



**PUBLIC BANK**

**60**  
YEARS

# **GROWTH AND TRUST**

**BANK** FOR THE **PEOPLE**

**Investor Presentation  
UBS OneASEAN Summit  
4 - 5 March 2026**



## Introduction

**One of the largest premier banks in Malaysia** | Founded in 1966 by the late Tan Sri Dato' Sri Dr. Teh Hong Piow | Listed in April 1967 on Bursa Malaysia Securities Berhad (then known as Kuala Lumpur Stock Exchange)

**Diverse Range of Products and Services** | Personal banking | Commercial banking | Islamic banking | Investment banking | Share broking | Trustee services | Nominee services | Sale and management of unit trust funds | Bancassurance | General insurance products

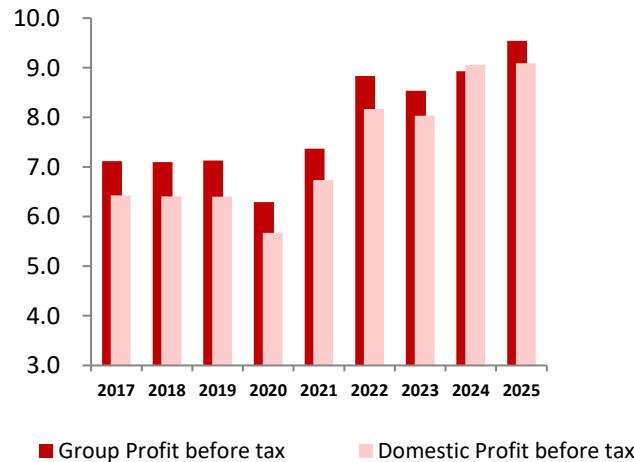
**Award-winning bank** | Honoured with multiple best bank awards and excellence in corporate governance by national and international publications

**Leading Market Shares** | Maintaining market leading positions in major business segments | Consumer banking | Retail commercial banking for small and medium enterprises | Private unit trust

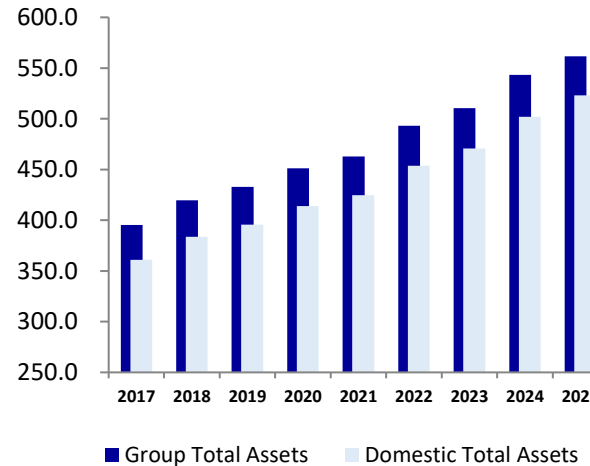
### Unbroken profit track record since inception

*Domestic operations contributes over 90% of the Group's assets and profits*

Profit before tax (RM bil)



Total Assets (RM bil)



## Regional Footprint

**314**

Domestic Branches

**157**

Overseas Branches

Hong Kong, China, Cambodia, Vietnam, Laos, Sri Lanka, Singapore

### Strong Credit Ratings

Moody's : A3 (Stable)

S&P : A- (Stable)

RAM : AAA (Stable)

Recognised for long-term credit and financial strength by local and foreign agencies.

Proactive Capital Management

Strong working commitment & Excellent career environment



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

## Overview of PBB Group

	Malaysia	Hong Kong & China	Cambodia	Vietnam	Laos	Sri Lanka	Singapore
<p>Banking, financing and related services</p>	Public Bank (Hldg Co) Public Islamic Bank (100%) Public Bank Labuan (100%) (Offshore)	Public Bank (HK) (73.2%) Public Finance (73.2%) Winton Financial (73.2%)	Cambodian Public Bank (100%)	Public Bank Vietnam (100%)	Public Bank Lao (100%)	Public Bank Branches	
<p>Investment banking/stockbroking</p>	Public Investment Bank (100%)	Public Securities (73.2%)	Campu Securities (100%)	Public Bank Securities Vietnam (100%)			
<p>Wealth Management</p>	Public Mutual (100%)						
<p>Insurance/Takaful business</p>	AIA PUBLIC Takaful (30%) LPI Capital (44.15%)		Campu Lonpac Insurance (74.9%)				LPI Capital - Lonpac Branch
<p>Property holding</p>	Public Holdings (100%)						



# 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 fledged 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

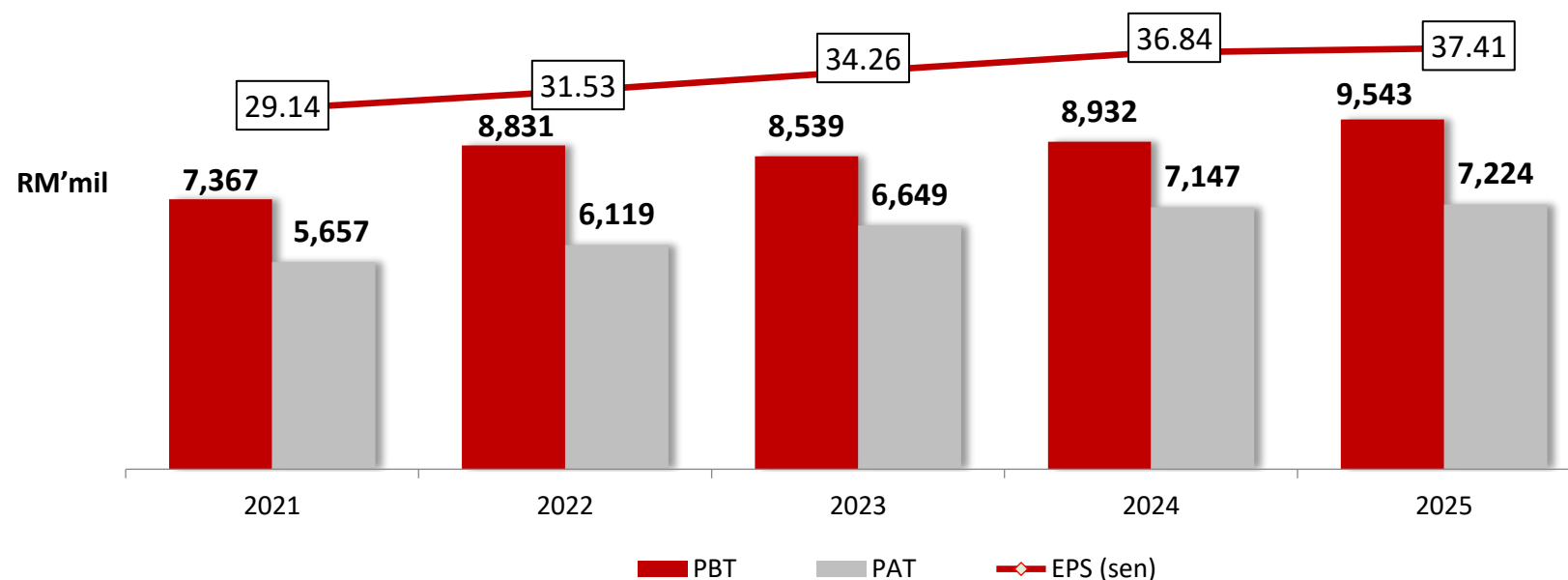
<b>Corporate Mission</b>		To sustain the position of being the <b>most efficient, profitable</b> and <b>respected</b> premier financial institution in Malaysia							
<b>Strategic Thrusts</b>									
<b>ST 1</b>	Sustainable Shareholder Return	<b>ST 2</b>	Superior Customer Experience	<b>ST 3</b>	Digital Transformation	<b>ST 4</b>	Employee Wellbeing and Development	<b>ST 5</b>	Community Wellbeing
<b>Focus Area</b>									
<b>ST 1</b>	• Synergistic Growth in Retail Banking			• Safeguard Asset Quality and Cost Discipline					
	• Prudent Capital Management			• Uphold Strong Governance, Compliance & Risk Management					
<b>ST 2</b>	• Strengthen Service Quality			• Uphold Ethical Banking					
<b>ST 3</b>	• Embrace Digital Agility and Resilience								
<b>ST 4</b>	• Sustain Employee Diversity and Inclusivity				• Cultivate a Workplace of Learning and Care				
<b>ST 5</b>	• Enhance Financial Accessibility and Inclusion				• Build Climate Resilience		• Care for Community		
<b>Sustainability Pillars</b>									
Environmental			Social			Governance			



# Resilient Profitability

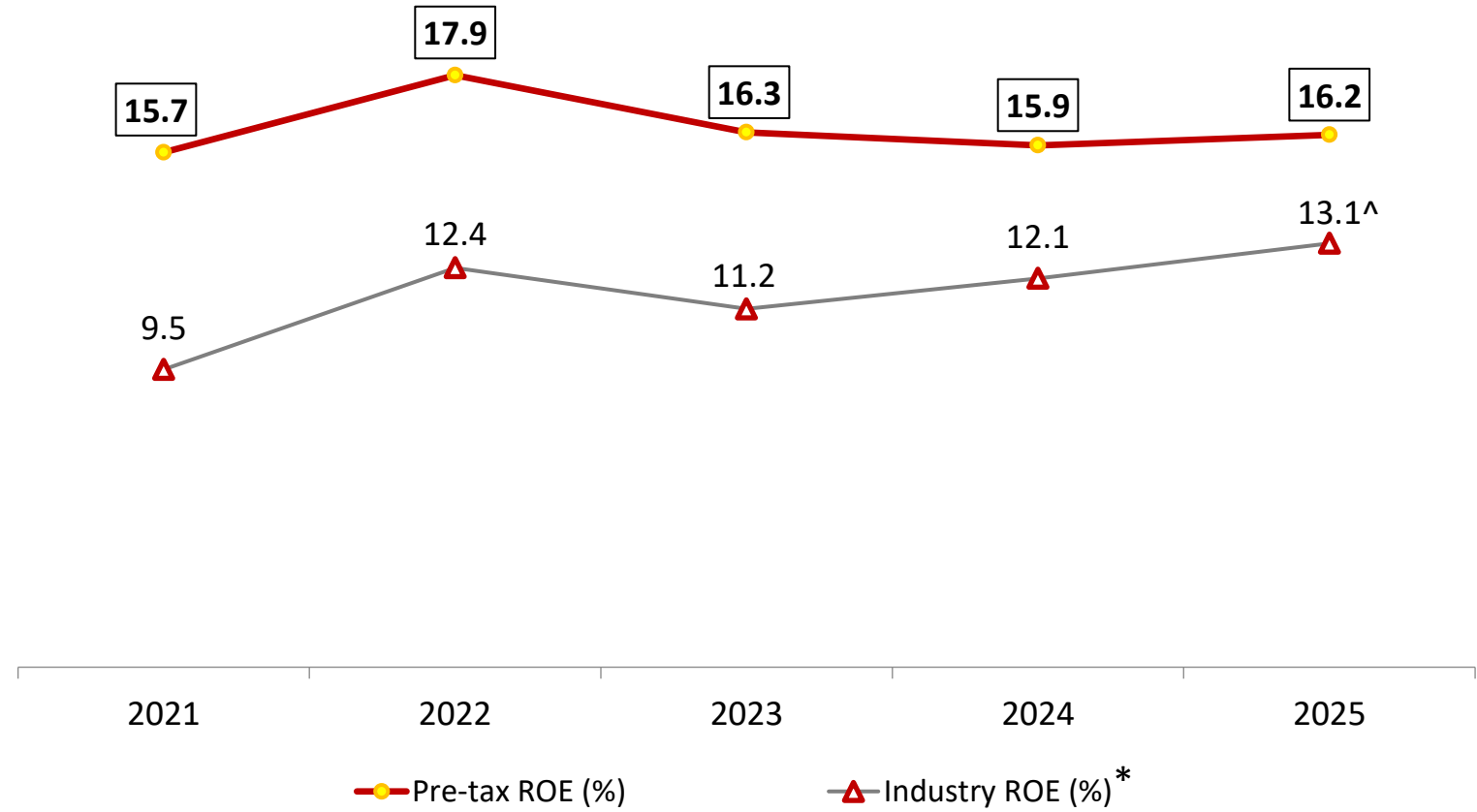
	RM'mil						y-o-y growth (%)				
	2020	2021	2022	2023	2024	2025	2021	2022	2023	2024	2025
Pre-tax profit	6,285	7,367	8,831	8,539	8,932	9,543	17.2	19.9	-3.3	4.6*	6.8
Net profit	4,872	5,657	6,119	6,649	7,147	7,224	16.1	8.2	8.7	7.5	1.1

\* Excluding the one-off impairment of goodwill of RM473.8 million incurred for the Group's Hong Kong operations, the Group's PBT grew 10.1% in 2024.





# Above- industry Return on Equity (ROE)



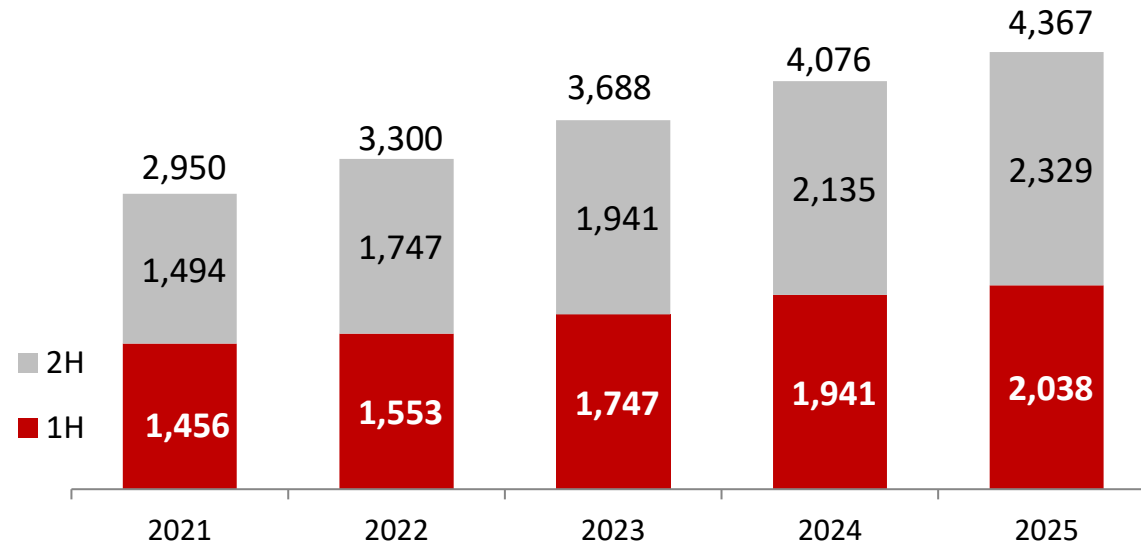
<sup>^</sup> Preliminary

<sup>\*</sup> Source: Bank Negara Malaysia



# Consistent Dividend Payout

**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
<b>Gross dividend per share</b>	15.2 sen	17.0 sen	19.0 sen	21.0 sen	22.5 sen
<b>Dividend payout ratio</b>	52.2%	53.9%	55.5%	57.0%	60.5%



# 2025 Key Highlights

## Income Statement

	2025	2024	Change
Profit before tax	RM9,543 mil	RM8,932 mil	6.8%
Net profit attributable to shareholders	RM7,224 mil	RM7,147 mil	1.1%
Earnings per share	37.41 sen	36.84 sen	1.5%

## Balance Sheet

	December 2025	December 2024	Change
Total asset	RM561.7 bil	RM543.3 bil*	3.4%
Loan:			
- Group	RM445.8 bil	RM424.2 bil	5.1%
- Domestic	RM421.0 bil	RM397.7 bil	5.9%
Deposit:			
- Group	RM447.1 bil	RM433.3 bil	3.2%
- Domestic	RM419.0 bil	RM403.5 bil	3.8%

\*Restated

## Financial Indicators (%)










	December 2025	December 2024
Net return on equity	12.8	13.2
Cost to income ratio	34.9	34.5
Gross impaired loans ratio	0.51	0.52
Gross loan to fund ratio	95.6	94.3
Gross loan to fund and equity ratio	84.1	83.1*
Loan loss coverage	149.9	166.2
Common equity Tier I capital ratio <sup>π</sup>	13.9	14.2*
Tier I capital ratio <sup>π</sup>	13.9	14.2*
Total capital ratio <sup>π</sup>	16.6	17.0*

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

\* Restated

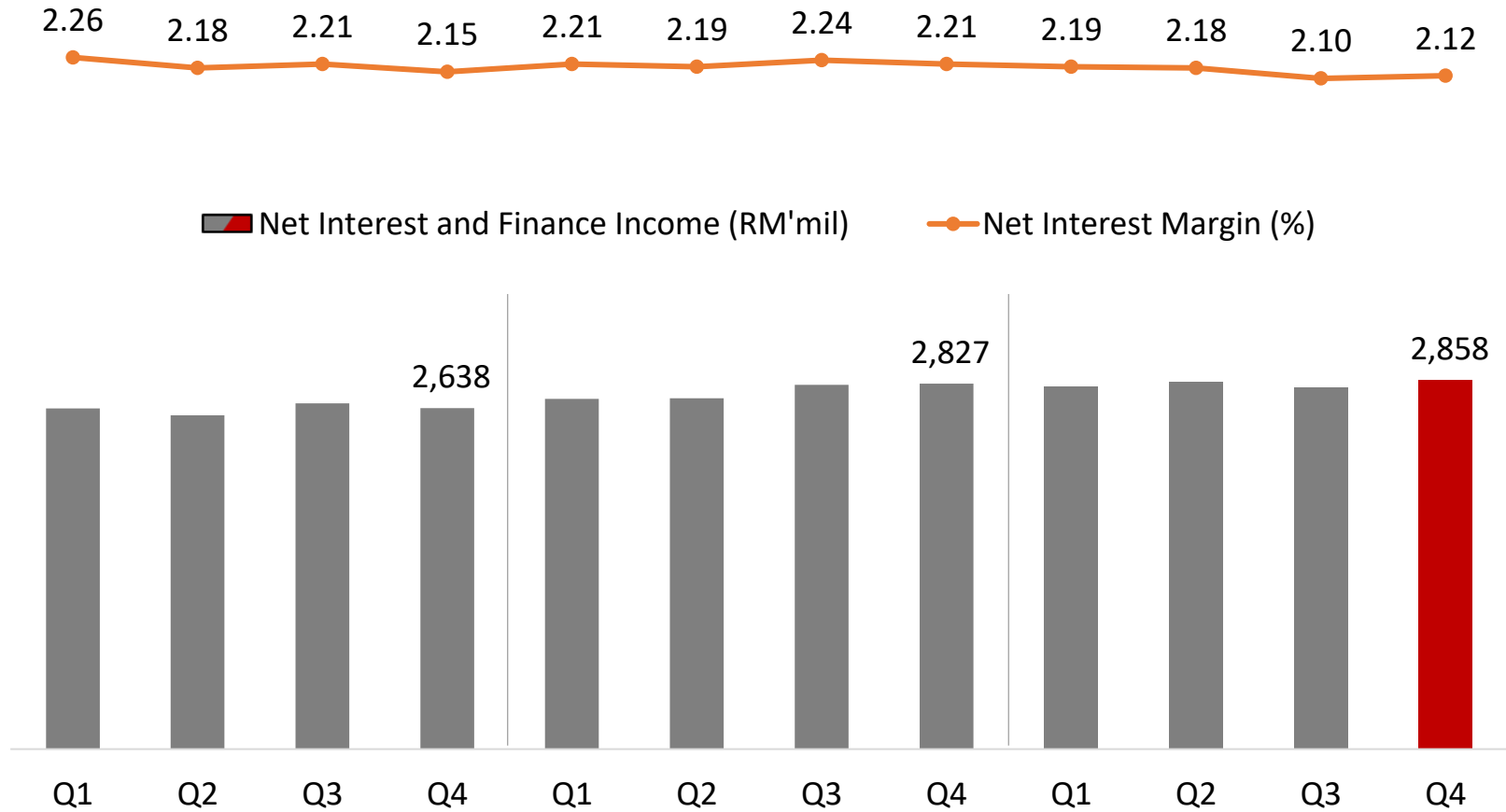


## Segmental Profit

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>











# Net Interest Income & Margin



	2023	2024	2025
Year Average NIM	2.20%	2.21%	2.15%







## Non-Interest Income

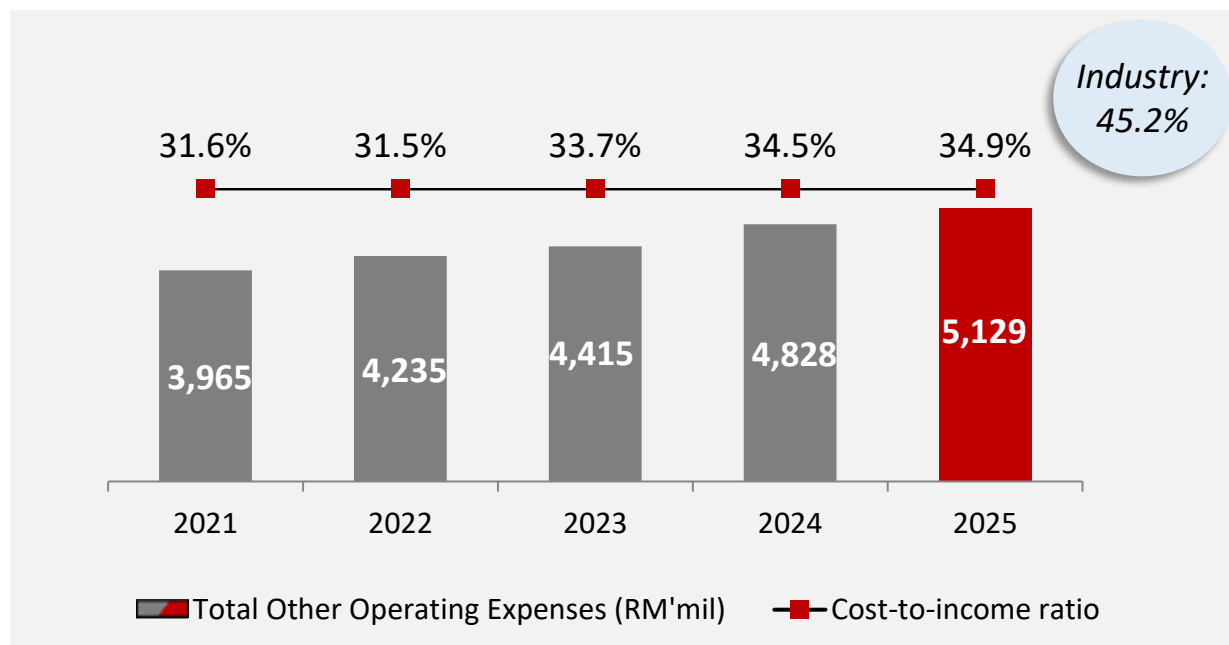
(RM'mil)	Composition	FY 2024	FY 2025	y-o-y	Q3 2025	Q4 2025	q-o-q
<b>Net fee and commission</b>		<b>2,187.0</b>	<b>2,225.6</b>	<b>1.8%</b>	<b>565.0</b>	<b>592.0</b>	<b>4.8%</b>
Of which: - Unit trust income		1,222.4	1,281.0	4.8%	332.9	352.1	5.8%
- Fee & commission income		760.9	785.5	3.2%	195.3	205.6	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



# Other Operating Expenses

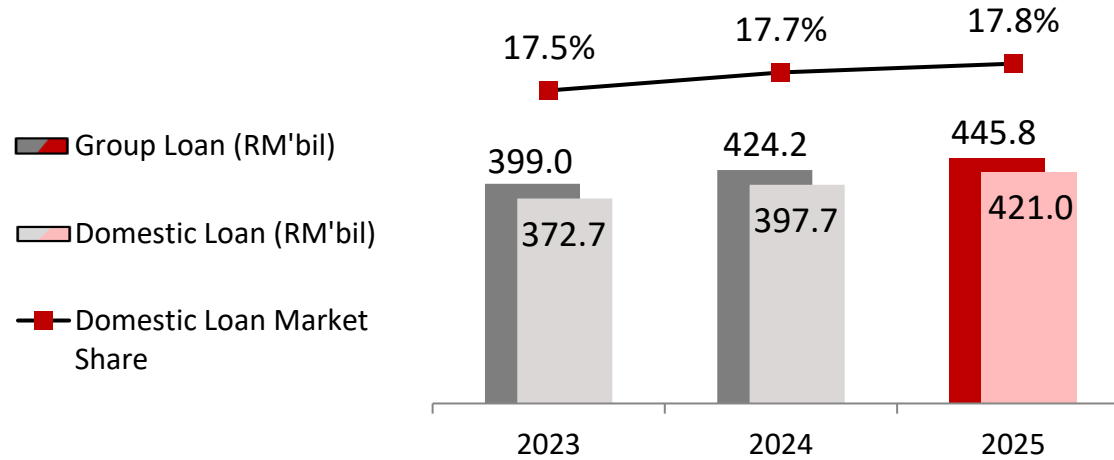
(RM'mil)	Composition	FY 2024	FY 2025	y-o-y	Q3 2025	Q4 2025	q-o-q
Personnel costs	 72%	3,551.1	3,696.0	4.1%	926.8	906.7	-2.2%
Establishment costs	 18%	859.4	912.3	6.2%	222.3	262.9	18.3%
Marketing expenses	 3%	123.0	145.6	18.3%	39.3	40.5	3.1%
Administration and general expenses	 7%	294.6	374.8	27.2%	80.3	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>





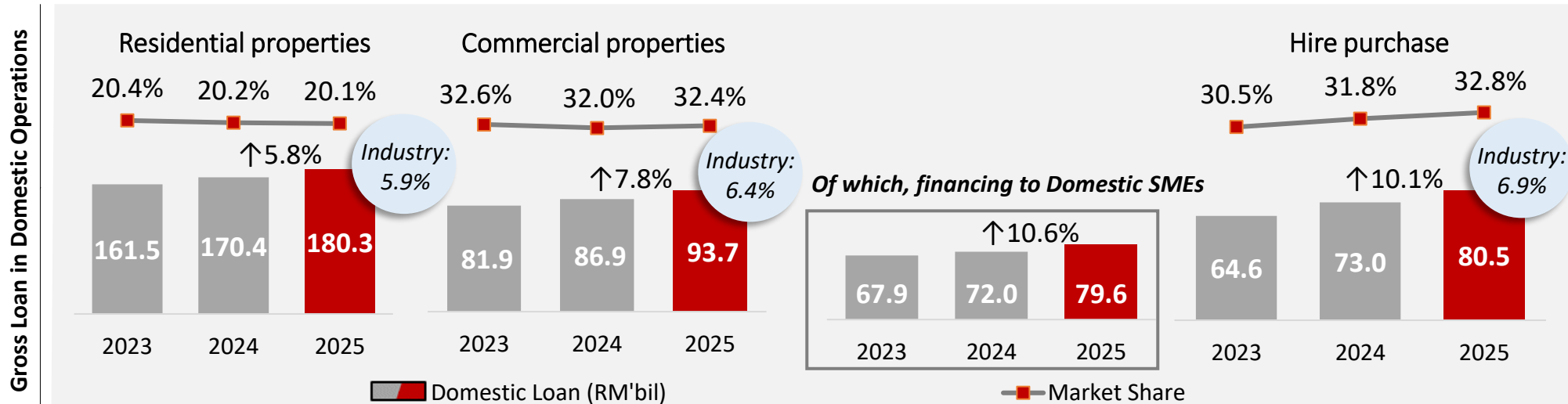
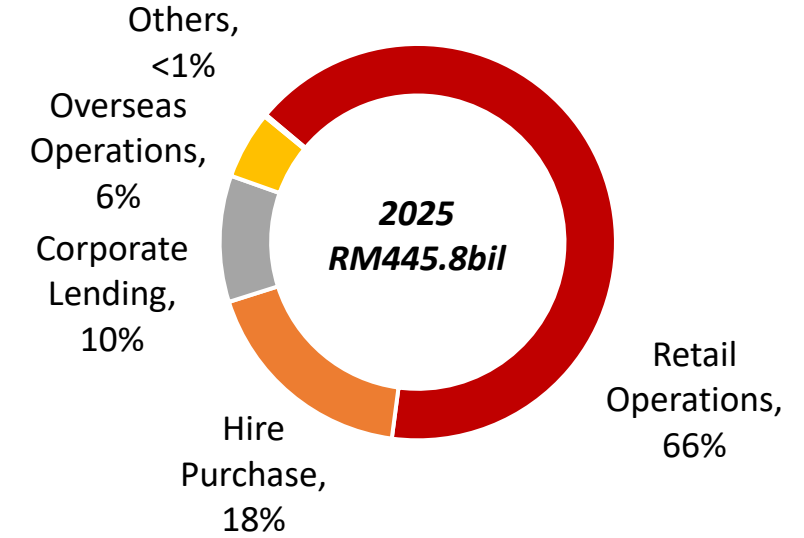
# Loan Growth

## Loans – Outstanding Balance and Market Share



Group Loan Growth	5.9%	6.3%	5.1%
Domestic Loan Growth	5.9%	6.7%	5.9%
Domestic Industry Average	5.3%	5.5%	4.8%

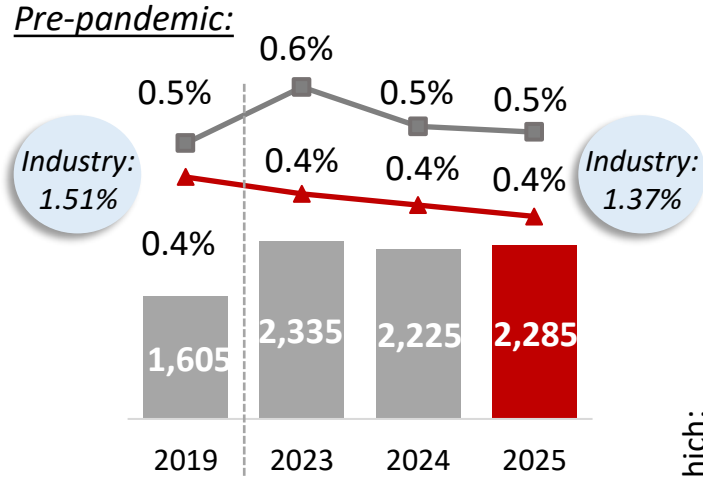
## Loans – By Segment





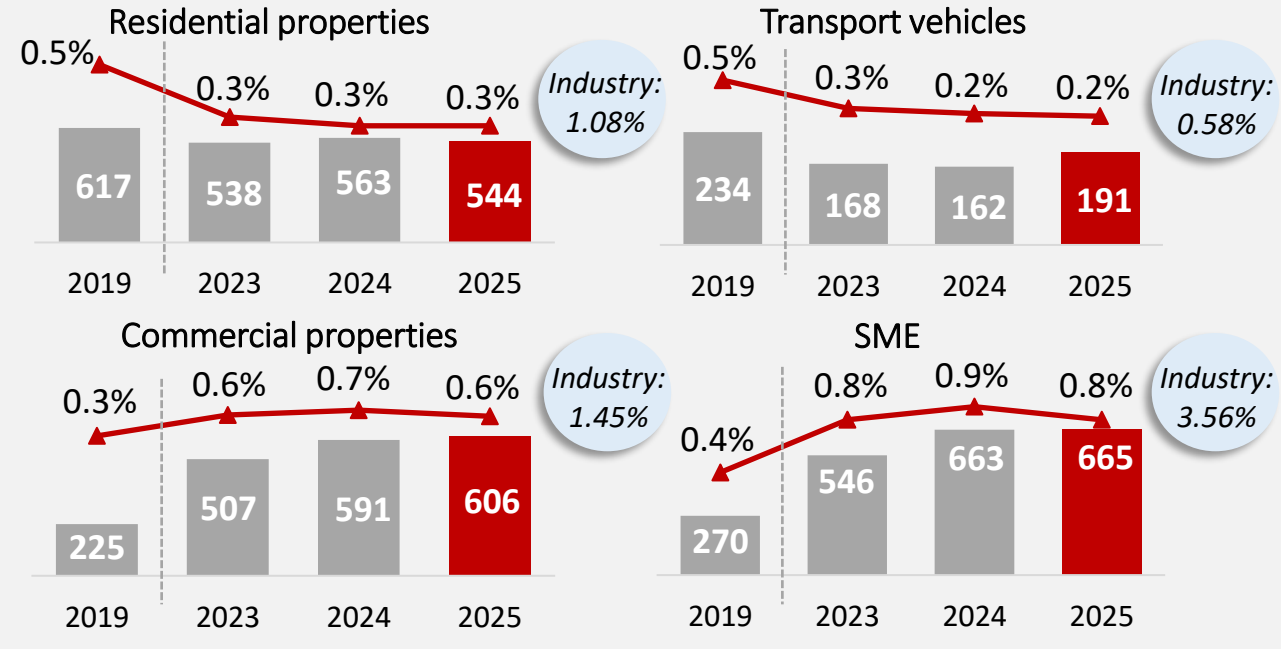
# Asset Quality

## Group Gross Impaired Loans



Of which:

## Domestic Operations

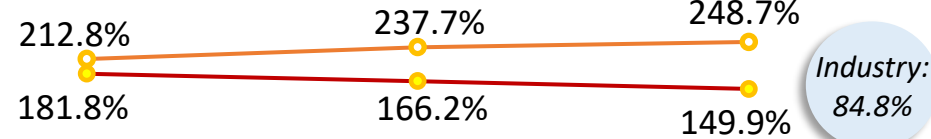


■ Gross Impaired Loans (RM'mil)

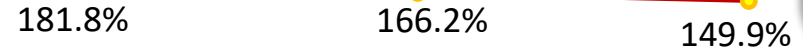
■ Group Gross Impaired Loans Ratio (%)

▲ Domestic Impaired Loans Ratio (%)

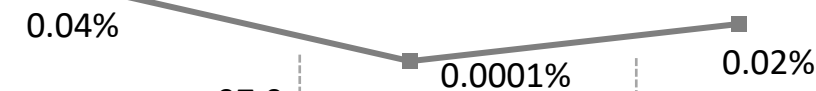
Loan loss coverage (include regulatory reserve)



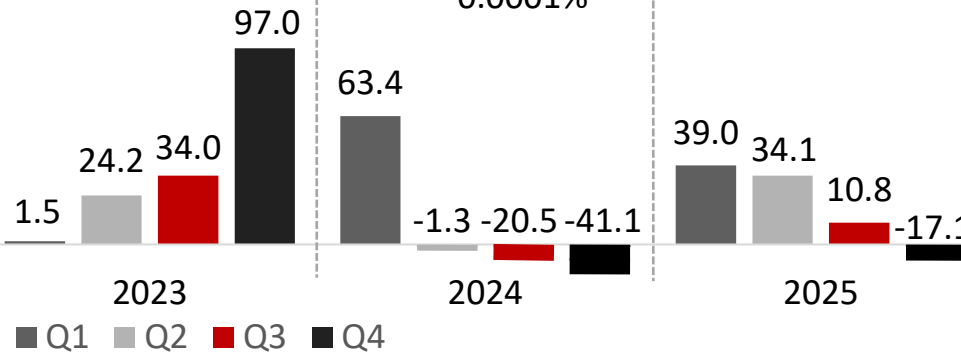
Loan loss coverage



Credit cost ratio



Loan impairment allowances (RM'mil)



## Ageing analysis of total domestic loans

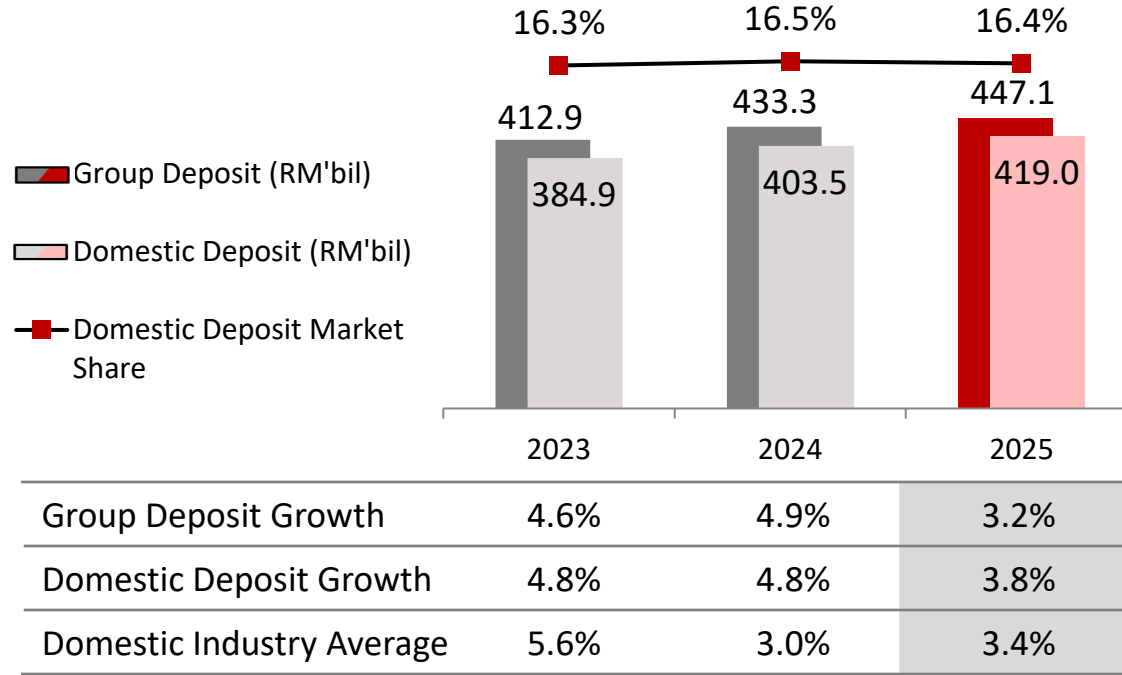
### % Ageing Profile of Past Due Loan / Financing

	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>

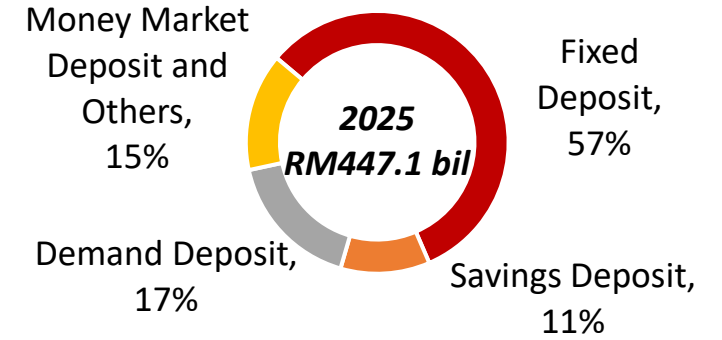


# Deposit Growth

## Deposit – Outstanding Balance and Market Share

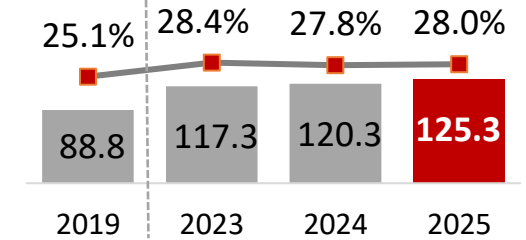


## Deposit – By Type

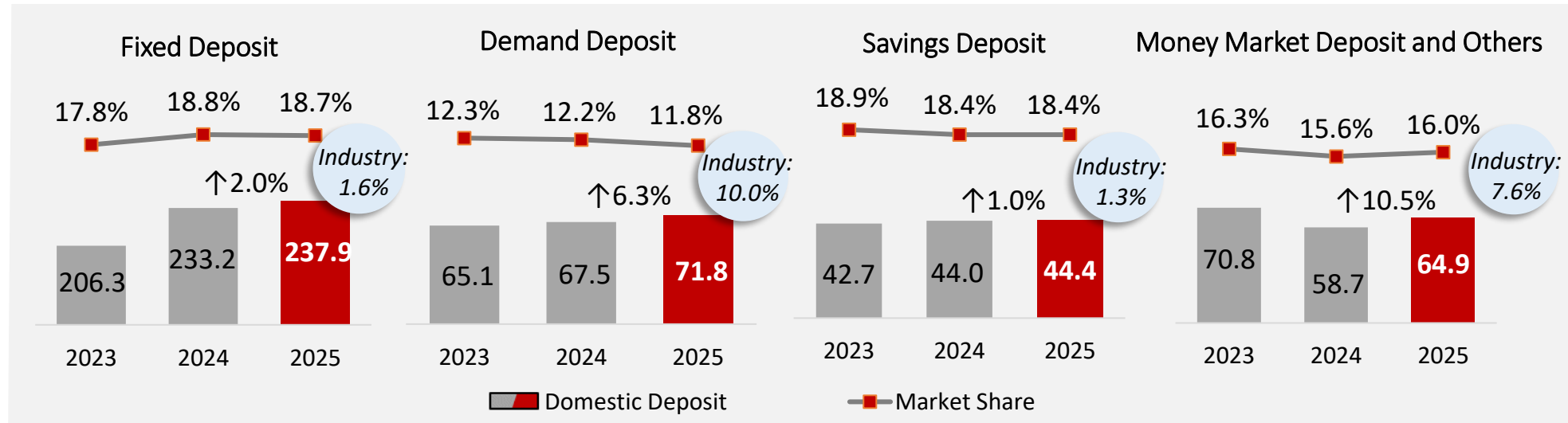


## Group CASA ratio

*Pre-pandemic:*



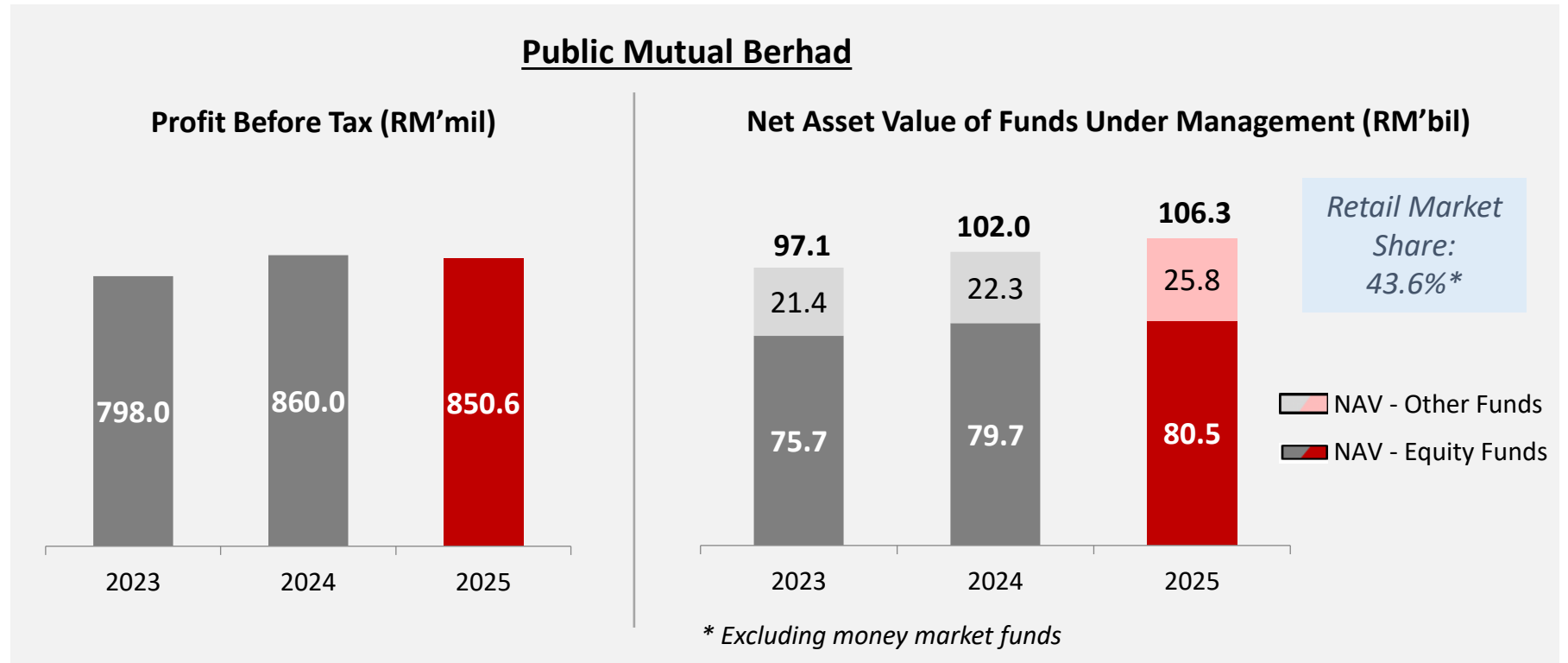
Total Deposit in Domestic Operations



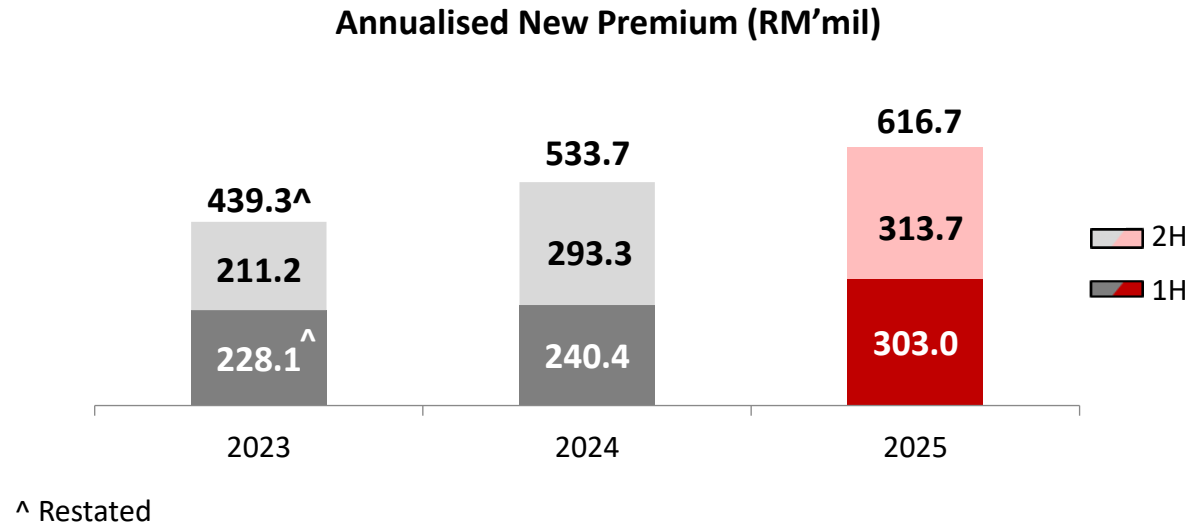


# Wealth Management

Of which: Unit Trust Business



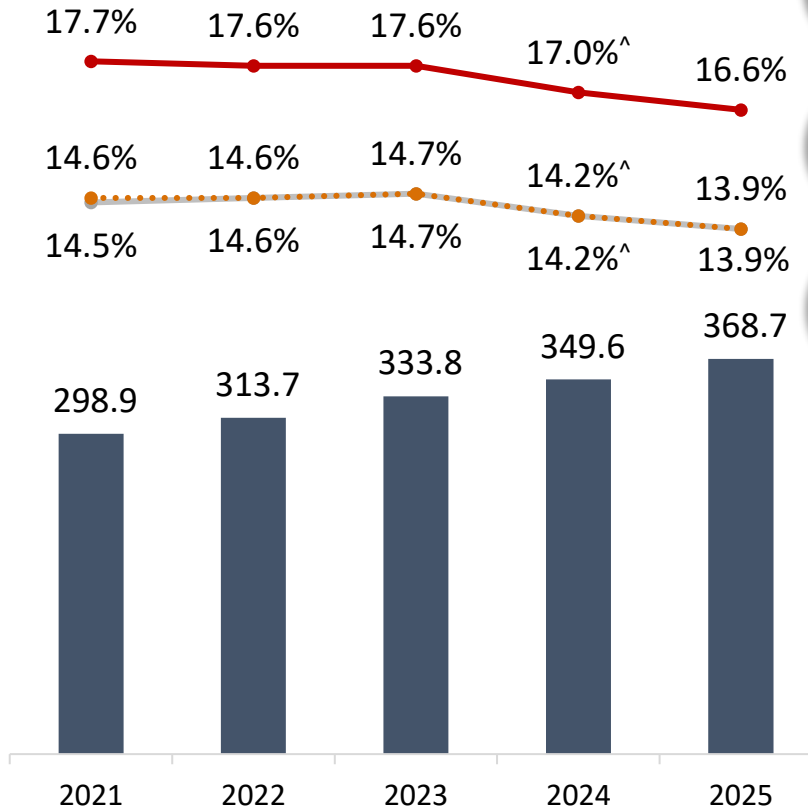
Of which: Bancassurance Business





# Capital & Liquidity Position

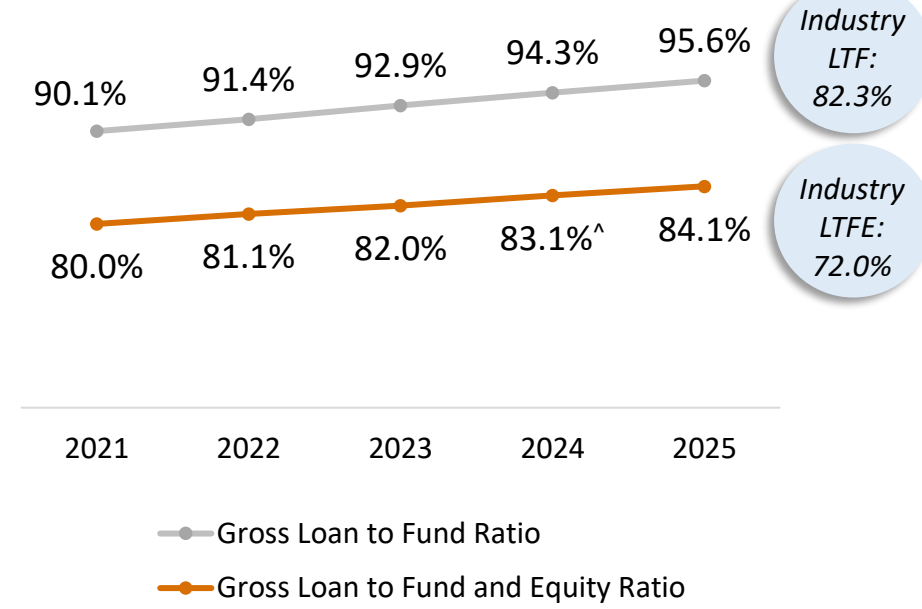
## Capital Adequacy



- Industry Total capital: 17.8%
- Industry Tier I: 14.7%
- Industry CET I: 14.2%

Category	Value
Risk-weighted Assets (RM'bil)	Bar chart
Common Equity Tier I Capital	Line chart
Tier I Capital	Dotted line chart
Total Capital	Red line chart
Basel III Requirement*	7.5%
	9.0%
	11.0%

## Liquidity Risk Indicators



- Industry LTF: 82.3%
- Industry LTFE: 72.0%

- \* 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

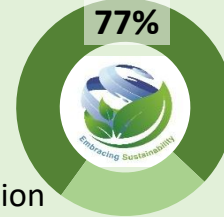
^ Restated



## 2025 Key Highlights on ESG

### 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

## 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



## Targets & Achievements

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

Key Performance Benchmarks			
	FY2025 Targets	2025 Achievement	FY2026 Targets
Net Return on Equity	12.5% – 13.0%	12.8%	12.0% – 13.0%
Cost to Income Ratio	~35.0%	34.9%	35.0% – 36.0%
Gross Impaired Loan Ratio	<1.0%	0.51%	<0.8%
Loan Growth (Group)	5.0% - 6.0%	5.1%	4.0% - 5.0%



## 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**

- | High liquidity and high free-float

### **Large market capitalisation**

### **Proven management record in execution**

### **Strong working commitment and excellent career environment**





## 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



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