



“Ready for the Boom”



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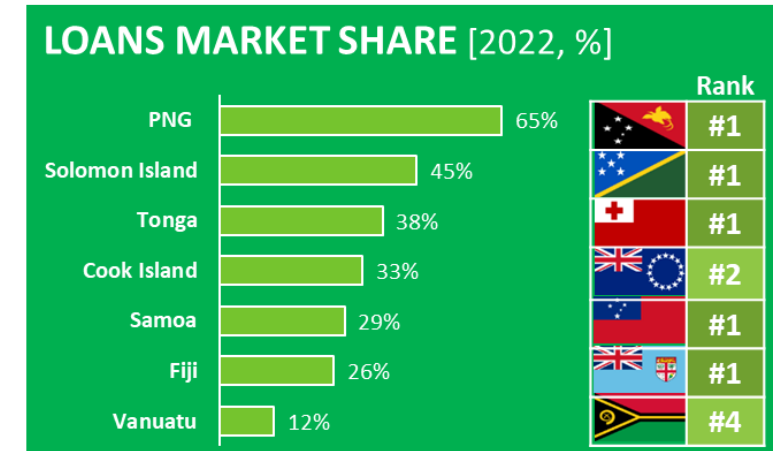
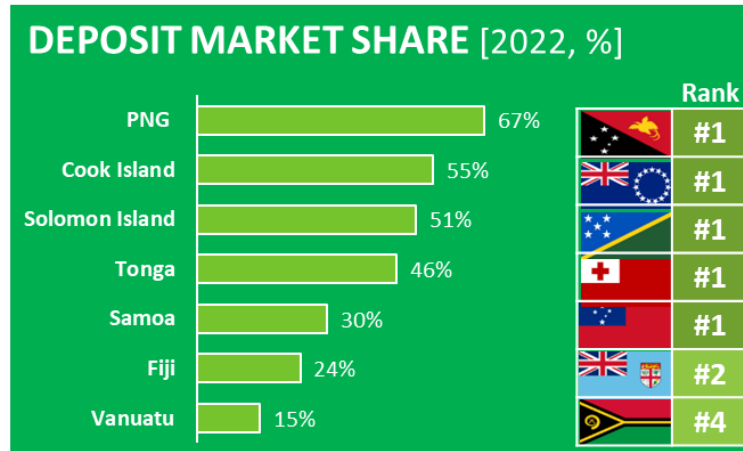
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Grown to become the South Pacific market leader

BSP is #1 in bank lending and deposit taking, in 5 of the 7 countries we operate in.

BSP has the largest branch network in the South Pacific ... with biggest reach.



 **125+** Branches

 **550+** ATMs

 **12,100+** EFTPOS

South Pacific banking services

We provide “whole of bank” solutions













... across the Pacific in corporate, retail and treasury

Strong market growth trajectory

... BSP is well placed to capitalise on economic growth and modernisation in the region

Community presence

... BSP serves in 58 centres where other banks in PNG do not operate

	 Population*	 Accounts**	 Branches	 EFTPOS	 ATMS
	12.6m 13.6% in urban areas	2.6m Est. coverage rate = 19.8%	81	7,303	322
	930k 58.2% in urban areas	440k Est. coverage rate = 43.2%	19	2,936	121
	720k 25.6% in urban areas	170k Est. coverage rate = 22.0%	7	358	30
	220k 17.6% in urban areas	75k Est. coverage rate = 35.3%	9	353	30
	110k 23.1% in urban areas	56k Est. coverage rate = 50.4%	4	275	14
	330k 25.8% in urban areas	51k Est. coverage rate = 15.0%	4	444	27
	18k 76.0% in urban areas	15k Est. Coverage rate = 73.9%	2	496	14

Note: *2022 population data, coverage rate may vary depending on population data used.

** BSP account holders 2022 from Transaction Acc., Loan Acc. and TD Acc. (coverage rate used only Transactional Accounts)

Source: BSP account & channel data, World Bank population data (except Cook islands-Data Reportal)

Growth outlook ... entering a new super-cycle



Project / Value



Partners



Construction



A\$18b



Early 2024
Production 2027 – 2028



A\$7.3b



Late 2024
Production 2027



A\$15.7b



2028
Production 2031

Pasca A

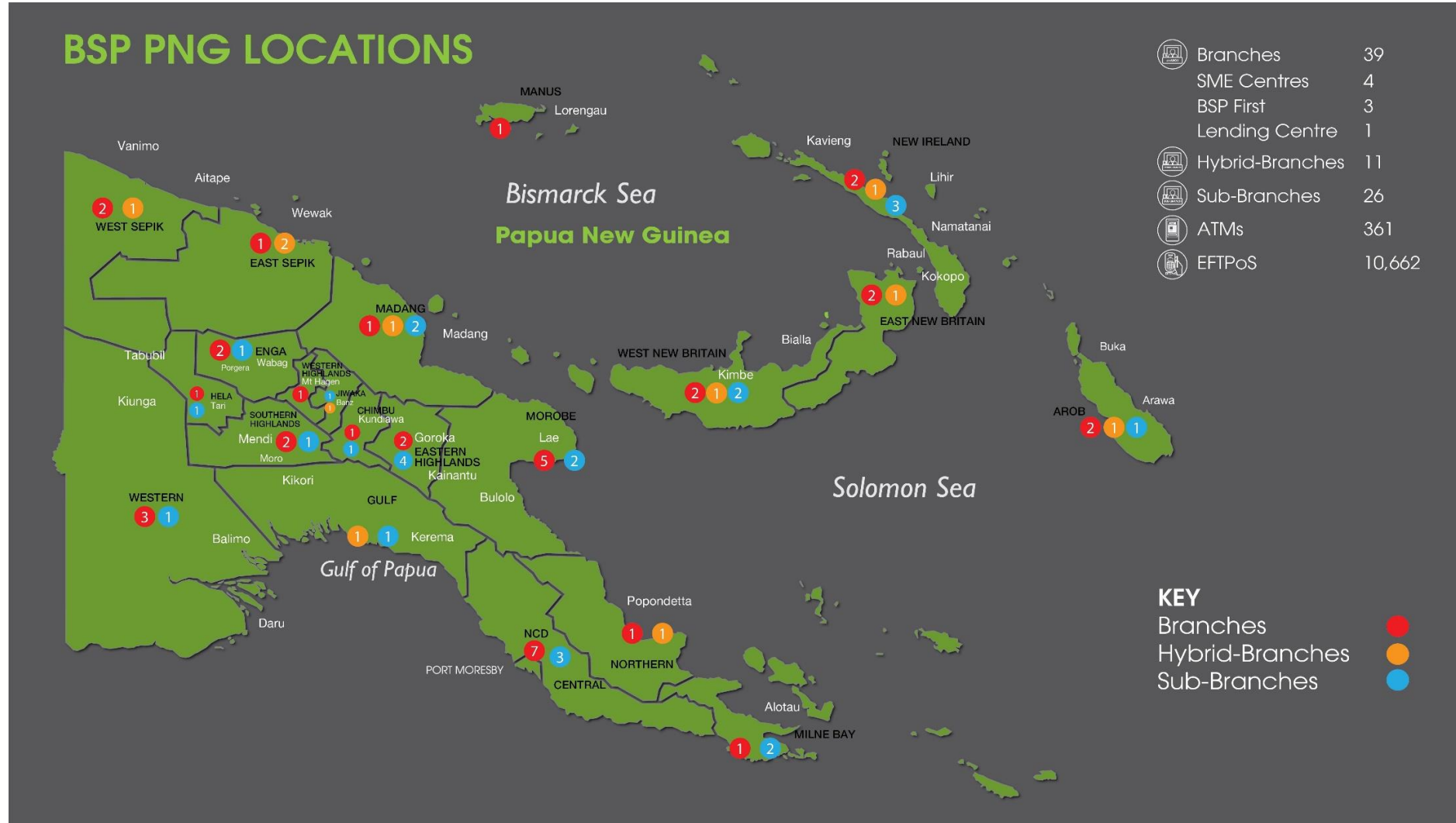
A\$2.2b



TBA

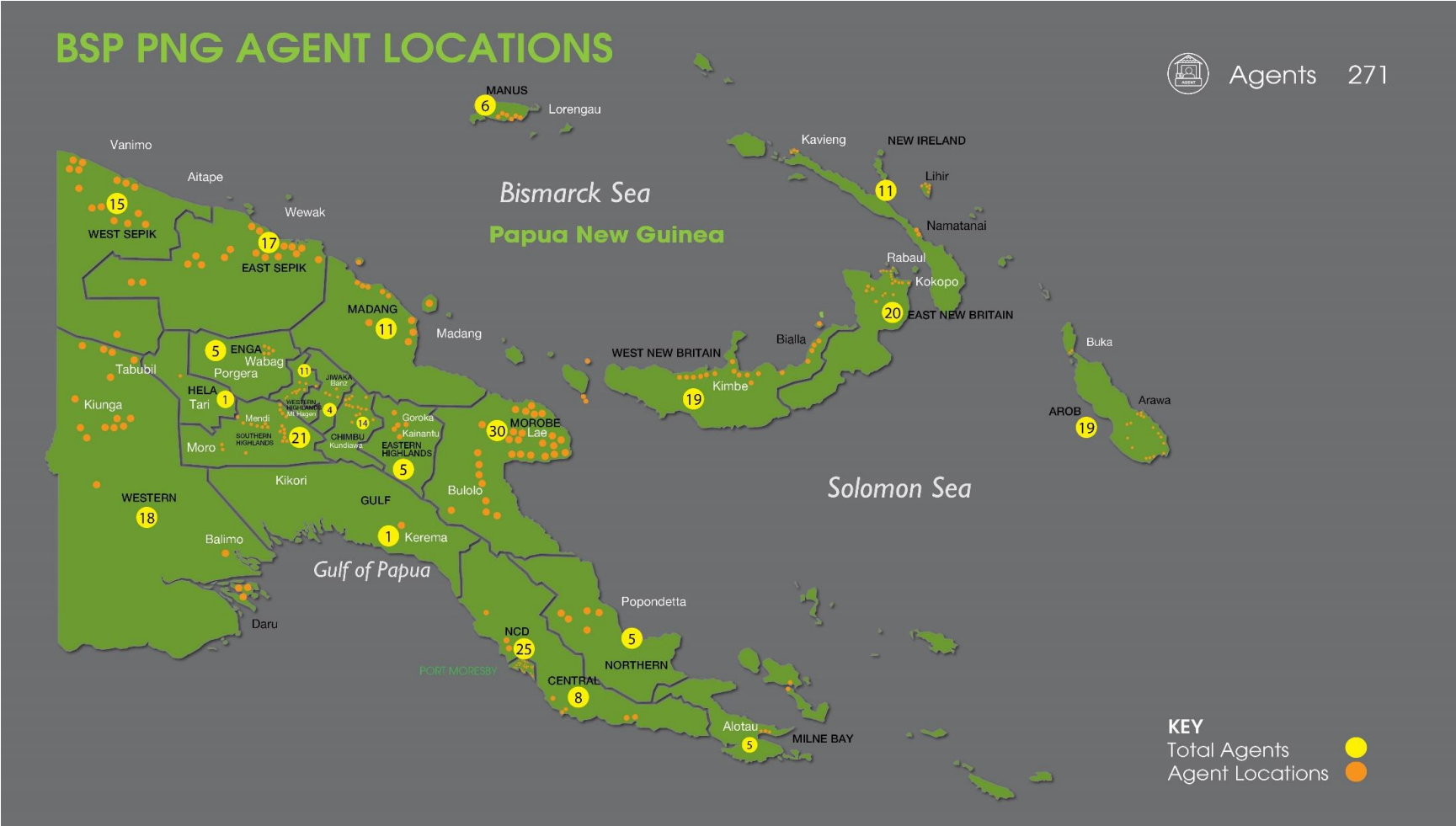
PNG reach ... we work with businesses to support regional economic growth

PNG's largest branch and sub-branch network ... and agency network.



BSP SERVICE FOOTPRINTS IN PNG

BSP is the first to use technology to deliver innovative banking services to the most remote rural areas in PNG and banking the unbanked



BSP solutions: “Whole of bank approach”

A truly regional bank with global capability, BSP delivers world class banking services to personal and business customers.

BSP has a comprehensive range of banking and finance solutions assembled to support your business and meet every aspect of your, staff, supplier and customer needs.

BSP BANK & SUBSIDIARIES		BSP SOLUTIONS
RETAIL	CORPORATE	<ul style="list-style-type: none"> ● Structured Finance ● Corporate Finance ● Working Capital Facilities ● International/ Payment Services ● Bank Guarantees ● Asset Finance / Leasing ● Corporate MasterCard ● Online Business Banking ● Merchant Services
	TREASURY	<ul style="list-style-type: none"> ● Foreign Exchange ● Kina & Foreign Currency Deposits
	PARAMOUNT	<ul style="list-style-type: none"> ● Kina Deposits ● Government & Non-Corporate Banking ● Landowner Banking
	PREMIUM	<ul style="list-style-type: none"> ● BSP First ● BSP Priority / Express Tellers
		<ul style="list-style-type: none"> ● Transactional Banking ● Branch / Sub Branch / Agents ● ATM / EFTPoS ● Internet / Mobile Banking ● Staff Banking ● Banking Education / Financial Literacy

BSP SUPPORTED PROJECTS

- PNG Department of Works National Road Program (PNG)
- National Capital District Corporation Road Upgrade Program (Port Moresby – PNG)
- 45MW Gas Fired Power Station (Port Moresby – PNG)
- 13MW Hydroelectric Power Station (Bulolo – PNG)
- Greenfield telecommunication start up and infrastructure roll out (PNG)
- Pacific ISP expansion program and infrastructure roll out (Vanuatu, Solomon Islands and the Cook Islands)
- Port Moresby Wharf relocation and construction (Port Moresby – PNG)
- Nabzad Airport Redevelopment (Lae – PNG)

BSP has a strong understanding and successful history of financing PNG critical infrastructure projects.





BENJAMIN BASSO
BSP SME CUSTOMER

Supporting small businesses

SME LOAN PROGRAM

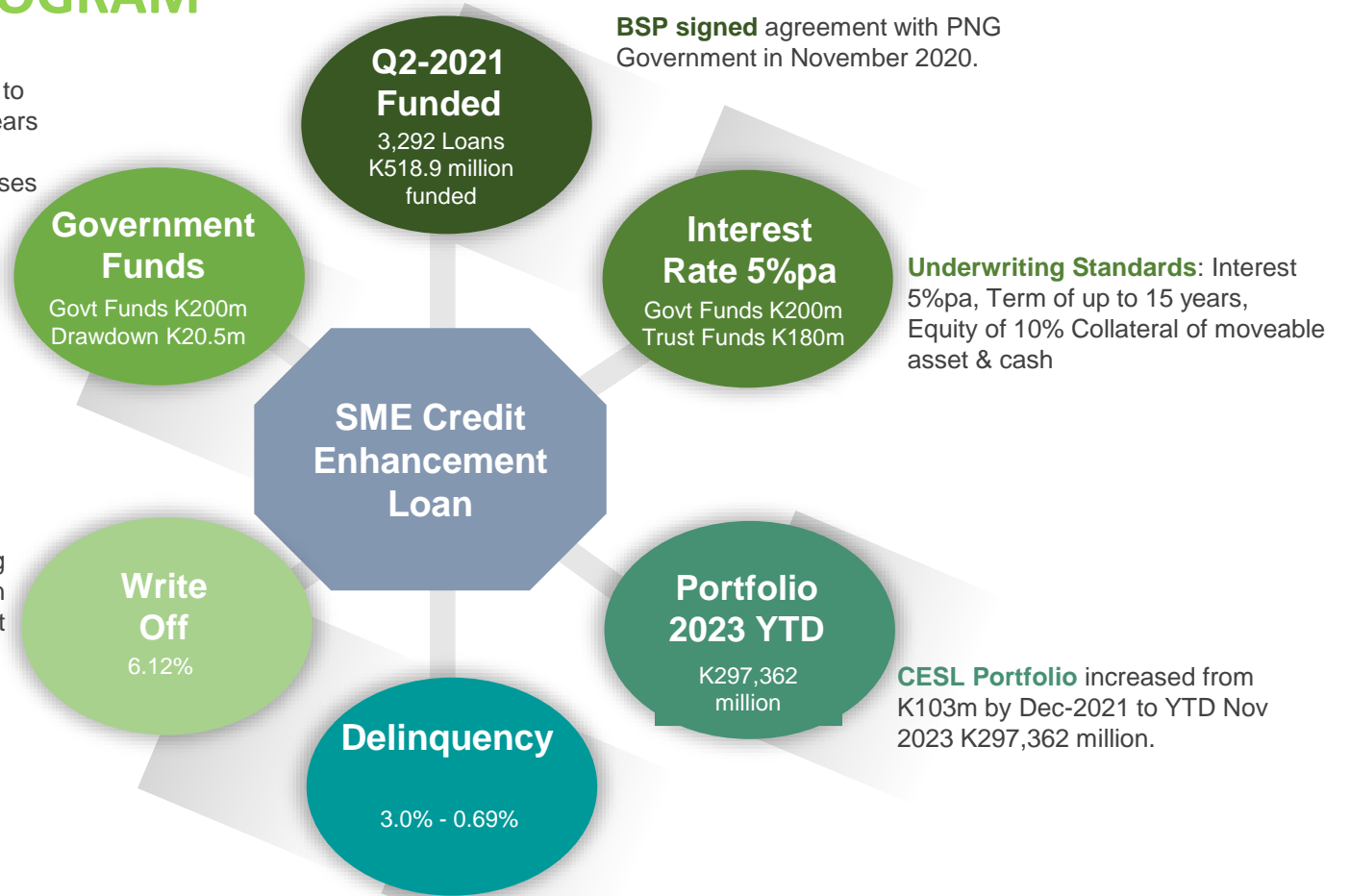
A truly regional bank with global capability, BSP delivers world class banking services to personal and business customers.

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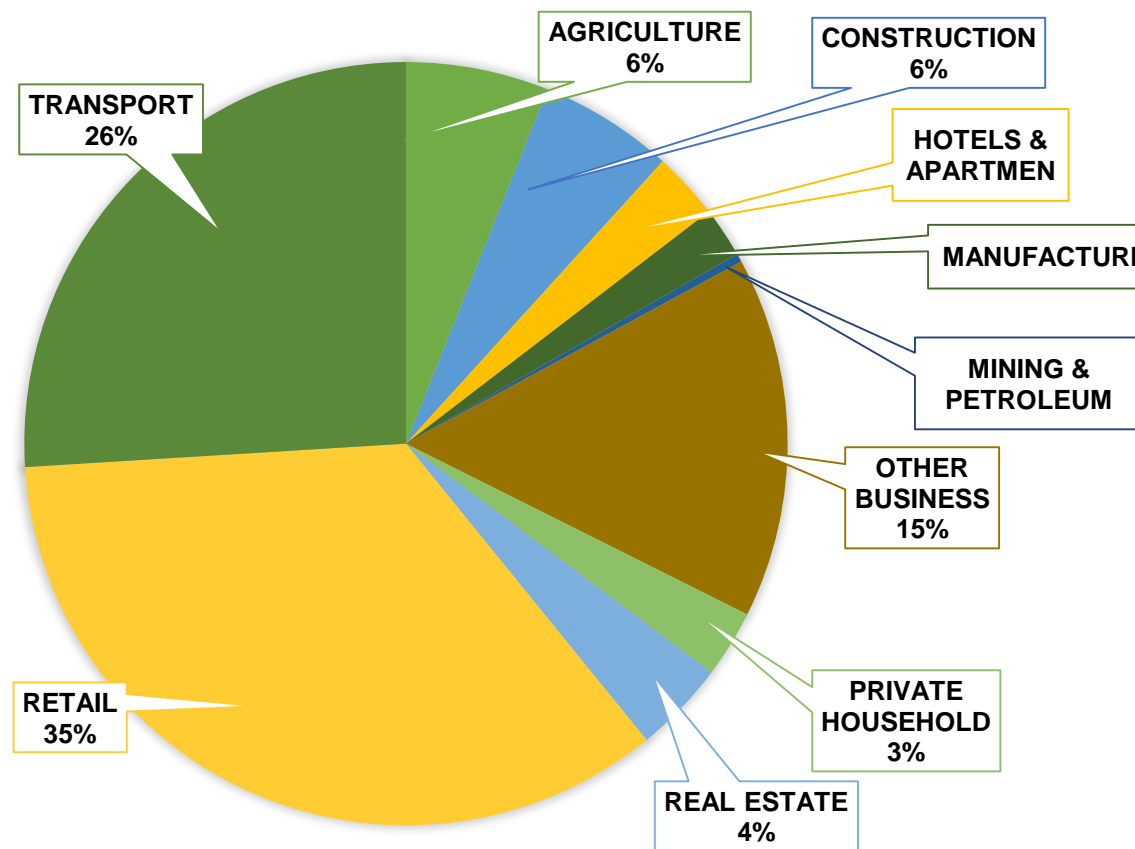
Loans funded from BSP to SME customers; for arrears BSP is reimbursed and compensated for the losses incurred.

BSP obligation regarding **collection of arrears** in the Agreement

SME Businesses delinquency reflects the cash flow impact by many businesses who reported delays to receiving payments from corporates and particularly government



SME Credit Enhancement Loan outcomes



SME Credit Enhancement Loan outcomes

