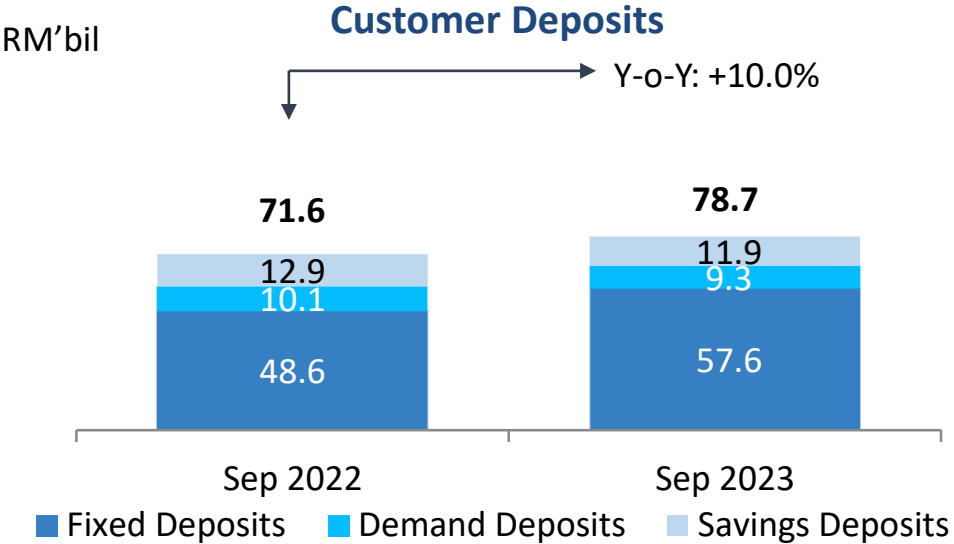
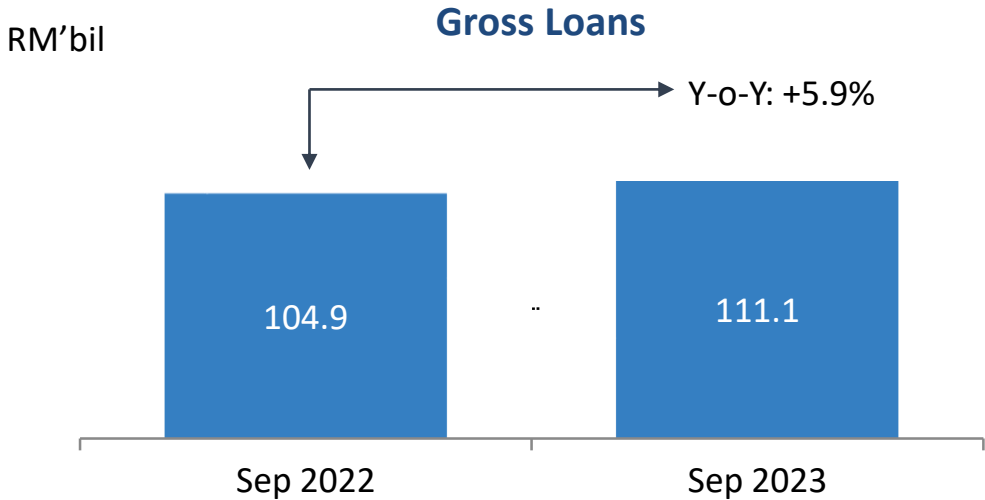
*Figures in RM' million

Loans + Bonds Outstanding	Upstream		Oil and Gas Related Industry Downstream		Total	
	RM'bil	% to Gross Loans	RM'bil	% to Gross Loans	RM'bil	% to Gross Loans
Sep 2023	2.0	0.9%	1.1	0.5%	3.1	1.4%
Dec 2022	2.2	1.0%	1.2	0.6%	3.4	1.6%
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%

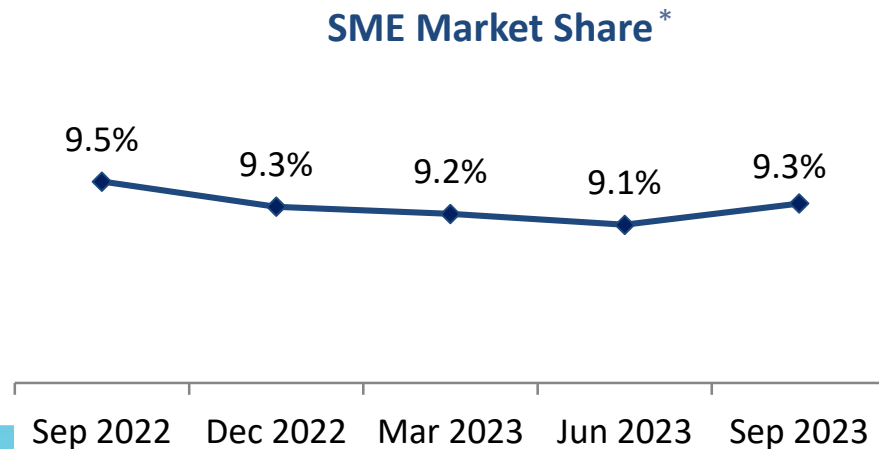
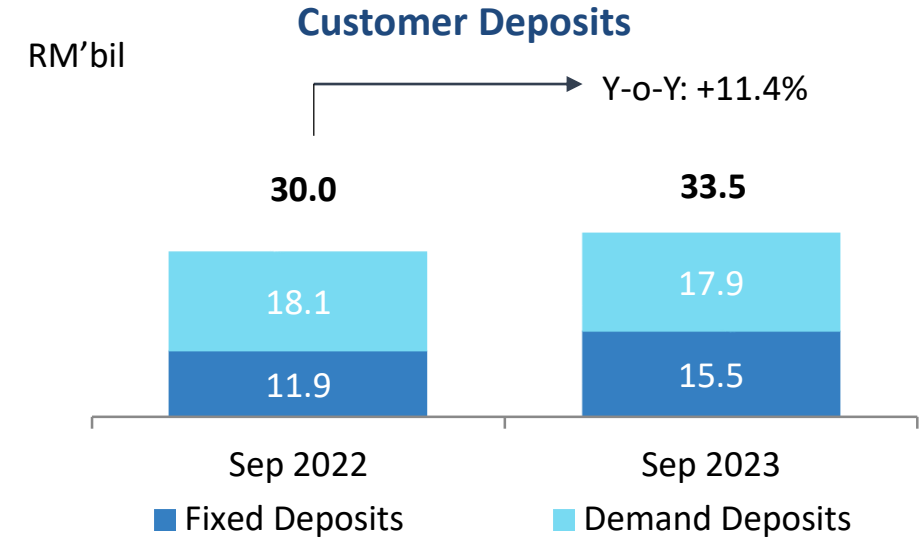
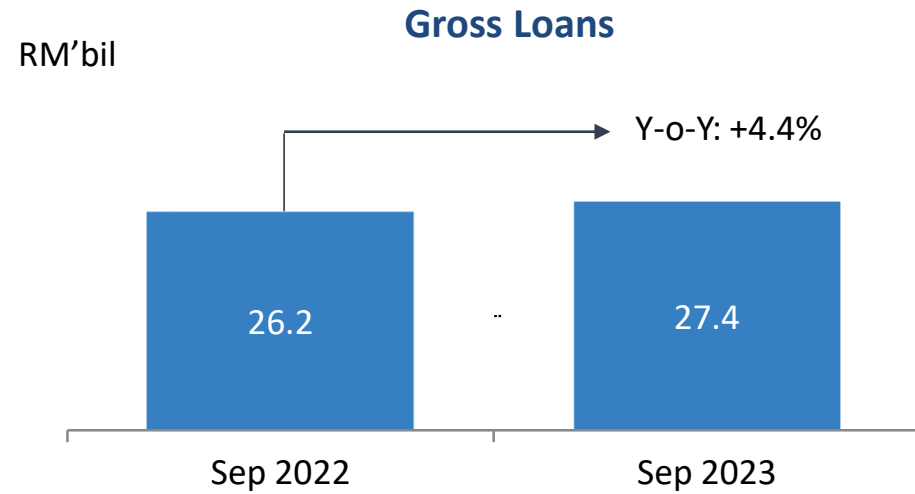
Oil & Gas Exposure



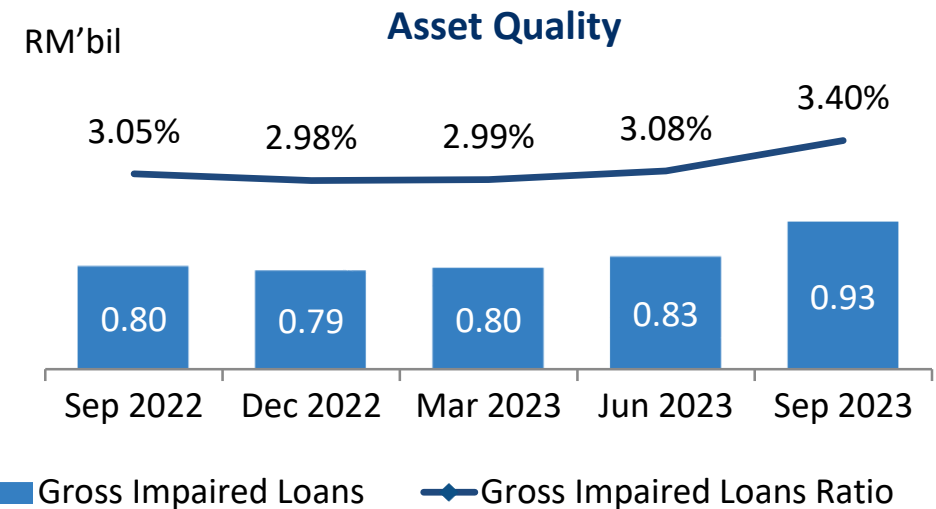
Country	% of Loans Outstanding
Malaysia	90%
Singapore	10%



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

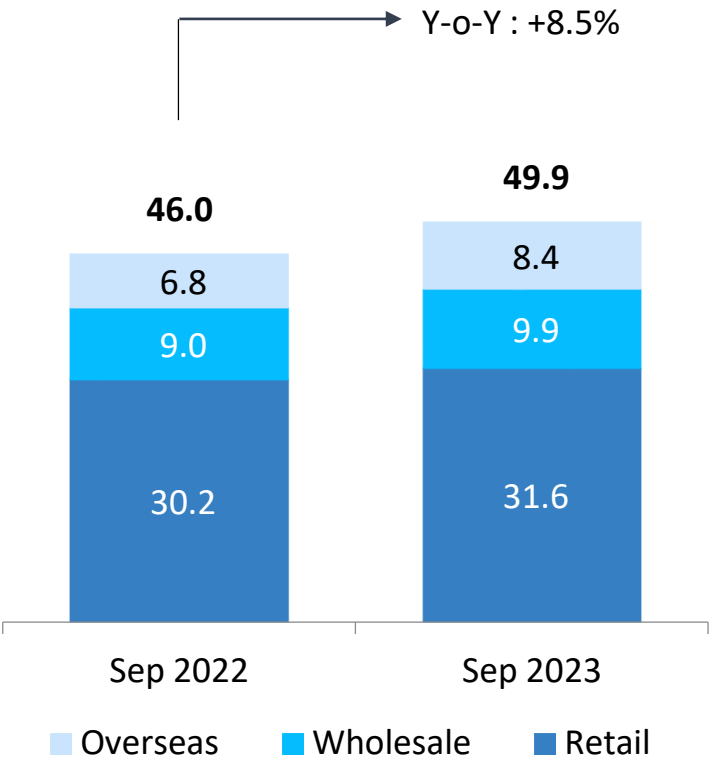


* % of SME loans to total for industry (excluding DFIs) as reported in BNM Statistics



RM'bil

Asset Under Management



Market Share

9.2%

9.2%



YTD Sep 2023	Market Share	Ranking
Equities Broking: <ul style="list-style-type: none">- By value- By volume	7.1% 8.4%	5 th 4 th
Debt Capital Markets: <ul style="list-style-type: none">- MYR sukuk- Total MYR bonds (Conventional & Islamic bonds)	22.5% 18.7%	2 nd 3 rd
Equity Capital Markets	12.4%	3 rd
Mergers & Acquisition: <ul style="list-style-type: none">- By value- By deal count	15.9% 6	2 nd 1 st

CF/ECM



MST Golf Group Berhad
RM184.7 mil IPO
Sole Principal Adviser, Sole Underwriter & Sole Placement Agent

DCM



Sarawak Energy Berhad
Issuance of RM3.5 bil IMTN under its RM15.0 bil Sukuk Musyarakah Programme
Sole Principal Adviser, Sole Lead Arranger, Joint Lead Manager & Joint Bookrunner

M&A



Caring Pharmacy Group Bhd
RM900 mil
Proposed Disposal of 100% equity stake by 7-Eleven Malaysia Holdings Berhad and Motivasi Optima Sdn Bhd in Caring Pharmacy Group Bhd to BIG Pharmacy Holdings Sdn Bhd
Financial Adviser, Principal Adviser and Consent Solicitation Agent (ongoing)



DXN Holdings Bhd
RM652.9 mil IPO
Joint Bookrunner & Joint Underwriter



Johor Corporation
Issuance of RM1.5 bil under its RM2.0 bil State-Guaranteed Sukuk Wakalah Programme
Joint Lead Manager



Malton Berhad
RM2,200.0 mil
Proposed disposal by Regal Path Sdn Bhd, a 51% joint venture of Malton Berhad, of Pavilion Bukit Jalil Mall to Pavilion REIT
Principal Adviser



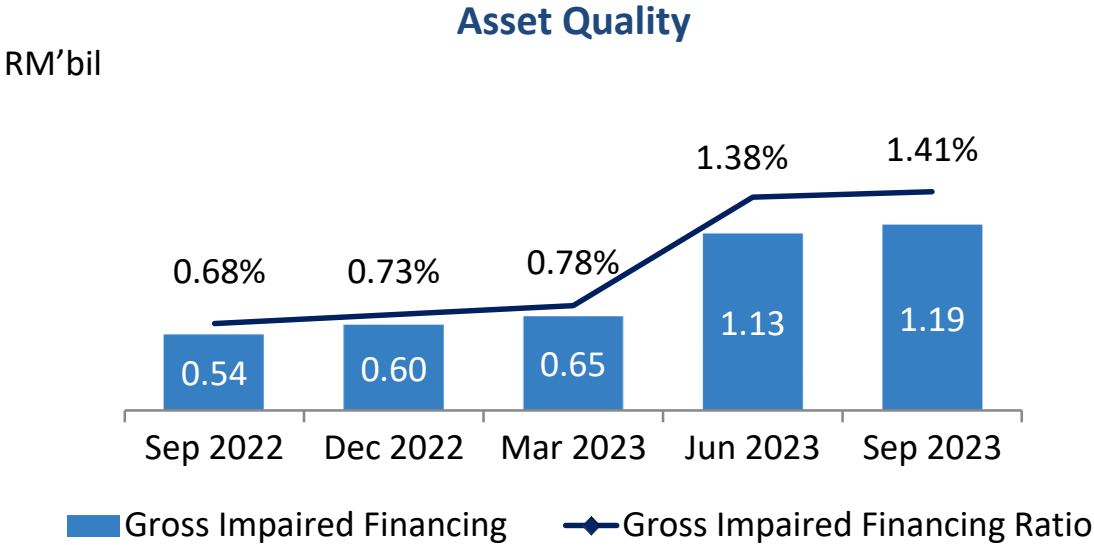
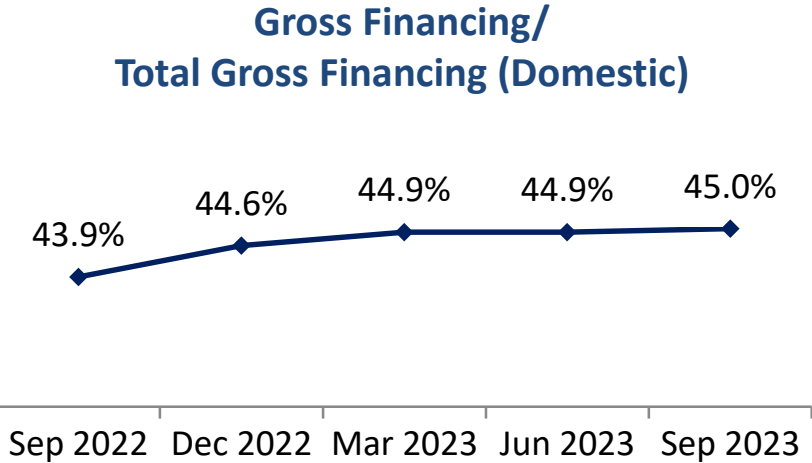
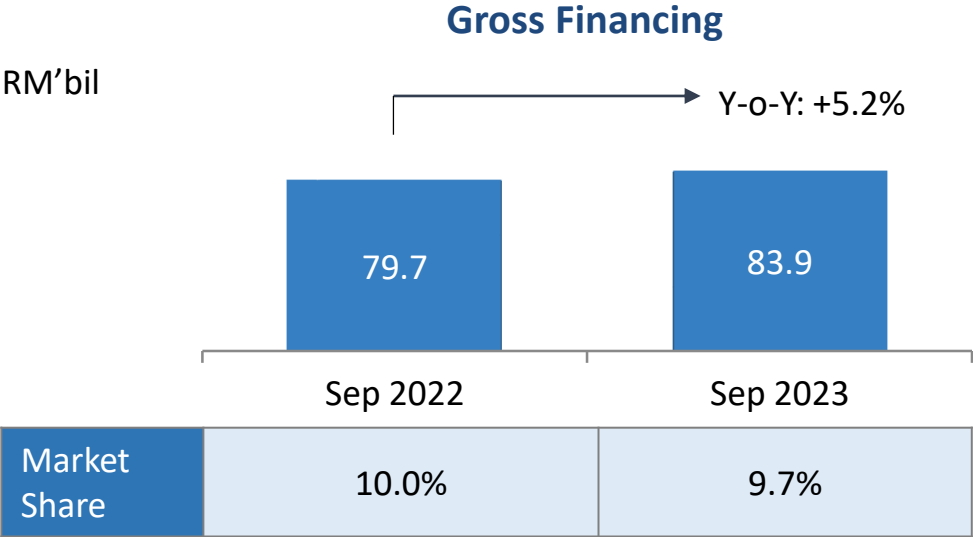
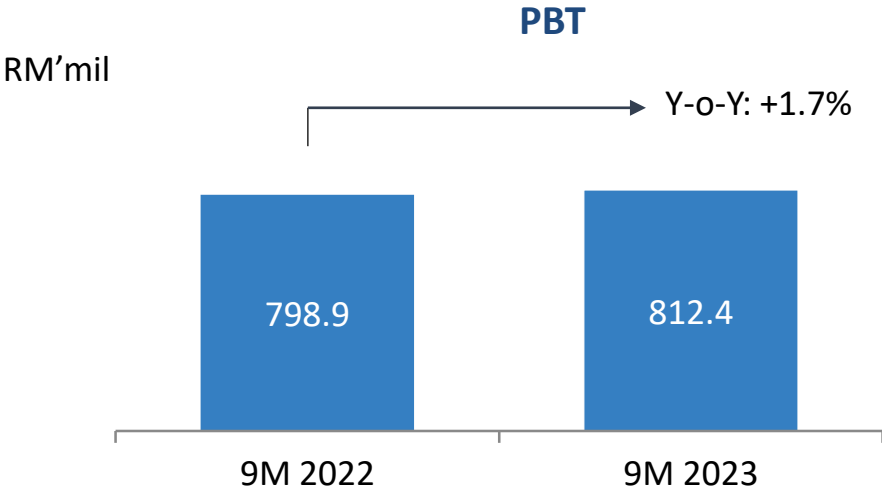
CIMB Group Holdings Berhad
RM255.5 mil Secondary Placement
Placement Agent

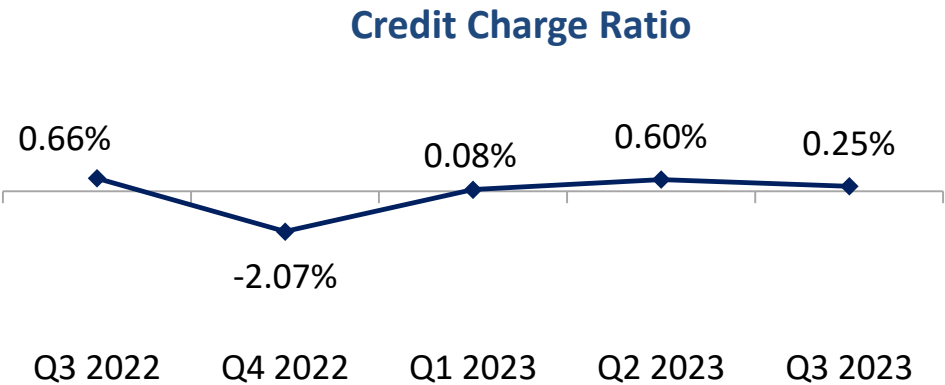
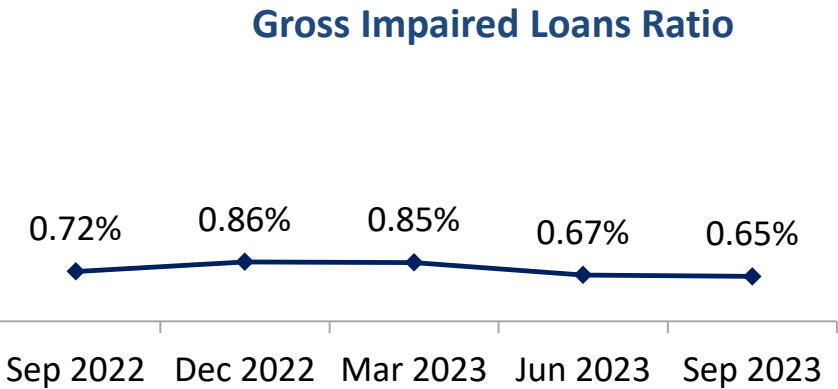
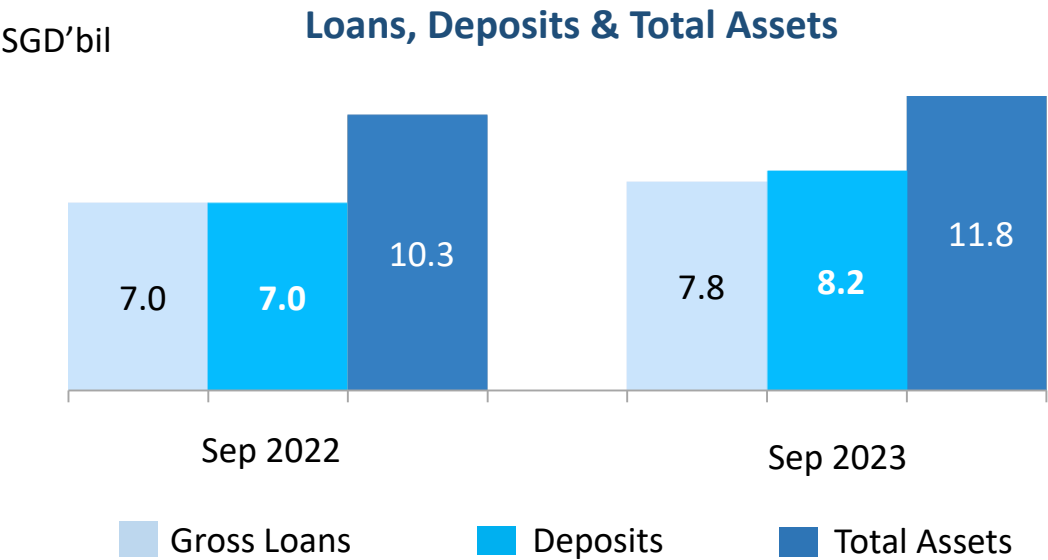
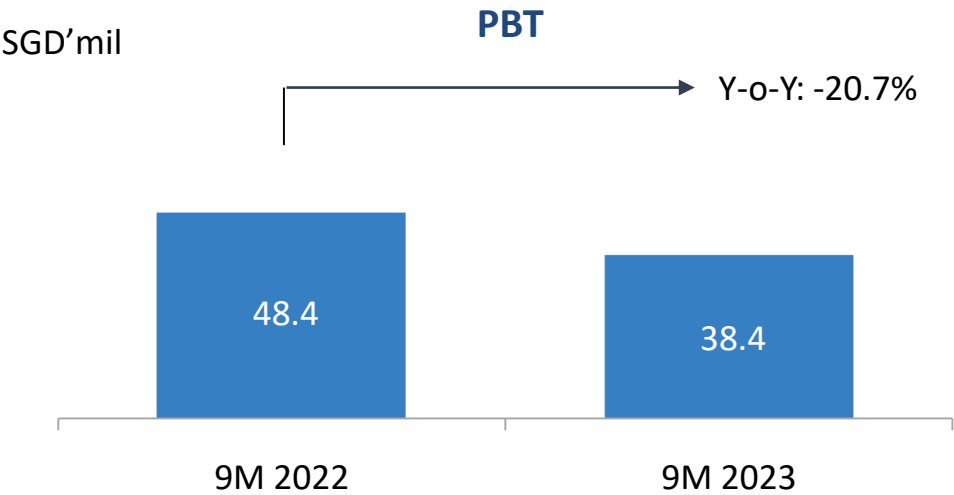


Solarvest Holdings Bhd
Issuance of RM50.0 mil IMTN and RM10.0 mil ICP under its RM1.0 billion Sukuk Wakalah Programme
Principal Adviser, Lead Arranger, Joint Lead Manager & Facility Agent



Sunway Real Estate Investment Trust
RM520.0 mil
Proposed acquisition of six hypermarkets / retail complexes by RHB Trustees Berhad, on behalf of Sunway Real Estate Investment Trust from Kwasa Properties Sdn Bhd
Principal Adviser (ongoing)





RM'bil	Sep 2022	Dec 2022	Jun 2023	Sep 2023	Q-o-Q	YTD	Y-o-Y
Overseas Operations	28.1	28.8	30.5	32.9	7.8%	14.4%	17.2%
Singapore	22.5	23.1	24.5	27.0	9.9%	16.8%	19.7%
Cambodia	3.3	3.3	3.6	3.7	0.3%	9.6%	9.5%
Others*	2.2	2.4	2.4	2.3	-2.3%	-1.7%	4.3%
of which:							
Thailand	1.8	2.0	2.0	1.9	-4.5%	-4.7%	1.8%
Brunei	0.2	0.2	0.2	0.2	2.9%	9.2%	12.1%
Indonesia	0.1	0.1	0.1	0.1	16.8%	17.8%	24.1%
Laos	0.1	0.1	0.1	0.1	11.7%	16.2%	3.6%

* Others include Vietnam, with outstanding loans of < RM0.1 billion

- Domestic outstanding RA reduced from 2% as at 31st July 2023 to **1% as at 31st October 2023**

% of Outstanding Loan Balance	Outstanding RA as at:			
	31 st Jul 2023		31 st Oct 2023	
	RM bil	%	RM bil	%
Group Community Banking	2.6	2%	2.5	2%
Retail	1.9	2%	1.8	2%
SME	0.7	3%	0.7	2%
Group Wholesale Banking	0.3	1%	0.2	1%
Total Domestic	2.9	2%	2.7	1%