

# Corporate Governance Overview Statement



## CHAIRMAN'S REFLECTIONS ON GOVERNANCE

The Board is committed to maintaining exceptional standards of corporate governance and ensuring values and behaviours are consistent across the business. We manage the affairs of the Group not by merely following prescribed rules and regulations, but by promoting open and transparent discussion, as well as constructive challenge in the Board and across the Group. We continually seek to ensure best practices are being maintained and that governance is integral to our strategy and decision-making processes for the benefit of our shareholders and other stakeholders.

**YBHG TAN SRI AZLAN ZAINOL**  
*Non-Independent Non-Executive Chairman*

## EXTERNAL RECOGNITIONS OF RHB BANKING GROUP'S GOOD CORPORATE GOVERNANCE ECO-SYSTEM



ASEAN CORPORATE GOVERNANCE (CG) AWARD

2018 TOP

**30**

2015 TOP

**50**

ASEAN PLCs



THE PINNACLE GROUP INTERNATIONAL'S GLOBAL GOOD GOVERNANCE AWARD

2018  
**Platinum**  
 AWARD

2017

**Gold**  
 AWARD

2016

**Silver**  
 AWARD



FTSE RUSSELL ENVIRONMENT, SOCIAL & GOVERNANCE ("ESG") RATING

2018

**3.4**

2017

**2.9**



FTSE4Good

MSWG – ASEAN CG AWARD (MALAYSIA'S CHAPTER)

Malaysian Public Listed Companies (PLCs)  
**Good Corporate Governance Disclosure**

**TOP 6 RANKING**  
 2015-2017

This **Corporate Governance Overview Statement** is presented by the Board of RHB Bank Berhad pursuant to Paragraph 15.25(1) of Bursa Malaysia Securities Berhad’s Main Market Listing Requirements (“MMLR”) & Paragraph 3.1A & 3.1B of Practice Note 9 of the MMLR. This Overview Statement should be read together with the Corporate Governance Report (“CG Report”), produced in a prescribed format in line with Paragraph 15.25(2) of the MMLR to elucidate on RHB’s adoption of Corporate Governance practices as enshrined in the Malaysian Code on Corporate Governance (“MCCG”).



The CG Report is available at <https://www.rhbgroup.com/about-us/our-principles/corporate-governance/bank> as well as on the corporate announcement page of Bursa Malaysia Berhad at [www.bursamalaysia.com](http://www.bursamalaysia.com).



## OUR APPROACH TO CORPORATE GOVERNANCE

The Board of Directors (the “Board”) of RHB Bank Berhad (“RHB” or the “Company”) is zealous in cultivating and fostering a corporate governance culture that amplifies RHB’s core values of P.R.I.D.E. (Professional, Respect, Integrity, Dynamic & Excellence) throughout its value chain. These core values are ingrained within the organisation to inculcate positive corporate culture that would spur RHB to deliver and achieve its strategic objectives. We, as guardians of public trust, firmly believe good corporate culture defines both the behaviour within RHB Bank Berhad and its subsidiaries (“RHB Banking Group” or the “Group”) and also the way we communicate with our external stakeholders.

The past two years have brought a slew of changes to the corporate governance landscape in Malaysia leading to changes in the legal and regulatory promulgation governing our Company and our industry. The Board is dedicated in ensuring the recommended best practices and the required compliance benchmarks are met and sustained to protect the interests of RHB and all its stakeholders. The Board’s unremitting effort was recognised by the ASEAN Capital Markets Forum, comprised of capital markets regulators within Southeast Asia, as RHB Bank Berhad was accorded the Top 30 ASEAN Public Listed Companies (Top 11-30) amongst the ASEAN community for its good corporate governance disclosures during its 2nd ASEAN Corporate Governance Awards ceremony held on 21 November 2018 at Kuala Lumpur, Malaysia.



“

We, as guardians of public trust, firmly believe

**good  
corporate  
culture**

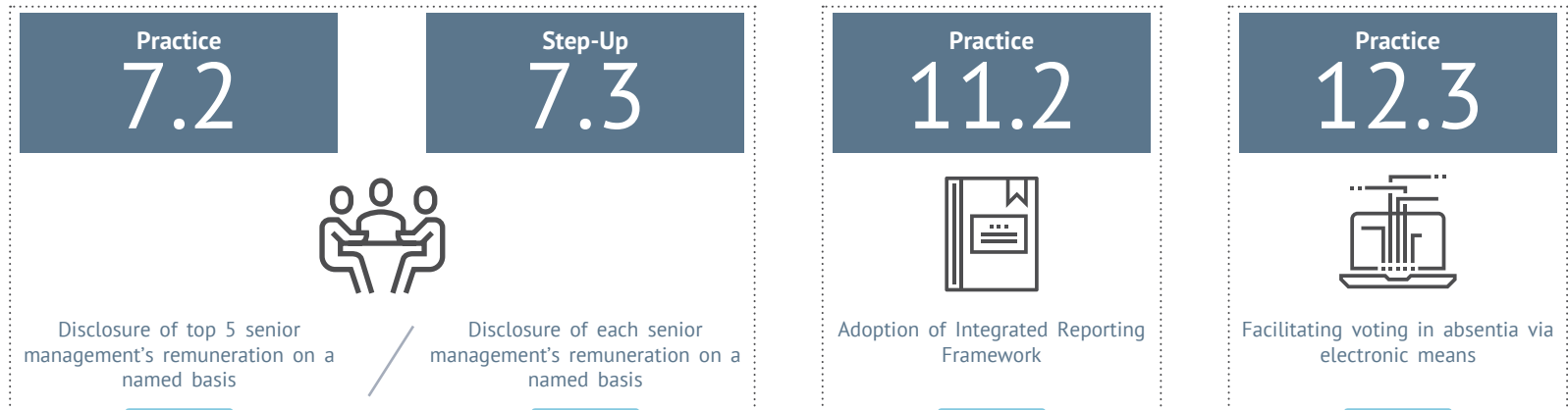


defines both the behaviour within RHB Banking Group and the way we communicate with our external stakeholders.

# Corporate Governance Overview Statement

## OUR CORPORATE GOVERNANCE PRACTICES

The Board of RHB has adopted and applied all recommendations of the MCCG, except for the following Practices and Step-up:



We acknowledge the inherent value of good corporate governance practice and disclosure and have provided cogent explanation for each departed practice and the required timeline to adopt the said practices within the **CG Report** of RHB Bank Berhad.

A summary of RHB's Corporate Governance practices vis-à-vis the MCCG's principles are laid out as follows:

## PRINCIPLE A: BOARD LEADERSHIP & EFFECTIVENESS

### RESPONSIBILITIES OF THE BOARD

The year 2018 witnessed the launch of the Group's new strategic 5-year plan, FIT22, which succeeded its predecessor I.G.N.I.T.E that came to an end in 2017. FIT22 was assiduously developed to create sustainable value for all stakeholders of RHB. The new strategic plan is closely tied to the Group's brand promise of **Together We Progress** which essentially promotes the idea of the Company being a companion of its stakeholders, both internal and external, to achieve the targeted objectives in a sustainable and ethical manner.

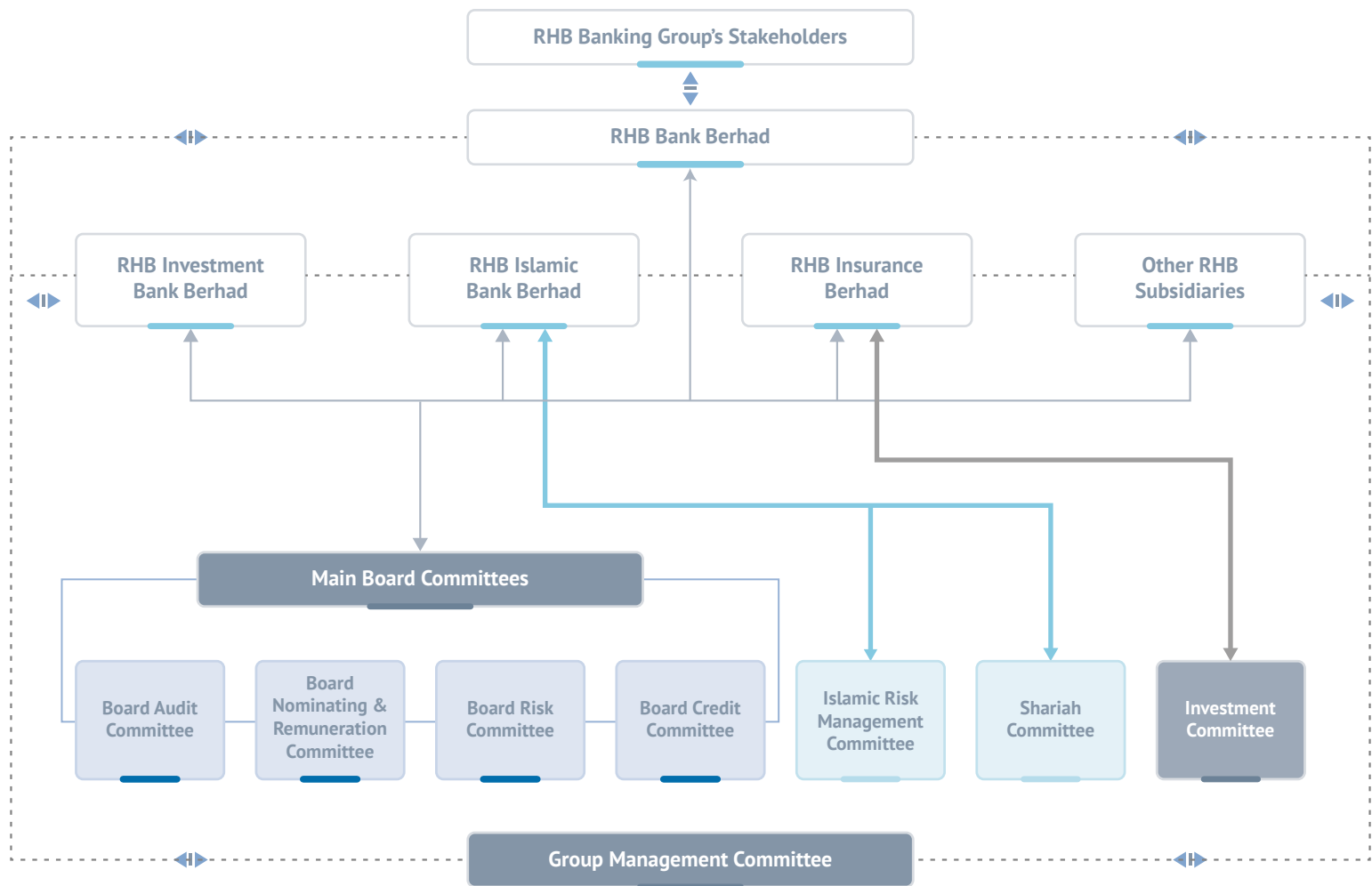
The Management's performance is actively monitored in executing the Board's directive and strategies in line with the Group's new 5-Year plan on top of the Board providing direction and advice to ensure Management do not divagate from the given mandates. The Board has in place a Board Charter that provides clear outline on the roles and responsibilities for each member of the Board. This document was developed with great care and perseverance to guide and ensure each member is held accountable for their actions and inactions in serving the Group. Please refer to our disclosure of Practice 2.1 in the CG Report for additional information on the Board Charter.

**FIT22 comprises 22 initiatives which are driven by three key pillars, namely:**



### OUR GOVERNANCE MODEL

RHB Banking Group operates within a clearly defined governance model as approved by the Board. This model elucidates on the clear governance practices and direction in relation to the decision-making process across the Group. This delegation of authority is clearly defined within the Terms of Reference (“ToR”) of the respective Board Committees. The ToRs are reviewed periodically by the Board to ensure effective and efficient decision-making process within the Group. The Board Committees also act as oversight committees; evaluating and recommending matters under their purview for the Board’s consideration and approval.



## Corporate Governance Overview Statement

The Board receives updates from the respective chairperson/representatives of the Board Committees on matters that require specific attention that have been deliberated and considered at the meetings of Board Committees. This practice also applies for other main operating entities within the Group.

In supplementing the Board's effort to govern the Company, the following Board Committees have been established:

### Board Audit Committee (“BAC”)

The BAC is responsible to provide independent oversight over the management of financial reporting and internal control systems, ensure checks and balances for entities within the Group and review the financial condition as well as the performance of the Group.



### Board Nominating & Remuneration Committee (“BNRC”)

The BNRC supports the Boards in reviewing and assessing the appointment, performance and remuneration of Directors, Board Committees' members and Key Senior Management officers (which entails Group Managing Director (“GMD”), Chief Executive Officer (“CEO”)/Managing Director (“MD”) who report directly to the GMD and any person(s) as may be decided by the Committee) for recommendation to the Board.



### Board Risk Committee (“BRC”)

The BRC is responsible to provide oversight and governance of risks for the Group. It oversees Senior Management's activities in managing risk and ensures that the risk management process of each entity within the Group is put in place and functioning. The BRC also ensures the management of the Group's risk is in accordance with a risk-return performance management framework.



### Board Credit Committee (“BCC”)

The BCC is responsible to affirm, veto or include additional conditions on all types of credit applications (including understock/futures broking) and all types of underwriting applications for amounts above the defined thresholds of the Group Credit Committee (“GCC”) and the Group Investment & Underwriting Committee (“GIUC”), both which reside at the management level.



The detailed responsibilities of each Board Committee can be found in the Board Charter of RHB Bank Berhad @ <https://www.rhbgroup.com/about-us/our-principles/corporate-governance/bank> as well as the **CG Report**.

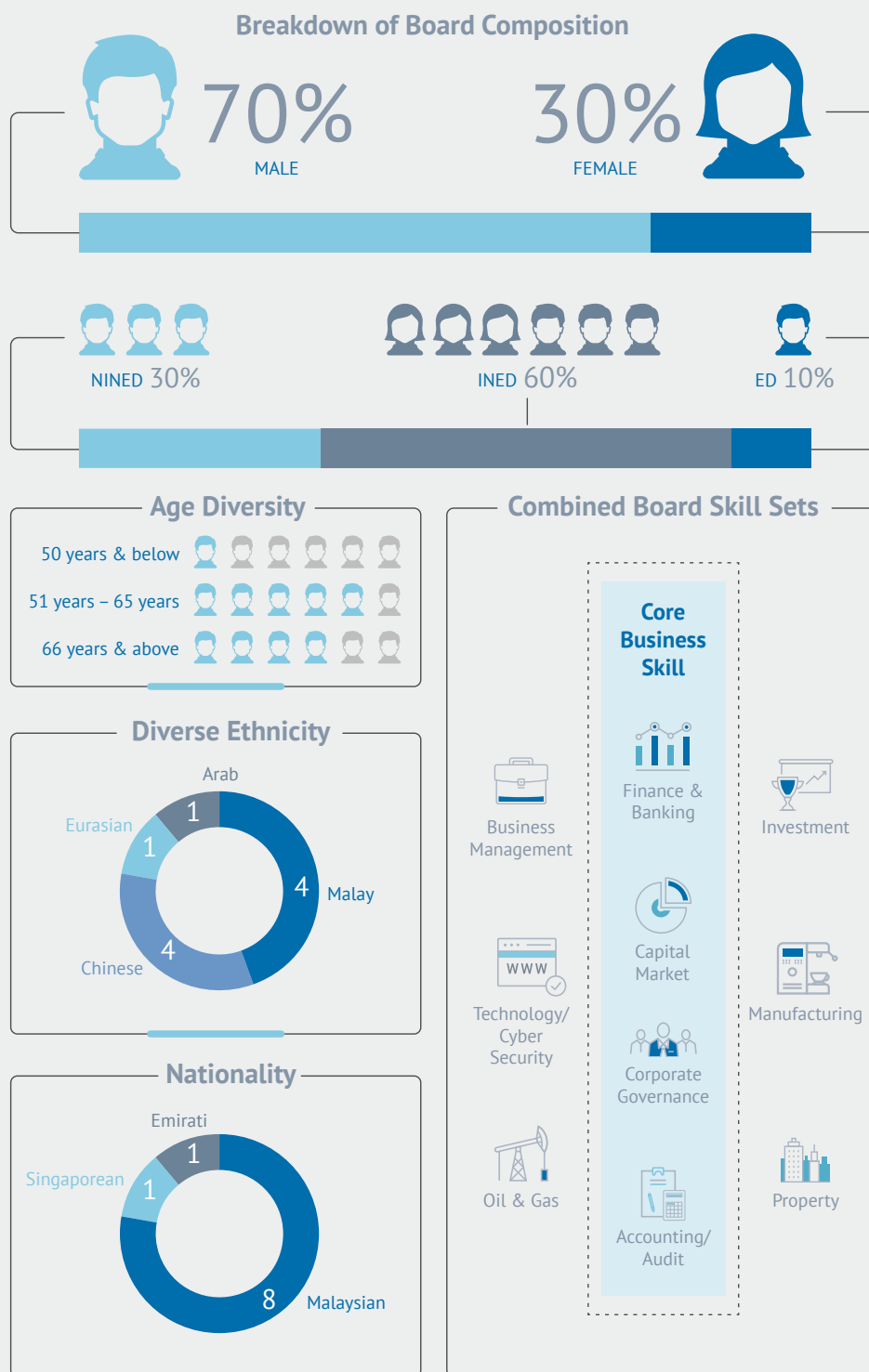
### COMPOSITION OF THE BOARD

We understand and acknowledge the importance of having a balanced, diverse, experienced and cohesive Board. The nucleus of the Board is in its composition. A Board that encapsulates diversity would be able to face the challenges headstrong and view the opportunity as well as business risks in a collective manner. Currently, there are six Independent Non-Executive Directors (“INED”), three Non-Independent Non-Executive Directors (“NINED”) and one Executive Director (“ED”) serving on the Board.

We continued to invest time and effort to improve the composition of the Board by ensuring the Board constituted a majority of INEDs. On 28 November 2018, the Board, supported by the BNRC, appointed Mr Lim Cheng Teck as an INED. Mr Lim’s appointment to the Board ensured the Board complied with Bank Negara Malaysia’s Corporate Governance Policy Document and the MCCG, both of which advocate for the Board composition to encapsulate a majority of INEDs.

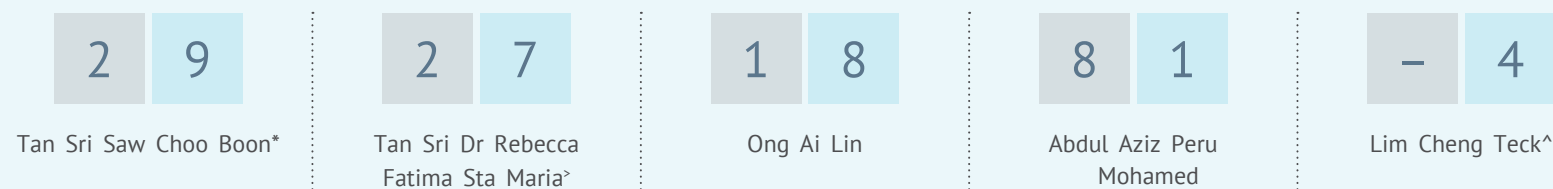
Besides the facet of board independence, we continued our journey to improve the Board’s gender diversity, an effort we embarked since 2016. Two women Directors, namely Tan Sri Dr Rebecca Fatima Sta Maria, the Senior Independent Non-Executive Director and Ms Ong Ai Lin, an INED, were initially appointed to improve the dynamics within the Board. This was then further strengthened in 2019 with the appointment of Puan Sharifatu Laila Syed Ali, also as an INED, ensuring the Board achieved its target of having 30% women Directors in line with the MCCG.

The Board is well pleased with the current established composition as it is an important driver of our effectiveness. The current composition allows a breadth of perspective to be shared by its members and is viewed as optimal for a company of RHB’s size and intricate operations. The BNRC, in supporting the Board, ensures factors such as mix of skills, calibre, competency, character and experience are taken into consideration in nominating candidates for Board appointments.



# Corporate Governance Overview Statement

## TENURE OF INEDS<sup>#</sup>



The tenure of INEDs illustrated above were tabulated as at 15 March 2019.

\* Tan Sri Saw Choo Boon's tenure above does not include the 6 years spent as an INED of RHB Capital Berhad, the former holding company of the Group.

^ Mr Lim Cheng Teck was appointed to the Board on 28 November 2018.

> Tan Sri Dr Rebecca Fatima Sta Maria was re-designated as Senior INED ("SINED") on 1 October 2018 replacing Tan Sri Saw Choo Boon.

# Puan Sharifatu Laila Syed Ali was appointed to the Board on 15 March 2019 as an INED.

Legend: ■ Years ■ Months

## DIRECTORS' ATTENDANCE

The Board and its Committees met regularly to carry out their respective duties and responsibilities during the year under review. We are pleased to report that there was no Director who recorded attendance lower than 92% for all Board meetings and 85% for Board Committee meetings. The table below illustrates 2018 meeting attendance record for all Board members<sup>#</sup> of RHB Bank Berhad:

Board Member	Designation	Meeting Attendance				
		Board	BAC	BNRC	BRC	BCC
Tan Sri Azlan Zainol	Non-Independent Non-Executive Director	12/12		9/9		
Dato' Khairussaleh Ramli	Group Managing Director	12/12				
Tan Sri Ong Leong Huat @ Wong Joo Hwa	Non-Independent Non-Executive Director	12/12		8/9		35/35
Mohamed Ali Ismaeil Ali AlFahim	Non-Independent Non-Executive Director	11/12				
Tan Sri Dr Rebecca Fatima Sta Maria*	Senior Independent Non-Executive Director	11/12	12/12	6/7		
Tan Sri Saw Choo Boon	Independent Non-Executive Director	12/12	11/12	9/9	11/12	
Abdul Aziz Peru Mohamed	Independent Non-Executive Director	12/12				
Ong Ai Lin	Independent Non-Executive Director	12/12	12/12	9/9	12/12	
Lim Cheng Teck^	Independent Non-Executive Director	2/2				3/3

Legend: ■ Board/Committee Chairman ■ Board/Committee Member

\* Tan Sri Dr Rebecca Fatima Sta Maria was appointed as a member of the BNRC on 15 February 2018 and later re-designated as Chairman of the BNRC on 1 October 2018.

^ Mr Lim Cheng Teck was appointed to the Board on 28 November 2018.

# Puan Sharifatu Laila Syed Ali who was appointed to the Board on 15 March 2019 as an INED, is being excluded from the above table.



## REMUNERATION

The Board is mindful that fair remuneration is critical to attract, retain and motivate Directors and Senior Management with the relevant experience and expertise required to lead RHB. The Board also ensures the remuneration proffered promotes the achievement of strategic objectives within the ambient of RHB's risk appetite. The Board Nominating & Remuneration Committee ("BNRC") has been entrusted with discharging the remuneration strategies, as outlined in its Terms of Reference, which can be referred on the corporate website. Detailed information on the role of the BNRC in relation to the Board's remuneration practice can be found per disclosure under Practice 6.1 and Practice 6.2 of the **CG Report**.

Details on the Board remuneration are disclosed under Practice 7.1 of the **CG Report** and on Note 40 of the Financial Statements on page 118 in the Financial Report 2018.

## PRINCIPLE B: EFFECTIVE AUDIT AND RISK MANAGEMENT

### AUDIT COMMITTEE

The Board has in place a Board Audit Committee ("BAC") that comprises 3 members, all of whom are Independent Non-Executive Directors. The Committee supports the Board with matters pertaining to financial reporting, external audit, internal control and internal audit process and review of related party transactions as well as conflict of interest situations. The BAC is chaired by Tan Sri Dr Rebecca Fatima Sta Maria, the Company's Senior Independent Non-Executive Director.

All members of the BAC are financially literate and possess necessary financial background, knowledge and experience to review financial and non-financial reporting and matters put forth for deliberation before the committee. One of the committee member, namely Ms Ong Ai Lin, is an Associate of The Institute of Chartered Accountants in England & Wales and a Member of the Malaysian Institute of Accountants. She was accorded the Cyber Security Lifetime Achievement Award by CyberSecurity Malaysia for her lifelong and significant contribution including excellent research towards cyber security for our national critical infrastructure.

The BAC oversees the Group Internal Audit ("GIA") function which operates under a charter mandated by the BAC that gives unrestricted access to review all activities across the Group. The GIA reports directly to the BAC on all its activities as promulgated by Paragraph 15.27 of MMLR.

The BAC reviews and approves the Group Internal Audit's annual audit plan, its staffing requirements and audit activities, including appraisal of the Group Chief Internal Auditor's performance. The committee is involved in deciding the remit of the internal audit function including its objectives, strategies, roles and responsibilities, scope and remuneration.

Further information on the BAC and GIA of the Group can be found in the **CG Report** and also under the BAC Report on page 187 of this Annual Report.

## RISK MANAGEMENT AND INTERNAL CONTROL FRAMEWORK

As a financial institution, the Board recognises the importance of a sound system of risk management and internal control to ensure good corporate governance and to safeguard shareholders' investments, depositors' monies and the interests of policy owners, as well as the Company's and the Group's assets. RHB's risk management and internal control framework is designed not only to cover financial controls but also non-financial controls.

The Board Risk Committee ("BRC") provides oversight and governance of risks for the Group to ensure that the Group's risk management processes are functional and effective. The BRC also oversees Senior Management's activities in managing risk; ensuring that the risk management process in each of the Group's entities functions in accordance with a risk-return performance management framework. Furthermore, the BRC supports and leads the Senior Management in driving the appropriate Risk Culture and Risk Ownership within the Group.

The BRC continues to enhance its oversight on RHB's compliance activities with special "compliance focus" meetings prior to every scheduled BRC monthly meetings. This effort was undertaken by the BRC to ensure that they were kept abreast by Management on all matters relating to RHB's compliance activities.

Detailed information on RHB Banking Group's risk management and internal control framework is available under the Statement of Risk Management and Internal Control ("SORMIC") on page 179 of this Annual Report.



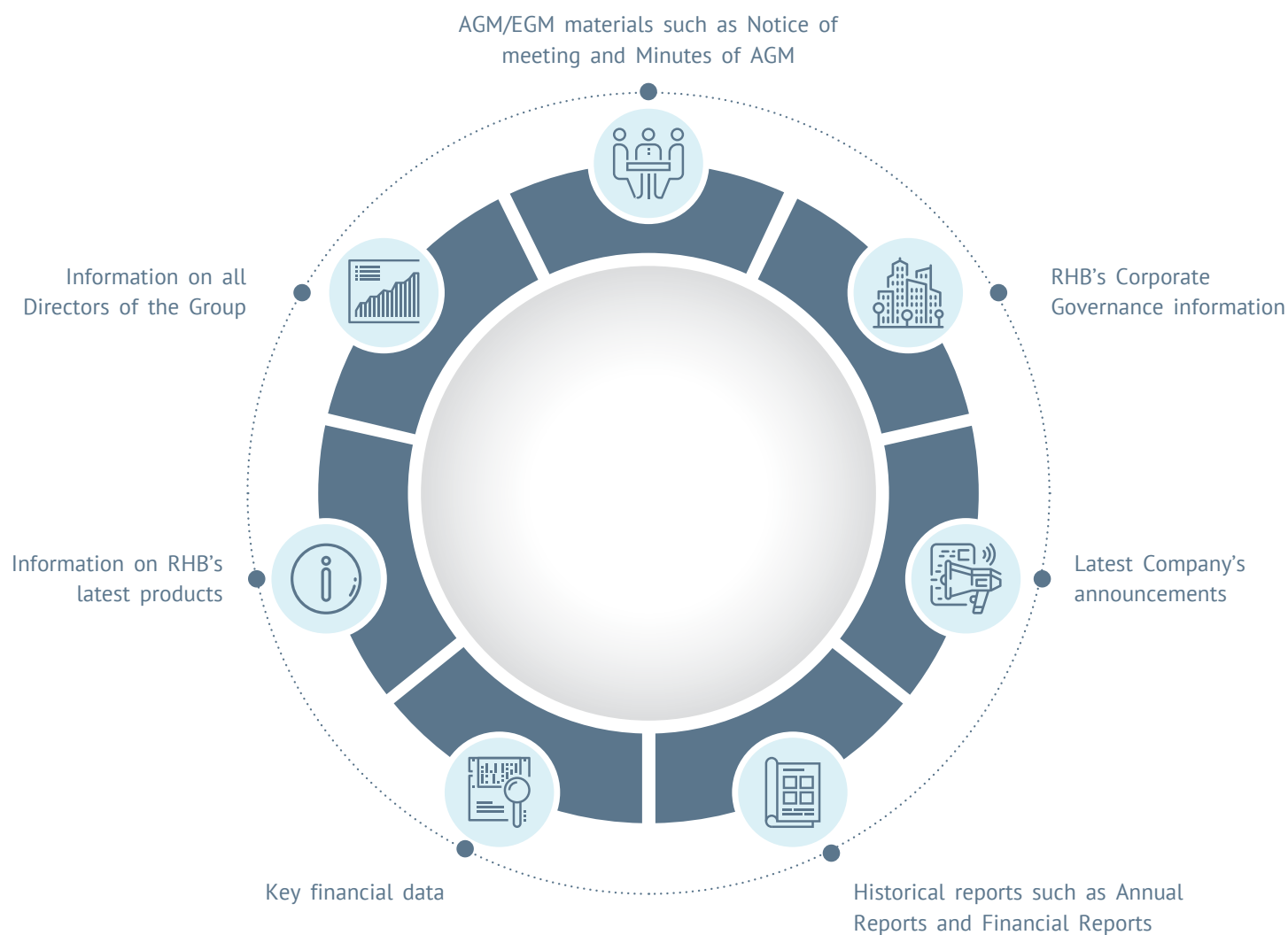
## Corporate Governance Overview Statement

### PRINCIPLE C: INTEGRITY IN CORPORATE REPORTING AND MEANINGFUL RELATIONSHIP WITH STAKEHOLDERS

#### COMMUNICATION WITH STAKEHOLDERS

The Board endeavours to continue maintaining an open and timely communication with all stakeholders. The Board currently conducts its engagement with stakeholders through various mechanisms such as the publication of Annual Reports, Financial Reports, Corporate Governance Reports, Sustainability Reports, General Meetings, investors' conferences, roadshows, analyst briefings, media briefings/press conferences and communication via electronic means such as RHB's corporate website.

Valuing the importance of transparency, we ensure that important and material information are communicated to stakeholders in a timely manner, through the Company's website, [www.rhbgroup.com](http://www.rhbgroup.com). The corporate website is regularly updated with relevant information for the ease of all stakeholders. Information disclosed in the website include:



## CONDUCT OF GENERAL MEETINGS

We view the rights of shareholders to attend and participate in general meetings to be sacrosanct. In this regard, we as stewards of the Company ensure that shareholders are accorded the opportunity to raise questions or seek clarification on matters relating to RHB's performance both financial and non-financial during the General Meetings.

All resolutions tabled during the General Meetings are voted by way of electronic poll in line with Paragraph 8.29A of the MMLR. Shareholders are entitled to appoint representatives or proxy/proxies to vote on their behalf in their absence at the general meetings. During the Annual General Meeting ("AGM"), shareholders are briefed on the Company's performance by the Managing Director along with the answers to questions posed by the Minority Shareholders Watch Group ("MSWG"). All Directors of RHB Bank Berhad were present at the 52nd AGM held on 25 April 2018. In line with the MCCG, shareholders were provided with more than 28 days' notice for the 52nd AGM.

Further information on corporate reporting and meaningful relationship with stakeholders can be found within the **CG Report** of RHB Bank Berhad.

## REFLECTION ON KEY CORPORATE GOVERNANCE FOCUS AREAS IN 2018

During the year under review, the Board focused on the following corporate governance matters:

### ► **OVERSIGHT ON STRATEGY & FINANCIAL PERFORMANCE**

With the new 5-Year FIT22 strategic plan in place, the Board continues to actively monitor and engage management on the progress and performance of the Group in achieving the financial and non-financial objectives. The Board received regular update from Management during Board and Board Committees' meetings as it continues to imbue and support Management by providing guidance and leadership; ensuring management did not divagate from the targets. To nurture the cohesion between the Board and Management, an offsite Board meeting session was organised with participation of Management. Board and Management were allowed to socialise outside the hustle and bustle of the corporate environment to synchronise the culture and mind-set of Management in line with the Group's new FIT22 strategy to create long-term sustainable value for all its stakeholders.

### ► **ENHANCING BOARD INDEPENDENCE**

The Board acknowledged that its composition at the start of the financial year did not meet the recommendation of the MCCG with regard to a Large Company (as defined by the MCCG) having a majority of INEDs on Board. The Board, supported by the BNRC, worked tirelessly during the year by filtering through and assessing the potential candidates who were suitable to be appointed on the Board as Independent Director(s). The Board, upon the satisfactory review and recommendation of the BNRC, appointed Mr Lim Cheng Teck as an INED on 28 November 2018 and Puan Sharifatu Laila Syed Ali as an INED on 15 March 2019. Mr Lim brings with him a wealth of experience having spent over 30 years in the financial services industry whilst Puan Sharifatu Laila has extensive experience in the field of capital markets and portfolio investments both in the domestic and regional environment having led ValueCap, a government-linked investment fund since its formation, up until her retirement. Their appointment augurs well with the Board's target of having a board composition comprising a majority INEDs, consistent with the regulatory promulgation of Bank Negara Malaysia and the MCCG.

### ► **FIT & PROPER POLICY**

Ensuring the Board is constituted of capable and ethical individuals, a review of the existing Fit & Proper Policy was conducted by the Board in line with the Bank Negara Malaysia's Fit and Proper Criteria. The Policy was benchmarked against local and international requirements to ensure the policy provided sufficient guidance to Directors as well as Senior Management personnel. All Directors and senior officers of the Group are required to adhere to this Policy.

### ► **ANTI-BRIBERY & CORRUPTION ("ABC") POLICY**

The Board is aware that much attention has shifted towards culture and conduct among bankers as we are held to a higher moral standard as guardians of public trust on the financial system. As corruption corrodes from within and has far reaching consequences, the Board took affirmative action instead of kicking the can down the road. The corporate liability provision introduced in the new MACC (Amendment) Act 2018 reinforced the importance of having a comprehensive internal ABC programme.

During the year under review, a new Group Policy on Anti-Bribery and Corruption was formulated and approved to ensure that the Board, Management and all employees of RHB Banking Group were edified of their responsibility and the repercussion of any unethical conduct. All employees of RHB Banking Group were encouraged to undertake e-learning courseware on RHB's guidance on gifts and hospitality as well as the Group's existing practices that dehort the proffering or the acceptance of bribes.

## Corporate Governance Overview Statement

### ▶ BOARD EFFECTIVENESS EVALUATION (“BEE”)

With the support of the BNRC, we undertook the yearly evaluation of individual Directors, the Board as a whole and Board Committees’ members via an internally conducted BEE exercise. The outcome of the BEE was tabulated in generic as well as thematic results on Board culture and conduct. The results of the BEE provided insight into areas of strength and improvement of the Board as a whole and for individual Directors. The Board was satisfied with the results unearthed from the BEE and undertook the necessary steps to ensure areas for improvements were treated with importance.

### ▶ WHISTLEBLOWING POLICY

The Board, in adherence to Standard 18.2 of Bank Negara Malaysia’s Policy Document on Corporate Governance, had in place a Whistleblowing Policy and Procedure for the Group since 2007 (Revised and last updated in 2014). During 2018, the Board reviewed the existing policy and called for the policy to be updated. As a result, the chairperson of the BAC was tasked with the responsibility

of overseeing the effective implementation of the Whistleblowing Policy and Procedures. The RHB corporate website was then updated with the revised policy addressing additional dedicated whistleblowing channels for internal and external stakeholders of RHB to voice their concerns with regard to illegal, unethical or questionable practices within the Group. This included the availability of alternative whistleblowing channels and avenues to escalate similar matters to regulatory bodies and law enforcement agencies.

### ▶ DIRECTORS’ TRAINING

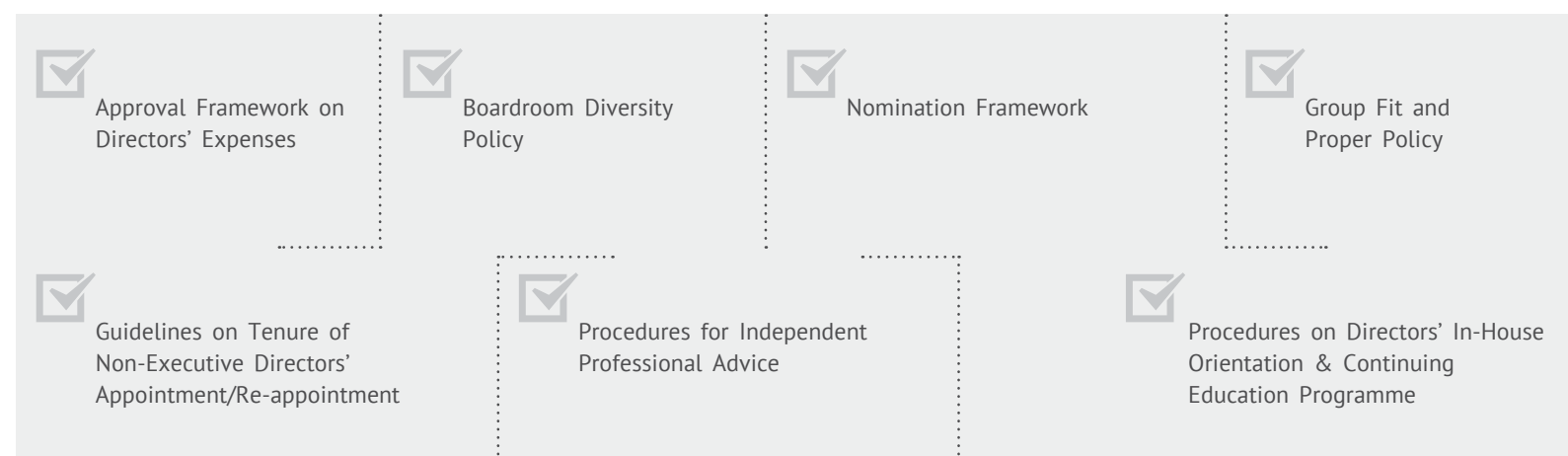
Acknowledging the evolving landscape of the financial services industry, the Board consciously undertook several training programmes to edify itself on the updates of the legal and regulatory landscapes impacting the Group’s business operations. The continuous professional development of the Board also serves to enhance their understanding of the Group’s businesses and its cross-pollination across the Retail Banking, Wholesale Banking, Islamic Banking and Insurance sectors. The list of mandatory and professional development programmes attended by the Board is disclosed under Section B of the **CG Report**.

## CORPORATE GOVERNANCE FUTURE PRIORITIES & ASPIRATION

### SHORT TO MEDIUM TERM (BY 2020)

#### ▶ BOARD GOVERNANCE MANUAL

The Board has in place a Board Governance Manual that guides the Board on matters such as the following:



All these frameworks, policies, procedures and processes are construed as a guide for the Board members in discharging their duties effectively, efficiently and responsibly. The Board reviews these documents periodically to ensure each document reflects the latest legal and regulatory promulgation. A comprehensive review of these documents will be undertaken in 2019.

### ▶ BOARD CHARTER AND TERMS OF REFERENCE OF BOARD COMMITTEES

The Board will continually review the Board Charter and Terms of Reference of Board Committees to be in line with the recommendations of the MCCG and the MMLR. These documents will be enhanced and updated to ensure that the Board and Board Committees are properly guided in their operations, composition and decision-making processes.

### ▶ PAY-FOR-PERFORMANCE SCHEME

We are undertaking a revision exercise on the existing 'incentive plan' for RHB's key Senior Management. The revision is expected to be completed by 2020. RHB will incorporate the following, where relevant, as part of the comprehensive pay scheme:

- a) Deferment of payment of variable compensation i.e. performance bonus.
- b) An appropriate mix of cash and non-cash remuneration to reflect risk alignment.
- c) A claw back, malus or other reversal mechanism on the performance rewards in the event of bad performance or serious non-compliances.

The revised remuneration package shall also cover other material risk takers in the organisation who can materially commit or contribute significant impact to the Group-wide risk profile.

### ▶ BEE (EXTERNALLY FACILITATED IN 2020)

The Board will continue to conduct the BEE in-house for the next financial year ended 2019. The BNRC will undertake an externally facilitated evaluation of the Board, Board Committees and individual Directors once following every three-year cycle of internal evaluation exercise. The next assessment utilising an external independent party would be in 2020. The Board recognises the inherent value of having independent experts to provide their experience in assessing the Board, Board Committees and Individual directors and will support and be guided by the BNRC in this process.

### ▶ INTEGRATED REPORTING

Continuous effort will be undertaken by the Board to improve the reporting framework of the Group's activities as the Board and Management continue to inculcate integrated thinking within the organisation to enable a seamless transition towards integrated reporting. In our effort to evolve our reporting, the Board focuses on improving its sustainability reporting framework by producing standalone Sustainability Reports since 2017. The Board views the publication of the Sustainability Reports as a stepping stone towards adopting Integrated Reporting Framework.

### ▶ LONG TERM (BY 2022)

#### ▶ ENABLING VOTING IN ABSENTIA

The Board will endeavour to adopt Practice 12.3 of the MCCG by sourcing the market for a suitable service provider to enable the implementation of voting in absentia as well as remote participation by shareholders for the General Meetings of RHB Bank Berhad. The current practice by the Company ensures shareholders are able to participate, engage with the Board and Senior Management effectively and make informed voting decisions at RHB's General Meetings.



*This RHB Corporate Governance Overview Statement should be read together with its Corporate Governance Report which can be downloaded from the Company's corporate website at [www.rhbgroup.com](http://www.rhbgroup.com) or the Bursa Malaysia announcement web page.*