



**PUBLIC BANK**

**Investor Presentation  
UBS OneASEAN Summit 2024  
4 - 5 March 2024**

[www.publicbankgroup.com](http://www.publicbankgroup.com)



## Quick Facts

### **One of the Largest Premier Banks in Malaysia**

Public Bank was founded in 1966 by the late Tan Sri Dato' Sri Dr. Teh Hong Piow. On 6 August 1966, Public Bank started its business at its first branch, which was located at Jalan Gereja, Kuala Lumpur. With its vision as 'a bank for the people', Public Bank started providing banking services to people from all walks of life in Malaysia.

### **Diverse Range of Products and Services**

The Public Bank Group has expanded its banking business to include a comprehensive suite of financial products and services, which comprises personal banking, commercial banking, Islamic banking, investment banking, share broking, trustee services, nominee services, sale and management of unit trust funds as well as bancassurance and general insurance products.

### **Digital Transformation**

The Public Bank Group continues to remain agile and responsive to customers' needs in the age of digitalisation through digital offerings such as the PBe internet banking, PB engage mobile banking app and various cashless payment services, amongst others, which continue to ensure customers of a seamless and convenient banking experience.

### **Regional Network**

The Public Bank Group has a wide network of 293 domestic branches and 157 overseas branches, with a combined staff force of over 19,000 people in Malaysia and across the region, including Hong Kong, China, Cambodia, Vietnam, Laos and Sri Lanka.

### **Leading Market Shares**

The Public Bank Group continues to maintain market leading positions in several major business segments, including consumer banking, retail commercial banking for small and medium enterprises as well as private unit trust.



## Quick Facts

### Strong Credit Ratings

The Public Bank Group's long term credit and financial ratings are rated highly by local and foreign rating agencies.

Moody's Investors Service	
Long-Term	A3
Short-Term	P-2
Outlook	Stable

Standard & Poor's Ratings Services	
Long-Term	A-
Short-Term	A-2
Outlook	Stable

RAM Rating Services Berhad	
Long-Term	AAA
Short-Term	P1
Outlook	Stable

### Award-winning bank

Public Bank has consistently garnered accolades and recognition for its sustainable financial strength and prudent management throughout its 57 years of journey. In 2023, the Public Bank Group was honoured with multiple best bank awards and excellence in corporate governance by national and international publications.

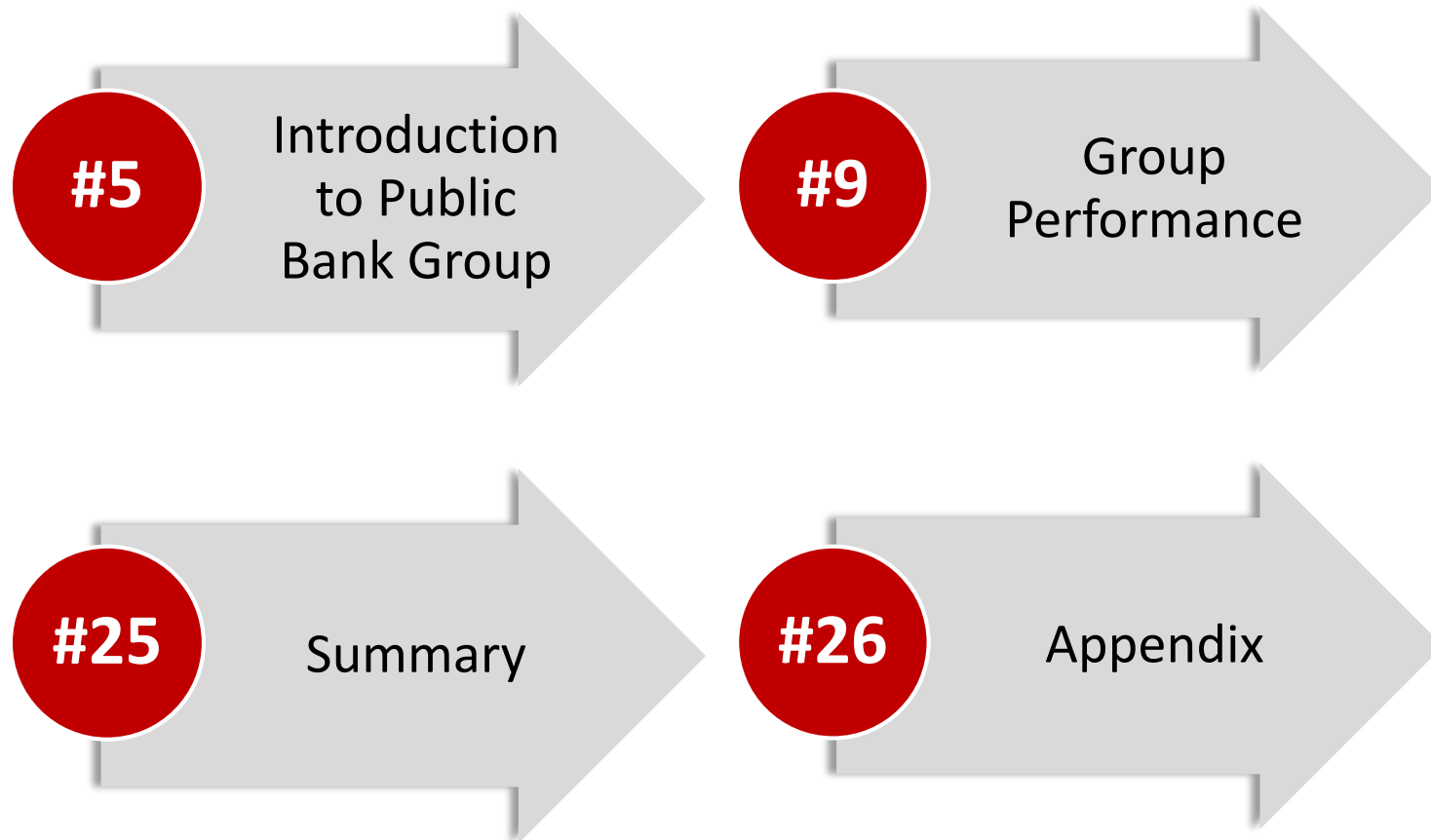
### Mobilising Synergies Towards Sustainability

In striving towards its Corporate Mission, the Public Bank Group is committed to deliver long term value through its core retail and commercial banking business, and making sustainability an important element.

Building around its Corporate Philosophy, the Public Bank Group aligns its strategic business directions along with four ESG themes – **Protecting the Environment, Proficient Employees, Prosperous Customers and Communities, and Principled Conduct** – to drive towards creating shared value and contributing to the best interest of its stakeholders and its business.



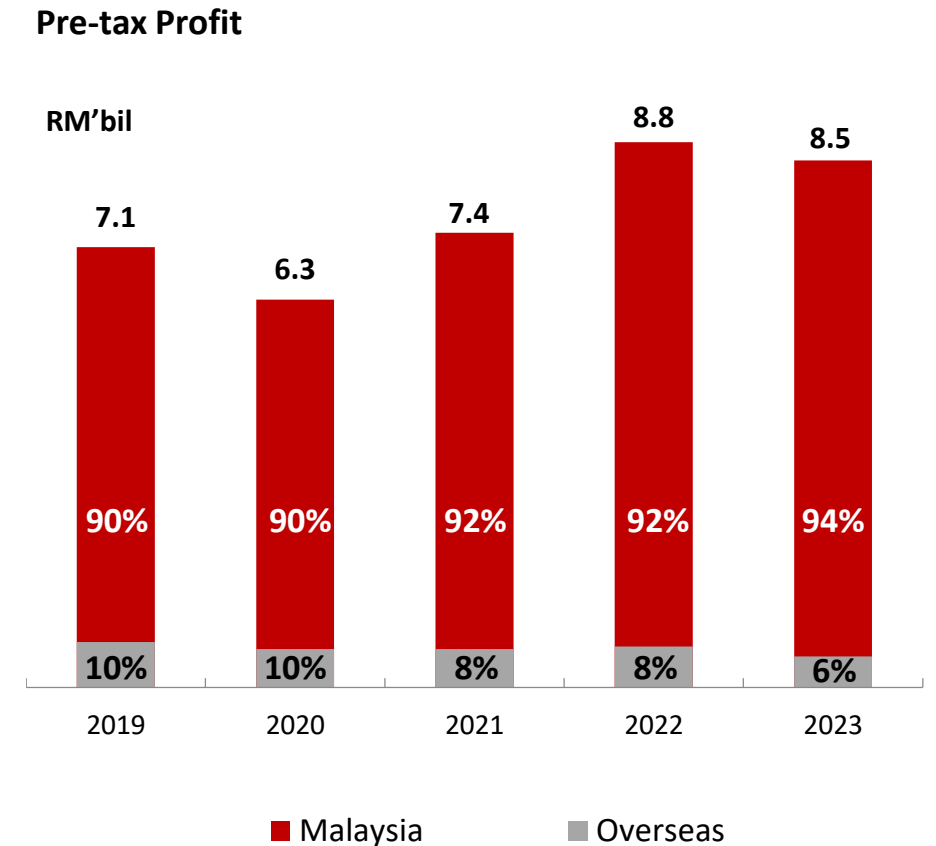
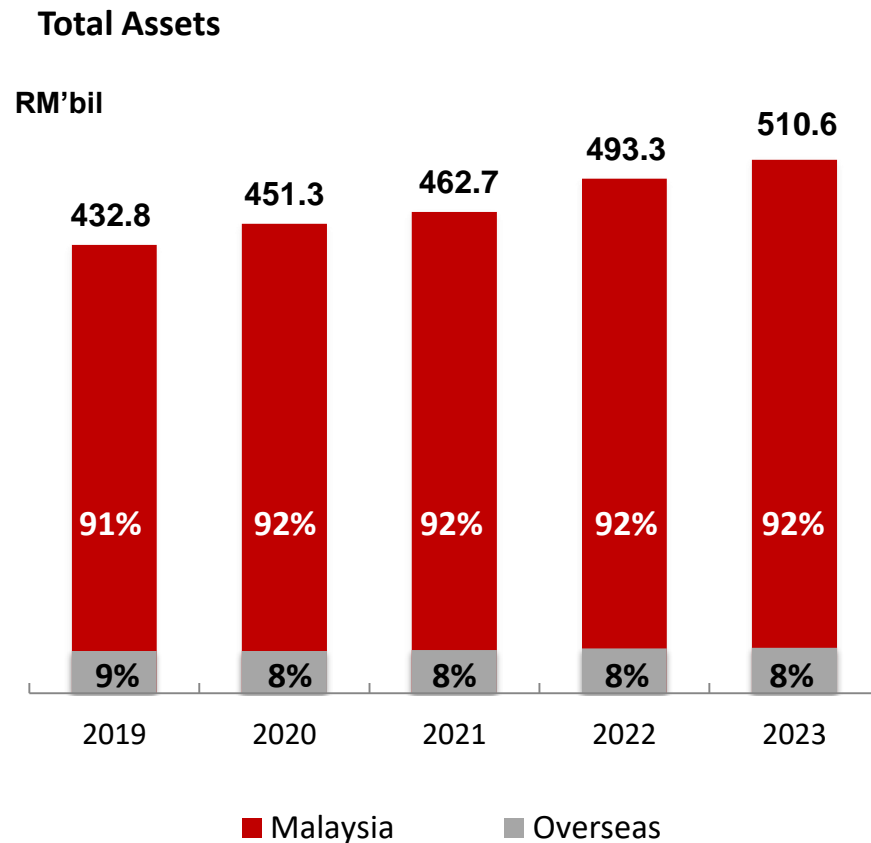
## Contents





# Introduction to Public Bank Group

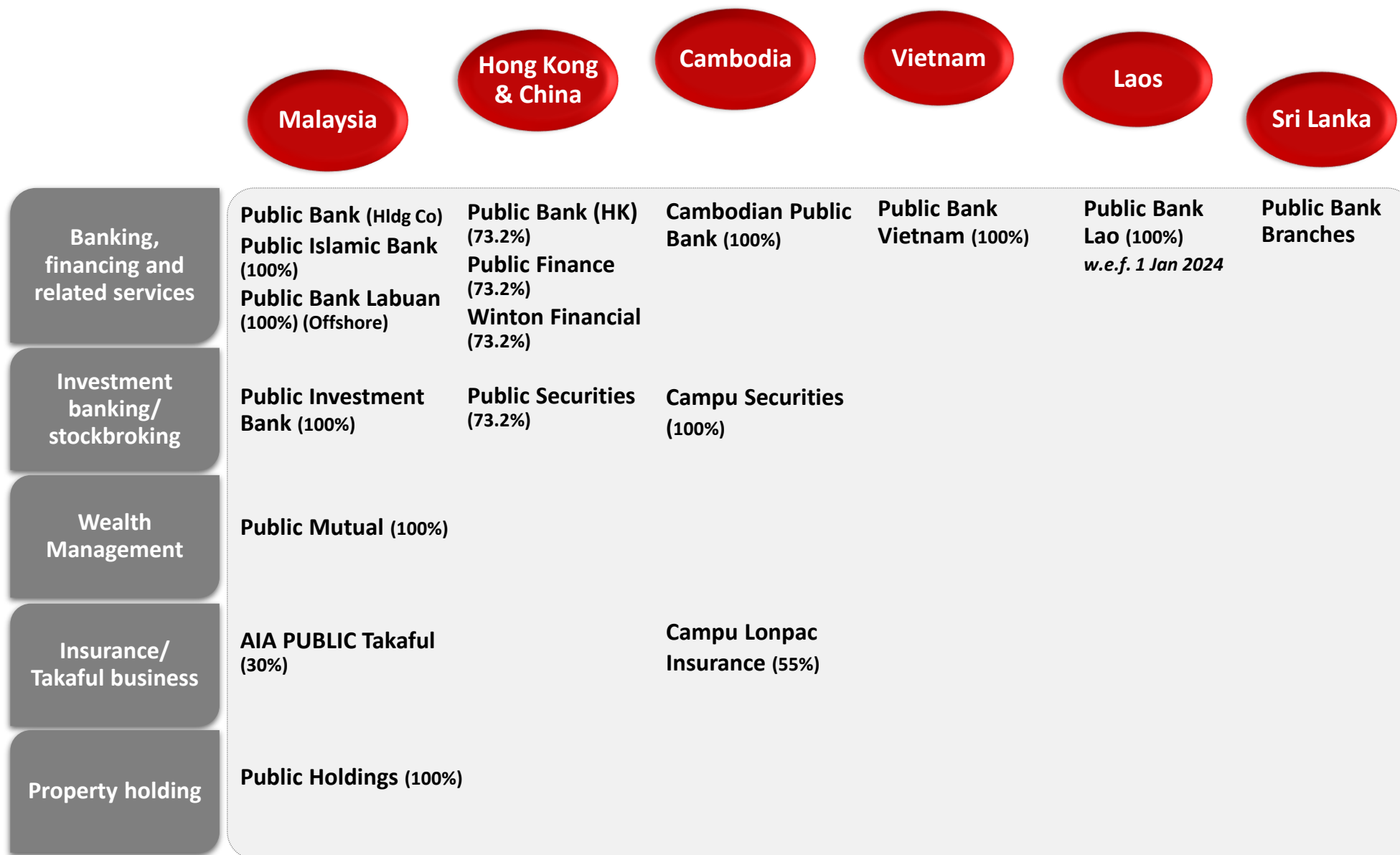
- Commenced operations in 1966
- Listed in April 1967 on Bursa Malaysia Securities Berhad (*then known as Kuala Lumpur Stock Exchange*)
- Domestic operations in Malaysia contributes over 90% of the Group's assets and profits
- Unbroken profit track record since inception





PBB Group is a full financial services group providing a wide range of services in Malaysia and in five other countries/locations

## Overview of PBB Group






# Business Delivery Channel

	2021	2022	2023
<b><u>Malaysian Operations</u></b>			
Public Bank - Domestic	262	260	260
- Overseas	7	7	7
Public Islamic Bank	2	4	4
Public Mutual	28	28	28
Public Investment Bank	1	1	1
<b><u>Hong Kong &amp; China Operations</u></b>			
Public Finance	43	42	40
Public Bank (HK) - Hong Kong	32	32	30
- China	5	5	5
Winton (B.V.I) Group	3	3	3
<b><u>Indo-China Operations</u></b>			
Cambodia Public Bank	31	31	32
Public Bank Vietnam	29	32	40
	<b>443</b>	<b>445</b>	<b>450</b>



  
**>19,000**  
 Staff

  
**>2,000**  
 Self Service  
 Terminals



**PBe** Internet Banking  
**PB enterprise** Internet Banking  
**PB engage, MyPB**  
 Mobile Banking



# Strategic Direction

<b>Corporate Mission</b>	To <b>sustain the position</b> 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><b>Increase profitability by focusing on areas of strength</b></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><b>Enhance capital strength and risk management</b></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><b>Solidify customer loyalty and trust</b></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><b>Digital transformation</b></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><b>Build capabilities for the future</b></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><b>Transition to a sustainable future</b></p> <ul style="list-style-type: none"> <li>▪ Support the <b>transition to a climate resilient future</b></li> </ul> <p><b>Financial inclusion and accessibility</b></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><b>Community contribution</b></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>

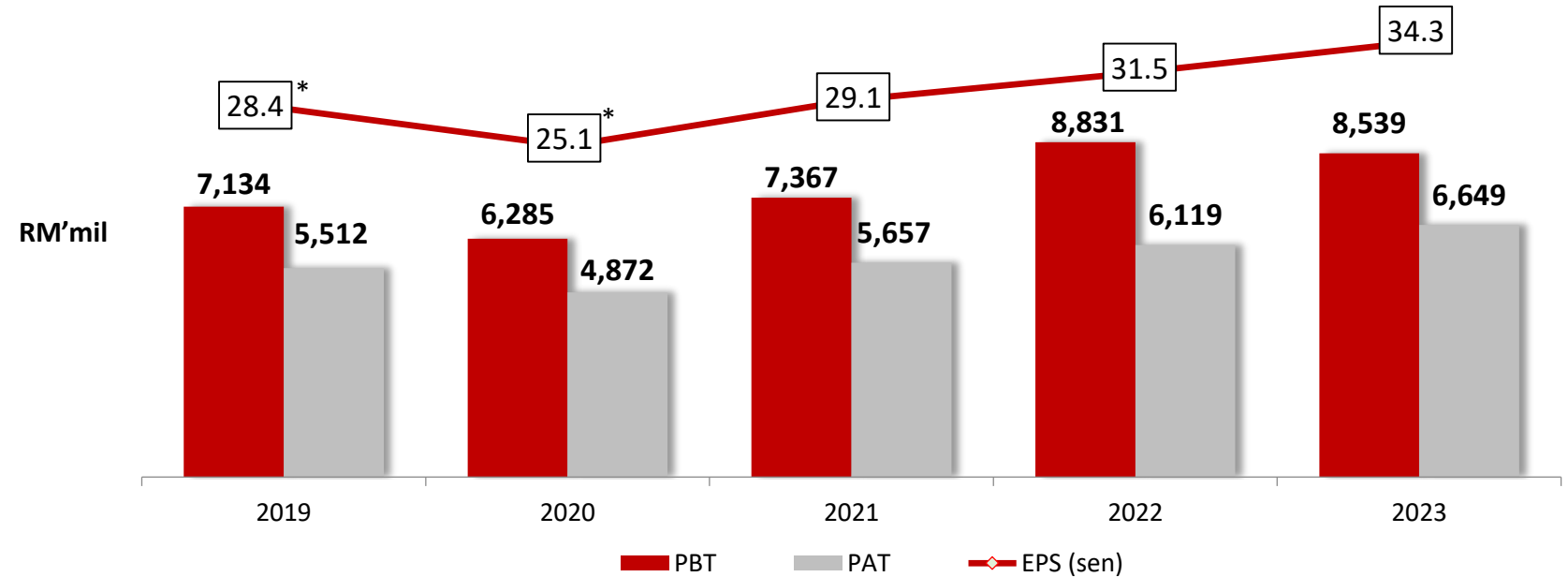


Improve IT Application	Enhance Human Capital Development	Uphold Service Quality	Strengthen Compliance	Prudent Risk Management
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# Resilient Profitability

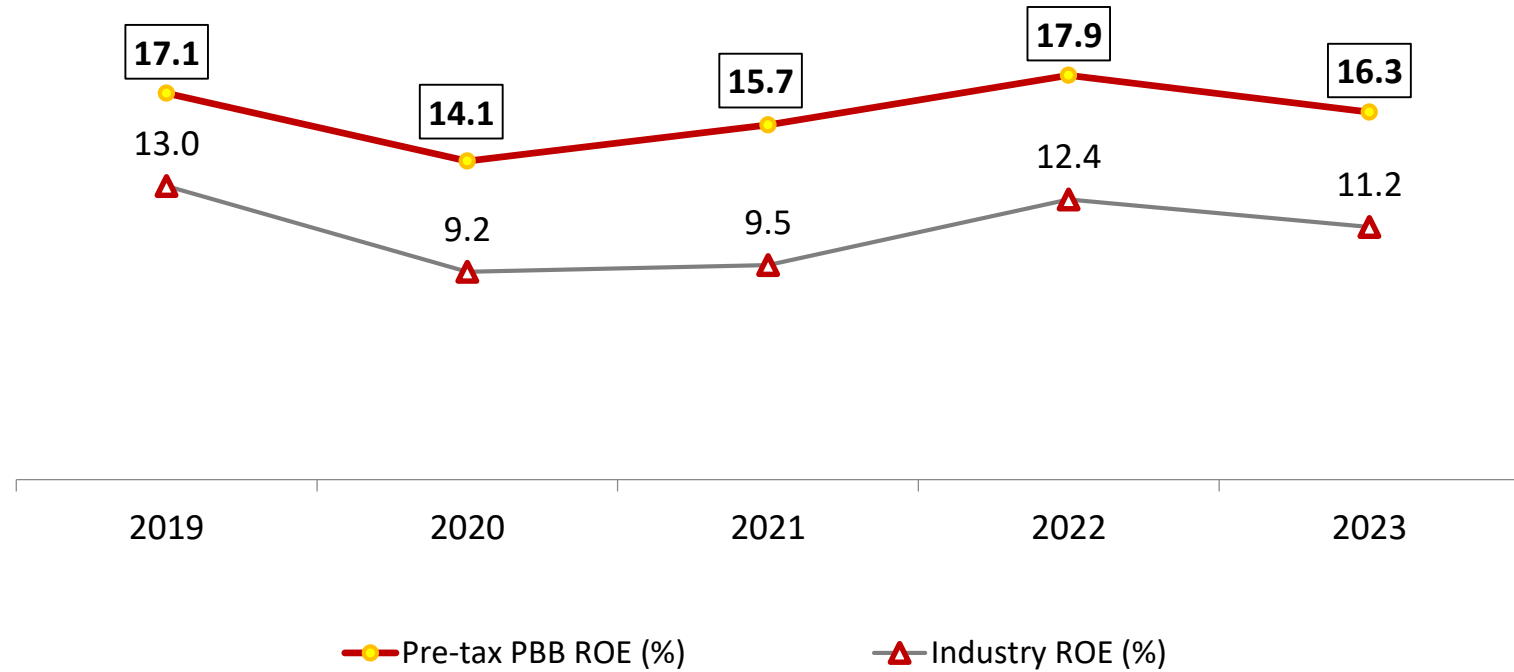
	RM'mil						y-o-y growth (%)				
	2018	2019	2020	2021	2022	2023	2019	2020	2021	2022	2023
Pre-tax profit	7,101	7,134	6,285	7,367	8,831	8,539	0.5	-11.9	17.2	19.9	-3.3
Net profit	5,591	5,512	4,872	5,657	6,119	6,649	-1.4	-11.6	16.1	8.2	8.7



\* For comparison purpose, the earnings per share for the quarter and year ended 31 December 2019 and 2020 had been adjusted to reflect the bonus issue of 4 bonus shares for every 1 existing ordinary share which was completed on 29 January 2021.



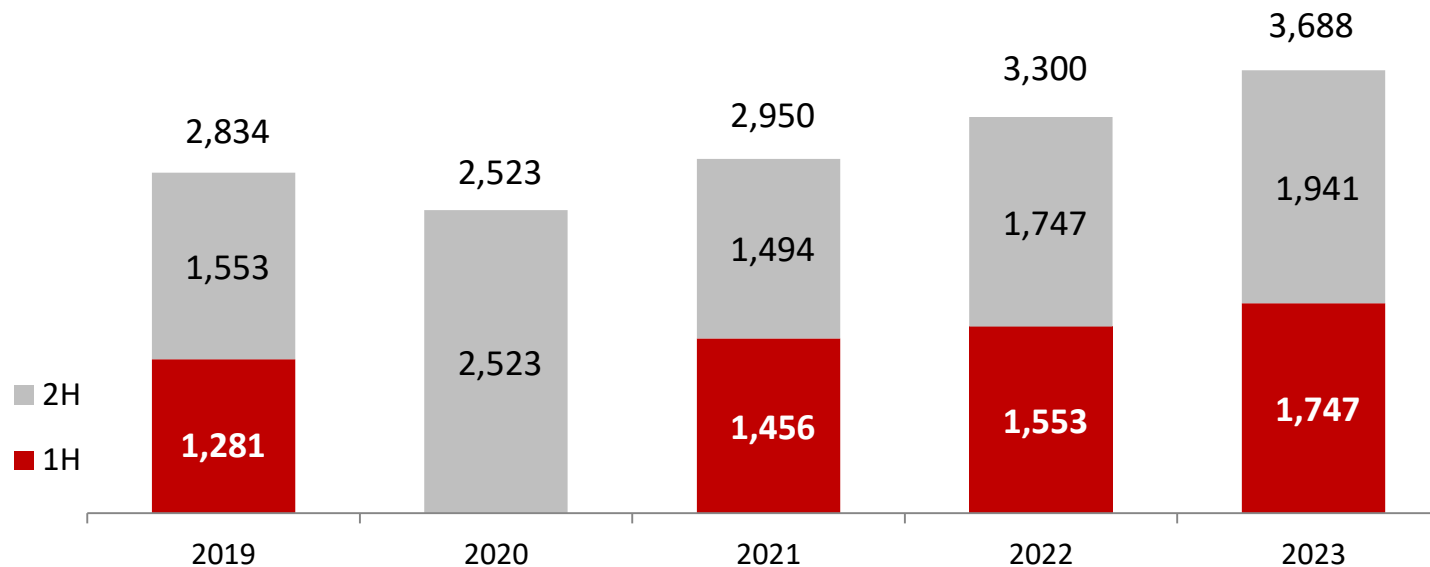
## Above- industry Return on Equity (ROE)





## Consistent Dividend Payout

**Dividend Paid / Declared (RM'mil)**



	2019	2020	2021	2022	2023
<b>Gross dividend per share</b>	14.6 sen	13.0 sen	15.2 sen	17.0 sen	19.0 sen
<b>Dividend payout ratio</b>	51.4%	51.8%	52.2%	53.9%	55.5%

*Note: For comparison purpose, the gross dividend per share had been adjusted to reflect the bonus issue of 4 bonus shares for every 1 existing ordinary share which was completed on 29 January 2021.*



# 2023 Key Highlights

## Income Statement

	2023	2022	Change
Profit before tax	RM8,539 mil	RM8,831 mil	-3.3%
Net profit attributable to shareholders	RM6,649 mil	RM6,119 mil	8.7%
Earnings per share	34.26 sen	31.53 sen	8.7%

## Balance Sheet

	2023	2022	Change
Total asset	RM510.6 bil	RM493.3 bil	3.5%
Loan:			
- Group	RM399.0 bil	RM376.9 bil	5.9%
- Domestic	RM372.7 bil	RM352.1 bil	5.9%
Deposit:			
- Group	RM412.9 bil	RM394.7 bil	4.6%
- Domestic	RM384.9 bil	RM367.1 bil	4.8%

## Financial Indicators (%)









	2023	2022
Net return on equity	13.0	12.8
Cost to income ratio	33.7	31.5
Gross impaired loans ratio	0.59	0.42
Gross loan to fund ratio	92.9	91.4
Gross loan to fund and equity ratio	82.0	81.1
Loan loss coverage	181.8	272.0
Common equity Tier I capital ratio <sup>π</sup>	14.7	14.6
Tier I capital ratio <sup>π</sup>	14.7	14.6
Total capital ratio <sup>π</sup>	17.6	17.6

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



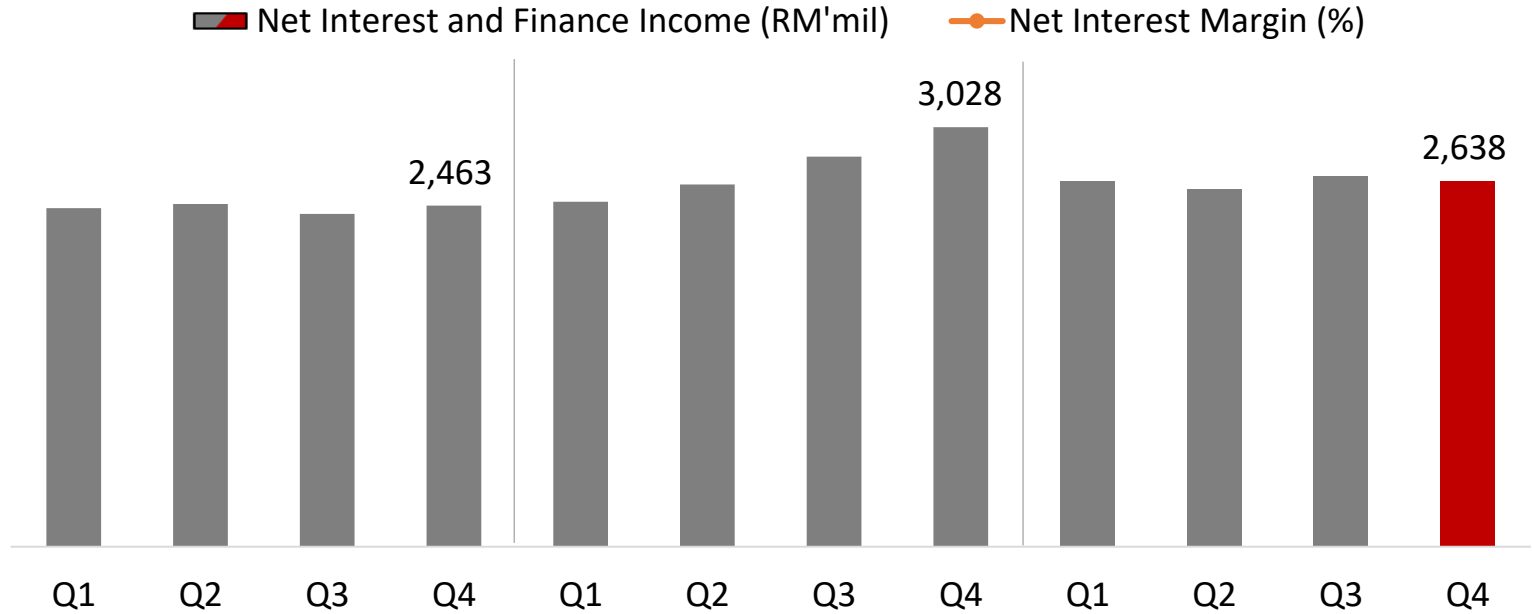
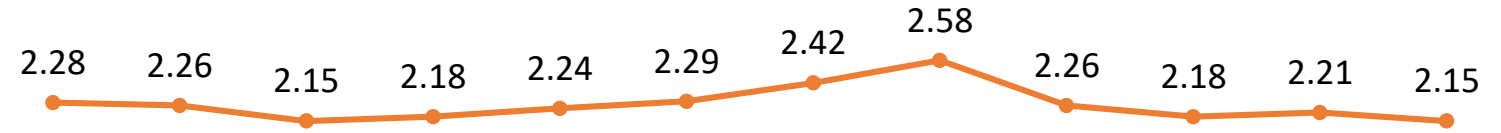
# Segmental Profit – Retail Centric

## Profit before tax by Operating Segments

(RM'mil)	Composition	FY 2022	FY 2023	y-o-y	Q3 2023	Q4 2023	q-o-q
Retail operations	 48%	4,197.5	<b>4,119.7</b>	-1.9%	1,004.1	<b>1,125.9</b>	12.1%
Hire purchase	 9%	906.8	<b>753.1</b>	-16.9%	185.7	<b>159.3</b>	-14.2%
Fund management	 9%	780.4	<b>798.0</b>	2.3%	205.2	<b>205.2</b>	0.0%
Corporate lending	 7%	425.5	<b>568.1</b>	33.5%	149.3	<b>126.5</b>	-15.3%
Treasury Operations	 2%	346.8	<b>167.2</b>	-51.8%	54.2	<b>66.1</b>	22.0%
Investment Banking	 <1%	52.1	<b>42.9</b>	-17.8%	10.0	<b>14.0</b>	39.4%
Others	 19%	1,457.1	<b>1,585.5</b>	8.8%	406.3	<b>353.3</b>	-13.0%
Overseas Operations	 6%	664.9	<b>504.3</b>	-24.2%	151.9	<b>17.3</b>	-88.6%
<b>Profit before tax</b>	<b>100%</b>	<b>8,831.1</b>	<b>8,538.8</b>	<b>-3.3%</b>	<b>2,166.7</b>	<b>2,067.6</b>	<b>-4.6%</b>









# Net Interest Income & Margin

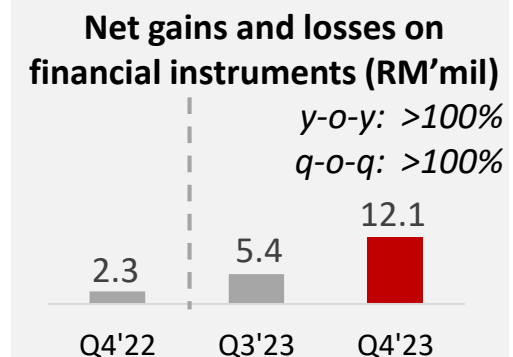
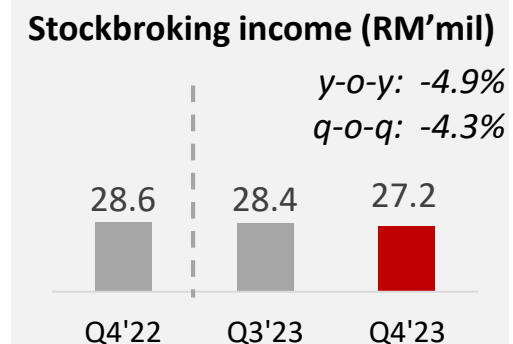
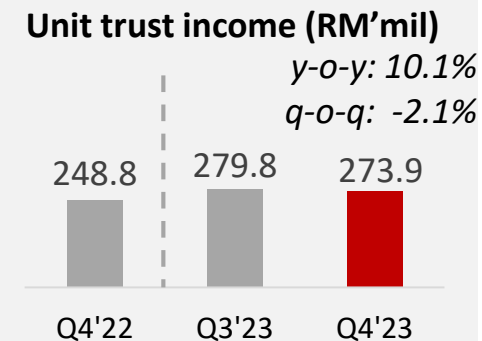


	2021	2022	2023
Year Average NIM	2.22%	2.39%	2.20%







# Non-Interest Income

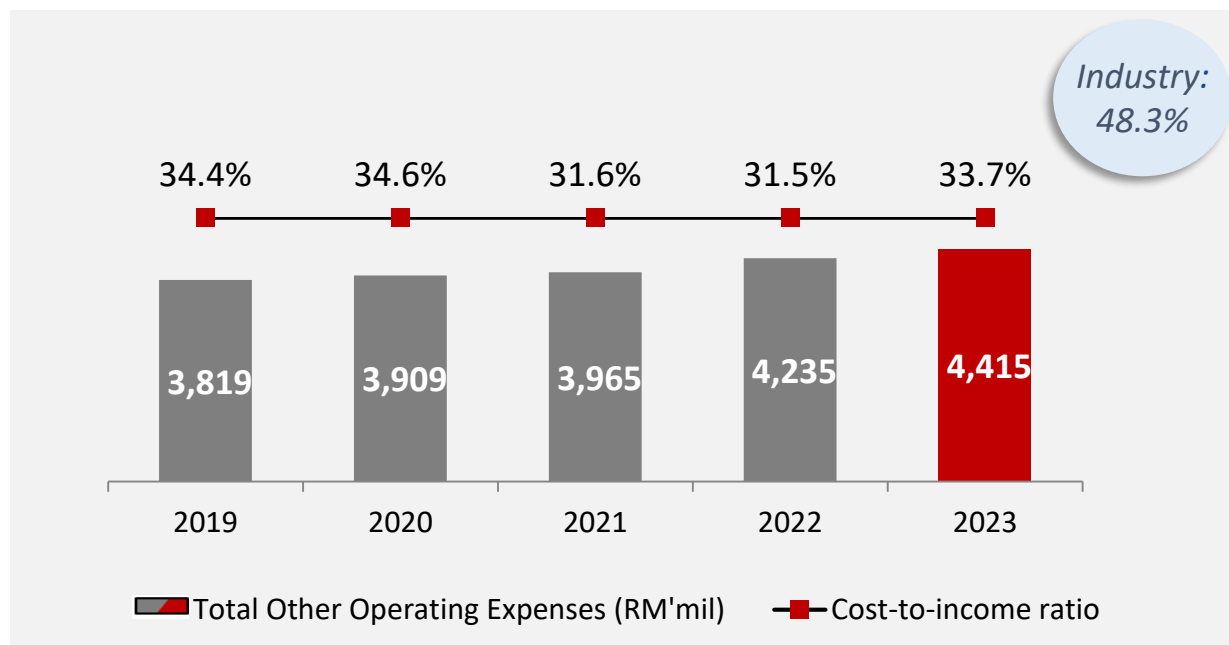
(RM'mil)	Composition	FY 2022	FY 2023	y-o-y
<b>Net fee and commission</b>		<b>1,914.5</b>	<b>1,949.8</b>	<b>1.8%</b>
Of which: - Unit trust income		1,061.8	1,084.4	2.1%
- Fee & commission income		742.8	738.6	-0.6%
- Stockbroking income		109.9	126.8	15.4%
<b>Net gains and losses on financial instruments</b>		<b>70.9</b>	<b>49.0</b>	<b>-30.9%</b>
<b>Other operating income</b>		<b>428.8</b>	<b>476.9</b>	<b>11.2%</b>
Of which: - Foreign exchange income		308.9	360.7	16.8%
- Others		119.9	116.2	-3.1%
<b>Total non-interest income</b>	<b>100%</b>	<b>2,414.2</b>	<b>2,475.7</b>	<b>2.6%</b>
<b>Non-interest income/Total income</b>		<b>18.0%</b>	<b>18.9%</b>	





# Efficient CIR through prudent cost management

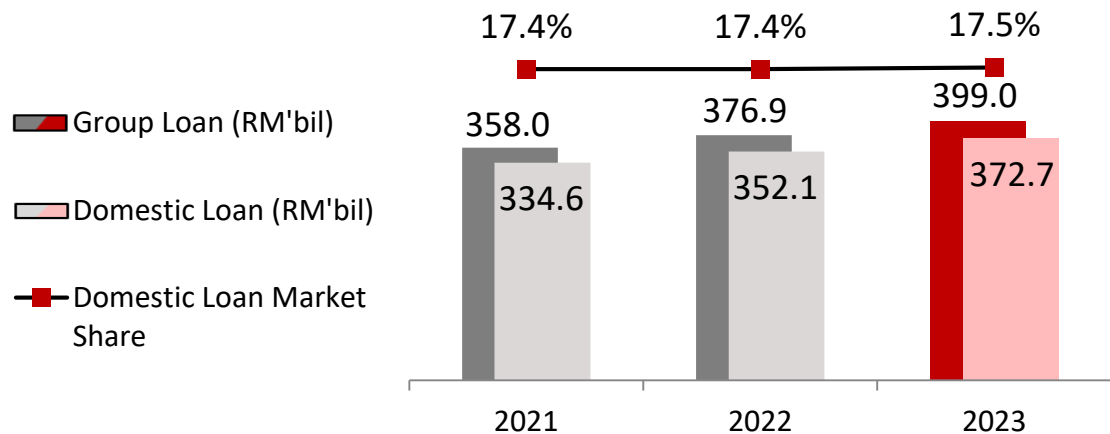
(RM'mil)	Composition	FY 2022	FY 2023	y-o-y	Q3 2023	Q4 2023	q-o-q
Personnel costs	 72%	3,043.8	3,196.1	5.0%	811.5	803.2	-1.0%
Establishment costs	 19%	765.9	818.2	6.8%	208.6	203.5	-2.4%
Marketing expenses	 2%	111.2	109.8	-1.3%	28.4	23.4	-17.4%
Administration and general expenses	 7%	314.5	290.7	-7.6%	72.2	71.5	-1.1%
<b>Total other operating expenses</b>	<b>100%</b>	<b>4,235.4</b>	<b>4,414.8</b>	<b>4.2%</b>	<b>1,120.7</b>	<b>1,101.6</b>	<b>-1.7%</b>





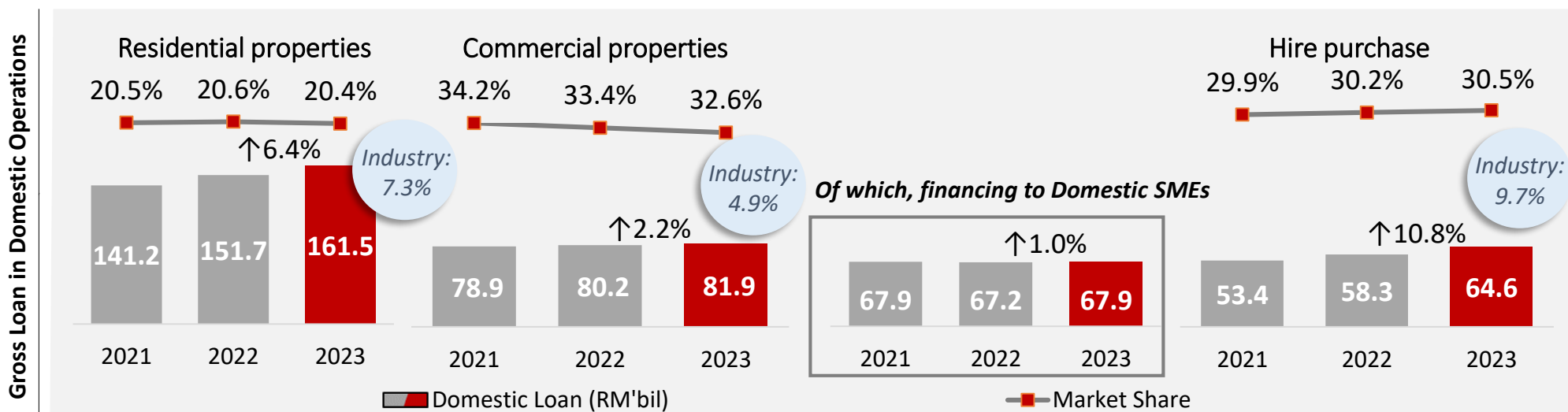
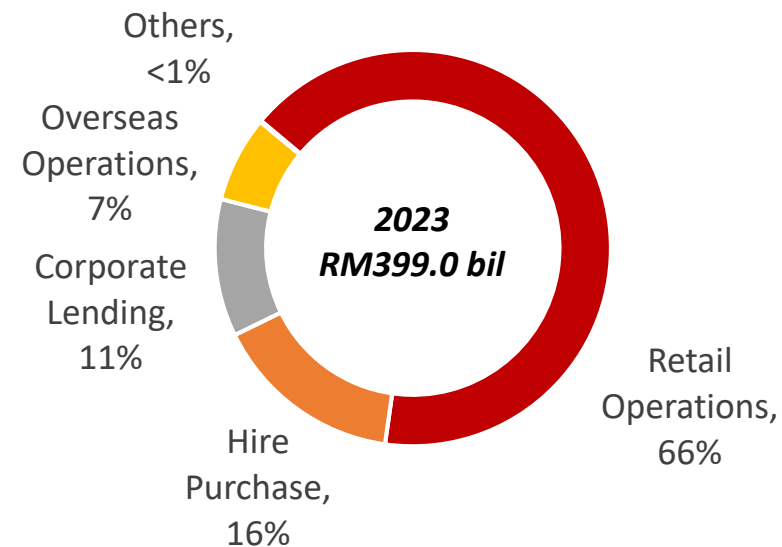
Steady  
Loan  
Growth

### Loans – Outstanding Balance and Market Share



Group Loan Growth	3.6%	5.3%	5.9%
Domestic Loan Growth	3.4%	5.2%	5.9%
Domestic Industry Average	4.6%	5.7%	5.3%

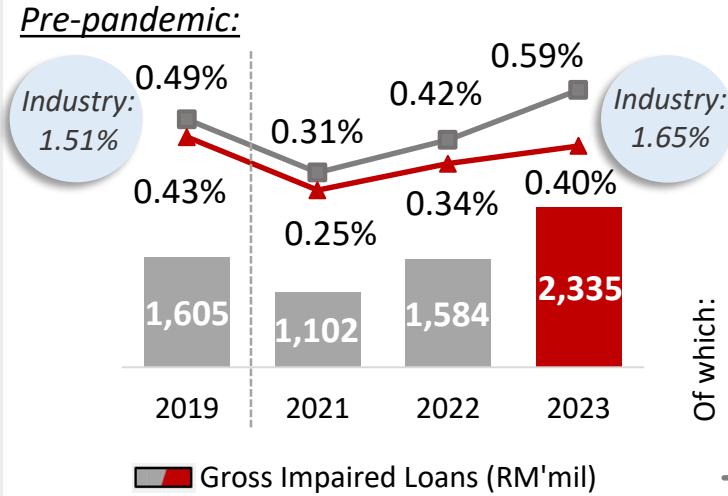
### Loans – By Segment



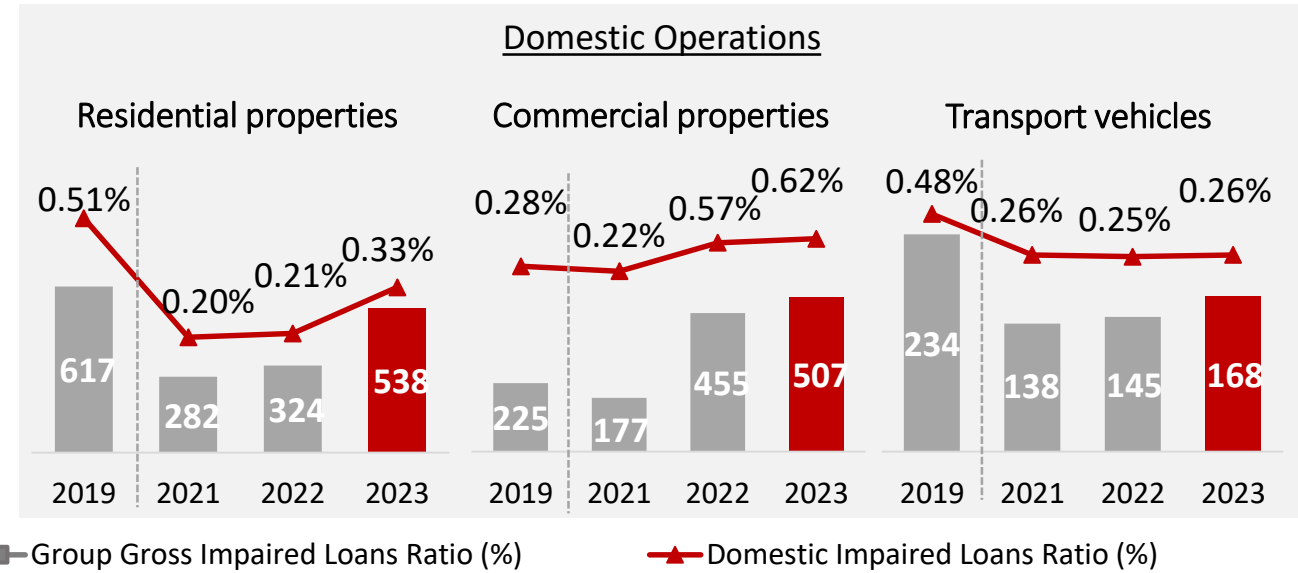


# Upholding Sound Asset Quality

## Group Gross Impaired Loans



Of which:



Loan loss coverage (include regulatory reserve)

383.2%

Loan loss coverage

360.7%

Credit cost ratio

0.34%

Loan impairment allowances (RM'mil)

198.5

396.0

324.4

282.3

99.7

79.9

95.9

90.0

1.5

24.2

34.0

97.0

■ Q1 ■ Q2 ■ Q3 ■ Q4

Industry: 92.0%

291.8%

272.0%

0.10%

212.8%

181.8%

0.04%

## Ageing analysis of total domestic loans

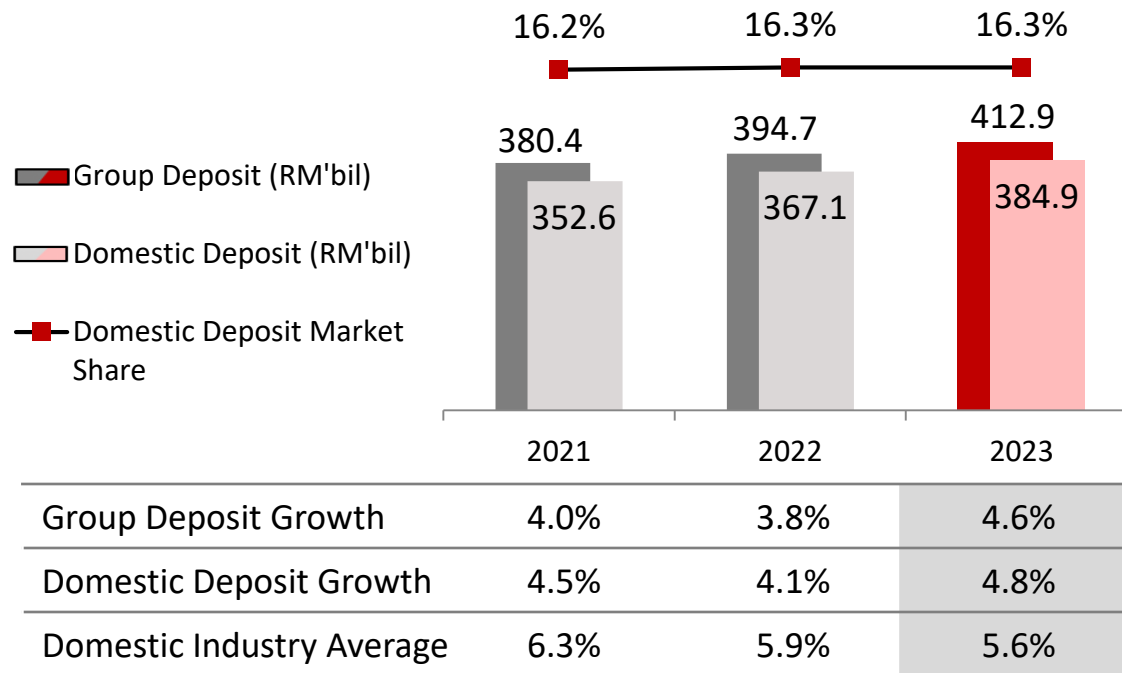
### % Ageing Profile of Past Due Loan / Financing

	Pre-pandemic		At present	
	2018	2019	2022	2023
1 mth to <2 mths	2.6%	2.2%	1.2%	1.5%
2 mths to <3 mths	1.0%	1.0%	0.6%	0.3%
<b>Impaired Loans</b>	<b>0.4%</b>	<b>0.4%</b>	<b>0.3%</b>	<b>0.4%</b>
<b>Total &gt;1 mth</b>	<b>4.0%</b>	<b>3.6%</b>	<b>2.1%</b>	<b>2.2%</b>

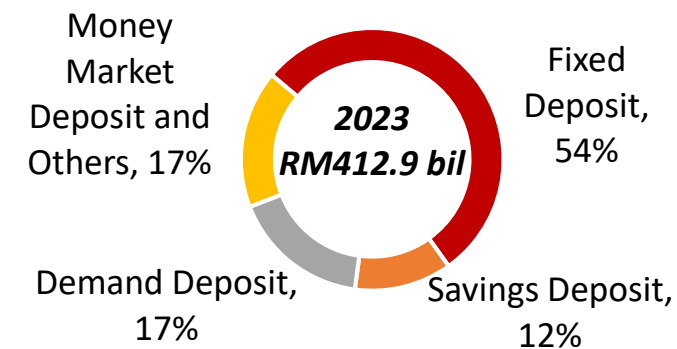


Healthy Deposit Growth in Support of Liquidity

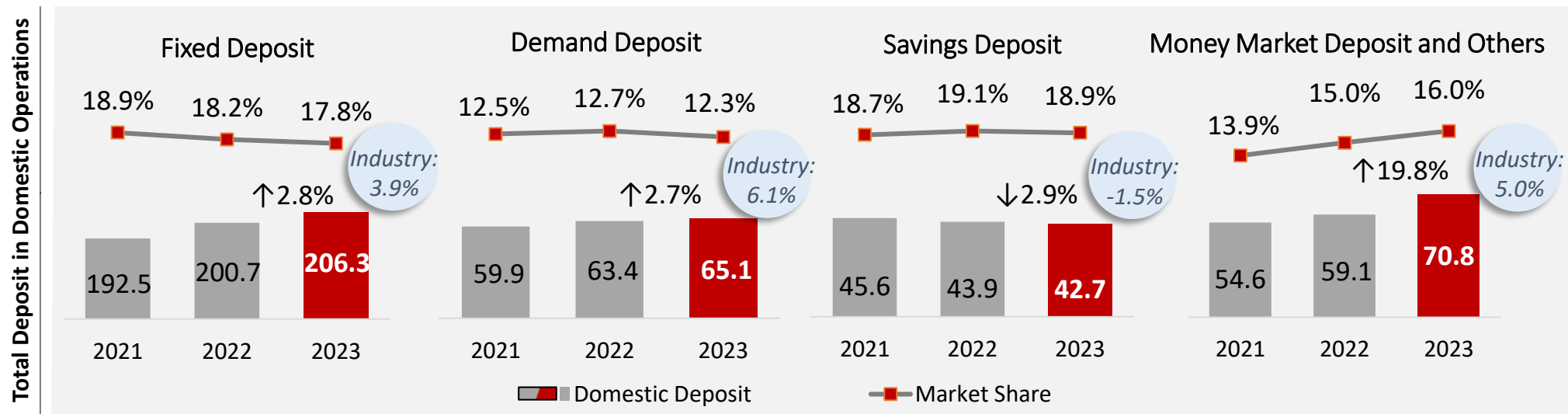
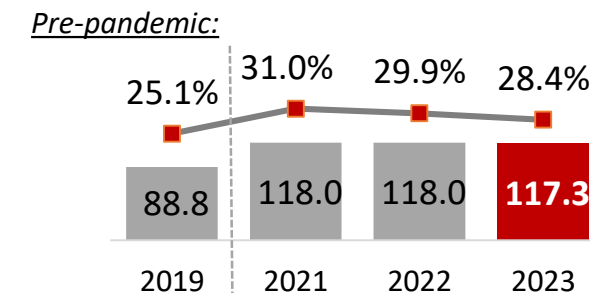
### Deposit – Outstanding Balance and Market Share



### Deposit – By Type



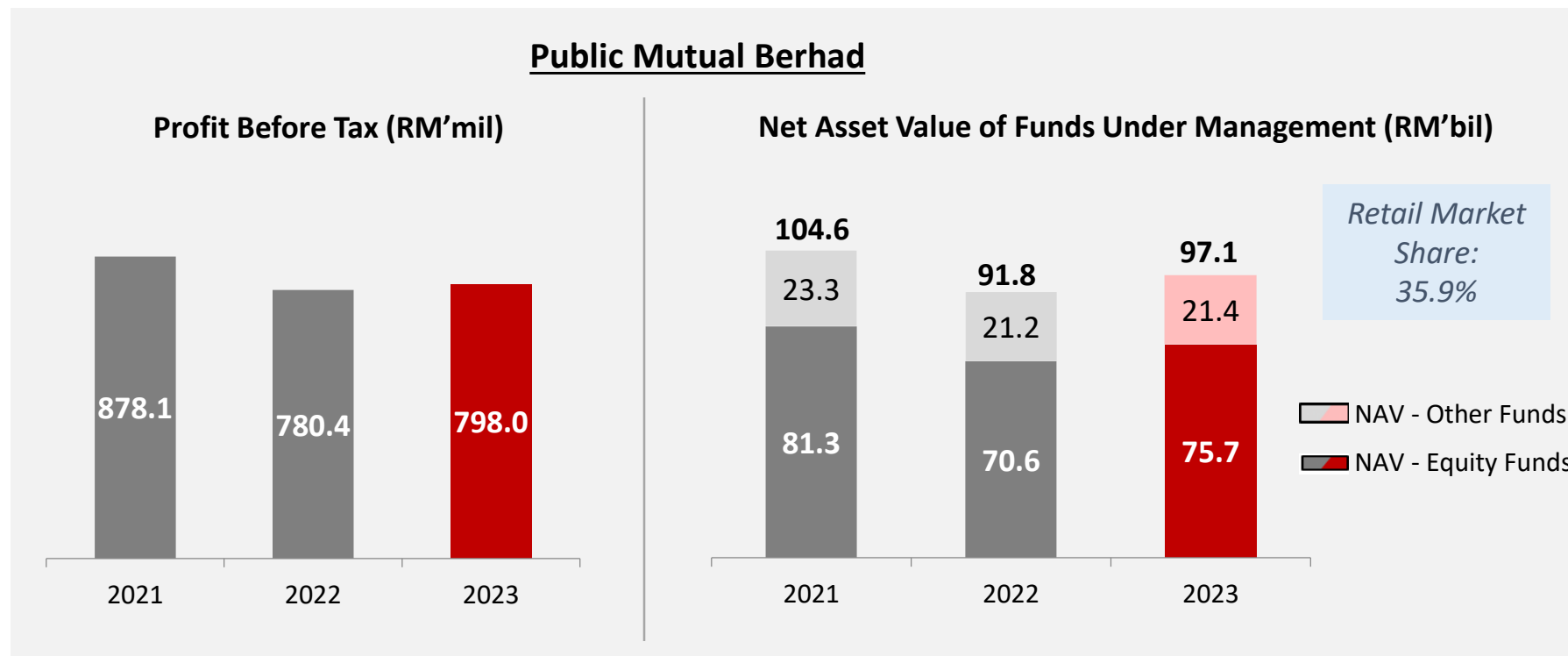
### Group CASA ratio



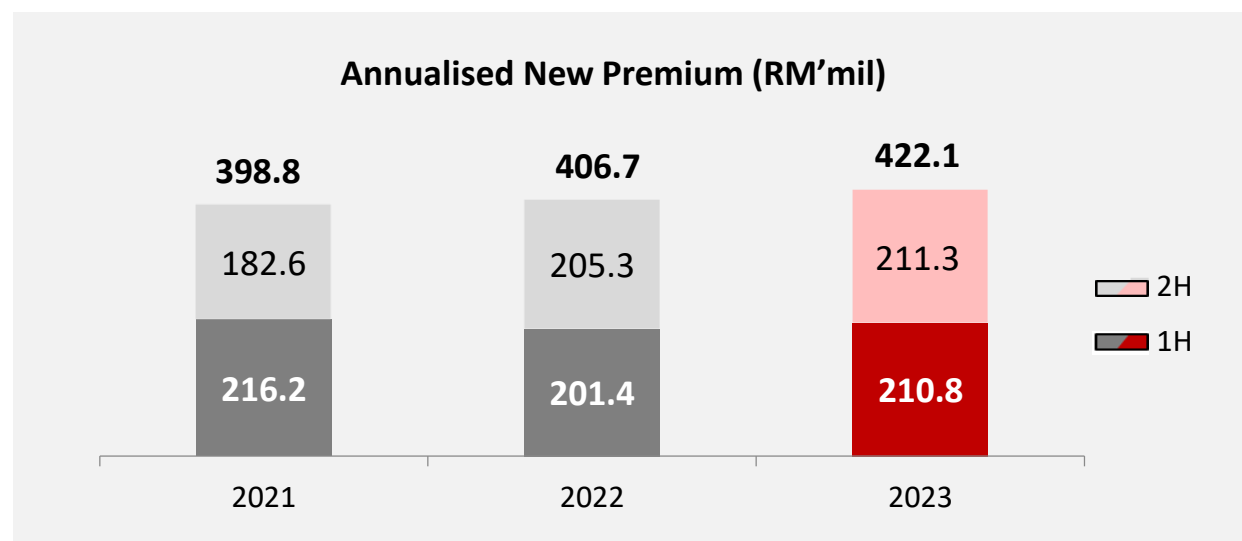


## Unit Trust & Bancassurance

Of which: Unit Trust Business

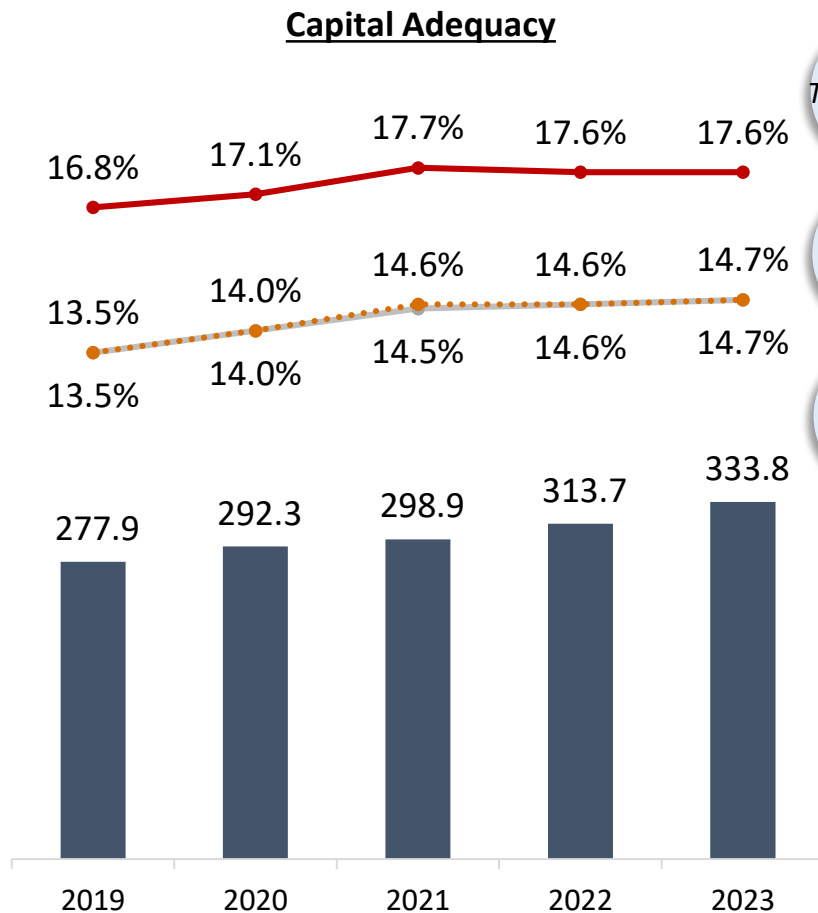


Of which: Bancassurance Business





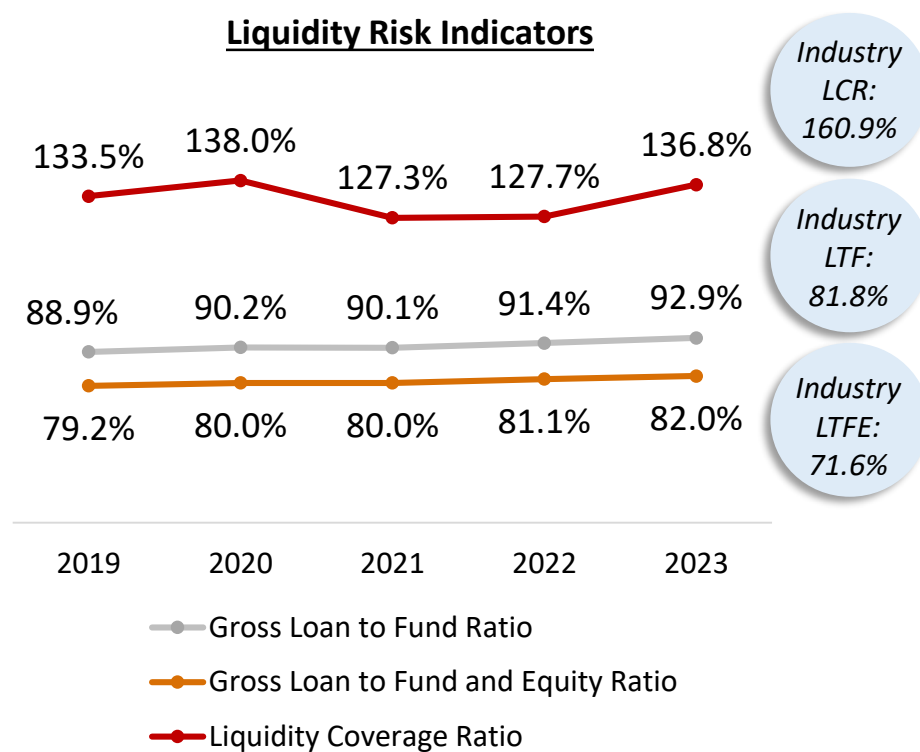
# Capital & Liquidity Position



Industry Total capital: 18.2%

Industry Tier I: 15.2%

Industry CET I: 14.6%



Industry LCR: 160.9%

Industry LTF: 81.8%

Industry LTFE: 71.6%

Category	Value	Basel III Requirement*
Risk-weighted Assets (RM'bil)	333.8	
Common Equity Tier I Capital	14.7%	7.5%
Tier I Capital	14.7%	9.0%
Total Capital	17.6%	11.0%

\* 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



The Public Bank Group's achievement vs key performance targets are as follows:

Key Performance Benchmarks		
	2023 Targets	2023 Achievement
Net Return on Equity	12-13%	13.0%
Cost to Income Ratio	<35%	33.7%
Gross Impaired Loan Ratio	<1%	0.59%
Loan Growth – Group – Domestic	~5%	5.9% 5.9%
Deposit Growth – Group – Domestic	~5%	4.6% 4.8%

## Targets & Achievements



# 2023 Key Highlights on ESG

## Key Commitments

- Net zero carbon by 2050
- Mobilise RM100 billion of sustainable financing by 2030
- Develop and invest in talent to build a future ready workforce
- Improve financial accessibility and wellbeing of society
- Develop business underpinned by ethical conduct and compliance

## ENVIRONMENTAL

### Progress to-date



Target:  
RM100 billion of Sustainable Financing by 2030

### Sustainable Financing

Mobilise **RM53.9 billion** of sustainable finance since 2020

- Became a **Partnership for Carbon Accounting Financials** (“PCAF”) signatory
- Obtained **assurance on Scope 1 and Scope 2 emissions data** for 2022 and 2023, established **Scope 3 financed emissions disclosures**
- Achieved **3.0%** reduction in total carbon emissions against 2022 baseline for Scope 1, Scope 2 and Scope 3

Of which:

- ✓ **RM38.4 billion** of EEV financing
- ✓ **RM2.0 billion** under Green Financing Facilities
- ✓ **RM7.6 billion** of affordable homes financing
- ✓ **RM5.2 billion** of corporate loans

## SOCIAL

### Progress to-date



Over **1 million** individuals’ lives improved through inclusive finance since 2021

Target: 1.5 million by 2025

### Progress to-date



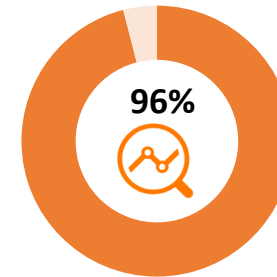
Over **RM1.2 million** spent on the community

Target: RM10 million by 2030

- Assisted more than **25,300** low to medium income earners in owning a house
- Developed **Anti-Sexual Harassment Policy and Staff Grievance Policy**

## GOVERNANCE

### Progress to-date



Completed **96%** of ESG Risk Acceptance Criteria assessments on High ESG Risk Sectors borrowers

Target: 100% by 2025 for large corporates

- Developed the **Public Bank Group Sustainability Framework**
- Formulated the **Sustainable Finance Framework**, and **Sustainable Products and Services Guideline**
- Developed the **Public Bank Group Climate Related Strategy Policy**
- Established the **Public Bank Group Tax Policy**



# 2023 Key Digital Initiatives

## Recognition

Malaysia e-Payments  
Excellence Awards  
2023 by PayNet

- *Special Recognition Award for Outstanding Contribution to Cross Border Payments*



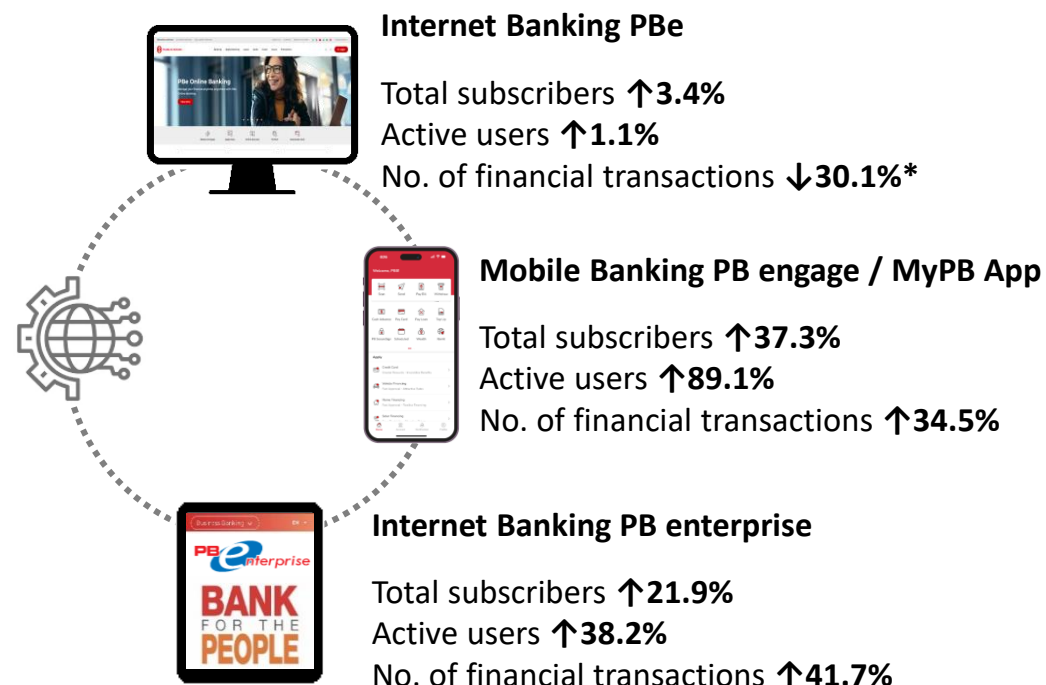
### Transforming Digital Customer Experience

- Unveiled **MyPB App**, an enhanced iteration of the previous PB engage mobile banking application:
  - Enable seamless digital application for savings accounts, credit cards and a range of other banking products
  - Enhance lifestyle features such as an overview of net worth, loyalty card storage and instalment calculator
- Rolled out the new **PBe** and **PB Enterprise info-sites** to provide customers with easy access and navigation on Public Bank’s banking products and services
- Extended **DuitNow QR cross border payment to Singapore** aside from Thailand and Indonesia
- **Collaboration with PRO-NET and Perodua** to enhance digital hire purchase financing facilities
- Joined the **Alipay Payment Network** to provide **Alipay+** payments on MyPB App
- **Cardless withdrawal** function to enable customer to withdraw cash from ATM without debit card
- Public Bank Hong Kong launched the mobile banking application, **PBHK Digi**, for individual customers
- Cambodian Public Bank and Public Bank Vietnam continued to enhance its mobile application i.e. **PB engage KH** and **PB engage VN** with new features, such as virtual RCB membership card, online ticket booking etc.

### Increased Cyber Resilience

- Proactive measures against online scams, i.e. the **12-hour “cooling-off” period** for device binding and fund transfers
- Implemented a **new channel for customers to report fraud / scam cases** via PBe Login page
- **Educate customers** through various digital touchpoints and physical presence in conferences and seminars

In 2023, the Public Bank Group has protected **876,000 customers** from being scammed and prevented **RM1.4 billion** from being fraudulently transferred into scammers’ accounts



\* The decline was mainly due to the transition of corporate users to PB enterprise internet banking platform



## Summary

- Profitable retail franchise
  - Domestic and Indo-China markets
  - Strong market share standing
  - Affluent and quality retail customer base for lending and wealth management business
- Unbroken profit track record and sustained strong asset quality
- Valuable PB Brand and retail franchise
- Proactive capital management
- Large market capitalisation
  - High liquidity and high free-float
- Proven management record in execution
- Strong working commitment and excellent career environment



## Appendix

		RM'mil	2019	2020	2021	2022	2023
Profitability	Operating profit		7,283	7,403	8,579	9,203	8,678
	Profit before tax		7,134	6,285	7,367	8,831	8,539
	Net profit		5,512	4,872	5,657	6,119	6,649
Shareholder Value	Earnings per share (sen) <sup>x</sup>		28.39	25.10	29.14	31.53	34.26
	Net assets per share (RM) <sup>x</sup>		2.25	2.43	2.48	2.59	2.82
	Dividend per share (sen) <sup>x</sup>		14.6	13.0	15.2	17.0	19.0
	Dividend payout ratio (%)		51.4	51.8	52.2	53.9	55.5
Key Balance Sheet Data	Total assets		432,831	451,257	462,739	493,263	510,598
	Gross loan		330,468	345,651	358,027	376,892	398,997
	Domestic loan		307,164	323,728	334,646	352,065	372,697
	Deposit from customers		353,340	365,871	380,394	394,719	412,897
	Domestic deposit		325,199	337,458	352,615	367,144	384,918
	Core customer deposit		294,646	310,144	325,770	335,570	342,033
	Shareholders' equity		43,594	47,248	48,163	50,179	54,674
	Common equity Tier I capital <sup>π</sup>		37,406	40,778	43,428	45,648	48,911
	Tier I capital <sup>π</sup>		37,564	40,935	43,587	45,806	48,971
	Total capital <sup>π</sup>		46,571	50,119	52,878	55,256	58,624
Risk-weighted assets		277,906	292,284	298,890	313,678	333,774	

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

<sup>x</sup> The comparatives had been adjusted to reflect the bonus issue of 4 bonus shares for every 1 existing ordinary share which was completed on 29 January 2021



## Appendix

		%	2019	2020	2021	2022	2023	Industry <sup>b</sup>
Profitability Ratios	Net interest margin on yielding assets		2.15	1.95	2.22	2.39	2.20	N/A
	Net return on equity <sup>+</sup>		13.6	11.2	12.4	12.8	13.0	N/A
	Pre-tax return on average assets		1.7	1.4	1.6	1.8	1.7	1.2
	Cost to income ratio		34.4	34.6	31.6	31.5	33.7	48.3
	Non interest income/Total income		21.6	24.9	20.9	18.0	18.9	33.5
Liquidity	Gross loan to fund ratio <sup>~</sup>		88.9	90.2	90.1	91.4	92.9	81.8 <sup>^</sup>
	Gross loan to fund and equity ratio <sup>~</sup>		79.2	80.0	80.0	81.1	82.0	71.6 <sup>#</sup>
	Liquidity coverage ratio		133.5	138.0	127.3	127.7	136.8	160.9
Asset Quality	Gross impaired loans ratio		0.49	0.36	0.31	0.42	0.59	1.65
	Loan loss coverage ratio		124.1	227.7	360.7	272.0	181.8	92.0
	Credit cost ratio		0.05	0.33	0.34	0.10	0.04	0.17
Capital Adequacy	Common equity Tier I capital ratio <sup>π</sup>		13.5	14.0	14.5	14.6	14.7	14.6
	Tier I capital ratio <sup>π</sup>		13.5	14.0	14.6	14.6	14.7	15.2
	Total capital ratio <sup>π</sup>		16.8	17.1	17.7	17.6	17.6	18.2
Market Share	<u>Domestic market share</u>							
	Commercial property financing		35.0	35.0	34.2	33.4	32.6	N/A
	Residential property financing		19.9	20.0	20.5	20.6	20.4	N/A
	Passenger vehicle financing		29.4	29.8	29.9	30.2	30.5	N/A
	Domestic loans		17.3	17.7	17.4	17.4	17.5	N/A
	Domestic deposits		16.5	16.5	16.2	16.3	16.3	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 and debt securities issued and other borrowed funds

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

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

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

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



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