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Public Bank Group Achieved Pre-Tax Profit of RM9.54 Billion for 2025 and Declared 12.0 Sen Second Interim Dividend

Highlights of Results for 2025

- Total revenue expanded by 8.5% to RM29.51 billion
- Net interest and financing income rose 2.1%
- Non-interest and non-financing income rose 15.2%
- Pre-tax profit up 6.8% to RM9.54 billion; net profit up 1.1% to RM7.22 billion
- Total loans and deposits grew by 5.1% and 3.2% respectively
- Net return on equity at 12.8%
- Cost-to-income ratio at 34.9%
- Gross impaired loans ratio at 0.5%
- Loan-to-fund and equity ratio at 84.1%
- Common Equity Tier 1 capital ratio at 13.9% and total capital ratio at 16.6%

For the 2025 financial year, the Public Bank Group recorded a pre-tax profit of RM9.54 billion. This represented a growth of 6.8%, as compared with RM8.93 billion achieved in 2024. Net profit attributable to shareholders grew by 1.1% to RM7.22 billion, sustaining a net return on equity of 12.8% for 2025.

Total revenue expanded by 8.5%, underpinned by healthy growth in loan and deposit businesses, further complemented by a robust growth of 15.2% in non-interest and non-financing income.

Tan Sri Dato' Sri (Dr) Tay Ah Lek, Managing Director & Chief Executive Officer of Public Bank commented, ***“The Public Bank Group achieved yet another milestone in financial results in 2025, with pre-tax profit surpassing the RM9.0 billion mark for the first time. Amid a dynamic business environment, the Group remained focused on its core financing and deposit businesses, while enhancing its comprehensive range of wealth management solutions to meet evolving customer demand. In addition, the acquisition of the 44.15% stake in LPI Capital Bhd further strengthened the Group’s income stream and contributed to the Group’s profitability.”***

Prudent cost management yielded an efficient cost-to-income ratio of 34.9%, which is significantly better than the banking industry’s cost-to-income ratio of 45.2%. With strong credit risk management and a resilient loan portfolio, asset quality remained sound, with a low and stable gross impaired loans ratio of 0.5%.

Tan Sri Tay highlighted, *“Reflecting the Group’s resilient performance and commitment to sustainable value creation, the Board of Directors has declared a second interim dividend of 12.0 sen per share. Coupled with the first interim dividend of 10.5 sen per share declared in August 2025, the total dividend for 2025 amounted to 22.5 sen. This represents a total payout of RM4.37 billion or 60.5% of the Group’s net profit for 2025, in line with the Group’s full-year dividend payout target.”* The second interim dividend is scheduled for payment on 26 March 2026, with a dividend entitlement date on 12 March 2026.

Loan and Deposit Businesses

In 2025, Public Bank Group’s lending portfolios remained on a commendable growth trajectory, increasing by 5.1% to RM445.8 billion.

Domestic loan portfolios expanded strongly by 5.9% to RM421.0 billion, outperforming the Malaysian banking industry's loan growth of 4.8%. This was mainly driven by the Group’s core financing in the retail and SME segments.

Domestic residential properties financing increased by 5.8% to RM180.3 billion. Hire purchase financing posted a strong growth of 10.1% to RM80.5 billion, whilst SME financing also grew strongly by 10.6% to RM79.6 billion.

As a result, the Group continued to sustain its leading position in the domestic residential property financing, hire purchase financing and SME financing, with strong market shares of 20.1%, 32.8%, and 18.7% respectively.

The Public Bank Group also continued to sustain its strong asset quality, with the gross impaired loans ratio standing at 0.5% as compared to the domestic banking industry’s gross impaired loans ratio of 1.4%. The Group also continued to maintain a prudent loan loss coverage ratio of 149.9%, which is higher than the domestic banking industry’s loan loss coverage ratio of 84.8%.

The Public Bank Group's total customer deposits stood at RM447.1 billion as at the end of December 2025, representing a 3.2% growth from 2024. On the domestic front, total deposits grew by 3.8% to RM419.0 billion, supported by core deposits and money market deposits.

Non-interest and Non-financing Income

On non-interest and non-financing income, the Public Bank Group recorded a strong growth of 15.2% to RM3.39 billion in 2025, mainly contributed by unit trust business and investment income, further complemented by general insurance income from the newly acquired LPI Capital Bhd.

Public Mutual, a unit trust company wholly-owned by the Public Bank Group, generated pre-tax profit of RM850.6 million in 2025, contributing 8.9% to the Group's pre-tax profit. Public Mutual continued to capture a leading retail market share of 43.6% in the domestic retail private unit trust industry (excluding money market funds). The net asset value of funds under management further increased to RM106.3 billion, with 185 unit trust funds being managed.

Overseas Operations

The Public Bank Group's overseas operations recorded a pre-tax profit of RM452.7 million in 2025, rebounding from a pre-tax loss of RM130.8 million in 2024.

Following a challenging year in 2024, Public Financial Holdings Limited in Hong Kong delivered a strong recovery in 2025, reporting pre-tax profit of RM65.4 million.

The Cambodian Public Bank Plc and Public Bank Vietnam Ltd posted pre-tax profit of RM296.3 million and RM51.3 million respectively.

Capital and Funding Position

The Public Bank Group's capital position remained well-capitalised in 2025, with Common Equity Tier 1 capital ratio, Tier 1 capital ratio and total capital ratio standing at 13.9%, 13.9%, and 16.6% respectively.

The Public Bank Group's strong deposit franchise continued to support a healthy funding position, as reflected in its gross loan-to-fund and equity ratio of 84.1% as at end-December 2025.

Sustainability Progress

The Public Bank Group continued to advance its sustainability agenda across environmental, social and governance priorities.

Since 2020, the Group has cumulatively mobilised over RM77 billion in sustainable finance, and is on track to exceed its target of RM100 billion in sustainable finance by 2030.

As at December 2025, over 40% of the branch premises owned by the Bank in Malaysia are equipped with solar panels, delivering a total installed generation capacity of 2,766 kWp and accelerating the Group's commitment to achieving Carbon Neutral position for Scope 1 and Scope 2 by 2030, and Net Zero Carbon by 2050.

On the social front, the Public Bank Group surpassed its cumulative target of 50,000 volunteer hours since 2024 and improved the lives of over 1.8 million individuals since 2021 through financing activities, exceeding its target of 1.5 million individuals. The Group also sustained its financial inclusion efforts, with more than RM10 billion mobilised in affordable home financing since 2020, benefitting over 50,600 low to medium income earners. Additionally, about RM9.6 million has been invested in community initiatives since 2023.

In 2025, the Public Bank Group also launched the PB Sustain, which serves as a centralised platform to support customers' sustainability journey. The PB Sustain provides information such as sustainability capacity building, sustainable finance products and sustainability impact calculators.

Looking ahead, the Public Bank Group will continue to strengthen collaboration with its clients to advance their decarbonisation journeys, aligning financing decisions with Malaysia's broader transition goals and the Group's long-term ambition to achieve Carbon Neutral position (Scope 1 and Scope 2) by 2030 and Net Zero Carbon by 2050.

Group's Prospects

Going forward, Malaysia's economy is likely to remain relatively stable in 2026 despite external headwinds, largely supported by domestic demand. Private sector expenditure will remain the key driver of economic growth. The implementation of strategic projects, such as the New Industrial Masterplan 2030 and 13th Malaysia Plan are expected to continue supporting investment activities in the country.

Supported by ample liquidity and healthy capital buffers, the domestic banking sector is expected to remain resilient. Growth prospects for the banking sector remain intact amidst continued economic growth.

“2026 is a milestone year for the Public Bank Group as it enters into its 60th Anniversary Diamond Jubilee. Built on its six decades of strong foundation and trust, the Group will continue to embrace challenges and opportunities with resilience, striving for continued milestone achievements in the decades ahead. The Group is committed to continue delivering sustainable value for its stakeholders, as it forges the path forward.”
concluded Tan Sri Tay.



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