



PUBLIC BANK BERHAD

Company Registration No. 196501000672 (6463-H)

**PUBLIC BANK 54TH ANNUAL GENERAL MEETING
HELD ON 29 JUNE 2020**

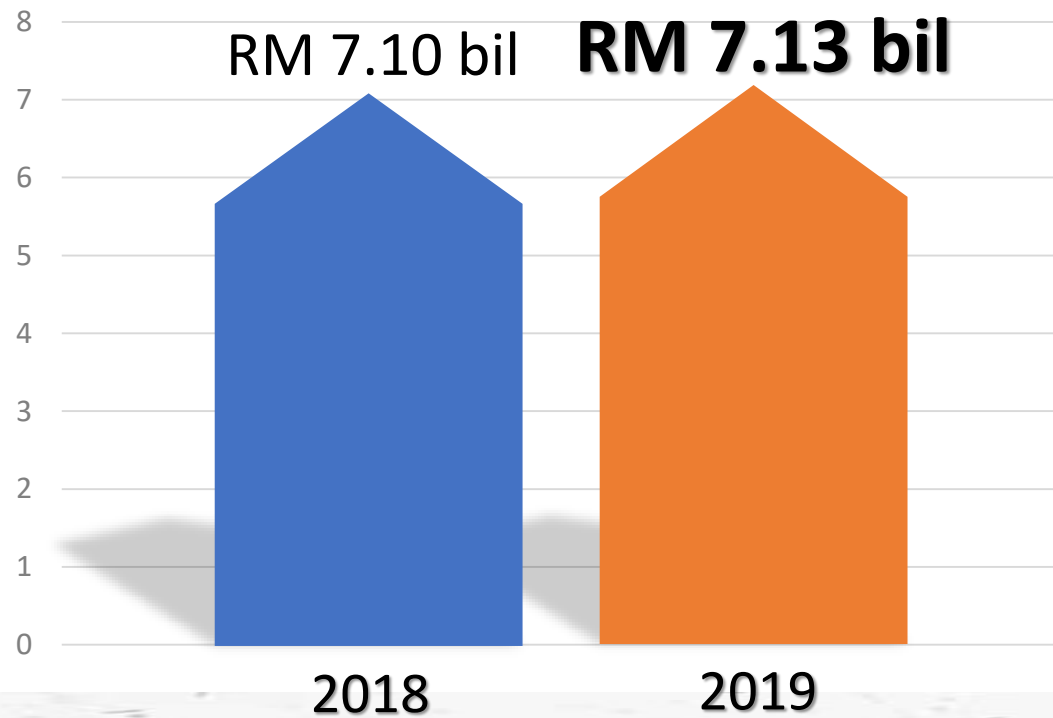
**PRESENTATION SLIDES ON
PUBLIC BANK GROUP'S PERFORMANCE IN 2019**

SUSTAINED STABLE PROFITABILITY

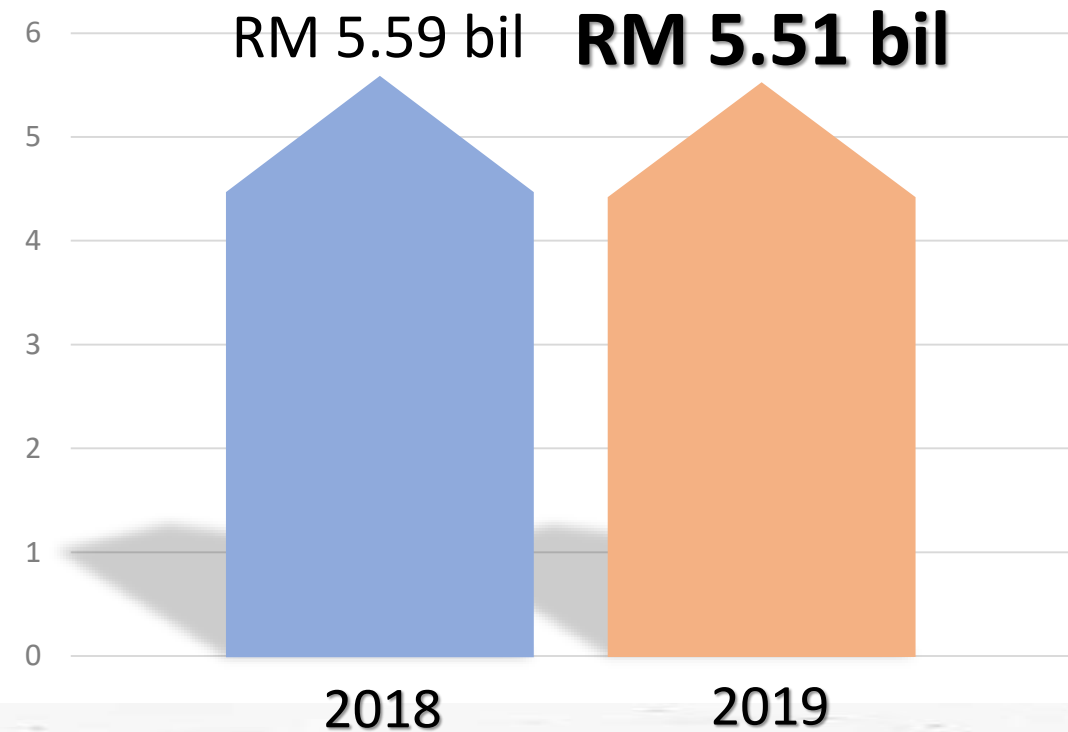


PUBLIC BANK

PRE-TAX PROFIT



NET PROFIT



EARNINGS PER SHARE

142.0 sen
2019

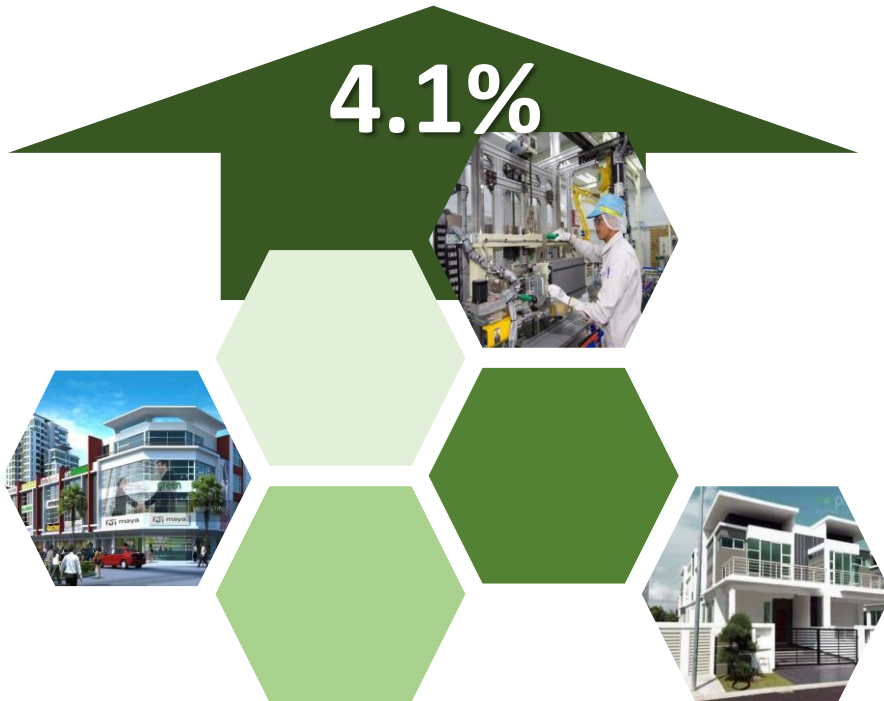


LENDING

GROUP TOTAL GROSS LOANS & FINANCING

RM 330 bil

4.1%

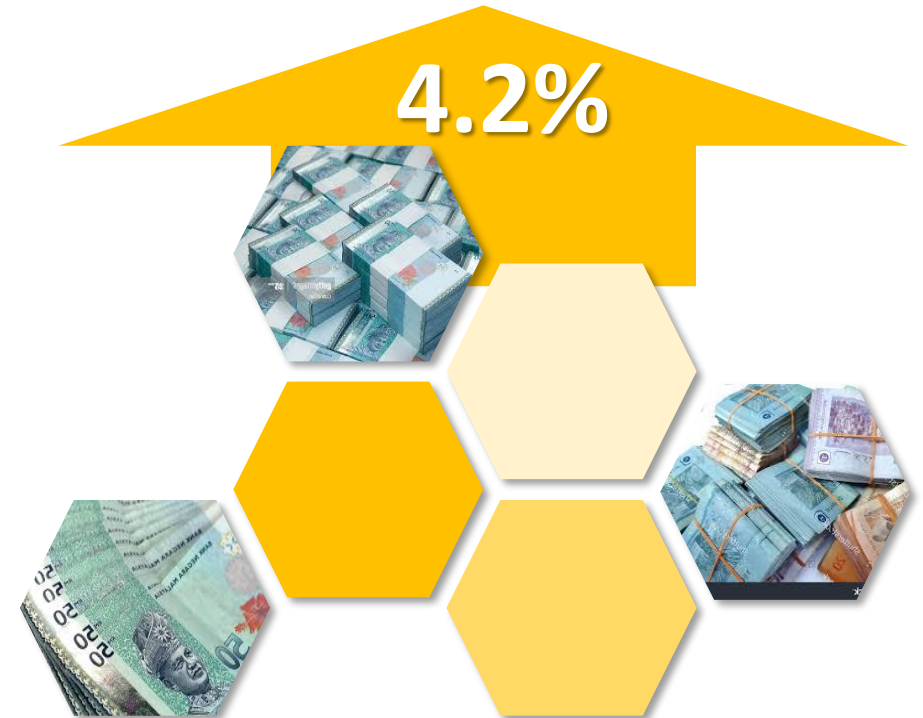


DEPOSITS

GROUP TOTAL CUSTOMER DEPOSITS

RM 353 bil

4.2%



LEADING MARKET POSITION



PUBLIC BANK

IN RETAIL CONSUMER & SME LENDING



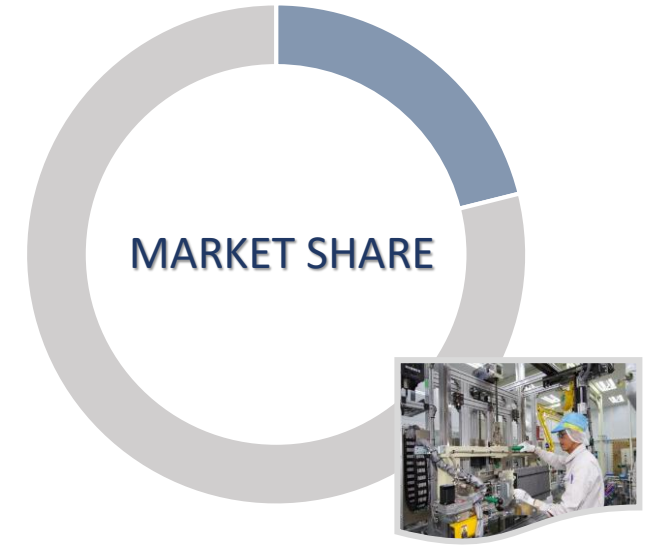
20%

Residential Property
Financing



29%

Passenger Vehicles
Financing



21%

SME Lending

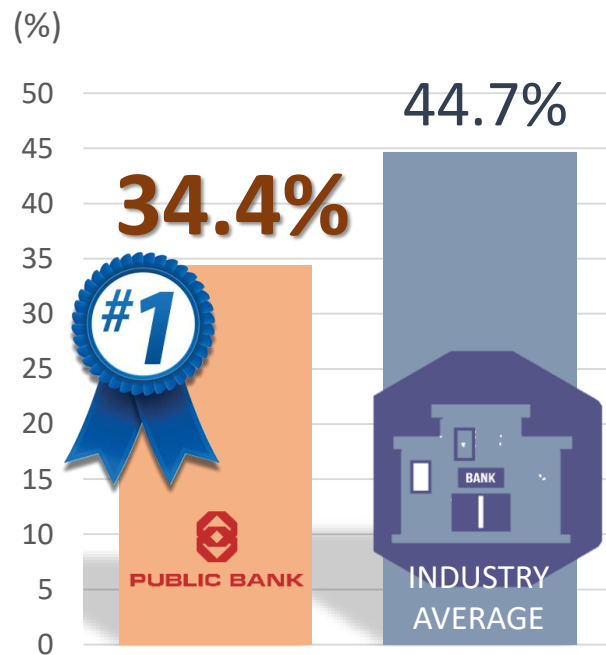
MAINTAIN COMPETITIVE EDGE



PUBLIC BANK

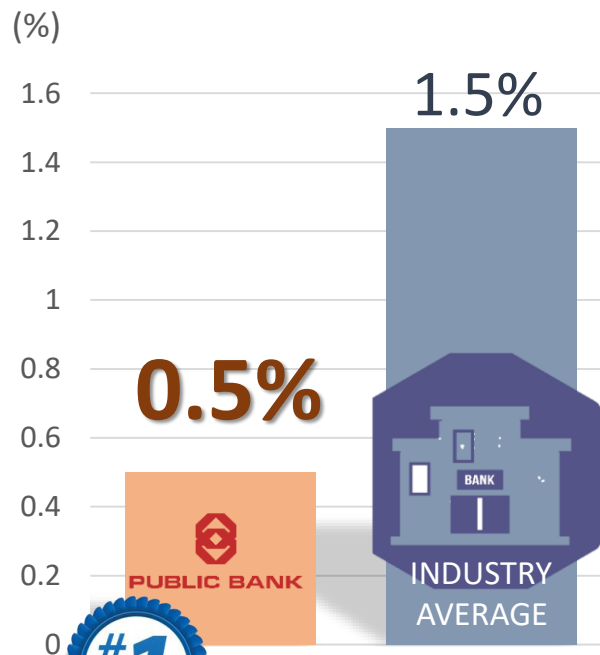
COST EFFICIENCY

COST-TO-INCOME RATIO



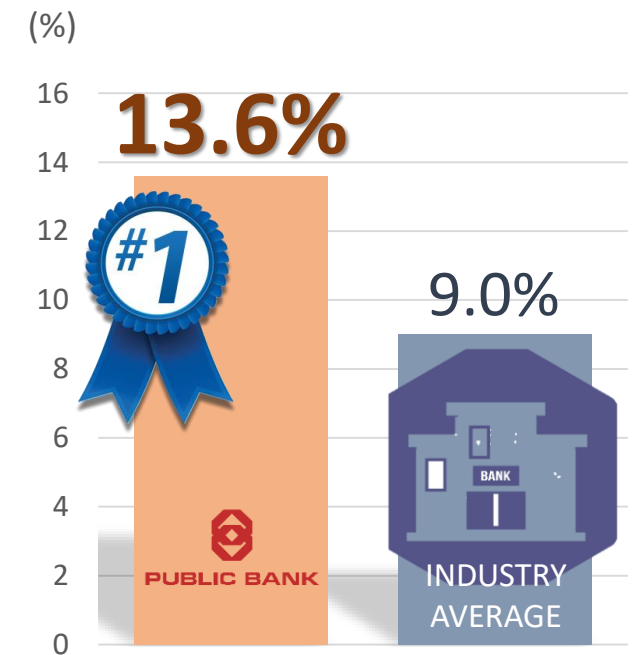
ASSET QUALITY

GROSS IMPAIRED LOANS RATIO



PROFITABILITY

NET RETURN ON EQUITY





PUBLIC MUTUAL
WHOLLY-OWNED SUBSIDIARY OF PUBLIC BANK

MAJOR CONTRIBUTOR TO GROUP'S NON-INTEREST INCOME



**JOURNEY TOWARDS
FINANCIAL
FREEDOM
BEGINS HERE!**

www.publicmutual.com.my



PUBLIC MUTUAL
WHOLLY-OWNED SUBSIDIARY OF PUBLIC BANK

**NO.1* IN UNIT TRUST &
PRIVATE RETIREMENT SCHEME**



**JOURNEY TOWARDS
FINANCIAL
FREEDOM
BEGINS HERE!**

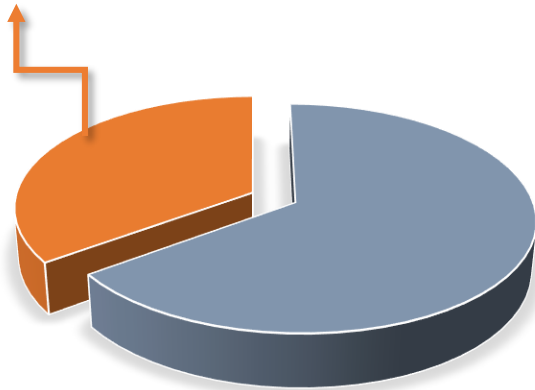
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PUBLIC MUTUAL
WHOLLY-OWNED SUBSIDIARY OF PUBLIC BANK

**NO.1* IN UNIT TRUST &
PRIVATE RETIREMENT SCHEME**

RETAIL PRIVATE UNIT TRUST

35.0%
RETAIL MARKET SHARE




PB GREATER CHINA A-SHARES FUND
Ride on the Growth Potential of Greater China and China A-Shares

PUBLIC e-ISLAMIC SUSTAINABLE MILLENNIAL FUND
Investment focused on Shariah-compliant and sustainable growth

PUBLIC VIETNAM-GLOBAL EQUITY FUND
Invest in the Growth Potential of Vietnam and Global Markets

PUBLIC e-ENHANCED MONEY MARKET FUND
An Alternative to Traditional Bank Deposits

PUBLIC e-ASIA PACIFIC REITS FLEXI FUND
Invest into Asia Pacific REITs and equities

PB ASIA CONSUMER SECTOR FUND
RIDE ON ASIA'S GROWING CONSUMER DEMAND

**GROW YOUR WEALTH
WITH UNIT TRUST**

156
UNIT TRUST FUNDS

RM 87 bil
+10%

**TOTAL ASSETS UNDER
MANAGEMENT**

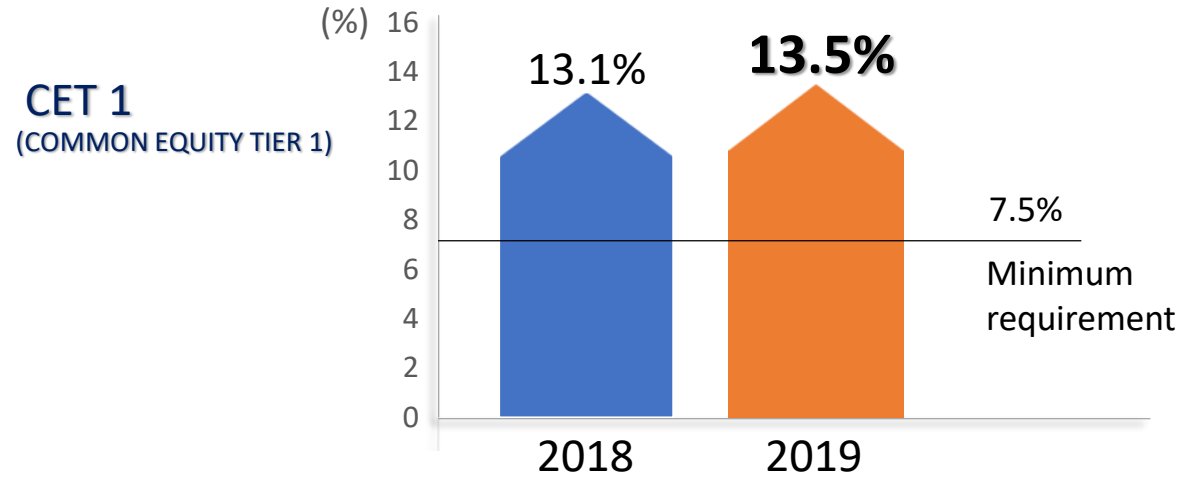


HEALTHY CAPITAL AND LIQUIDITY POSITION

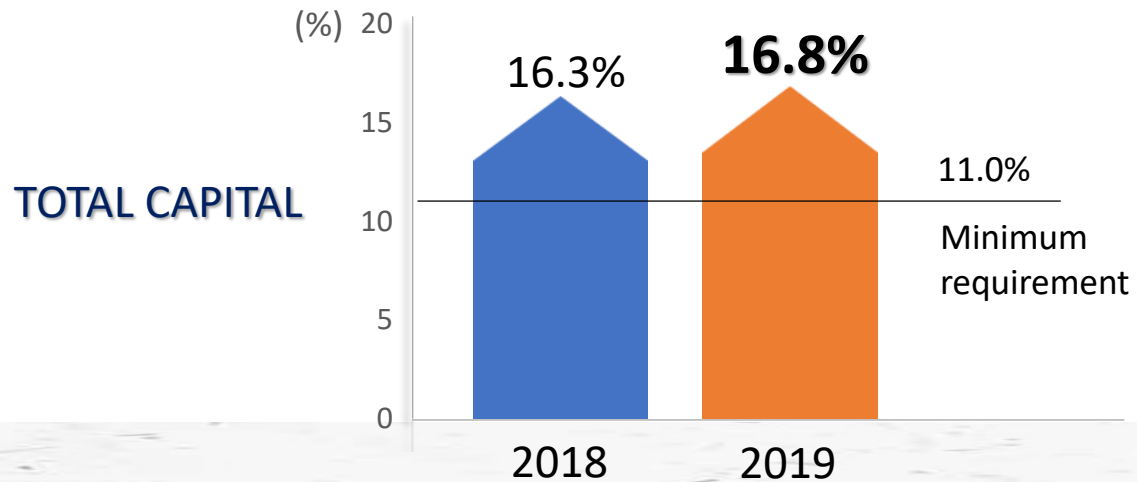
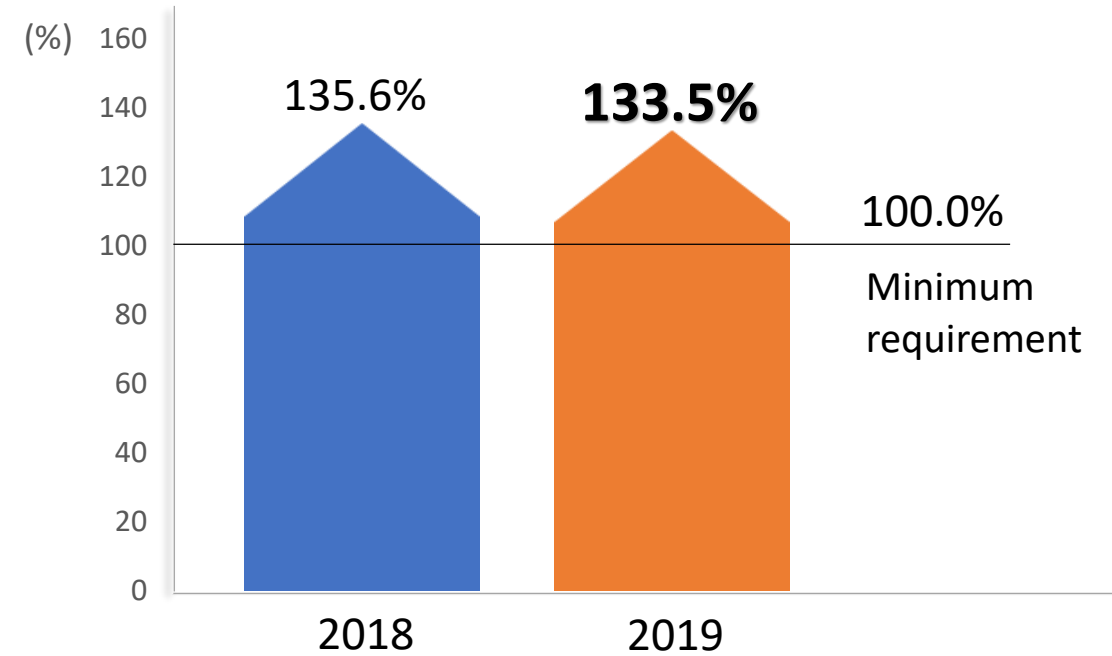


PUBLIC BANK

CAPITAL



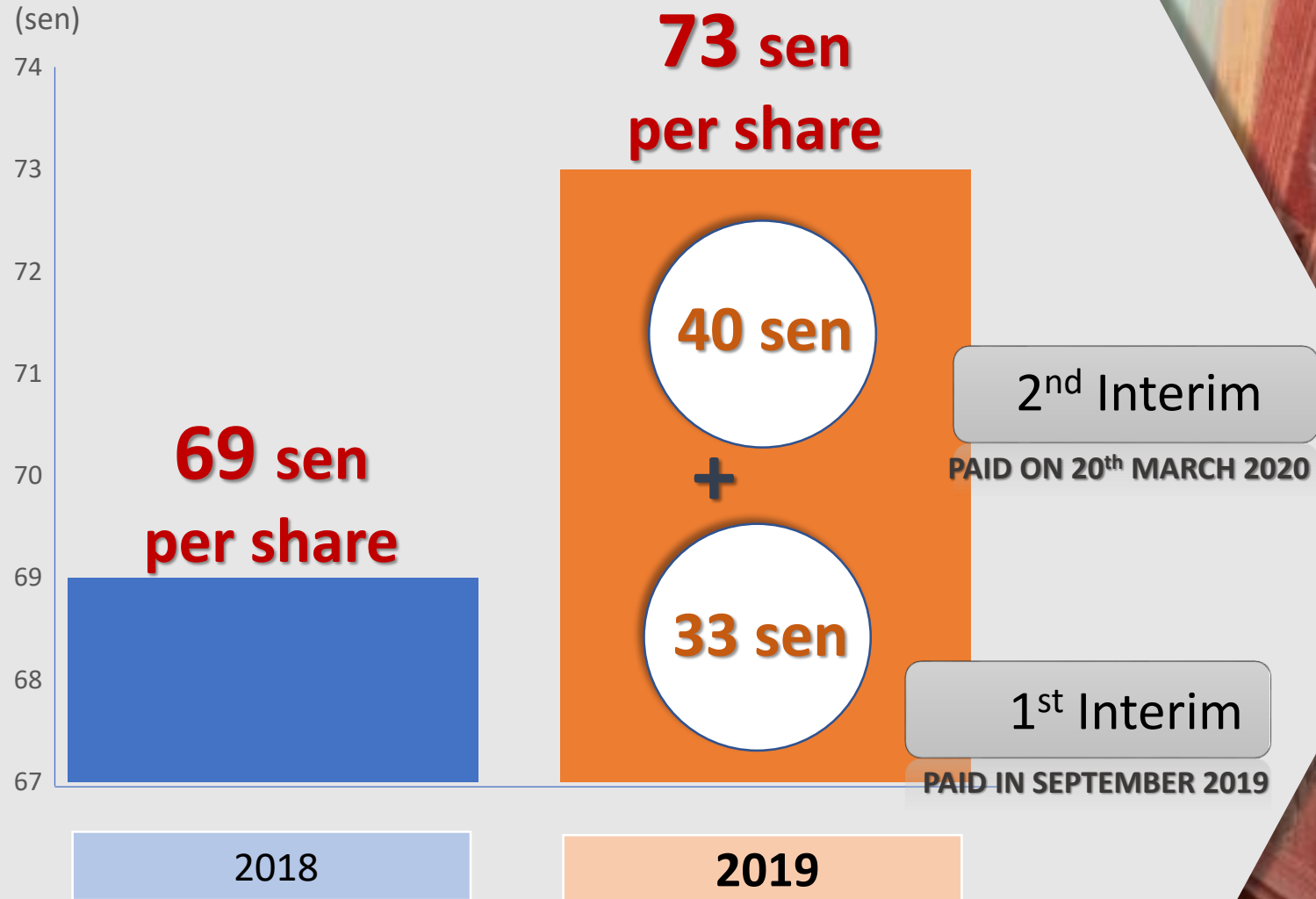
LIQUIDITY



DIVIDEND PAYMENT



PUBLIC BANK

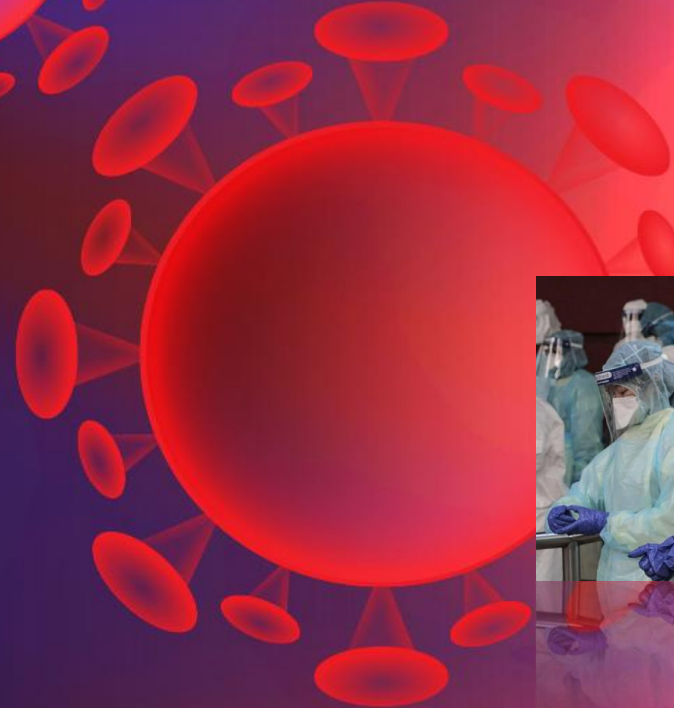
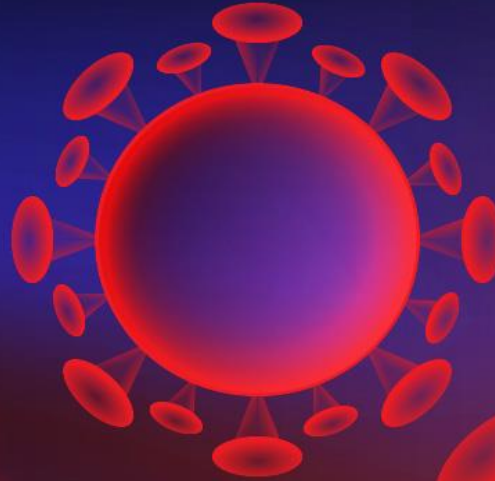
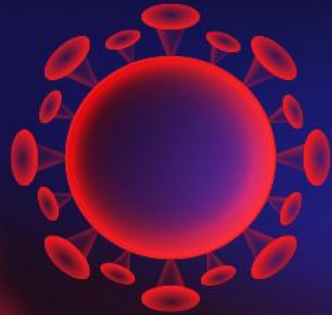
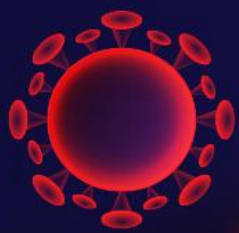


TOTAL PAID
RM 2.83 bil

51.4%
of GROUP'S NET PROFIT
for 2019



PUBLIC BANK
CHALLENGES AHEAD IN 2020 ARISING
FROM COVID- 19 PANDEMIC



COVID-19 PANDEMIC



GLOBAL CHALLENGES

**COVID-19
PANDEMIC**

BUSINESS

IMPACTED

**SLUMP IN
GLOBAL
OIL PRICES**

**LABOUR
MARKET**

**ECONOMIC
CONTRACTION**

BANKING CHALLENGES

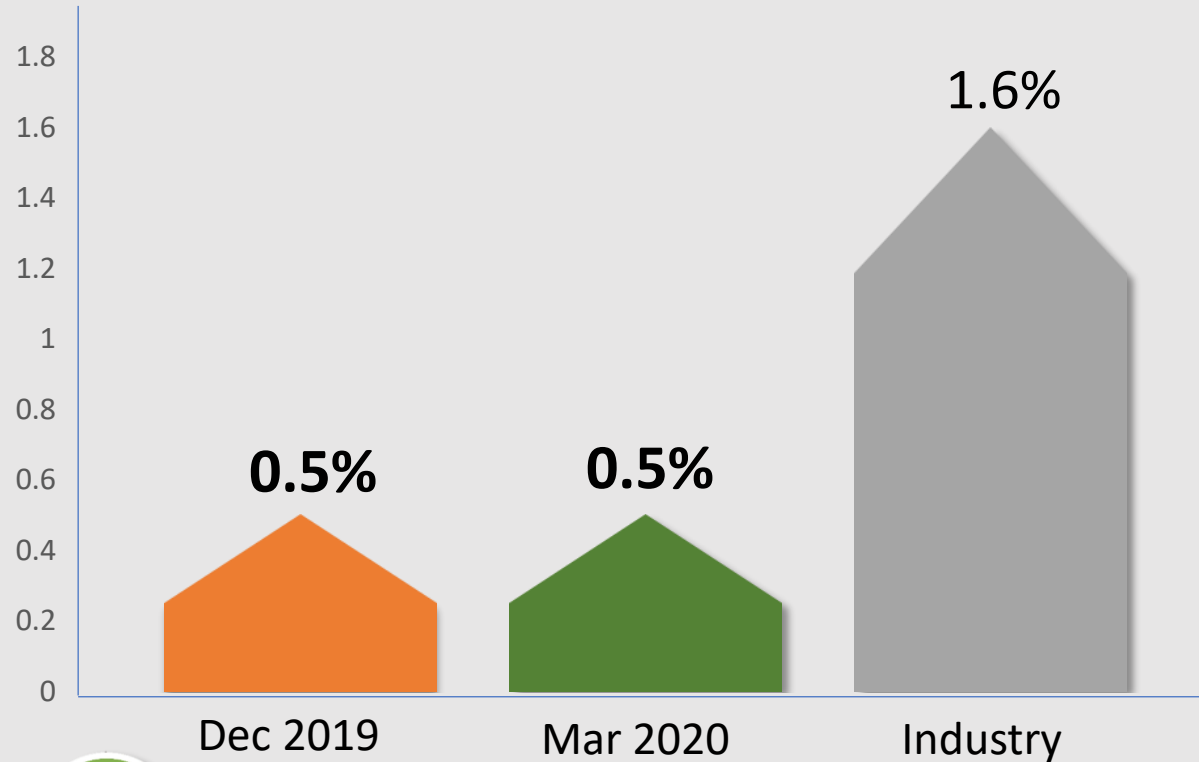
**REDUCTIONS IN
OVERNIGHT POLICY RATE**



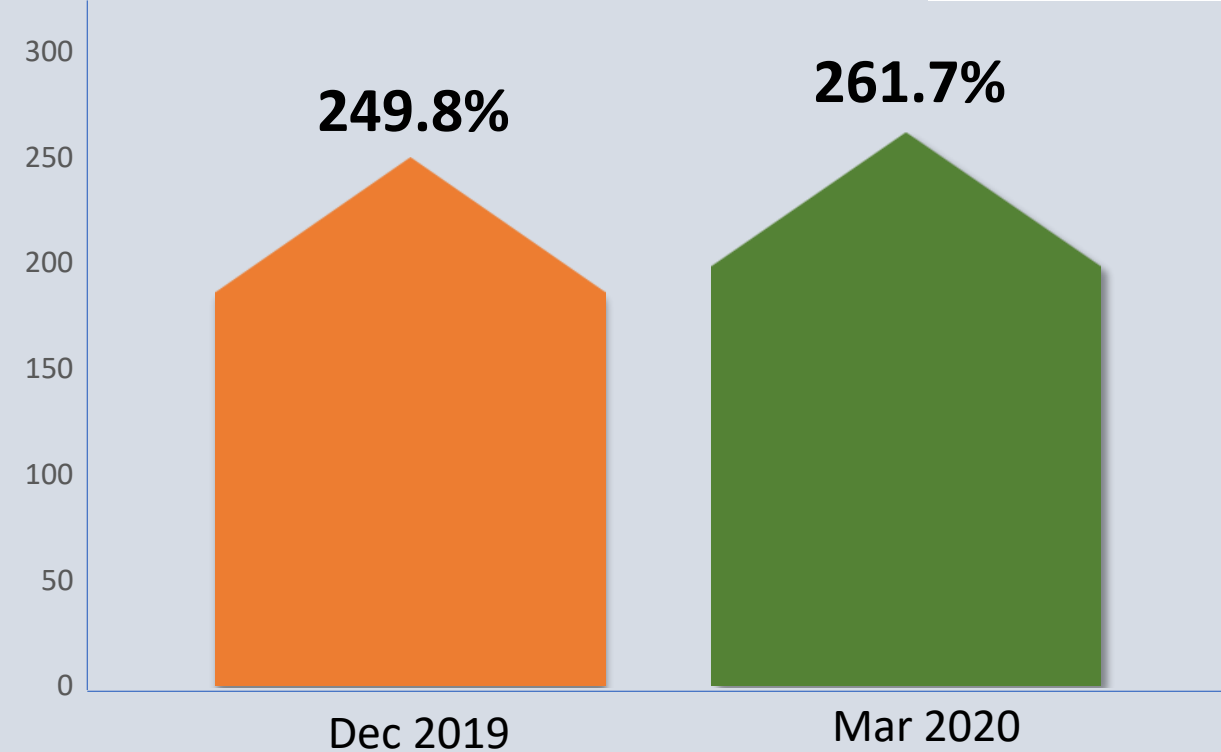
- MODERATING REVENUE
- NET INTEREST MARGIN COMPRESSION
- DETERIORATION IN ASSET QUALITY



STRONG BUFFER TO WEATHER CHALLENGES AHEAD



**STRONG ASSET QUALITY
(LOWEST IMPAIRED LOAN RATIO)**



**LARGE RESERVES FOR LOAN LOSS &
REGULATORY RESERVES**



Supporting You as We
Navigate COVID-19
Together

- **OFFER
MORATORIUM
ON LOANS &
FINANCING**



- **RESTRUCTURING
& RESCHEDULING
LOANS &
FINANCING**



Special Relief Facility (SRF) COVID-19

COLLATERAL-FREE FINANCING

OBJECTIVE:
HELP SMEs ACCESS WORKING CAPITAL

Eligibility:	Malaysian SMEs affected by COVID-19 outbreak
Purpose:	Working capital
Rate:	Up to 3.50%
Max Amount:	RM1 million
Max Tenure:	5.5 years including 6 months moratorium
Availability:	Until 31 Dec 2020

- **SPECIAL RELIEF
FACILITY FOR SMEs**



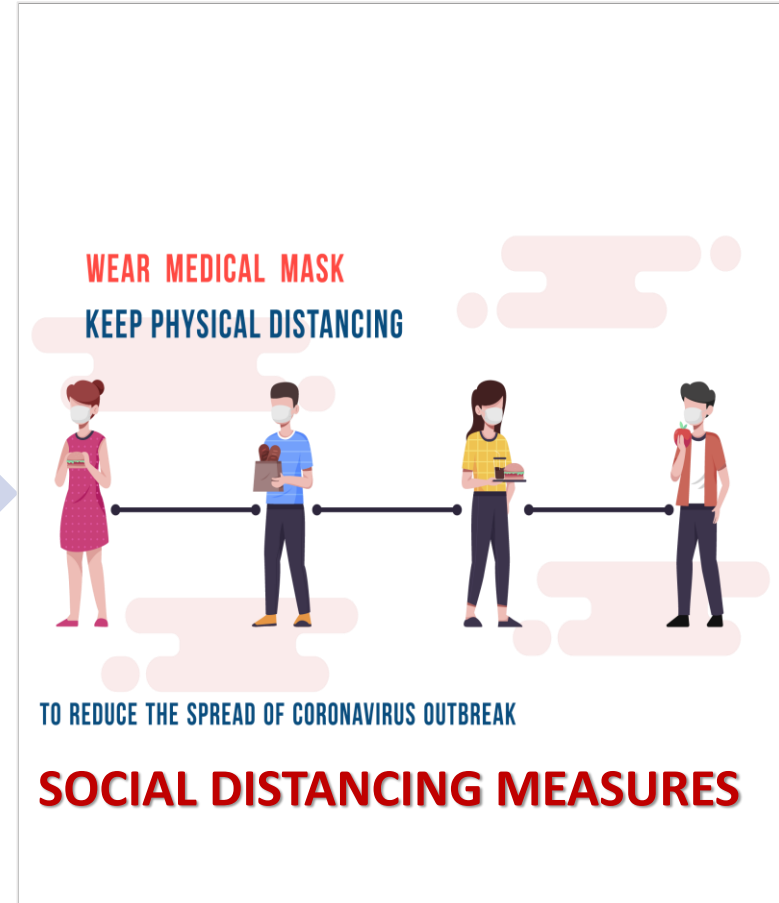
MOVEMENT CONTROL
ORDER



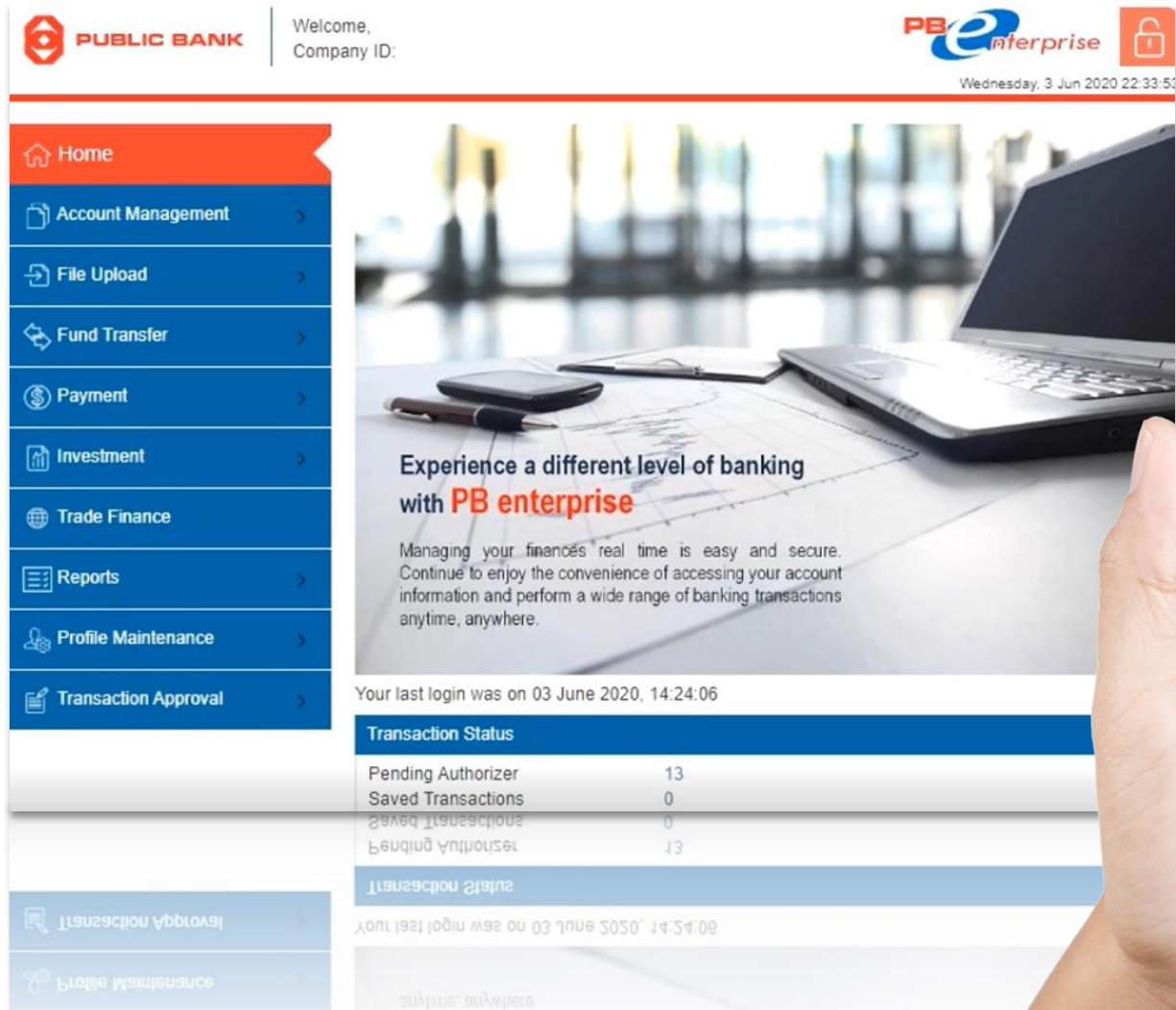
ACTIVATED
BUSINESS CONTINUITY PLAN



*Precautionary measures were taken to
PROTECT THE SAFETY & WELL-BEING
of customers and employees*



DIGITALISATION TREND IS SET TO CONTINUE



Welcome,
Company ID:

Wednesday, 3 Jun 2020 22:33:53

Home

- Account Management
- File Upload
- Fund Transfer
- Payment
- Investment
- Trade Finance
- Reports
- Profile Maintenance
- Transaction Approval

Experience a different level of banking
with **PB enterprise**

Managing your finances real time is easy and secure.
Continue to enjoy the convenience of accessing your account
information and perform a wide range of banking transactions
anytime, anywhere.

Your last login was on 03 June 2020, 14:24:06

Transaction Status	
Pending Authorizer	13
Saved Transactions	0
Saved Transactions	0
Pending Authorizer	13

Transaction Status

Your last login was on 03 June 2020, 14:24:06



**TO FURTHER ENHANCE
DIGITAL INITIATIVES**



Remain focused in ensuring long term sustainability of the Group's earnings



Confident to ride out challenging economic condition with Group's:

- *strong fundamentals*
- *capital and liquidity strength*



Adopt a prudent growth strategy



Ready to pursue business growth and new opportunities when business condition improve





PUBLIC BANK

THANK YOU