

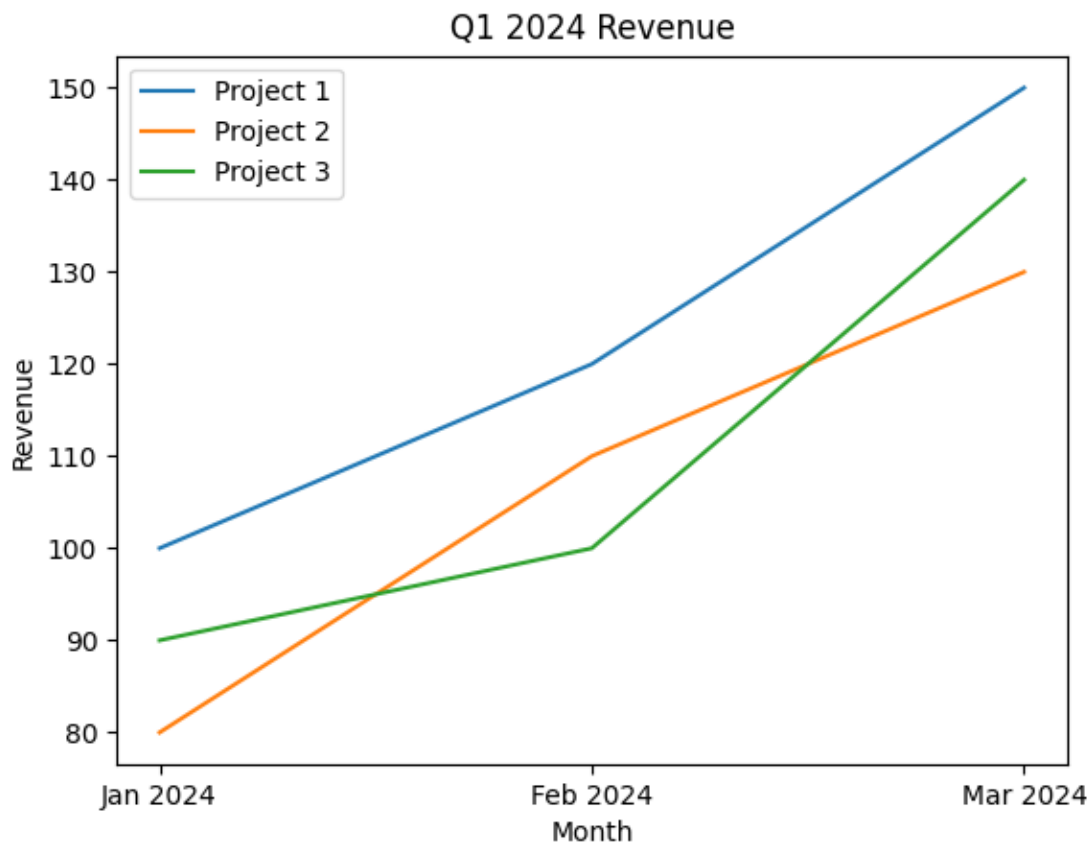
Anycompany Bank Inc.
First Quarter 2024 Financial Results

April 15, 2024

Anycompany Bank Inc. (NYSE: ACB) today reported its financial results for the first quarter ended March 31, 2024. The bank delivered strong performance across all business segments, demonstrating resilience in a challenging economic environment.

Key Highlights:

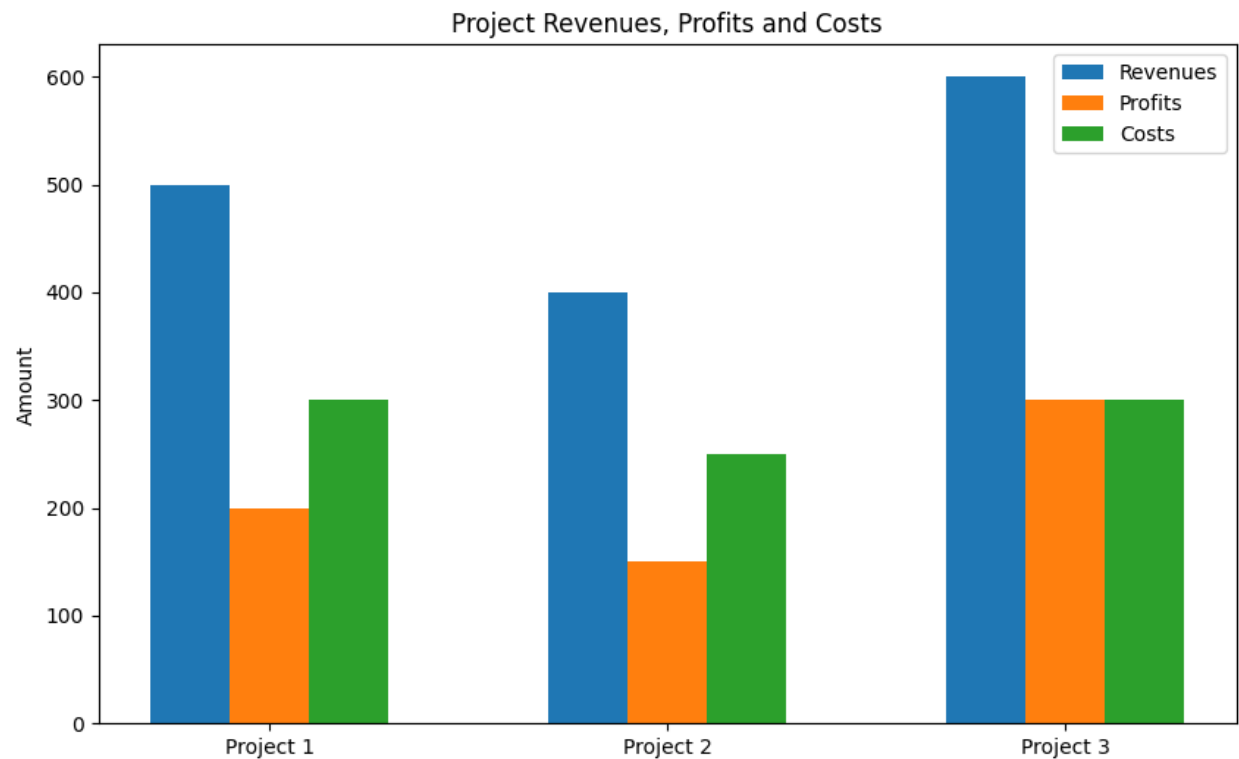
1. Revenue: Total revenue increased by 12% year-over-year to \$3.2 billion, driven by growth in both interest and non-interest income.



2. Net Income: Net income rose to \$875 million, up 15% from the same period last year, reflecting improved operational efficiency and strong core business performance.

3. Earnings per Share (EPS): Diluted EPS grew to \$2.35, representing a 17% increase compared to Q1 2023.

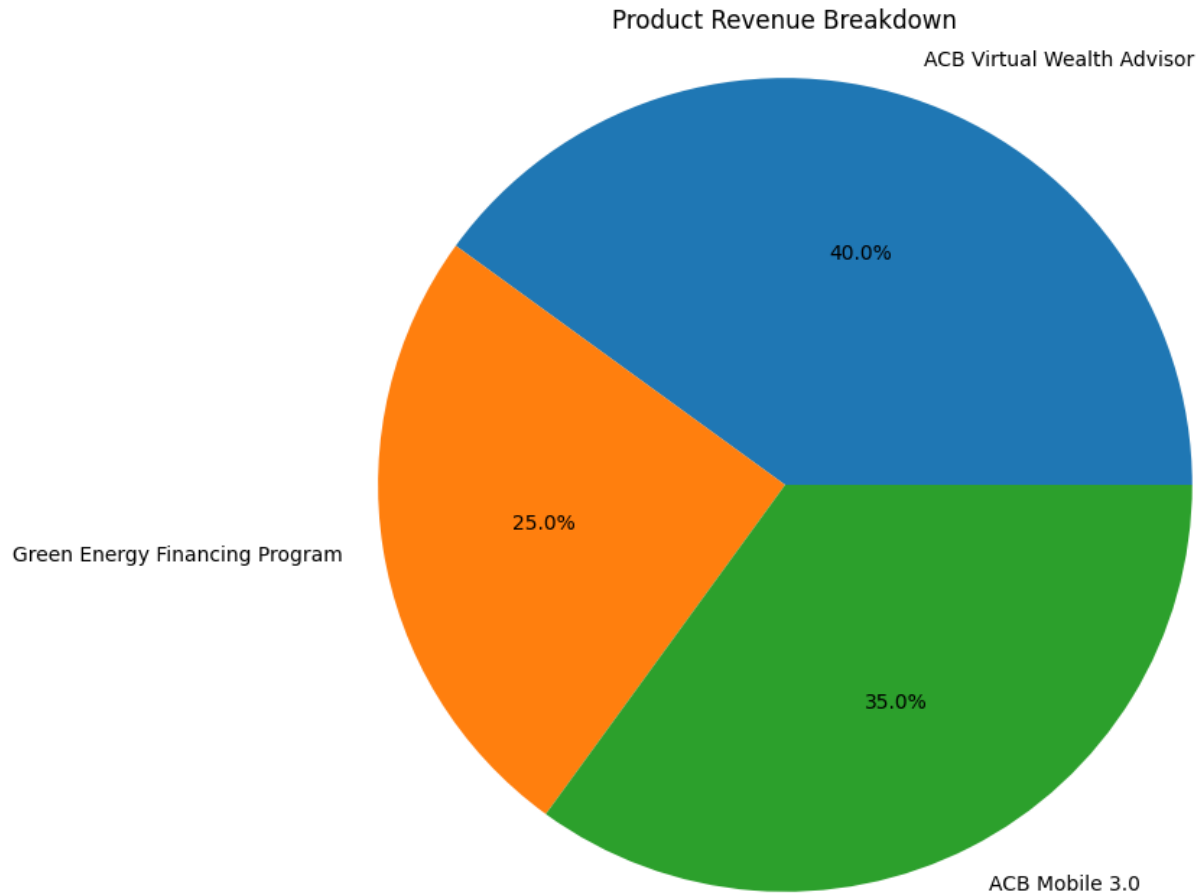
4. Return on Equity (ROE): ROE improved to 14.2%, up from 12.8% in the previous year.
5. Cost-to-Income Ratio: Decreased to 52.5% from 55.3% in Q1 2023, showcasing enhanced operational efficiency.



New Product Launches:

Anycompany Bank introduced several innovative products and services during the quarter:

1. ACB Virtual Wealth Advisor: An AI-powered platform providing personalized investment advice and portfolio management.
2. Green Energy Financing Program: A dedicated loan product for businesses investing in sustainable energy solutions.
3. ACB Mobile 3.0: An upgraded mobile banking app with enhanced security features and integrated budgeting tools.



Digital Transformation:

The bank continued its digital transformation efforts, with 78% of consumer transactions now conducted through digital channels, up from 70% in Q1 2023. Mobile banking users increased by 22% year-over-year.

Loan Portfolio:

Total loans increased by 8% to \$180 billion, with particular strength in commercial and industrial lending. The bank maintained a robust credit quality, with non-performing loans ratio improving to 0.8% from 1.1% in the previous year.

Capital and Liquidity:

Anycompany Bank maintained a strong capital position, with a Common Equity Tier 1 (CET1) ratio of 13.2%, well above regulatory requirements. The liquidity coverage ratio stood at 125%, ensuring ample liquidity to meet potential market stress scenarios.

Outlook:

Based on the strong Q1 performance and current market conditions, Anycompany Bank Inc. reaffirms its full-year 2024 guidance of 10-12% revenue growth and 13-15% EPS growth.

CEO Statement:

Jane Doe, CEO of Anycompany Bank Inc., commented: "Our first quarter results demonstrate the strength and resilience of our diversified business model. We continue to invest in technology and innovation while maintaining disciplined cost management. As we navigate the evolving economic landscape, we remain committed to delivering value for our customers, employees, and shareholders."

For more detailed financial information, please refer to the attached financial statements and supplementary materials.