

PUBLIC BANK BERHAD 196501000672 (6463-H)
STRATEGIC COMMUNICATIONS DIVISION
12TH FLOOR, MENARA PUBLIC BANK
146 JALAN AMPANG, 50450 KUALA LUMPUR
Tel : 03-2163 8888 / 2163 8899
Fax : 03-2168 8619
Website : www.publicbankgroup.com

BANK
FOR THE
PEOPLE



FOR IMMEDIATE RELEASE

17 November 2025

**Public Bank Group Achieved Pre-Tax Profit of RM7.10 billion
For the First Nine Months Ended September 2025**

Highlights of Results for the Nine Months Ended September 2025

- Total revenue expanded by 9.6% to RM22.08 billion
- Pre-tax profit at RM7.10 billion and net profit at RM5.35 billion
- Total loans and deposits posted annualised growth rates of 5.4% and 4.0% respectively
- Net return on equity at 12.6%
- Cost-to-income ratio at 34.9%
- Gross impaired loans ratio at 0.5%
- Loan-to-fund and equity ratio at 83.9%

The Public Bank Group recorded a pre-tax profit of RM7.10 billion for the first nine months of 2025, representing a growth of 3.5% as compared with the corresponding period last year. Net profit attributable to shareholders stood at RM5.35 billion.

Net interest and financing income rose by 2.5% to RM8.45 billion, as compared with RM8.24 billion in the corresponding period in 2024. Non-interest and non-financing income posted strong growth momentum, with a double-digit growth of 19.0%, mainly

due to the newly acquired general insurance business from LPI Capital Group. This is further supported by higher investment income, higher banking fee and commission income as well as foreign exchange business.

Cost-to-income ratio continued to stand at an efficient level of 34.9% and remained well below the banking industry's average of 44.8%. Total credit costs also remained low at 3 basis points during the period.

Asset quality remained sound with the gross impaired loan ratio remaining stable at 0.5%. Loan loss coverage sustained at a prudent level of 154.8%.

Tan Sri Dato' Sri (Dr) Tay Ah Lek, Managing Director and Chief Executive Officer of Public Bank commented, ***“Amidst a challenging backdrop, the Public Bank Group continued to record consistent growth in both loans and deposits. Underpinned by proactive management of cost of funds and synergistic growth in non-interest income, the Group continued to deliver stable performance throughout the first nine months of the year. The Group’s resilience is further reflected in its healthy net return on equity of 12.6%, underscoring the Group’s strong fundamentals and capacity to sustain value creation.”***

Loans and Deposits Businesses

During the first nine months ended September 2025, the Public Bank Group's total loan portfolios expanded by an annualised rate of 5.4% to RM441.2 billion. The domestic loan portfolios grew at a stronger rate of 6.1% on an annualised basis to RM416.0 billion, outperforming the Malaysian industry's annualised loan growth of 4.5%.

This was mainly contributed by the Public Bank Group's core financing segments, including domestic residential property financing, hire purchase financing and SME financing, which grew at annualised rates of 5.7%, 11.4%, and 10.7% respectively. These key financing segments continued to capture strong domestic market shares of 20.1%, 32.8% and 18.3% respectively.

On the funding side, the Public Bank Group's total customer deposits grew at an annualised rate of 4.0% to RM446.2 billion, supported by sustained growth in core deposits. The Group's current accounts and savings accounts registered 3.9% annualised growth which further strengthened the Group's low-cost funding base.

Non-interest and Non-financing Income

For the first nine months of 2025, the Public Bank Group's non-interest and non-financing income posted strong growth of 19.0% year-on-year to RM2.53 billion, led mainly by the general insurance business of the LPI Capital Group, which contributed 9.3% to the Public Bank Group's total non-interest and non-financing income.

The non-interest and non-financing income was further enhanced by higher investment income, banking fee and commission income as well as foreign exchange business.

Public Mutual, a unit trust company wholly-owned by the Public Bank Group, registered a pre-tax profit of RM624.5 million for the first nine months ended September 2025, contributing about 8.8% of the Group's overall pre-tax profit.

Public Mutual continued to capture a leading domestic retail market share of 34.0%, with a net asset value of RM107.1 billion from 185 unit trust funds under its management as at end-September 2025.

Capital and Funding Position

The Public Bank Group remained well-capitalised with Common Equity Tier 1 capital ratio, Tier 1 capital ratio, and total capital ratio standing at 13.8%, 13.8%, and 16.5% respectively as at end-September 2025.

The Public Bank Group's strong deposit franchise continued to support a healthy level of funding position, as reflected by the gross loan-to-fund and equity ratio of 83.9% as at end-September 2025.

Sustainability Progress

The Public Bank Group continues to strengthen its sustainability agenda, supported by its decarbonisation commitment, aiming to achieve a Carbon Neutral status for scope 1 and 2 emissions by 2030 and Net Zero Carbon by 2050. Solar panel installations have begun across several domestic branches, with plans for additional branches to be fitted by the end of 2025.

Since 2020, the Public Bank Group has mobilised over RM74 billion in sustainable financing, and is ahead of schedule to achieve its 2030 target of RM100 billion.

In September 2025, the Public Bank Group held its first Sustainability Week. The event included a series of internal and external engagements, including meaningful dialogues and sustainability-focused workshops designed to encourage sustainable living among employees. These sessions offered valuable insights that will advance the Group's ongoing sustainability goals.

Group's Prospects

The global economic outlook remains cautiously positive. While consumer spending continues amid resilient employment conditions, risks stemming from trade-related tariffs by the United States persist, with potentially adverse impacts on global supply chains and investor sentiment. Uncertainties over long term trade relations are likely to continue weighing on the outlook.

Despite challenges from the global environment, Malaysia's economy is expected to continue growing, anchored by domestic demand, investment activities, steady exports and healthy tourism spending. However, global developments such as trade related tariffs and commodity price volatility remain a potential downside risk to the domestic economic outlook.

Tan Sri Tay concluded, ***“In a more complex operating environment with renewed challenges, resilience is the key to sustainability and stability. The Public Bank Group will continue to remain vigilant in its business approach while building on its core competencies. The Group will remain focused on synergistic growth, sound risk management and good corporate governance to stay relevant in today's dynamic business environment.”***



Tan Sri Dato' Sri (Dr) Tay Ah Lek
Managing Director & Chief Executive Officer
Public Bank

* * * * *

Ms. Chang Siew Yen
Deputy Chief Executive Officer
Tel: (603) 2176 7461
E-mail: changsiweyen@publicbank.com.my

For more information, please contact:

Ms. Yik Sook Ling
Chief Financial Officer
Tel: (603) 2176 6186
E-mail: yiksookling@publicbank.com.my