

2019 Key Highlights
Business Highlights

**RHB'S
 INNOVATIVE
 HOMEOWNER
 ECOSYSTEM
 CONTINUES TO
 GROW**

RHB PARTNERS APP

1ST Mortgage Referral App in the industry
 - Collaboration with property developers, real estate agents and online service providers/ aggregators, for mortgage referrals

RHB MYHOME APP

1ST Innovation of its kind in ASEAN
 - Delivers convenience when applying for a home loan
 - Provides instant approval in principle

RHB MYHOME WEBSITE

1ST website of its kind in the industry
 - an all-in-one platform designed to transform the post-purchase journey

RHB CONTINUES TO POSITIVELY IMPACT SME BUSINESSES

More than **100,000** businesses positively powered by our SME Ecosystem, generating loan demand of RM5 billion in 2019

RHB's SME Ecosystem

covers point-of-sale ("POS"), payroll, accounting and cash management

Recognised as **THE TOP LENDER** under the Syarikat Jaminan Pembiayaan Perniagaan ("SJPP") guarantee scheme for SMEs

ALL POSSIBLE BECAUSE OF A BETTER WAY OF WORKING

More than **2,000 Employees Working the Agile Way** in 2019 compared to 130 in 2018

Producing a more engaged workforce and a **15% improvement** in productivity

Leading to:
 - Net Promoter Score ("NPS") of 9 in Malaysia
 - Employee Engagement Survey ("EES") score of 90% (higher than the Malaysian Financial Services Industry Average)

LEADING TO BRAND RECOGNITION

Putra Brand Awards: Silver in 2019
 Bronze in 2018

As a result, increased our **BRAND VALUE** by **45%** in 2019 to **USD956 million** on the back of increased customer awareness and preference for RHB

FINANCIAL HIGHLIGHTS

Total Assets
RM257.6 billion

Pre-Tax Profit
RM3.4 billion

Total Income
RM7.1 billion

Cost-To-Income Ratio
48.9%

Shareholders' Equity
RM25.8 billion

Net Profit
RM2.5 billion