



**PUBLIC BANK**

**60**  
YEARS

# **GROWTH AND TRUST**

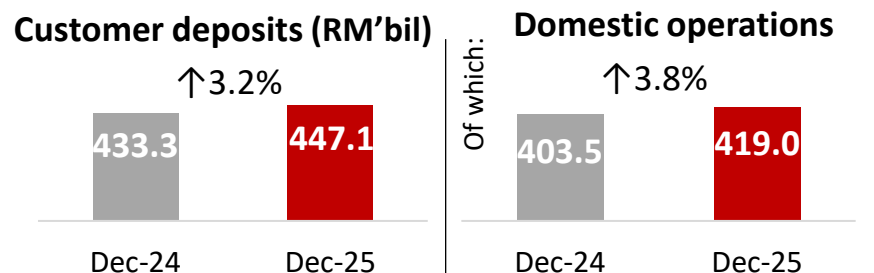
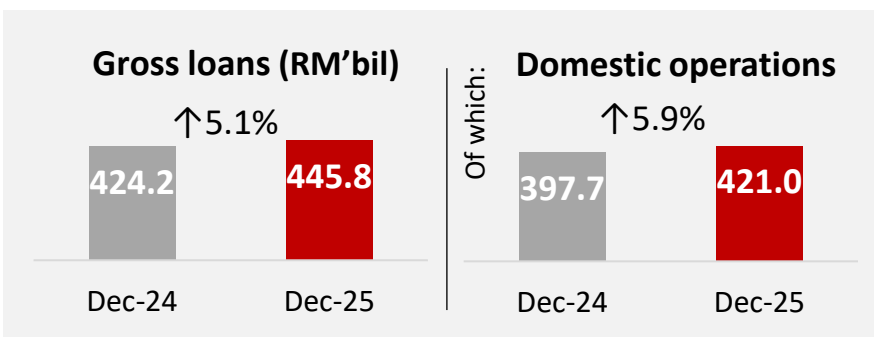
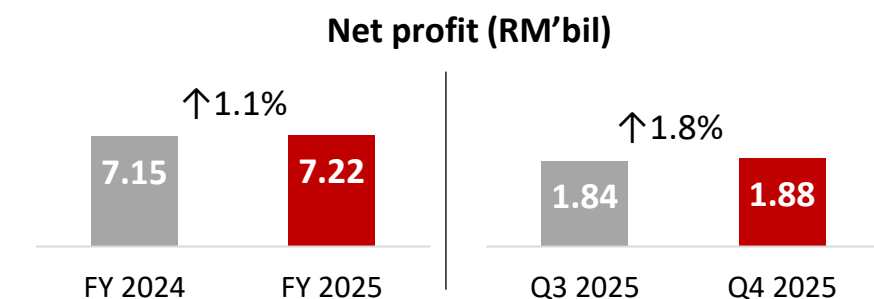
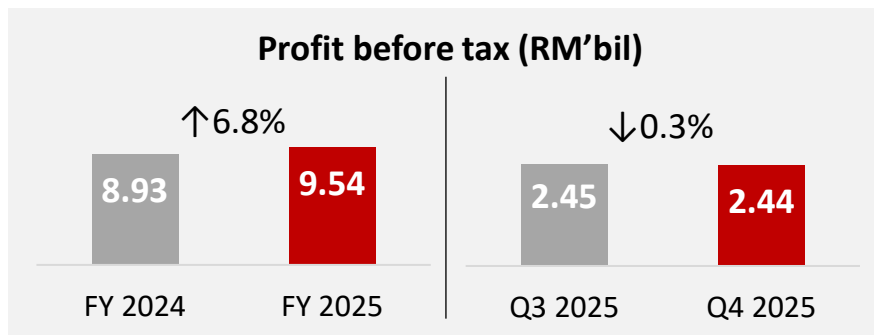
**BANK FOR THE PEOPLE**

**Investor Presentation**  
December 2025 Financial Results



# FY 2025 Financial Highlights

Pre-tax profit for FY2025 surpassed RM9.0 bil, achieving another key financial milestone



- Overall 2025 profitability mainly supported by net interest and non-interest income
- Loan and deposit increased by 5.1% and 3.2% respectively
- Resilient net return on equity of 12.8%
- Low credit cost at 2 bps
- Sound asset quality, with gross impaired loans ratio remaining low at 0.51%
- Stable capital and liquidity position

<b>Net ROE</b>	<b>Cost-to-income ratio</b>	<b>Gross impaired loans ratio</b>	<b>NIM</b>
<b>12.8%</b>	<b>34.9%</b>	<b>0.51%</b>	<b>2.15%</b>
Dec-24: 13.2%	Dec-24: 34.5%	Dec-24: 0.52%	Dec-24: 2.21%
<b>Credit cost ratio</b>	<b>Loan loss coverage ratio</b>	<b>Gross loan to fund and equity ratio</b>	<b>Total capital ratio<sup>π</sup></b>
<b>0.02%</b>	<b>149.9%</b>	<b>84.1%</b>	<b>16.6%</b>
Dec-24: 0.0001%	Dec-24: 166.2%	Dec-24: 83.1% <sup>^</sup>	Dec-24: 17.0% <sup>^</sup>

<sup>π</sup> After deducting dividends declared subsequent to end of year

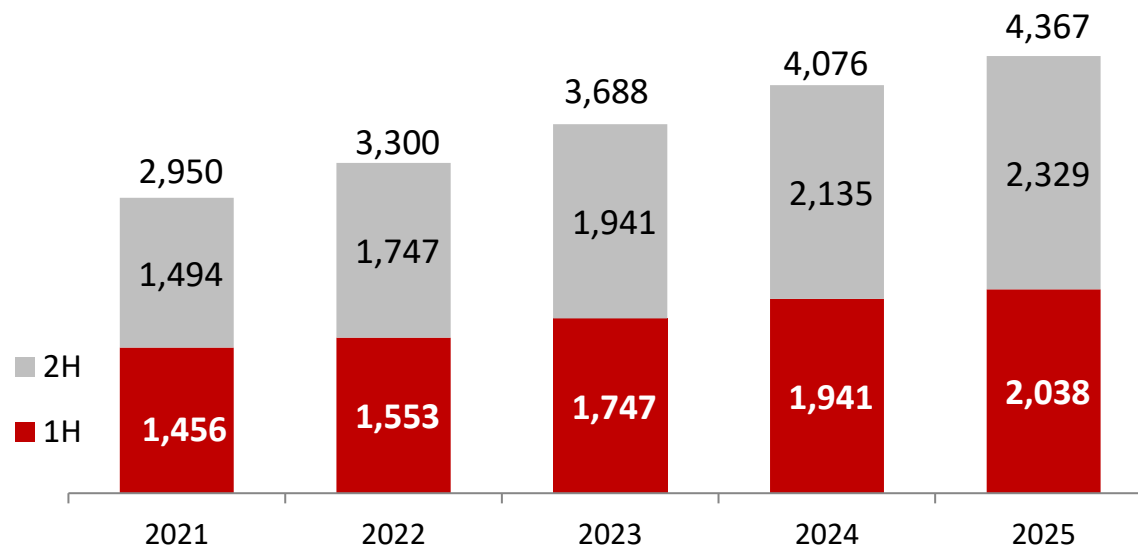
<sup>^</sup> Restated



## Dividend Payout

Higher dividend of 22.5 sen per share for 2025, translating to a payout ratio of 60.5%

Dividend Paid / Declared (RM'mil)



2025 Dividend	
1 <sup>st</sup> interim dividend	10.5 sen
2 <sup>nd</sup> interim dividend	12.0 sen
<b>Full year dividend</b>	<b>22.5 sen</b>

	2021	2022	2023	2024	2025
Gross dividend per share	15.2 sen	17.0 sen	19.0 sen	21.0 sen	22.5 sen
Dividend payout ratio	52.2%	53.9%	55.5%	57.0%	60.5%



## Profitability

*Continued top-line expansion, with stronger non-interest income growth*

### Income Statement

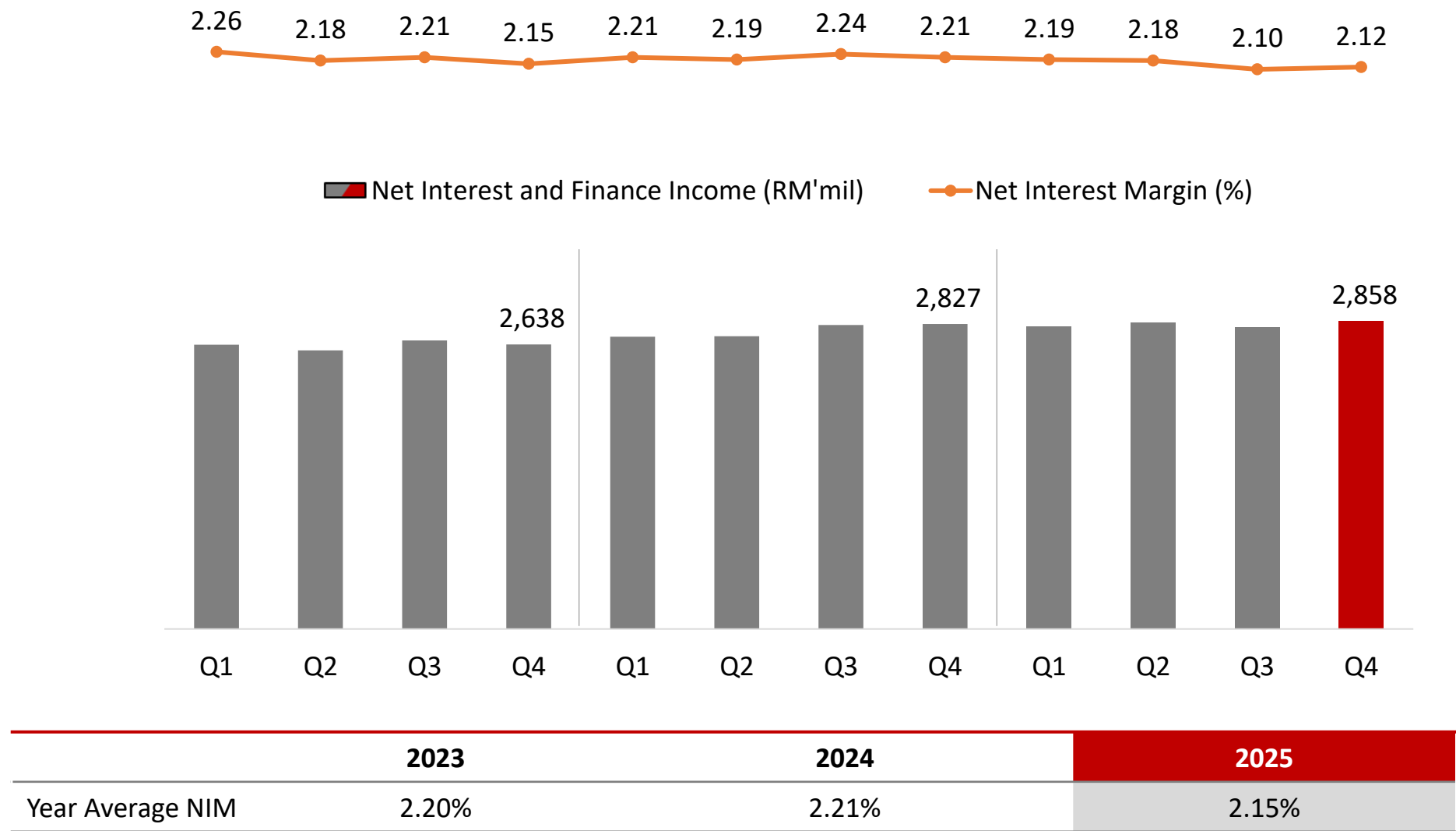
(RM'mil)	FY 2024	FY 2025	y-o-y	Q3 2025	Q4 2025	q-o-q
Net interest / financing income*	11,068.3	11,304.5	2.1%	2,800.2	2,858.1	2.1%
Non-interest / non-financing income*	2,942.3	3,390.7	15.2%	924.6	860.1	-7.0%
<b>Net income</b>	<b>14,010.6</b>	<b>14,695.2</b>	<b>4.9%</b>	<b>3,724.8</b>	<b>3,718.2</b>	<b>-0.2%</b>
Other operating expenses	(4,828.1)	(5,128.7)	6.2%	(1,268.7)	(1,301.1)	2.6%
<b>Operating profit</b>	<b>9,182.5</b>	<b>9,566.5</b>	<b>4.2%</b>	<b>2,456.1</b>	<b>2,417.1</b>	<b>-1.6%</b>
(Loan loss allowance) / writeback of loan loss allowance	(0.6)	(66.8)	>100.0%	(10.8)	17.1	>-100.0%
Other allowance	(491.5)	(12.8)	-97.4%	(4.5)	(4.5)	-0.8%
Share of profit after tax of equity accounted associated companies	241.2	56.0	-76.8%	11.8	14.4	22.0%
<b>Profit before tax</b>	<b>8,931.6</b>	<b>9,542.9</b>	<b>6.8%</b>	<b>2,452.6</b>	<b>2,444.1</b>	<b>-0.3%</b>
<b>Net profit attrib. to shareholders</b>	<b>7,147.0</b>	<b>7,224.4</b>	<b>1.1%</b>	<b>1,842.6</b>	<b>1,876.3</b>	<b>1.8%</b>
<b>Earnings per share (sen)</b>	<b>36.84</b>	<b>37.41</b>	<b>1.5%</b>	<b>9.54</b>	<b>9.72</b>	<b>1.9%</b>

\* Include Islamic banking business



# Net Interest Income & Margin









*Modest quarterly uptick in NIM; proactive funding cost management supports margin performance*





## Non-Interest Income

*Strong non-interest income growth contributed to a higher non-interest income to total income composition*










(RM'mil)	Composition	FY 2024	FY 2025	y-o-y	Q3 2025	Q4 2025	q-o-q
<b>Net fee and commission</b>		<b>2,187.0</b>	<b>2,225.6</b>	<b>1.8%</b>	<b>565.0</b>	<b>592.0</b>	<b>4.8%</b>
Of which: - Unit trust income		1,222.4	1,281.0	4.8%	332.9	352.1	5.8%
- Fee & commission income		760.9	785.5	3.2%	195.3	205.6	5.3%
- Stockbroking income		203.7	159.1	-21.9%	36.8	34.3	-6.8%
<b>Net gains and losses on financial instruments</b>		<b>127.9</b>	<b>225.6</b>	<b>76.5%</b>	<b>89.2</b>	<b>29.0</b>	<b>-67.5%</b>
<b>Other operating income</b>		<b>508.5</b>	<b>513.8</b>	<b>1.0%</b>	<b>144.7</b>	<b>140.9</b>	<b>-2.6%</b>
Of which: - Foreign exchange income		392.1	413.0	5.3%	110.9	111.8	0.8%
- Others		116.4	100.8	-13.4%	33.8	29.1	-13.6%
Income from general insurance business		<b>29.2</b>	<b>307.1</b>	<b>&gt;100.0%</b>	<b>88.5</b>	<b>72.6</b>	<b>-18.0%</b>
<b>Non-interest income</b>		<b>2,852.6</b>	<b>3,272.1</b>	<b>14.7%</b>	<b>887.4</b>	<b>834.5</b>	<b>-6.0%</b>
<b>Islamic non-financing income</b>		<b>89.7</b>	<b>118.6</b>	<b>32.2%</b>	<b>37.2</b>	<b>25.6</b>	<b>-31.1%</b>
<b>Total non-interest / non-financing income</b>	<b>100%</b>	<b>2,942.3</b>	<b>3,390.7</b>	<b>15.2%</b>	<b>924.6</b>	<b>860.1</b>	<b>-7.0%</b>
<b>Total non-interest income/Total income*</b>		<b>21.0%</b>	<b>23.1%</b>		<b>24.8%</b>	<b>23.1%</b>	

\* These ratios include non-financing income from Islamic banking business



## Segmental Profit

*Diversified earnings contributed to the Group's profit*

Profit before tax by Operating Segments							
(RM'mil)	Composition	FY 2024	FY 2025	y-o-y	Q3 2025	Q4 2025	q-o-q
Retail operations	 49%	4,446.0	<b>4,677.1</b>	5.2%	1,188.3	<b>1,279.3</b>	7.7%
Hire purchase	 7%	1,047.8	<b>664.9</b>	-36.5%	148.6	<b>127.1</b>	-14.5%
Fund management	 9%	860.0	<b>850.6</b>	-1.1%	221.2	<b>226.1</b>	2.2%
Corporate lending	 9%	842.8	<b>851.0</b>	1.0%	231.4	<b>219.2</b>	-5.3%
Treasury operations	 3%	289.8	<b>308.0</b>	6.3%	85.8	<b>84.3</b>	-1.7%
General Insurance	 4%	33.3	<b>393.6</b>	>100.0%	110.6	<b>85.4</b>	-22.8%
Investment banking	 1%	92.5	<b>64.7</b>	-30.0%	19.3	<b>15.3</b>	-20.9%
Others	 13%	1,450.2	<b>1,280.3</b>	-11.7%	304.8	<b>302.0</b>	-0.9%
Overseas operations	 5%	-130.8	<b>452.7</b>	>100.0%	142.6	<b>105.4</b>	-26.1%
<b>Profit before tax</b>	<b>100%</b>	8,931.6	<b>9,542.9</b>	6.8%	2,452.6	<b>2,444.1</b>	<b>-0.3%</b>



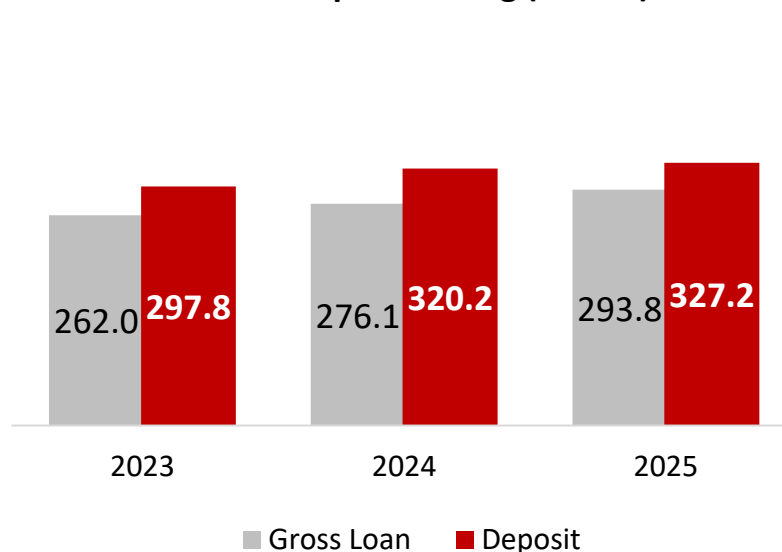
# Retail Operations

*Profit mainly supported by top-line and write-back of loan impairment allowance*

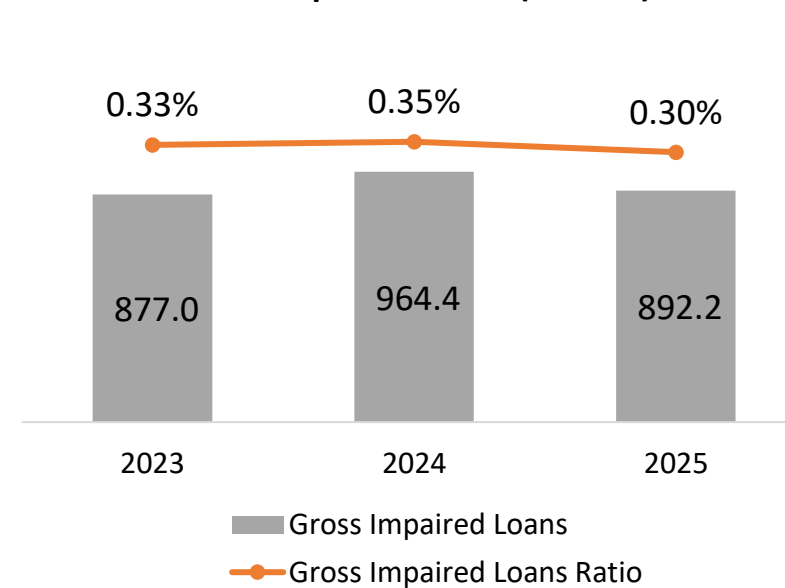
## Retail Operations

(RM'mil)	FY 2024	FY 2025	y-o-y
Net interest income	6,253.7	6,306.6	0.8%
Non-interest income	859.6	873.0	1.6%
<b>Net income</b>	<b>7,113.3</b>	<b>7,179.6</b>	<b>0.9%</b>
Other operating expenses	(2,559.5)	(2,585.6)	1.0%
(Allowance) / Writeback of allowance for impairment on loans and other assets	(107.8)	83.1	>-100.0%
<b>Profit before tax</b>	<b>4,446.0</b>	<b>4,677.1</b>	<b>5.2%</b>

Loans & Deposit-taking (RM'bil)



Gross Impaired Loans (RM'mil)

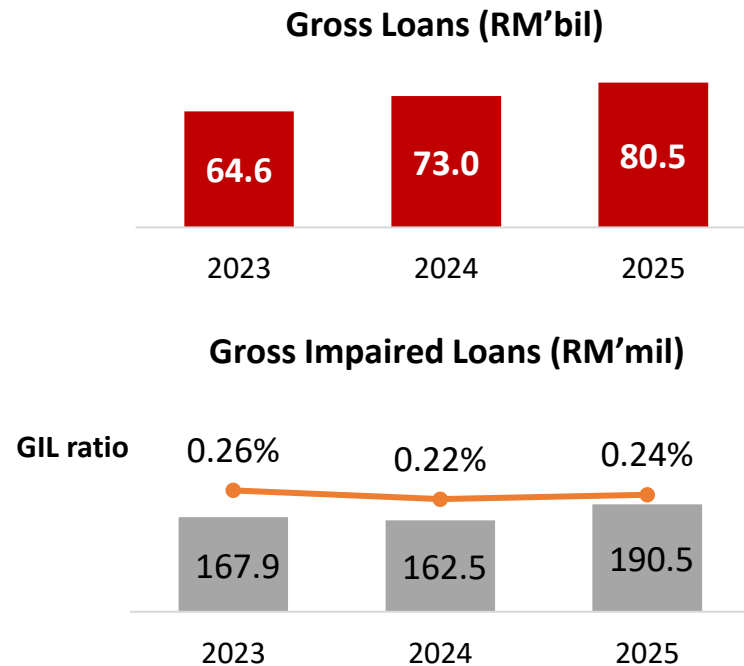




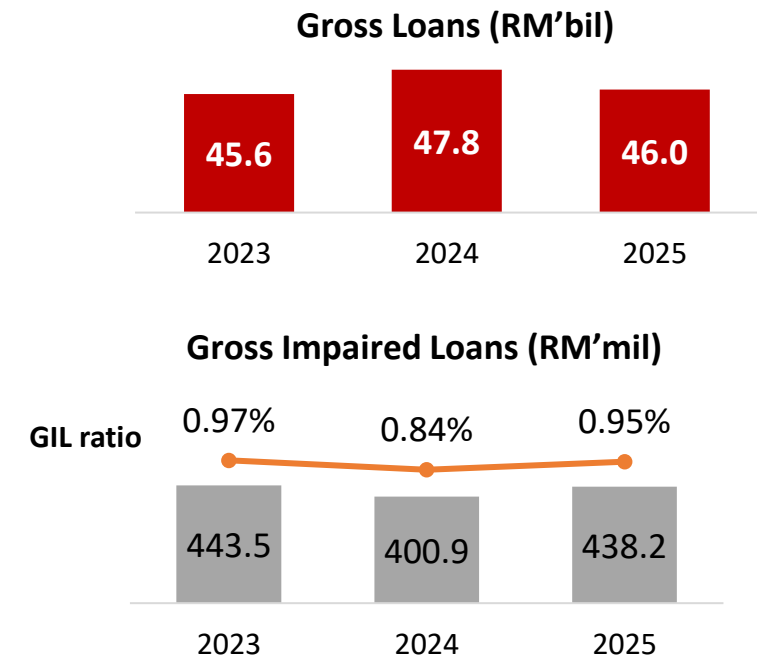
# Hire Purchase and Corporate Lending

*HP's PBT impacted by higher other operating expenses and normalised loan loss allowances; Corporate lending profit supported by higher fee income and write-back of allowances*

Hire Purchase			
(RM'mil)	FY 2024	FY 2025	y-o-y
Net interest income	1,144.2	1,172.1	2.4%
Non-interest income	1.3	0.7	-45.4%
<b>Net income</b>	<b>1,145.5</b>	<b>1,172.8</b>	<b>2.4%</b>
Other operating expenses	(299.6)	(346.6)	15.7%
Writeback of allowance / (Allowance) for impairment on loans and other assets	201.9	(161.3)	>100.0%
<b>Profit before tax</b>	<b>1,047.8</b>	<b>664.9</b>	<b>-36.5%</b>



Corporate Lending			
(RM'mil)	FY 2024	FY 2025	y-o-y
Net interest income	598.9	582.3	-2.8%
Non-interest income	50.8	70.4	38.6%
<b>Net income</b>	<b>649.7</b>	<b>652.7</b>	<b>0.5%</b>
Other operating expenses	(23.3)	(24.6)	5.4%
Writeback of allowance for impairment on loans and other assets	216.4	222.9	3.0%
<b>Profit before tax</b>	<b>842.8</b>	<b>851.0</b>	<b>1.0%</b>



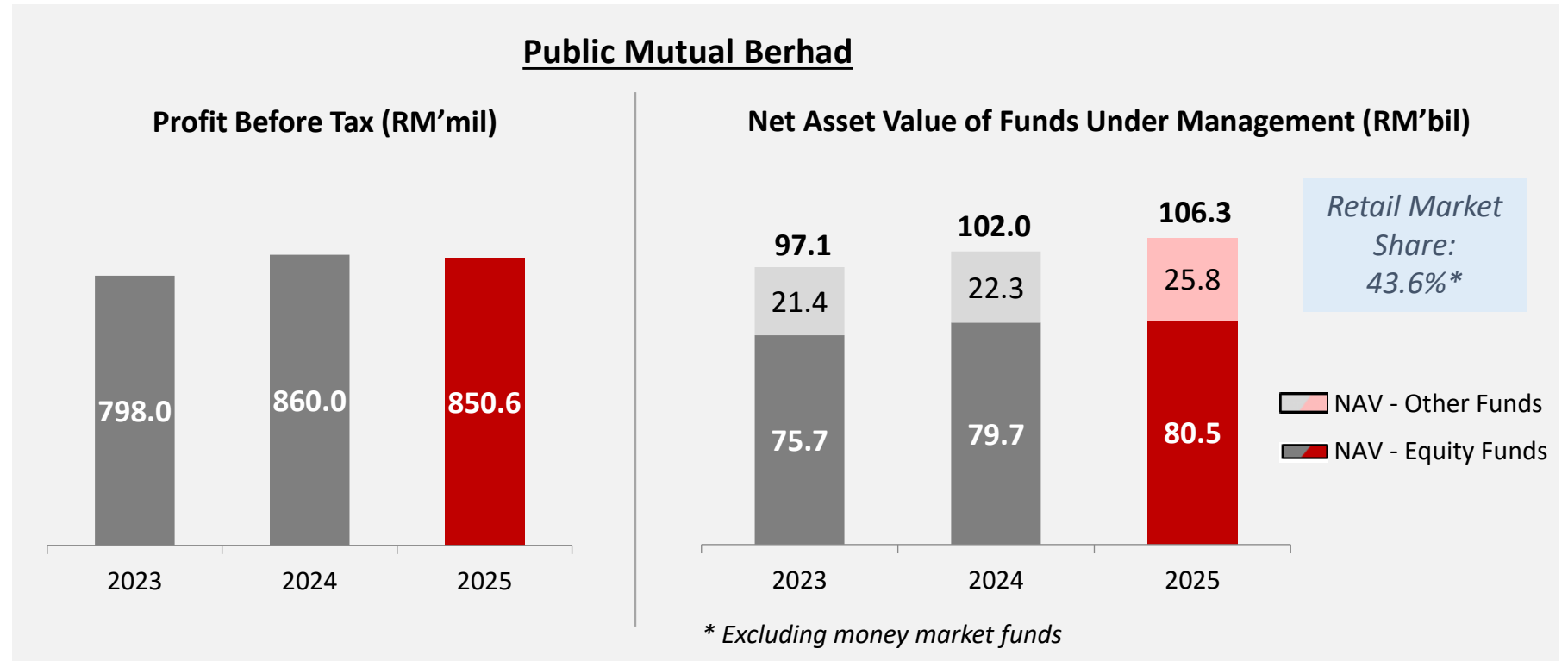


# Wealth Management

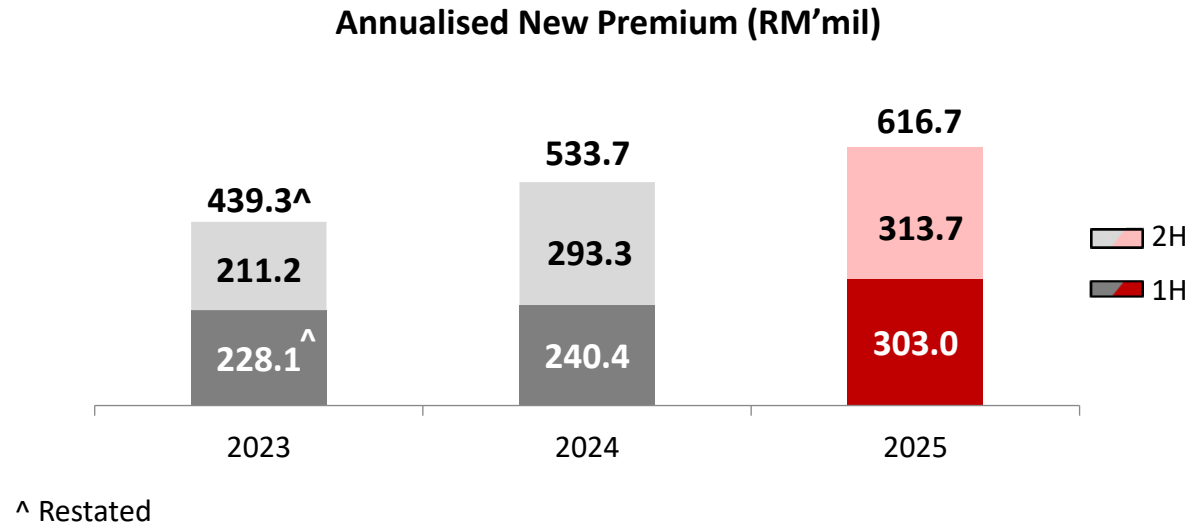
*PBT from unit trust business moderated, however, NAV up 4% y-o-y*

*Bancassurance ANP up 16% y-o-y*

Of which: Unit Trust Business







Of which: Bancassurance Business

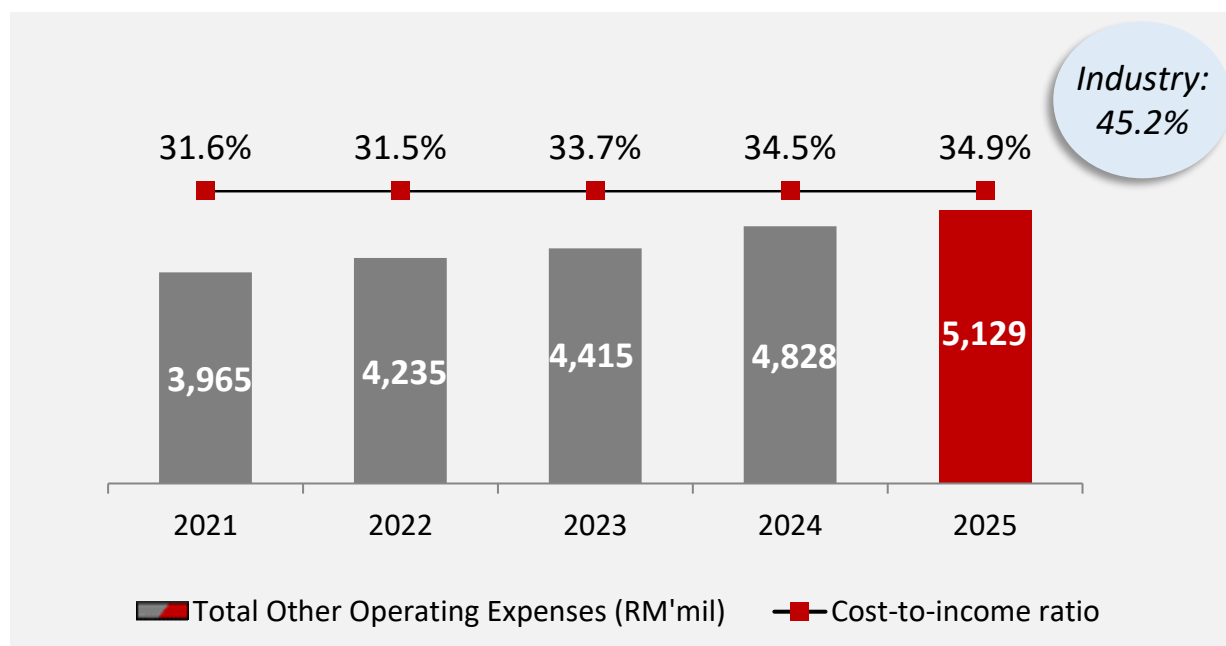




## Other Operating Expenses

*Cost-income ratio remained stable and well below industry*

(RM'mil)	Composition	FY 2024	FY 2025	y-o-y	Q3 2025	Q4 2025	q-o-q
Personnel costs	 72%	3,551.1	3,696.0	4.1%	926.8	906.7	-2.2%
Establishment costs	 18%	859.4	912.3	6.2%	222.3	262.9	18.3%
Marketing expenses	 3%	123.0	145.6	18.3%	39.3	40.5	3.1%
Administration and general expenses	 7%	294.6	374.8	27.2%	80.3	91.0	13.3%
<b>Total other operating expenses</b>	<b>100%</b>	<b>4,828.1</b>	<b>5,128.7</b>	<b>6.2%</b>	<b>1,268.7</b>	<b>1,301.1</b>	<b>2.6%</b>

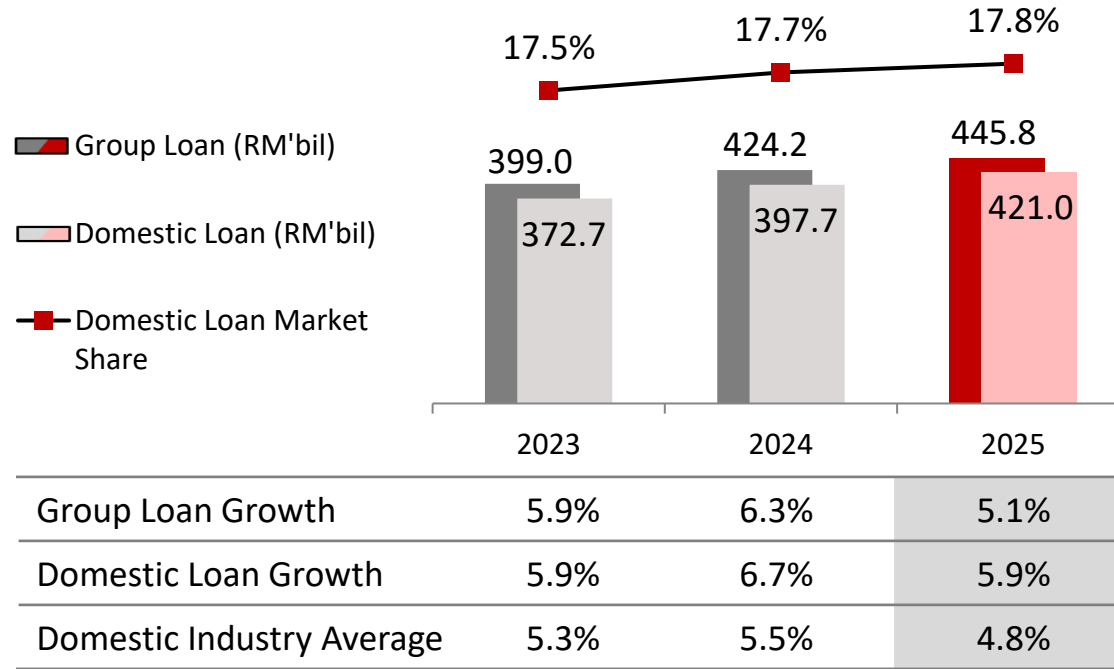




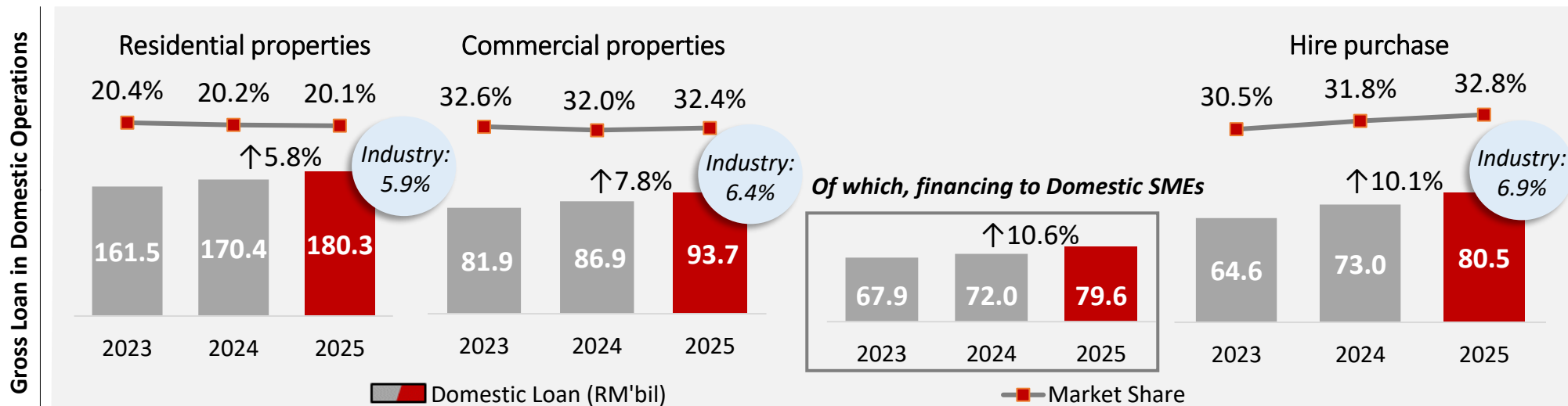
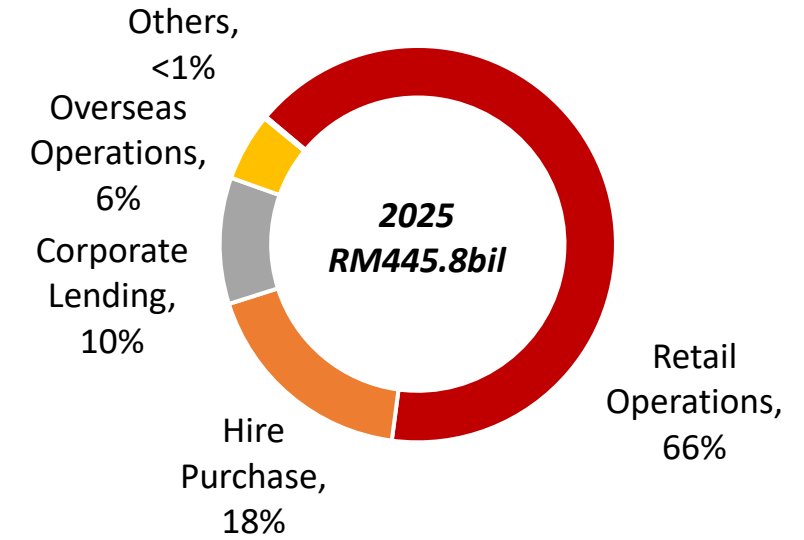
# Loan Growth

Continued growth in key financing segments, with SME and HP financing delivering double digit growth

## Loans – Outstanding Balance and Market Share



## Loans – By Segment

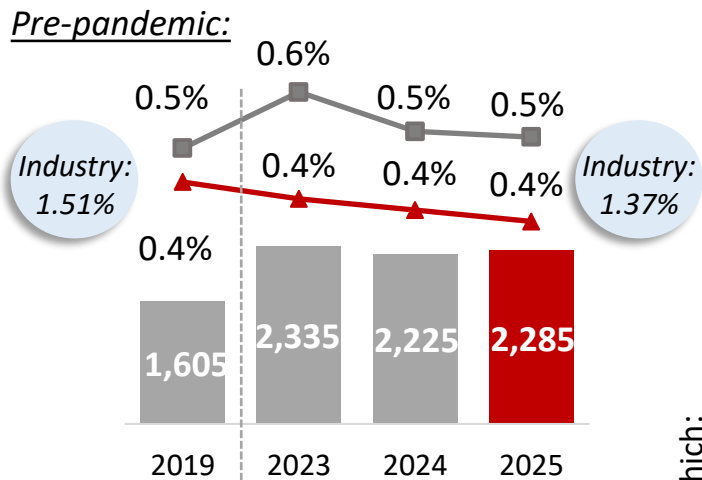




# Asset Quality

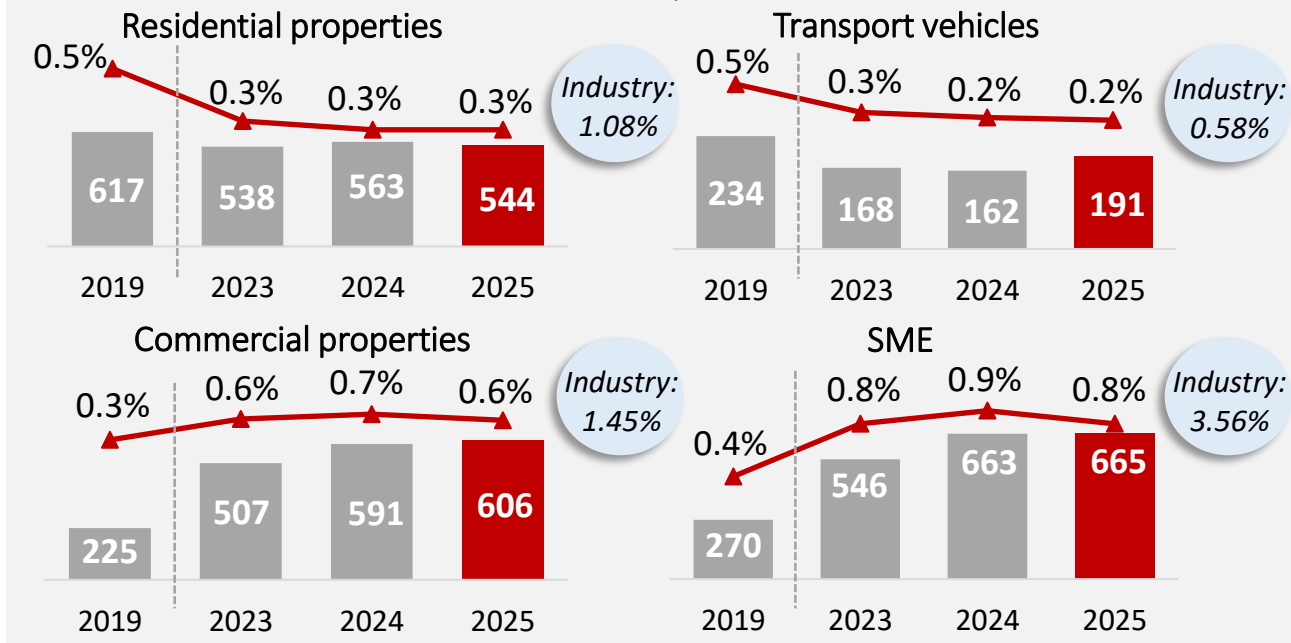
Sustaining sound asset quality; loan loss coverage remained prudent at 149.9%

## Group Gross Impaired Loans



Of which:

## Domestic Operations

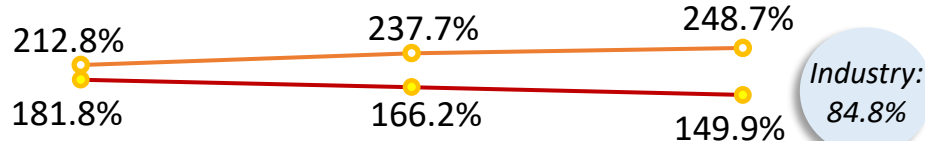


■ Gross Impaired Loans (RM'mil)

■ Group Gross Impaired Loans Ratio (%)

▲ Domestic Impaired Loans Ratio (%)

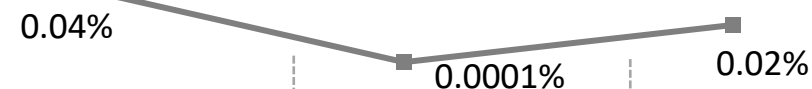
Loan loss coverage (include regulatory reserve)



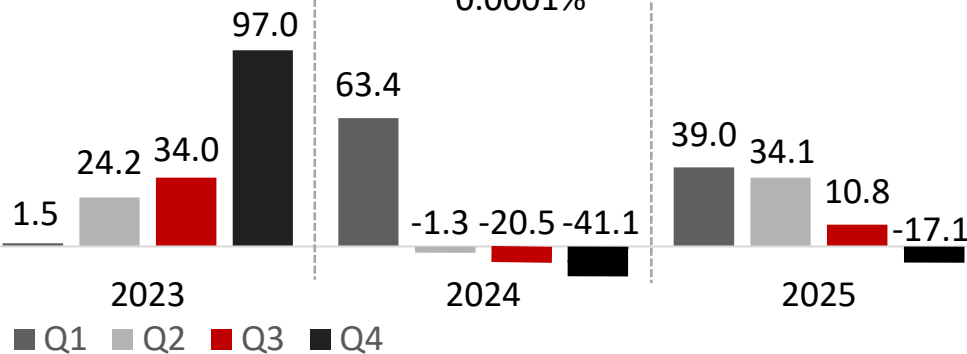
Loan loss coverage



Credit cost ratio



Loan impairment allowances (RM'mil)



## Ageing analysis of total domestic loans

### % Ageing Profile of Past Due Loan / Financing

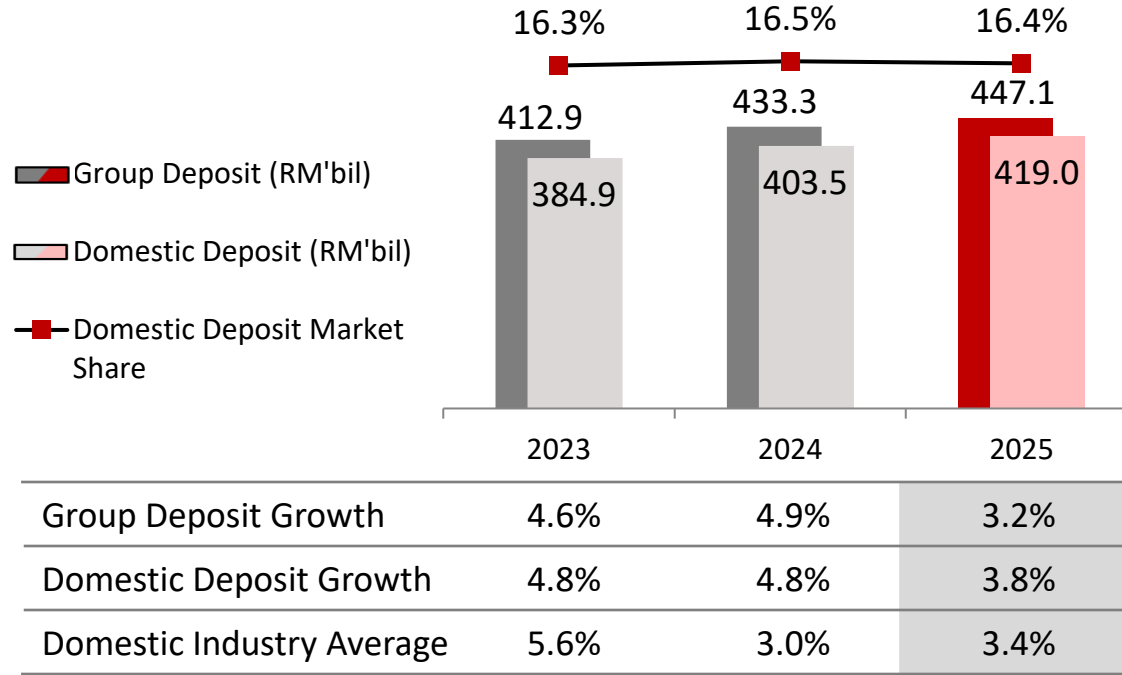
	Pre-pandemic		At present	
	2018	2019	2024	2025
1 mth to <2 mths	2.6%	2.2%	1.3%	1.3%
2 mths to <3 mths	1.0%	1.0%	0.2%	0.2%
>3 mths	0.4%	0.4%	0.4%	0.4%
<b>Total &gt;1 mth</b>	<b>4.0%</b>	<b>3.6%</b>	<b>1.9%</b>	<b>1.8%</b>



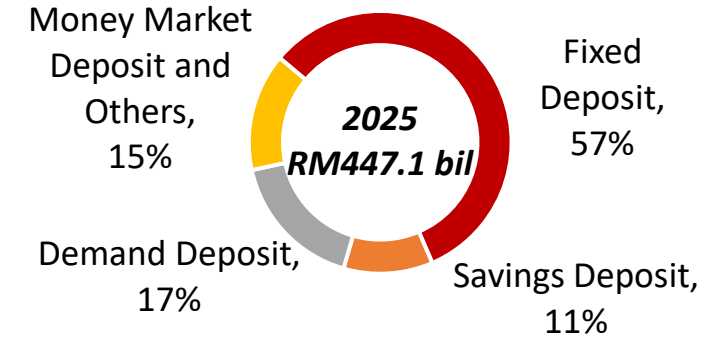
# Deposit Growth

Stable funding base from core deposits

## Deposit – Outstanding Balance and Market Share

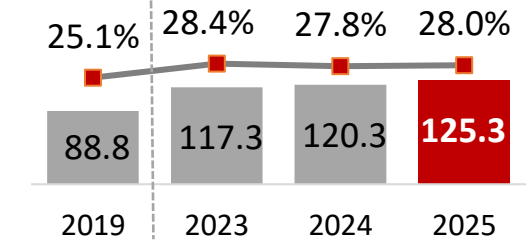


## Deposit – By Type

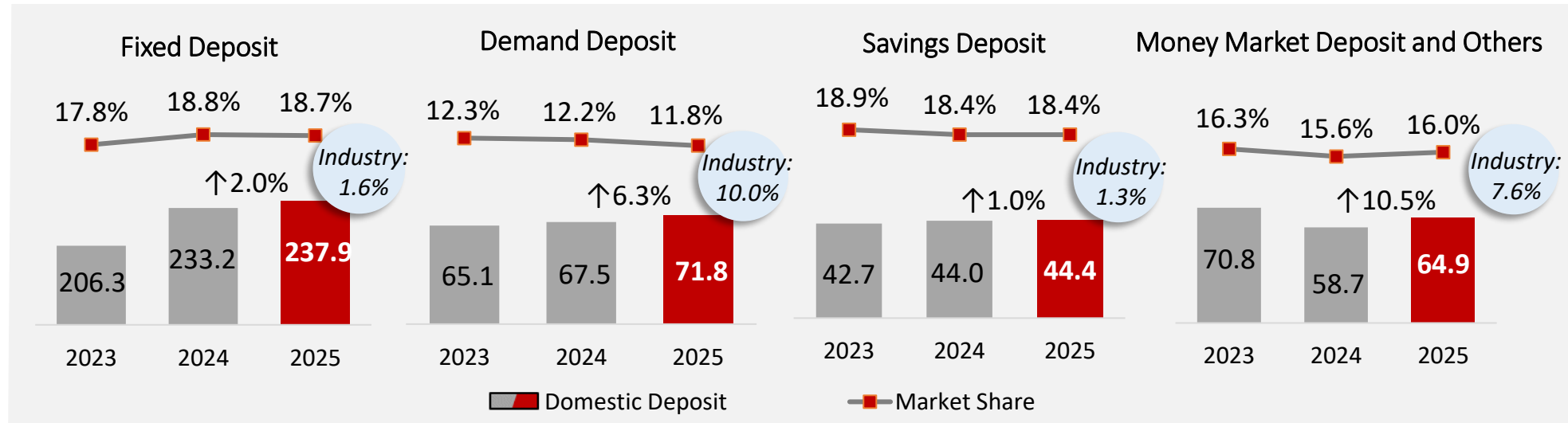


## Group CASA ratio

Pre-pandemic:



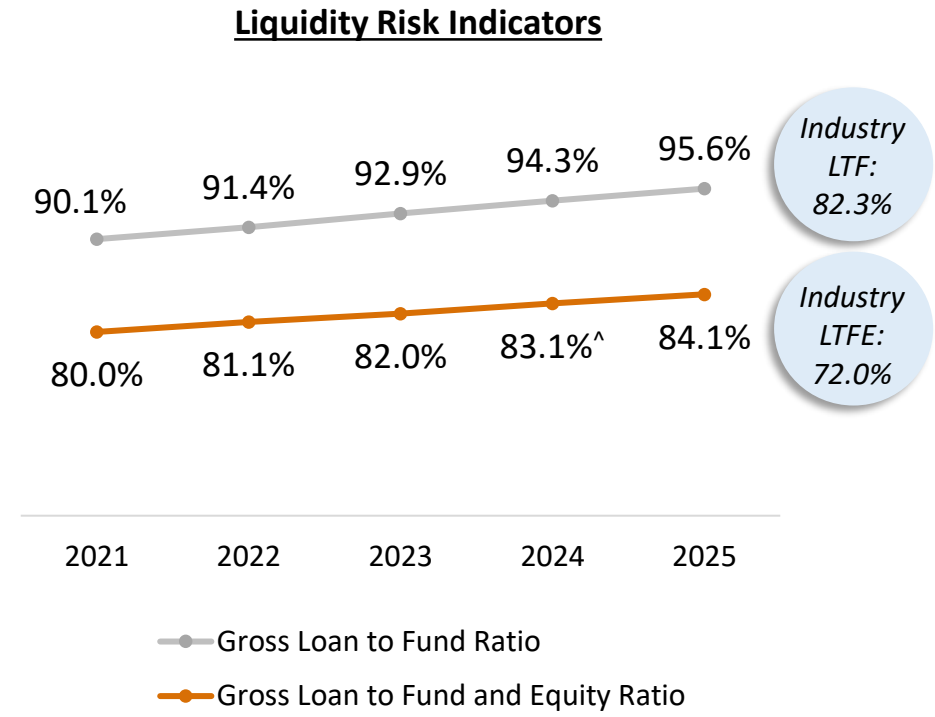
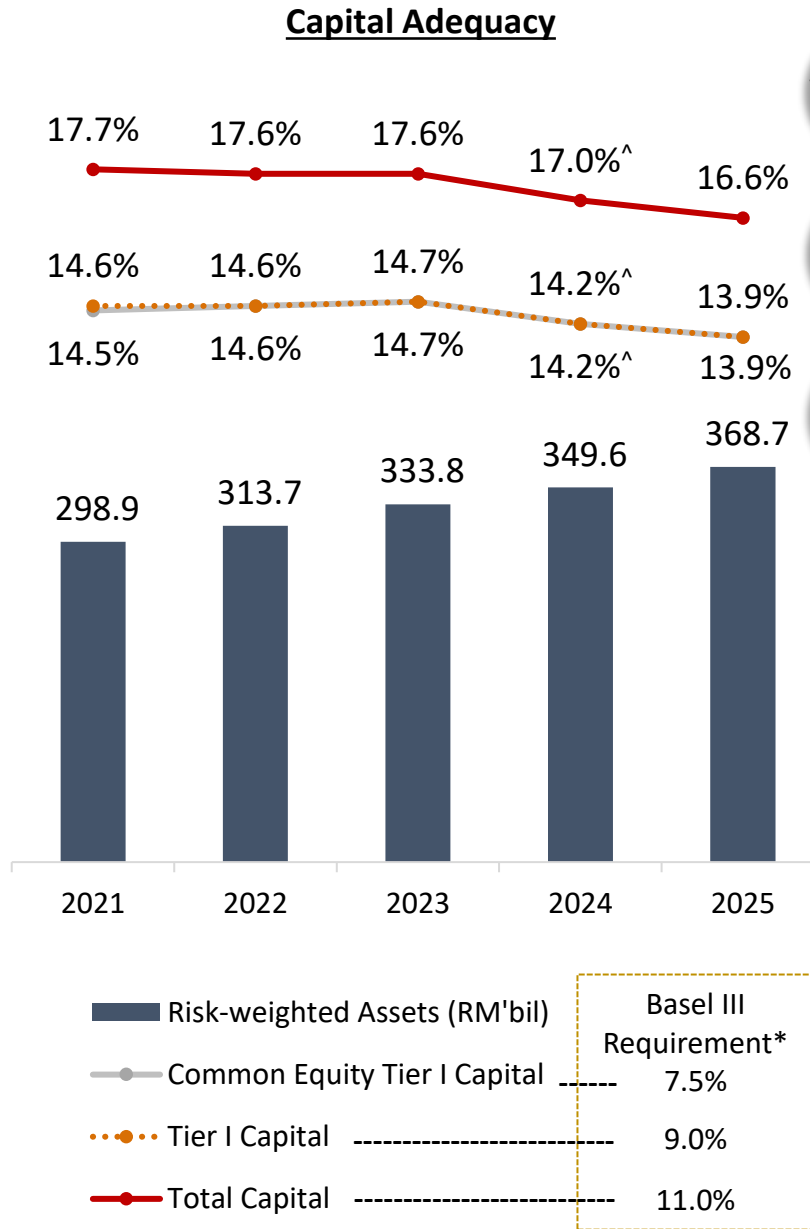
Total Deposit in Domestic Operations





# Capital & Liquidity Position

*Strong and healthy capital and liquidity position underpins long-term growth*



\* The Basel III capital ratio requirements are inclusive of:

- (i) 2.5% capital conservation buffer
- (ii) Domestic Systemically Important Bank (DSIB) buffer of 0.5% imposed on PBB as announced by BNM, which was effective on 31 Jan 2021

Note: PBB did not opt for the BNM transitional arrangement on capital relief

^ Restated



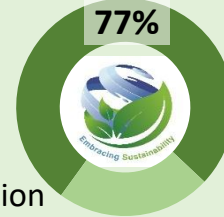
# 2025 Key Highlights on ESG

## Key Commitments

- Net Zero Carbon by 2050
- Develop and invest in talent to build a future ready workforce
- Improve financial accessibility and well-being of society
- Grow business underpinned by ethical conduct and compliance

## PROTECTING THE ENVIRONMENT

- ✓ Mobilised more than **RM77 billion in sustainable finance** since 2020 (against target set of RM100 billion by 2030)
- ✓ Set **decarbonisation targets** for cement, construction and palm oil sectors, with the **real estate** being a new addition in 2025
- ✓ Established the **PB Sustain** – a centralised platform providing information to support customers’ sustainability journey
- ✓ Equipped **over 40%** of Public Bank-owned branches in Malaysia with **solar panels of 2,766 kWp generation capacity**



## PROFICIENT EMPLOYEES

- ✓ Over **RM64 million** spent on **training and development**
- ✓ **46.0% female representation** in senior management
- ✓ Achieved an average of **2.9 hours** of sustainability-related training completed per employee
- ✓ **Zero** incidents of **human rights violation**

## PROSPEROUS CUSTOMERS & COMMUNITIES

- ✓ Clocked more than **56,300 employee volunteer hours** since 2024, surpassing the 2025 target of 50,000 hours
- ✓ Mobilised more than **RM10 billion** of **affordable homes financing** since 2020
- ✓ Spent about **RM9.6 million** on the **community** since 2023
- ✓ Improved over **1.8 million individuals’ lives** since 2021, surpassing the 2025 target of 1.5 million individuals

## PRINCIPLED CONDUCT

- ✓ **RM2.01 billion** of income tax paid in 2025
- ✓ **Zero** incidents of **corruption**
- ✓ **100%** of the Group’s key entities conducted **corruption-related risk assessment**
- ✓ **Zero cyber incidents** across the Group’s systems and business operations



# 2025 Key Digital Initiatives

Surging  
popularity in  
mobile  
banking

### Y-o-Y Growth

Total subscribers:

Active users:

No. of financial transactions:



**MyPB  
Retail Internet**

Banking:

↑7.1%

↑7.6%

↓3.9%



**MyPB App  
Retail Mobile**

Banking :

↓16.2%\*

↑4.1%

↑52.3%



**PB enterprise  
Corporate Internet**

Banking:

↑13.6%

↑8.7%

↑13.3%



**PB enterprise App  
Corporate Mobile**

Banking:

↑27.3%

↑27.3%

\* The decline in total retail mobile banking subscribers was attributed to a streamlined user base following the discontinuation of PB engage mobile App

### Transforming Digital Customer Experience

- Launched **fully digital savings account opening** on MyPB App
- Launched **PB enterprise 2.0** with improved interface and enhanced functionality
- Expanded **digital payment ecosystem**, e.g. include MyDebit cards on major mobile wallets, extended **cross-border QR payment network** to new markets in the ASEAN region, enabling more customers to perform seamless and secure transactions across borders

### Boosting Operational Productivity and Efficiency

- Deployed **e-invoicing** across digital channels
- Deployed **Generative AI** in Software Development and significantly improved the overall quality and efficiency of the software development lifecycle
- Launched a **High-Performance Data Architecture** to manage and analyse diverse data at scale

### Enhanced Cybersecurity and Fraud Prevention Measures


- Deployed a new **AI-Powered Fraud Prevention System** to strengthen fraud monitoring and intelligent detection capabilities
- Implemented **Fund Lock**, which allows customers to lock a portion of their fund against unauthorised transfers / scam-related transactions
- Incorporated **Security Posture Device Scan** to MyPB App to detect the presence of unofficial applications or installation files that may have been unintentionally downloaded
- Provided latest advisory and updates on financial scams and security threats via **online platforms, PB Scam Webinar Series** as well as **physical touchpoints** e.g. road shows and conferences



# Business Delivery Channel

	2023	2024	2025
<b>Malaysian Operations</b>			
Public Bank - Domestic	260	260	260
- Overseas	7	3*	3*
Public Islamic Bank	4	4	4
Public Mutual	28	28	28
Public Investment Bank	1	1	1
Lonpac Insurance	-	22^	22^
<b>Hong Kong &amp; China Operations</b>			
Public Finance	40	40	40
Public Bank (HK) - Hong Kong	30	30	29
- China	5	5	5
Winton (B.V.I) Group	3	3	3
<b>Indo-China Operations</b>			
Cambodia Public Bank	32	32	32
Public Bank Vietnam	40	40	40
Public Bank Lao	-	4*	4*
	<b>450</b>	<b>472</b>	<b>471</b>



  
**>21,000**  
 Staff

  
**>2,000**  
 Self Service Terminals



MyPB



PB enterprise

**MyPB** Internet / Mobile Banking

**PB enterprise** Internet / Mobile Banking

\* Public Bank Lao officially commenced business operations on 1 January 2024 as a full fledge banking subsidiary, with the opening of 4 domestic branches converted from Public Bank Berhad's 4 overseas branches

^ LPI Capital Berhad's physical distribution channel includes 21 Lonpac branches across Malaysia and 1 in Singapore



# Strategic Direction

<b>Corporate Mission</b>	To sustain the position of being the <b>most efficient, profitable</b> and <b>respected</b> premier financial institution in Malaysia
<b>Strategic Focus</b>	To pursue <b>synergistic growth</b> in the <b>retail banking business</b> , focusing on domestic consumer banking and SME lending

## Key Value Driver

<u>Business Pillars</u>			
➤ Lending Business	➤ Non-interest Income	➤ Treasury Operations	➤ Investment Banking
➤ Deposit-Taking Business	➤ Corporate Banking	➤ Islamic Banking Business*	➤ Overseas Operations

## Strategic Direction

<u>Delivering sustainable returns to shareholders</u>	<u>Enhancing customer experience</u>	<u>Increased focus on sustainability</u>
<p>Increase profitability by focusing on areas of strength</p> <ul style="list-style-type: none"> <li>Focus on <b>synergistic growth</b></li> <li>Preserve <b>asset quality</b></li> <li>Maintain <b>cost discipline</b></li> <li>Uphold <b>strong corporate governance</b></li> </ul> <p>Enhance capital strength and risk management</p> <ul style="list-style-type: none"> <li>Maintain an appropriate balance between <b>optimising returns to shareholders</b> and <b>upholding prudent capital management</b></li> <li>Compliance with <b>regulatory requirements</b></li> <li>Maintenance of <b>strong external credit ratings</b> by domestic and international rating agencies</li> <li>Sustain <b>healthy liquidity position</b></li> </ul>	<p>Solidify customer loyalty and trust</p> <ul style="list-style-type: none"> <li>Uphold <b>service quality</b></li> <li><b>Ethical banking</b></li> <li>Enhance <b>data security</b></li> </ul> <p>Digital transformation</p> <ul style="list-style-type: none"> <li>Embrace digital transformation to meet customers' evolving needs</li> </ul> <p><u>Developing employees</u></p> <p>Build capabilities for the future</p> <ul style="list-style-type: none"> <li>Nurture talents</li> <li>Employee health and safety, and well-being</li> <li>Diversity and inclusion</li> </ul>	<p>Transition to a sustainable future</p> <ul style="list-style-type: none"> <li>Support the <b>transition to a climate resilient future</b></li> </ul> <p>Financial inclusion and accessibility</p> <ul style="list-style-type: none"> <li>Expand <b>financial inclusion</b> and <b>support the community's financial needs</b></li> </ul> <p>Community contribution</p> <ul style="list-style-type: none"> <li>Contribute to <b>nation building</b></li> <li>Nurture future generations</li> <li>Strengthen communities through <b>volunteerism and charitable donations</b></li> </ul>



Notes: \* PBB continues to commit to its key subsidiary by supporting PIBB in its pursuit of its corporate vision and provide on-going shared-services to PIBB



## Appendix

		RM'mil	2019	2021	2022	2023	2024	2025
Profitability	Operating profit		7,283	8,579	9,203	8,678	9,183	9,566
	Profit before tax		7,134	7,367	8,831	8,539	8,932	9,543
	Net profit		5,512	5,657	6,119	6,649	7,147	7,224
Shareholder Value	Earnings per share (sen)		28.39	29.14	31.53	34.26	36.84	37.41
	Net assets per share (RM)		2.25	2.48	2.59	2.82	2.97	3.10
	Dividend per share (sen)		14.6	15.2	17.0	19.0	21.0	22.5
	Dividend payout ratio (%)		51.4	52.2	53.9	55.5	57.0	60.5
Key Balance Sheet Data	Total assets		432,831	462,739	493,263	510,598	543,310 <sup>^</sup>	561,651
	Gross loan		330,468	358,027	376,892	398,997	424,171	445,758
	Domestic loan		307,164	334,646	352,065	372,697	397,656	421,024
	Deposit from customers		353,340	380,394	394,719	412,897	433,264	447,114
	Domestic deposit		325,199	352,615	367,144	384,918	403,481	419,011
	Core customer deposit		294,646	325,770	335,570	342,033	374,500	382,169
	Shareholders' equity		43,594	48,163	50,179	54,674	57,335	59,938
	Common equity Tier I capital <sup>π</sup>		37,406	43,428	45,648	48,911	49,552 <sup>^</sup>	51,229
	Tier I capital <sup>π</sup>		37,564	43,587	45,806	48,971	49,612 <sup>^</sup>	51,284
	Total capital <sup>π</sup>		46,571	52,878	55,256	58,624	59,394 <sup>^</sup>	61,246
Risk-weighted assets		277,906	298,890	313,678	333,774	349,571	368,715	

<sup>π</sup> After deducting dividends declared subsequent to end of year

<sup>^</sup> Restated



## Appendix

		%	2019	2021	2022	2023	2024	2025	Industry <sup>b</sup>
Profitability Ratios	Net interest margin on yielding assets		2.15	2.22	2.39	2.20	2.21	2.15	N/A
	Net return on equity <sup>+</sup>		13.6	12.4	12.8	13.0	13.2	12.8	10.2
	Pre-tax return on average assets		1.7	1.6	1.8	1.7	1.7	1.7	1.5
	Cost to income ratio		34.4	31.6	31.5	33.7	34.5	34.9	45.2
	Non interest income/Total income <sup>*</sup>		22.7	22.0	18.5	19.6	21.0	23.1	37.7
Liquidity	Gross loan to fund ratio <sup>~</sup>		88.9	90.1	91.4	92.9	94.3	95.6	82.3 <sup>α</sup>
	Gross loan to fund and equity ratio <sup>~</sup>		79.2	80.0	81.1	82.0	83.1 <sup>^</sup>	84.1	72.0 <sup>α#</sup>
Asset Quality	Gross impaired loans ratio		0.49	0.31	0.42	0.59	0.52	0.51	1.37
	Loan loss coverage ratio		124.1	360.7	272.0	181.8	166.2	149.9	84.8
	Credit cost ratio		0.05	0.34	0.10	0.04	0.00	0.02	0.18 <sup>~</sup>
Capital Adequacy	Common equity Tier I capital ratio <sup>π</sup>		13.5	14.5	14.6	14.7	14.2 <sup>^</sup>	13.9	14.2
	Tier I capital ratio <sup>π</sup>		13.5	14.6	14.6	14.7	14.2 <sup>^</sup>	13.9	14.7
	Total capital ratio <sup>π</sup>		16.8	17.7	17.6	17.6	17.0 <sup>^</sup>	16.6	17.8
Market Share	<u>Domestic market share</u>								
	Commercial property financing		35.0	34.2	33.4	32.6	32.0	32.4	N/A
	Residential property financing		19.9	20.5	20.6	20.4	20.2	20.1	N/A
	Passenger vehicle financing		29.4	29.9	30.2	30.5	31.8	32.8	N/A
	Domestic loans		17.3	17.4	17.4	17.5	17.7	17.8	N/A
	Domestic deposits		16.5	16.2	16.3	16.3	16.5	16.4	N/A
	Retail private unit trust <sup>δ</sup>		51.1	46.0	45.1	46.3	44.8	43.6	N/A

<sup>+</sup> Based on average equity adjusted with proposed dividend, if any

<sup>~</sup> Gross loans exclude loans/financing sold to Cagamas. Funds include deposits from customers, structured deposits and debt securities issued and other borrowed funds

<sup>α</sup> Loans exclude loans extended to banking institutions

<sup>#</sup> Equity comprises ordinary and preferred shares and retained earnings

<sup>π</sup> After deducting dividends declared subsequent to end of year

<sup>b</sup> Based on latest available industry statistics

<sup>~</sup> Average of the top 8 local banks as at Sep'25

<sup>\*</sup> Include non-financing income from Islamic banking business

<sup>δ</sup> Excluding money market funds

<sup>^</sup> Restated



### Investor Relations Contact

**Ms. Chang Siew Yen**  
Deputy Chief Executive Officer  
+(603) 2176 7461  
changsiewyen@publicbank.com.my

**Ms. Yik Sook Ling**  
Chief Financial Officer  
+(603) 2176 6186  
yiksookling@publicbank.com.my

**Mr. Chong Soo Loong**  
General Manager, Corporate Planning,  
Economics & Sustainability Management  
+(603) 2177 3152  
chongsooloong@publicbank.com.my

Head Office  
Menara Public Bank  
146, Jalan Ampang  
50450 Kuala Lumpur  
Website: [www.publicbankgroup.com](http://www.publicbankgroup.com)



**Disclaimer.** The materials and information in the presentations and other documents are a summary only, do not purport to contain all of the material information regarding Public Bank and are qualified in their entirety by reference to our public disclosure. You may not rely on these materials as providing a complete or comprehensive analysis of Public Bank. Certain statements in this presentation constitute forward-looking statements. These forward-looking statements are based on management's current views concerning future events, and necessarily involve risks, uncertainties and assumptions. Actual future performance could differ materially from these forward-looking statements, and you should not place undue reliance on these forward-looking statements. Public Bank does not assume any liability for any loss that may result from the reliance by any person upon any such information or opinions.

This presentation and the information it contains are for informational purposes only, and are not an offer or solicitation for the purchase or sale of any securities or financial instruments or to provide any investment service or investment advice in any jurisdiction whatsoever. Nothing contained herein shall form the basis of, or be relied upon in connection with, any contract or commitment whatsoever, nor does it constitute a recommendation regarding any of Public Bank's securities or financial instruments. Public Bank's securities have not been, and will not be, registered under the United States Securities Act of 1933, as amended (the "Securities Act") or under any U.S. state securities laws and, subject to certain exceptions, may not be offered or sold in the United States except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the Securities Act.