

Public Bank Cares...

For Its **Customers**

- By providing the most courteous and efficient service in every aspect of its business;
- By being innovative in the development of new banking facilities.

For Its **Employees**

- By promoting the well-being of its staff through attractive remuneration and fringe benefits;
- By promoting good staff morale through proper staff training and development and provision of opportunities for career advancement.

Corporate

Philosophy

For The **Community** It Serves

- By assuming its role as a socially responsible corporate citizen in a tangible manner;
- By adhering closely to national policies and objectives thereby contributing towards the progress of the nation.

For Its **Shareholders**

- By forging ahead and consolidating its position as a stable and progressive financial institution;
- By generating profits and a fair return on their investment.

...With Integrity



- 1 A double bonus offer through the reduction of interest rates and the enhancement of its existing loan packages for the purchase or refinancing of residential and commercial properties popularly known as the 5 HOME Plan, MORE Plan and SWIFT Plan was offered by Public Bank on 24 February 2000, for the auspicious dragon year celebrations. For the convenience of customers, a total of 42 selected branches nationwide was opened on consecutive Sundays, i.e. 27 February and 5 March 2000 to process and approve new loan applications.
- 2 Y.Bhg. Datuk Tay Ah Lek, the Executive Director of Public Bank exchanging documents with Y.Bhg. Datuk Ir. Md. Sidek Ahmad, the Managing Director of TNB Distribution Sdn. Bhd. during the signing ceremony at Menara Public Bank on 9 March 2000. Customers of TNB can now pay their electricity bills over-the-counter in all Public Bank and Public Finance branches nationwide.
- 3 The Customer Care Campaign Phase Three which carries the theme, 'Our Service Commitment Continues' was launched on 3 April

- 2000 by Y.Bhg. Tan Sri Dato' Dr. Teh Hong Piow at the Grand Lobby of Menara Public Bank. During the launch Public Bank rewarded 29 of its customers who put forth feasible and constructive suggestions during the Phase Two Campaign.
- 4 Public Bank was one of the seven participating banks at the Interbank GIRO Payment System's signing ceremony which was held at the Nikko Hotel, Kuala Lumpur on 21 April 2000. This entailed the signing of a service agreement which covers issues on shared ATM Network, Payment Gateway System and the Interbank GIRO System.
- 5 Public Bank was bestowed the Asian Banking Awards 2000 for the Most Outstanding Customer Service Programme category in a ceremony held on 25 May 2000 at the Kuala Lumpur Hilton Hotel. Y.Bhg. Tan Sri Dato' Dr. Teh Hong Piow, President/CEO of Public Bank received the award from Y.Bhg. Dato' Salleh Harun, Deputy Governor of Bank Negara Malaysia.

Caring For Our Customers

- 6 The Bai Al-Einah Personal Financing was launched on 1 June 2000 by the Bank to assist customers with their personal expenditures such as financing for their cars, houses or children's education. This new product was based on the Islamic concept of Bai Al-Einah and was offered to Government servants, statutory bodies and Government agencies.
- 7 Public Bank and Public Finance are the first and only financial institutions to participate in the Bonuslink customer loyalty programme. A signing ceremony was held on 16 August 2000 at the Sheraton Imperial Hotel, Kuala Lumpur whereby members who are the Bank's customers will be eligible for Bonuslink points.
- 8 Public Bank together with Maybank and RHB Bank launched their respective Business to Business (B2B) e-commerce trading hubs, which enabled the banks to facilitate fund settlement through a virtual 'payment card'. The launch was held at the J.W. Marriot Hotel Kuala Lumpur on 17 August 2000.
- 9 Encik Bistamam Ramli, Executive Director and Group Executive Vice President of Celcom exchanging documents with Y.Bhg. Datuk Tay Ah Lek after the signing ceremony of purchase of the Celcom Prepaid Mobile Recharge Code. Celcom Prepaid Mobile subscribers can now purchase recharge code at any of the Public Bank and Public Finance ATMs nationwide. The signing ceremony to mark this official tie-up between the two parties in providing the ATM-Giro service was held on 10 November 2000 at Menara Public Bank.
- 10 Public Bank's Papar, Temerloh, Jalan Tun H.S. Lee, Taman Johor Jaya and Kota Kinabalu branches were relocated to new premises in year 2000. These movements were for their customers' convenience to be served in a more comfortable environment.





- 1 A Chinese New Year dinner was hosted by Y.Bhg. Tan Sri Dato' Dr. Teh Hong Piow for about 230 staff and guests from the Public Bank Group. The auspicious dinner was held at the Renaissance Hotel Kuala Lumpur on 7 February 2000.
- 2 A Customer Service Representatives Programme was attended by 35 selected staff from 30 branches nationwide which was held from 14 to 23 February 2000 at our IT and Training Centre in Bangi.
- 3 About 32 staff of Public Bank Gurun branch went on-board The Empress for the cruise to nowhere on 3 March 2000. They sailed away happily on the beautiful blue ocean creating closer ties among themselves.
- 4 A farewell dinner was held for Mr. Kwek Hock Siong, Telecommunications Centre Manager on 4 May 2000 at the Xin Cuisine Restaurant, Kuala Lumpur. Mr. Kwek retired after serving the Bank for 33 years.
- 5 Staff and family members of the Public Bank Kulim and Kuala Ketil branches having lots of fun in the sun on the beaches of Penang on 27 – 28 June 2000. The outing was organised to foster closer ties amongst the staff and their family members.
- 6 Mardi Gras Carnivale was the theme for Public Bank's 34th Anniversary Banquet held at the Mandarin Oriental Hotel, Kuala Lumpur on 5 August 2000. About 1,500 staff turned-up for this event, mostly attired in the Mardi Gras costume.

Caring For Our Employees

- 7 A branch managers' seminar was the held at Menara Public Bank on 5 August 2000 which was well attended by all Public Bank branch managers, 32 Head Office staff and Management staff, Hock Hua Selangor and Wilayah branch managers and some Senior Management from Public Finance.
- 8 The Security Division held a demonstration and training session for all Senior Management staff and fire wardens (staff) on how to use the SUPER FIRE X-500 fire extinguisher, on 22 August 2000 at Menara Public Bank.
- 9 The Optimax Laser Eye Centre, a centre for corrective eye treatment organised a presentation to all staff at Menara Public Bank on 28 September 2000.
- 10 The branch managers of Johore Region posing proudly with Tan Sri Dato' Dr. Teh Hong Piow during his official visit to Johor Bahru on 20 October 2000 in conjunction with the region's 34th Anniversary Dinner celebration at the Eden Garden Hotel, Johor Bahru.
- 11 Y.Bhg. Tan Sri Dato' Dr. Teh Hong Piow posing with the winners of the Theme Awards Competition – 'Dance With The Tribes' at the Crowne Plaza Riverside Hotel, Kuching on 4 November 2000.
- 12 'The Undisputed Champion'. Public Bank football team with Y.Bhg. Tan Sri Dato' Dr. Teh Hong Piow after winning the Selangor FA Cup at the Stadium MPPJ on 25 November 2000.



- 1 Public Bank Tawau branch distributed ang pow and gifts on 1 February 2000 to 60 residence of the Rumah Warga Tua Air Panas Tawau in conjunction with the spirit of the auspicious dragon year.
- 2 Public Bank Kuching branch opened a stall at the Pertubuhan Bagi Ibubapa Kanak-kanak Cacat Sarawak (PIBAKAT) Food Fair organised to raise funds for the society on 2 April 2000.
- 3 In support of the Youth Leadership Programme organised by the Tun Razak Foundation for the Year 2000, Public Bank sponsored RM11,700 worth of publications entitled 'Tun Razak – Jejak Bertapak Seorang Patriot' as souvenirs to the participants of the programme. En. Razak Dali, Director of Public Affairs Division presented the Bank's contribution to Y.Bhg. Tan Sri Abdullah Mohd. Salleh, the Chairman of the Foundation on 21 April 2000 at the Hotel Istana, Kuala Lumpur.
- 4 The Teku Community Association received a donation of schoolbags on 28 April 2000 from Public Bank Sibu branch, in support of the Association's fund raising activities in helping the poor and needy residing at the Teku resettlement area in Sarawak.
- 5 A blood donation clinic was held at the Menara Public Bank on 11 May 2000 with encouraging response from 183 donors comprising of the staff and public.

Caring For Our Community

- 6 Public Bank donated RM10,000 towards the WWF Malaysia Flag Day 2000 to assist them in their conservation work. The contribution was presented to Y.Bhg. Tan Sri Dato' Khir Johari, the President of WWF Malaysia by En. Razak Dali, Director of Public Affairs Division on 26 June 2000 at the Mandarin Oriental Hotel, Kuala Lumpur.
- 7 Y.B. Datuk Fong Chan Onn, The Human Resources Minister handing over the certificate and the gold coin to one of the winners of Pingat Bestari award to recognise students who achieved excellent results in their Penilaian Menengah Rendah (PMR) and Sijil Peperiksaan Malaysia (SPM) examinations. Public Bank has been organising this event with the Ministry of Education for the past 15 years. The award presentation ceremony was held on 4 July 2000 at the Shangri-La Hotel, Kuala Lumpur.
- 8 Public Bank sponsored the 15th Hadiah Sastera Utusan Melayu – Public Bank award presentation ceremony at the Concorde Hotel Kuala Lumpur on 18 July 2000. Thirty local writers received their awards from Y.B. Tan Sri Khalil Yaakob, the Information Minister, Malaysia.
- 9 Public Bank donated RM100,000 towards the Sultan Abdul Hamid Old Collegians Association's (SAHOCA) Education fund in support of the implementation of smart schools programme. The donation was presented by Y.Bhg. Tan Sri Dato' Dr. Teh Hong Piow to Y.A.B. Dato' Seri Dr. Mahathir Mohamad, the President of SAHOCA on 4 August 2000 at the Sheraton Imperial Hotel, Kuala Lumpur.



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10 Public Bank donated RM10,000 to the Tunku Kurshiah College's (TKC) school band in committing its role as a caring corporate citizen. The donation will assist TKC to purchase and maintain the band's equipments.

11 Campu Bank donated five tons of rice and USD400 to the flood victims of Cambodia. The staff of Campu Bank took three boats to the flood affected areas across paddy fields to distribute their contributions on 24 September 2000.

12 A sum of RM3,000 was donated to the Phoenix Welfare Foundation on 30 September 2000 where a charity dinner was held at the Royal Selangor Club Kuala Lumpur. The donation was for the less fortunate schools, charity homes and associations.

13 Public Bank Brinchang branch organised a charity visit to Sekolah Semangat Maju Ipoh, a school for the mentally retarded where they donated food items and fresh highlands vegetables to the school on 1 October 2000.

14 Public Bank Miri branch contributed a cash donation to the Malaysian Diabetes Association, Miri to assist the Association in organising the ASEAN Diabetes Camp 2001. The donation which was presented on 24 October 2000 is aimed at helping and educating young diabetic patients to learn more about their disorders and increasing self-managing skills thus encouraging independence and self-reliance.

15 SRJK (C) Boon Beng received a facsimile machine from Public Bank Simpang Ampat branch on 3 November 2000. The school is one of the branch's adopted schools in the Adopted School Programme campaign.

Caring For Our Community

16 The Historical Web Profile 2000 competition organised by the Federal Territory Education Department was held for secondary schools whereby Public Bank sponsored WISE Savings Accounts for the winners. En. Razak Dali presented the Bank's contributions to the students on 7 November 2000 at the Dewan Sri Anjung, Jabatan Pendidikan Wilayah Persekutuan.

17 Public Bank Machang branch donated books to the library of Sekolah Kebangsaan Pulau Chondong. The donation benefited more than 900 pupils of the school. En. Usman Ibrahim, the branch manager presented the books to the school's headmaster on 8 November 2000.

18 Y.Bhg. Dato' Seri Dr. Siti Hasmah Mohd. Ali, wife of the Prime Minister posing with the winners of the Young Enterprise Programme 2000. This community service programme under the auspices of the American Malaysian Chamber of Commerce held its year-end award presentation ceremony at the Parkroyal Hotel Kuala Lumpur on 9 November 2000. Public Bank has been sponsoring this programme acting as the main banker since 1990.

19 Yayasan Budi Penyayang Malaysia (PENYAYANG) received a donation of RM100,000 from Public Bank on 17 November 2000 at the Sunway Lagoon Resort Hotel Selangor. PENYAYANG is a charitable organisation in support of the needy and the underprivileged community in providing education, public welfare, research, health, medical and other charitable purposes in Malaysia.



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1 Public Bank has been voted as the Best Bank in Malaysia and the 5th Malaysia Best Managed Companies by the Asiamoney Magazine. Y.Bhg. Tan Sri Dato' Dr. Teh Hong Piow received the award from Mr. William Goodhart, editor of Asiamoney in a ceremony held at the Ritz Carlton Hotel, Kuala Lumpur on 18 January 2000.

2 The Far Eastern Economic Review magazine listed Public Bank among the top 10 Malaysia's Leaders for its Review 200 Asia's Leading Companies survey. Some 90 multinational companies in Asia attended the award presentation ceremony which was held at the Shangri-La Hotel, Hong Kong on 21 March 2000.

3 A signing ceremony was held for the purchase of HKD700 million of three years Floating Rate Certificates of Deposit to be issued by Public Bank. The signing ceremony was held at Menara Public Bank on 6 June 2000 between eight distinguished banking institutions arranged by Hong Kong and Shanghai Banking Corporation Limited which was the Lead Manager.

4 Members of the Board of Directors of Hock Hua Bank and Public Bank at the merger agreement signing ceremony which was held on 26 June 2000 at the Menara Public Bank. With this merger both banks would benefit from access to a larger branch network, a geographically well-distributed customer-base and a range of new financial services and products and in information technology.

Caring For Our Shareholders

5 About 1,200 shareholders attended Public Bank's 34th Annual General Meeting on 28 June at the Shangri-La Hotel, Kuala Lumpur.

6 Public Bank won the inaugural KLSE Corporate Excellence Award 2000 for the Main Board Category and the KLSE Corporate Sectoral Award for the Finance and Closed End Fund Category on 12 October 2000 at the Shangri-La Hotel, Kuala Lumpur. The KLSE Corporate Excellence Awards were initiated to honour public-listed companies with excellent and exemplary corporate conduct. It also recognises the companies which establish and practise a greater degree of accountability and responsibility to shareholders and investors.

7 The Industry Excellence Awards for the Finance Sector under the Main Board category was once again awarded to Public Bank at the National Annual Corporate Report Awards (NACRA) presentation ceremony which was held at the Palace of the Golden Horses Hotel, Kuala Lumpur on 8 November 2000.

8 Public Bank's Bahasa Malaysia annual report won the inaugural 'Anugerah Citra Bahasa' award which was organised by 'Dewan Bahasa dan Pustaka' under the Programme for the Promotion of the National Language in the private sector. Y.Bhg. Datuk Tay Ah Lek received the award from Y.B. Dato' Haji Mohd. Khalid Mohd. Yunus, the Deputy Minister of Information Malaysia at the Mandarin Oriental Hotel, Kuala Lumpur on 13 November 2000.

SUPPORTING the conservation of OUR **environment**

In line with its corporate philosophy in respect of caring for the community it serves, Public Bank assumes its role as a socially responsible corporate citizen in a tangible manner. Among the many spheres of civic activities in which Public Bank had demonstrated its support is the conservation of the environment.

Visible examples of Public Bank's support in beautifying and greening Kuala Lumpur City begins at the doorstep of the Bank's own high rise buildings in Kuala Lumpur. The first one is Public Bank's Taman Wawasan, an innovative theme garden that revolves around Malaysia's Vision 2020, fronting Bangunan Public Bank situated at Jalan Sultan Sulaiman. The well maintained theme garden which merges innovation of three futuristic sculptures by Malaysian artists and a fountain, to the lush green landscape, is hailed as a landmark at the gateway to KL City through Jalan Syed Putra, since its development in 1993. This beautiful landscaped garden was adjudged the 1994 winner of 'The Beautiful Compound Competition' at Federal Territory level.

The second theme garden is the Japanese landscaped garden making full use of every bit of available space fronting the Bank's Head Office building, Menara Public Bank, at Jalan Ampang to enhance its surroundings. The garden comprises of royal palms, flowering shrubs and a pebbled path running through the carpet of green grass. The beautiful setting that was completed in 1999 also blends well with the landscaping development fronting Menara Public Bank's opposite neighbour, the KLCC Twin Towers.

Public Bank also cooperates with worthy initiatives and efforts by other government and non-government organisations which aim at nature conservation and preservation of wild life. These have taken the form of donations or co-sponsorships of projects of such nature.

In support of promoting appreciation and encouraging efforts towards conserving and creating a clean and beautiful environment, Public Bank had participated in sponsoring the publications entitled 'Beautiful Gardens of Malaysia' initiated by MARDI in 1993 and 'Beaches of Malaysia' by the Ministry of Agriculture's Department of Irrigation and Drainage in 1997. Over the years, the World Wide Fund Malaysia has also been one of the non-government organisations that have been receiving cooperation from Public Bank from time to time.



In year 2000, the Bank donated RM10,000 towards the World Wide Fund's (WWF) Flag Day 2000 programme. This project was held to collect funds to assist WWF Malaysia in their conservation work with the ultimate goal to stop and preserve the accelerating degradation of our planet's natural environment, and help to build a future where humans live in harmony with nature. The Bank has also contributed in other WWF's campaigns, such as the WWF For Nature Species 2000 Campaign and many others.

Public Bank is also a supporter of the Malaysian Timber Council (MTC). Since 1998, the Bank has been donating to its World Forestry Day Campaign by sponsoring the production of 5,000 pieces of MTC's posters, which were distributed to Government offices, schools, universities and non-governmental organisations nationwide.

At the branches level, various activities were also carried out in support of the cleanliness and greening of the environment. For example, our staff of Bintulu branch pitched in the Tanjung Batu Beach Cleaning Campaign while our Labuan branch participated in the New Millennium Tree Planting Program 2000 organised by the National Landscape Department, Federal Territory.

As a responsible corporate citizen, Public Bank will continue to support not only economic development but also participate in initiatives to support efforts to conserve and preserve nature's blessings for continued appreciation enjoyment in the future.

