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RHB Banking Group

Shaping Winners



CORPORATE
RESPONSIBILITY
REPORT

2010

The RHB Banking Group firmly believes in implementing responsible corporate practices and upholding the agenda of sustainability – elements that are essential to our long-term business growth. In line with this, the Group is committed to undertaking exemplary corporate conduct that creates sustainable value for all our stakeholders and establishes enduring ties with them.

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Message From The Chairman



It is my pleasure and privilege to introduce this year's new-format Corporate Responsibility Report of the RHB Banking Group (comprising RHB Capital Berhad and its subsidiaries). This Report underlines our commitment to good corporate responsibility ("CR") policies and practices as well as reflects how deeply ingrained these elements are within our people and businesses. We trust this document will present you with some solid insights as to how the RHB Banking Group ("the Group" or "RHB") is making good progress in balancing our healthy bottom-line performance with commendable social and environmental performance.

I am delighted to report that the Group's ongoing efforts to create responsible and sustainable growth culminated in the implementation of tangible CR initiatives that impacted positively upon our many stakeholders in 2010. The year saw the Group continuing to make good progress in the areas of the Community, Workplace, Marketplace and Environment.

In our mission to enrich communities, we continued to commit our resources to the cause of protecting and nurturing children through our Missing Children - Reuniting Families programme. On top of undertaking initiatives to bring children back to their families, we also implemented several initiatives to nurture young minds and inculcate new standards of excellence among young Malaysians. The year saw the kickoff of the third successive year of the highly popular RHB-New Straits Times National Spell-It-Right Challenge, while the equally popular RHB-The Star Mighty Minds Challenge entered its second year.

Message From The Chairman

In the way of workplace initiatives, we continued to create a conducive work environment that brought out the best in our people. We have always made caring for our staff a priority and went out of our way to implement conducive activities that ensured staff at all levels were well looked after. Our workplace initiatives also saw us increase our investment in trading and development initiatives to ensure all employees had the opportunity to develop to their full potential. On top of this, we focused our efforts on effective talent management and succession programmes.

In the marketplace, our care extended to ensuring our customers received the very best of what we had to offer in terms of products and services. Our community banking concept, EASY by RHB, continued to make waves with its simple, accessible and convenient banking approach. In all that we did, we set out to ensure a high level of customer care as well as transparent and fair practices in all our business dealings. Good corporate governance and risk management practices, as well as ethical business policies and practices covering procurement, anti-money laundering and insider training, among others, helped strengthen the Group's marketplace reputation.

Conscious of the fluid environment in which we operate, we continued to undertake programmes to preserve our natural surroundings in our day-to-day operations. While we still have a long way to go in this area, to date we are doing our bit for the environment by lending financial support to companies that undertake green projects that produce renewable energy, reduce greenhouse gas emissions or trade their carbon emission rights for carbon credits. From conserving energy and water to recycling water and paper, RHB is doing its bit to keep our planet "clean and green."

CR has undoubtedly become an integral part of the Group's activities, and it will continue to be a priority going forward. All stakeholders can rest assured that RHB remains committed to implementing responsible corporate practices that create sustainable value for our stakeholders, be they our shareholders, employees, customers and partners, as well as the many communities and the environment that we operate in.

We hope you will find the 2010 edition of RHB's Corporate Responsibility Report, with its theme "Shaping Winners", an inspiring read.

Thank you.

Dato' Mohamed Khadar Merican
Independent Non-Executive Chairman



Who we are



The RHB Banking Group is the fourth largest fully integrated financial services group in Malaysia. The Group's core businesses are streamlined into seven Strategic Business Groups (SBGs) namely Retail Banking, Business Banking, Corporate & Investment Banking, Global Financial Banking, Group Treasury, Transaction Banking and Islamic Banking.

These businesses are offered through its key operating subsidiaries – RHB Bank Berhad, RHB Investment Bank Berhad, RHB Insurance Berhad and RHB Islamic Bank Berhad, while its asset management and unit trust businesses are held under RHB Investment Management Sendirian Berhad.

RHB's Global Financial Banking SBG includes the Retail and Commercial Banking operations in Singapore, Thailand and Brunei. The Group also has a non-ringgit-based offshore funding operation in Labuan as well as a representative office in Vietnam.

It is the RHB Banking Group's aspiration to deliver superior customer experience and shareholder value; and be recognised as one of the top financial services groups in ASEAN.



The Group's CR Philosophy

Businesses all over the world today recognise that their ability to prosper hinges substantially upon their response to an array of issues based on the sustainability agenda. RHB's Board of Directors also acknowledges that the agenda of sustainability and corporate responsibility ("CR") is not only important from a strategic perspective, but is fundamental to sustainable business growth.

Being a key player in the financial services sector and a responsible corporate citizen, the Group is committed towards ensuring our activities impact positively upon our shareholders, employees, customers and partners, as well as the many communities we serve and the environments we operate in. To this end, we bring these tenets of our CR Philosophy into play:



To embark on initiatives

that cut across and impact the community at large, transcending cultural and religious differences; and



To promote the spirit of volunteerism

that will help create and instil positive social values not only among the Group's employees, but among society as a whole.

Our Commitment To Enriching Communities

PROVIDING HOPE

How it all began

RHB's CR programme began in early 2007, when the Management of the Group, moved by the plight of the family of a missing child, determined to lend a helping hand to look for such children. This resulted in the beginnings of a CR programme that eventually came to be backed by the Board of Directors.

The Group began looking at reports of missing children and discovered that there was limited action that was being taken at the time. There was simply no one out there who had a real commitment to assist the authorities in looking for these missing children. Although they accounted for only a small group, these cases of missing children affected entire families regardless of religion, race or age groups and even the communities they lived in.

As part of our early efforts to lend a helping hand in the search for missing children, we started exploring a working arrangement with the Royal Malaysian Police or Polis DiRaja Malaysia ("PDRM") to see how we could be of assistance. We even had big dreams of creating a call centre with a dedicated team where we could help PDRM and parents. However, we were dissuaded from doing this as our people were simply not trained nor equipped to undertake such a task. We decided that cooperation with PDRM was the best way to move forward on things.

In 2007, the Missing Children - Reuniting Families programme was launched in partnership with PDRM to offer the authorities and concerned families an alternative channel of communication for members of the public to help locate missing children. With RHB's efforts supporting PDRM's initiatives, early success came when a runaway teenager returned to her family.



Our Commitment To Enriching Communities



MISSING CHILDREN - REUNITING FAMILIES

In response to public outcry for a solution to address the issue of missing children, RHB, in collaboration with PDRM, launched the Missing Children - Reuniting Families programme in late 2007. This concerted effort sees the Group working closely with PDRM and the media to coordinate search efforts.

Leaving No Stone Unturned

Each search is carried out on a nationwide basis and begins at the last known location of the missing child. Upon contacting the child's parents, leaflets containing information of the child are distributed by our branch employees at public places and posted at major public areas such as bus stops, train stations and shopping complexes. If after five days, the child is not found, their pictures are flashed on over 1,000 of our ATMs across the country. Publicity is also carried out through the print media and through television broadcasts, throughout the search period, we work closely with the media and the PDRM to monitor the progress of the cases. Any information that we received helps provide the police with vital clues as to the child's last known whereabouts. This also helps to intensify efforts and narrow in on the area where the missing child was last spotted.



Activating the RHB machinery

On 4 June 2010, two-year old Nisha Chandramohan went missing in her hometown of Mentakab, Pahang and the RHB machinery went into full swing. Working closely with the media on national and state-level publicity campaigns, we distributed leaflets of the missing child through our extensive network of branches in relevant areas around the region. Staff of the RHB Bank branch in Mentakab handed out more than 700 posters and leaflets to members of the public in the hope that anyone with information on Nisha's whereabouts would come forward to assist the police in their search which was also extended to the neighbouring town of Bentong. Posters of Nisha were also displayed on RHB's ATM screens in Pahang and across the nation. The child's mother was very grateful for our efforts to help find her daughter.

Missing girl RHB's offer truly selfless act

I REFER to "Search for 2-year-old Nisha" (NST, June 12). While I understand the anguish of the parents over the disappearance of their daughter, what strikes me more is the spontaneous offer of help by the RHB banking group.

Its corporate communications senior general manager Mastura Adnan's spirit of togetherness in times of adversity reflects her strong faith in what is said: "Service to humanity is service to God".

If there are more people like her to help those in distress regardless of race, colour and creed, we would have an enviable society.

In essence, it's the same with the 1Malaysia concept that the prime minister has been advocating. The spirit of togetherness will provide the catalyst that we need to make 1Malaysia a success.

We must try to act practically when we see a fellow human being in distress. It involves putting the next person's need before your own.

This is exactly what RHB and Mastura Adnan did in the case of the missing child.



Chandramohan and his wife Wong Lai Lan are shown holding a poster of their missing daughter Nisha.



Our Commitment To Enriching Communities



Casting the Net Further Out

Being the fourth largest fully integrated financial services group in the country, we are able to tap into our extensive delivery channel network to communicate the details of the missing children. To date, our search efforts have seen us mobilising our 11,000-strong employee network throughout 339 branches (including RHB Islamic and Easy outlets) as well as leveraging our 1,058 ATMs and extensive media support. In some instances, financial assistance is provided to families to ensure search efforts are not hindered.

RHB was the first and today remains the only banking group in Malaysia to display posters of missing children electronically on all our ATM screens nationwide. The programme is certainly going a long way in helping to create awareness and mobilising the public to do their bit to support parents.

Going Beyond the Boundaries of Business

RHB's employees have invested not only time and effort but their emotions into this programme. The empathy we have for the parents of missing children goes beyond the boundaries of business and makes us better human beings. We rejoice when missing children are found or return home and we weep when they do not. To date, RHB has been involved in the cases of Tien Yee Wah, Nurin Jazlin Jazimin, Sharlinie Mohd Nashar, Muhammad Asmawi Jalaluddin, Nisha Chandramohan and Lee Xin Ru. Of these children, only Tien Yee Wah has since returned home.



Teaching Our Children to Protect Themselves

Recognising the gravity of the problem and realising that our efforts should not stop at just locating missing children, we decided to embark on an education campaign to create awareness amongst children on the many dangers they are exposed to and ways to avoid them.

To this end, February 2008 saw the Group launching a booklet titled “Crime Prevention Tips for Kids”, endorsed by the Ministry of Education and PDRM. The booklet itself was a compilation of 12 crime prevention tips for children that we had published as advertorials in our earlier efforts. In tandem with the launch of the booklet, we organised a road show covering six major towns to distribute these booklets and, together with the local police and Parent-Teacher Associations, conducted briefings on crime prevention to primary school children in urban areas most susceptible to high crime rates. Some 150,000 copies of the first edition of the booklet were distributed to 180 primary schools nationwide, while another 150,000 copies of the second edition of the crime prevention booklet are currently being distributed to over 195 primary schools nationwide. In order to reach out to as many children as possible, television commercials on children’s safety were also aired on local television networks.

Enter Mr. Bling!

In 2010, we decided to take the programme a couple of notches higher and introduced Mr. Bling as the official ambassador for the missing children’s programme. Mr. Bling is an extension of RHB’s reach into the community and is today widely recognised by the children as the partner who helps keep them safe. Mr. Bling makes frequent appearances at road shows and school visits and is seen on TV commercials and print media advertisements.



Our Commitment To Enriching Communities

The Search Efforts Intensify

RHB is grateful that authorities such as the Malaysian Crime Prevention Foundation under the patronage of the Prime Minister are taking missing children search efforts very seriously. It is also very heartening to see the "NUR Alert", or National Urgent Response Alert system, coming into place. Implemented in January 2011, this child abduction alert system serves to trace and provide information on the disappearance of children aged 12 and below through posters, websites, text messages and electronic message boards. Chaired by PDRM with the Women, Family and Community Development Ministry acting as the deputy chair, the NUR Alert will involve strategic collaboration between the government, private sector and non-governmental organisations. RHB is today a proud member of the NUR Alert.



Our Commitment to Children

The RHB Banking Group will continue to undertake efforts to spearhead the search for missing children. We will work closely with the Ministry of Women, Family and Community Development, PDRM, the media and all other possible channels to ensure our efforts are focused and impactful. We value our younger generation and therefore, pledge to take full commitment and responsibility for their safety as they are our and Malaysia's future.

The many initiatives underfoot today include the creation of signage with safety messages in selected Klang Valley parks, the continuous distribution of the safety tips booklets to primary school children, as well as the continuous organisation of road shows in major cities and towns. We will also embark on a new campaign for secondary school students which will be geared towards educating their parents on the importance of looking after their children's safety. We hope to be able to expand our crime prevention initiatives and take these to a higher level in 2011. Our objective in 2011 is to reach out to as many schoolchildren as possible and to educate their parents.



MOULDING YOUNG MINDS, SHAPING WINNERS

The Group continues to place an important emphasis on education that nurtures and develops young minds, not only from an academic standpoint, but also in a way that builds the self-esteem, confidence and competitive spirit of a generation who will one day be our nation's leaders.

The RHB- New Straits Times National Spell-It-Right Challenge

On 15 April 2008, the RHB-New Straits Times National Spell-It-Right ("SIR") Challenge came into being. Organised jointly with the New Straits Times, the SIR Challenge aims to enhance the proficiency of the English language amongst primary and secondary school students in a fun and interactive manner. 2010 saw the SIR Challenge entering its third year following two very successful seasons. RHB regards its involvement in this competition as a means to contribute to efforts to improve the standard of English language and encourage an all-round, quality education.

2010's competition attracted more than 2,000 participants and 350 secondary and primary schools competing at state level and culminated in the state champions competing for the National Champion title. The top five spellers were rewarded with cash prizes at both state and national levels. State champions and runners-up in the primary school and secondary school categories received cash prizes of RM1,500, RM2,000, RM2,500 and RM3,000 respectively, while the national champion and runners-up in the primary and secondary school categories received RM5,000, RM10,000 and RM15,000 respectively. A special Challenge Trophy was also offered to the first prizewinner in both categories. Today, the SIR Challenge continues to spur children's interest to learn new words.

Our Commitment To Enriching Communities



RHB –Star Mighty Minds National Challenge



Another important CR initiative in the area of education is the RHB–Star Mighty Minds National Challenge. Launched on 13 February 2009, the inaugural competition received overwhelming response with more than 6,000 students pitting their analytical thinking, general knowledge, mathematical and scientific, as well as innovative skills against one another.

The 2010 Mighty Minds National Challenge which was opened to lower and upper secondary students, saw 60 teams vying for the top 15 spots in a new multiple-choice-question quiz comprising general knowledge, science and mathematics questions. These top 15 teams then had to construct a model using Science principles, with only five teams qualifying for the next stage of the challenge comprising a verbal presentation and buzzer quiz.

The Group takes pride in that both the SIR and Mighty Minds competitions are playing their parts in helping develop our children into well-balanced individuals who will one day make a difference in the world.



Let's Learn with RHB

This project was first initiated in 2008 in collaboration with the Ministry of Education and is today an ongoing project that has achieved good momentum. It aims to inculcate good reading habits among schoolchildren. To meet this goal, the Group's goal is to ensure reading material within resource centres at rural schools are updated and that new IT equipment is purchased so that students can become more IT-savvy. To date, Let's Learn with RHB has impacted 41 primary and 30 secondary schools throughout Peninsular and East Malaysia with more than RM1 million going towards books, educational magazines and other knowledge-related materials.



National Essay Writing Competition

RHB's launch of the National Essay Writing Competition in 2007 has helped cultivate a love for reading and writing amongst today's youth as well as promoted educational excellence. Endorsed by the Ministry of Education, Dewan Bahasa dan Pustaka and the British Council, past competitions have included the Tunas Pujangga '07 (Bahasa Malaysia category) for Forms 1 to 3 students and the Wordsmith '07 award (English category) for Forms 4 to 6 students.

Our Philanthropic Efforts



RHB continues to enrich communities through its support of orphanages



The hand over of cheque to the Tabung Bencana NSTP-Media Prima in aid of the Padang earthquake victims



The Group continues to lend a supporting hand to orphans



Management and staff of the Group participate in The Edge-Bursa Malaysia Kuala Lumpur Rat Race 2010



The Group pledges its support to Tabung Haji as a corporate friend of the pilgrimage fund



RHB staff distributing of posters of missing child under the Missing Children - Reuniting Families programme

Our Commitment To Nurturing Our Workforce



Grooming Our Talent

The Group is fully committed to giving its employees every opportunity to realise their full potential. To this end, training and development programmes play an important role in motivating our people, building their skills set and enabling career progression. This commitment to employee development is helping us not only retain our high-achievers but is also helping us attract top talent from around the country. In 2010, we invested some RM18.6 million in our people representing 4% of the total employee gross salary – well above the 2.5% requirement stipulated by the regulatory authorities.



The Group has in place a structured training framework to ensure talent is groomed at every level. For our future leaders, programmes such as the one for Young Graduate Trainees and our Management Associate Programme, encompass technical and supervisory training. Both programmes also include mentoring and coaching initiatives as well as a buddy system. These programmes ensure that high-performing talent within RHB have a fast-tracked and structured career path. Our mid-level employees go through a different learning and development route. They are given technical, leadership and management training, while our senior management undergo advanced leadership and management training locally and overseas, as well as overseas attachments of between two to three months. Each level also has a career development and succession-planning programme in place.



Our Commitment To Nurturing Our Workforce

Employee Care and Recognition

Our people are at the heart of our operations and this is reflected in the competitive remuneration and various benefits that are available to our staff, be they medical benefits or a host of other incentives. The RHB Staff Welfare Fund provides assistance to employees above and beyond the benefits already provided by the Group. The Fund helps alleviate the financial distress of employees and their immediate families arising from serious accidents, illnesses, injuries or loss of property and/or life due to natural disasters, among other incidences. We also provide staff the opportunity to work towards obtaining their diplomas or degrees by way of special incentives for industry-related courses conducted by Institut Bank-Bank Malaysia or IBBM. A robust performance management system is in place to reward high achievers and this has helped to motivate staff to strive for greater levels of excellence.



The Group has created a workplace that encourages creativity and high productivity, as well as continues to roll out activities aimed at providing employees with a good work-life balance and a sense of fulfilment. Our strict compliance with the Occupational Safety and Health Administration assures employees that they have a safe and healthy environment to work in. On top of this, sports and recreational activities like the Sports Fiesta organised across states and regions, the RHB Idol karaoke competition, staff dinners, health talks, teambuilding exercises, soccer clinics for staff's children, summer camps during school holidays, as well as annual Teh Tarik chat sessions with the Group Managing Director, all help to keep our employees motivated.

In addition, the Group gives due recognition to the educational achievements of the children of our staff as well as to national sportsmen and sportswomen who excel in their fields. Staff are also kept abreast of developments within the Group through the quarterly Talk and Bond newsletter distributed to all employees. Our MyOnePortal also serves as a platform to post policies, guidelines and the Group Managing Director's ("GMD") monthly communiqués that in turn highlight the Group's aspirations and achievements to employees.



Our Commitment To Meeting Marketplace Needs



Catering to Customers' Needs

RHB believes in implementing initiatives that provide greater ease and convenience to our customers. EASY by RHB is our community banking concept that provides, simple and convenient banking to customers with incomes ranging from RM1,000 to RM5,000. The concept involving paperless applications, instant approvals and on-the-spot loan disbursements, has been well received by the community since its launch in 2009. From just 48 outlets in 2009, the number of RHB Easy outlets has grown to 142 outlets nationwide to date (including those now found at all Tesco stores as well as selected POS Malaysia and LRT locations). In the way of customer education, subsidiary RHB Investment Management delivers seminars while our Research team also gives free talks to corporations.

Ensuring Responsible Marketplace Behaviour

As part of RHB's commitment to responsible marketplace behaviour, our people continue to uphold the tenets of integrity, transparency and accountability, while good corporate governance practices are embedded throughout all aspects of our operations. To protect RHB's reputation and stakeholders' interests, as well as to ensure the Group's sustainable growth, we self-regulate our behaviour and take full responsibility for the impact of our practices and policies. This approach is also helping us mitigate potential risks on the financial, regulatory and consumer fronts.

On top of this, internal control measures such as the Group Code of Ethics, as well as our Chinese Wall and Insider Trading Policy, are also helping us mitigate conflicts of interest, abuses of position and confidentiality breaches pertaining to price-sensitive information. The Group's Whistleblower Policy encourages people to come forward to report negative activities, while an Operational Risk EVO System is in place to cover operational non-compliance, particularly those with reputational impact. The latter system alerts Management and the Board within a 24-hour period of an incident taking place. The Group applies a zero-tolerance policy for any non-compliance incidences.

The Group has also implemented a sound risk management and compliance framework that is supported by a strong risk management team. As part of our efforts to educate employees about risk awareness matters, we organised a regional road show in 2010 aimed at improving internal controls and inculcating a good compliance and governance culture within the Group. The road show also helped enhance integrity levels and elevate our customers' trust in our operations.

RHB also has the distinction of being the first bank in the country to invest in an Anti-Money Laundering (“AML”) system. Our AML system, which is capable of detecting real-time movements of money in customers’ accounts, is scheduled to go live in June 2011. To date, we have undertaken AML combat tests to gauge awareness of employees, while a fraud awareness and compliance week (comprising talks by internal and external parties as well as road shows) is planned for the first quarter of 2011.

The Group recognises that good corporate governance is fundamental to the success of our business. Not only has this helped establish the RHB Group’s credibility and bolster our corporate reputation, it has also enhanced shareholder value, provided an assurance to investors, strengthened customers’ trust in the businesses and improved the Group’s competitive positioning. The presence of the three Independent Non Executive Directors (“NEDs”), for example, ensures that there is an effective check and balance in the functioning of the Board. These Independent NEDs are not involved in the day-to-day management of the Group, nor do they participate in any business dealings or have any other relationship with the Company. They remain free of any conflict of interest and are able to undertake their roles and responsibilities as Independent NEDs in an effective manner.

As a testament to our strong corporate governance efforts, the RHB Banking Group was the proud recipient of a Merit Award and was named Second Runner-up in the Best Return to Shareholders Category at the 2010 Malaysian Business-CIMA Enterprise Governance Awards.

Ensuring Transparent Procurement Processes

To ensure greater transparency and integrity in the Group’s procurement of products and services, we have established an independent Group Procurement (“GP”) Department. The procurement of products and services within the Group is governed by the Group procurement, policies, processes and procedures. A Central Tender Committee and e-bidding system are in place to ensure greater transparency and a fair evaluation and assessment of items or services to be procured. The GP team is also tasked with maximising cost-savings and ensuring savings sustainability through leveraging volume purchases and strategic procurement activities. With their vast product knowledge, the GP team’s pool of sourcing experts takes care of supplier management activities for the Strategic Business and Functional Groups, so that they in turn can focus on what they do best - their core business activities. All IT-related purchases and projects are evaluated by the Central Tender Committee before being presented to the Group IT Steering Committee for technical evaluation, and the Board for approval.

Enhancing Environmental Conservation Efforts

As part of our environmental conservation efforts, the Group continues to foster an awareness of the environment among our employees and customers. From our continued collaboration with the Japan Bank for International Cooperation (“JBIC”) to promote and finance small and medium-sized enterprises (“SMEs”) engaged in greenfield projects, to paper and water recycling activities carried out nationwide, we are slowly but surely making good progress in this area.

Financing Green Companies

As part of our efforts to protect the environment, the Group is lending financial assistance to companies undertaking clean development mechanism (“CDM”) projects to produce renewable energy, reduce greenhouse gas emissions in Malaysia or trade their carbon emission rights (for carbon credits). The Group has embedded in its credit policy the cautious approach towards conservation by setting lending targets based on a sectoral outlook. In line with this, RHB Bank Berhad, in collaboration with JBIC, the international arm of the Japan Finance Corporation, entered into a long-term two-step Unfunded Loan Agreement of US\$100 million on 28 May 2009. The initiative will see RHB Bank providing financial help to promote and encourage commercial activities in Malaysia, particularly to SMEs involved in greenfield projects and the energy, automotive and electrical and electronics sectors. The loan package offers benefits to both Japanese companies and Malaysian companies that have collaborated with Japanese companies.



To date, our environmental efforts also extend to recycling water from the sewerage treatment plant and channelling the treated water to the RHB Complex at Bangi to reduce water consumption. On top of this, we have begun to promote energy conservation through our involvement in the annual Earth Hour initiatives as well as ensure energy savings measures are in place at the workplace over the holidays and festive seasons. Paper recycling activities are also carried out throughout our operations on a daily basis, with our janitors taking the lead in these activities. To ensure we create a pollution-free working environment, the RHB Centre has been designated a non-smoking zone with only one room made available to smokers.

Moving Forward

Going forward, the RHB Banking Group will endeavour to maintain a balance in our business undertakings through ensuring a healthy bottom-line performance as well as good social and environmental performance. To meet the latter objective, we will continue to set our sights on enriching the lives of the communities we operate in, with a particular emphasis on caring for the wellbeing of children. Not only will we continue to build upon our many initiatives for missing children by reaching a wider audience and achieving greater impact, we will also work to enhance our efforts in the area of education. We will continue to undertake responsible corporate practices in the workplace and marketplace, while preserving the environment we operate in.

Ultimately, we want to ensure we attain sustainable growth not just from a monetary perspective, but from the social and environmental standpoints as well. Our commitment to undertaking responsible corporate practices and upholding the agenda of sustainability will undoubtedly go a long way in ensuring the long-term growth of our business. As we venture forward on our journey to success, the Group remains committed to undertaking exemplary corporate conduct that creates sustainable value for all our stakeholders and establishes enduring ties with them.