

We believe that the world of banking is more than just about profit. The heart of our business lies in serving people and when this is achieved, symbiotic benefits are realised. Our CR pillars underline our commitment towards creating a positive impact on society today and in the future.

CORPORATE RESPONSIBILITY

THE SEVERITY OF THE GLOBAL FINANCIAL CRISIS AND THE AMOUNT OF PUBLIC SUPPORT CHANNELLED INTO THE FINANCIAL SERVICES SECTOR HAS GENERATED HEATED DEBATE ABOUT THE ROLE OF BANKS IN

SOCIETY. AS A CUSTODIAN OF PUBLIC FUNDS AND A MOBILISER OF SAVINGS TO FINANCE ECONOMIC ACTIVITIES, BANKS ARE EXPECTED TO CONDUCT THEIR BUSINESS IN A MANNER WHICH WILL BENEFIT SOCIETY. IF THE ACTIVITIES OF A BANK ARE TO BE REGARDED AS SOCIALLY USEFUL AND CONTRIBUTE TO THE WELL-BEING OF ALL STAKEHOLDERS, THEN THE STANDARD TO WHICH IT MUST BE HELD ACCOUNTABLE IS THE HIGHEST LEVEL OF ACCOUNTABILITY, TRANSPARENCY AND INTEGRITY IN THE WAY THE BANK CONDUCTS ITS BUSINESS.

When the business of a bank is conducted responsibly, the reputation and standing of the bank is enhanced, leading to greater competitiveness and higher sustainability of returns to its stakeholders. Hence, corporate responsibility ("CR") is increasingly being embraced by banks and businesses and there is a growing recognition that good CR of a bank makes good business sense.

The World Business Council for Sustained Development defines corporate social responsibility as "the continuing commitment by business to behave ethically and contribute to economic development while improving the quality of life of the workforce and their families as well as of the local community and society at large".

Corporate Responsibility

The Public Bank Group, in fulfilling its CR, seeks to conduct its business activities responsibly, ethically and prudently whilst engaging the community and environment in which it operates. Although not distinctly referred to as CR, the Group had long subscribed to the belief of conducting its business in an ethically, socially and environmentally sustainable manner, which is entrenched in its long-held Corporate Philosophy which states:

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 products and services

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

For Its Shareholders

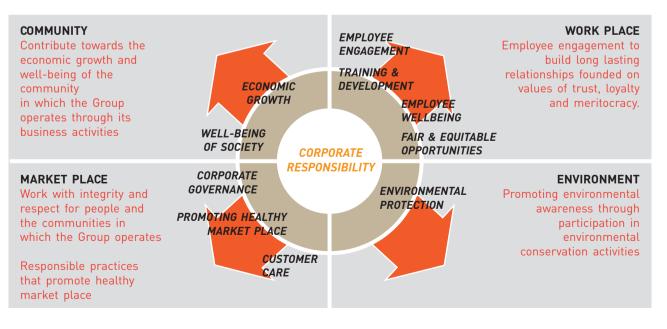
- By forging ahead and consolidating its position as a stable and progressive financial institution
- By generating profits and a fair return on their investment

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

... With Integrity

Guided by these principles and service values, the corporate responsibility of the Public Bank Group covers a wide range of corporate social responsibility initiatives which are categorised into the following four key segments of Community, Market place, Work place and Environment:



ANNUAL REPORT

CR IN THE COMMUNITY

Contributing to Economic Growth

Being the largest non-government linked corporation listed on Bursa Malaysia, with total assets and market capitalisation of RM249.41 billion and RM47.07 billion respectively as at the end of 2011, the Public Bank Group is one of the leading financial services provider in Malaysia and has played a significant role in contributing to the economic development of the country.

The Public Bank Group continued to play a key role in promoting stability and integrity of the Malaysian banking system with its unbroken 45-year profitability track record and strong balance sheet. The Group makes a positive impact on society and the national economy by helping to foster economic development and stimulating economic growth through its banking business. Business growth creates employment opportunities, generates return to shareholders and taxes to the government. The resilience of the Malaysian economy during the 2008 and 2009 global financial crisis was, in no small measure, due to the strength of the Malaysian banking system, which allowed the banks to continue lending to customers. As a strong and stable banking system is a necessary pre-requisite to a healthy economy, the Group has played, and will continue to play, a key role in the economic development of Malaysia and in contributing to nation building.

Supporting Home Ownership and Affordable Housing

Residential mortgages accounted for 29.4% of the Public Bank Group's total loan portfolio as at the end of 2011 and remained one of the core lending business of the Group.

The Public Bank Group continued to support the financing of mass market housing with a total of 40,356 residential mortgages approved in 2011 for the purchase of properties costing between RM100,000 and RM350,000. Public Bank and Public Islamic Bank had approved the financing of a total of 5,195 units of low cost houses during the two year period of 2010 and 2011, consistently exceeding the minimum commitment levels for the financing of low-cost housing as required by Bank Negara Malaysia ("BNM"). As at the end of 2011, total loans outstanding for this segment amounted to RM2.38 billion in Malaysia. The Group is therefore helping Malaysians, particularly the average man in the street and low income families to own their homes and increasing home ownership in the country.

Supporting SMEs

The SMEs business segment is a key driver of the country's economy and constitutes the Public Bank Group's main commercial lending business. In 2011, the Group approved RM12.39 billion of commercial loans to domestic SMEs, accounting for 22.2% of the Group's total new domestic loans approved for 2011.

The Public Bank Group is also a strong supporter of BNM's priority sector lending to SMEs and has approved a total of RM23.79 billion under this scheme in 2010 and 2011, which was considerably more than the combined two years commitment required by BNM of RM8.2 billion for 2010 and 2011.

SME and Micro Enterprises Assistance Programmes

The SME assistance programmes initiated by the Malaysian Government and BNM continued to extend much needed liquidity to SMEs operating in the uncertain global economic environment. The Public Bank Group's strong commitment of the Fund for Small and Medium Industries has reached RM569.0 million as at the end of 2011. Public Bank also actively promotes competitive loan products which provide an avenue for SMEs to seek low interest rate financial assistance. Such products include those which leverage on Credit Guarantee Corporation Bhd ("CGC") that provide for guarantee cover by CGC without any guarantee fees being charged to the SMEs. In recognition of the Bank's role in supporting SMEs, CGC has recognised Public Bank as one of the top SMI supporters for four consecutive years since 2007. Public Bank is the first financial institution in Malaysia to tie-up with CGC to implement the SmallBiz Express Guaranteed Scheme, which is targeted at micro enterprises. Since its launch, the Bank has approved total loans amounting to RM10 million to 327 micro enterprises.

The focus of the commercial lending business of the Group in supporting SMEs and micro enterprises will in the medium- to longer-term benefit the country through higher tax revenues and the creation of employment opportunities for Malaysians.

For more information on the Public Bank Group's various commitments to government initiated schemes in support of SMEs, please refer to page 173 of this annual report.

Corporate Responsibility

Significant Tax Payer

The Public Bank Group has been a significant contributor to the fiscal revenue and economic prosperity of the country as a result of its strong profitability over the years. Over the last five years, the Group had made RM3.72 billion in tax payments to the Government, contributing to the financial well-being and development of the country.

Tackling Financial Crime

The Public Bank Group is committed to combat financial fraud, money laundering and terrorist financing. The Group continuously trains its employees to be vigilant, and has put in place extensive infrastructure system and controls, as well as policies and procedures to safeguard the Group against the risk of abuse of the banking system for illicit, money laundering and terrorist activities.

Further information on the Public Bank Group's Anti-Fraud Policy and Anti-Money Laundering Policy is set out in the "Ethics, Integrity and Trust" section in pages 118 to 119 of the annual report.

Contributing to the Well-being of Society

In fulfilling its corporate responsibilities to society and the community that it serves, the Public Bank Group had in 2011 focused its CR initiatives and activities in the areas of:

- Education
- Healthcare
- Youth and Community Activities

Education

The Public Bank Group continues with its support of the education of the nation's youth.

Public Bank, a firm believer of the importance of quality education, has to date contributed RM500,000 to the Tan Sri Dato' Sri Dr. Teh Hong Piow Chair in Banking and Finance. This was part of the RM1.25 million contribution committed over a five-year period which has enabled Universiti Tunku Abdul Rahman ("Universiti TAR") to appoint a distinguished professor to hold the Chair and carry out research in the fields of banking and finance in the Universiti TAR Perak Campus in Kampar.

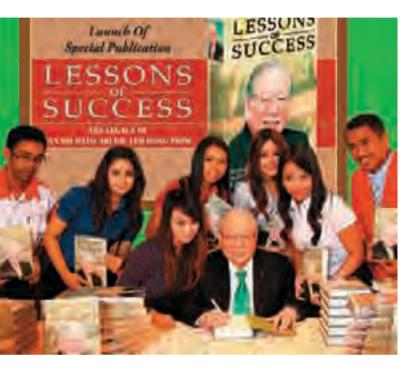


The Tan Sri Dato' Sri Dr. Teh Hong Piow Chair in Banking and Finance promotes exchange of technical expertise between industry and academia, develops and achieves excellence in research and development in respect of banking and financial services, products and services and facilitates the establishment of a strong pool of experts consisting of both academia and industry representatives.

Universiti TAR and Tunku Abdul Rahman College students continue to benefit from the RM2.0 million "UTAR-Tan Sri Dato' Sri Dr. Teh Hong Piow Student Loan Fund" and the RM1.5 million "TARC-Tan Sri Dato' Sri Dr. Teh Hong Piow Student Loan Fund" established in 2007 to support Malaysian youths who have the capacity and ambition but lack the means to pursue a higher education.

Public Bank had contributed RM100,000 to SMK (P) Methodist, Kuantan for the construction of a new twostorey building to cater for the growing needs of the school's award winning marching band as well as to serve as a secure place to store the band's musical instruments. The building was completed and officially launched on 7 April 2011. Public Bank had also contributed a further RM40,000 in 2011 to the school to meet its funding needs.

Corporate Responsibility



In 2011, Public Bank also took the initiative to document Founder and Chairman, Tan Sri Dato' Sri Dr. Teh Hong Piow's 60 years experience in the banking industry and his success in leading Public Bank over 45 years of unbroken track record of profitability and renowned exemplary corporate excellence. The book entitled "Lessons of Success - The Legacy of Tan Sri Dato' Sri Dr. Teh Hong Piow" was written by Dr. Victor S.L. Tan and shares the secret of Tan Sri Teh's success and his leadership as well as management style.

The hard cover book was made available to the public through all major bookstores with proceeds from the sales donated to charitable organisations. The book was also donated to schools, local universities, colleges and public libraries.

Healthcare

Public Bank donated RM100,000 to the IJN Foundation to defray the operating and management cost of Dormitori Yayasan IJN-Public Bank, which is a halfway house that provides free accommodation to families of needy patients undergoing treatment in Institut Jantung Negara. This was the second instalment of the RM500,000 contribution committed to IJN for a period of five years.

Youth and Community Activities

The Public Bank Group participated in the Skim Latihan 1Malaysia Programme in support of the Government's call to increase the skills level of the country's graduates in order to enhance their marketability in the employment market. The Group granted assistance to participants from underprivileged families by providing them with soft skills training for a period of 8 months. The training includes courses on development of creative and analytical thinking, organisational adaptability as well as grooming and etiquette. Selected participants were also given job placement opportunities, on-the-job training and a monthly allowance of RM1,000 per month.

Public Bank provides undergraduate internship programmes for students from both local and foreign universities. The internship with the Bank provides undergraduates the opportunity to gain 'hands-on' working experience and opportunities to develop their communication and interpersonal skills. Interns who have shown potential have also been offered employment with the Bank upon their graduation.

Public Bank continues to recognise the contribution of the country's police force by supporting the activities of police associations. The Bank donated RM10,000 to the Tabung Majlis Sukan Polis Diraja Malaysia for the Royal Malaysia Police Officers' participation in the World Police & Fire Games 2011.



CR IN THE MARKET PLACE

High Standards of Corporate Governance

The Public Bank Group's publicly recognised record of excellence in corporate governance continued to be validated by several corporate governance awards in 2011 from the Minority Shareholder Watchdog Group and respected international publications such as Malaysian Business, the Alpha Southeast Asia as well as Corporate Governance Asia. These awards attest to Public Bank's excellent corporate governance track record.

For the full list of awards received by Public Bank for its excellence in corporate governance and corporate social responsibility, please refer to the statistics and performance data section on pages 223 to 224 of the annual report.

Promoting A Healthy Market Place

Ethical Business Culture

The Public Bank Group's success is built upon the trust placed in the Group to "do the right thing". It is through living out values embedded in a culture of integrity, ethical behaviour, and honesty, and a zero tolerance of fraud and unethical behaviour which has resulted in the Group's continuous achievement of corporate governance excellence. The promotion of the strong ethical business culture by the Group will also help to promote a healthy market place.

Development of the Malaysian Capital Markets

The Public Bank Group actively engages with its shareholders and investors through various channels of communication such as investor relations activities, general meetings of shareholders, financial results briefings of the investor community and the media, as well as in international road shows. This ensures that the Group remains at the forefront of the investing public, including global institutional investors, thereby contributing to the promotion of investments in, and the development of the Malaysian capital market.

Professional Development

The Public Bank Group continues to support the development of the market place with its contribution to a broad spectrum of professional development activities.

Public Bank continued to support the National Award for Management Accounting ("NAfMA"), jointly organised by the Malaysian Institute of Accountants and the Chartered Institute of Management Accountants Malaysia Division, as the main sponsor of the NAfMA 2011 with a RM60,000 contribution for the 8th consecutive year.

Public Bank, in collaboration with the Malaysian Institute of Management, supports the "MIM-Public Bank Manager of the Year Award". This programme, which is in its 5th year, seeks to recognise exemplary managers and to promote the development of excellence in management practices as well as recognise excellent managers in the country, with Public Bank committing to a total funding of RM300,000 for this 5-year programme.

Public Bank supported the Malaysian National Tax Conference 2011 which was organised by the Lembaga Hasil Dalam Negeri Malaysia together with the Chartered Tax Institute of Malaysia with a sponsorship of RM25,000.

Customer Care

Responsible Financing

The Public Bank Group is committed to provide responsible financing to its customers and focus on providing financial services and financing which are competitive, transparent and responsive to customer needs. In order to achieve this, the Group has carried out various initiatives, which include:

- having in place a delivery infrastructure that is benchmarked to international ISO standards
- establishing an efficient complaint resolution system
- assisting customers facing financing difficulties
- striking a balance between providing access to credit and lending only to those who can repay through the Group's stringent lending policies
- providing a comprehensive and competitive range of products and services
- providing clear and full information detailing terms and conditions as well as applicable fees of its products and services

Customer Service

Public Bank sets quantitative benchmarks for its service delivery standards such as its Standard Waiting Time for customers at the front office and Standard Turnaround Time to process, approve and disburse a loan. To ensure uniform and high standards of service across Public Bank's entire branch network, all domestic branches continue to be covered by the internationally recognised ISO 9001:2008 certification.

Corporate Responsibility

During the year, Public Bank was awarded the 'Malaysia Service to Care Champion 2011-Conventional Banking Category' award by MarkPlus Inc., for its excellence in customer service and customer care. The award was given based on the result of a survey of 1,500 respondents conducted by MarkPlus Inc.

Responding to Complaints

The Public Bank Group values all feedback from its customers and continues to promote the use of customer support channels such as dedicated hotlines, suggestion boxes and e-mail. Public Bank has set a maximum number of days for all customer complaints – whether related to customer service, product or fraud – to be acknowledged, resolved and notified to the customer promptly. In 2011, Public Bank handled all cases of customers' complaints well within the maximum number of days set.

Extending Assistance to Borrowers

The Public Bank Group has taken various proactive steps to assist customers who are facing difficulties in meeting their repayment obligations. The Group actively engages with customers who encounter financial difficulties in servicing their loans to restructure and reschedule their loans. These restructuring and rescheduling exercises seek to match customers' commitments to their reduced capacity to service their loans due to economic distress or temporary unemployment. In 2011, Public Bank restructured and rescheduled 5,822 loans totalling RM625.5 million, of which RM377.9 million were in respect of residential mortgages.

Extending Loan Moratorium to Borrowers

The Public Bank Group continued to grant loan repayment moratorium to customers affected by natural disasters. The moratorium on repayment of loans was given for a period of up to 6 months to alleviate the burden of customers who experienced financial difficulties arising from natural disasters. During the year, the Group granted loan repayment moratorium to 1,801 customers with loans amounting to a total of RM177.9 million.





PUBLIC BANK BERHAD

CR IN THE WORK PLACE

The Public Bank Group takes cognizance that its human capital is its most valuable asset. Hence, the Group continues to invest significant resources to fulfil its corporate responsibilities as a caring employer. The Group, which has over 17,500 employees all over Malaysia and in its regional operations, carried out various programmes to meet this objective by:

- ensuring that employees' well-being are well taken care of by:
 - (i) providing a safe, secure, healthy and conducive work environment
 - (ii) enhancing the quality of life of its employees
 - (iii) providing fair and competitive remuneration to all employees
- training employees to enhance their skills and competencies
- providing fair and equitable employment terms to a diverse workforce of various ethnicity regardless of gender or creed
- continuously promote employee engagement to build an engaged workforce that stay loyal and grow with the Group

Employees' Well-being

Health and Safety

Public Bank adopts a proactive approach to provide a safe and healthy working environment for its employees. The formulation and enforcement of the Bank's Safety and Health Policy, which adhered closely to the provisions of the Occupational Safety and Health Act, ensures that all employees are aware of their roles and responsibilities with regards to the safety and health aspects of the work place.

The 93 Safety and Health Committees, comprising representatives of management and employees, in head office and branches, meet quarterly to review safety and health issues at the work place. Such periodic reviews serve to foster joint ownership and create a safe working environment for employees and customers. Periodic inhouse safety and health audits as well as fire drill and fire safety briefings were also conducted to ensure compliance with the Bank's Safety Rules and Regulations. Members of the Safety and Health Committee also participate in relevant training, seminars and workshops to enhance their knowledge and skills in safety and health.

All employees are encouraged to attend biennial medical check-up at the Public Bank's panel clinics and hospitals, at the Bank's expense, to facilitate early detection and treatment of any serious illness. The Public Bank Group also regularly coordinates with health service providers and fitness centres to conduct health talks, forums and fitness programmes for its employees to create awareness of health issues and to promote a healthy lifestyle amongst staff. The Group provides comprehensive medical benefit scheme, which includes specialist treatment and hospitalisation for staff and their immediate family members.

The Public Bank Group also has in place policies to address sexual harassment to ensure that the work environment is free from discrimination and is safe for its employees.

Enhancing Quality of Life

The Public Bank Group seeks to provide a high and sustainable quality of life to its employees by promoting a healthy work and lifestyle balance amongst its employees. The Group provides competitive remuneration packages and attractive benefits such as medical benefits and insurance coverage, provision of low interest or interest free loans for housing and the purchase of cars and motorcycles, as well as other forms of financial assistance. To promote a healthy lifestyle, the Group organises various sports competitions and activities as well as social gatherings and annual dinner to foster a sense of camaraderie amongst the staff. The Public Bank's library which carry books, periodicals and reading materials on a variety of topics also allow employees to pursue their hobby of reading.

The Public Bank Group provides a defined benefits retirement plan for officers of the Group, in addition to the EPF mandatory contribution scheme. This long-term benefit provides employees with the social safety net and the ability to sustain a quality lifestyle after they retire from the Group. In 2011, RM32.4 million was paid out under the defined benefits retirement plan.

Corporate Responsibility



In the unfortunate event of death and long-term disability sustained while in service, the Group provides other forms of relief via its gratuity, compensation or insurance schemes. In 2011, RM2.0 million was paid to employees and their next-of-kin in respect of death and disability benefits.

Fair and Competitive Remuneration

To provide all employees with a competitive and equitable remuneration package, the Public Bank Group regularly monitors market developments on compensation and benefits in the financial services industry as well as in the wider market place in general.

In 2011, the Public Bank Group continued to reward performing staff generously based on their contribution to the Group. A sum of RM174 million was paid out in performance bonus to all levels of staff with top performers being paid bonuses of up to 26 months of salary. Branches were also awarded generous cash prizes, besides being recognised with various top performing awards, for delivery of outstanding performance in selected KPIs.

Long service with the Public Bank Group is recognised tangibly by long service gold medallions awards. In 2011, 2,125 employees were recognised with long service award medallions with a total value of RM4.6 million.



Training and Development

The Public Bank Group believes competent, well-motivated and balanced employees are vital to achieve success particularly in an increasingly competitive business environment. The Group invests substantial resources to train its employees to enhance their skills and competencies.

The various training and development programmes carried out aim to harness employees' talent and comprise structured in-house classroom training, external courses, seminars, as well as interactive e-learning. In 2011, 2,544 classroom training days were conducted for a total of 32,184 participants whilst 43,421 participants completed a wide range of e-learning courses.

The Public Bank Group also sponsors staff to pursue various relevant certification programmes and provides incentives to staff upon attainment of work related qualifications to promote professionalism and excellence amongst employees.

Further information on the Public Bank Group's training and development of its human capital is set out in the "Human Capital Development" section on pages 226 to 233 of the annual report.

Fair and Equitable Opportunities

The Public Bank Group continuously seek to create an inclusive environment that values diversity of cultures and promotes gender equality. The Group ensures all employees are treated fairly and equally at all times regardless of their gender or background. As part of its commitment, the Group has:

- supported employees to achieve their full potential by giving all employees equal opportunities for career advancement based on merit. A well established and quantitative performance appraisal system provides the basis of a performance-based remuneration structure and a meritocracy-based career path progression.
- increased the representation of women in management as well as top management by continuously seeking to create a work place that attracts, retains and develops women. The representation of women in management and top management positions of the Group's domestic work force has increased from 35.2% and 39.7% respectively as at the end of 2010 to 36.9% and 41.0% respectively as at the end of 2011.
- extended employment opportunities to people with disabilities such as the visually impaired and provide support as well as assistance to employees with disability.
- inculcate a culture of inclusiveness which allows employees to enjoy equal opportunity for career advancement based on meritocracy.

Employee Engagement

The Public Bank Group takes pride in having an engaged workforce that stay loyal and grow with the Group. The promotion of employees from within the Group has always been a priority of the Group to accord upward opportunities to performing employees. As at the end of 2011, more than 90% of the Group's managerial staff were promoted from within. In addition, 38.8% of the domestic work force has served the Group for 15 years or more, reflecting the success of the Group's employee retention policies.

The Public Bank Group has maintained cordial relationships with the various bank employee unions and adheres to the Code of Conduct for Industrial Harmony. This is complemented by the adoption of an open door policy to allow employee access to appropriate channels of communication for feedback and grievance resolution.

ENVIRONMENTAL CR

Public Bank-MNS Tree Planting Climate Change Programme The Public Bank Group, together with its partner, the Malaysian Nature Society ("MNS") and in collaboration with the Ministry of Natural Resources and Environment had been involved in a multi-year establishment of a green lung at the Kolam Takungan Banjir Seri Johor in Cheras, Kuala Lumpur. The objective of this project is to help improve the urban ecosystem and reduce the carbon footprint at the flood retention pond which forms part of the Kuala Lumpur city flood management system.

Since the inception of the project in 2007, a total of more than 12,000 trees have been planted. Besides helping the environment, Public Bank is also promoting the preservation of selected species of indigenous trees such as the Meranti, Cengal, Tembusu and Merbau which are planted at the site.

Upon the maturity of the trees, the site will have an annual carbon absorption capacity equivalent to more than 275,000 kilograms of environmentally harmful carbon dioxide emission, on the basis of a single mature tree having a carbon absorption rate of 22.5 kg per annum.

The Public Bank Group is also committed to the subsequent maintenance of the site in collaboration with the local authorities and with the assistance of the MNS.



Green Building

Public Mutual Berhad has commenced the construction of its 40-storey Head Office building located in Jalan Raja Chulan, Kuala Lumpur in 2011. The building, which will be based on an environmentally friendly design concept encompassing six key criteria – energy efficiency, indoor environmental quality, sustainable site planning and management, materials and resources, water efficiency and innovation, has been awarded a pre-certification "Gold" rating by the US Green Building Council under the Leadership in Energy and Environmental Design ("LEED") Green Building Rating System. The Public Bank Group has also obtained a pre-certification "Gold" rating accreditation under the Green Building Index certification system administered by the Malaysia Green Building Index Sdn. Bhd.

Sound Environmental Practices

The Public Bank Group has implemented a variety of measures to conserve energy in both its business and operational activities. The initiatives which have been carried out include:

- offering more paperless transactions and implementing electronic payment systems.
- reducing carbon dioxide emission through the conservation of electricity and water. In its effort to reduce electricity consumption and improve energy efficiency, the operational hours of the lights and air-conditioning system in Menara Public Bank is carefully monitored and controlled to conserve energy.
- reducing energy consumption by recycling paper and paper products.
- promoting environmental conservation and awareness through participation in activities such as the Earth Hour.

PUBLIC BANK BERHAD

Corporate Responsibility

Statistics and Performance Data:

Economic Indicators

		2011 RM'000	2010 RM'000
Economic value generated	Operating revenue	12,756,360	11,035,597
Economic value distributed	Operating cost	5,347,790	4,197,097
	Employee wages and benefits	1,495,789	1,392,651
	Other operating costs	712,895	707,584
	Dividends paid	1,656,460	1,328,234
	Taxes paid	873,461	748,164
Financial capacity support:	Credit creation	21,149,945	18,933,645
Capital & value formation	Wealth accumulation^	23,498,406	5,980,530

^ Net annual increase in customer deposits.

Awards for Excellence in Corporate Governance and Corporate Social Responsibility

(i) Minority Shareholder Watchdog Group

Malaysian Corporate Governance Index Awards 2011

- Top Overall Award
- Distinction Award
- Industry Excellence Award (Finance Sector)
- Best Conduct of AGM Award

(ii) Malaysian Business

Malaysian Business - CIMA Enterprise Governance Awards 2011

- Overall Winner
- Corporate Social Responsibility Merit Award

(iii) Alpha Southeast Asia

Alpha Southeast Asia's Institutional Investor Corporate Awards 2011

Ranked top 3 Companies in the following categories:

- Most Organised Investor Relations
- Strongest Adherence to Corporate Governance

- (iv) Corporate Governance Asia
 - (a) Corporate Governance Asia Recognition Award 2011
 - (b) 1st Asian Excellence Recognition Awards 2011
 - Best Corporate Social Responsibility
 - Best Investor Relations by a Malaysian Company

(v) FinanceAsia

Asia's Best Managed Companies 2011 Poll

- Ranked 1st in Best Corporate Governance
- Ranked 1st in Best Corporate Social Responsibility
- Ranked 2nd in Best Investor Relations

Corporate Responsibility

(vi) Asiamoney

Asiamoney Corporate Governance Poll for Malaysia 2011

- Ranked 1st in Best for Disclosure and Transparency
- Ranked 2nd in Best Overall for Corporate Governance
- Ranked 2nd in Best for Responsibilities of Management and the Board of Directors
- Ranked 3rd in Best for Shareholders' Rights and Equitable Treatment
- Ranked 3rd in Best Investor Relations

(vii) National Annual Corporate Report Awards ("NACRA") by Bursa Malaysia Berhad, Malaysian Institute of Accountants and the Malaysian Institute of Certified Public Accountants

NACRA 2011

- Overall Excellence Award for Most Outstanding Annual Report of the Year Gold Award
- Industry Excellence Award For Companies Listed on Main Market in the Finance Sector

(viii) The Asset

The Asset Platinum Award 2011 for All-Round Excellence in Financial Performance, Management, Corporate Governance, Social Responsibility, Environment Responsibility and Investor Relations



2010

80.6 15.2 3.5 0.7

90.1 8.7 1.2 0.0

26,096 59,177

27

25

3.07

289,885

943,722

121

522

1,843

Corporate Responsibility

Performance Data

Human resource – Malaysia		Human resource - Malaysia		
	2011	2010		2011
Work place			Supervisory staff turnover by	
Supervisory (%)	57.6	56.5	age group (%)	
Non-supervisory (%)	42.4	43.5	- <30 - 30 to <40	76.3 17.5
Female (%)	59.6	59.2	- 40 to <50	4.8
Male (%)	40.4	40.8	– 50 and above	1.4
			Non-supervisory staff	
Union members (%)	28.1	27.3	turnover by age	
Non-union members (%)	71.9	72.7	group (%) - <30	85.1
Age group (%)			- <30 - 30 to <40	13.1
- <30 - 30 to <40	39.8 35.3	40.6 36.8	- 40 to <50	1.5
– 30 to <50	35.3 19.1	30.0 17.7	– 50 and above	0.3
- 50 and above	5.8	4.9	Staff Development	
Diversity (%)			Employee participation	
– Malay	39.0	38.9	in training:	
– Chinese	53.8	53.7	- Classroom (Headcount)	32,184
– Indian	6.9	7.1	– E-learning (Headcount)	43,421
– Others	0.3	0.3	Average no. of participants	
Service in the Group (%)			per training programme	28
- <1 year	6.9	7.8	Average training budget	
– 1 to <5 years	27.4	27.4	per employee (RM)	1,938
– 5 to <15 years	26.9	31.3	Total hours of training	
– 15 years and above	38.8	33.5	per employee	28
Women in management (%)	36.9	35.2	Compliance with minimum	
Warsan in tan			mandatory training ratio	
Women in top management (%)	41.0	39.7	of 2.5%	2.72
-	41.0	07.7	Employee Welfare	
Total no. of recruitment			Total amount of staff loans	
(Headcount) – Supervisory	1,037	923	approved (RM'000)	307,240
– Non-supervisory	430	744	Total outstanding amount	
			of staff loans (RM'000)	1,081,650
Total no. of promotion			Benefits paid under the	
(Headcount) – Supervisory	1,015	780	Group's protection	
– Non-supervisory	345	298	insurance policies:	
Employee Turnover			(i) Personal Accident	
Turnover rates (%)			Insurance (RM'000)	154
– Supervisory	11.1	12.3	(ii) Group Term Life	
– Non-supervisory	5.1	7.5	Insurance (RM'000)	1,817

HUMAN CAPITAL DEVELOPMENT

GLOBALISATION, INTERNATIONALISATION AND DEREGULATION ARE SOME BUZZWORDS THAT COME TO MIND; FORCES THAT COMBINE TO CONSTANTLY SHAPE AND RESHAPE THE WAY BUSINESS IS DONE. ADVANCEMENTS IN INFORMATION AND COMMUNICATION TECHNOLOGY (ICT) FURTHER ADD TO THE CHALLENGE. ALONG WITH THESE CHALLENGES COME NEW RISKS, HEIGHTENED COMPETITION AND NEW BUSINESS OPPORTUNITIES.

For Public Bank, over 45 years of excellence and beyond means having to learn, unlearn and relearn to keep pace with changes. Sustaining this momentum of excellence also calls for constant renewal and reinvigorating by focusing proactively on three pillars of sustainable growth – through the MIND, SPINE and HEART of the organisation.





If the mind is a collection of thoughts, then an organisation is a collection of minds. The pillar of the Bank's business – its people – is fundamental to the Bank's continued success. Aligning its business strategy to external changes and mobilising its people to act quickly and vigorously are critical to the Bank's growth today.

Public Bank believes that strategic investments in human capital is the key to staying competitive. In 2011, the Bank invested more than RM28.6 million to implement a structured training plan for our staff force with programmes aimed at developing key competencies, sharpening technical know-how, upgrading both soft-skills and functional skills and enabling ICT savvyness.

Training links the needs of the staff with the demands of the business and the direction of the Bank-wide strategy. Training also enables the Bank to deliver targeted learning and development opportunities that benefit not just its employees at the individual level, but ultimately the overall strength and capability of the entire organisation.





Management Seminars and Sales Conventions held yearly, are highlight events that bring together the Bank's key drivers at branches, in Head Office and its overseas operations. Such events are means of getting everyone aligned to the Group's business strategies and provide morale sustenance.

A personalised new year message from the Chairman at the beginning of the year adds a personal touch and go a long way in informing staff nationwide and across all levels, of the new thrust, direction and going-ons for the coming year.

Effective communication with the staff is a key component separating growth of the group or stagnation. Information relating to employment matters, the Bank's business direction and strategies as well as factors affecting the Bank are quickly conveyed to staff via different channels, including interchange sessions, focus group meetings, an intranet site, an in-house publication, morning briefings and training programmes.

Human capital has been the bastion of excellence for Public Bank. To perpetuate this excellence, the Bank will continue to promote and develop its human assets to be competent, multi-skilled, customer-oriented and motivated to strive for continuous advancement.

- Public Bank retains top quality talent with the right skills and experience in all key jobs
- The Bank's supporting system and structures, such as its performance management system, encourages desired behaviours and performance
- The Bank's people and resources are deployed in a way that best support the execution of its business

For many years, Public Bank has invested in developing its current and potential leaders. Leadership development is based on the ongoing identification of key position holders, their succession candidates and high potential employees across all business units, from branches to regional offices and from subsidiaries to overseas branches.

The Bank is not only actively addressing its immediate needs but also keeping a firm eye on its future requirements; embarking on recruitment drives to attract new talents into the organisation.

Mobility to Enrich Experience

For Public Bank, career mobility is not only a means for staying competitive. It is also the preferred means of adapting human resources to organisational change. Mobility enables employees to enrich their professional experience and move ahead in their careers.

SPINE - infrastructure that facilitates execution of business strategies





Various forms of career mobility are used to develop employees' potential in new business lines enabling them to develop new capabilities:

- functional mobility. Mobility does not automatically involve a change of position; it may encompass professional development through the enrichment of skills, abilities and knowledge
- *geographical mobility*. This involves moving employees to a new state or in the case of international mobility, to another country
- *inter-company mobility.* Employees move from one Group entity to another

Although the diversity of the Group's businesses provides enormous scope for career mobility, its decisions on mobility take into account employees' individual aspirations while ensuring that optimal use is made of their existing skills.

Retaining Our Talents

As part of the Bank's staff retention programme, packages and career paths for certain positions have been reviewed to increase career advancement opportunities and ensure market competitiveness.

The Bank's management has come up with clearly defined KPIs which are communicated and cascaded down to all staff so as to inculcate the desired performance behaviours.

These KPIs are also made measurable and quantifiable to ensure an equitable reward system.

As a strategy to retain and build future capabilities, a transparent appraisal system where staff will be given the opportunity to provide feedback and skills gaps are identified, has been put in place, so as to improve performance. This appraisal system is constantly being modified to keep up with changes in staff expectations and the Bank's business needs and strategies.

Creating a great place to work is a core priority in enabling Public Bank to be recognised not only within the financial services sector, but also, more generally, in the employment market as a preferred organisation to work for.

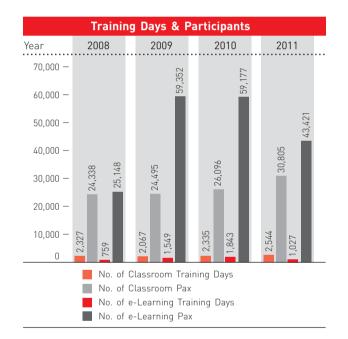
Learning Opportunities and Investment

Public Bank believes that to attract and retain talented and high performing people, it needs to offer excellent learning and development opportunities so that staff can build fulfilling careers within the organisation.

Training is designed to provide employees with opportunities for learning so that they can achieve their career goals and prepare for future changes. Training also provides a means to become better acquainted with the Group and its corporate culture, its environment, and regulations governing banking activities. In support of this training policy, the Bank's Knowledge and Learning Centre provides a venue for bringing together employees from across the Group.

To be effective, training initiatives are closely coordinated and monitored as a long-term training programme.

As part of the Bank's building blocks to support its human capital, the development of its employees continues to be a huge investment. Employees are sent for both internal and external training comprising technical development and certification programmes. About 85% of the Bank's inhouse training programmes tapped on both internal and external expertise with the objective of developing highly customised programmes based on the needs of the Bank.



PUBLIC BANK BERHAD

The Bank's training centre in Bangi has a total of 6 computer labs and 12 open classrooms. Utilisation of classrooms has been in excess of 80% with a total of 2,544 classroom training days being conducted. A total of 30,805 participants were trained – which means that 80% of the Bank's staff would have attended at least 2 classroom courses while the remaining 20% would have attended at least one classroom course.

In order to disseminate information and knowledge speedily, the Bank has since 2005, embarked into the e-learning platform. Courses offered on the e-platform ranges from product knowledge to regulations and from leadership and management skills to selling skills. Courses in the e-learning platform are accredited learning hours equivalent to 1 to 7 hours of classroom training. A total of 43,421 participants have completed courses in the e-learning platform in 2011. This means that 80% of all staff have enrolled and completed at least 2 e-learning courses in the year while some 20% have completed 3 courses in the e-platform.

Public Bank's investment in staff development therefore remains well above the minimum requirement by Bank Negara Malaysia.

Supporting Business Directions

The emphasis is not only on what is being taught but also how much is being learnt; and how much of what has been learnt is translated into superior on-the-job practice. The development of human capital is very much a supportive part of the Bank's business plan. To ensure value, training needs are periodically assessed and reviewed in line with the ever-changing operating and business environment.

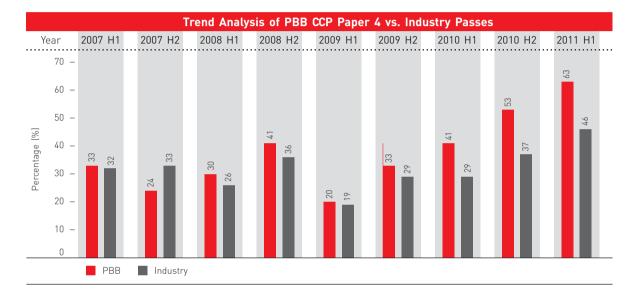
To ensure that the effects of training endeavors find their way into enhanced workplace performance, classroom training is complemented with a structured on-the-job training and job attachment under the guidance of experienced line supervisors. The progress of each trainee is monitored and remedial action is speedily identified and implemented. The Bank places great stress on "microwave training" to prepare all staff to perform their functions competently in the shortest period.

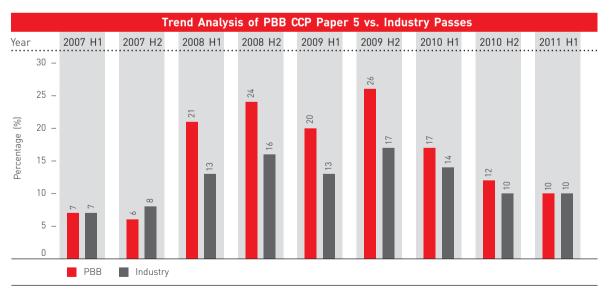
Instilling Professionalism

Professionalism is consciously and consistently instilled throughout the Bank as staff are encouraged to become certified through qualifications such as the Certified Credit Personnel, Certified Financial Planner, Registered Financial Planner, Chartered Islamic Finance Professional, Certified Documentary Credit Specialist, Pre-Contract Examination and Certificate Examination for Investment Linked Life Insurance.

The human resource policies of the Bank are designed to attract employees of the highest caliber and to motivate them to excel in their careers, as well as to uphold the Bank's brand equity and culture of quality service.

ANNUAL REPORT 2011





HEART - values and culture binding the organisation

- The Bank has a well defined corporate philosophy (who we are and who we stand for) which is well understood by all staff
- The Bank's compensation and reward system encourages desired behaviours in line with the corporate philosophy
- The Bank's culture is one of listening, learning and constantly renewing

The hallmark of a successful organisation is not only in the number of awards it obtains nor the number of customers it serves. It comes from the core values which have been ingrained in the organisation since inception. An organisation may have a vision that sets its goals; a mission that guides its directions. However, it is the values that form the foundation that carries the organisation safely through its journey.

Living Our Values

The key to the Bank's success is its unique work culture. In order to bring staff together to better appreciate the organisation's core values and to build better rapport and team spirit through experiential learning, the Bank has implemented a value engagement process via a series of 2-day programmes. These programmes focus on "living the values" and culture and are targeted at staff of all levels throughout the organisation.

Taking Ownership, Sharing Successes

In Public Bank, we take ownership, act wisely, stretch ourselves and succeed together. We want our employees to share in Public Bank's success. While the Bank ensures that basic pay and benefits are competitive, employees' total remuneration and incentives are also geared to their performance and take into consideration the Group's results.

For 2011, the Public Bank Group continued to award performing staff generously. RM174 million was paid out in performance bonus to all levels of staff with top performers being paid bonus of up to 26 months of salary. Generous cash awards were also granted to branches which topped the selected KPIs, to encourage team spirit and engagement. In appreciation of staff's long service, the Group, continues to show recognition for loyalty with long service awards. In 2011, a total of 2,125 staff were presented with long service award gold medallions at a total value of RM4.6 million.

Caring for the Wellbeing of Our Staff

The Public Bank Group is committed to creating a conducive and pervasive industrial climate for its employees. As such, the Group has taken proactive measures to maintain a cordial relationship with the National Union of Bank Employees while adhering closely to the Code of Conduct for Industrial Harmony. The Group also adopts an open door policy to allow employees access to appropriate channels of communication for feedback and grievance resolution.

Initiatives to promote staff recreation includes a user-friendly leave management system that enables staff to better plan their leave and vacations. Activities such as football matches, family outings, staff social gatherings and annual dinners with staff presentations were held not only to help provide a healthy diversion from work but also to enhance a sense of camaraderie and team spirit amongst staff.

To provide the social safety net for employees to continue to sustain a quality lifestyle and peace of mind after retiring from the Bank, income replacement plans in the form of Defined Benefits and Defined Contributions Scheme are set up over and above the statutory EPF scheme to cater for different categories of employees in the Bank. In 2011, RM32.4 million was paid out under the Defined Benefits Scheme.

In the unfortunate event of death and long term disability sustained while in service, the Bank provides other forms of relief via its gratuity, compensation, and insurance schemes. RM2 million was paid out to staff and their nextof-kin as death and disability benefits in 2011.

A Healthy Body Makes A Happy and Productive Staff

The Bank is committed to the belief that a healthy body and mind will have a positive impact on a staff's professional and personal life.

In line with the Bank's objectives to promote a balanced work life, employee assistance programmes were initiated to provide staff with avenues to deal with work or social pressures. Among them are programmes on total wellness, stress management and counselling, first aid as well as health talks.

Adhering to the saying that "Prevention is Better than Cure", the Bank encourages all employees to attend the biennial medical checkups at the Bank's panel of clinics or hospitals to enable staff to have an update of their health status and facilitate early detection and treatment of any health conditions resulting from an unhealthy lifestyle. A comprehensive medical benefit scheme which includes specialist treatment and hospitalisation for staff and their immediate family complements the total health benefit package of the Bank's employees.

The Bank also supports lifelong learning through both inhouse and extracurricular activities. We operate two staff libraries with a comprehensive range of reading materials, covering professional development reference materials as well as self-help books on subjects such as emotional well-being, positive attitude and others. Other literature of diverse topics and interests are provided so that staff have an avenue to pursue their hobbies and interests to balance their lifestyle.

Encouraging Corporate Social Responsibility

Public Bank also places great importance on Corporate Responsibility. The Bank's corporate responsibility with regard to business objectives are mutually reinforcing with its focus on corporate social responsibility, underlining the Bank's belief that a stable and high standard of social life and well-cared-for physical environment will contribute towards a robust and positive business environment. Towards this end, and to inculcate the habit of recycling among participants, recycling bins are placed on all floors at Knowledge & Learning Centre. Incorporated as part of our leadership programme, participants are also required to undertake community projects; providing them and the Bank with the opportunity to contribute back to society. Among the projects undertaken are visits to orphanages and the old folks homes.

From a holistic viewpoint, Public Bank believes that family members of staff are critical in providing staff with a solid support system. This year, the Bank initiated a series of parenting workshops where staff are given professional guidance on how to bond with their teenage children. In so doing, the Bank hopes to promote harmony in the family while contributing to moulding the future generation.

To support the Government's call to increase the marketability and employability of the country's graduates, the Bank participated in the Skim Latihan 1 Malaysia Programme. Graduates from underprivileged families are provided with soft skills training, job placement opportunities and a monthly allowance of RM1,000.

Conclusion

Public Bank's 45 years of excellence was built on deep and lasting relationships with its customers and all stakeholders through the efforts of its people. In each phase of the Bank's journey, the Bank has communicated its goals and strategies to establish and reinforce a common culture that solidifies its corporate identity and the PB brand. The Bank's seamless teamwork across business lines has also always been a key factor in its success.

Going beyond, the Bank will continue to actively engage in all the 3 pillars of sustainable growth – through the MIND, SPINE and HEART of the organisation. Public Bank's premise has always been to treasure its human capital. As such the Bank has crafted a human capital strategy not only to attract the desired talents but also to retain and develop these talents to their greatest potential.

CALENDAR OF SIGNIFICANT EVENTS 2011

Corporate



24-25 January

A two-day National Sales Convention 2011 was held at the Sunway Resort Hotel & Spa, Selangor which was attended by 1,400 sales and marketing staff of the Public Bank Group from both the Malaysian and overseas operations.

1 February

Tan Sri Datuk Seri Utama Thong Yaw Hong was conferred the Seri Utama Mahkota Wilayah (SUMW) by His Majesty, Yang di-Pertuan Agong XIII in conjunction with the Federal Territories Day. The Award which carries the title "Datuk Seri Utama" was the Malaysian Government's appreciation towards Tan Sri Thong's invaluable contributions to the country.



12 March

The Public Bank Management Seminar was held at the Sunway Resort Hotel & Spa, Selangor with over 1,300 staff from the Public Bank Group's domestic and overseas business units attending.

Public Bank's Managing Director, Tan Sri Dato' Sri Tay Ah Lek inaugurated the seminar with a keynote address and reviewed the Public Bank Group's overall performance for 2010 and business targets for 2011. Participants were urged to stay ahead of the competitors and to continuously undertake policies and strategies set by management to meet new market needs.



Calendar of Significant Events 2011 Corporate



14 March

A record turnout of 4,400 shareholders attended the Public Bank 45th Annual General Meeting held at the Shangri-La Hotel, Kuala Lumpur. Founder and Chairman, Tan Sri Dato' Sri Dr. Teh Hong Piow gave an opening address followed by the review of the Public Bank Group's performance for 2010 by the Co-Chairman Tan Sri Datuk Seri Utama Thong Yaw Hong.

29 March

Mr. Tang Wing Chew was appointed Public Bank's new Independent Non-Executive Director. He was also appointed as an Independent Non-Executive Director of two subsidiaries i.e. Public Islamic Bank Berhad and Public Investment Bank Berhad.



NG PURENC TAKAPUL EHISAN BERHAD



5 April

A strategic alliance between ING Management Holdings (Malaysia) Sdn. Bhd., Public Bank and Public Islamic Bank saw the setting up of ING Public Takaful Ehsan Berhad which was officially launched by the late Deputy Governor of Bank Negara Malaysia, Y.Bhg. Datuk Mohd Razif Abd. Kadir.

Calendar of Significant Events 2011 Corporate



17 June

As a leading financier in the domestic car market, Public Bank participated in a road show in conjunction with the launch of the new Perodua Myvi. A motorcade of 10 units of Myvi led by Managing Director of Perodua made a stop-over at Public Bank for a reception where the first three new Myvi customers who took up the Bank's hire purchase facility were presented with the keys to their cars.

24 June

Campu Securities Plc, a wholly-owned subsidiary of Cambodian Public Bank Plc was officially opened by His Excellency Keat Chhon, Cambodia Deputy Prime Minister, Minister of Economy and Finance and Chairman of Securities and Exchange Commission of Cambodia at its premise located on the 6th Floor of the Campu Bank Building.



24 June

A Business Working Session with Cambodian Public Bank (Campu Bank) was held with a total of 56 participants comprising of Campu Bank's Senior Management, selected Heads of Departments, Branch Managers and Sales and Marketing officers in attendance. Led by the Bank's Executive Director, Dato' Sri Lee Kong Lam and Chief Operating Officer, Dato' Chang Kat Kiam, the session was to review Campu Bank's business performance and ensure that the business strategies were effectively carried out.



Calendar of Significant Events 2011 Corporate



11 July

Cambodia Securities Exchange presented Campu Securities Plc the membership certificate at its inauguration ceremony. The ceremony was presided by His Excellency Keat Chhon, Cambodia Deputy Prime Minister, Minister of Economy and Finance and Chairman of Securities and Exchange Commission of Cambodia.

23 July

A book entitled "Lessons of Success – The Legacy of Tan Sri Dato' Sri Dr. Teh Hong Piow" was launched by Founder and Chairman Tan Sri Dato' Sri Dr. Teh Hong Piow in conjunction with Public Bank's 45th Anniversary celebration. Written by Dr. Victor Tan, CEO of KL Strategic Change Consulting Group, the book put together Tan Sri Teh's philosophies, management methods and business strategies.





8 August – 12 August

Business Meetings with Branch Managers and HP Centre Heads were held over four days at Menara Public Bank. A total of 250 Branch Managers, 27 HP Centre Heads and 48 selected HP Business Managers nationwide participated in the business meetings.

Calendar of Significant Events 2011

Corporate Social Responsibility



16 February

In celebrating the Lunar Year festive season, Public Bank brought goodwill and cheer to 100 needy patients of the Tung Shin Hospital, Kuala Lumpur by distributing hampers and ang pows worth RM20,000.

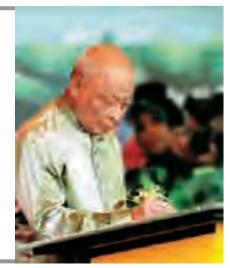
19 February

Deposit & Channel Management Department organised a great birthday party for Orang Asli children at Tabika Kemas Orang Asli located at KM24, Jalan Pahang, Gombak. The children were treated to A&W meals besides the birthday cakes and presents.



7 April

The SMK (P) Methodist Kuantan – Public Bank Marching Band Building was officiated by His Royal Highness Sultan Haji Ahmad Shah Al-Mustain Billah, the Sultan of Pahang. Public Bank had contributed a total sum of RM140,000 towards the construction of the building.



Calendar of Significant Events 2011 Corporate Social Responsibility



13 June

IJN Foundation received the second year annual grant of RM100,000 from Public Bank to assist with the operational and management cost of the newly setup "Halfway House", a facility that provides free accommodation to the families of needy patients undergoing treatment at Institut Jantung Negara.

22 June

Public Bank contributed RM60,000 to the National Award for Management Accounting ("NAfMA") 2011, as the main sponsor of the programme for the seventh consecutive year since 2004.





25 June

In conjunction with the World Environment Day and the United Nation's International Year of Forests, Deposit & Channel Management Department embarked on a tree planting initiative at Sekolah Jenis Kebangsaan (Tamil) Ladang Ampar Tenang, Dengkil, Selangor.

The planting of trees, which was participated by the school children will improve the landscape of the newly opened school and also promote the students' awareness on taking care of the environment.

Calendar of Significant Events 2011 Corporate Social Responsibility



19-20 July

Public Bank contributed RM25,000 as one of the silver sponsors of the National Tax Conference 2011. Jointly organised by the Inland Revenue Board of Malaysia and the Chartered Tax Institute of Malaysia, the conference served as a platform to discuss and increase the understanding on the latest development in the taxation administration system at national and international level.

13 August

The staff of Deposit & Channel Management Department organised a trip to Klang to visit the elderly of Rumah Warga Emas Klang, Selangor. In conjunction with the visit, the staff donated 2 wheelchairs for the use of the aged occupants.





8 September

In conjunction with the Hari Raya festive season, 220 children at the Pediatric Institute of Kuala Lumpur General Hospital received goodie hampers and 'Duit Raya' worth a total of RM18,000 from Public Bank.

Calendar of Significant Events 2011 Corporate Social Responsibility



2 October

In support of the underprivileged single mothers, Deposit & Channel Management Department organised a grooming and make-up workshop for twenty single mothers of Rumah Caring Kajang to boost their selfconfidence. The courage and strength of the single mothers to raise their families on their own are admirable.

24 March & 10 November

Two blood donation drives were organised in 2011 which was held at the Grand Lobby of Menara Public Bank. A total of 463 staff and customers stepped forward to donate blood to the National Blood Centre.





6 December

Three outstanding individuals were presented with the "MIM-Public Bank Manager of the Year" awards in the programme organised for the fifth year by the Malaysian Institute of Management in collaboration with Public Bank as the main sponsor. The programme is aimed at promoting the development of managerial talent and excellence in management practices in the country with Public Bank committing to a total funding of RM300,000 of the 5-year programme which started in 2007.

Staff Relations



24 January

Top sales performers including those from overseas were recognised for their performance in 2010 in the various areas of sale of financial products and received their coveted trophies from the Founder and Chairman, Tan Sri Dato' Sri Dr. Teh Hong Piow.

6 February

To usher the Year of the Rabbit, Founder and Chairman, Tan Sri Dato' Sri Dr. Teh Hong Piow hosted a Chinese New Year Open House for staff of the Public Bank Group at the Sunway Resort Hotel & Spa, Selangor.





12 March

A total of 101 awards were presented to the winning branches for the 2010 Branch Performance Awards, including the coveted Founder and Chairman Award for the Overall Best Branch which was won by China Street branch of Sarawak.

Calendar of Significant Events 2011 Staff Relations



7 May

In support of the objective to strengthen the spirit of cooperation and understanding between the Government, employers and workers, a contingent of 105 Public Bank staff participated in the 2011 Labour Day Rally. Organised by the Ministry of Human Resource, the event was held at the Stadium Putra, Kompleks Sukan Negara Bukit Jalil, Kuala Lumpur with the theme 'Employees Realises Nation's Transformation'.



28 May

142 staff received various professional certifications from IBBM at the Graduation and Awards Ceremony which saw the largest contingent of Public Bank graduates for the fourth year running. The event held at J.W. Mariott Hotel was graced by the Chairman of IBBM, Y.Bhq. Tan Sri Azman Hashim.



23 July

A total of 3,000 staff of Public Bank Head Office and its Subsidiaries turned up in full force at the Mines International Exhibition and Convention Centre, Selangor to celebrate 'Public Bank's 45 Years of Excellence'. The event was graced by Founder and Chairman, Tan Sri Dato' Sri Dr. Teh Hong Piow.

Calendar of Significant Events 2011 Staff Relations



29 July & 19 August

A special working session was organised to further motivate the Personal Financial Executives ("PFE") and Bancassurance Sales Executives ("BSE"). During the session, new campaigns and incentives were launched to boost sales and selected PFEs and BSEs were invited to share their success story as inspiration.

22 October

A total of 4,000 staff of Public Bank Wilayah Persekutuan and Selangor branches converged at the Mines International Exhibition and Convention Centre, Selangor to celebrate 'Public Bank's 45 Years of Excellence' which was graced by the Founder and Chairman, Tan Sri Dato' Sri Dr. Teh Hong Piow.



Calendar of Significant Events 2011

Awards and Accolades



27 January

The National Annual Corporate Report Awards 2010 (NACRA) named Public Bank 2009 Annual Report the Platinum Award winner for the Most Outstanding Annual Report besides two other awards namely the Industry Excellence Award for Main Board Companies in the Finance Sector and the Gold Award for the Best Annual Report in Bahasa Malaysia.

11 March

Public Bank won the Bronze Award in the Finance Category of the Putra Brand Awards 2011 organised by the Association of Accredited Advertising Agents Malaysia.





23 March

Founder and Chairman, Tan Sri Dato' Sri Dr. Teh Hong Piow, was announced The BrandLaureate – Tun Dr. Mahathir Mohamad Man of The Year 2010-2011. The award organised by the Asia Pacific Brands Foundation, honoured Tan Sri Teh with this inaugural award in recognition of his achievements and contributions towards Malaysia's financial industry.

Calendar of Significant Events 2011 Awards and Accolades

23 March

Tan Sri Dato' Sri Dr. Teh Hong Piow, Founder & Chairman of Public Bank, was awarded Asia's Best CEO (Investor Relations) for Malaysia by Corporate Governance Asia in their 1st Asian Excellence Recognition Awards 2011.





31 March

For the sixth consecutive year, Public Bank was the recipient of the Best Brand in the Financial Services – Banking category in the BrandLaureate Award 2010-2011 for Corporate Branding organised by the Asia Pacific Brands Foundation.

31 March

Corporate Governance Asia, a Hong Kong based quarterly journal on corporate governance awarded Public Bank with Malaysia's Best Investor Relations and Best CSR Asia in their 1st Asian Excellence Recognition Awards 2011.





19 April

The Bank of New York Mellon presented Public Bank with Straight Through Processing Excellence Award 2010.

23 May

Public Bank was bestowed the CGC Top SMI Supporter Award 2010 for commercial banks category for the 5th time by Credit Guarantee Corporation.





1 June

Public Bank was accorded the Gold Winner Award (Bank category) for the 8th year in the Reader's Digest Trusted Brands Award 2011.



21 June

Tan Sri Dato' Sri Dr. Teh Hong Piow, Founder & Chairman of Public Bank was bestowed Asian Corporate Director Recognition Award 2011 for Malaysia for the second year by Corporate Governance Asia, an authoritative journal on corporate governance in the region.

13 July

Public Bank was named The Edge Most Profitable Company in Finance Sector in The Edge Billion Ringgit Club Corporate Awards 2011.



9 September

Leading Hong Kong-based financial publication FinanceAsia awarded Public Bank the Best Bank in Malaysia 2011 for the 13th consecutive year and the Best Asian Bank 2011 for the 3rd time.





14 September

Public Bank was honoured with two awards by Alpha Southeast Asia, a Hong Kong based financial publication, namely the Best Bank in Malaysia and the Best SME Bank in Malaysia.

22 September

FinanceAsia ranked Public Bank No. 1 for Best Managed Company, Best Corporate Governance, Most Committed To A Strong Dividend Policy and Corporate Social Responsibility and ranked No. 2 for Best Investor Relations in their 'Asia's Best Managed Companies 2011 Poll".





27 September

Public Bank was the overall winner of the Malaysian Business – CIMA Enterprise Governance Awards 2011 for the 4th consecutive year. Public Bank was also named 1st Runner-up for Best Return to Shareholder category.

15 November

Public Bank 2010 Annual Report was awarded the Gold Award winner for the Most Outstanding Annual Report in the National Annual Corporate Report Awards 2011 (NACRA) and two other awards namely the Industry Excellence Award for Main Board Companies in the Finance Sector and the Platinum Award for the Best Annual Report in Bahasa Malaysia.





24 November

The Asia Pacific Brands Foundation (APBF) presented Tan Sri Dato' Sri Dr. Teh Hong Piow with "The BrandLaureate Premier Brand Icon Leadership Award 2011". Dr KK Johan, President of APBF presented the award to Tan Sri Dato' Sri Dr. Teh Hong Piow. Calendar of Significant Events 2011

Product and Services



3 January

Public Bank and ING Insurance launched the PB-ING One Care Plus, PB-ING One Health Plus and PB-ING One Health Extreme under the PB-ING One Solution Plan series of bancassurance products underwritten by ING Insurance Berhad.

8 January

A 'PB Investment Prosperity' Campaign which offered two investment plans was launched in conjunction with the Chinese New Year Celebration.

15 March

"U \$ave V Reward" Campaign was launched to encourage savings and to reward loyal customers. The campaign which ended on 30 September saw customers winning total cash prizes worth RM2 million.



Calendar of Significant Events 2011 Product and Services



19 March & 20 March

Investment Seminars for high net worth customers in Sarawak and Johor were organised by Public Bank in the Sarawak Region and Southern Region 1 in conjunction with the launching of the first PB Series of Funds i.e. PB Asia Emerging Growth Fund, PB Sukuk Fund and PB Bond Fund.

28 March

Following the success of PB-ING Power Plus Plan, another savings endowment plan known as PB-ING Power Plus 2 Plan (PP2) was launched. The PP2 was fully taken-up by 4 May 2011 before the end of the subscription period.



Power Plus2Plan



6 May

Public Bank presented the winners of the 'PB Gold Rush' Campaign with a total of 118 prizes comprising 18 monthly prizes of 18 grams of gold per customer and a Grand Prize of 1 kg of gold valued at almost RM150,000 in the form of Public Bank Gold Investment Account.

Calendar of Significant Events 2011 Product and Services

8 August

In support of the Government's 2010 Budget initiative to provide affordable insurance protection plan to all Malaysians, Public Bank and ING Insurance launched the 1Malaysia Micro Protection Plan, a group term insurance plan.



alaysic

22 August

Public Islamic Bank launched a deposit investment product, "Istismar Account-i" (IA-i) which catered to Muslim and non-Muslim individuals, businesses and organisations. Structured under the Shariah concept of Wakalah Bil Istithmar, the IA-i refers to an "investment agency' contract.

6 September

MALAYSIA

PROTECTION

MICRO

PLAN

Public Bank commenced the distribution and sale of three new units trust funds under the PB Series of Funds managed by Public Mutual Berhad i.e. PB Asia Emerging Growth Fund, PB Sukuk Fund and PB Bond Fund which focused on growth prospects for Asia supported by resilient consumption expenditure.





10 September

In conjunction with the distribution of the first PB Series of Funds i.e. PB Asia Emerging Growth Fund, PB Sukuk Fund and PB Bond Fund and to build rapport with the high net worth customers in Northern Region, an Investment Seminars was organised. It was also an opportunity to promote sales of the unit trust products to this group of customers.

4 October

Public Bank and Sin Chew Media Corporation signed a collective service agreement to implement the Collection Service via Cash Deposit Terminal (CDT) and Cheque Deposit Machine (CDM) which enable Sin Chew customers to make payment of advertisement fees to Sin Chew at all Public Bank CDTs and CDMs located at Public Bank branches throughout the country.



BURSA MALAYSIA LISTING REQUIREMENTS COMPLIANCE INFORMATION

The information set out below is disclosed in compliance with the Listing Requirements of Bursa Malaysia Securities Berhad ("Bursa Malaysia"):

(i) Utilisation of Proceeds Raised from Corporate Proposals

On 3 August 2011, the Bank issued the fifth tranche of Subordinated Notes ("the Notes") amounting to RM3.0 billion under its RM5.0 billion Subordinated Medium Term Note Programme. The proceeds have been used for working capital, general banking and other corporate purposes. The salient features of the Notes are as disclosed in Note 22 to the financial statements.

The proceeds raised from corporate proposals in prior years have been used for working capital, general banking and other corporate purposes, as intended.

Disclosed in accordance with Appendix 9C, Part A, item 13 of the Listing Requirements of Bursa Malaysia.

(ii) Share Buy Back

During the financial year ended 31 December 2011, Public Bank bought back a total of 20,000 of its ordinary shares of RM1.00 each ("PBB Shares") which are listed and quoted as "Local" on the Main Market of Bursa Malaysia ("PBB Local Shares") in the open market. The details of the PBB Local Shares bought back during the year were as follows:

	Number of PBB	Buy Back Price Per PBB Local			Average Cost		
Monthly Breakdown 2011	Local Shares Bought Back	Lowest	Highest	Average	Local Share* (RM)	Total Cost* (RM)	
January	10,000	13.40	13.40	13.40	13.45	134,475	
July	10,000	13.40	13.40	13.40	13.45	134,476	
Total	20,000	13.40	13.40	13.40	13.45	268,951	

* Inclusive of transaction cost

All the PBB Local Shares bought back are held as treasury shares in accordance with Section 67A Subsection 3(A) (b) of the Companies Act, 1965. As at 31 December 2011, a total of 29,800,704 PBB Shares bought back were held as treasury shares. None of the treasury shares held were resold or cancelled during the financial year.

Disclosed in accordance with Paragraph 12.23, Appendix 12D of the Listing Requirements of Bursa Malaysia.

(iii) Options or Convertible Securities

No options or convertible securities were issued by Public Bank during the financial year ended 31 December 2011 and there are no options or convertible securities outstanding and exercisable at the end of the financial year ended 31 December 2011.

Disclosed in accordance with Appendix 9C, Part A, item 15 of the Listing Requirements of Bursa Malaysia.

(iv) Depository Receipt Programme

Public Bank did not sponsor any depository receipt programme during the financial year ended 31 December 2011.

Disclosed in accordance with Appendix 9C, Part A, item 16 of the Listing Requirements of Bursa Malaysia.

(v) Sanctions and/or Penalties

There was no sanction and/or penalty imposed on Public Bank and its subsidiary companies, directors or management by the relevant regulatory bodies during the financial year ended 31 December 2011.

Disclosed in accordance with Appendix 9C, Part A, item 17 of the Listing Requirements of Bursa Malaysia.

(vi) Non-audit Fees

The amount of non-audit fees paid to external auditors by the Group and the Bank for the financial year ended 31 December 2011 amounted to RM916,000 and RM403,000 respectively.

Disclosed in accordance with Appendix 9C, Part A, item 18 of the Listing Requirements of Bursa Malaysia.

(vii) Variation in Results

There were no profit estimate, forecast or projection issued by Public Bank and its subsidiary companies during the financial year ended 31 December 2011.

Disclosed in accordance with Appendix 9C, Part A, item 19 of the Listing Requirements of Bursa Malaysia.

(viii) Profit Guarantee

There was no profit guarantee given by Public Bank and its subsidiary companies during the financial year ended 31 December 2011.

Disclosed in accordance with Appendix 9C, Part A, item 20 of the Listing Requirements of Bursa Malaysia.

(ix) Material Contracts

There were no material contracts entered into by Public Bank and its subsidiary companies involving directors' and major shareholders' interests, which subsisted at the end of the financial year ended 31 December 2011 or, if not then subsisting, entered into since the end of the previous financial year.

Disclosed in accordance with Appendix 9C, Part A, item 21 of the Listing Requirements of Bursa Malaysia.

(x) Recurrent Related Party Transaction of a Revenue or Trading Nature

Public Bank did not seek any mandate from its shareholders as required under Paragraph 10.09(2) (b), Part E of Chapter 10 of the Listing Requirements of Bursa Malaysia as the recurrent related party transactions of a revenue or trading nature entered into by the Public Bank Group qualified as exempted transactions as defined under Paragraph 10.08(11)(e), Part E of Chapter 10 of the Listing Requirements of Bursa Malaysia.

Disclosed in accordance with Paragraph 10.09(2)(b) of the Listing Requirements of Bursa Malaysia.

MALAYSIAN ECONOMY: REVIEW AND OUTLOOK

I. Global Perspective:

Global activity saw a twin speed world in 2011. Most advanced economies continued to face headwinds from weak labour and sluggish housing markets and stresses in private and public balance sheets. The crisis in the European Union ("EU") deepened and spread from small countries such as Greece and Portugal to larger countries such as Spain and Italy. The crisis triggered rating downgrades for economies such as Italy, Spain and Portugal. Political unrest in the Middle East and North Africa region, which drove up global oil prices, and the earthquake and tsunami in Japan had negatively affected global growth in 2011. The International Monetary Fund projected global growth to slow to 4% in 2011.

In view of the sluggish economic activity, major central banks in most advanced economies have maintained their loose policy conditions. The US Federal Reserve has kept its federal funds rate unchanged at 0% to 0.25% and anticipated that the weak economic conditions are likely to warrant exceptionally low levels for the federal funds rate at least through late 2014. The Bank of Japan has kept its key rate low at around 0% to 0.1%. In the euro area, the European Central Bank cut its main refinancing rate to 1% in December 2011.

In Emerging Asia, growth has remained resilient. Activity in Emerging Asia weakened only modestly. However, domestic demand remained strong and several commodity-exporting countries benefited from the rise in commodity prices through mid-2011.

II. Malaysian Economy: Review

The performance of the Malaysian economy in 2011 was respectable. The Malaysian economy continued to sustain its strong fundamentals, amidst support from accommodative fiscal and monetary policies. For 2011, the economy is expected to grow by 5% to 5.5%.

In the third quarter of 2011, Malaysia's GDP growth accelerated to 5.8% due to stronger domestic demand (Table 1). The strong domestic demand was driven by higher household and business spending, and implementation of public sector projects. On the supply side, growth in most economic sectors strengthened in the third quarter of 2011, led by the services and manufacturing sectors

(Table 2). Growth in the manufacturing sector was spurred by higher activity in domestic-oriented industries.

Table 1

Malaysia: Real GDP by Expenditure Components, 2010-2011 (at constant 2000 prices)

	% Annual Change					
	2010					
		1Q	2Q	3Q		
Aggregate Domestic Demand	6.3	7.3	5.6	9.0		
Consumption	5.2	7.6	6.4	9.9		
Private sector	6.5	6.7	6.4	7.3		
Public sector	0.5	11.7	6.6	21.7		
Gross Fixed Capital Formation	9.8	6.5	3.2	6.1		
Exports of Goods and Services	9.9	1.4	4.1	4.2		
Imports of Goods and Services	15.1	8.4	3.2	3.2		
GDP	7.2	5.2	4.3	5.8		

Source: Department of Statistics, Malaysia, Gross Domestic Product, Third Quarter 2011.

Table 2

Malaysia: Real GDP by Economic Activity, 2010-2011 (at constant 2000 prices)

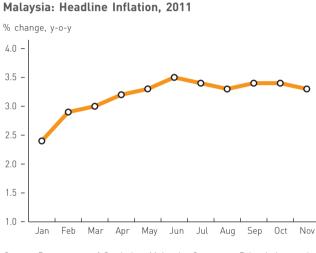
	(% Annual Change					
	2010	2011					
		1Q	2Q	3Q			
Agriculture	2.1	-0.2	6.9	8.2			
Mining	0.2	-4.2	-9.2	-6.1			
Manufacturing	11.4	5.5	2.1	5.1			
Construction	5.1	3.8	0.6	3.0			
Services	6.8	7.0	6.8	7.0			
GDP	7.2	5.2	4.3	5.8			

Source: Department of Statistics, Malaysia, Gross Domestic Product, Third Quarter 2011.

257

Inflation remained manageable in 2011. Headline inflation peaked at 3.5% in June 2011 (Graph 1). The labour market conditions remained stable with the unemployment rate sustained at 3% in October 2011 (Graph 2).

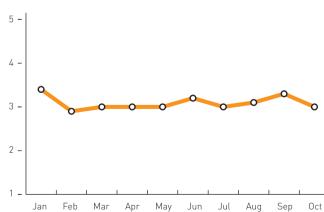
Graph 1



Source: Department of Statistics, Malaysia, Consumer Price Index, various issues.

Graph 2 Malaysia: Unemployment Rate, 2011

% of labour force



Banking System

The strength of the Malaysian economy lies in its strong banking system. The banking system remained well-capitalised with low levels of impaired loans and strong liquidity buffers in 2011. The risk-weighted capital ratio and the core capital ratio of the banking system were healthy at 14.8% and 12.7%, respectively in November 2011 (Graph 3). Net impaired loans ratio remained low at 1.9% (Graph 4). The liquidity in the banking system was ample with the loan-to-deposit ratio sustained at 78.4% at end-November 2011 (Graph 5). Bank credit to households and businesses expanded healthily with annual total loan growth sustained at 12.8% in November 2011 (Graph 6). The banking system continued to tap on stable retail deposits to fund their lending business. Annual deposit growth was at 11.7% in November 2011 (Graph 7).

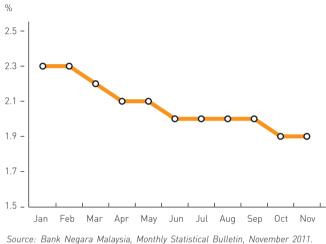
Graph 3

Banking System: Capital Strength, 2011



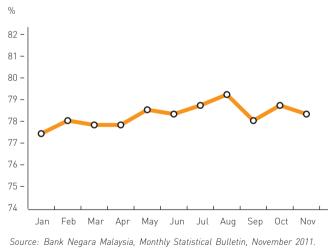
Source: Bank Negara Malaysia, Monthly Statistical Bulletin, November 2011.

Malaysian Economy: Review and Outlook

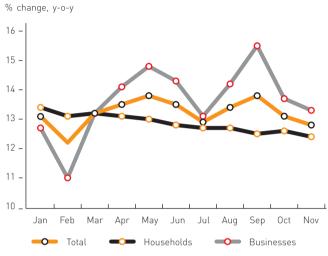


Graph 4 Banking System: Net Impaired Loans Ratio, 2011

Graph 5 Banking System: Loan-Deposit Ratio, 2011



Graph 6 Banking System: Loan Growth, 2011



Source: Bank Negara Malaysia, Monthly Statistical Bulletin, November 2011.

Graph 7 Banking System: Deposit Growth, 2011



Source: Bank Negara Malaysia, Monthly Statistical Bulletin, November 2011.

Monetary Policy

Monetary conditions continued to remain stable. Despite several moves by Bank Negara Malaysia ("BNM") to revise up its Overnight Policy Rate from 2% in February 2010 to 3% in May 2011 (Graph 8), key lending rates remained low (Graph 9). During the year, deposit rates remained stable (Graph 10). Meanwhile, the Statutory Reserve Requirement, which was held at 1% since March 2009, was raised three times to 4% between April 2011 and July 2011, as a pre-emptive measure to manage the build-up of excessive liquidity.

259

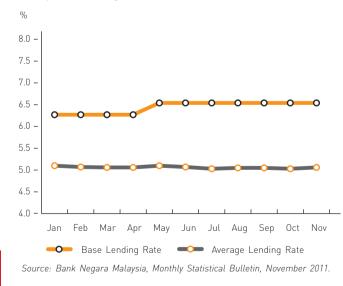
Graph 8

Malaysia: Bank Negara Malaysia Overnight Policy Rate, 2010-2011

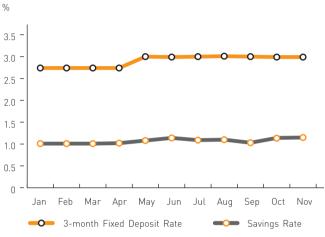


Source: Bank Negara Malaysia, Monetary Policy Statements.

Graph 9 Malaysia: Lending Rates of Commercial Banks, 2011



Graph 10 Malaysia: Deposit Rates of Commercial Banks, 2011



Source: Bank Negara Malaysia, Monthly Statistical Bulletin, November 2011.

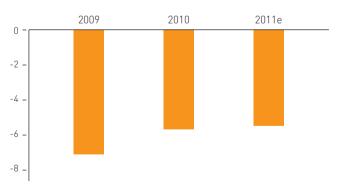
Fiscal Policy

The Government committed to reduce its fiscal deficit from 5.6% of GDP in 2010 to 5.4% in 2011 (Graph 11). In the third quarter of 2011, Federal Government's external debt remained low at 2.1% of GDP.

Graph 11

Malaysia: Federal Government Fiscal Balance, 2009-2011

% of GDP



Note: e Estimate Source: Ministry of Finance, Malaysia, Economic Report, 2011/2012.

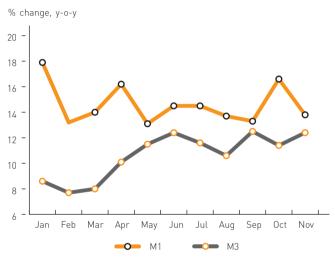
Malaysian Economy: Review and Outlook

Monetary Aggregates

Monetary aggregates continued to expand in 2011. Growth in broad money supply (M3) accelerated by 12.4% in November 2011 (Graph 12), reflecting higher credit to private sector and portfolio inflows.

Graph 12

Malaysia: Monetary Aggregates, 2011



Source: Bank Negara Malaysia, Monthly Statistical Bulletin, November 2011.

External Position

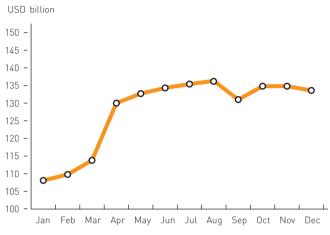
With large surplus in the trade account, the current account surplus of the balance of payments remained high at 12.5% of gross national income ("GNI") in the third quarter of 2011 (Table 3). As at end-December 2011, international reserves of BNM increased to US\$133.6 billion, sufficient to finance 9.7 months of retained imports and 4 times the short-term external debt (Graph 13). Total external debt of the country was at 32% of GNI as at end-September 2011.

Table 3 Malaysia: Current Account Balance, 2010-2011

	20	10		2011	
	3Q	4Q	1Q	2Q	3Q
Current Account Balance (RM billion)		23.8	25.9	23.4	26.6
% of GNI	10.7	11.9	13.1	11.5	12.5

Source: Bank Negara Malaysia, Quarterly Bulletin, Third Quarter 2011.

Graph 13 Malaysia: International Reserves, 2011



Source: Bank Negara Malaysia, Monthly Statistical Bulletin, various issues.

Ringgit Exchange Rate

From January 2011 to December 2011, the ringgit depreciated against the US dollar (-2.9%), euro (-0.8%), pound sterling (-2.3%) and Japanese yen (-7.6%). Against the regional currencies, the ringgit appreciated against the Thai baht (2.2%), but depreciated against the Singapore dollar (-2.3%), Philippines peso (-2.9%), Indonesian rupiah (-0.9%), Korean won (-1.4%) and Chinese renminbi (-7.4%).

III. Prospects, 2012

Weak Growth in Advanced Economies

Growth is expected to be weak in most advanced economies in 2012. Private consumption in the US will continue to be hampered by the sluggish labour market and anaemic housing prices, while firms will remain cautious in their investments. The EU economy will be constrained by fiscal austerity and tight credit conditions. The global financial market volatility could intensify funding pressure on banks, amplifying risk aversion behaviour and lead to slow credit growth.

Asia: Sustainable Growth

In Asia ex-Japan, although slackening external demand could weigh on export growth, solid domestic demand is expected to support economic activity in the region. Intraregional trade will continue to spur regional growth.

Malaysian Economy: Review and Outlook

Furthermore, the region's sound fiscal position and high foreign reserves should provide buffer to the region. Asian economies have the scope to use a range of measures to stimulate economic activity. Inflation pressure should abate with the slowdown in the increase in international commodity prices and the expected weakness in major industrial countries.

Malaysia: Still in a Bright Spot

For 2012, the outlook for the Malaysian economy is expected to remain favourable. While the outlook is affected by adverse external environment. strona economic fundamentals coupled with pragmatic macroeconomic policies and implementation of the Economic Transformation Programme ("ETP") will enhance domestic sources of growth. Domestic demand is expected to play a more significant role in driving economic expansion in 2012 (Table 4). Measures in Budget 2012 including cash transfers to low-income households and civil servant pay hikes should lead to higher disposable income and create multiplier effects on the economy. Public and private investments are expected to accelerate with the implementation of projects under the ETP, the 10th Malaysia Plan and Budget 2012. Other important initiatives including continued services sector liberalisation, incentives for investments in the financial sector and assistance to smalland medium-sized enterprises will further accelerate investment growth in 2012. Furthermore, Malaysia should continue to gain from sustained intra-regional trade.

Table 4

Malaysia: Real GDP by Expenditure Components, 2012 (at constant 2000 Prices)

	% Annual Change
Aggregate Domestic Demand	7.6
Consumption	6.3
Private sector	7.1
Public sector	3.0
Gross Fixed Capital Formation	11.7
Exports of Goods and Services	2.5
Imports of Goods and Services	3.6
GDP	5.0 - 6.0

Source: Ministry of Finance, Malaysia, Economic Report, 2011/2012.

On the supply side, growth is expected to remain broadbased (Table 5). A strong performance is projected for the construction sector, supported by the commencement of large infrastructure projects. The manufacturing sector is expected to continue to be supported by strong domesticoriented industries. Strong domestic economic activities and steady regional trade will continue to spur growth in the services sector.

Table 5

Malaysia: Real GDP by Economic Activity, 2012 (at constant 2000 Prices)

	% Annual Change
Agriculture	4.1
Mining	2.5
Manufacturing	4.5
Construction	7.0
Services	6.5
GDP	5.0 - 6.0

Source: Ministry of Finance, Malaysia, Economic Report, 2011/2012.

Backed by the healthy domestic economy and sustained intra-regional trade, the Malaysian Government expects the economy to grow by 5% to 6% in 2012. Inflation is expected to moderate as global food and fuel prices leveled off in recent months. The Government is to take a gradual approach to further rationalise its price controls and subsidies to prevent spike up in inflation. Monetary policy will remain accommodative to support growth.

The banking sector will continue to provide steady access to credits for households and businesses. The new Financial Sector Blueprint will further enhance the role of the banking sector as an effective and efficient financial intermediary. There will be further deepening and increased liquidity in financial markets as new foreign banks and a wider range of financial instruments combine to increase the efficiency of the financial markets.

INVESTOR INFORMATION

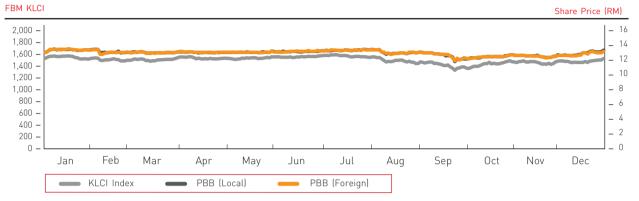
Stock Market Performance in 2011

Following the strong stock market performance in 2010, the Malaysian stock market had a strong start in 2011, with the FTSE Bursa Malaysia Composite Index ("FBM KLCI") hitting an early high of 1,570 points on 18 January 2011. However, towards the end of January 2011, global equity markets experienced renewed volatility following the political unrest in the Middle East and North African countries, which led to higher crude oil prices and inflationary concerns. The earthquake and tsunami in Japan on 11 March 2011 and the subsequent threat of a nuclear disaster further soured investor confidence. As a result, the FBM KLCI fell to a low of 1,484 points on 15 March 2011.

Buoyed by encouraging reports that 46 of the 131 Entry Point Projects of the Economic Transformation Programme received investment commitments totalling RM95 billion, the FBM KLCI recovered to a high of 1,562 points on 7 April 2011. Although the Barisan Nasional retained its two-third majority in the Sarawak state election, the FBM KLCI failed to scale new heights as a result of a confluence of external factors such as the Euro zone sovereign debt crisis, the downgrade in the outlook of the United States of America ("US") sovereign debt as well as inflationary concerns in China. Due to the lack of further fresh domestic leads in the market, the FBM KLCI stabilised and registered a modest gain of 4% in the first half of 2011.

The FBM KLCI plunged by almost 16% in the third quarter of 2011 following the fall in global equity markets as a result of weakening US and global economic indicators, continued concerns on the Euro zone sovereign debt crisis, as well as the downgrade of the US sovereign debt rating. News that Standard & Poor's cut the long term credit rating of the US from AAA to AA+ rocked the global equity markets. As a result, the FBM KLCI slumped to a low of 1,332 points on 26 September 2011.

The local bourse staged an impressive recovery in the fourth guarter of 2011 from the sharp fall in the previous guarter, with the benchmark FBM KLCI gaining nearly 12% in October 2011 on the back of increased optimism that a solution could be found to the European debt crisis. A second bailout package for Greece was announced and a proposal was put forth to increase the flexibility of the European Financial Stability Facility to allow the Greek government to purchase bonds in the secondary market for the purpose of recapitalising its banks. Meanwhile, Bank Negara Malaysia's announcement of a higher third guarter Gross Domestic Product ("GDP") growth of 5.8% as compared to the first quarter and second quarter GDP growth of 4.6% and 4.0% respectively, reinvigorated investor confidence. Although the challenging external environment is expected to dampen Malaysia's economic growth, domestic demand will continue to support growth, underpinned by expansion in private investments and domestic consumption. In 2011 the FBM KLCI gained 0.8% to close at 1,531 points on 30 December 2011.

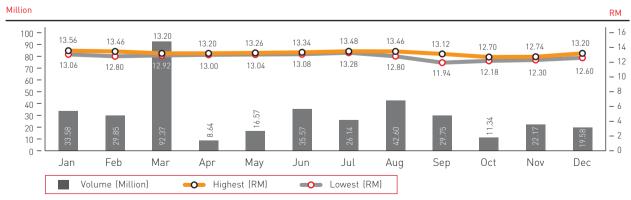


Public Bank (Local) Share and Public Bank (Foreign) Share Prices and FBM KLCI in 2011

Public Bank (Local) Share Transactions in 2011



Public Bank (Foreign) Share Transactions in 2011



Public Bank Share Price Performance In 2011

Both Public Bank (Local) share and Public Bank (Foreign) share prices started the year strongly, trading broadly in line with the stock market performance, reaching a high of RM13.54 and RM13.56 respectively on 7 January 2011 and 17 January 2011 respectively. Although the stock market slid after reaching a high of 1,574 points on 17 January 2011, the announcement of a strong 2010 financial results, which exceeded analysts' expectations, together with a second interim cash dividend of 25% less 25% income tax and a single tier cash dividend of 8%, supported the Bank's share prices at around RM13 in the first three months of the year.

In May 2011, Bank Negara Malaysia raised the Overnight Policy Rate by 25 basis points to 3%, reflecting the positive outlook of the economy. Both Public Bank (Local) share and Public Bank (Foreign) share prices continued to rise in line with the stronger economic outlook. The improvement in the share prices was particularly encouraging as the percentage of shares held by foreigners fell to 24.52% as at the end of June 2011 from 26.52% as at the end of December 2010.

Public Bank (Local) share and Public Bank (Foreign) share prices further strengthened in the second half of the year, in line with the strong performance of the FBM KLCI, which climbed to a new high of 1,595 points on 8 July 2011. Both Public Bank (Local) share and Public Bank (Foreign) share prices continued to rise following the announcement of Public Bank's strong second quarter results together with an interim single tier cash dividend of 20% to close at RM13.36 and RM13.40 respectively on 25 July 2011.

However, August 2011 and September 2011 saw increased volatility in global equity markets, exacerbated by concerns of weak US economic growth and the sovereign debt crisis in Euro zone. The external concerns resulted in widespread sell down in the global equity markets, sending share prices on a downward spiral. Both Public Bank (Local) share and Public Bank (Foreign) share prices fell to a low of RM11.82 and RM11.94 respectively on 26 September 2011, in tandem with the decline in FBM KLCI to a low of 1,332 points and the drop in prices of other stocks on Bursa Malaysia.

In October 2011, the global equity market improved after European Union leaders came closer to an agreement to resolve the debt crisis in the Euro zone. The share prices of Public Bank (Local) shares and Public Bank (Foreign) shares recovered strongly to close at RM12.50 and RM12.52 respectively on 17 October 2011. The strong ascent in share prices was consistent with the improved sentiments in the global and local stock market as well as the announcement of Public Bank's strong third quarter financial results, which helped boost investors' interest in finance stocks. In line with the rise in the FBM KLCI, Public Bank (Local) shares and Public Bank (Foreign) share prices rose to close at RM13.38 and RM13.20 respectively on 30 December 2011.

In 2011, the Public Bank (Local) share and Public Bank (Foreign) share prices increased by 2.8% and 1.5% respectively from RM13.02 and RM13.00 respectively as at the end of 2010 to RM13.38 and RM13.20 respectively as at the end of 2011. Including the total gross dividends of 53 sen per share paid during the year, shareholders of Public Bank (Local) shares and Public Bank (Foreign) shares would have enjoyed a total return of 6.8% and 5.6% respectively for 2011 based on the closing share prices of RM13.38 and RM13.20 for Public Bank (Local) share and Public Bank (Foreign) share respectively as at the end of 2011, which outperformed the 2011 FBM KLCI's return of only 0.8%.

Despite the tumultuous year in the equity market, the performance of Public Bank (Local) share price and Public Bank (Foreign) share price had been commendable. Public Bank's value in terms of market capitalisation rose by 2.4% or RM1.11 billion to RM47.07 billion as at the end of 2011 from RM45.96 billion a year ago. However, the total average daily volume and the average daily value of Public Bank shares traded decreased by 0.6 million shares per day and RM3.4 million per day respectively as compared to 2010, bringing the total average daily volume and value of Public Bank shares traded in 2011 to 3.7 million shares and RM48.6 million respectively.

ANALYSIS OF SHAREHOLDINGS

as at 30 January 2012

Authorised Share Capital	:	RM10,000,000,000
Issued and Paid-up Share Capital	:	RM3,531,925,834 comprising 3,531,925,834 ordinary shares of RM1.00 each
Class of Shares	:	Ordinary shares of RM1.00 each
Voting Rights	:	One vote per ordinary share

Distribution of Shareholdings Based on Record of Depositors

		Shareh	olders			No. of Sha	res Held	
	Malay	sian	Foreig	ner	Malaysia	n	Foreigne	er
Size of shareholdings	No.	%	No.	%	No.	%	No.	%
Less than 100	10,932	12.60	359	0.41	356,039	0.01	13,951	*1
100 - 1,000	13,241	15.26	559	0.65	6,528,920	0.19	282,259	0.01
1,001 - 10,000	42,942	49.48	4,078	4.70	136,158,978	3.89	17,249,071	0.50
10,001 - 100,000	10,402	11.98	2,578	2.97	263,102,379	7.51	71,950,128	2.05
100,001 – 175,106,256 (less than 5% of issued shares*2)	1,081	1.24	616	0.71	1,826,445,901	52.15	829,035,637	23.67
175,106,257 (5% of issued shares ^{*2}) and above	1	*1	-	_	351,001,867	10.02	-	-
Total	78,599	90.56	8,190	9.44	2,583,594,084	73.77	918,531,046	26.23
Grand Total		86,789	[100%]		3	,502,125,13	30 (100%)	

Notes:

*1 Less than 0.01%.

*2 Excluding a total of 29,800,704 Public Bank (PBB) shares bought-back by PBB and retained as treasury shares as at 30 January 2012.

Directors' Direct and Indirect Interests in Shares in the Company and in Subsidiary Company Based on Register of Directors' Shareholdings

Shares Held in the Company

	Direct Inte	Direct Interests Indirect Interest		erests	Total Interests	
Name	No. of Shares Held	% of Issued Shares* ⁵	No. of Shares Held	% of Issued Shares* ⁵	No. of Shares Held	% of Issued Shares* ⁵
Tan Sri Dato' Sri Dr. Teh Hong Piow	22,464,802	0.64	820,835,261* ¹	23.44	843,300,063	24.08
Tan Sri Datuk Seri Utama Thong Yaw Hong	7,633,342	0.22	857,785* ²	0.02	8,491,127	0.24
Tan Sri Dato' Sri Tay Ah Lek	6,898,951	0.20	354,315* ²	0.01	7,253,266	0.21
Dato' Sri Lee Kong Lam	380,866	0.01	434,957* ³	0.01	815,823	0.02
Dato' Yeoh Chin Kee	150,000	*4	-	-	150,000	*4
Dato' Haji Abdul Aziz bin Dato' Dr. Omar	532,037	0.02	_	-	532,037	0.02

Notes:

*1 Deemed to have interests in PBB shares held by other corporations by virtue of Section 6A(4) of the Companies Act, 1965.

*2 Deemed to have interests in PBB shares held by person(s) connected as defined per Section 122A of the Companies Act, 1965 and held by other corporation by virtue of Section 6A(4) of the Companies Act, 1965.

*³ Deemed to have interests in PBB shares held by person connected as defined per Section 122A of the Companies Act, 1965.

*4 Less than 0.01%

*5 Excluding a total of 29,800,704 PBB shares bought-back by PBB and retained as treasury shares as at 30 January 2012.

Shares Held in Subsidiary Company

- Shares Held in Public Financial Holdings Limited (PFHL)

		Direct Interests		
Name	No. of Shares Held	% of Issued Shares		
Tan Sri Dato' Sri Tay Ah Lek	350,000	0.03		

Share Options Held in Subsidiary Company

- Share Options Held under the PFHL Employees' Share Option Scheme

Name	No. of Options Held	Option Price (HKD)
Tan Sri Dato' Sri Tay Ah Lek	1,230,000	6.35

Tan Sri Dato' Sri Dr. Teh Hong Piow, by virtue of his total direct and indirect interests of 843,300,063 shares in PBB, and pursuant to Section 6A(4)(c) of the Companies Act, 1965, is deemed interested in the shares in all of PBB's subsidiary and associated companies to the extent that PBB has interests.

Substantial Shareholders Based on Register of Substantial Shareholders

	Direct Interests		Indirect Inte		Total Interests		
Name	No. of Shares Held	% of Issued Shares* ²	No. of Shares Held	% of Issued Shares* ²	No. of Shares Held	% of Issued Shares* ²	
Tan Sri Dato' Sri Dr. Teh Hong Piow	22,464,802	0.64	820,835,261* ¹	23.44	843,300,063	24.08	
Employees Provident Fund Board	389,611,581	11.13	-	-	389,611,581	11.13	
Consolidated Teh Holdings Sdn Bhd	82,952,747	2.37	172,952,816* ¹	4.94	255,905,563	7.31	
Sekuriti Pejal Sdn Bhd	210,195,124	6.00	40,412,856* ¹	1.15	250,607,980	7.15	

Notes:

*1 Deemed to have interests in PBB shares held by other corporations by virtue of Section 6A(4) of the Companies Act, 1965.

*2 Excluding a total of 29,800,704 PBB shares bought-back by PBB and retained as treasury shares as at 30 January 2012.

Top Thirty Securities Account Holders Based on Record of Depositors

(Without aggregating the securities from different securities accounts belonging to the same Depositor)

	Name	No. of Shares Held	% of Issued Shares*
1.	Citigroup Nominees (Tempatan) Sdn Bhd Employees Provident Fund Board	351,001,867	10.02
2.	Kumpulan Wang Persaraan (Diperbadankan)	134,399,748	3.84
3.	AmanahRaya Trustees Berhad Skim Amanah Saham Bumiputera	125,703,791	3.60
4.	Sekuriti Pejal Sdn Berhad	108,127,058	3.09
5.	Sekuriti Pejal Sdn Berhad	102,068,066	2.91
6.	AmanahRaya Trustees Berhad Amanah Saham Wawasan 2020	75,396,263	2.15
7.	Kepunyaan Chintamani Sdn Bhd	70,867,058	2.02
8.	Consolidated Teh Holdings Sdn Berhad	61,332,882	1.75
9.	AmanahRaya Trustees Berhad <i>Amanah Saham Malaysia</i>	58,131,797	1.66
10.	Selected Securities Sdn Bhd	51,753,368	1.48
11.	Selected Holdings Sdn Berhad	39,397,539	1.12
12.	HSBC Nominees (Asing) Sdn Bhd BNP Paribas Secs Svs Lux For Aberdeen Global	35,236,214	1.01
13.	Kayakita Corporation Sdn Bhd	35,068,235	1.00

Top Thirty Securities Account Holders Based on Record of Depositors (Cont'd.)

(Without aggregating the securities from different securities accounts belonging to the same Depositor)

	Name	No. of Shares Held	% of Issued Shares*
14.	Kepunyaan Perindustrian Sdn Berhad	32,876,470	0.94
15.	Citigroup Nominees (Tempatan) Sdn Bhd Exempt An For Prudential Fund Management Berhad	31,875,871	0.91
16.	Malaysia Nominees (Tempatan) Sendirian Berhad Great Eastern Life Assurance (Malaysia) Berhad (Par 1)	29,403,592	0.84
17.	LPI Capital Bhd	28,812,490	0.82
18.	Tong Meng Industries Limited	28,091,117	0.80
19.	Selected Securities Sdn Bhd	27,689,294	0.79
20.	Kayakita Corporation Sdn Bhd	27,506,647	0.79
21.	LPI Capital Bhd	26,864,332	0.77
22.	Selected Holdings Sdn Berhad	25,935,882	0.74
23.	HSBC Nominees (Asing) Sdn Bhd TNTC For Saudi Arabian Monetary Agency	23,919,502	0.68
24.	Securities Holdings Sdn Berhad	23,778,200	0.68
25.	Cartaban Nominees (Asing) Sdn Bhd Exempt An For State Street Bank & Trust Company (West CLT 0D67)	23,707,706	0.68
26.	AmanahRaya Trustees Bhd <i>As 1Malaysia</i>	23,493,382	0.67
27.	Valuecap Sdn Bhd	22,758,500	0.65
28.	HSBC Nominees (Asing) Sdn Bhd BBH And Co Boston For Matthews Pacific Tiger Fund	22,511,386	0.64
29.	Tan Sri Dato' Sri Dr. Teh Hong Piow	22,464,802	0.64
30.	HSBC Nominees (Asing) Sdn Bhd Exempt An For JPMorgan Chase Bank, National Association (Saudi Arabia)	20,605,207	0.59
		1,690,778,266	48.28

Note:

* Excluding a total of 29,800,704 PBB shares bought-back by PBB and retained as treasury shares as at 30 January 2012.

269

AUTHORISED AND ISSUED SHARE CAPITAL

Authorised Share Capital

The authorised share capital as at 30 January 2012 is RM10,000,000 divided into 10,000,000,000 ordinary shares of RM1.00 each. The changes in the authorised share capital are as follows:

Date	Increase in Authorised Share Capital (RM)	Total Authorised Share Capital (RM)
30.12.1965	50,000,000	50,000,000
06.01.1982	250,000,000	300,000,000
30.09.1986	200,000,000	500,000,000
08.06.1987	500,000,000	1,000,000,000
17.06.1997	4,000,000,000	5,000,000,000
30.03.2005	5,000,000,000	10,000,000,000

Issued and Paid-up Share Capital

The issued and paid-up share capital as at 30 January 2012 is RM3,531,925,834 comprising 3,531,925,834 ordinary shares of RM1.00 each. The changes in the issued and paid-up share capital are as follows:

Date of Allotment	No. of Shares Allotted	Consideration	Total Issued and Paid-up Share Capital (RM)
Up to 30.08.1966	16,000,000	Cash	16,000,000
15.11.1978	4,000,000	Capitalisation of general reserve account (Bonus Issue 1:4)	20,000,000
22.07.1981	5,000,000	Capitalisation of general reserve account (Bonus Issue 1:4)	25,000,000
07.01.1982	10,000,000	Capitalisation of capital reserve account and general reserve account (Bonus Issue 2:5)	35,000,000
11.02.1982	35,000,000	Rights Issue 1:1 at RM2.00 per share	70,000,000
22.06.1983	42,000,000	Capitalisation of share premium account and general reserve account (Bonus Issue 3:5)	112,000,000
22.08.1983	56,000,000 *	Rights Issue 1:2 at RM2.00 per share	168,000,000
05.07.1984	42,000,000 *	Capitalisation of share premium account and general reserve account (Bonus Issue 1:4)	210,000,000
05.02.1988	42,000,000 *	Capitalisation of share premium account and general reserve account (Bonus Issue 1:5)	252,000,000
03.08.1988	105,000,000 *	Rights Issue 1:2 at RM1.60 per share	357,000,000

·····

Date of Allotment	No. of Shares Allotted	Consideration	Total Issued and Paid-up Share Capital (RM)
11.10.1989	218,500 *	Exercise of share options under Public Bank Berhad Employees' Share Option Scheme (PBB ESOS) at option price of RM3.80 per share	357,218,500
02.05.1990	1,237,500 *	Exercise of share options under PBB ESOS at option price of RM3.80 per share	358,456,000
15.06.1990	119,485,333 *	Capitalisation of share premium account and general reserve account (Bonus Issue 1:3)	477,941,333
06.08.1990	71,691,200 *	Rights Issue 1:5 at RM2.20 per share	549,632,533
08.10.1990	138,500 *	Exercise of share options under PBB ESOS at option price of RM2.76 per share	549,771,033
12.04.1991	3,828,850 *	Exercise of share options under PBB ESOS at option price of RM2.76 per share	553,599,883
24.09.1991	334,300 *	Exercise of share options under PBB ESOS at option price of RM2.76 per share	553,934,183
25.03.1992	114,700 *	Exercise of share options under PBB ESOS at option price of RM2.76 per share	554,048,883
15.04.1993	1,038,701 *	Exercise of share options under PBB ESOS at option price of RM2.76 per share	555,087,584
01.10.1993	9,912,337 *	Exercise of share options under PBB ESOS at option price of RM2.76 per share	564,999,921
20.04.1994	3,434,479 *	Exercise of share options under PBB ESOS at option price of RM2.76 per share	568,434,400
05.10.1994	1,113,000 *	Exercise of share options under PBB ESOS at option price of RM7.84 per share	569,547,400
27.12.1994	50,000,000 *	Issue and private placement of 50,000,000 new shares as follows: – 35,000,000 PBB local shares at RM8.28 per share – 15,000,000 PBB foreign shares at RM10.62 per share	619,547,400
18.04.1996	25,500 *	Exercise of share options under PBB ESOS at option price of RM7.84 per share	619,572,900
07.08.1996	206,524,300 *	Capitalisation of share premium account (Bonus Issue 1:3)	826,097,200
25.10.1996	143,541 *	Exercise of share options under PBB ESOS at option price of RM5.88 per share	826,240,741
12.05.1997	358,850 *	Exercise of share options under PBB ESOS at option price of RM5.88 per share	826,599,591

Total Issued and Date of No. of Shares Paid-up Share Allotment Allotted Capital (RM) Consideration 06.01.1998 165.319.918 * Capitalisation of share premium account (Bonus Issue 1:5) 991,919,509 09.03.1998 165,319,918 * Rights Issue 1:5 at RM2.00 per PBB local share and at 1,157,239,427 RM2.28 per PBB foreign share 11.02.1999 8,007,750 * Exercise of share options under PBB ESOS at option price 1,165,247,177 of RM3.32 per share 35,500 * Exercise of share options under PBB ESOS at option price 11.05.1999 1,165,282,677 of RM4.48 per share 19.05.1999 4.736.865 * Exercise of share options under PBB ESOS at option price 1,170,019,542 of RM4.48 per share Exercise of share options under PBB ESOS at option price 07.06.1999 1,077,950 * 1,171,097,492 of RM4.48 per share 02.07.1999 12,063,250 * Exercise of share options under PBB ESOS at option price 1,183,160,742 of RM3.32 per share 11,899,125 * Exercise of share options under PBB ESOS at option price 08.12.2000 1,195,059,867 of RM3.32 per share 15.02.2001 1.662.500 * Exercise of share options under PBB ESOS at option price 1,196,722,367 of RM3.32 per share 31.03.2001 213,140,892 * New PBB local shares issued in exchange for 125,377,000 1,409,863,259 ordinary shares of RM1.00 each in Hock Hua Bank Bhd (HHB) pursuant to terms of merger of PBB and HHB 23.04.2001 422.958.977 * Capitalisation of share premium account and retained 1.832.822.236 profits (Bonus Issue 3:10) 11.12.2001 996,387 * Exercise of share options under PBB ESOS at option price 1,833,818,623 of RM2.54 per share 12.03.2002 Exercise of share options under PBB ESOS at option price 1,025,362 * 1,834,843,985 of RM2.54 per share 458.710.997 * 12.07.2002 Capitalisation of share premium account (Bonus Issue 1:4) 2.293.554.982 13.09.2002 13,570,954 * Exercise of share options under PBB ESOS as follows: 2,307,125,936 - 1,488,329 shares at option price of RM2.04 per share - 12,082,625 shares at option price of RM4.44 per share 08.10.2002 7.153.442 * Exercise of share options under PBB ESOS as follows: 2,314,279,378 - 412,567 shares at option price of RM2.04 per share - 6,740,875 shares at option price of RM4.44 per share

÷

Date of Allotment	No. of Shares Allotted	Consideration	Total Issued and Paid-up Share Capital (RM)
12.12.2002	247,675 *	Exercise of share options under PBB ESOS as follows: – 130,050 shares at option price of RM2.04 per share – 117,625 shares at option price of RM4.44 per share	2,314,527,053
14.03.2003	153,158 *	Exercise of share options under PBB ESOS as follows: – 112,408 shares at option price of RM2.04 per share – 40,750 shares at option price of RM4.44 per share	2,314,680,211
09.04.2003	37,907 *	Exercise of share options under PBB ESOS at option price of RM2.04 per share	2,314,718,118
13.06.2003	202,598,923 *	New PBB local shares issued in exchange for 135,065,949 ordinary shares of RM1.00 each in Public Finance Bhd (PFB) pursuant to terms of privatisation of PFB	2,517,317,041
16.07.2003	629,329,261 *	Capitalisation of share premium account (Bonus Issue 1:4)	3,146,646,302
14.08.2003	8,337,798 *	Exercise of share options under PBB ESOS as follows: – 250,423 shares at option price of RM1.64 per share – 8,087,375 shares at option price of RM3.56 per share	3,154,984,100
05.09.2003	2,804,031 *	Exercise of share options under PBB ESOS as follows: – 75,156 shares at option price of RM1.64 per share – 2,728,875 shares at option price of RM3.56 per share	3,157,788,131
08.09.2003	2,902,623 *	Exercise of share options under PBB ESOS as follows: – 67,856 shares at option price of RM1.64 per share – 1,595,142 shares at option price of RM3.56 per share – 1,239,625 shares at option price of RM3.40 per share	3,160,690,754
12.09.2003	7,001,644 *	Exercise of share options under PBB ESOS as follows: – 54,489 shares at option price of RM1.64 per share – 4,948,530 shares at option price of RM3.56 per share – 1,998,625 shares at option price of RM3.40 per share	3,167,692,398
24.09.2003	1,216,063 *	Exercise of share options under PBB ESOS as follows: – 6,250 shares at option price of RM1.64 per share – 915,688 shares at option price of RM3.56 per share – 294,125 shares at option price of RM3.40 per share	3,168,908,461
15.10.2003	3,518,818 *	Exercise of share options under PBB ESOS as follows: – 15,169 shares at option price of RM1.64 per share – 2,515,399 shares at option price of RM3.56 per share – 988,250 shares at option price of RM3.40 per share	3,172,427,279
27.10.2003	2,054,251 *	Exercise of share options under PBB ESOS as follows: – 3,313 shares at option price of RM1.64 per share – 1,457,938 shares at option price of RM3.56 per share – 593,000 shares at option price of RM3.40 per share	3,174,481,530

Total Issued and Date of No. of Shares Paid-up Share Allotment Allotted Capital (RM) Consideration 29.10.2003 6.748.111 * Exercise of share options under PBB ESOS as follows: 3.181.229.641 - 32,993 shares at option price of RM1.64 per share - 3.781.268 shares at option price of RM3.56 per share - 2,933,850 shares at option price of RM3.40 per share 06.11.2003 4.913.239 * Exercise of share options under PBB ESOS as follows: 3.186.142.880 - 39,115 shares at option price of RM1.64 per share - 3,806,374 shares at option price of RM3.56 per share - 1,067,750 shares at option price of RM3.40 per share 13.11.2003 1.202.135 * Exercise of share options under PBB ESOS as follows: 3.187.345.015 - 5,040 shares at option price of RM1.64 per share - 961,220 shares at option price of RM3.56 per share - 235,875 shares at option price of RM3.40 per share 18.11.2003 455,750 * Exercise of share options under PBB ESOS as follows: 3.187.800.765 - 406,250 shares at option price of RM3.56 per share - 49,500 shares at option price of RM3.40 per share 5.801.710 * Exercise of share options under PBB ESOS as follows: 21.11.2003 3.193.602.475 - 33,297 shares at option price of RM1.64 per share - 2,989,788 shares at option price of RM3.56 per share - 2,778,625 shares at option price of RM3.40 per share 1,417,894 * 01.12.2003 Exercise of share options under PBB ESOS as follows: 3,195,020,369 - 16,324 shares at option price of RM1.64 per share - 1,062,070 shares at option price of RM3.56 per share - 339,500 shares at option price of RM3.40 per share 68,000 * Exercise of share options under PBB ESOS at option price 04.12.2003 3,195,088,369 of RM3.56 per share Exercise of share options under PBB ESOS as follows: 22.12.2003 2,297,250 * 3,197,385,619 - 13,484 shares at option price of RM1.64 per share - 1,889,391 shares at option price of RM3.56 per share - 394,375 shares at option price of RM3.40 per share 26.12.2003 9,214,108 * Exercise of share options under PBB ESOS as follows: 3,206,599,727 - 20,525 shares at option price of RM1.64 per share - 6,642,458 shares at option price of RM3.56 per share - 2,551,125 shares at option price of RM3.40 per share 27.01.2004 1,883,267 * Exercise of share options under PBB ESOS as follows: 3,208,482,994 - 4,547 shares at option price of RM1.64 per share - 1,680,345 shares at option price of RM3.56 per share - 198,375 shares at option price of RM3.40 per share

Date of Allotment	No. of Shares Allotted	Consideration	Total Issued and Paid-up Share Capital (RM)
20.02.2004	483,813 *	Exercise of share options under PBB ESOS as follows: – 457,313 shares at option price of RM3.56 per share – 26,500 shares at option price of RM3.40 per share	3,208,966,807
01.03.2004	1,024,066 *	Exercise of share options under PBB ESOS as follows: – 886,316 shares at option price of RM3.56 per share – 137,750 shares at option price of RM3.40 per share	3,209,990,873
03.03.2004	13,717,282 *	Exercise of share options under PBB ESOS as follows: – 38,231 shares at option price of RM1.64 per share – 10,718,176 shares at option price of RM3.56 per share – 1,647,375 shares at option price of RM3.40 per share – 1,313,500 shares at option price of RM4.60 per share	3,223,708,155
05.03.2004	28,660,157 *	Exercise of share options under PBB ESOS as follows: – 253,907 shares at option price of RM1.64 per share – 28,406,250 shares at option price of RM3.56 per share	3,252,368,312
11.03.2004	13,177,700 *	Exercise of share options under PBB ESOS as follows: – 36,366 shares at option price of RM1.64 per share – 10,361,459 shares at option price of RM3.56 per share – 940,875 shares at option price of RM3.40 per share – 1,839,000 shares at option price of RM4.60 per share	3,265,546,012
17.03.2004	12,271,286 *	Exercise of share options under PBB ESOS as follows: – 46,892 shares at option price of RM1.64 per share – 10,183,769 shares at option price of RM3.56 per share – 597,125 shares at option price of RM3.40 per share – 1,443,500 shares at option price of RM4.60 per share	3,277,817,298
23.03.2004	8,575,825 *	Exercise of share options under PBB ESOS as follows: – 38,252 shares at option price of RM1.64 per share – 6,166,723 shares at option price of RM3.56 per share – 867,350 shares at option price of RM3.40 per share – 1,503,500 shares at option price of RM4.60 per share	3,286,393,123
06.04.2004	1,919,157 *	Exercise of share options under PBB ESOS as follows: – 1,703,532 shares at option price of RM3.56 per share – 69,625 shares at option price of RM3.40 per share – 146,000 shares at option price of RM4.60 per share	3,288,312,280
13.04.2004	4,016,890 *	Exercise of share options under PBB ESOS as follows: – 3,078,890 shares at option price of RM3.56 per share – 405,000 shares at option price of RM3.40 per share – 533,000 shares at option price of RM4.60 per share	3,292,329,170

Date of Allotment	No. of Shares Allotted	Consideration	Total Issued and Paid-up Share Capital (RM)
16.04.2004	1,233,902 *	Exercise of share options under PBB ESOS as follows: – 10,500 shares at option price of RM1.64 per share – 1,017,652 shares at option price of RM3.56 per share – 85,750 shares at option price of RM3.40 per share – 120,000 shares at option price of RM4.60 per share	3,293,563,072
17.08.2004	11,152,166	Exercise of share options under PBB ESOS as follows: - 13,349 shares at option price of RM1.64 per share - 6,270,567 shares at option price of RM3.56 per share - 857,550 shares at option price of RM3.40 per share - 2,299,700 shares at option price of RM4.60 per share - 1,711,000 shares at option price of RM4.92 per share	3,304,715,238
30.08.2004	12,767,404	Exercise of share options under PBB ESOS as follows: – 57,078 shares at option price of RM1.64 per share – 7,127,076 shares at option price of RM3.56 per share – 618,450 shares at option price of RM3.40 per share – 2,372,800 shares at option price of RM4.60 per share – 2,592,000 shares at option price of RM4.92 per share	3,317,482,642
09.09.2004	1,649,681	Exercise of share options under PBB ESOS as follows: – 908,831 shares at option price of RM3.56 per share – 67,350 shares at option price of RM3.40 per share – 260,500 shares at option price of RM4.60 per share – 413,000 shares at option price of RM4.92 per share	3,319,132,323
27.09.2004	623,819	Exercise of share options under PBB ESOS as follows: – 8,125 shares at option price of RM1.64 per share – 344,819 shares at option price of RM3.56 per share – 63,375 shares at option price of RM3.40 per share – 136,000 shares at option price of RM4.60 per share – 71,500 shares at option price of RM4.92 per share	3,319,756,142
28.09.2004	1,737,912	Exercise of share options under PBB ESOS as follows: – 795,637 shares at option price of RM3.56 per share – 120,875 shares at option price of RM3.40 per share – 347,900 shares at option price of RM4.60 per share – 473,500 shares at option price of RM4.92 per share	3,321,494,054
04.10.2004	4,621,593	Exercise of share options under PBB ESOS as follows: – 33,767 shares at option price of RM1.64 per share – 2,569,876 shares at option price of RM3.56 per share – 267,650 shares at option price of RM3.40 per share – 1,187,300 shares at option price of RM4.60 per share – 563,000 shares at option price of RM4.92 per share	3,326,115,647

Date of Allotment	No. of Shares Allotted	Consideration	Total Issued and Paid-up Share Capital (RM)
26.10.2004	1,755,048	Exercise of share options under PBB ESOS as follows: – 665,498 shares at option price of RM3.56 per share – 71,650 shares at option price of RM3.40 per share – 527,400 shares at option price of RM4.60 per share – 490,500 shares at option price of RM4.92 per share	3,327,870,695
19.11.2004	4,569,277	Exercise of share options under PBB ESOS as follows: - 187,546 shares at option price of RM1.64 per share - 2,491,856 shares at option price of RM3.56 per share - 289,375 shares at option price of RM3.40 per share - 1,212,000 shares at option price of RM4.60 per share - 388,500 shares at option price of RM4.92 per share	3,332,439,972
25.11.2004	20,935,350	Exercise of share options under PBB ESOS as follows: - 31,710 shares at option price of RM1.64 per share - 9,479,777 shares at option price of RM3.56 per share - 653,600 shares at option price of RM3.40 per share - 4,162,263 shares at option price of RM4.60 per share - 6,608,000 shares at option price of RM4.92 per share	3,353,375,322
03.12.2004	2,392,002	Exercise of share options under PBB ESOS as follows: – 1,183,077 shares at option price of RM3.56 per share – 140,300 shares at option price of RM3.40 per share – 604,125 shares at option price of RM4.60 per share – 464,500 shares at option price of RM4.92 per share	3,355,767,324
28.01.2005	20,743,000	Exercise of share options under PBB ESOS at option price of RM4.92 per share	3,376,510,324
31.01.2005	2,415,001	Exercise of share options under PBB ESOS as follows: - 15,475 shares at option price of RM1.64 per share - 985,926 shares at option price of RM3.56 per share - 104,200 shares at option price of RM3.40 per share - 954,400 shares at option price of RM4.60 per share - 355,000 shares at option price of RM4.92 per share	3,378,925,325
07.02.2005	10,466,250	Exercise of share options under PBB ESOS as follows: – 2,406,250 shares at option price of RM3.56 per share – 2,250,000 shares at option price of RM4.60 per share – 5,810,000 shares at option price of RM4.92 per share	3,389,391,575
21.02.2005	7,511,743	Exercise of share options under PBB ESOS as follows: - 26,106 shares at option price of RM1.64 per share - 3,364,187 shares at option price of RM3.56 per share - 377,950 shares at option price of RM3.40 per share - 2,883,000 shares at option price of RM4.60 per share - 860,500 shares at option price of RM4.92 per share	3,396,903,318

Date of Allotment	No. of Shares Allotted	Consideration	Total Issued and Paid-up Share Capital (RM)		
25.02.2005	 - 6,094 shares at option price of RM1.64 per share - 236,373 shares at option price of RM3.56 per share - 14,875 shares at option price of RM3.40 per share - 291,000 shares at option price of RM4.60 per share 		 - 6,094 shares at option price of RM1.64 per share - 236,373 shares at option price of RM3.56 per share - 14,875 shares at option price of RM3.40 per share - 291,000 shares at option price of RM4.60 per share 	 - 6,094 shares at option price of RM1.64 per share - 236,373 shares at option price of RM3.56 per share - 14,875 shares at option price of RM3.40 per share 	3,397,542,660
01.08.2005	12,813,748	Exercise of share options under PBB ESOS as follows: - 14,482 shares at option price of RM1.64 per share - 1,382,291 shares at option price of RM3.56 per share - 194,275 shares at option price of RM3.40 per share - 1,397,700 shares at option price of RM4.60 per share - 6,670,000 shares at option price of RM4.92 per share - 3,155,000 shares at option price of RM6.37 per share	3,410,356,408		
31.10.2005	2,114,074	Exercise of share options under PBB ESOS as follows: - 1,063 shares at option price of RM1.64 per share - 442,561 shares at option price of RM3.56 per share - 96,950 shares at option price of RM3.40 per share - 424,800 shares at option price of RM4.60 per share - 1,014,500 shares at option price of RM4.92 per share - 134,200 shares at option price of RM6.37 per share	3,412,470,482		
09.11.2005	3,737,523	Exercise of share options under PBB ESOS as follows: – 1,269 shares at option price of RM1.64 per share – 1,429,354 shares at option price of RM3.56 per share – 238,525 shares at option price of RM3.40 per share – 1,537,875 shares at option price of RM4.60 per share – 204,000 shares at option price of RM4.92 per share – 326,500 shares at option price of RM6.37 per share	3,416,208,005		
15.11.2005	660,400	Exercise of share options under PBB ESOS as follows: – 163,100 shares at option price of RM3.56 per share – 61,700 shares at option price of RM3.40 per share – 390,100 shares at option price of RM4.60 per share – 45,500 shares at option price of RM4.92 per share	3,416,868,405		
05.12.2005	504,684	Exercise of share options under PBB ESOS as follows: - 217,309 shares at option price of RM3.56 per share - 35,375 shares at option price of RM3.40 per share - 202,500 shares at option price of RM4.60 per share - 23,500 shares at option price of RM4.92 per share - 26,000 shares at option price of RM6.37 per share	3,417,373,089		

Issued	and	Paid-up	Share	Capital	(Cont'd.)
--------	-----	---------	-------	---------	-----------

Date of Allotment	No. of Shares Allotted	Consideration	Total Issued and Paid-up Share Capital (RM)
13.01.2006	.2006 3,553,363 Exercise of share options under PBB ESOS as follows: - 2,587 shares at option price of RM1.64 per share - 391,750 shares at option price of RM3.56 per share - 77,325 shares at option price of RM3.40 per share - 519,300 shares at option price of RM4.60 per share - 71,000 shares at option price of RM4.92 per share - 86,000 shares at option price of RM6.37 per share - 2,405,401 shares at option price of RM5.67 per share		3,420,926,452
18.01.2006	115,100	Exercise of share options under PBB ESOS as follows: – 8,600 shares at option price of RM3.56 per share – 83,500 shares at option price of RM4.60 per share – 23,000 shares at option price of RM4.92 per share	3,421,041,552
08.02.2006	329,363	Exercise of share options under PBB ESOS as follows: - 45,938 shares at option price of RM3.56 per share - 2,425 shares at option price of RM3.40 per share - 27,500 shares at option price of RM4.60 per share - 7,500 shares at option price of RM4.92 per share - 7,000 shares at option price of RM6.37 per share - 239,000 shares at option price of RM5.67 per share	3,421,370,915
28.02.2006	3,922,364	Exercise of share options under PBB ESOS as follows: - 302 shares at option price of RM1.64 per share - 234,931 shares at option price of RM3.56 per share - 20,125 shares at option price of RM3.40 per share - 293,500 shares at option price of RM4.60 per share - 63,500 shares at option price of RM4.92 per share - 255,000 shares at option price of RM6.37 per share - 3,055,006 shares at option price of RM5.67 per share	3,425,293,279
09.03.2006	8,050,287	Exercise of share options under PBB ESOS as follows: - 1,282 shares at option price of RM1.64 per share - 296,195 shares at option price of RM3.56 per share - 3,125 shares at option price of RM3.40 per share - 314,600 shares at option price of RM4.60 per share - 108,000 shares at option price of RM4.92 per share - 402,390 shares at option price of RM6.37 per share - 6,924,695 shares at option price of RM5.67 per share	3,433,343,566
14.03.2006	12,000	Exercise of share options under PBB ESOS at option price of RM5.67 per share	3,433,355,566

Date of Allotment	No. of Shares Allotted	Consideration	Total Issued and Paid-up Share Capital (RM)
14.08.2006	1,960,920	Exercise of share options under PBB ESOS as follows: - 2,094 shares at option price of RM1.64 per share - 94,596 shares at option price of RM3.56 per share - 11,625 shares at option price of RM3.40 per share - 212,500 shares at option price of RM4.60 per share - 40,000 shares at option price of RM4.92 per share - 115,000 shares at option price of RM6.37 per share - 1,485,105 shares at option price of RM5.67 per share	3,435,316,486
22.08.2006	13,588,150	Exercise of share options under PBB ESOS as follows: - 17,923 shares at option price of RM1.64 per share - 411,452 shares at option price of RM3.56 per share - 44,250 shares at option price of RM3.40 per share - 555,000 shares at option price of RM4.60 per share - 72,900 shares at option price of RM4.92 per share - 319,000 shares at option price of RM6.37 per share - 12,167,625 shares at option price of RM5.67 per share	3,448,904,636
04.09.2006	1,147,600	Exercise of share options under PBB ESOS as follows: - 34,600 shares at option price of RM3.56 per share - 83,500 shares at option price of RM4.60 per share - 51,500 shares at option price of RM4.92 per share - 978,000 shares at option price of RM5.67 per share	3,450,052,236
22.09.2006	754,127	Exercise of share options under PBB ESOS as follows: - 16,127 shares at option price of RM3.56 per share - 22,000 shares at option price of RM4.60 per share - 7,000 shares at option price of RM4.92 per share - 16,000 shares at option price of RM6.37 per share - 693,000 shares at option price of RM5.67 per share	3,450,806,363
20.11.2006	1,735,884	Exercise of share options under PBB ESOS as follows: - 2,698 shares at option price of RM1.64 per share - 31,886 shares at option price of RM3.56 per share - 6,500 shares at option price of RM3.40 per share - 130,500 shares at option price of RM4.60 per share - 19,000 shares at option price of RM4.92 per share - 542,500 shares at option price of RM6.37 per share - 1,002,800 shares at option price of RM5.67 per share	3,452,542,247

Date of Allotment	No. of Shares Allotted	Consideration	Total Issued and Paid-up Share Capital (RM)
30.11.2006	3,142,529	Exercise of share options under PBB ESOS as follows: - 1,358 shares at option price of RM1.64 per share - 90,371 shares at option price of RM3.56 per share - 4,000 shares at option price of RM3.40 per share - 188,500 shares at option price of RM4.60 per share - 43,500 shares at option price of RM4.92 per share - 1,083,300 shares at option price of RM6.37 per share - 1,731,500 shares at option price of RM5.67 per share	3,455,684,776
05.12.2006	4,553,096	Exercise of share options under PBB ESOS as follows: - 4,092 shares at option price of RM1.64 per share - 161,211 shares at option price of RM3.56 per share - 18,793 shares at option price of RM3.40 per share - 349,600 shares at option price of RM4.60 per share - 78,000 shares at option price of RM4.92 per share - 1,655,200 shares at option price of RM6.37 per share - 2,286,200 shares at option price of RM5.67 per share	3,460,237,872
15.12.2006	2,407,500	 Exercise of share options under PBB ESOS as follows: 30,700 shares at option price of RM3.56 per share 1,800 shares at option price of RM3.40 per share 82,200 shares at option price of RM4.60 per share 59,000 shares at option price of RM4.92 per share 729,000 shares at option price of RM6.37 per share 1,504,800 shares at option price of RM5.67 per share 	3,462,645,372
22.12.2006	179,500	Exercise of share options under PBB ESOS as follows: – 17,500 shares at option price of RM4.60 per share – 50,000 shares at option price of RM6.37 per share – 112,000 shares at option price of RM5.67 per share	3,462,824,872
25.01.2007	7,252,589	Exercise of share options under PBB ESOS as follows: - 473 shares at option price of RM1.64 per share - 184,208 shares at option price of RM3.56 per share - 14,800 shares at option price of RM3.40 per share - 234,500 shares at option price of RM4.60 per share - 43,500 shares at option price of RM4.92 per share - 3,230,108 shares at option price of RM6.37 per share - 3,545,000 shares at option price of RM5.67 per share	3,470,077,461
30.01.2007	16,102,248	Exercise of share options under PBB ESOS as follows: - 5,228 shares at option price of RM1.64 per share - 68,187 shares at option price of RM3.56 per share - 29,000 shares at option price of RM3.40 per share - 254,031 shares at option price of RM4.60 per share - 60,200 shares at option price of RM4.92 per share - 11,004,802 shares at option price of RM6.37 per share - 4,680,800 shares at option price of RM5.67 per share	3,486,179,709

Date of Allotment	No. of Shares Allotted	Consideration	Total Issued and Paid-up Share Capital (RM)
05.02.2007	2,798,614	Exercise of share options under PBB ESOS as follows: - 16,239 shares at option price of RM3.56 per share - 775 shares at option price of RM3.40 per share - 35,100 shares at option price of RM4.60 per share - 11,000 shares at option price of RM4.92 per share - 1,971,000 shares at option price of RM6.37 per share - 764,500 shares at option price of RM5.67 per share	3,488,978,323
15.02.2007	3,449,000	Exercise of share options under PBB ESOS as follows: - 8,000 shares at option price of RM3.56 per share - 1,000 shares at option price of RM3.40 per share - 48,500 shares at option price of RM4.60 per share - 25,500 shares at option price of RM4.92 per share - 2,387,000 shares at option price of RM6.37 per share - 979,000 shares at option price of RM5.67 per share	3,492,427,323
23.02.2007	118,000	Exercise of share options under PBB ESOS as follows: – 3,500 shares at option price of RM4.60 per share – 49,000 shares at option price of RM6.37 per share – 65,500 shares at option price of RM5.67 per share	3,492,545,323
14.05.2007	5,659,529	Exercise of share options under PBB ESOS as follows: - 22,492 shares at option price of RM1.64 per share - 75,283 shares at option price of RM3.56 per share - 24,350 shares at option price of RM3.40 per share - 185,000 shares at option price of RM4.60 per share - 43,500 shares at option price of RM4.92 per share - 3,516,279 shares at option price of RM6.37 per share - 1,792,625 shares at option price of RM5.67 per share	3,498,204,852
17.05.2007	7,553,346	Exercise of share options under PBB ESOS as follows: - 3,371 shares at option price of RM1.64 per share - 114,070 shares at option price of RM3.56 per share - 31,507 shares at option price of RM3.40 per share - 216,500 shares at option price of RM4.60 per share - 54,300 shares at option price of RM4.92 per share - 4,608,696 shares at option price of RM6.37 per share - 2,524,902 shares at option price of RM5.67 per share	3,505,758,198
30.05.2007	224,369	Exercise of share options under PBB ESOS as follows: - 9,369 shares at option price of RM3.56 per share - 6,500 shares at option price of RM4.60 per share - 2,500 shares at option price of RM4.92 per share - 128,000 shares at option price of RM6.37 per share - 78,000 shares at option price of RM5.67 per share	3,505,982,567

Issued and Paid-up Share Capital (Cont'd.)

Date of Allotment	No. of Shares Allotted	Consideration	Total Issued and Paid-up Share Capital (RM)
04.06.2007	2,962,800	Exercise of share options under PBB ESOS as follows: - 43,000 shares at option price of RM3.56 per share - 1,000 shares at option price of RM3.40 per share - 117,000 shares at option price of RM4.60 per share - 34,000 shares at option price of RM4.92 per share - 1,931,000 shares at option price of RM6.37 per share - 836,800 shares at option price of RM5.67 per share	3,508,945,367
07.06.2007	33,900	Exercise of share options under PBB ESOS as follows: – 400 shares at option price of RM3.56 per share – 1,500 shares at option price of RM4.60 per share – 25,000 shares at option price of RM6.37 per share – 7,000 shares at option price of RM5.67 per share	3,508,979,267
10.07.2007	1,974,411	 Exercise of share options under PBB ESOS as follows: 379 shares at option price of RM1.64 per share 47,133 shares at option price of RM3.56 per share 91,000 shares at option price of RM4.60 per share 15,500 shares at option price of RM4.92 per share 1,201,900 shares at option price of RM6.37 per share 618,499 shares at option price of RM5.67 per share 	3,510,953,678
17.07.2007	7,444,206	Exercise of share options under PBB ESOS as follows: - 82,283 shares at option price of RM3.56 per share - 19,925 shares at option price of RM3.40 per share - 95,575 shares at option price of RM4.60 per share - 16,100 shares at option price of RM4.92 per share - 6,428,923 shares at option price of RM6.37 per share - 801,400 shares at option price of RM5.67 per share	3,518,397,884
20.07.2007	727,500	Exercise of share options under PBB ESOS as follows: - 3,000 shares at option price of RM3.56 per share - 21,000 shares at option price of RM4.60 per share - 10,000 shares at option price of RM4.92 per share - 512,000 shares at option price of RM6.37 per share - 181,500 shares at option price of RM5.67 per share	3,519,125,384
14.11.2007	6,071,344	 Exercise of share options under PBB ESOS as follows: 727 shares at option price of RM1.64 per share 68,822 shares at option price of RM3.56 per share 450 shares at option price of RM3.40 per share 138,900 shares at option price of RM4.60 per share 26,000 shares at option price of RM4.92 per share 4,763,700 shares at option price of RM6.37 per share 1,072,745 shares at option price of RM5.67 per share 	3,525,196,728

Date of Allotment	No. of Shares Allotted	Consideration	Total Issued and Paid-up Share Capital (RM)
16.11.2007	1,834,280	Exercise of share options under PBB ESOS as follows: - 32,006 shares at option price of RM3.56 per share - 29,075 shares at option price of RM3.40 per share - 86,969 shares at option price of RM4.60 per share - 16,000 shares at option price of RM4.92 per share - 1,117,231 shares at option price of RM6.37 per share - 552,999 shares at option price of RM5.67 per share	3,527,031,008
26.11.2007	849,375	Exercise of share options under PBB ESOS as follows: - 9,700 shares at option price of RM3.56 per share - 19,075 shares at option price of RM3.40 per share - 38,000 shares at option price of RM4.60 per share - 19,500 shares at option price of RM4.92 per share - 479,800 shares at option price of RM6.37 per share - 283,300 shares at option price of RM5.67 per share	3,527,880,383
17.12.2007	11,000	Exercise of share options under PBB ESOS at option price of RM6.37 per share	3,527,891,383
21.01.2008	701,527	Exercise of share options under PBB ESOS as follows: - 46,600 shares at option price of RM3.56 per share - 125 shares at option price of RM3.40 per share - 19,000 shares at option price of RM4.60 per share - 8,500 shares at option price of RM4.92 per share - 481,302 shares at option price of RM6.37 per share - 146,000 shares at option price of RM5.67 per share	3,528,592,910
05.02.2008	710,476	Exercise of share options under PBB ESOS as follows: - 11,109 shares at option price of RM3.56 per share - 4,700 shares at option price of RM4.60 per share - 8,000 shares at option price of RM4.92 per share - 502,167 shares at option price of RM6.37 per share - 184,500 shares at option price of RM5.67 per share	3,529,303,386
18.02.2008	1,595,474	Exercise of share options under PBB ESOS as follows: - 10,262 shares at option price of RM3.56 per share - 50 shares at option price of RM3.40 per share - 61,862 shares at option price of RM4.60 per share - 10,500 shares at option price of RM4.92 per share - 1,090,800 shares at option price of RM6.37 per share - 422,000 shares at option price of RM5.67 per share	3,530,898,860
21.02.2008	65,000	Exercise of share options under PBB ESOS as follows: - 2,500 shares at option price of RM4.60 per share - 41,500 shares at option price of RM6.37 per share - 21,000 shares at option price of RM5.67 per share	3,530,963,860

Issued and Paid-up Share Capital (Cont'd.)

Date of Allotment	No. of Shares Allotted	Consideration	Total Issued and Paid-up Share Capital (RM)
05.03.2008	748,792	Exercise of share options under PBB ESOS as follows: - 2,121 shares at option price of RM1.64 per share - 23,221 shares at option price of RM3.56 per share - 4,750 shares at option price of RM3.40 per share - 37,700 shares at option price of RM4.60 per share - 17,500 shares at option price of RM4.92 per share - 462,400 shares at option price of RM6.37 per share - 201,100 shares at option price of RM5.67 per share	3,531,712,652
12.03.2008	213,182	Exercise of share options under PBB ESOS as follows: - 18,982 shares at option price of RM3.56 per share - 11,500 shares at option price of RM4.60 per share - 5,500 shares at option price of RM4.92 per share - 123,000 shares at option price of RM6.37 per share - 54,200 shares at option price of RM5.67 per share	3,531,925,834

Issued and Paid-up Share Capital (Cont'd.)

* The number of shares allotted has been adjusted to reflect the consolidation of PBB shares from par value of RM0.50 to par value of RM1.00 on 2 June 2004.

SUMMARY OF PROPERTIES OWNED BY PUBLIC BANK GROUP

as at 31 December 2011

	No. of P	roperties	Net Book Value
Area	Freehold	Leasehold	(RM'000)
Domestic			
PUBLIC BANK BERHAD			
Kuala Lumpur	2	_	258,540
Perak Darul Ridzuan	1	_	265
Sarawak	-	1	21
PUBLIC MUTUAL BERHAD			
Kuala Lumpur	1	1	9,297
Johor Darul Takzim	-	1	831
Pahang Darul Makmur	1	_	1,690
Pulau Pinang	1	-	1,842
Sarawak	-	2	2,554
Selangor Darul Ehsan	1	1	5,819
PUBLIC HOLDINGS SDN BHD			
Kuala Lumpur	5	4	108,162
Johor Darul Takzim	4	_	45,768
Kedah Darul Aman	1	-	1,457
Melaka	-	2	1,262
Pahang Darul Makmur	1	_	96
Perak Darul Ridzuan	3	1	5,201
Pulau Pinang	7	_	5,265
Sabah	-	2	1,950
Sarawak	1	3	4,881
Selangor Darul Ehsan	1	2	43,661
Overseas			
CAMBODIAN PUBLIC BANK PLC			
Phnom Penh	1	-	65,139
PUBLIC FINANCIAL HOLDINGS GROUP			
Hong Kong	-	31	350,696

Note:

The details of the top 10 properties as included in the above summary are disclosed in the following page.

TOP 10 LIST OF PROPERTIES OWNED BY PUBLIC BANK GROUP

as at 31 December 2011

Location	Description	Current Use	Tenure	Remaining Lease Period (Expiry Date)	Age of Property	Built-up Area (sq m)	Date of Last Revaluation/ Acquisition	Net Book Value (RM'000)
Menara Public Bank 146 Jalan Ampang 50450 Kuala Lumpur Malaysia	36-storey office tower and 5-storey podium (L/B)	Public Bank's Head Office and Kuala Lumpur City Main Office; business premises of subsidiary and associated companies	Freehold	_	17 Years	46,436	2-1-1995	258,347
Basement, Ground Floor 1st-12th floor, Flat A & B on 14th Floor, 17th Floor, Flat A on 19th Floor, 21st Floor and Main Roof Public Bank Centre 120 Des Voeux Road Central Hong Kong	A shop unit on ground floor and basement; and office floors of a 23-storey commercial building	Public Bank (HK) Ltd's Main Branch and office	Leasehold 999 Years	831 Years (26-6-2842)	34 Years	5,451	30-5-2006**	100,813
Building No. 23 Street 114 Khan Daun Penh Phnom Penh Cambodia	10 storey building 2½ Basement on lot 23 & 24	Head Office and Phnom Penh Main Branch, Campu Properties Co. Ltd, Campu Securities Plc and Campu Lonpac Insurance	Freehold	-	2 Years	18,149	14-10-2009	65,139
11th Floor Argyle Centre Phase 688 Nathan Road 65 Argyle Street Mongkok Kowloon Hong Kong	Office space on 1 the 11th Floor of a 21-storey commercial building	Public Financial Holdings Group office; part of office space leased to third parties	Leasehold 150 Years	49 Years (18-2-2060)	29 Years	1,465	2-5-1994 (R)	55,984
Lot 59, Section 57 Jalan Raja Chulan 50200 Kuala Lumpur Malaysia	Vacant land	Public Mutual's future new Head Quarters	Freehold	-	_	5,393	24-4-2006	53,621

Top 10 List of Properties Owned by Public Bank Group

Location	Description	Current Use	Tenure	Remaining Lease Period (Expiry Date)	Age of Property	Built-up Area (sq m)	Date of Last Revaluation/ Acquisition	Net Book Value (RM'000)
Public Bank Tower 19 Jalan Wong Ah Fook 80000 Johor Bahru Johor Darul Takzim Malaysia	30-storey office tower (L/B)	Public Bank's Johor Bahru Branch; office space rented to third parties and a related party	Freehold	-	17 Years	36,222	12-8-1991	42,431
Shop B Ground Floor and Office B 1st to 17th Floor JCG Building 16 Mongkok Road Mongkok Kowloon Hong Kong	A shop unit on ground floor and all B units for 1st to 17th floors of a 18-storey commercial building with shops and offices	Public Bank (HK) Ltd. & Public Finance Ltd.'s Mongkok Branch; storeroom of Public Financial Holdings Group; office space leased to third parties	Leasehold 150 Years	39 Years (27-5-2050)	24 Years	2,215	30-6-1994 (R)	37,076
1 Jalan Air Hitam Kawasan Institusi Bandar Baru Bangi 43000 Kajang Selangor Darul Ehsan Malaysia	5 blocks of integrated multi-storey building (L/B)	Public Bank's IT & Training Centre	Leasehold 99 Years	85 Years (2-9-2096)	14 Years	31,669	3-9-1997	36,383
11th Floor Wing On House 71 Des Voeux Road Central Central Hong Kong	11th floor of a 31-storey office building built on a 2-storey podium	Office of Public Financial Holdings Group	Leasehold 999 Years	891 Years (14-8-2902)	44 Years	1,464	11-6-1993	34,316
Wisma Public Bank 300 Jalan Raja Laut 50350 Kuala Lumpur Malaysia	14-storey office building (L/B)	Public Bank's Tiong Nam Branch	Freehold	_	24 Years	10,395	27-8-2003	22,481

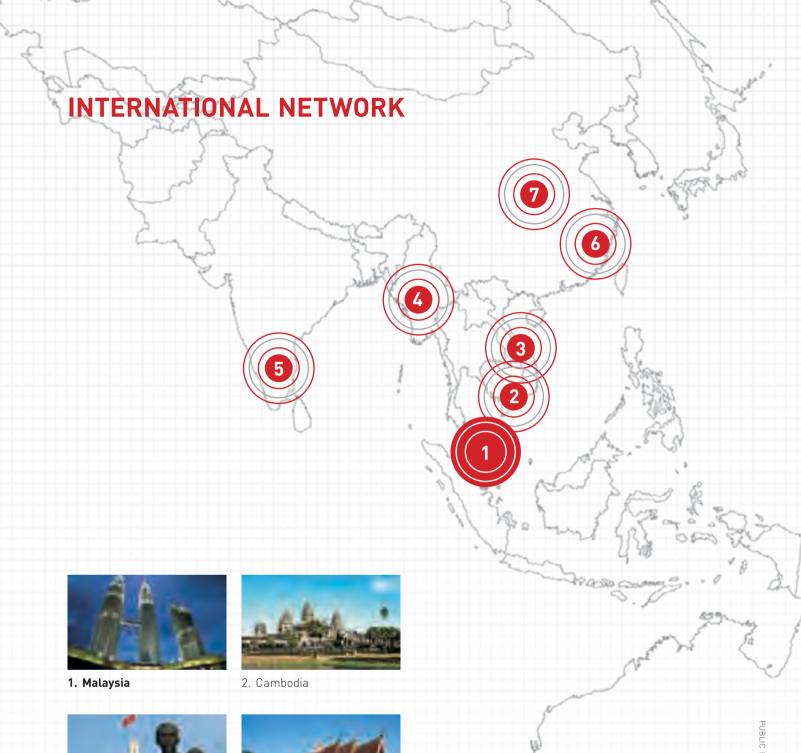
Notes:

(L/B) Land and building

(R) Revaluation was performed as at 31 December 2011

** The acquisition date of 30 May 2006 is the date such property was acquired upon acquisition of Public Bank (Hong Kong) Limited by Public Financial Holdings Group

Public Financial Holdings Group hold the land portion of all properties by means of leases, in Hong Kong SAR.





3. Vietnam



4. Laos



5. Sri Lanka



6. Hong Kong



7. People's Republic of China

PUBLIC BANK BERHAD

GROUP CORPORATE DIRECTORY



Head Office:

Menara Public Bank, 146 Jalan Ampang, 50450 Kuala Lumpur, Malaysia Tel : 03-21766000, 03-21766666, 03-21638888, 03-21638899 Fax : 03-21639917 Swift: PBBEMYKL Cable : "PBBKLCITY" Kuala Lumpur Telex : MA28290/MA28291

PUBLIC BANK www.publicbank.com.my

BRANCH	ADDRESS	TELEPHONE	FAX
FEDERAL TERRITORY			
Bangsar	36 & 38, Jalan Maarof Bangsar, 59100 Kuala Lumpur	03-22828929 03-22828930	03-22828917
Bintang Walk	150, Jalan Bukit Bintang 55100 Kuala Lumpur	03-21427969	03-21421241
Bukit Damansara	36 – 40, Medan Setia 2 Plaza Damansara, Bukit Damansara 50490 Kuala Lumpur	03-20954278 03-20954922	03-20943844 03-20949403
Changkat Thambi Dollah	85, 87 & 89, Changkat Thambi Dollah Off Jalan Pudu, 55100 Kuala Lumpur	03-21454492 03-21454498	03-21415266 03-21454462
Jalan Bukit Bintang	Sun Complex, Jalan Bukit Bintang 55100 Kuala Lumpur	03-21445755 03-21445759	03-21445751
Jalan Hang Lekiu	20 – 26, Jalan Hang Lekiu 50100 Kuala Lumpur	03-20781115 03-20787077	03-20726155
Jalan Ipoh	Wisma Yap Ka, 480, 3rd Mile, Jalan Ipoh 51200 Kuala Lumpur	03-40427487 03-40427488	03-40420032
Jalan Kelang Lama	3045 – 3051, Batu 4½ Jalan Kelang Lama, 58000 Kuala Lumpur	03-79811211 03-79811212	03-79816939
Jalan Kuchai Lama	44, 46, 48 & 50, Jalan 6/116B Kuchai Entrepreneurs' Park Off Jalan Kuchai Lama 58200 Kuala Lumpur	03-79804377 03-79804575 03-79804683	03-79843411
Jalan Pasar	44 & 46, Jalan Pasar 55100 Kuala Lumpur	03-21429110 03-21429144 03-21429160	03-21429916
Jalan Raja Chulan	Ground Floor, Wisma Lim Foo Yong 86, Jalan Raja Chulan, 50200 Kuala Lumpur	03-21418255 03-21418366	03-21422893 03-21487721
Jalan Raja Laut	Lot G3 & 1A.2, Bangunan KWSP 5, Jalan Raja Laut, 50350 Kuala Lumpur	03-26930722	03-26914624

BRANCH	ADDRESS	TELEPHONE	FAX
FEDERAL TERRITORY (C	ont'd.)		
Jalan Sultan Sulaiman	Bangunan Public Bank 6, Jalan Sultan Sulaiman 50000 Kuala Lumpur	03-20702711	03-22732101 03-22722145
Jalan Sungei Besi	12, Jalan Sungei Besi 57100 Kuala Lumpur	03-92214771 03-92215655	03-92212968
Jalan Tun H.S. Lee	Lot G.01, Plaza First Nationwide 161, Jalan Tun H.S. Lee 50000 Kuala Lumpur	03-20702121 03-20702234	03-20702250
Jalan Tun Sambanthan	68, Jalan Tun Sambanthan 50470 Brickfields, Kuala Lumpur	03-22725930 03-22736494	03-22736513
Jinjang	3476 & 3477, Garden Street Jinjang Utara, 52000 Kuala Lumpur	03-62523355 03-62523356	03-62522422
Kepong	147, 149, 151 & 153 Jalan Rimbunan Raya 1, Laman Rimbunan Kepong, 52100 Kuala Lumpur	03-62570032 03-62574690	03-62516611 03-62519386
KL City Main Office	Ground Floor, Menara Public Bank 146 Jalan Ampang 50450 Kuala Lumpur	03-21638866 03-21767888	03-21639901
Medan Idaman	Medan Idaman Business Centre 4 & 6, Jalan 2/21D Batu 5, Jalan Gombak 53000 Kuala Lumpur	03-40234467 03-40234478	03-40234497
Mont' Kiara	1 & 3, Jalan Solaris 1, Solaris Mont' Kiara 50480 Kuala Lumpur	03-62036363	03-62037878 03-62036619
Overseas Union Garden	3 & 5, Medan Hujan Rahmat Taman Overseas Union 58200 Kuala Lumpur	03-77856409 03-77856410	03-77856412
Pandan Indah	1, 3 & 5, Jalan Pandan Indah 1/23 Pandan Indah, 55100 Kuala Lumpur	03-92747494 03-92742495	03-92746497
Pandan Jaya	44, Jalan Pandan 2/2 Pandan Jaya, 55100 Kuala Lumpur	03-92812199 03-92863149	03-92812206
Salak South	Ground Floor, 31 & 33, Jalan 3/108C Taman Sungai Besi, Salak South 57100 Kuala Lumpur	03-79802921 03-79805190	03-79805230
Segambut	73, 75 & 77, Jalan Segambut Pusat 51200 Kuala Lumpur	03-62527052 03-62527054	03-62526620 03-62527057

BRANCH	ADDRESS	TELEPHONE	FAX
FEDERAL TERRITORY (C	Cont'd.)		
Selayang	45, 47 & 49, Jalan 2/3A Pusat Bandar Utara Selayang 68100 Batu Caves, Kuala Lumpur	03-61205099 03-61368644 03-61368645	03-61368651 03-61383723
Sentul	36, 38 & 40, Jalan 14/48A Sentul Raya Off Jalan Sentul 51000 Kuala Lumpur	03-40421509 03-40421811	03-40421822
Seri Petaling	40 – 44, Jalan Radin Tengah Bandar Baru Seri Petaling 57000 Kuala Lumpur	03-90585711 03-90585712	03-90570415 03-90582026
Setapak	263, 265, 267 & 269 Jalan Genting Kelang, Setapak 53300 Kuala Lumpur	03-40219341 03-40219343	03-40219351
Taman Cheras	1, 3 & 5, Jalan 4/96A Taman Cheras Makmur 56100 Kuala Lumpur	03-91307840 03-91314182 03-91314367	03-91304586
Taman Connaught	80 & 82, Jalan Cerdas, Taman Connaught Cheras, 56000 Kuala Lumpur	03-91023649 03-91017152	03-91023645
Taman Desa	Lot 1A – 3A, Business Centre Taman Desa, Off Jalan Kelang Lama 58100 Kuala Lumpur	03-79837811 03-79837812	03-79818069 03-79803736
Taman Maluri	275 & 277, Jalan Mahkota Taman Maluri, Cheras, 55100 Kuala Lumpur	03-92857203 03-92859994	03-92856811
Taman Melawati	262 – 265, Jalan Bandar 12 Taman Melawati, 53100 Kuala Lumpur	03-41052003 03-41052004	03-41052009
Taman Midah	2, Jalan Midah 3, Taman Midah, Cheras 56000 Kuala Lumpur	03-91300234 03-91300533	03-91309226
Taman Tun Dr. Ismail	66, 68 & 70, Jalan Burhanuddin Helmi Taman Tun Dr. Ismail, 60000 Kuala Lumpur	03-77294672 03-77299440	03-77298754 03-77223719
Tiong Nam	Wisma Public Bank, 300, Jalan Raja Laut 50350 Kuala Lumpur	03-26939526 03-26939528 03-26939555	03-26914673
Wangsa Maju	22 – 26, Jalan 1A/27A, Section 1 Wangsa Maju, 53300 Kuala Lumpur	03-41428577 03-41428579	03-41429281
FEDERAL TERRITORY -	PUTRAJAYA		
Putrajaya	66, Jalan Diplomatik, Presint 15 62050 Putrajaya	03-88887878	03-88811366

BRANCH	ADDRESS	TELEPHONE	FAX
FEDERAL TERRITORY -	LABUAN		
Labuan	Lucas Kong Building, 5, Jalan Merdeka 87007 Wilayah Persekutuan, Labuan	087-414201 087-414278	087-412388
SELANGOR			
Ampang	Wisma Saudagar, 420, Batu 5 Jalan Ampang, 68000 Ampang, Selangor	03-42562333 03-42562636	03-42578964
Bandar Bukit Tinggi	69 & 71, Jalan Batu Nilam 1 Bandar Bukit Tinggi 41200 Klang, Selangor	03-33231661 03-33236006 03-33236996	03-33237700 03-33237117
Bandar Puchong Jaya	9 & 10, Jalan Kenari 1, Bandar Puchong Jaya 47100 Puchong, Selangor	03-58821888 03-58821889	03-58821299 03-80766093
Bandar Puteri Puchong	1 & 3, Jalan Puteri 2/3, Bandar Puteri 47100 Puchong, Selangor	03-80627799 03-80628899	03-80627788
Bandar Sri Damansara	6, Jalan Tembaga SD5/2A Bandar Sri Damansara 52200 Kuala Lumpur	03-62725694 03-62725741 03-62725742	03-62725767 03-62747185
Bandar Sunway	48 & 50, Jalan PJS 11/28A, Bandar Sunway 46150 Petaling Jaya, Selangor	03-56364138 03-56362256	03-56316264 03-56363556
Banting	5, 7 & 9, Jalan Sultan Abdul Samad 42700 Banting, Selangor	03-31872466 03-31875992 03-31878587	03-31872488 03-31872708
Batang Kali	3, 4 & 5, Jalan CKC 1 Bandar Baru Batang Kali 44300 Ulu Selangor, Selangor	03-60571200 03-60572401 03-60572402	03-60572277 03-60572405
Bukit Beruntung	23 & 25, Jalan Melati 2B, Seksyen BB11 Bandar Bukit Beruntung 48300 Rawang, Selangor	03-60282168 03-60282170	03-60282173
Damansara Jaya	1, 3 & 5, Jalan SS 22/23, Damansara Jaya 47400 Petaling Jaya, Selangor	03-77298588	03-77288125
Damansara Utama	49, 51 & 53, Jalan SS 21/60 Damansara Utama 47400 Petaling Jaya, Selangor	03-77289376 03-77289406	03-77278064
Jalan Tapah	62, 64 & 66, Jalan Tapah Off Jalan Goh Hock Huat 41400 Klang, Selangor	03-33414889 03-33419036 03-33419037	03-33411353 03-33417455
Kapar	252, 252A & 256, Jalan Besar 42200 Kapar, Selangor	03-32500916 03-32500917 03-32502799	03-32500915

BRANCH	ADDRESS	TELEPHONE	FAX
SELANGOR (Cont'd.)			
Kajang	14, 15 & 16, Jalan Raja Haroun 43000 Kajang, Selangor	03-87335752 03-87368891 03-87368894	03-87365369 03-87367278
Kampung Baru Subang	34 – 36, Jalan Lebuh Besar Kampung Baru Subang 40150 Shah Alam, Selangor	03-78468986 03-78468012	03-78458713 03-78463351
Kelana Jaya	F-07, F-08 & F-09, Jalan SS 6/5B Dataran Glomac, Pusat Bandar Kelana Jaya 47301 Petaling Jaya, Selangor	03-78031267 03-78034928 03-78034981	03-78032478
Klang	28 – 34, Persiaran Sultan Ibrahim 41300 Klang, Selangor	03-33423567 03-33424048	03-33423566 03-33453825
Kota Damansara	A-1, A-2 & A-3, Sunway Giza Wall Jalan PJU 5/14, Dataran Sunway Kota Damansara 47810 Petaling Jaya, Selangor	03-61483766	03-61481677 03-61482677
Kuala Selangor	1 & 3, Jalan Raja Lumu 45000 Kuala Selangor, Selangor	03-32894193 03-32894194 03-32894195	03-32894133
Pandamaran	306, Jalan Besar, Pandamaran 42000 Port Klang, Selangor	03-31672830 03-31672831	03-31675440
Petaling Jaya New Town	1, 3 & 5, Jalan 52/2 46200 Petaling Jaya, Selangor	03-79570007 03-79570211	03-79579601
Petaling Jaya Old Town	N19 & O19, Jalan Pasar, Off Jalan Othman 46000 Petaling Jaya, Selangor	03-77835785 03-77836566	03-77836562
Port Klang	82, Lebuh Beringin, Off Jalan Berangan 42000 Port Klang, Selangor	03-31674550 03-31674668	03-31685510
Rawang	45, Jalan 1B, Batu 17, Taman Jati 48000 Rawang, Selangor	03-60924934 03-60924936 03-60924937	03-60917424 03-60924935
Sabak Bernam	2180 & 2181, Jalan Menteri 45200 Sabak Bernam, Selangor	03-32162500 03-32162805	03-32162809
SEA Park	8 & 10, Jalan 21/12, Sea Park 46300 Petaling Jaya, Selangor	03-78738931 03-78738932	03-78744798 03-78772086
Section 14	12, 14 & 16, Jalan 14/14 46100 Petaling Jaya, Selangor	03-79582585 03-79582586	03-79582593
Sekinchan	102, Jalan Sabak Bernam 45400 Sekinchan, Selangor	03-32411263 03-32411264	03-32411644
Semenyih	22B & 23, Jalan Besar 43500 Semenyih, Selangor	03-87238811 03-87238812	03-87237455

BRANCH	ADDRESS	TELEPHONE	FAX
SELANGOR (Cont'd.)			
Seri Gombak	19, 21 & 23, Jalan SG 1/6 Taman Seri Gombak 68100 Batu Caves, Selangor	03-61886712 03-61889611	03-61852979 03-61886236
Seri Kembangan	1, Jalan Perusahaan 2 43300 Seri Kembangan, Selangor	03-89392000	03-89392110 03-89392120
Seri Setia	B01 & G01, Plaza Seri Setia, 1, Jalan SS9A/2 47300 Petaling Jaya, Selangor	03-78741944 03-78741966	03-78769411
Shah Alam	2, 4 & 6, Jalan Pahat G15/G Komplex Otomobil, Persiaran Selangor Section 15, 40200 Shah Alam, Selangor	03-55100567 03-55101313 03-55101323	03-55101288
SS 2	61-1, 61-2 & 61-3, Jalan SS 2/75 47300 Petaling Jaya, Selangor	03-78740436 03-78741911 03-78741933	03-78741491
Subang Jaya	B1 – B4, Jalan SS 15/4D, Subang Jaya 47500 Petaling Jaya, Selangor	03-56332420 03-56332421	03-56347713
Sungai Buloh	Lot 403 & 404, Jalan 1A/1 Bandar Baru Sungai Buloh 47000 Sungai Buloh, Selangor	03-61561983 03-61562056 03-61562083	03-61562138 03-61568176
Sungai Chua	1 & 3, Jalan M/J 2, Taman Majlis Jaya Jalan Sungai Chua, 43000 Kajang, Selangor	03-87370228	03-87345570
Sungai Jarom	S11 – 12, Jalan Rajawali 42600 Sungai Jarom, Selangor	03-31912031 03-31912032	03-31912080
Sungai Pelek	24-C, Jalan Besar 43950 Sungai Pelek, Selangor	03-31411236 03-31411237	03-31411233
Taman Chi Liung	22, 24, 26 & 28, Lintang Menalu Taman Chi Liung, 41200 Klang, Selangor	03-33718482 03-33718899	03-33720319 03-33733394
Taman Indah	23, Jalan Kasturi 1, Plaza Kasturi Off Jalan Balakong, Batu 11 43200 Cheras, Selangor	03-90755202 03-90755211	03-90755769
Taman Mayang	21 & 23, Jalan SS 25/23, Taman Plaza 47301 Petaling Jaya, Selangor	03-78039247 03-78030124 03-78030151	03-78039447
Taman Muda	1 & 3, Jalan Bunga Tanjung 6A Taman Muda, 68000 Ampang Selangor	03-42961806 03-42969506 03-42979335	03-42961810
Taman Sentosa Klang	2 & 4, Jalan Dato' Yusof Shahbuddin 30 Taman Sentosa, 41200 Klang, Selangor	03-51613369	03-51613524

BRANCH	ADDRESS	TELEPHONE	FAX
SELANGOR (Cont'd.)			
Taman Sri Muda	2, Jalan Sepadu B25/B Taman Perindustrian Axis, Section 25 40400 Shah Alam, Selangor	03-51216394 03-51216395	03-51216372
Taman Taming Jaya	2-1-G, 2-1-1 & 2-1-2 Wisma Pauson, Jalan Taming Kanan 1 Taman Taming Jaya 43300 Balakong, Selangor	03-89614980 03-89614984 03-89614990	03-89610837 03-89614985
USJ	3, 5 & 7, Jalan USJ 10/1F 47620 UEP Subang Jaya, Selangor	03-56310776 03-56350617	03-56329196
JOHOR			
Bandar Baru Permas Jaya	17 & 19, Jalan Permas 10/1 Bandar Baru Permas Jaya 81750 Masai, Johor	07-3883252 07-3883253 07-3883254	07-3883259
Batu Pahat	116, 117 & 118 Jalan Chengal, Taman Makmur 83000 Batu Pahat, Johor	07-4320798 07-4332460 07-4344633	07-4319120 07-4320809 07-4332796
Bukit Pasir	36-2 & 36-3, Taman Bahagia Jalan Panchor 84300 Bukit Pasir, Muar, Johor	06-9856878 06-9857261 06-9859926	06-9856811
Chaah	3 & 5, Jalan Yong Peng Taman Sri Chaah 85400 Chaah, Johor	07-9262001 07-9262002	07-9262008
Endau	811 & 812, Jalan Aman Taman Bahagia, 86900 Endau, Johor	07-7944051 07-7944155	07-7944086
Jalan Abdullah	74, 76 & 78, Jalan Abdullah 84000 Muar, Johor	06-9518753 06-9518760	06-9519550 06-9533659
Johor Bahru	Level 1 & 12, Public Bank Tower 19, Jalan Wong Ah Fook 80000 Johor Bahru, Johor	07-2186888	07-2221988 07-2186877 07-2223813
Kahang	11 & 12, Jalan Parang 1, Taman Sri Kahang 86700 Kahang, Johor	07-7882294 07-7882295	07-7882297
Kluang	3A, 3B & 3C, Jalan Dato [:] Teoh Siew Khor 86000 Kluang, Johor	07-7735112 07-7735113	07-7735117 07-7727640
Kota Tinggi	10A, 10B & 10C, Jalan Tun Habab 81900 Kota Tinggi, Johor	07-8834192 07-8834195	07-8834190 07-8834852
Kulai	42-1, 42-2 & 42-3, Jalan Raya Kulai Besar, 81000 Kulai, Johor	07-6634166 07-6634167	07-6635761
Masai	1 & 3, Jalan Suria 3 Bandar Seri Alam, 81750 Masai, Johor	07-2522498 07-2522500	07-2511795

BRANCH	ADDRESS	TELEPHONE	FAX
JOHOR (Cont'd.)			
Mersing	21 & 22, Jalan Sulaiman 86800 Mersing, Johor	07-7992695 07-7992697	07-7992530 07-7993912
Muar	47, 48, 49 & 50 Jalan Sayang, 84000 Muar, Johor	06-9517505 06-9517520	06-9523033
Parit Raja	11 & 12, Jalan Kristal, Taman Kristal 2 86400 Parit Raja, Batu Pahat, Johor	07-4542855 07-4542857 07-4542859	07-4542844
Pekan Nenas	SH9 & SH10, Main Road 81500 Pekan Nenas, Johor	07-6995352 07-6995594	07-6995351
Pontian Kecil	761 & 762, Jalan Taib 82000 Pontian, Johor	07-6879601 07-6879602	07-6876144 07-6877844 07-6878424
Segamat	62H & 62I, Jalan Genuang 85000 Segamat, Johor	07-9313900 07-9313930	07-9310854
Simpang Renggam	17 & 19, Jalan Bintang Ria 1 Taman Bintang Ria 86200 Simpang Renggam, Johor	07-7550510 07-7550511 07-7550512	07-7550513
Skudai	2 & 4, Jalan Nakhoda 12 Taman Ungku Tun Aminah 81300 Skudai, Johor	07-5570007 07-5570008	07-5560303
Tangkak	125, Jalan Muar, 84900 Tangkak Johor	06-9782123 06-9782124	06-9783733
Taman Desa Cemerlang	2, 4 & 6, Jalan Johar 2 Taman Desa Cemerlang 81800 Ulu Tiram, Johor	07-8616450	07-8616884 07-8618934
Taman Johor Jaya	29, 31, 33 & 35, Jalan Rosmerah 2/10 Taman Johor Jaya 81100 Johor Bahru, Johor	07-3546755 07-3550095	07-3547113 07-3550512
Taman Munsyi Ibrahim	48 & 50, Jalan Dian 8 Taman Munsyi Ibrahim 81200 Johor Bahru, Johor	07-2346820 07-2346821	07-2346790
Taman Perling	31, 33 & 35, Jalan Persisiran Perling Taman Perling, 81200 Johor Bahru, Johor	07-2344608 07-2344919	07-2345850
Taman Sentosa	G1 & G2, Wisma Daiman 64, Jalan Sulam, Taman Sentosa 80150 Johor Bahru, Johor	07-3312266 07-3316521	07-3312666
Tampoi	14 & 16, Jalan Sri Bahagia 10 Taman Sri Bahagia, Off Jalan Tampoi 81200 Johor Bahru, Johor	07-2377184 07-2377519	07-2378042
Ulu Tiram	8, 9 & 10, Jalan Raya, Taman Tiram Baru	07-8613291	07-8612666

BRANCH	ADDRESS	TELEPHONE	FAX
PULAU PINANG			
Bandar Baru Air Itam	54, 56 & 58, Lintang Angsana Bandar Baru Air Itam 11500 Pulau Pinang	04-8284088 04-8286088	04-8280678
Bagan Ajam	6862 – 6864, Jalan Bagan Jermal Bagan Ajam, 13000 Butterworth Pulau Pinang	04-3317822 04-3317823	04-3312248
Bandar Bayan Baru	5, 7, 9 & 11, Lorong Kampung Jawa Bandar Bayan Baru 11900 Bayan Lepas, Pulau Pinang	04-6438200 04-6438390	04-6441877
Bandar Seberang Jaya	11, Jalan Todak 2 Pusatbandar Bandar Seberang Jaya 13700 Seberang Jaya, Pulau Pinang	04-3971096 04-3971105	04-3905439 04-3971107
Bukit Mertajam	2644 – 2648, Jalan Che Bee Noor 14000 Bukit Mertajam, Pulau Pinang	04-5392205 04-5392207	04-5392164
Butterworth	85, 87 & 89, Jalan Selat, Taman Selat 12000 Butterworth, Pulau Pinang	04-3329837 04-3329839	04-3230349 04-3329836
Jalan Air Itam	27A-G-1, 27B-G-1 & 27C-G-1 Jalan Air Itam, 11500 Air Itam, Pulau Pinang	04-8288591 04-8288595	04-8288537
Jalan Datuk Keramat	Ground & 1st Floor 456, Jalan Datuk Keramat 10460 Pulau Pinang	04-2264571 04-2281045 04-2292459	04-2291978
Jalan Macalister	104, 104A & 104B, Jalan Macalister 10400 Pulau Pinang	04-2276842 04-2276843	04-2276850
Jalan Raja Uda	Ground & 1st Floor, 7320 – 7322 Jalan Raja Uda 12300 Butterworth, Pulau Pinang	04-3245297 04-3245298	04-3245301 04-3245303
Jelutong	407-A & 409-A, Jalan Jelutong 11600 Jelutong, Pulau Pinang	04-2813227 04-2825230	04-2825232
Kepala Batas	21 & 23, Jalan Bertam 13200 Kepala Batas Seberang Perai Utara, Pulau Pinang	04-5759085 04-5759086	04-5759088
Lebuh Macallum	Harbour Trade Centre, 2-1-20 & 2-1-30 2, Gat Lebuh Macallum 10300 Pulau Pinang	04-2628442 04-2627732	04-2630057
Nibong Tebal	3619 – 3620, Jalan Che Ahmad 14300 Nibong Tebal Seberang Perai Selatan, Pulau Pinang	04-5932216 04-5931433	04-5931590

BRANCH	ADDRESS	TELEPHONE	FAX
PULAU PINANG (Cont'd	.)		
Prai	2684 & 2685, Jalan Chain Ferry Taman Inderawasih, 13600 Prai	04-3901241 04-3901246	04-3902394
	Pulau Pinang		
Pulau Pinang	87, Lebuh Bishop 10200 Pulau Pinang	04-2613415 04-2616755	04-2617417
Pulau Tikus	Ground & 1st Floor 58, Jalan Cantonment, Pulau Tikus 10250 Pulau Pinang	04-2286017 04-2286018 04-2286019	04-2287075
Relau	1 & 3, Jalan Relau 11900 Pulau Pinang	04-6443112 04-6443102	04-6443128
Simpang Ampat	19, 21 & 23, Jalan Keruing Kawasan Perniagaan Simpang Ampat 14100 Seberang Perai Selatan Pulau Pinang	04-5886744 04-5887000	04-5882434 04-5888080
Sungai Nibong	33, 35 & 37, Jalan Pantai Jerjak 13 Sungai Nibong, 11900 Pulau Pinang	04-6586000	04-6576212
Taman Bandar Raya	15 – 18, Lorong Sepakat Satu Taman Bandar Raya 14000 Bukit Mertajam, Pulau Pinang	04-5300288 04-5301951 04-5306327	04-5306195 04-5377288
MELAKA			
Air Keroh	26 & 27, Lorong Setia Satu Air Keroh Heights, 75450 Melaka	06-2327208 06-2327209	06-2327205
Batu Berendam	1, 3 & 5, Jalan Mutiara Melaka 4 Taman Mutiara Melaka, Batu Berendam 75350 Melaka	06-3176200 06-3176204 06-3176205	06-3170513
Masjid Tanah	Lot 367 & 368, Kompleks Perniagaan 78300 Masjid Tanah, Melaka	06-3847712 06-3847713	06-3845032 06-3847717
Melaka	60 – 68, Jalan Laksamana 75000 Melaka	06-2830233	06-2844552
Taman Malim Jaya	6 & 8, Jalan Suria 2 Taman Malim Jaya, 75250 Melaka	06-3346397 06-3346404	06-3346412
Taman Melaka Raya	566, 567 & 568, Jalan Merdeka Taman Melaka Raya, 75000 Melaka	06-2817527 06-2817528	06-2818806
Tengkera	300, 300A, 300B & 300-1 Jalan Ong Kim Wee, 75300 Melaka	06-2832052 06-2832054 06-2832072	06-2832159

BRANCH	ADDRESS	TELEPHONE	FAX
NEGERI SEMBILAN			
Bahau	120 & 121, Jalan Gurney 72100 Bahau, Negeri Sembilan	06-4544102 06-4544103	06-4545270
Gemas	12, Jalan Mahkamah 73400 Gemas, Negeri Sembilan	07-9481770 07-9481780	07-9481110
Kuala Pilah	564, Jalan Perpateh 72000 Kuala Pilah, Negeri Sembilan	06-4812277 06-4812299	06-4815544
Kuala Kelawang	128A & 128B, Jalan Syed Ali 71600 Kuala Kelawang, Jelebu Negeri Sembilan	06-6136925 06-6136926	06-6137110
Nilai	168 – 170, Jalan Besar 71800 Nilai, Negeri Sembilan	06-7991066 06-7991067	06-7991337
Port Dickson	866 & 867, Jalan Pantai 71000 Port Dickson, Negeri Sembilan	06-6472942 06-6472943	06-6474709 06-6474831
Rasah	1281 – 1284, Jalan Rasah 70300 Seremban, Negeri Sembilan	06-7620623 06-7628289	06-7616671 06-7637622
Seremban	44 – 46, Jalan Dato' Lee Fong Yee 70000 Seremban, Negeri Sembilan	06-7630661 06-7630662	06-7634500
Tampin	4707 & 4708, Jalan Besar 73000 Tampin, Negeri Sembilan	06-4412511 06-4412512	06-4414814
PERAK			
Ayer Tawar	139 & 141, Jalan Besar 32400 Ayer Tawar, Perak	05-6726399 05-6726400	05-6726402
Bagan Serai	244 & 244A, Jalan Besar 34300 Bagan Serai, Perak	05-7212842 05-7212843	05-7212845
Bidor	62D – 62E, Jalan Besar 35500 Bidor, Perak	05-4341257 05-4341258	05-4341241
Bercham	4, 6, 8 & 10, Persiaran Bercham Selatan 2 Taman Desa Kencana 31400 Ipoh, Perak	05-5468140 05-5483888	05-5473888 05-5480333
Chemor	12 – 16, Laluan Chemor Sinaran Desa Chemor Sinaran 31200 Chemor, Perak	05-2011124 05-2011125	05-2011573
Gunung Rapat	296 & 298, Jalan Raja Dr. Nazrin Shah Gunung Rapat, 31350 Ipoh, Perak	05-3131646 05-3131649 05-3113144	05-3132023

PERAK (Cont'd.)			
lpoh Garden	133, 133A – D, Jalan Dato [:] Lau Pak Khuan 31400 Ipoh, Perak	05-5480951 05-5480952	05-5480958
lpoh Main Office	7 – 13, Jalan Dato' Maharajalela 30000 Ipoh, Perak	05-2530115 05-2531034	05-2535505
Jalan Pasir Putih	135, 137 & 139, Jalan Pengkalan Barat Off Jalan Pasir Putih, 31650 Ipoh, Perak	05-3219892 05-3222453	05-3225714
Jalan Sultan Idris Shah	76, Jalan Sultan Idris Shah 30000 Ipoh, Perak	05-2551068 05-2551069	05-2556555
Jalan Yang Kalsom	46 – 54, Jalan Yang Kalsom 30250 Ipoh, Perak	05-2531514 05-2531998	05-2535528 05-2558430
Jelapang	291, 293 & 295, Jalan Silibin 30100 Ipoh, Perak	05-5264014 05-5264015	05-5264485
Kampar	3 & 4, Jalan Balai 31900 Kampar, Perak	05-4651044 05-4652160	05-4651400
Kamunting	27 – 29, Regat Kamunting Off Jalan Kamunting 34600 Kamunting, Perak	05-8081110 05-8081112	05-8079363
Kuala Kangsar	12, Jalan Daeng Selili 33000 Kuala Kangsar, Perak	05-7769894 05-7769895	05-7769892
Menglembu	67 – 73, Jalan Besar 31450 Menglembu, Perak	05-2811014 05-2814978	05-2815015 05-2815580
Parit Buntar	135 & 137, Jalan Taiping 34200 Parit Buntar, Perak	05-7160078 05-7160079 05-7160080	05-7160077
Pantai Remis	66 – 70, Jalan Damar Laut 34900 Pantai Remis, Perak	05-6771251 05-6771252	05-6771495
Pusing	293 – 295, Jalan Besar 31550 Pusing, Perak	05-2883942 05-2884077 05-2884078	05-2883975
Seri Manjung	393, 393A & 395, Jalan Samudera 2 Taman Samudera 32040 Seri Manjung, Perak	05-6882927 05-6882987 05-6885771	05-6881059 05-6884952
Simpang Pulai	39 & 41, Persiaran Sengat Baru 2 Taman Bersatu 31300 Simpang Pulai, Ipoh, Perak	05-3575360 05-3575361 05-3575362	05-3575043 05-3575358
Sitiawan	Lot 166 – 168, Jalan Raja Omar 32000 Sitiawan, Perak	05-6913526 05-6913527	05-6917198 05-6926875

BRANCH	ADDRESS	TELEPHONE	FAX
PERAK (Cont'd.)			
Sungai Siput	161 & 162, Jalan Besar 31100 Sungai Siput, Perak	05-5984114 05-5986116	05-5986081
Taiping	29 – 35, Jalan Kota 34000 Taiping, Perak	05-8085070 05-8085071	05-8057145 05-8077362
Tanjong Malim	Lot 336 – 337, Jalan Chong Ah Peng 35900 Tanjong Malim, Perak	05-4597602 05-4597603	05-4597605
Tanjong Piandang	12 & 14, Jalan Piandang 1 Taman Piandang Indah 34250 Tanjong Piandang, Perak	05-7255327 05-7257941 05-7257942	05-7257943
Teluk Intan	Wisma Boltex, Jalan Pasar 36000 Teluk Intan, Perak	05-6212325 05-6223282	05-6215518
KEDAH			
Alor Setar	1070 & 1071, Jalan Telok Wanjah 05200 Alor Setar, Kedah	04-7315411 04-7315412	04-7315778
Changlun	73, Jalan Sintok Pekan Baru, 06010 Changlun, Kedah	04-9241457 04-9241085	04-9241870
Gurun	39 – 41, Jalan Raya 08300 Gurun, Kedah	04-4686143 04-4686325	04-4687024
Jalan Kota	1557, Jalan Kota 05000 Alor Setar, Kedah	04-7310559 04-7311384	04-7317716
Jitra	9 & 10, Kompleks Jitra 06000 Jitra, Kedah	04-9174926 04-9174927	04-9174931
Kuala Ketil	45 & 46, Jalan Putra, Taman Tanjung Peteri 09300 Kuala Ketil, Kedah	04-4163278 04-4163318	04-4163103
Kulim	2, Jalan Tunku Putra 09000 Kulim, Kedah	04-4901090 04-4901096	04-4905105 04-4907502
Pokok Sena	A-01, Jalan Semarak 1 Taman Bandar Baru 06400 Pokok Sena, Kedah	04-7822000 04-7822008 04-7825872	04-7821019
Pulau Langkawi	23, 25 & 27, Jalan Pandak Mayah 4 Pusat Bandar Kuah 07000 Pulau Langkawi, Kedah	04-9667372 04-9667373	04-9667435
Sik	443 & 444, Jalan Tunku Ibrahim 08200 Sik, Kedah	04-4695691 04-4695764	04-4695664
Sungai Petani	83A-D, 84A-D & 85A-D Jalan Pengkalan, Susur Kiri Taman Pekan Baru 08000 Sungai Petani, Kedah	04-4217622 04-4217623 04-4217624	04-4211979 04-4213393

BRANCH	ADDRESS	TELEPHONE	FAX
PERLIS			
Kangar	9, Jalan Raja Syed Alwi, P.O.Box 43 01000 Kangar, Perlis	04-9763311 04-9763432	04-9760503
PAHANG			
Benta	21 & 22, Rumah Kedai LKNP 27300 Benta, Pahang	09-3238621 09-3238622	09-3238614
Bentong	25 – 27, Jalan Chui Yin 28700 Bentong, Pahang	09-2225653 09-2225659	09-2225663
Bureau de Change Resorts Hotel, Genting Highlands	7th Floor, Resorts Hotel Genting Highlands Resorts 69000 Genting Highlands, Pahang	03-61011237	03-61011257
Brinchang	MDCH 41 – 43, Bandar Baru Brinchang 39100 Brinchang, Cameron Highlands Pahang	05-4911590 05-4912682	05-4911508
Genting Highlands	Lot F/L 1.2, First World Hotel Genting Highlands Resort 69000 Genting Highlands, Pahang	03-64360088 03-64360145	03-64360099
Jalan Beserah	A379/1 – A379/4 Jalan Beserah, 25300 Kuantan, Pahang	09-5678461 09-5688088	09-5669272 09-5686366
Jerantut	1 & 2, Jalan Inderapura Bandar Inderapura 27000 Jerantut, Pahang	09-2661917 09-2661972 09-2662351	09-2661875 09-2671193
Kemayan	Ground Floor, 30 & 32 Jalan Besar, 28380 Kemayan, Pahang	09-2409824 09-2409866	09-2409825
Kuala Lipis	5G & 5H, Jalan Pekeliling 27200 Kuala Lipis, Pahang	09-3122077	09-3123588
Kuantan	79 – 85, Jalan Haji Abdul Aziz 25000 Kuantan, Pahang	09-5178288 09-5179822	09-5161519
Mentakab	16 – 18, Jalan Bunga Matahari 28400 Mentakab, Pahang	09-2775800 09-2775801	09-2773011
Raub	18 & 19, Bandar Raub Perdana Jalan Lipis, 27600 Raub, Pahang	09-3553471 09-3553502	09-3554918
Temerloh	10, 11 & 12, Jalan Ahmad Shah Bandar Sri Semantan 28000 Temerloh, Pahang	09-2965652 09-2965653 09-2965662	09-2965643 09-2965714
Triang	38 & 39, Jalan Temerloh 28300 Triang, Pahang	09-2553480 09-2553481	09-2553486

303

BRANCH	ADDRESS	TELEPHONE	FAX
TERENGGANU			
Chukai	KCP 1, Kemaman Centre Point 24000 Kemaman, Terengganu	09-8595962 09-8594069	09-8594943
Kuala Dungun	K-156 & K-157, Jalan Paka, Batu 48 23000 Kuala Dungun, Terengganu	09-8482511	09-8484549
Kuala Terengganu	1849, Bangunan Wisma Maju Jalan Sultan Ismail 20200 Kuala Terengganu, Terengganu	09-6226016 09-6226122 09-6226998	09-6220655 09-6233409
KELANTAN			
Gua Musang	Ground & 1st Floor, 42, Jalan Besar 18300 Gua Musang, Kelantan	09-9122600	09-9122603
Kota Bharu	PT Nos. 272, 282, 283, 284 & 285 Jalan Kebun Sultan 15300 Kota Bharu, Kelantan	09-7447143 09-7446944	09-7482110
Kuala Krai	91 & 92, Jalan Chin Hua 18000 Kuala Krai, Kelantan	09-9664028 09-9664027	09-9664042
Tanah Merah	443 – 445, Jalan Dato' Nik Mustapha 17500 Tanah Merah, Kelantan	09-9556139 09-9556244	09-9556944
Wakaf Siku	6, 7, 8 & 9, Wakaf Siku Jalan Sultan Yahya Petra 15200 Kota Bharu, Kelantan	09-7470111	09-7461177 09-7477676
SABAH			
Beaufort	Lot 6 & 7, Lo Chung Park 89808 Beaufort, Sabah	087-214844 087-214869	087-214839
City Parade	Lot No. 1-0-M45-M51, 1 Jalan Centre Point City Parade Centre Point Sabah 88000 Kota Kinabalu, P.O. Box 13026 88833 Kota Kinabalu, Sabah	088-251812 088-251813 088-258812	088-251816
Donggongon	Lot A-5 & A-6, Donggongon New Township Jalan Tapikong, 89500 Penampang, Sabah	088-722780 088-723780	088-727780
Inanam	Lot No. 1, 2 & 3, Block C, K.K. Taipan Inanam New Township, Jalan Tuaran 88450 Kota Kinabalu, Sabah	088-429112 088-429113 088-429114	088-429987
Jalan Apas	TB 1280 & TB 1281, Bintang Garden Mile 3, Jalan Apas 91000 Tawau, Sabah	089-913262	089-913936 089-913693
Jalan Pantai	39, Jalan Pantai 88000 Kota Kinabalu, Sabah	088-236800	088-238863
Keningau	1 & 2, Block A, Keningau Plaza 89000 Keningau, Sabah	087-335841 087-335846	087-335842

BRANCH	ADDRESS	TELEPHONE	FAX
SABAH (Cont'd.)			
Kota Belud	Lot B6 & B7, Kompleks Centenary Jalan Sabar, Locked Bag 3 89150 Kota Belud, Sabah	088-977784 088-977807	088-977798
Kota Kinabalu	Lot G.1 & Lot 1.1, Menara MAA 6, Lorong Api-Api 1, Api-Api Centre 88000 Kota Kinabalu, Sabah	088-239611 088-239612	088-236630
Lahad Datu	MDLD 0088, Jalan Teratai 91100 Lahad Datu, Sabah	089-884020 089-884021	089-882971
Lido	Lot 8, 9 & 10, Block P Taman Che Mei KM 5, Jalan Penampang, Lido 88300 Kota Kinabalu, Sabah	088-217125 088-245687	088-245496
Papar	Lot 8023, 162, Jalan Besar Pekan Papar, 89600 Papar, Sabah	088-912522 088-912523	088-912211
Prima Square	Lot 149, 150, 151 & 152, Block 15A, Phase II Prima Square, Mile 4, Jalan Utara 90000 Sandakan, Sabah	089-202288 089-202289 089-202290	089-201288 089-201688
Putatan	9 & 10, Putatan Town Phase I, Jalan Putatan Putatan, 88300 Kota Kinabalu, Sabah	088-771811	088-771815 088-771816
Sandakan	Wisma Sandaraya Third Avenue, 90000 Sandakan, Sabah	089-214257 089-214258	089-272815
Tawau	TB 304A & 304B, Block 34 Fajar Complex, 91000 Tawau, Sabah	089-761311 089-761322 089-761333	089-761355 089-771355 089-761270
SARAWAK			
Batu Niah	Lot 643, Batu Niah Town Extension 98200 Batu Niah, Sarawak	085-737111	085-737110
Bintangor	Lot No. 1585 & 1586, Jalan Kelupu 96500 Bintangor, Sarawak	084-693622	084-693255
Bintulu	29 – 32, Jalan Sommerville 97000 Bintulu, Sarawak	086-331433	086-336028
China Street	28, China Street 98000 Miri, Sarawak	085-417227 085-417228	085-419855
Jalan Central	3, Jalan Central, 96000 Sibu, Sarawak	084-335677	084-320052
Jalan Penrissen	384 – 388, Sentosa Central, Batu 7 Jalan Penrissen, 93250 Kuching, Sarawak	082-613377	082-615961

BRANCH	ADDRESS	TELEPHONE	FAX
SARAWAK (Cont'd.)			
Jalan Tun Zaidi	Lot 2775, 2776, 2778, 2779 & 2780 Block 10, 3rd Mile Jalan Tun Ahmad Zaidi Adruce 93250 Kuching, P.O. Box 1330 93726 Kuching, Sarawak	082-245220 082-245271 082-245272	082-245542
Kapit	63 – 64, Jalan Wharf 96800 Kapit, Sarawak	084-797677 084-797652	084-797628
Kuching City	102 – 110, Jalan Song Thian Cheok 93100 Kuching, Sarawak	082-417922	082-424248
Li Hua	2, Lorong Pahlawan 7B1 Jaya Li Hua Commercial Centre 96000 Sibu, Sarawak	084-216996	084-216236
Limbang	Lot 1082 – 1083, Jalan Buangsiol 98700 Limbang, Sarawak	085-212443 085-212511	085-212676
Marudi	59 & 60, Jalan Kapitan Lim Ching Kiat Marudi, 98050 Baram, Sarawak	085-755000 085-755009	085-755018
Medan Sentral	1, 2 & 3, Medan Sentral, Commercial Centre 97000 Bintulu, Sarawak	086-318883	086-318886
Miri	Moh Heng Building, 14, Jalan Bendahara 98000 Miri, Sarawak	085-412944 085-412955	085-417273
Mukah	41 & 42, Block 68, Mukah New Township 96400 Mukah, Sarawak	084-871900	084-871319
Padungan	7, 8 & 9, Jalan Chan Bee Kiew Off Jalan Padungan, 93100 Kuching, Sarawak	082-489904 082-489905	082-330488
Pelita	Lot 1254, Pelita Commercial Centre Jalan Cosmos, 98000 Miri, Sarawak	085-415728	085-425639 085-430639
Sarikei	51 – 52, Jalan Masjid, 96100 Sarikei, Sarawak	084-652490	084-653137
Sibu	2, 4, 6 & 8, Lorong 2, Jalan Tuanku Osman 96000 Sibu, Sarawak P.O. Box 591, 96007 Sibu, Sarawak	084-320088 084-316511	084-314088 084-335739
Sri Aman	840 & 841, Jalan Sabu Simanggang Town, Land District 95000 Sri Aman, Sarawak	083-323031 083-323032	083-323034
Stutong	71, 72 & 73, Stutong Parade Jalan Setia Raja 93350 Kuching, Sarawak	082-363889	082-368839
Wisma Saberkas	Lot G.01 & G.02A, Wisma Saberkas Off Jalan Green, Jalan Tun Abang Haji Openg 93000 Kuching, Sarawak	082-419889 082-428800	082-424662

BRANCH	ADDRESS	TELEPHONE	FAX
OVERSEAS BRANCHES			
Sri Lanka	340, R A de Mel Mawatha Colombo 0300, Sri Lanka Email Address: pbbslk@publicbank.com.lk Swift: PBBELKLX	94-11-2576288 (Country Head) 94-11-2576287 (Banking Service Manager) 94-11-2576289 94-11-2576290 94-11-2576291 94-11-2576292 (General Lines)	94-11-2573958
Lao P.D.R Vientiane Branch	100/1-4 Talat Sao Road P.O. Box 6614 Vientiane, Lao P.D.R. Email: pbbvte@publicbank.com.la Swift: PBBELALA	856-21-223395 (Country Head) 856-21-223394 856-21-216614 (General Lines)	856-21-222743
Savannakhet Branch	308/3 Sisavangvong Road P.O. Box 625 Savannakhet Province, Lao P.D.R. Email: pbbsvn@publicbank.com.la	856-41-252134 (Branch Manager) 856-41-252131 856-41-252132 (General Lines)	856-41-252133
Sikhai Branch	006, Luangphabang Road P.O. Box 6614 Vientiane, Lao P.D.R.	856-21-219868 (Branch Manager) 856-21-219869 856-21-219870 (General Lines)	856-21-219876

SUBSIDIARIES	ADDRESS	TELEPHONE	FAX
Public Investment Bank Berhad	Head Office: 25th Floor, Menara Public Bank 146 Jalan Ampang 50450 Kuala Lumpur, Malaysia Email: pivb@publicinvestbank.com.my Website: www.publicinvestbank.com	03-21669382	03-21669362
	Branch Office: 27th Floor, Bangunan Public Bank 6, Jalan Sultan Sulaiman, 50000 Kuala Lumpur	03-20313011 03-20313733	03-20312533 03-20312530
Public Islamic Bank Berhad	Head Office: 14th Floor, Menara Public Bank 146, Jalan Ampang 50450 Kuala Lumpur, Malaysia Email: islamicbkg@publicislamicbank.com.my Website: www.publicislamicbank.com.my	03-21766000	03-21622224
	Branch: Kampung Baru 1-1, 1-2, 2-3, Plaza RAH No. 111, Jalan Raja Abdullah, Kg. Baru 50300 Kuala Lumpur	03-26927269 03-26928749	03-26927188 03-26987699
Public Mutual Berhad	Block B, Sri Damansara Business Park Persiaran Industri, Bandar Sri Damansara 52200 Kuala Lumpur Email: mktg@publicmutual.com.my Website: www.publicmutual.com.my (28 branches and 2 agency offices nationwide)	03-62796800	03-62779800
Public Invest Nominees (Tempatan) Sdn Bhd	27th Floor, Bangunan Public Bank 6, Jalan Sultan Sulaiman 50000 Kuala Lumpur	03-20313011	03-20312533
Public Invest Nominees (Asing) Sdn Bhd	27th Floor, Bangunan Public Bank 6, Jalan Sultan Sulaiman 50000 Kuala Lumpur	03-20313011	03-20312533
Public Nominees (Tempatan) Sdn Bhd	6th Floor, Menara Public Bank 146, Jalan Ampang, 50450 Kuala Lumpur	03-21626077	03-21626078
Public Nominees (Asing) Sdn Bhd	6th Floor, Menara Public Bank 146, Jalan Ampang, 50450 Kuala Lumpur	03-21626077	03-21626078
PB International Factors Sdn Bhd	7th Floor, Menara Public Bank 146, Jalan Ampang, 50450 Kuala Lumpur	03-21622955	03-21622962

SUBSIDIARIES	ADDRESS	TELEPHONE	FAX
PB Trust (L) Ltd	Level 8(B), Main Office Tower Financial Park Labuan, Jalan Merdeka 87000 Federal Territory of Labuan, Malaysia Email: pbtrust@streamyx.com Website: www.pbtrust.com.my	06-087-411898	06-087-451193
Public Holdings Sdn Bhd	8th Floor, Menara Public Bank 146, Jalan Ampang, 50450 Kuala Lumpur	03-21766000	03-21639903
PB Properties Sdn Bhd	8th Floor, Menara Public Bank 146, Jalan Ampang, 50450 Kuala Lumpur	03-21766000	03-21639903
Public Bank (L) Ltd	Level 8(A) & (B), Main Office Tower Financial Park Labuan, Jalan Merdeka 87000 Federal Territory of Labuan, Malaysia Swift: PBLLMYKA	06-087-411898	06-087-413220
Public Financial Holdings Limited	2/F, Public Bank Centre 120 Des Voeux Road Central Central, Hong Kong Email: investor@publicbank.com.hk Website: www.publicfinancial.com.hk	852-25419222	852-28159232
Public Bank (Hong Kong) Limited	2/F, Public Bank Centre 120 Des Voeux Road Central Central, Hong Kong Email: contact@publicbank.com.hk Website: www.publicbank.com.hk (32 branches in Hong Kong, 3 branches in Shenzhen, China & 1 representative office in each of Shanghai, Shenyang, China & Taipei, Taiwan)	852-25419222	852-25410009
Public Finance Limited	Room 1105-07, Wing On House 71 Des Voeux Road Central Central, Hong Kong Email: info@publicfinance.com.hk Website: www.publicfinance.com.hk (42 branches in Hong Kong)	852-25259351	852-28450681
Winton (B.V.I.) Limited	Room 1101 – 1110, 11/F, Phase 1 Argyle Centre, 688 Nathan Road Mongkok, Kowloon, Hong Kong Website: www.wintongroup.com.hk (9 branches in Hong Kong)	852-23919388	852-23915366
Public Securities (Nominees) Limited	Room 1108, Wing On House 71 Des Voeux Road Central Central, Hong Kong	852-39292850	852-28455240

SUBSIDIARIES	ADDRESS	TELEPHONE	FAX
Public Securities Limited	Room 1101-3 and 1108, Wing On House 71 Des Voeux Road Central Central, Hong Kong Email: cs@publicsec.com.kh Website: www.publicsec.com.kh	852-39292800	852-28455240
Cambodian Public Bank Plc	Campu Bank Building No. 23, Street No. 114 Sangkat Phsar Thmey II Khan Daun Penh, Phnom Penh, Cambodia Swift: CPBLKHPP Website: www.campubank.com.kh www.cpbebank.com Email: campuhoe@campubank.com.kh (23 branches in Cambodia)	855-23-222880 855-23-222881 855-23-222882 (General Lines)	855-23-222887
Campu Securities Plc	6th Floor, Campu Bank Building No. 23, Street No. 114 Sangkat Phsar Thmey II Khan Daun Penh, Phnom Penh, Cambodia Email: campusec@campusecurities.com.kh Website: www.campusecurities.com	855-23-998880	855-23-999883
Campu Lonpac Insurance Plc	7th Floor, Campu Bank Building No. 23, Street No. 114 Sangkat Phsar Thmey II Khan Daun Penh, Phnom Penh, Cambodia Email: enquiries@campulonpac.com.kh Website: www.campulonpac.com.kh	855-23-966966	855-23-986273
OVERSEAS ASSOCIATED COM	PANIES		
VID Public Bank	Hanoi Head Office 7th Floor, Prime Centre Building 53, Quang Trung Street Hai Ba Trung District, Hanoi, Vietnam Swift: VIDPVNV5 Email: vpb.han@hn.vnn.vn (Hanoi H0), vidpbho@vnn.vn (GD) Website: www.vidpublicbank.com.vn [7 branches in Vietnam]	844-39439130 (General Director) 844-39438999 844-39439011 844-39439012 (General Line)	844-39439005

FORM OF PROXY PUBLIC BANK

	Nur	mber of shares held		CDS Account No.	
			-	-	
I/We	(FULL NAME IN BLOCK I		NRI	C/Co. No	
	(FULL NAME IN BLOCK L	LETTERS)			
of					
Tel No		being a Men	IDER OF PUBL	IC BANK BERHAD, ner	еру арроі
			NRIC No		
	L NAME IN BLOCK LETTERS AS PER				
of		(FULL ADDRESS)			
or failing him			NRIC No		
or raining min,	(FULL NAME IN BLOCK LETTERS	AS PER NRIC)	NINIO INU		
of					
or failing him, th behalf at the 46 th	e CHAIRMAN OF THE MEETIN Annual General Meeting of the 250 Kuala Lumpur on Monday,	NG as my/our *first e Company to be held	at the Grand	Ballroom, Shangri-La I	Hotel, Jala
or failing him, th behalf at the 46 th Sultan Ismail, 50	e CHAIRMAN OF THE MEETIN Annual General Meeting of the	NG as my/our *first company to be held , 19 March 2012 at 1	at the Grand 1.00 a.m., or	Ballroom, Shangri-La I any adjournment there	Hotel, Jala of.
or failing him, th behalf at the 46 th Sultan Ismail, 50 Where it is desire	e CHAIRMAN OF THE MEETIN Annual General Meeting of the 250 Kuala Lumpur on Monday, d to appoint a second proxy, thi	NG as my/our *first e Company to be held , 19 March 2012 at 1 is section must also b	at the Grand 1.00 a.m., or e completed,	Ballroom, Shangri-La I any adjournment there otherwise it should be d	Hotel, Jala of. leleted.
or failing him, th behalf at the 46 th Sultan Ismail, 50 Where it is desire	e CHAIRMAN OF THE MEETIN Annual General Meeting of the 250 Kuala Lumpur on Monday, d to appoint a second proxy, thi (FULL NAME IN BLOCK I	NG as my/our *first e Company to be held , 19 March 2012 at 1 is section must also b LETTERS)	at the Grand 1.00 a.m., or e completed,	Ballroom, Shangri-La I any adjournment there otherwise it should be d	Hotel, Jala of. leleted.
or failing him, th behalf at the 46 th Sultan Ismail, 50 Where it is desire	e CHAIRMAN OF THE MEETIN Annual General Meeting of the 250 Kuala Lumpur on Monday, d to appoint a second proxy, thi (FULL NAME IN BLOCK I	NG as my/our *first e Company to be held , 19 March 2012 at 1 is section must also b LETTERS)	at the Grand 1.00 a.m., or e completed,	Ballroom, Shangri-La I any adjournment there otherwise it should be d	Hotel, Jala of. leleted.
or failing him, th behalf at the 46 th Sultan Ismail, 50 Where it is desire I/We of	e CHAIRMAN OF THE MEETIN Annual General Meeting of the 250 Kuala Lumpur on Monday, d to appoint a second proxy, thi (FULL NAME IN BLOCK I	NG as my/our *first e Company to be held , 19 March 2012 at 1 is section must also b LETTERS) (FULL ADDRESS)	at the Grand 1.00 a.m., or e completed, NRI	Ballroom, Shangri-La I any adjournment there otherwise it should be d C/Co. No	Hotel, Jala of. leleted.
or failing him, th behalf at the 46 th Sultan Ismail, 50 Where it is desire I/We of	e CHAIRMAN OF THE MEETIN Annual General Meeting of the 250 Kuala Lumpur on Monday, d to appoint a second proxy, thi (FULL NAME IN BLOCK I	NG as my/our *first e Company to be held , 19 March 2012 at 1 is section must also b LETTERS) (FULL ADDRESS)	at the Grand 1.00 a.m., or e completed, NRI	Ballroom, Shangri-La I any adjournment there otherwise it should be d C/Co. No	Hotel, Jala of. leleted.
or failing him, th behalf at the 46 th Sultan Ismail, 50 Where it is desire I/We of Tel No	e CHAIRMAN OF THE MEETIN Annual General Meeting of the 250 Kuala Lumpur on Monday, d to appoint a second proxy, thi (FULL NAME IN BLOCK I	NG as my/our *first e Company to be held , 19 March 2012 at 1 is section must also b LETTERS) (FULL ADDRESS) being a Mer	at the Grand 1.00 a.m., or e completed, NRI NRI	Ballroom, Shangri-La I any adjournment there otherwise it should be d C/Co. No	Hotel, Jala of. leleted. reby appoi
or failing him, th behalf at the 46 th Sultan Ismail, 50 Where it is desire I/We of Tel No [Fut	e CHAIRMAN OF THE MEETIN Annual General Meeting of the 250 Kuala Lumpur on Monday, d to appoint a second proxy, thi (FULL NAME IN BLOCK I	NG as my/our *first e Company to be held , 19 March 2012 at 1 is section must also b LETTERS) [FULL ADDRESS] being a Mer 	at the Grand 1.00 a.m., or e completed, NRI NRI	Ballroom, Shangri-La I any adjournment there otherwise it should be d C/Co. No IC BANK BERHAD, her	Hotel, Jala of. leleted. reby appoi
or failing him, th behalf at the 46 th Sultan Ismail, 50 Where it is desire I/We of Tel No [Fut	e CHAIRMAN OF THE MEETIN Annual General Meeting of the 250 Kuala Lumpur on Monday, d to appoint a second proxy, thi (FULL NAME IN BLOCK I	NG as my/our *first e Company to be held , 19 March 2012 at 1 is section must also b LETTERS) [FULL ADDRESS] being a Mer 	at the Grand 1.00 a.m., or e completed, NRI NRI	Ballroom, Shangri-La I any adjournment there otherwise it should be d C/Co. No IC BANK BERHAD, her	Hotel, Jala of. leleted. reby appoi
or failing him, th behalf at the 46 th Sultan Ismail, 50 Where it is desire I/We of Tel No (FUI of	e CHAIRMAN OF THE MEETIN Annual General Meeting of the 250 Kuala Lumpur on Monday, d to appoint a second proxy, thi (FULL NAME IN BLOCK L L NAME IN BLOCK LETTERS AS PER	NG as my/our *first e Company to be held , 19 March 2012 at 1 is section must also b LETTERS) (FULL ADDRESS) being a Mer NRIC) (FULL ADDRESS)	at the Grand 1.00 a.m., or e completed, MRIC No	Ballroom, Shangri-La I any adjournment there otherwise it should be d C/Co. No IC BANK BERHAD, her	Hotel, Jala of. leleted.
or failing him, th behalf at the 46 th Sultan Ismail, 50 Where it is desire I/We of Tel No (Ful of	e CHAIRMAN OF THE MEETIN Annual General Meeting of the 250 Kuala Lumpur on Monday, d to appoint a second proxy, thi (FULL NAME IN BLOCK I	NG as my/our *first e Company to be held , 19 March 2012 at 1 is section must also b LETTERS) (FULL ADDRESS) being a Mer NRIC) (FULL ADDRESS)	at the Grand 1.00 a.m., or e completed, MRIC No	Ballroom, Shangri-La I any adjournment there otherwise it should be d C/Co. No IC BANK BERHAD, her	Hotel, Jala of. leleted.
or failing him, the behalf at the 46 th Sultan Ismail, 50 Where it is desired I/We of Tel No (Fut of of (Fut of	e CHAIRMAN OF THE MEETIN Annual General Meeting of the 250 Kuala Lumpur on Monday, d to appoint a second proxy, thi (FULL NAME IN BLOCK L L NAME IN BLOCK LETTERS AS PER	NG as my/our *first e Company to be held , 19 March 2012 at 1 is section must also b LETTERS) (FULL ADDRESS) being a Mer NRIC) (FULL ADDRESS)	at the Grand 1.00 a.m., or e completed, MRIC No	Ballroom, Shangri-La I any adjournment there otherwise it should be d C/Co. No IC BANK BERHAD, her	Hotel, Jala of. leleted.

or failing him, the CHAIRMAN OF THE MEETING as my/our second proxy to attend and vote for me/us on my/our behalf at the 46th Annual General Meeting of the Company to be held at the Grand Ballroom, Shangri-La Hotel, Jalan Sultan Ismail, 50250 Kuala Lumpur on Monday, 19 March 2012 at 11.00 a.m., or any adjournment thereof.

The proportions of my/our holding to be represented by my/our proxies are as follows:

First Proxy "A"	%
Second Proxy "B"	%
	100%

In case of a vote taken by a show of hands, *First Proxy "A"/*Second Proxy "B" shall vote on my/our behalf.

My/our proxy/proxies shall vote as follows:

(Please indicate with an "X" in the space provided below how you wish your votes to be cast on the resolutions specified in the notice of meeting. If you do not do so, the proxy/proxies will vote, or abstain from voting on the resolutions as he/they may think fit.]

Against	For	Against

* Delete if inapplicable

NOTES:

- 1. In respect of deposited securities, only Members whose names appear in the Record of Depositors on 12 March 2012 (General Meeting Record of Depositors) shall be entitled to attend, speak and vote at this 46th AGM.
- 2. The right of Foreigners to vote in respect of deposited securities is subject to Section 41(1)(e) and Section 41(2) of the Securities Industry (Central Depositories) Act, 1991; the Securities Industry (Central Depositories) (Foreign Ownership) Regulations, 1996 and the Articles of Association of the Company. Where a Foreigner, based on the General Meeting Record of Depositors, holds deposited securities in a Securities Account and such securities raise the ownership of shares in the Company by Foreigners beyond the Company's foreign shareholding limit of 30%, such Foreigner or the proxy appointed by him, in respect of such securities, shall not be entitled to exercise in any manner whatsoever any voting rights in respect of the aforesaid securities at this 46th AGM.
- need not be a Member of the Company.
- is an authorised nominee as defined in accordance with the provisions of the Securities Industry (Central Depositories) Act, 1991, it may appoint up to 2 proxies in respect of each Securities Account it holds with ordinary shares in the Company standing to the credit of the said Securities Account.

Where a Member appoints 2 proxies, the appointment shall be invalid unless he specifies the proportions of his shareholdings to be represented by each proxy.

- or if the appointor is a corporation, either under its common seal or under the hand of an officer or attorney of the corporation duly authorised.
- 6. The instrument appointing a proxy must be deposited at the office of the Share Registrar, Tricor Investor Services Sdn Bhd at Level 17, The Gardens North Tower, Mid Valley City, Lingkaran Syed Putra, 59200 Kuala Lumpur, Malaysia not less than 48 hours before this 46th AGM.

Signature of Member/Common Seal

3. A Member entitled to attend, speak and vote at this 46th AGM may appoint a proxy to attend, speak and vote on his behalf. A proxy

4. A Member shall not be entitled to appoint more than 2 proxies to attend and vote at this 46th AGM provided that where a Member

5. The instrument appointing a proxy shall be in writing under the hand of the appointor or of his attorney duly authorised in writing

Please fold here

STAMP

To: Share Registrar

Tricor Investor Services Sdn Bhd Level 17, The Gardens North Tower Mid Valley City Lingkaran Syed Putra 59200 Kuala Lumpur Malaysia

Please fold here

Past Award – Winning ANNUAL REPORTS

2011 NACRA Award

1994

2010 NACRA Award

2009 NACRA Award

2008 NACRA Award

2007 NACRA Award

Most Outstanding Annual

Report - Platinum Award

• Industry Excellence Award

Best Annual Report in

Most Outstanding Annual

Report – Platinum Award Industry Excellence Award

- Finance Sector

Bahasa Malavsia

Finance Sector

Bahasa Malaysia

– Platinum Áward

- Finance Sector

Bahasa Malaysia

- Platinum Award

- Finance Sector Best Annual Report in

Bahasa Malaysia

Platinum Award Best Design Annual Report - Platinum Award

• Best Annual Report in

Best Annual Report in

Most Outstanding Annual

Report - Platinum Award

Industry Excellence Award

Most Outstanding Annual

Report - Platinum Award

Industry Excellence Award

– Gold Award

- Most Outstanding Annual Report – Gold Award
- Industry Excellence Award Finance Sector
- Best Annual Report in Bahasa Malaysia
 - Platinum Award



2010

PERIOUS BANK

2005

1999

1990

2009



1998

1989

Most Outstanding Annual

Industry Excellence Award

- Finance Sector

Special Jury Award

- Finance Sector

• Special Jury Award

- Finance Sector

- Finance Sector

- Finance Sector

Most Outstanding Annual

Industry Excellence Award

Industry Excellence Award

Industry Excellence Award

Industry Excellence Award

2002 NACRA Award

Report

CITRA Award

NACRA Award

Report

CITRA Award

NACRA Award

CITRA Award

NACRA Award

1998 NACRA Award

Main Award

2001

2000

1999



2008



2003



1997



- 1997 NACRA Award Best Annual Report in Bahasa Malaysia
 - Industry Excellence Award - Finance Sector
- 1996 NACRA Award Most Outstanding Annual Report
 - Industry Excellence Award - Finance Sector
- 1995 NACRA Commendation Award Accounting Information
 - Malaysia
- 1994 NACRA Commendation Award

 - Corporate InformationAnnual Report in Bahasa
- Malaysia 1991 NACRA Award
 - Best Accounting Information - NACRA Commendation
- Annual Report in Bahasa
- - Accounting Information
 - - 1986
 - Award
 - Corporate Information
- 1990 NACRA Award Best Accounting Information



2006

2007

151 1

2002

1996

1987



2001



1995



- 1986
- 1989 NACRA Award • Most Outstanding Annual
 - Report Best Annual Report

- Finance Sector NACRA Commendation

- Award
- Corporate Information
- Accounting Information Annual Report in Bahasa
- Malaysia
- 1988 MACRA Award Best Overall Annual
 - Report Best Corporate
 - Information NARA Award Best Annual Report - Finance Sector

1987 MACRA Award • Best Corporate

- Information - NARA Award
- Best Annual Report
- Finance Sector MACRA Award
- Best Corporate Information

2006 NACRA Award

2000

1991

- Industry Excellence Award
- Best Annual Report in Bahasa Malavsia - Platinum Award

- Report
- Finance Sector
 - Best Annual Report in Bahasa Malaysia

2004 NACRA Award

- Most Outstanding Annual Report Industry Excellence Award
- Best Annual Report in Bahasa Malaysia

2003 NACRA Award

- Most Outstanding Annual Report
 - Finance Sector
- Best Annual Report in Bahasa Malaysia
- CITRA Award
- Merit Award

- Most Outstanding Annual
- Finance Sector

- Industry Excellence Award

- Finance Sector

- - Industry Excellence Award

- Report Gold Award

2005 NACRA Award

- Most Outstanding Annual