



PUBLIC BANK BERHAD

Company Registration No. 196501000672 (6463-H)

**PUBLIC BANK BERHAD 57TH ANNUAL GENERAL MEETING
HELD ON 15 MAY 2023**

**PRESENTATION SLIDES ON
PUBLIC BANK GROUP'S PERFORMANCE IN 2022**



PUBLIC BANK

SECTION 1: 2022 FINANCIAL PERFORMANCE



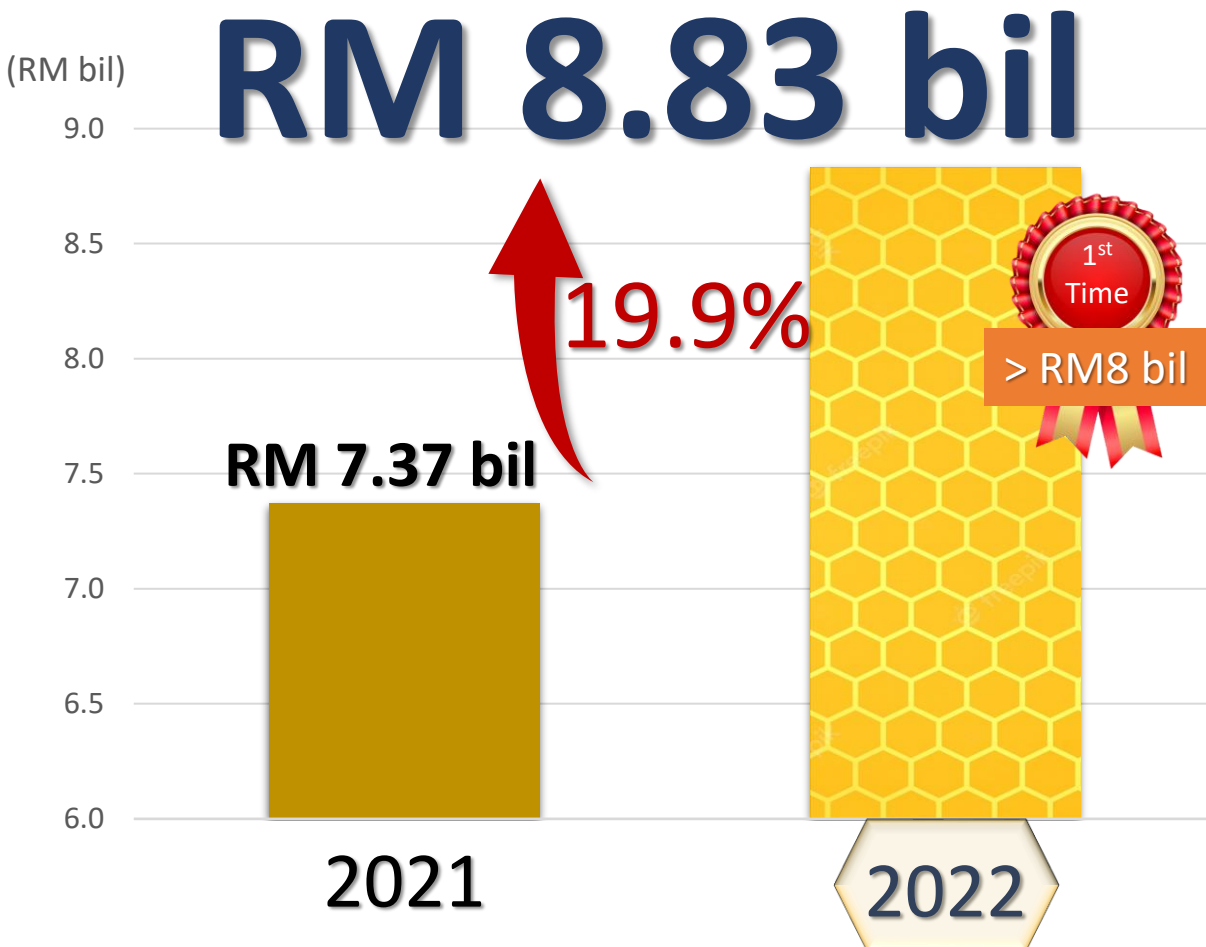


Achieved **ANOTHER PROFIT MILESTONE** in 2022

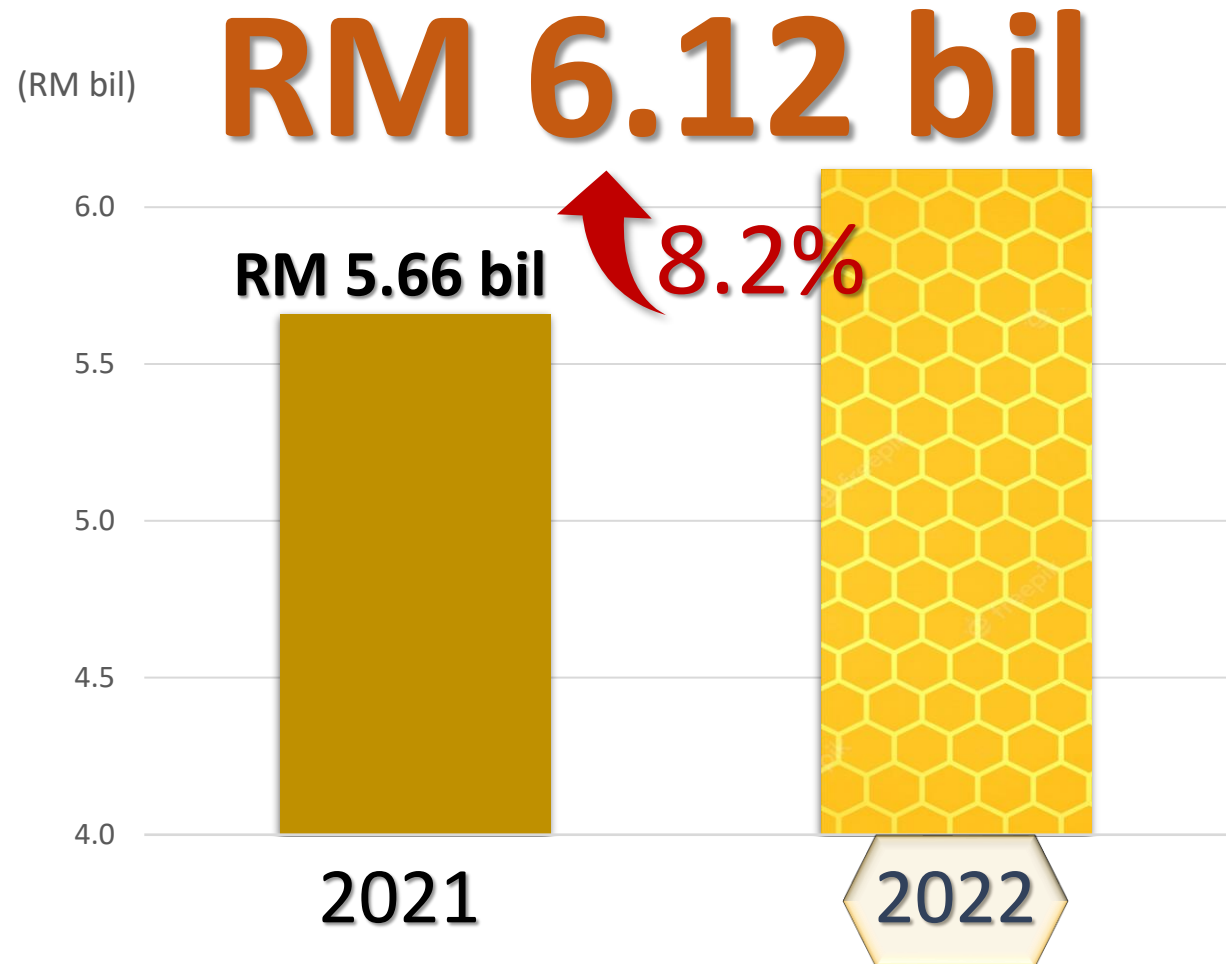
RM8.83 bil
PRE-TAX PROFIT



PRE-TAX PROFIT



NET PROFIT



EARNINGS PER SHARE



TOTAL GROSS LOANS & FINANCING RM 377 bil

5.3%

DOMESTIC LOANS
RM 352 bil

5.2%



MARKET SHARE IN DOMESTIC RETAIL FINANCING



20.6%

Residential Property
Financing



33.4%

Commercial Property
Financing



30.2%

Hire Purchase
Financing



18.6%

SME
Financing

TOTAL CUSTOMER DEPOSITS
RM 395 bil

3.8%



DOMESTIC DEPOSITS - RM 367 bil

4.1%

CURRENT DEPOSITS

FIXED DEPOSITS

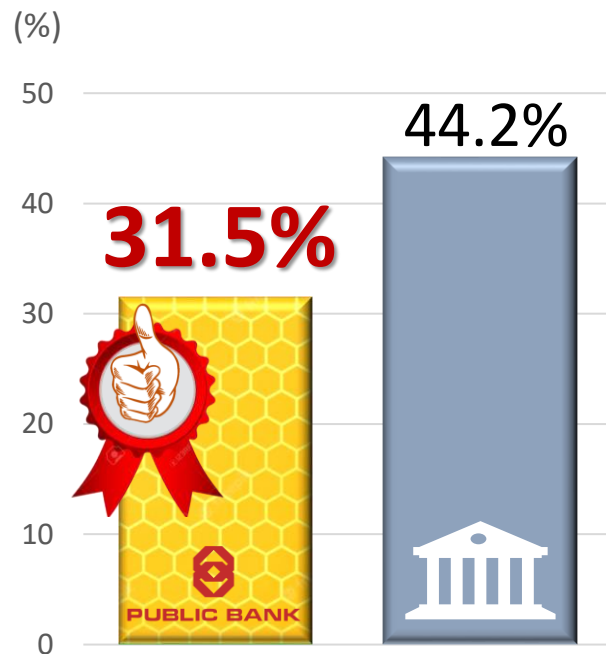
5.8%

4.2%



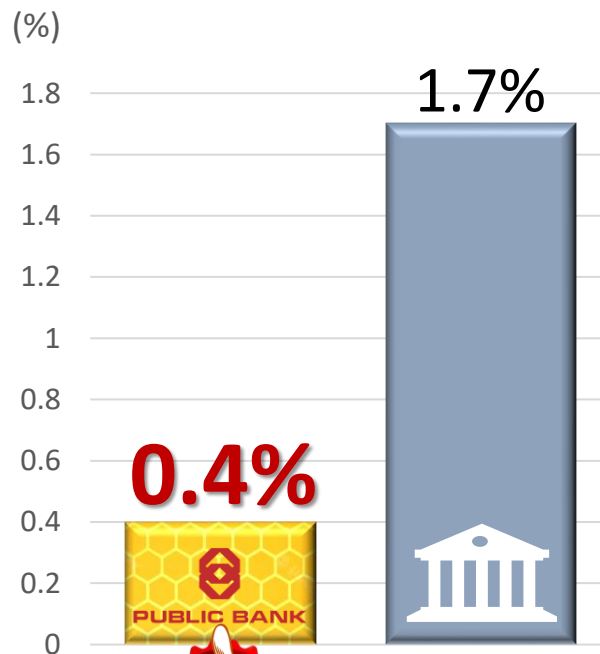
COST EFFICIENCY

COST-TO-INCOME RATIO



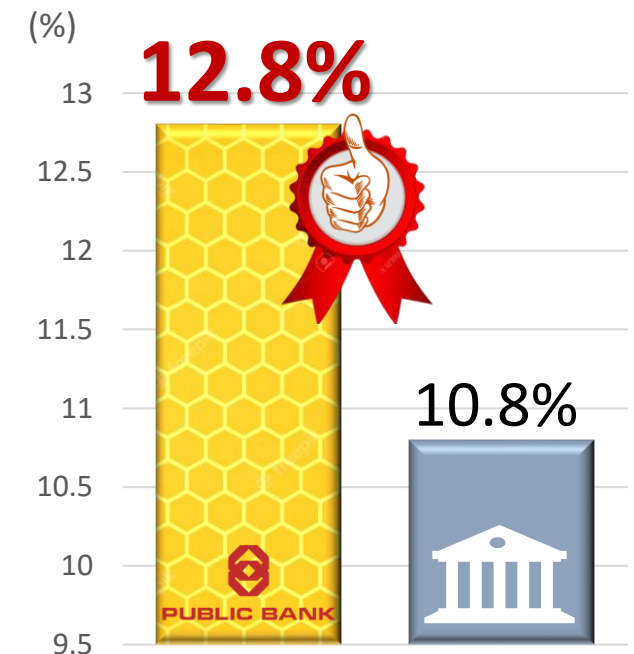
ASSET QUALITY

GROSS IMPAIRED LOANS RATIO



PROFITABILITY

NET RETURN ON EQUITY





PUBLIC MUTUAL
WHOLLY-OWNED SUBSIDIARY OF PUBLIC BANK

MAJOR CONTRIBUTOR TO THE GROUP'S NON-INTEREST INCOME

A Continued Track Record of Success



2 OVERALL GROUP AWARDS
Best Equity Award - Malaysia
Best Mixed Assets Award - Malaysia Islamic Funds
30 BEST FUND PERFORMANCE AWARDS

Public Mutual Repeats Winning Feats
At 2022 Morningstar Awards Malaysia!



**Awards
2022**

Best Asia-Pacific Equity Fund
Best Malaysia Large-Cap Equity (Shariah) Fund

Public Mutual's Funds are Honoured with
The Edge's Inaugural ESG Awards 2022

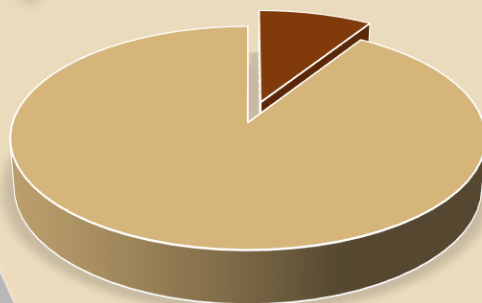


Public e-Carbon Efficient Fund
Public e-Islamic Sustainable Millennial Fund

**PUBLIC MUTUAL'S
PRE-TAX PROFIT**
RM780.4 mil



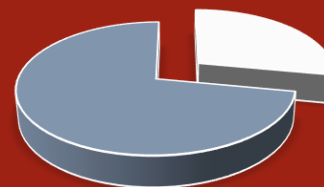
CONTRIBUTING
8.8%



**PUBLIC BANK GROUP'S
PRE-TAX PROFIT**

**RETAIL MARKET
SHARE**

35.4%



**TOTAL NET
ASSETS VALUE**

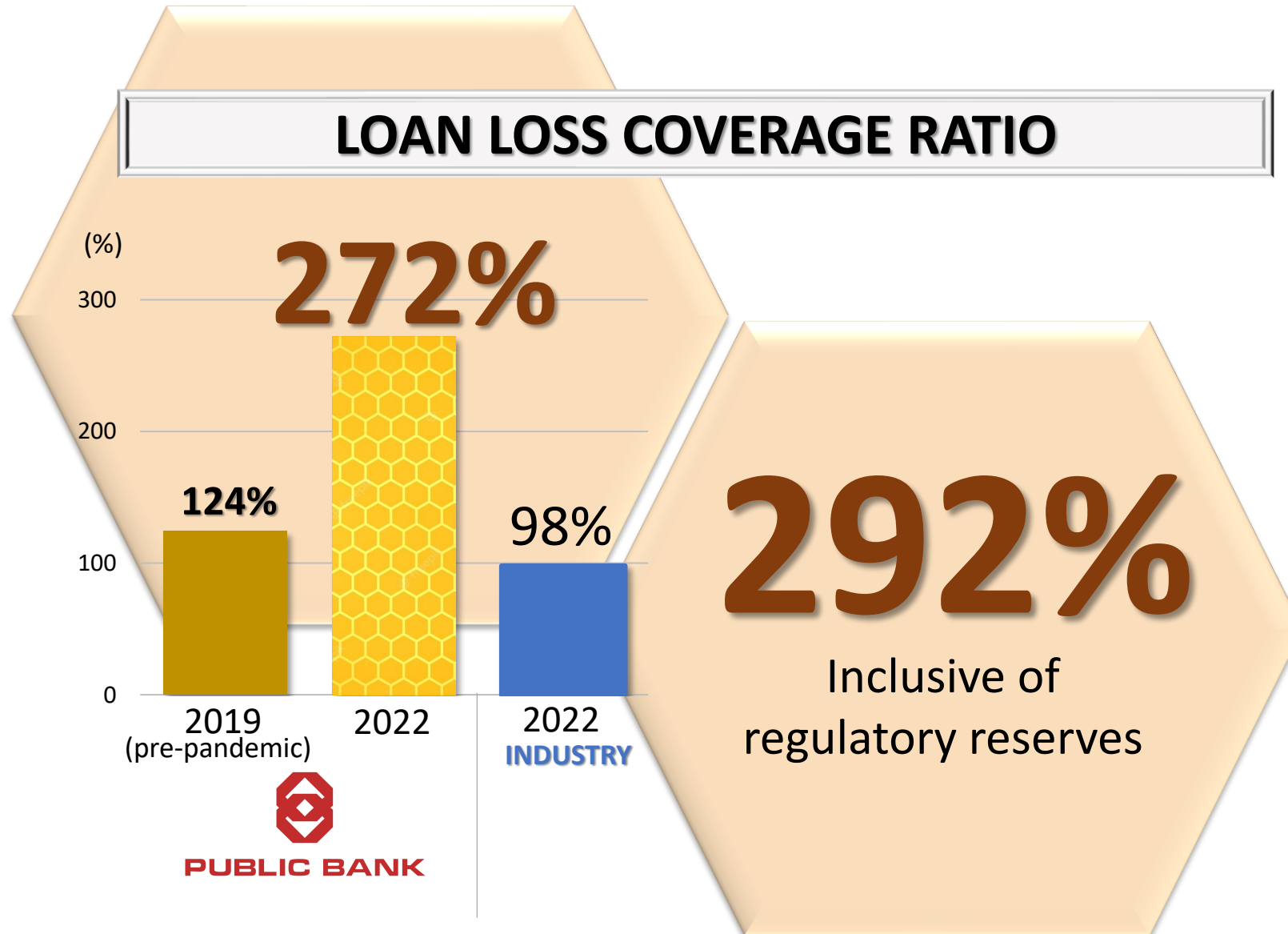
RM 91.8 bil



179

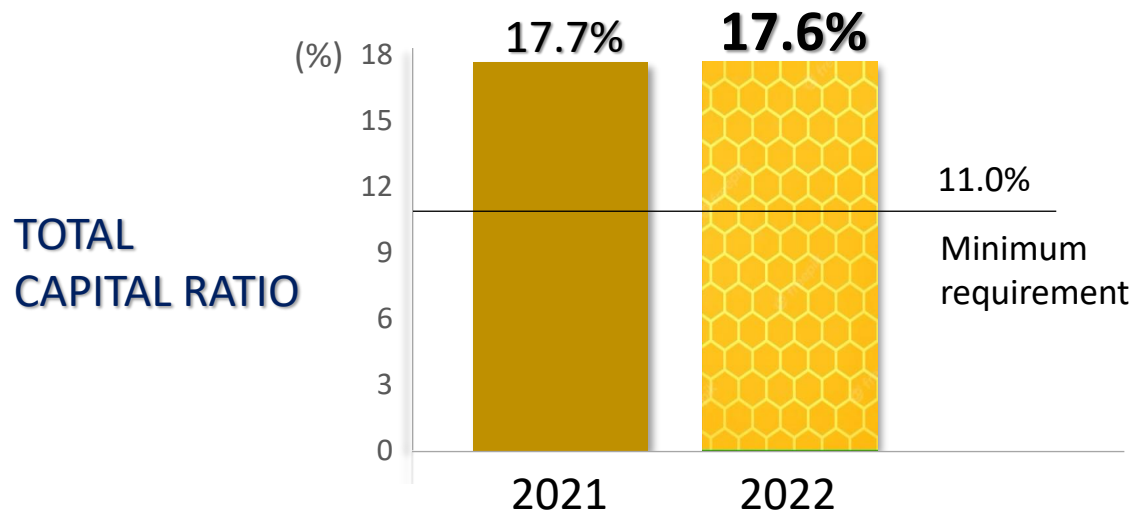
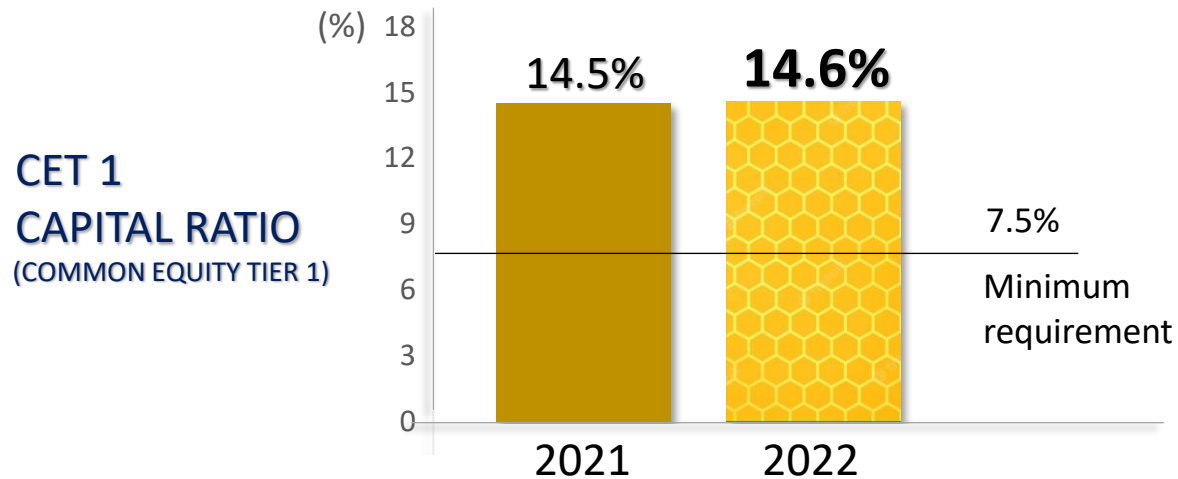
UNIT TRUST FUNDS



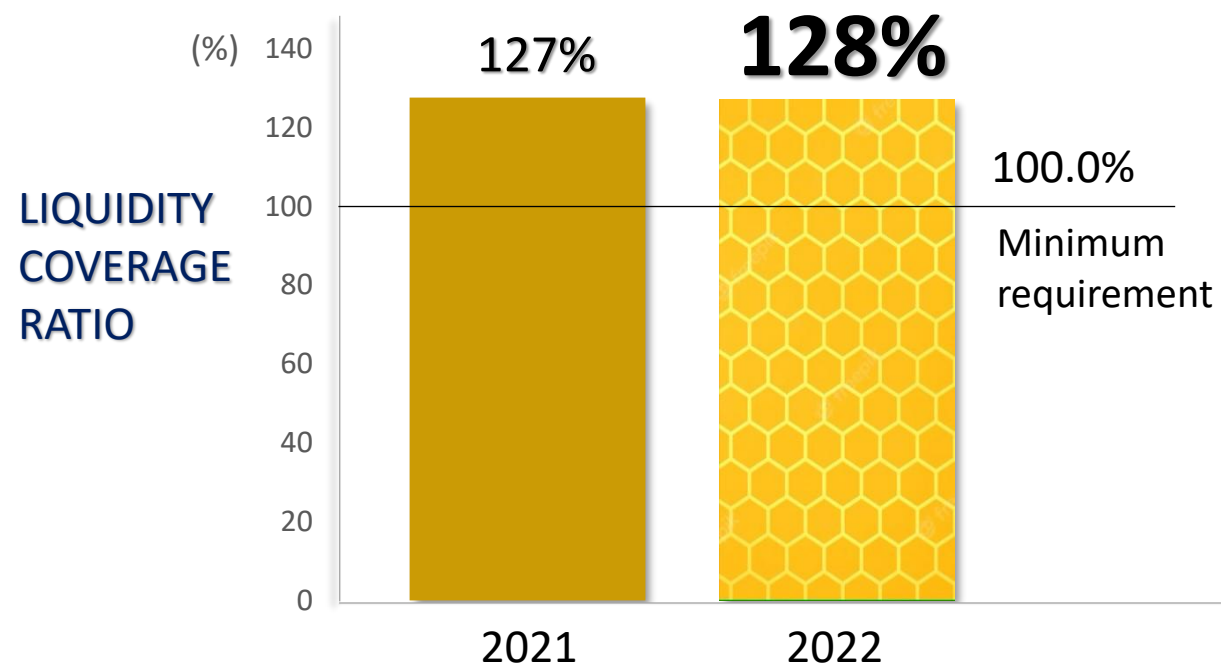


HEALTHY CAPITAL AND LIQUIDITY POSITIONS

CAPITAL



LIQUIDITY



STABLE DIVIDEND PAYOUT

(sen)

18
17
16
15
14
13
12
11
10
9
8
7
6
5
4
3
2
1
0

15.2 sen per share



2021

TOTAL

17.0 sen per share

5.0 sen

3rd Interim

PAID IN MARCH 2023

4.0 sen

2nd Interim

PAID IN DECEMBER 2022

8.0 sen

1st Interim

PAID IN SEPTEMBER 2022

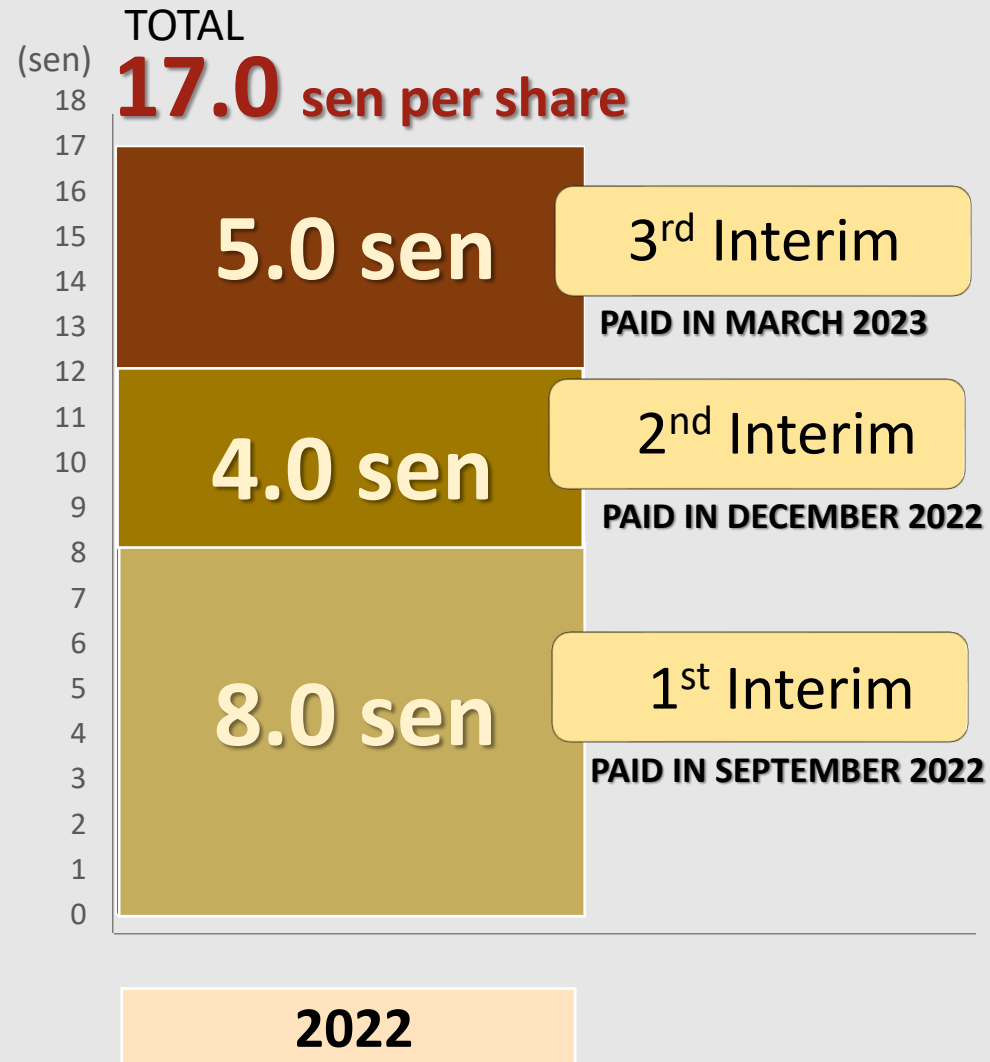
2022

TOTAL PAID
RM 3.30 bil

PAYOUT RATIO
53.9%

of the GROUP'S NET PROFIT
for 2022

STABLE DIVIDEND PAYOUT



DIVIDEND YIELD

3.9%



Continues to
deliver consistent and superior returns



Stable
share performance



Consistent
dividend payout

Increase value for
long term shareholders



2nd
LARGEST
COMPANY
on Bursa
Malaysia



LARGEST
NON GLC on
Bursa
Malaysia

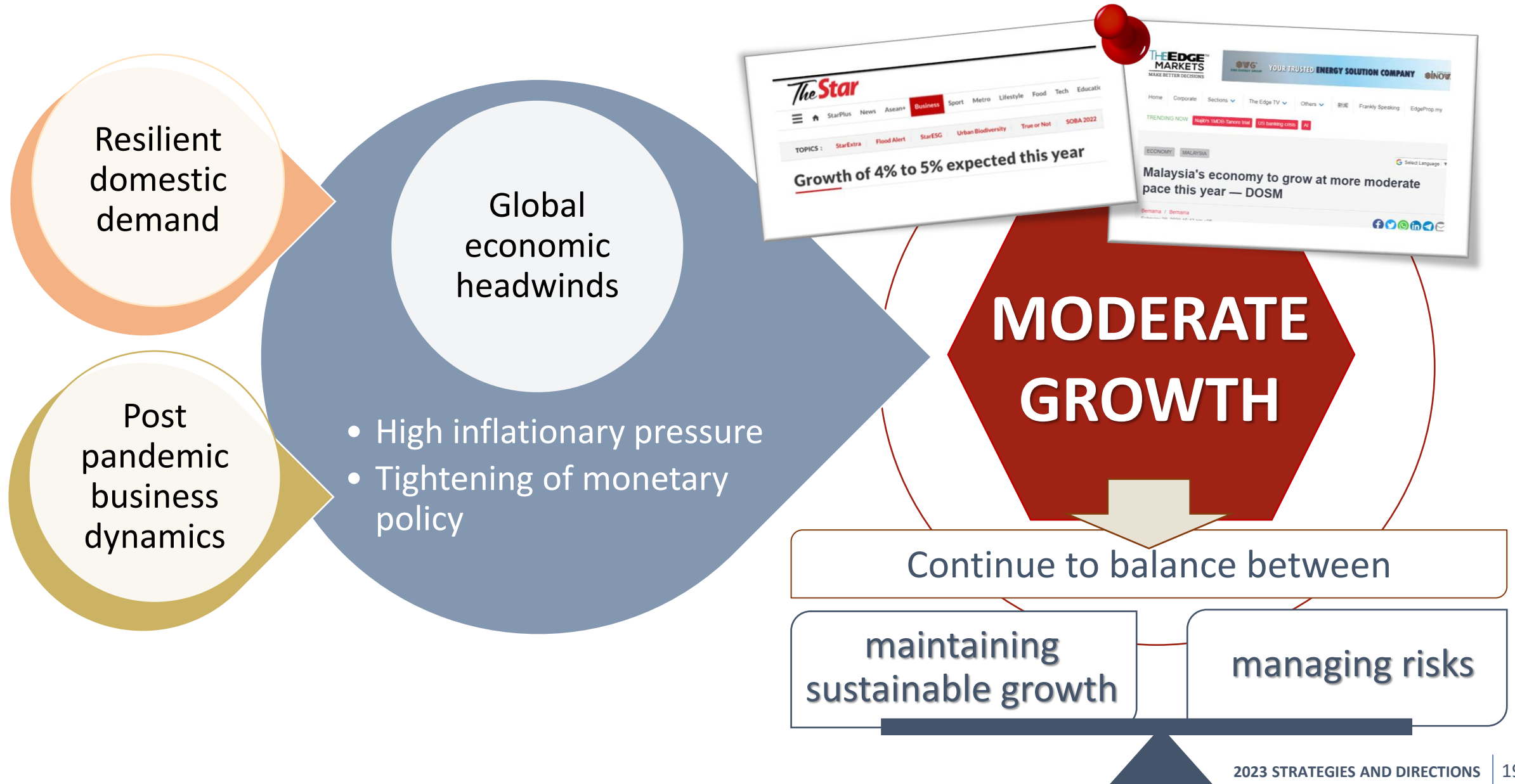
RM 77.06 bil



PUBLIC BANK

SECTION 2: STRATEGIES AND DIRECTIONS FOR 2023





- **Operate efficiently**

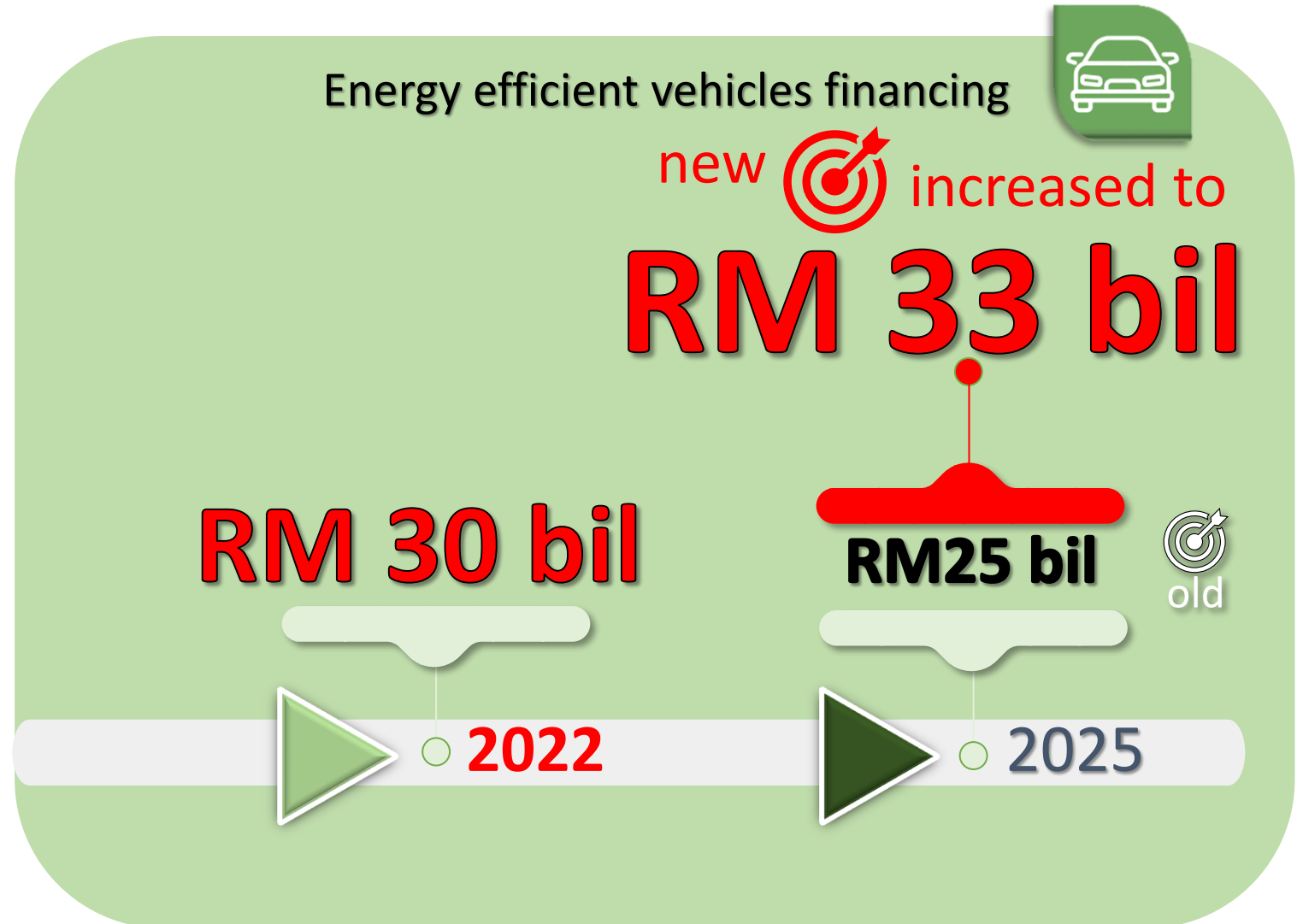
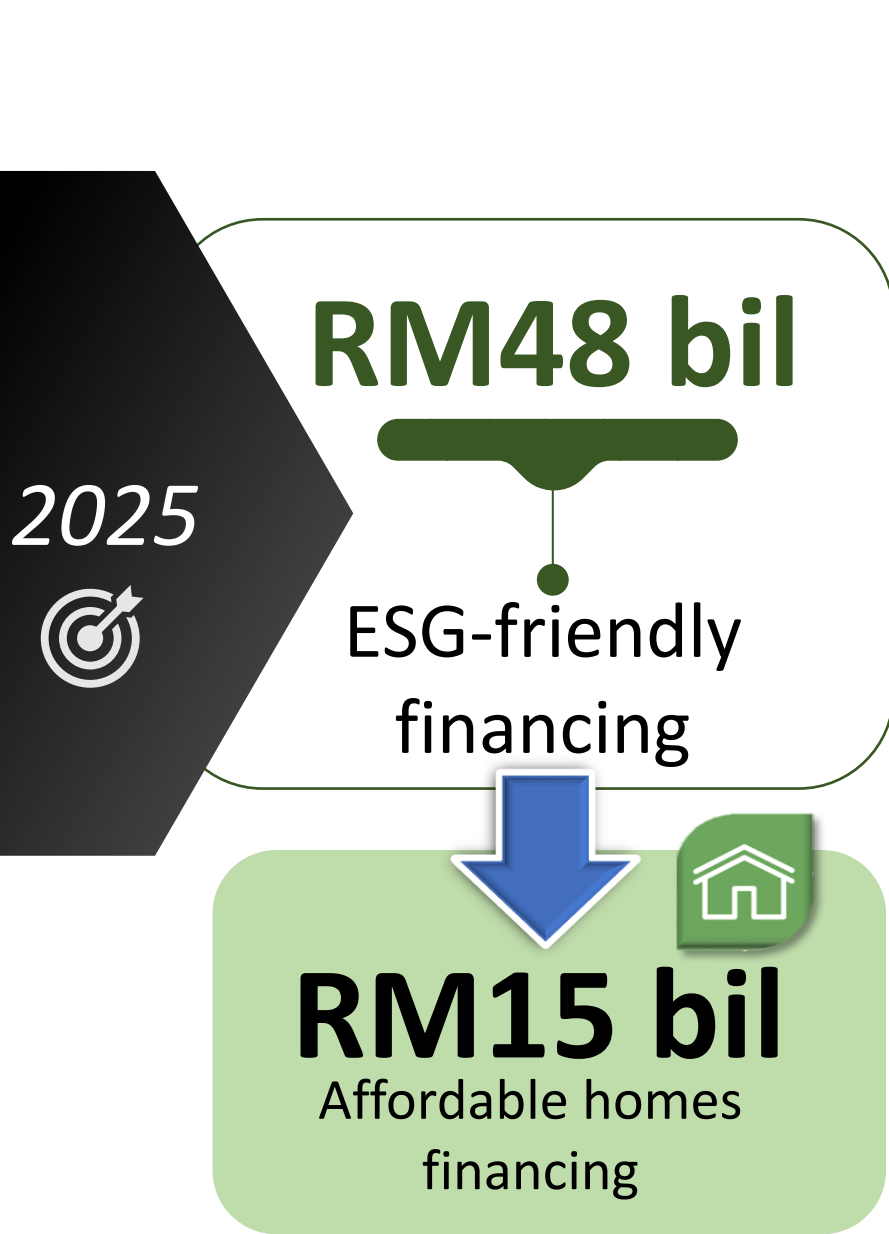
- **Maintain prudent credit risk management**

- **Strong corporate governance**



- **Sound risk management practices**
- **Proactively manage potential asset quality risks**
- **Provide financial assistance to customers facing financial constraints**



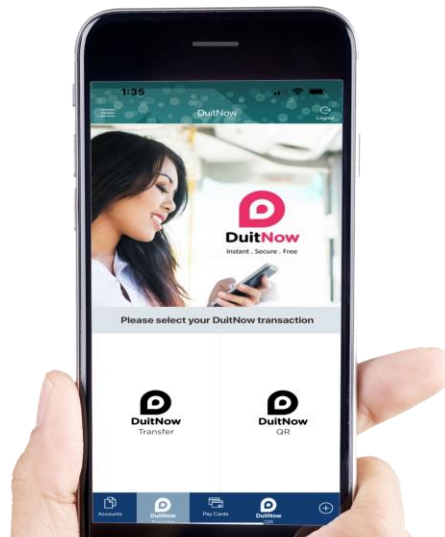


DIGITAL TRANSFORMATION

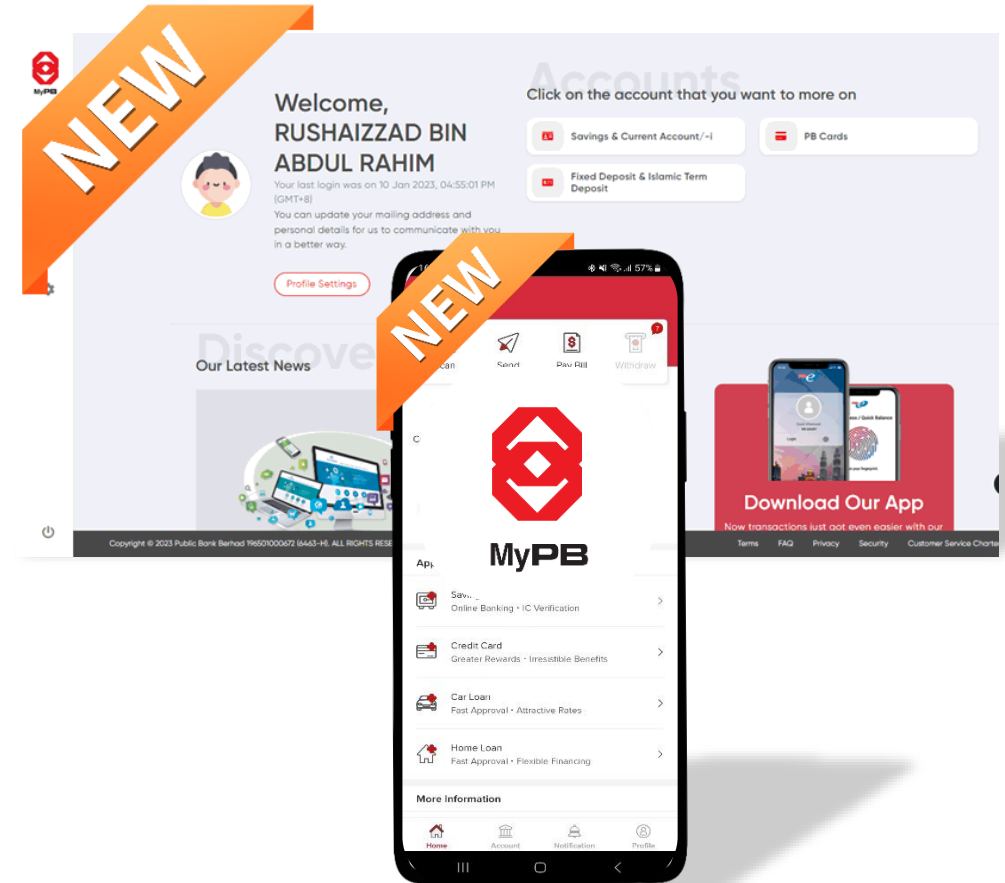
- Group's sustainability agenda
- Attentive to digital trends and changes in customer behaviour
- Mindful of cybersecurity threats



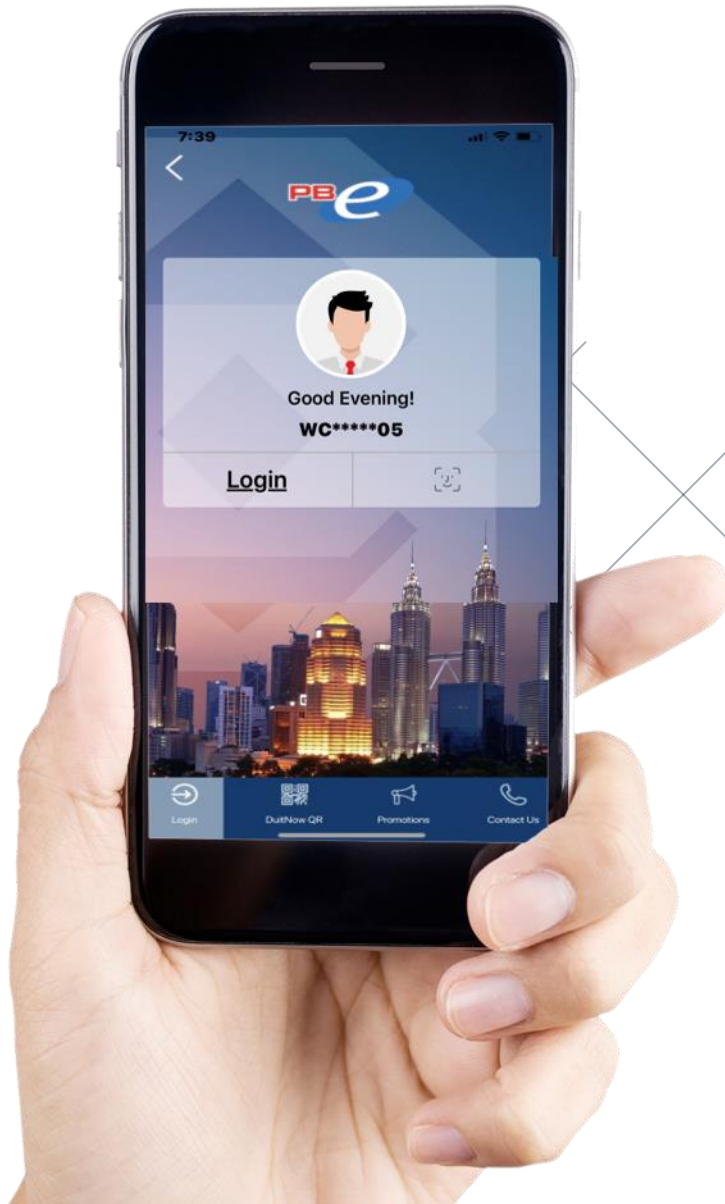
expanded digital capabilities



PB engage and PBe enriched with new features



PB ENGAGE

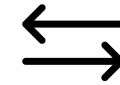


New users



grew by

29.2%

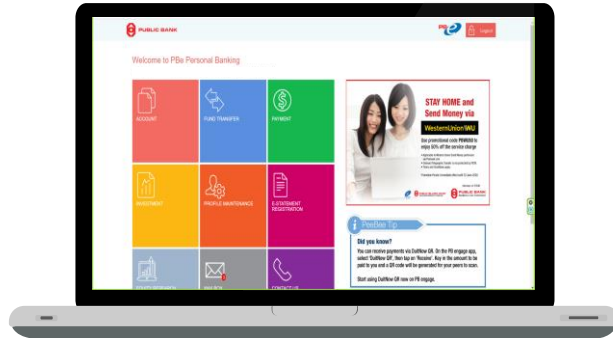


Number of mobile transactions



increased by

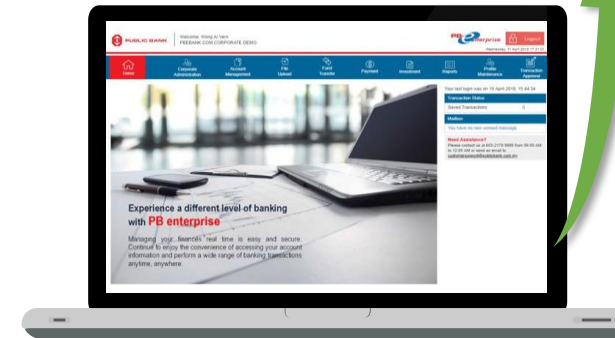
20.9%



PBe Online Banking

15.1%

Steady
growth of
active users



PB Enterprise

72.5%

Impressive
growth
of new
companies
registered

40.0%

increase in
number of
transactions
performed



Implemented various measures to combat scams

New to PBe?

Here at Public Bank the security of your internet and mobile banking is of the utmost concern to us. With this in mind, we are committed to provide high standards of online security and confidentiality to ensure full confidence whenever you use PBe and PB engage.

[Basic Internet Banking Tips](#)[Basic Mobile Banking Security Tips](#)

What should you do if you are a victim of fraud?

In the unfortunate event you fall prey to a scam, we strongly advise to take the following steps to avoid further losses and to avert more victims falling prey.

[Click here for more info](#)

Dedicated Complaint Channel

24-hour
assistance to
customers

to report
online scams and fraud

One Stop Contact Centre Number *Nombor Pusat Panggilan Setempat* 一站式服务中心联络号码

Please be informed that all Public Bank - Contact Centres will official telephone number **+603 - 2170 8000** effective **5 December 2022**.
*Dimaklumkan bahawa semua Pusat Panggilan Public Bank secara rasmi menggunakan nombor telefon ini **+603 - 2170 8000** berkuat kuasa pada **5 Disember 2022**.*

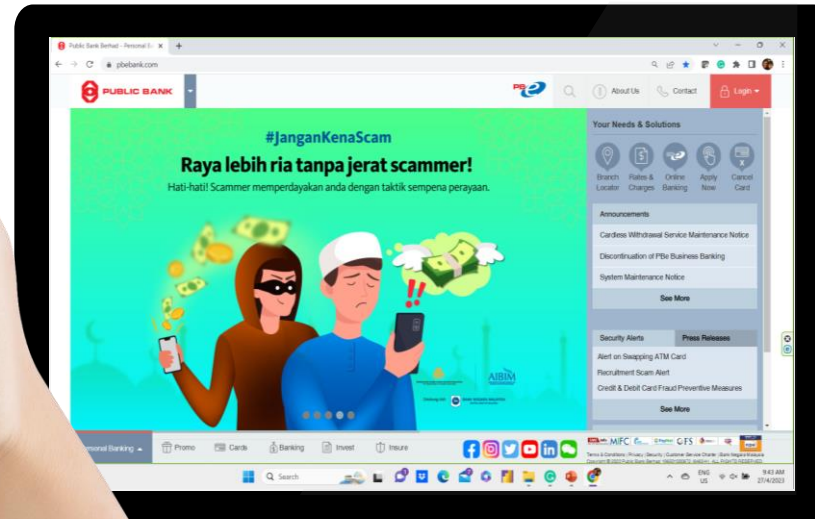
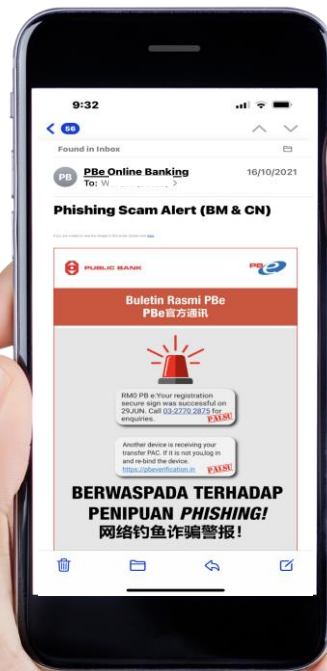
谨此通知，大众银行服务中心将从**2022年12月5日**起正式启用**+603 - 2170 8000**为我们的联络电话号码。

Please call this number should you have any enquiries on the following:
Sila hubungi nombor ini sekiranya anda mempunyai pertanyaan mengenai perkara-perkara berikut:

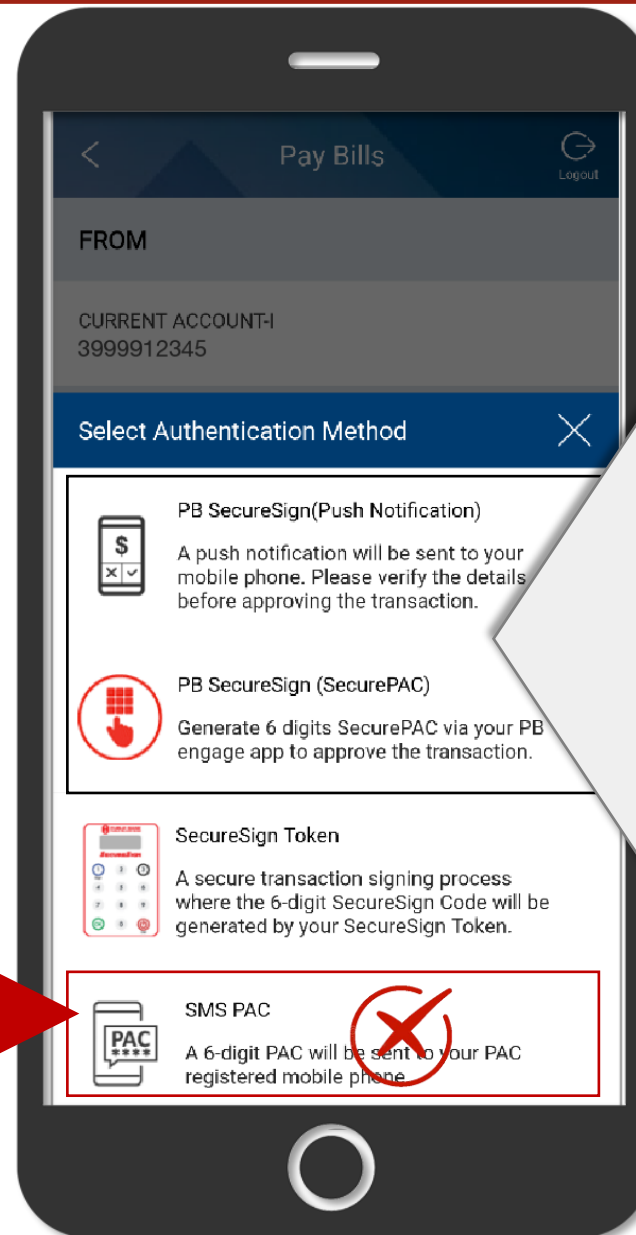
- (1) Card Services related matters *Perkara berkaitan dengan Perkhidmatan Kad*
- (2) Online Banking related matters *Perkara berkaitan dengan Perbankan Digital*
- (3) ATM Debit Card and Self Service Terminal related matters *Perkara berkaitan dengan Debit Kad ATM dan Terminal Layan Diri*
- (4) Share Investment Centre *Pusat Pelaburan Saham*
- (5) Other Enquiries and Assistance *Pertanyaan dan Bantuan Lain*

PUBLIC BANK BERHAD 199201006172 (6483-H)
PUBLIC ISLAMIC BANK BERHAD 197501001433 (94038-V)

Updates communication channels to raise cybercrimes awareness



**SMS one-time
password fully
phased out for
financial
transactions**




**Replaced with a
more secure
Digital Token**

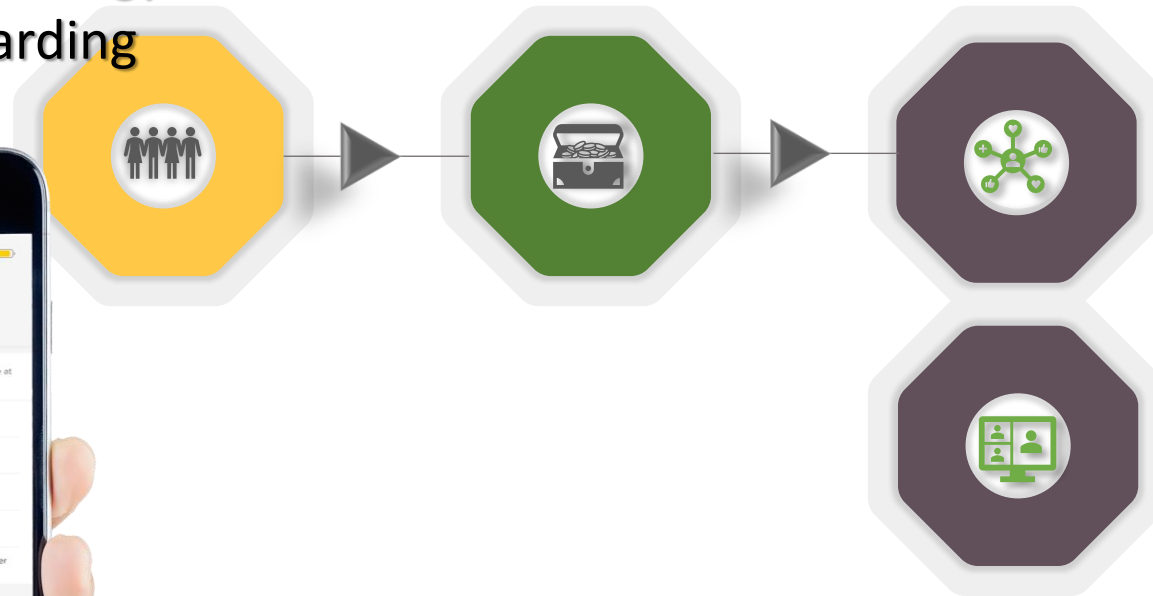
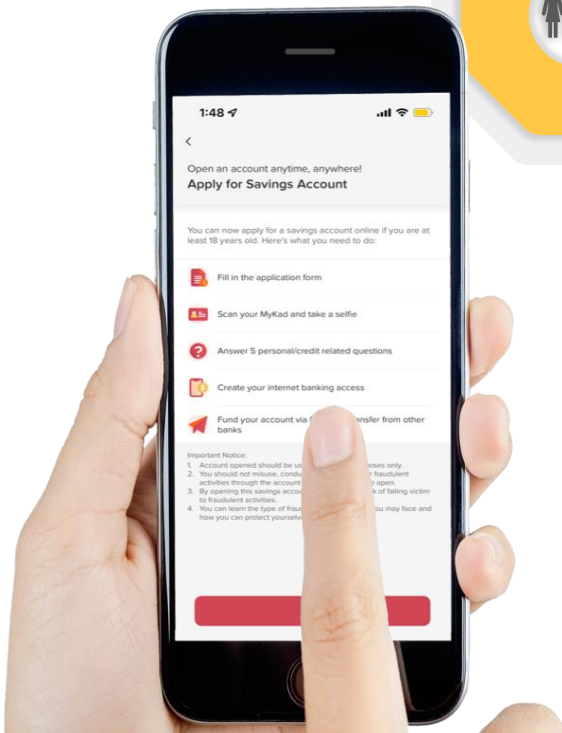
THE PUBLIC BANK GROUP

adopts innovative technology for
online customer onboarding

significant investments in
line with digital roadmap

further enhances

- Information and Communication Technology (ICT) infrastructure
- digital capability



The Late Tan Sri Dato' Sri Dr Teh Hong Piow



His legacy will
continue to propel
the Group to
greater heights



LEGACY OF BANKING EXCELLENCE



SOLID FOUNDATION



STRONG CORPORATE CULTURE

Will continue to:

- focus on core business segments
- achieve sustainable business growth
- intensify digital transformation
- focus on sustainability agenda
- sustain superior asset quality

sustainable earnings growth

Track record of stable and resilient financial performance with

- sound fundamentals
- prudent credit practices

will enable the Group to continue delivering long term value to its stakeholders





PUBLIC BANK

THANK YOU

