

NCB Financial Group Limited

FINANCIAL RESULTS

Financial Year Ended September 30, 2022



Empowering People



Unlocking Dreams



Building Communities



FINANCIAL GROUP
LIMITED

AGENDA

NCB Financial Group Limited
**Financial
Results**
Financial Year Ended
September 30, 2022

FINANCIAL PERFORMANCE

Financial Performance FY2022

Financial Performance Q1 FY 2023

Outlook

Performance Highlights – FY2022



**Accelerated
Growth**



**Digital to the
Core**



**Delighted
Customers**

**Strong financial
performance**

**Expanded
digital
capabilities**

**Customer
focused
solutions**

**Positioned to
capitalise on
and create
opportunities**

Financial Performance Summary Results

	FY21	FY22	Sep 21 vs. Sep 22
Operating Income	\$121.1B	\$149.6B	\$28.5B or 24%
Net Profit*	\$14.2B	\$27.3B	\$13.1B or 92%
EPS	\$6.25	\$11.89	

* Attributable to stockholders of the parent

Financial measures (FY2022 vs FY2021)

- Net result from banking and investment activities of \$107.3 billion, up \$9.1 billion or 9%
- Net result from insurance activities of \$42.3 billion, up \$19.4 billion or 84%
- Operating expenses of \$104.5 billion, up \$9.6 billion or 10%

Financial Performance

Key Performance Indicators

Key Highlights



2.00%
Return on
assets
(Sep-21: 1.08%)



17.57%
Return on
equity
(Sep-21: 8.96%)



68.58%
Cost to
Income
(Sep-21: 76.19%)



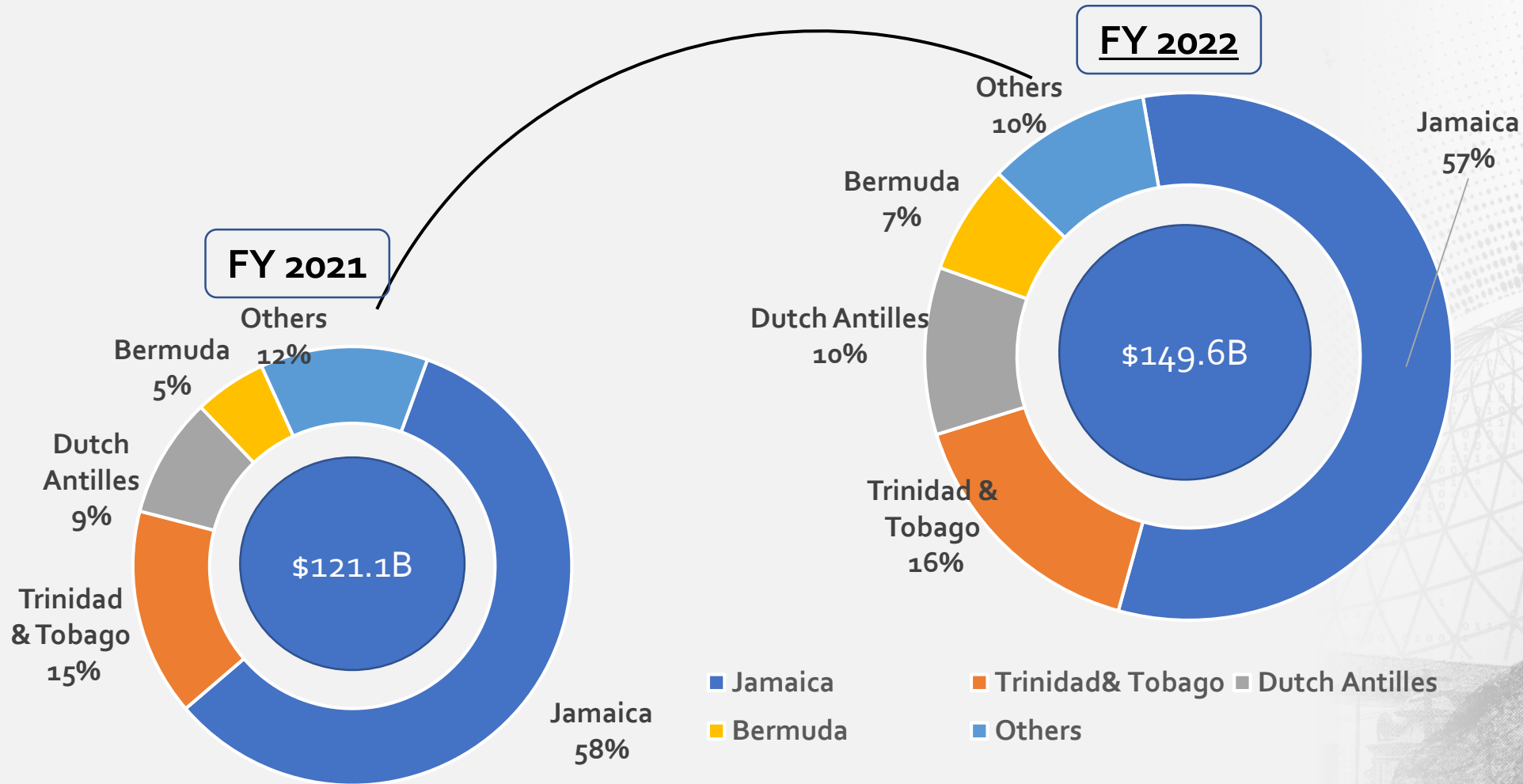
71.72%
Net Result from Banking &
Investment to Operating Income
(Sep-21: 81.05%)



28.28%
Net Result from Insurance
Activities to Operating Income
(Sep-21: 18.95%)

Geographic Diversification

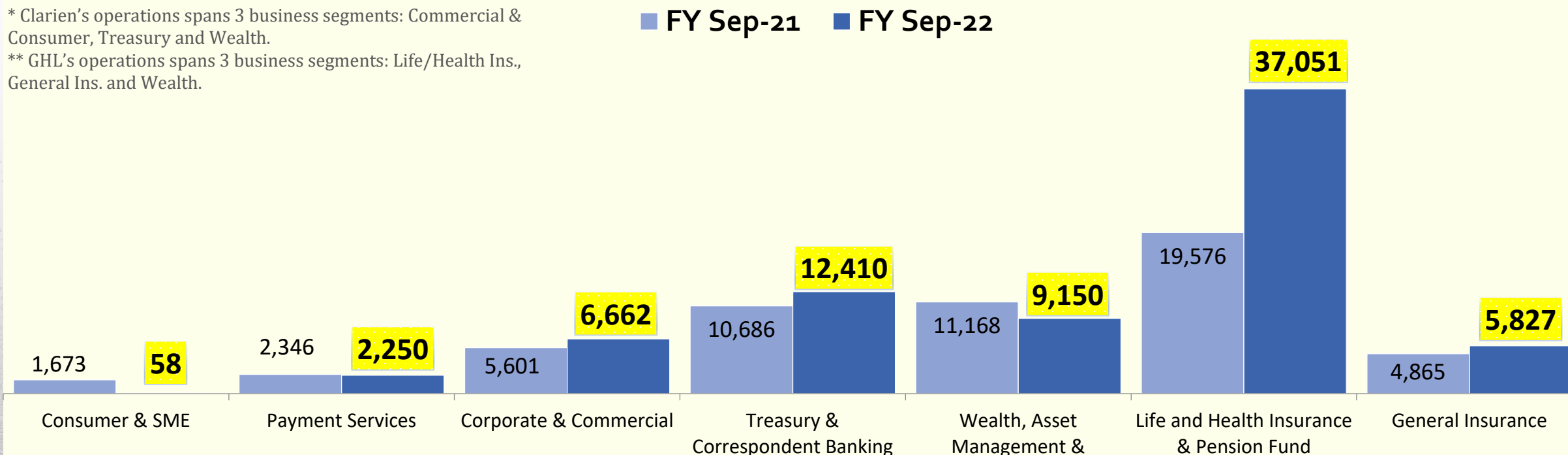
Geographic Composition of Total Operating Income



Segment Results

* Clarien's operations spans 3 business segments: Commercial & Consumer, Treasury and Wealth.

** GHL's operations spans 3 business segments: Life/Health Ins., General Ins. and Wealth.

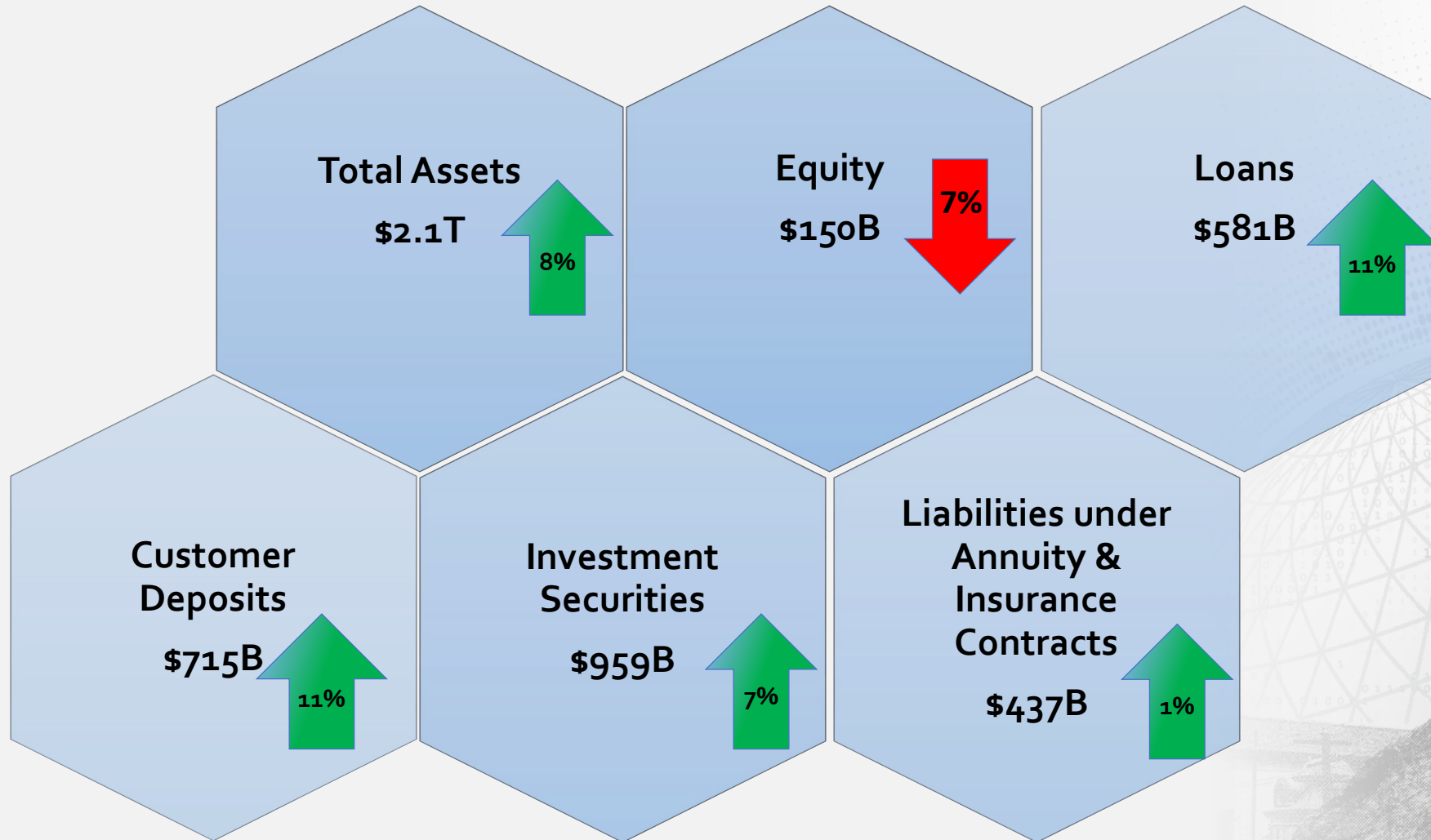


Segment Performance (operating profit* performance)

- **CONSUMER & SME: Operating profit: \$57.5 million** - operating revenues ↑ & operating expenses ↑
- **PAYMENT SERVICES: Operating profit: \$2.3 billion** - operating revenues (led by net fee & commissions) ↑ & operating expenses ↑
- **CORPORATE & COMMERCIAL : Operating profit: \$6.7 billion** - operating revenues ↓ allocated costs ↓
- **TREASURY & CORRESPONDENT: Operating profit: \$12.4 billion** - operating revenues ↑
- **WEALTH, ASSET MANAGEMENT & INVESTMENT BANKING: Operating profit: \$9.2 billion** - gains from investment activities ↓
- **LIFE INSURANCE AND PENSION FUND MANAGEMENT: Operating profit: \$37.1 billion** - net insurance revenues ↑ & net interest income ↑
- **GENERAL INSURANCE: Operating profit: \$5.8 billion** – operating revenues (led by net fee & commissions and insurance activities) ↑ & operating expenses ↑

Financial Strength

NCB Financial Group Limited
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Summary Results – Q1 FY2023

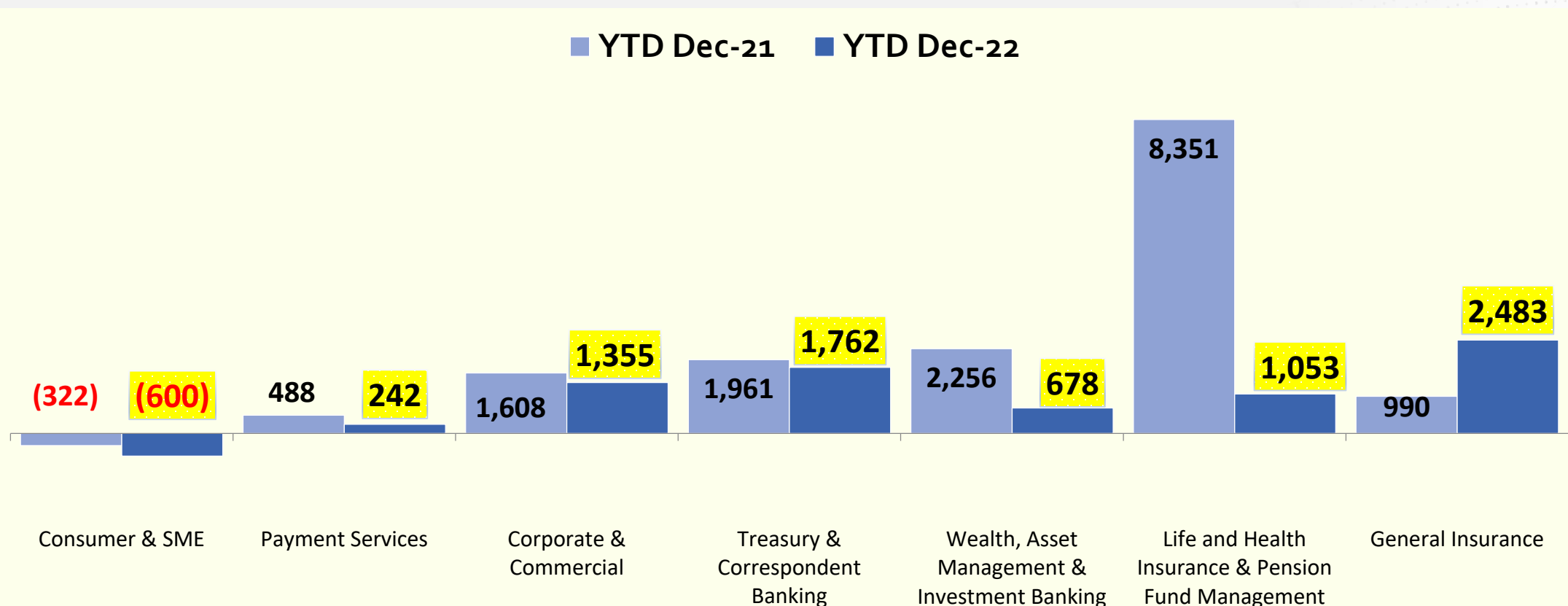
KPI	QTD DEC 21	QTD DEC 22	DEC 22 vs DEC 21
Operating Income	\$34.0B	\$29.6B	\$4.4B or 13%
Net Profit*	\$2.6B	\$836M	\$1.8B or 68%
EPS	\$1.15	\$0.36	

* Attributable to stockholders of the parent

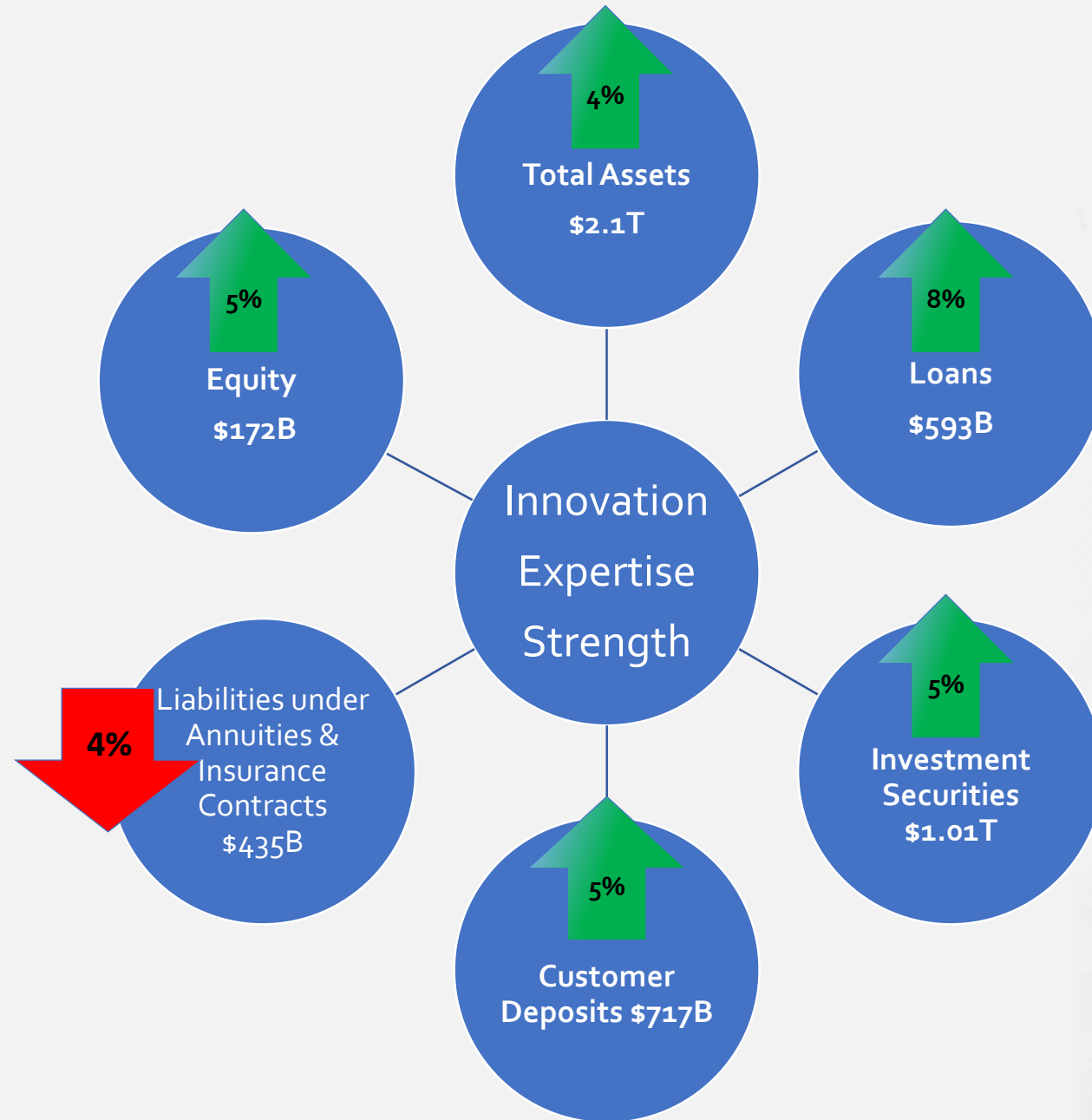
■ Financial measures (Quarter ended Dec-22 compared to Quarter ended Dec-21):

- Net revenues from banking and investment activities of \$27.0 billion, up \$2.3 billion or 9%
- Net revenues from insurance activities of \$2.7 billion, down \$6.6 billion or 71%
- Return on assets: 0.26%, down from 1.09%
- Return on equity: 2.08%, down from 6.49%
- Cost to income ratio: 83.49%, up from 75.25%

Segment Results – Q1 FY2023



Financial Strength



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Prioritised Strategic Themes – 2024 Aspirations

Key Strategic Levers



STAKEHOLDER RELATIONSHIPS



Strengthening relationships and partnerships with key stakeholders to drive innovation, efficiencies and value creation



DELIGHTFUL CUSTOMER EXPERIENCES



1. Development of customer focused products & services
2. Deployment of enhanced channels/tools



DIGITAL CAPABILITIES



1. Continued investment in AI and analytics
2. Deliberate disruption to Status Quo



WINNING WITH TALENT



1. Continuous talent development
2. Identify and attract key talent pools/capabilities to close talent gaps



COST OPTIMISATION



1. Enhanced cost optimisation strategies

THANK YOU