

GOING BEYOND BANKING FOR OUR SMEs

SMEs - DRIVING THE MALAYSIAN ECONOMY

SMEs make up 98.5% of all business entities in Malaysia and contributed 38.3% to Malaysia's GDP in 2018. SMEs are on track to achieve 41% contribution by 2020

In 2019, RHB approved loans amounting to RM5 billion to over 3,000 SMEs; RHB's SME loans market share stands at 9.6%

RHB's SUPPORT FOR SMEs GOES BEYOND LENDING

RHB has created an all-encompassing SME Ecosystem that integrates every banking need for our SME customers

About half of our SME customers are now connected to this ecosystem, which leverages on digital technology

RHB's goal is to improve access to financing, but more importantly, to also improve financial literacy among SMEs

RECOGNITION OF OUR EFFORTS

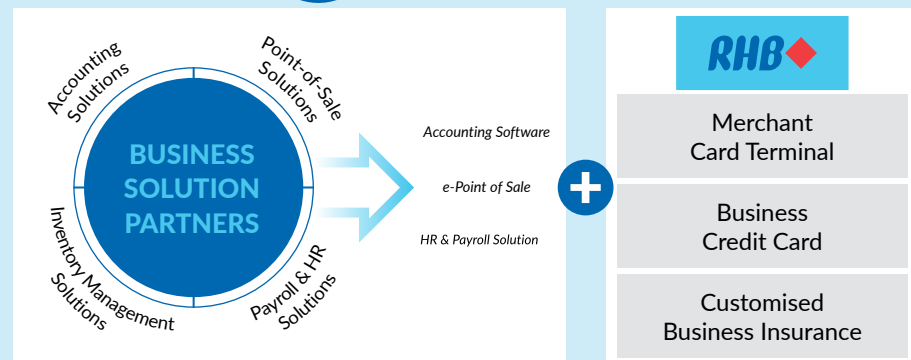
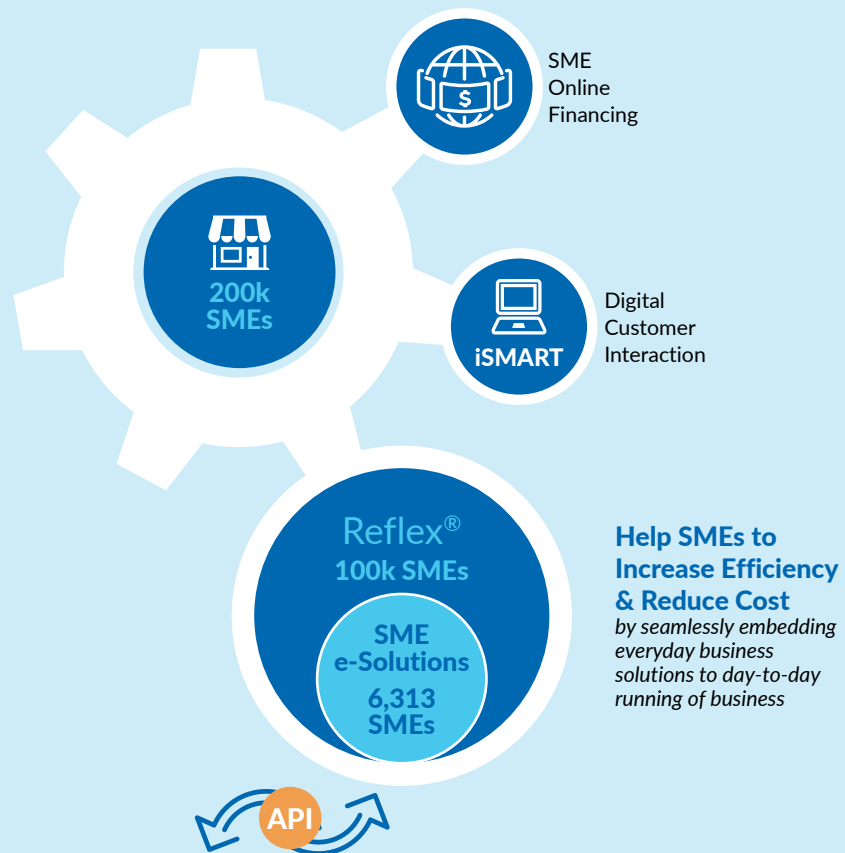
Won for "Excellence in SME Banking" at the Retail Banker International Asia Trailblazer Awards 2019

Top Performance Award from Syarikat Jaminan Pembiayaan Perniagaan Bhd ("SJPP")

RHB's SME Ecosystem

Over the last four years, GBTB has been focused on improving the SME financing landscape, in terms of access, types of products and financial solutions offered, efficiency and convenience. This has resulted in the creation of RHB's SME Ecosystem.

We have innovated many first-in-market digital solutions and will continue to strive to add value to our SME customers' banking journeys.



RHB's SME ecosystem makes everything easier for our SME customers, with value-added features on a single platform that includes the seamless integration of banking activities.

Our SME connected ecosystem comprises four integrated solutions, which include:

- 1**

RHB Reflex and Reflex Mobile Cash Management
- 2**

Financial Supply Chain Financing
- 3**

SME e-Solutions
- 4**

SME Digital journey

In May 2019, we launched our enhanced SME e-Solutions, making RHB the first Malaysian bank to offer direct API connectivity with third-party business solutions providers for seamless user experiences. As a key component of our SME Ecosystem, SME e-Solutions provides our SME customers with value-added features – all on a single platform. By collaborating with cloud-based technology partners, we now offer solutions that include:

- 1**

Point-of-Sale
- 2**

Payroll and accounting
- 3**

Cash management solutions

To date, more than **6,000 SME** customers are on our e-Solutions platform

In addition, we also rolled out RHB Direct, another first-of-its-kind service, offering SMEs connected banking services with an integrated payment and invoice management solution. Meanwhile, the RHB iSmart tool helps SMEs understand our products and leverage on our product offerings to grow their business.

INCREASING ACCESS TO FINANCING, IMPROVING FINANCIAL LITERACY

- RHB partners with SJPP, a company under the Ministry of Finance Malaysia that provides government guarantee schemes for SMEs
- RHB disbursed RM1.1 billion in 2019 through SJPP
- RHB organised a series of events entitled "Getting To Know SME Financing and the Connected Ecosystem" for SME customers at 36 branches nationwide between October and December 2019

SME ECOSYSTEM JOURNEY

