Chairman's Review - Business Operations Review Branch Performance - KPIs and Awards

Branch Performance Awards

The Public Bank Group accords recognition via Branch Performance Awards to top performing branches on a yearly basis as part of its performance based reward structure. These performance awards which come with substantial cash prizes inspire branches to strive for outstanding performance in the various key performance areas.

The selection of winners is subject to very stringent criteria covering the key areas of business performance, loan asset quality, risk management, cost efficiency and customer service delivery. Branches are segregated into six groups based on branch size and rated against their respective peer groups. The various categories and types of the Branch Performance Awards are reviewed annually to be aligned to the business goals of the Public Bank Group.

In 2012, the Branch Performance Awards comprised:

- The Founder and Chairman Award for the Overall Best Domestic Branch;
- The Best Branch Awards for domestic and overseas branches; and
- The Special Awards which cover the areas of business performance, branch management and service quality that include specific key awards such as:
 - Highest Increase in Retail Profit Per Staff;
 - Highest Increase in Retail Loans Per Staff;
 - Highest Increase in Retail Deposits Per Staff;
 - Highest Increase in Hire Purchase Financing Per Staff;
 - Highest Increase in Non Interest Income Per Staff;
 - Excellent Credit Risk Management; and
 - Outstanding Customer Service in Frontline Operations.

The Winners

The winners of the Best Branch Awards for 2012 were as follows:

Domestic Branches

Group 1 China Street Branch
Group 2 Taman Perling Branch

Group 3 Lido Branch

Group 4 Butterworth Branch

Group 5 Papar Branch
Group 6 Stutong Branch

Overseas Business Units

Public Bank (HK) Limited Tsuen Wan Branch
Public Finance Limited Central Branch
Cambodian Public Bank Street 271 Branch
VID Public Bank Cholon Branch

Founder and Chairman Award Taman Perling Branch, Johor

The prestigious Founder and Chairman Award for 2012 carried a cash prize of RM50,000 and a spectacular gold plated challenge trophy. A total of 101 awards with cash prizes of RM1.0 million were awarded to the winners of the Branch Performance Awards for 2012.

OUTLOOK FOR 2013



Outlook for the Economy and Banking Industry

The global economy is expected to grow moderately in 2013, with continued uncertainty in major advanced economies weighing on economic prospects. Risks remain from the unresolved sovereign debt crisis in Europe and fiscal health in the United States of America. Growth in most Asian economies, however, is expected to remain healthy, underpinned by sustainable domestic demand.

For the Malaysian economy, domestic demand will continue to be the anchor of growth. Healthy labour market and moderate inflation will continue to support private consumption. The various measures in 2013 Budget addressing the rising cost of living should further stimulate private consumption. The ongoing implementation of the Economic Transformation Programme ("ETP") will continue to drive private investment. On the supply side, growth is expected to be broad-based. The construction sector is expected to expand strongly on account of the acceleration of ongoing construction-related projects from the ETP. Various initiatives under the ETP will also continue to underscore growth in the services sector.

Monetary policy will remain accommodative to support economic growth. On the fiscal side, the Government is committed to strengthen its finances while retaining the momentum of economic growth. This will further enhance investor confidence. While quantitative easing in some advanced economies has raised concerns in the Asian economies about the destabilising impact of volatile capital flows, Malaysia is able to intermediate these flows given its solid financial system.

The Malaysian banking industry is expected to remain resilient, underpinned by strong capitalisation, sustained profitability and ample liquidity. Competition in the banking industry will continue to be keen. Banks will continue to strive for innovation in products and services to achieve competitive advantage.

Loan growth is expected to remain healthy, supported by sustainable domestic demand. Major projects being implemented under the ETP will continue to spur business lending. Banks will further enhance their efforts to attract customer deposits to ensure stable flow of funding. Asset quality is expected to remain strong given favourable employment conditions and measures adopted by banks on responsible financing.

Chairman's Review - Outlook for 2013

Bank Negara Malaysia has announced its guideline in respect of adoption of Basel III which will be implemented in phases, from 2013 to 2019. The transition to Basel III is expected to further strengthen the capital and liquidity position of Malaysian banks going forward.

Expectations and Opportunities

The Malaysian banking sector will further develop its role as an efficient and effective financial intermediary in supporting the country's transformation into a high income nation. The acceleration of projects under the ETP and its multiplier effects on the economy are expected to increase demand for financing from the banking sector. In addition, the positive economic outlook and accommodative monetary policy will continue to support loan growth. Competition for deposits among banks is likely to intensify.

Banks will continue to pursue innovative solutions in their products and services to grow their market share. In view of the pressure on net interest margins, banks will continue to place emphasis on growing their non-interest income. The growing number of affluent customers in Malaysia with high savings should continue to provide greater demand for wealth management products. Banks are expected to improve the infrastructure that fosters efficient financial services. Banks will also continue to enhance their efforts to increase consumer awareness and user confidence in using electronic payments.

Islamic finance in Malaysia will further expand and make significant progress in expanding its coverage of services. To tap the region's growth prospects, Malaysian banks are expected to see greater regionalisation. Malaysian banks are envisaged to have a larger role in supporting cross border capital flows due to rising regional economic integration. The banking sector will further improve access to banking to all members of society to promote an inclusive financial sector.

Strategies and Directions

The Public Bank Group will continue to focus on its long-term business strategy of organic growth, focusing on retail loans, deposits and fee-based activities. In its lending business, the Group will continue to focus on home mortgages, vehicle financing and lending to small- and medium-sized enterprises. The Group will continue to uphold its strong asset quality, underpinned by the Group's prudent credit culture and stringent underwriting standards. On the liability side, the Group will continue to expand its customer

deposit base to maintain an efficient funding cost and a healthy balance sheet. Public Islamic Bank, a wholly-owned subsidiary of the Group, will continue to expand its core business of retail-based consumer and business financing. The Group will also intensify its efforts to promote Islamic fee-based activities.

To meet the demand of the growing affluent customer segment, the Public Bank Group will continue to expand into fee- and transaction-based activities including unit trust, bancassurance and structured investment products. The Group will further embrace innovation in products and services to meet the demand of more discerning and sophisticated customers. The Group is also committed to grow its overseas operations in the countries and region in which it already has a presence. Greater regional economic integration means greater opportunities for the Group to expand its overseas business.

The Public Bank Group continues to see superior customer service as an important element in the Group's business growth strategy. The Group will continue to tap on its growing sales and marketing force and enhance its excellent customer service at branch counters and in service delivery. The Group will further develop its customer relationship management processes and utilise the results from customer segmentation analytics to improve customers' banking experience and cross-selling activities. For greater customer convenience, the Group will continue to expand its combined network of Automated Teller Machines, Cheque Deposit Machines, Cash Recycling Machines and Cash Deposit Terminals, and provide more value-added convenience through its internet banking and mobile banking services. Recognising that talent is imperative to steer the Group's advancement, the Group will continue to invest in human capital development.

The Public Bank Group will continue to remain guided by its time tested practices of prudent management and good corporate governance. The Group's efforts to further strengthen its risk management capacity will continue unabated. The Group will also continue its efforts in capital management to support the Group's business growth strategies while maximising shareholders' returns.

TAN SRI DATO' SRI DR. TEH HONG PIOW Chairman

6 February 2013



CORPORATE RESPONSIBILITY

The events following the financial crisis have raised questions about the ways in which businesses in general and banks, in particular contribute to society. As a leading financial services provider in Malaysia, the Public Bank Group upholds the highest level of corporate governance practice and carries out business activities with the highest standards of integrity which are essential to secure continued public trust.



Rising investor expectations of good corporate conduct, ethics and accountability of banks will see investors channelling investments to well-governed banks with the highest level of transparency. As such, the Public Bank Group is firmly committed to embed sustainable practices in its business activities, deliver long-term value to its various stakeholders as well as contribute positively to the communities in which the Group operates.

During the year, the Public Bank Group continued to build sustainable practices in every aspect of the Group's business. This commitment is clearly demonstrated in the implementation of activities which assist the Group's customers, engage its employees, support the communities as well as conserve the environment. The Group's long-held Corporate Philosophy states that:

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

- 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

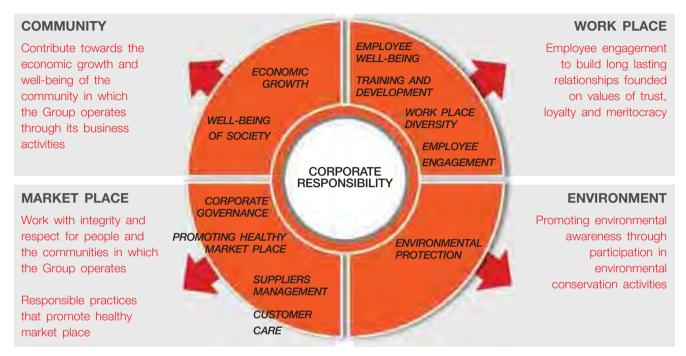
- By forging ahead and consolidating its position as a stable and progressive financial institution
- By generating profits and a fair return on their investment

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

The Public Bank Group's corporate responsibility initiatives are focused on the following four key areas of Community, Market Place, Work Place and Environment, based on principles and values as articulated in the Group's Corporate Philosophy.



CR IN THE COMMUNITY

Contributing to Economic Growth

As the third largest banking group in Malaysia, the Public Bank Group forms an integral part of the financial system in the country and promotes sustainable growth in the economy through its core banking businesses. The Group is committed to support economic growth and job creation by operating a strong and profitable business that is focused on helping individuals, businesses and government pursue their goals. The Group, with its 46-year unbroken profitability track record, has played, and continues to play a key role in the economic development of the country and in contributing to nation building.

Supporting Home Ownership and Affordable Housing

One of the core businesses of the Public Bank Group is financing of home purchases with nearly one third of the Group's total loan portfolio comprising residential mortgages.

In 2012, the Public Bank Group has approved more than 69,000 housing loans, of which 72.9% was for the purchase of residential properties costing between RM100,000 to RM500,000, hence enabling middle income households to

purchase their homes and promoting home ownership in the country. The Group remains fully committed and supportive of the Government's initiatives to ensure affordable housing for all Malaysians. The Group also actively participated in housing schemes initiated by the Government and Bank Negara Malaysia ("BNM") which includes:

- . Skim Rumah Pertamaku ("My First Home Scheme") a home ownership scheme backed by Cagamas Berhad aimed at assisting young adults with income not exceeding RM5,000 per month to buy their first home. During the year, the Group enhanced the features of the Skim by increasing the maximum property value eligible for loan to RM400,000 and extending the maximum loan tenure to 40 years, hence allowing more first time house buyers to participate under this scheme.
- ii. BNM's Priority Sector Lending Financing for low cost housing.

Public Bank and Public Islamic Bank consistently exceed the minimum commitment levels for the financing of low cost housing required by BNM under its priority sector lending. As at the end of 2012, the Group's total loans outstanding for this segment amounted to RM2.29 billion.

Firm Supporter of SMEs and Micro Enterprises

In 2012, the Public Bank Group continued to support SMEs, which play a crucial role in the economic growth of the country. The Group increased its domestic lending to this sector by 23.4% to RM36.57 billion as at the end of 2012 and introduced new products to meet the needs of its SME customers during the year. This business segment also accounted for approximately one third of the Group's total new domestic retail loans approved in 2012.

Besides the focus of the Public Bank Group's commercial lending business on the financing of SMEs, the Group has also been a firm supporter of the Government's and BNM's initiatives and financing schemes to promote SME activities, which include:

- The Working Capital Guarantee Scheme a financing scheme substantially guaranteed by the Government on financing facility granted by financial institutions to SMEs. In 2012, the Group approved loans amounting to RM351.4 million under this scheme.
- ii. The Fund for Small and Medium Enterprises As a result of the Group's strong support of this scheme, the outstanding balances of the fund has reached RM463.7 million as at the end of 2012.
- BNM's priority sector lending to SMEs In 2012, the Group approved a total of RM17.58 billion in loans under this scheme.

To facilitate SMEs seeking funding, the Public Bank Group also actively promotes schemes and products which leverage on guarantee cover provided by Credit Guarantee Corporation Berhad ("CGC"). In addition, the Group continues to promote schemes which provide access for micro enterprises to grow their businesses. As at the end of 2012, Public Bank has approved a total of RM15.0 million under the SmallBiz Express Guaranteed Scheme to 500 micro enterprises.

For more information on the Public Bank Group's involvement in government initiated schemes in support of SMEs, please refer to page 174 of this annual report.

Significant Tax Payer

The Public Bank Group, with its strong track record of profitability over the years, has been a significant contributor to the fiscal revenue and economy of the country. The Group supported the financial well-being and development of the country with total tax payments amounting to RM4.22 billion over the last five years.

Tackling Financial Crime

The Public Bank Group is committed to fight financial crime and ensuring the banking system is not used for illicit, money laundering and terrorist activities. The Group has put in place robust systems and controls which are continuously updated and improved in line with the latest legal and regulatory developments as well as new products and threats. The Group also continuously trains its employees to be alert and has established policies and procedures to safeguard the Group against any risk of abuse.

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

Contributing to the Well-being of Society

As a socially responsible bank, the Public Bank Group is committed to invest in the long term well-being of the communities it serves. During the year, the Group's community investment programmes and activities were focused in the following areas:

- Education
- Healthcare
- Community Activities
- Support of the Underprivileged

Education

The Public Bank Group continues to support the education of the nation's youth. As at the end of 2012, Public Bank has contributed RM1 million to the Tan Sri Dato' Sri Dr. Teh Hong Piow Chair in Banking and Finance. This forms part of the five-year endowment amounting to RM1.25 million committed to Universiti Tunku Abdul Rahman ("Universiti TAR") for the appointment of a distinguished professor to hold the Chair and to conduct applied research in the fields of banking and finance in the Universiti TAR Perak Campus in Kampar.

In addition, Universiti TAR and TAR 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 for qualified students who lack the means to pursue higher education.

Healthcare

Public Bank continued to provide financial assistance to the Institute Jantung Negara ("IJN") Foundation to assist in the operational and management costs in the running of a "Halfway House". The Halfway House or Dormitori Yayasan IJN-Public Bank provides free accommodation to the families of needy patients undergoing treatment at the IJN. This helps to facilitate close family support which will provide comfort and promote faster recovery of heart patients. Public Bank's donation totalling RM500,000 comprise of an annual grant of RM100,000 for five years from 2010 to cover the cost to operate, maintain and administer the Halfway House. In conjunction with the Chinese New Year festival, the Bank also held a one-day sales of IJN Foundation's merchandises at the Bank's head office to raise funds for IJN.

Community Activities

Support of Crime Prevention Initiatives and Welfare of Policemen

In support of the various crime prevention initiatives undertaken by the Royal Malaysian Police, Public Bank has contributed RM328,000 for the purchase of two vans to assist the police tackle crime at various crime identified areas under its Crime Awareness Programme. The two Toyota Hiace Window Vans are fully-equipped with the required equipment to facilitate the Royal Malaysian Police's work to combat crime and promote a better living environment.

In support of the Government's National Key Results Areas initiative to reduce crime in the country, 140 officers of Public Bank were sworn in as Auxiliary Police, after successfully completing a two-month intensive police training programme during the year. Auxiliary Police are officers who are granted police powers and empowered to assist the police force to fight crime within the business premises of the Group and their surrounding areas.

In 2012, Public Bank continued to support the activities of various police associations. In conjunction with the 205th Police Day Celebration, the Bank donated RM100,000 to the Tabung Kebajikan Polis DiRaja Malaysia for its Crime Awareness Programme. The Bank also donated RM55,000 to Kelab Polis Trafik Kuala Lumpur to assist the club to run its welfare programmes and RM10,000 to the Persatuan Penduduk Perumahan Polis for the enhancement of welfare of policemen and their families.

Mobile Customer Service Coach Programme

Public Bank is an active participant of the Mobile Customer Service Coach Programme "MobileLink", an outreach programme initiated by BNM which aims to promote financial literacy and awareness to the rural and semi-urban communities throughout the country. During the year, Public Bank's Sik and Kuala Ketil branches set up service counters at Dewan Sekolah Kebangsaan Bandar Baru Beris Jaya in Jeniang, Kedah and Dewan Orang Ramai, FELDA Teloi Timur in Kuala Ketil, Kedah to provide banking services to the rural and semi-urban communities in those areas. More than 170 new savings accounts were opened during the events.

Support of the Underprivileged

In conjunction with Chinese New Year celebration, Public Bank distributed hampers and ang pows totalling RM12,600 each to senior citizens of Rumah Charis, Puchong and Persatuan Caring Kajang. In conjunction with Hari Raya celebration, Public Bank also donated RM15,000 in the form of duit raya and hampers to the senior citizens of Rumah Orang Tua Al-ikhlas.

CR IN THE MARKET PLACE

Strong Corporate Governance

During the year, the Public Bank Group's record of excellence in good corporate governance and its long entrenched culture of transparency and integrity continued to be recognised with the receipt of awards from respected international publications such as Alpha Southeast Asia, Corporate Governance Asia and FinanceAsia.

For the full list of awards received by Public Bank in the area of corporate governance and corporate social responsibility, please refer to the statistics and performance data section on page 228 of this annual report.

Promoting a Healthy Market Place

Ethical Business Culture

The Public Bank Group emphasises on the creation and cultivation of a culture of integrity, ethical behaviour and honesty as well as a zero tolerance for fraud and unethical conduct in its business operations. The promotion of a strong ethical business culture in the Group helps to promote a healthy market place.

Shareholders and Investors Engagement

The Public Bank Group recognises the importance of communicating with its shareholders and investors and is accountable for providing comprehensive and timely information about the Group to these stakeholders.

This process of communication is usually conducted through various channels such as investor relations activities, general meetings of shareholders, regular briefings to the investor community and press statements issued to the media on the financial results of the Public Bank Group. These activities will help to ensure that the Group remains at the forefront of the investing public, including global institutional investors and help promote the investments in, and the development of, the Malaysian capital market.

Competition Act, 2010

The Competition Act 2010 which came into effect on 1 January 2012 is aimed at promoting a healthy and competitive market place by eliminating anti-competitive business practices. The Public Bank Group is fully committed to adhere and comply with the requirements of the Act and has implemented various initiatives which include creating

awareness amongst all levels of staff, reviewing its business strategies and product packaging to ensure full compliance with the requirements of the Act. In support of the Act to provide quality products to consumers at competitive prices, the Group continuously works on improving its products and services in terms of cost and quality so as to provide customers with the best value-for-money products in the market.

Professional Development

During the year, Public Bank contributed RM8,000 to the Malaysian National Tax Conference 2012 organised by Lembaga Hasil Dalam Negeri Malaysia ("LHDNM") and the Chartered Tax Institute of Malaysia. The conference serves as a platform to discuss and increase the understanding of participants on matters such as the Malaysian economic development and its impact on the country's taxation system.

Suppliers Management

Procurement Policy and Procedures

The Public Bank Group's strong governance culture is demonstrated in the management of its supply chain. To uphold principles of trust, honesty and fairness in all its business dealings and in ensuring that there is no conflict of interest in any procurement activities, the Group has put in place well defined and clear procurement policy and procedures for all staff involved in procurement activities to adhere to. Some of the Group's policy and procedures include:

- conducting closed tender exercises for the procurement of all standard items. Panel vendors and service providers are invited to participate in the closed tender exercises and the entire process is administered by the Group's Tender Committee.
- centralising procurement functions at Head Office to ensure that best overall value in terms of quality, quantity and pricing is obtained.
- implementing an electronic requisition system which enables all procurement requests to be made online, hence facilitating efficient processing of purchases and reducing paper usage.
- reviewing the Group's procurement procedures and practices periodically to identify areas for improvements in the procurement process.

Selection of Vendors and Service Providers

The evaluation and selection of panel vendors and service providers of the Public Bank Group are conducted based on stringent criteria such as:

- capability and capacity to supply goods and services according to the Group's requirements and specifications
- competitive pricing
- reliability and quality of products and services
- speedy delivery with short lead or turnaround time
- technology and design of products
- level of after sales support

Support of Local Companies and SMEs

The Public Bank Group is committed to support and work with local companies and SMEs which form the majority of the Group's panel vendor and service providers. Over the years, the Group has established good business relationships and rapport with these companies so as to ensure the Group obtains the best overall value in its procurement. As part of its initiative to assess the performances of its vendors and service providers, the Group holds regular bilateral meetings as well as conduct site visits to their business premises. Regular reviews on products and pricing are also carried out to ensure the Group's business and financial objectives are met.

Prompt Payment to Vendors and Service Providers

The Public Bank Group endeavours to ensure that all its vendors and service providers are paid promptly within the stipulated credit term. To achieve this, a standard turnaround time is set to process invoices received from vendors and service providers. The Group also regularly engages its vendors and service providers to ensure complete documents are received to expedite payments. In support of a green environment, 85% of the payments to vendors and service providers are made via electronic credit payment system. The electronic credit payment system eliminates the delivery or waiting time for cheques to be cleared as payments are made directly to the vendors' and service providers' account.

Customer Care

Responsible Financing

The Public Bank Group is committed to carry out all its business dealings with integrity by making responsible business decisions. The Group continuously seeks to extend the range of services offered, anticipate customers' needs and increase the level of customer satisfaction. In addition, the Group always strives to make banking simpler by leveraging on technology and ensuring the Group's products and services are easy to understand. The Group has implemented various initiatives to achieve this goal which include:

- implementing delivery channels which are benchmarked to international ISO standards
- putting in place an efficient system to resolve customers' complaints
- extending assistance to borrowers facing financing difficulties
- carrying out responsible lending practices and credit assessment by providing financing based on borrowers' repayment capacity
- providing commercially competitive products and services
- ensuring customers are provided with comprehensive information on terms and conditions as well as applicable fees of its products and services

Socially Responsible Financial Products

As a responsible corporate, Public Bank offers products and services dedicated to help certain segments of the public such as the lower income groups. Some of these initiatives include introducing deposit products which allow the lower income groups to meet their banking needs at minimal cost. The Basic Savings Account and Basic Current Account allow minimal initial deposits of RM20 and RM500 respectively and come with a free debit card, the PB Day2Day Card for customers' convenience. Public Bank has also introduced the "Star Achiever Programme" for children aimed at inculcating a savings habit from young and encouraging academic excellence by rewarding children who excel in school examinations with cash prizes.

Public Bank has also actively participated in the School Adoption Programme coordinated by the Ministry of Education and BNM where a total of 862 schools throughout the country were adopted by the Bank's branches. Among the activities carried out by the branches' staff include assisting school children to open savings account and educating them on the importance of savings. Each year, Public Bank also sponsors 100 copies of Pocket Money Book to each adopted school to help children monitor their spending and practise the savings habit.

Product Responsibility

The Public Bank Group always ensures that all products and services are aligned to the Group's corporate mission and corporate philosophy. The Group has put in place rigorous internal approval procedures and product evaluation process for new product launches and enhancement of existing products. In addition, the Bank's marketing policy also complies with the Product Transparency and Disclosure guidelines issued by BNM to ensure product information are made in a clear, concise and timely manner.

Customer Service

The Public Bank Group is fully committed to provide the best service to its customers and continuously implement initiatives to enhance service delivery to its customers. To ensure uniformly high standard of service, all domestic branches are certified for customer service and loan delivery under the internationally recognised ISO 9001:2008 certification. The Group also regularly measures and monitors compliance to the Group's standard on service delivery such as its iconic 2-minute Standard Waiting Time for customer service at branch counter. Loan service delivery is also monitored for compliance to the Standard Turnaround Time for loan processing and loan disbursement.

Special Care Counters are provided at branches to reinforce Public Bank's commitment to be a more caring corporate citizen. Senior citizens, expectant mothers and the physically disabled are accorded priority service at these counters.

Responding to Complaints

Public Bank is committed to ensure that all feedback from customers received through available channels such as hotline numbers, suggestion boxes and PBeBank.com website are responded to and satisfactorily resolved within the set turnaround time. As a result of various customer service improvement initiatives and the commitment as well as effort of staff to address all customers' complaints, the customer complaints to compliments ratio have dropped from 8 to 1 in 2011 to 6 to 1 in 2012.

Extending Assistance to Borrowers

With the interest of customers in mind and to help customers avoid foreclosure of properties pledged as security for their loans, the Public Bank Group actively engages with customers who encounter financial difficulties to reschedule and restructure 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 2012, Public Bank restructured and rescheduled over 4,300 loans totalling RM439.8 million, of which RM187.0 million were in respect of residential mortgages.

Extending Loan Moratorium to Borrowers

The Public Bank Group continued to help customers affected by natural disasters by granting them loan repayment moratorium for a period of up to six months to ease the burden of customers who experienced financial difficulties arising from natural disasters. In 2012, the Group granted loan repayment moratorium to 156 customers with total loans of RM13.9 million.

CR IN THE WORK PLACE

Reputed as a "Caring Employer of Choice" with an "Employee-Centred" organisational culture, the Public Bank Group continues to invest significant resources on its 17,625 employees all over Malaysia and those in its regional operations. With particular focus on employees' well-being, the Group's initiatives over the years have helped to build an engaged, talented and effective work force. Amongst the various initiatives undertaken are the provision of:

- various benefits and programmes to ensure employees' well-being are well taken care of. Amongst the measures taken to meet this objective include providing:
 - · a safe, secure and healthy working environment
 - a holistic and wide range of benefit programmes to enhance the quality of life of its employees
 - fair and competitive remuneration to all employees
- skill and competency development via various training programmes
- support for a diversed work force
- a conducive environment for employee engagement at the work place

Employees' Well-being

Health and Safety

The Public Bank Group is committed to provide a safe and healthy working environment for its employees. In line with the Bank's Safety and Health Policy which complies with the provision of the Occupational Safety and Health Act ("OSHA"), the Group has implemented various initiatives focused on improving its employees' health and achieving a zero harm risk environment for its employees.

The 93 Safety and Health Committees, comprising representatives of management and employees at Head Office and branches continue to play their roles in reviewing safety and health issues at work place on a quarterly basis. Such reviews serve to foster joint ownership and create a conducive and comfortable working environment for staff and customers. Periodic in-house safety and health audits which encompass Hazard Identification, Risk Assessment

and Risk Control as well as fire drills are also conducted to ensure compliance with applicable laws and regulations. Members of the Safety and Health Committees were nominated to participate in relevant workshops and seminars to enhance their skills and knowledge on safety and health. In 2012, 90 staff participated in five First Aid and Cardiopulmonary Resuscitation ("CPR") workshops organised in collaboration with the St John Ambulance to refresh their skills and knowledge in such areas.

In addition, Public Bank's Safety and Health Policy is clearly documented in Bahasa Malaysia and English and made available to all employees to ensure all aspects of safety and health at the work place as well as their roles and responsibilities in these areas are communicated to them. Posters on the Bank's Safety and Health Statement are also displayed at branches for easy reference.

All employees are encouraged to attend biennial medical check-ups at Public Bank's panel of clinics to ensure they maintain a healthy lifestyle and to facilitate early detection and treatment of any serious illness. This is further supplemented with a comprehensive medical benefit scheme including specialist treatment and hospitalisation for staff and their immediate families. To inculcate awareness on the importance of personal health and to promote a healthy lifestyle amongst staff, the Public Bank Group regularly works with health service providers including specialist hospitals and fitness centres to co-ordinate health related talks and fitness programmes for staff participation. Articles on health and stress management are also featured regularly in the Bank's in-house newsletter "Wawasan Public Bank" to help employees stay fit and healthy.

Quality of Life

The Public Bank Group seeks to provide long-term stable employment with the Group. Besides a competitive salary structure, the Group provides a sustainable quality of life to employees with a holistic and wide range of benefit programmes. These include the provision of low interest or interest-free loans for housing, vehicles and other forms of financial assistance to purchase computers or to seek further education.

To enable employees to sustain a quality lifestyle after retirement, Public Bank provides a defined benefits retirement plan for its officers, which is over and above the statutory Employees Provident Fund ("EPF") contribution scheme. In 2012, the Bank paid RM132.8 million and RM32.7 million respectively under the EPF contribution scheme and defined benefits retirement plan respectively. In the unfortunate event of death and long term incapacitation sustained while in service, the Public Bank Group provides relief via its various employee protection insurance policies. In 2012, RM1.3 million was paid to employees and their next-of-kin in respect of permanent disability and death benefits.

To facilitate leave taking and enable staff to better plan their leave, the Public Bank Group has put in place a leave management system. In 2012, a relief pool comprising more than 190 supervisory and non-supervisory staff have provided more than 34,000 man days of operational assistance at branches and other business centres so that staff could go on leave with minimal disruption to work efficiency and productivity.

The Public Bank Group organises various sporting activities such as bowling and futsal games for staff to pursue recreation through exercise and sporting activities. Social gatherings and annual dinners which involve significant level of staff participation in the organising committees and staff performance are also held to promote cohesiveness and team spirit amongst staff. To enable employees to pursue their hobby of reading, the Group's corporate libraries are well-stocked with books, periodicals and other reading materials on various topics.

Employee Benefits

To provides its employees with a competitive and equitable remuneration package, the Public Bank Group regularly monitors and reviews market development on compensation and benefits in the financial services industry and the market place in general.

The Public Bank Group continues to share the fruit of its accomplishment with its staff in acknowledgement of their contribution and hard work. Branches were also given generous cash awards for emerging top in selected KPIs to encourage team spirit and engagement.

Long service with the Public Bank Group is rewarded tangibly with specially minted long service award medallions. In 2012, more than 2,000 employees who have served the Group for 10 years or more were recognised with these long service award medallions.

The Public Bank Group seeks to create a conducive and caring environment for its employees. Taking cognisance of its employees' domestic obligations and personal needs, the Group offers various benefits via staff welfare schemes such as:

- compassionate leave for unforeseen circumstances such as floods and critical illness or death of family members
- child care allowance for selected employee groups
- corporate discounts or special rates for staff purchase of products with selected companies. Special corporate rates are offered for purchases of hotel accommodation and vehicles. In addition, corporate membership rates are offered at selected fitness centres. Staff are also entitled to purchase festive promotions at various dining outlets as well as promotional packages offered by selected telecommunication companies and computer vendors.

Training and Development

The Public Bank Group continues to allocate significant resources to train its employees so as to enhance the long-term value of its human capital. Such training serves to empower its employees to deliver the highest performance standard as well as to prepare them for career progression.

The Public Bank Group's training and coaching on technical development and certification programmes are conducted under structured in-house classroom training, on the job mentoring as well as external training. To provide flexibility and ease in knowledge management of staff, the Group continues to leverage on its e-platform to widen the reach of training to more staff. In 2012, more than 28,000 participants completed the classroom training while more than 46,000 participants completed a wide range of e-learning courses on product knowledge, management, leadership skills as well as relevant law and regulations. 171 security staff were also enrolled in the Police Training Centres for Auxiliary Police training to equip them with accredited skills and knowledge.

The Public Bank Group advocates the belief that "Learning is a Lifelong Commitment" and regularly sponsors its staff for various certification programmes as well as awarding incentives upon staff's attainment of work-related qualifications.

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 230 to 239 of this annual report.

Work Place Diversity

The Public Bank Group is committed to cultivate a culture of inclusiveness at the work place where employees have equal and fair opportunities for career advancement; their views and concerns are heard and addressed and; where bias, discrimination and harassment are not tolerated. As part of its commitment, the Group has:

- provided fair and equitable employment terms regardless of ethnicity, gender or creed. Employees of the Group enjoy equal opportunities for career advancement based on their own merit. This is supported by a well established and quantitative performance appraisal system which provide the basis of a performance-driven remuneration structure and a meritocracy-based career path progression.
- remained committed to increase gender diversity across all levels of the organisation in order to build the broadest possible talent pool at the work place. As at the end of 2012, the proportion of woman in management and top management of the Public Bank Group's domestic work force were 38.4% and 43.0% respectively, up from 36.9% and 41.0% respectively as at the end of 2011.
- provided assistance and support to its employees who suffer disability and offered employment opportunities to the disabled community such as the visually impaired.
- inculcated and maintained an inclusive work place culture as the Group recognises the importance and business benefits an engaged workforce can produce for the organisation, particularly in delivering relevant and differentiated products and services for its diverse customers.
- adopted an open door policy to allow employees access to appropriate channels of communication for feedback and grievance resolution to ensure employees, irrespective of status, position, religion or gender are treated with dignity, free from any form of harassment, humiliation or intimidation. The Bank's policy on Staff Conduct and Discipline also includes specific provision on sexual harassment to guide employees on their rights. All allegations of misconduct are given close attention to ensure they are handled with sensitivity and resolved speedily.

Employee Engagement

The Public Bank Group takes pride in having employees who stay loyal and grow with the Group. The Group has always prioritised promotion of employees from within and provided upward opportunities to performing employees. As at the end of 2012, more than 90% of the Group's managerial staff were promoted from within. The Group's employee retention policies have also proven to be successful as evidenced by 43.7% of the domestic work force having served the Group for 15 years or more.

The Public Bank Group believes that mutual respect and maintaining cordial relationships with the various bank employee unions serve to enhance good employee relations in the organisation. Public Bank adheres closely to the Code of Conduct for Industrial Harmony and engages from time to time with the relevant bank employee unions to discuss operational and staff relation matters.

Employee Union Representatives within Public Bank

Name of Union	Representing
National Union of Bank Employees, States of Malaya (NUBE)	Clerk/Typist/CashierCustomer Service RepresentativeNon-Clerical Staff
Sarawak Bank Employees' Union (SBEU Sarawak)	Clerk/Typist/CashierCustomer Service RepresentativeNon-Clerical Staff
Sabah Bank Employees' Union (SBEU Sabah)	Clerk/Typist/CashierCustomer Service RepresentativeNon-Clerical Staff

ENVIRONMENTAL CSR

As one of Malaysia's largest organisations, the Public Bank Group is aware of the importance of managing the Group's environmental impact and reducing its carbon footprint. The Group has carried out various initiatives to manage its carbon emissions which include building an energy efficient building, reducing paper usage, educating and engaging its people as well as providing them with opportunities to make a difference to the environment.

Green Building

In 2011, the Public Bank Group commenced the construction of Public Mutual's new 40-storey Head Office building located in Jalan Raja Chulan, Kuala Lumpur. The building which is currently still under construction is expected to be completed by 2015. In an effort to attain the Gold rating accreditations by the US Green Building Council under the Leadership in Energy and Environmental Design ("LEED") Green Building Rating System and the Green Building Index ("GBI") by the Malaysia Green Building Index, the design and layout of the building includes green features to minimise environmental impact such as:

- a) Energy-efficient lighting designs to reduce electricity needs by:
 - use of double glazing glass windows and energy saving lightings.
 - ensuring orientation of the building reduces solar heat into the office space.
 - wide use of natural lighting to reduce energy usage by artificial lighting.
 - harnessing solar energy to power external lightings.
 - re-generation of electricity from the lifts.

- b) Rainwater harvesting system where a large proportion of the building roof and façade are designed to maximise water catchment area to reduce dependence on potable water.
- c) Improved cooling and ventilation system which uses less energy.
- d) Parking area for bicycles or electric motorcycles.

The Public Bank Group emphasises on the selection of contractors with good Environmental, Health & Safety Policies & Practices for the construction of the building. Throughout the construction period of 24 months for substructure works, a total of 725,000 man hours with zero injury time was achieved by the substructure contractor. In addition, approximately 96% of construction waste was reused or recycled to avoid waste ending up in landfill site. The Group will continue to ensure that contractors carry out good environmental practices until the full completion of the building. Upon its completion in 2015, the building will be one of the first "Green Building" in Malaysia to be awarded the "Gold" rating from both LEED and GBI.

Preservation of the Environment

In 2012, Public Bank contributed RM25,000 to the Sultan Ahmad Shah Environment Trust, which was established in 2010 to preserve the environment, habitats, wildlife, traditional culture and indigeneous people in the state of Pahang. The contribution will be used for cultural conservation programmes and education as well as upskilling of the indigenous people.

Public Bank - MNS Tree Planting - Climate Change Programme

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

A total of more than 12,000 trees have been planted at the site which, upon the maturity of the trees would have an annual carbon absorption capacity equivalent to more than 275,000 kilograms of environmentally harmful carbon dioxide emission. The Public Bank Group will also continue to support the subsequent maintenance of the site in collaboration with the local authorities and with the assistance of the MNS.

Sound Environmental Practices

In its efforts to reduce its carbon footprint and contribute to a better environment, the Public Bank Group continued to make changes in both its business and operational activities and implemented various green measures which include:

- reducing paper usage in the Group's activities by encouraging and offering more paperless transactions such as internet banking and mobile banking. The Group has also implemented various initiatives to encourage customers to move to electronic payment systems.
- recycling paper and paper products to reduce energy consumption.
- monitoring the operational hours of the lights and airconditioning systems in Menara Public Bank to reduce electricity consumption and conserve energy.
- encouraging greater use of scanning technology amongst employees to work with electronic copies of documents rather than hard copy files.
- supporting and participating in environment conservation activities such as Earth Hour.
- encouraging vendors and service providers to subscribe to Public Bank's electronic credit payment system, maintained with the Bank.



Statistics and Performance Data:

Economic Indicators

		2012 RM'000	2011 RM'000
Economic value generated	Revenue	14,058,097	12,756,360
Economic value distributed	Operating cost	6,311,388	5,347,790
	Employee wages and benefits	1,611,362	1,495,789
	Other operating costs	749,536	712,895
	Dividend paid	1,697,252	1,656,460
	Taxes paid	1,259,558	873,461
Financial capacity support:	Credit creation	20,089,147	21,149,945
Capital & value formation	Wealth accumulation [^]	24,671,800	23,498,406

[^] Net annual increase in customer deposits.

Awards for Excellence in Corporate Governance and Corporate Social Responsibility

(i) Alpha Southeast Asia

Alpha Southeast Asia Institutional Investor Corporate Awards 2012

Ranked top 3 Companies in Strongest Adherence to Corporate Governance

- (ii) Corporate Governance Asia
 - a) Corporate Governance Asia Recognition Award 2012
 - b) 2nd Asian Excellence Recognition Awards 2012
 - Best Corporate Social Responsibility for Malaysia
 - Best Investor Relations Company for Malaysia
- (iii) FinanceAsia

Asia's Best Company Poll 2012

- Ranked 3rd in Best Corporate Governance
- Ranked 3rd in Best Investor Relations
- (iv) National Annual Corporate Report Awards ("NACRA") by Bursa Malaysia Berhad, Malaysian Institute of Accountants and the Malaysian Institute of Certified Public Accountants

NACRA 2012

- Overall Excellence Award for Most Outstanding Annual Report of the Year-Gold Award
- (v) Malaysian Investor Relations Association

Malaysia Investor Relations Awards 2012

- Quality of Annual Reports / Formal Disclosure
- Quality of One-on-One Meetings

PERFORMANCE DATA

HUMAN RESOURCE - MALAYSIA	2012	2011
	2012	2011
Work place	04.0	F7.0
Supervisory (%)	61.3	57.6
Non-supervisory (%)	38.7 60.1	42.4
Female (%)		59.6
Male (%)	39.9 27.7	40.4 28.1
Union members (%) Non-union members (%)	72.3	71.9
,	12.3	71.9
Age group (%) - < 30	38.7	39.8
- 30 to < 40	34.2	35.3
40 to < 5050 and above	20.4 6.7	19.1 5.8
	0.7	5.0
Diversity (%)	20.7	20.0
MalayChinese	38.7 54.2	39.0 53.8
– Indian	6.8	6.9
- Others	0.3	0.3
Service in the Group (%)		
- < 1 year- 1 to < 5 years	7.2 24.6	6.9 27.4
- 5 to < 15 years	24.5	26.9
- 15 years and above	43.7	38.8
Women in management (%)	38.4	36.9
Women in top management (%)	43.0	41.0
Total no. of recruitment (Headcount)		
SupervisoryNon-supervisory	945 482	1,037 430
	402	430
Total no. of promotion (Headcount) - Supervisory	800	1,015
SupervisoryNon-supervisory	765	345
Frankria Timaria		
Employee Turnover Turnover rates (%)		
- Supervisory	9.5	11.1
Non-supervisory	6.6	5.1
Employee turnover breakdown by		
supervisory age group (%)	=	
- < 30 - 30 to < 40	72.3 18.2	76.3 17.5
-40 to < 50	7.7	4.8
- 50 and above	1.8	1.4

HUMAN RESOURCE - MALAYSI	A	
	2012	2011
Employee turnover breakdown by non-supervisory age group (%)		
- < 30 - 30 to < 40 - 40 to < 50	82.8 12.8 3.6	85.1 13.1 1.5
- 50 and above	0.8	0.3
Performance Management		
Total number of employees appraised (%)	96.6	97.0
Total number of staff awarded bonus (%)	95.7	96.2
Staff Development Employee participation in training: - Classroom (Headcount) - E-learning (Headcount)	28,730 46,426	30,805 43,421
Average no. of participants per training programme	25	27
Average training budget per employee (RM)	2,395	1,938
Total hours of training per employee	24	28
Percentage meeting statutory requirement of minimum 2.5%	2.94	2.72
Employee Welfare Total amount of staff loans approved (RM'000)	297,791	307,240
Total outstanding amount of staff loans (RM'000)	1,192,065	1,081,650
Benefits paid under the Group's protection insurance policies:		
i) Personal Accident Insurance (RM'000)	121	154
ii) Group Term Life Insurance (RM'000)	1,215	1,817

HUMAN CAPITAL **DEVELOPMENT**







Introduction

Sports has always been about speed and winning. It is also about sportsmanship and comradeship, not to mention the tenacity and dedication of those involved in training and learning.

Similar to sports, Public Bank is in an arena that celebrates the will to win and succeed. Our business too is competitive. As such, our people, like sportsmen and sportswomen, too have to better ourselves and be on our toes all the time. The need to change, innovate and respond is no longer a luxury. It is a necessity for survival and relevance.

Preparing to Run the Race Well

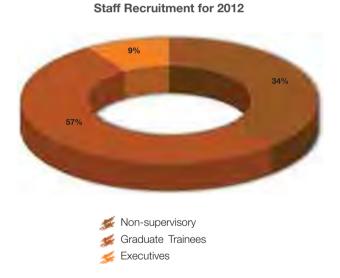
To run the race well, one must be focused on the business and create a sustainable model. In Public Bank, we believe that we are in a business of building deep and lasting relationships with our customers, shareholders, stakeholders and the community. That, we can only do through our people. We view our employees as the pillar of the Bank's business. It is our people who will build relationships and brand our Bank.

Engaging Good Fits

The Public Bank Group places strong emphasis on its recruitment process. We see recruitment as one of our most strategic thing to do in our business as it is the first step to actualising success. We want people who are engaged, competent and productive and who will put their hearts into efficiency. To ensure that talents are not being blocked from entering the organisation, processes and systems are regularly reviewed to remove hidden bias.

The Group regularly holds career talks and participate in fairs to attract the best young minds in the country. We actively reach out to the younger generation and advise them on the choices of careers available in the banking market.

In 2012, Public Bank recruited a total of 1,309 staff for various categories.



Getting Them on Track

An employee's introduction to an organisation is important to the later success of both the individual and the organisation. It is through this process that they are empowered and have the opportunity to contribute to the success of the organisation.

The onboarding roadmap outlines the critical training new employees are expected to complete within their first week, month, quarter, and year. New recruits are put through programmes where they are "up close and personal" with our corporate values and belief system, organisational achievements and history as well as business ethics and work expectations.

Additionally, beginners are put through simulation exercises to ensure proper application of knowledge and skills as well as competency on the use of our various systems. Closely monitored mentoring and buddy systems are also implemented for new recruits, promotees and for those on job rotation.

These measures put them ahead of the curve on organisational set-up, learning and on jump-starting relationship. They are also surefire ways to make them feel at home - valued, wanted, interested and excited.

The Basics - Safety First!

The Public Bank Group places strong emphasis on the basics of safety first. For employees to work well, they must have the confidence that the work place is safe. In sports, wearing the right shoes, gear and equipment as well as doing the necessary warming up and stretching are necessary if the sports person is to perform well and avoid injuries.

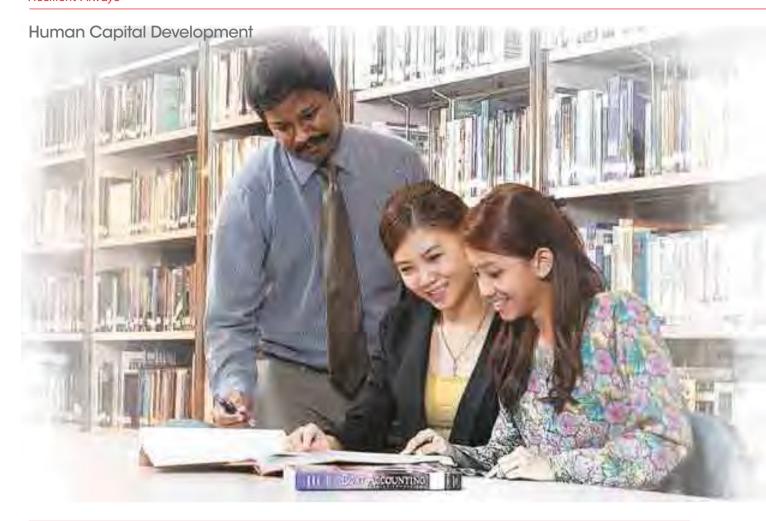
We continuously scan the work place environment for potential job hazards, take measures to correct unsafe actions and conditions, ensure protective equipment are available for use where necessary as well as report and investigate all accidents and incidences.

Staff are also continuously inculcated with a "safety first" mindset. Self-assessment checks are made part of their routine duties while participation in safety drills such as fire drills are made compulsory. Staff are also trained on first aid and other health practices.

In 2012, a total of 90 staff participated in five First Aid and Cardiopulmonary Resuscitation workshops organised in collaboration with the St. John Ambulance to update and refresh their skill and knowledge in such areas.

Upholding Human Rights

The Public Bank Group has always respected the human rights of its employees. We guarantee equality of opportunity regardless of gender and have in place a remuneration system based on the principle which takes into account the complexity and scope of work. The Group's employment policies and practices are consistent with national standards and protect the personal information of its employees. The Group takes a firm stand against sexual harassment and had a policy in place since 2010. Our employees know that those in breach of this policy will have to face the consequences. We are committed to make the work place a safe space for them.



The Long Trek Ahead

Business focus everywhere is evolving from mere competitiveness to sustainability. This has impacted capabilities and competence across the board for organisations.

Setting the Stage for Development

Over the years, Public Bank has built a training infrastructure to power the development of its talent; providing staff with the opportunity to rise while guaranteeing a more stable organisation that will not lack of internally grown expertise.

Customised developmental tracks are drawn up for different categories of employees, ranging from specialist to branch operations. These developmental tracks form the framework from which their goals and expectations will flow. The direction staff can take to grow and develop their professional skills are transparent. They know exactly what is expected of them in contribution and performance.

In 2012, Public Bank recruited a total of 857 Supervisory staff comprising 389 Sales Executives and 468 Non-Sales Executives.

Breakdown of Supervisory Staff Recruitment



A model career path of Public Bank's supervisory staff is depicted as follows:



Developing Capabilities

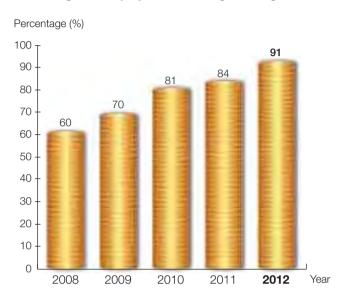
Learning is entrenched as one of the core values of the Public Bank Group. Learning is the spring board by which its employees stay abreast with new skills and knowledge, embrace the inevitability of change as well as sustain its relevance.

To boost competencies in the various functional and people skill aspects of business, Public Bank invested RM34 million on training and learning opportunities of its people in 2012. Focused on classroom training, e-learning and on-site mentoring, our training is designed to capture a wide reach in a timely manner.



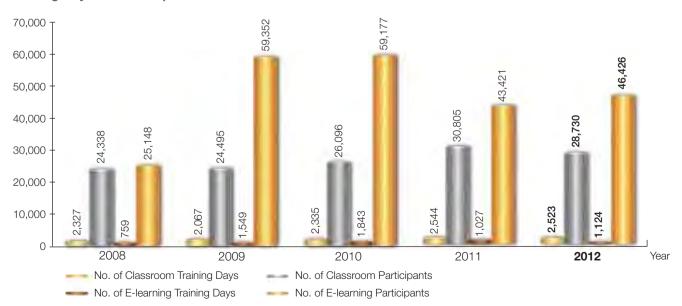
RM'Million 34.0 35 -30 28.7 26.8 25.9 25.3 25 20 15 10 5 0 2009 2008 2010 2011 2012 Year

Percentage of Employees Receiving Training



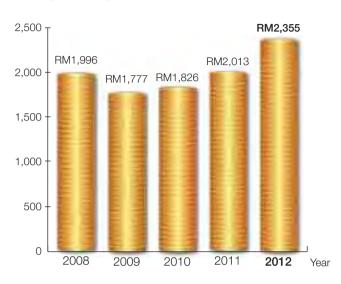
The Public Bank Group constantly up-skills its people and has a policy whereby staff are required to attend three days of mandatory training. For 2012, 91% of our staff were trained over 2,523 classroom training days. For key business drivers, the number of mandatory training days has increased to between five and nine days. Competencies drive performance best when it blends with work place practices and directions. Based on our short and long term goals, we partner our business units to put together programmes that support the competency needs to drive the desired performance goals.

Training Days And Participants



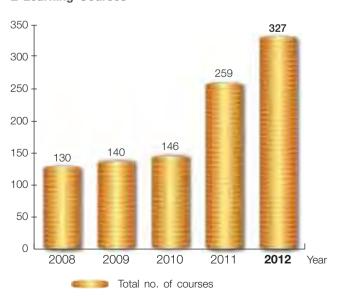
Learning takes place not only in the classroom environment. On-the-job training provides another perspective to learning. Here, trainees are placed under the guidance of the more experienced ones so that they have the opportunity to shadow and learn from their mentors.

Average Training Expenses Per Employee



With the Bank's workforce of more than 14,000, the outreach of training has also to be supplemented through e-learning. For 2012, Public Bank published 68 e-learning programmes, bringing its total to 327 active training programmes. 46,426 participants were able to upscale themselves via the e-learning platform, accounting for 1,124 training days. To reinforce learning as well as make learning more exciting, quizzes were also conducted.

E-Learning Courses



Average No. of Training Days for Different Categories of Staff



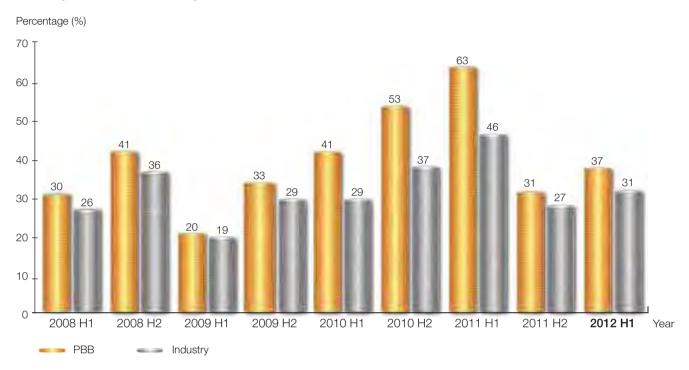
Growing and Building Young Talents

Growing and building young talents has always been a priority in the Public Bank Group. We aim to accelerate the career of fresh talents so that they become part of the next generation of key contributors and leaders of the organisation. To mould them into more balanced talents and provide them with comprehensive exposure, the Group's Graduate Development Programme spans a six month period, incorporating classroom training, on-the-job training, projects or learning assignments as well as mentoring and attachments at relevant Head Office divisions. In 2012, a total of 740 Graduate Trainees were recruited.

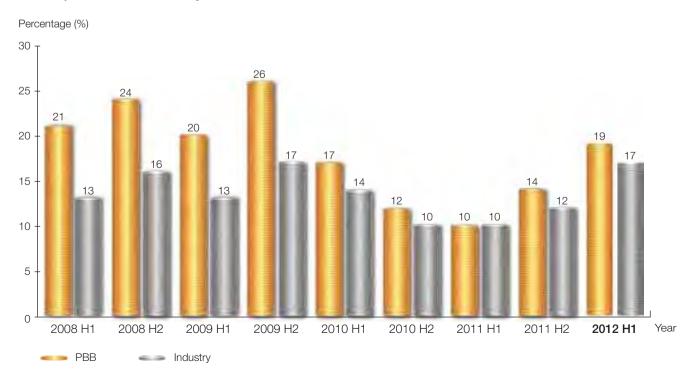
The Graduate Development program is just the beginning of the life cycle curriculum at Public Bank. More development opportunities are available at every career level from new executive to manager, right up to senior manager. Every year, the Bank trains employees to take on new responsibilities through a variety of training programs.

Nurturing talents does not stop at the Graduate Trainee level only. All staff are given opportunity to step up the corporate ladder. A total of 727 clerical were promoted in 2012. To ensure that they are worthy of promotion, they are put through a stringent qualifying Mastery Test where they are evaluated on their technical skills, customer service orientation, thinking and analytical skills as well as an assessment of their command of language. In 2012, five Mastery Tests were held at various centres nationwide and a total of more than 800 candidates were assessed on their capabilities.

CCP Paper 4: PBB vs. Industry Passes



CCP Paper 5: PBB vs. Industry Passes



Continuing Professional Development

The Public Bank Group also offers sponsorship for certification and professional courses to encourage our staff to improve their own skills. Staff are encouraged to become certified through qualifications such as the Certified Credit Personnel (CCP), Certified Documentary Credit Specialist (CDCS), Certified Financial Planner (CFP), Registered Financial Planner (RFP), Chartered Islamic Finance Professional (CIFP), Pre-Contract Examination (PCE) and Certified Examination for Investment Linked Life Insurance (CEILI).

The Public Bank Group strictly adheres to requirements by the various authorities on compliance with Continuing Professional Development for those who are required to do so as part of the pre-requisite for the renewal of the various licenses such as for unit trust and bancassurance sales personnel, etc.

Building Leadership Capabilities

Building leadership capabilities at all levels has always been a key focus to ensure executive continuity. The Public Bank Group's Talent Management framework has been enhanced, integrated and made more systematic to ensure that talent is identified as part of a disciplined and systematic process, and reviewed in a timely, open and objective manner. Talents identified are flagged by a central coordinating unit for consideration by the Group to assume roles of greater responsibility.

On a yearly basis, we adopt a "game planning" approach whereby talent pool is evaluated in terms of readiness. Candidates are either "ready now", "ready soon" or "ready later". This process assures high performers are noticed and recognised with growth opportunities. In building such a database, we are also able to make better staffing decisions for key jobs; both in "emergency" situations and normal successions such as retirements and rotations.

To fuel the pipeline for leadership at senior levels, these candidates may be placed in ever-evolving leadership role so as to provide opportunities to accurately observe how they perform and to bench strength their capabilities against those of the current leadership as well as the strategic needs of the Public Bank Group. Where we are not able to prepare any internal candidates soon enough, we recruit people from outside and bring them on board.



Cheering Each Other On

Good business sense tells us that valuing our employees motivates them. The Public Bank Group has a unique culture. This culture, which the Group holds sacred as one of the key pillars supporting the success of the Group, is built on open and honest communication, engaged employees, talent development, performance-based assessment, strong work ethics and great teamwork.

Engaging Our People

Our employee engagement is about creating opportunities for our employees to connect with the Management. Our management team engages with employees regularly to share information and build camaraderie across the organisation through various events such as the Management Seminar, Sales Convention, Business Meetings, Morning Briefings etc. These provide a platform for staff to participate in the strategic business direction of the Public Bank Group and to align their delivery of expectations.

Taking Care of Our Staff Well-being & Welfare

The Public Bank Group recognises that family is an important aspect of its employees' lives. We have in place numerous family friendly policies including medical and hospitalisation benefits for immediate family members along with maternity and paternity leave. A series of Parenting Workshops where staff are given professional guidance on how to bond with their teenagers were conducted to promote harmony in the family.

In 2012, we continued to run a variety of safety and wellness activities such as Total Wellness and Health promotion programmes, regular health talks and Stress Management programmes. All supervisory staff are also encouraged to undergo biennial medical check-ups. First Aid and cardio pulmonary resuscitation classes are also open to those interested as well as those who are appointed as an Occupational Safety and Health Act (OSHA) representative to take care of any untoward incident that may happen at the shop floor.

The Public Bank Group recognises that tie-ups benefit staff. The staff gets to enjoy special discounts for purchase of cars, good premiums for individual health insurance policies as well as corporate rates for handphone packages, etc.

Rewarding Our People

Our reward programmes are designed to support our business strategy and reinforce our corporate values. In 2012, the Public Bank Group rewarded performing staff at all levels with handsome bonuses and generous increments. A range of extensive benefits are also offered which includes medical benefits, staff housing and car loan rates which starts from as low as zero percent, preferential rates for employees' savings, waiver of management fees for purchase of investment products, etc.

Loyal employees can also look forward to payments from a retirement fund set up specially to reward such employees. In addition to that, in recognition of employees' engagement and their loyal service with the Public Bank Group, specially minted silver and gold medallions are awarded to employees with 10 years of service and above. 2,094 employees were awarded with the medallions in 2012.

To encourage team work performance, branches were also given generous cash awards for emerging top of their league in selected Key Performance Indices. Public Bank rewards and recognises individual and team performance. Performance-based incentives are offered to motivate employees and encourage continued work excellence.

Giving Back to the Community

The Public Bank Group believes strongly in giving back to the community and helping those less fortunate. We encourage our staff under the umbrella of our many business units and branches to organise community projects on their own such as visits to old folks home and orphanages and make it easy for them by allocating a specific sum of money to each unit. At the organisational level, the Group gives back to society through projects such as blood donation drives and by responding to the government's initiative to sponsor unemployed graduates. We also instill values of humility and compassion in our various courses pertaining to values. Participants to our Knowledge and Learning Centre are encouraged to take care of Mother Earth through recycling efforts.

Conclusion

Public Bank is committed to running the race in a fair and transparent manner. Like a good marathoner, we must sustain our pace. Like a good middle-distance runner we need to maintain the tempo. And like a 100-meter sprinter, we need to make a final push to stay ahead of the pack. We want to do it right, and with style for our people.

In Public Bank: We are a team. We work in tandem with each other. We walk together in unison. We have a common goal. We do more and achieve greater heights working together.



CALENDAR OF SIGNIFICANT EVENTS 2012

Corporate









9-10 JANUARY

The sales force team from both local as well as overseas business units of the Public Bank Group attended a two-day National Sales Convention 2012, held at the Sunway Resort Hotel and Spa, Selangor.

9 JANUARY

Public Bank Berhad and Industrial & Commercial Bank of China (Malaysia) Berhad entered into a Memorandum of Understanding on business collaboration for mutual benefits.

16 JANUARY

Public Finance Limited, Hong Kong relocated its Jordan Road Branch to Kent Building, Kowloon.

19 JANUARY

"Lessons Of Success - The Legacy Of Tan Sri Dato' Sri Dr. Teh Hong Piow" was launched at Menara Public Bank, Kuala Lumpur. The book shares the secret recipes of success of Tan Sri Teh. All proceeds from the sale of the book will be donated to charitable organisations.

It went on to achieve the Popular Book Co.'s 'Top 10 Non-Fiction Bestseller' list for February 2012 and March 2012.

22 FEBRUARY

Cambodian Public Bank Plc opened an extended service counter at the US Embassy to provide banking services to about 600 staff comprising of 150 expatriates, 250 local staff and 200 foreign temporary duty officers involved in three active non-government organisations.

10 MARCH

The Public Bank Management Seminar was held at the Sunway Resort Hotel & Spa, Selangor with over 1,500 staff from the Public Bank Group's domestic and overseas business units in attendance.

19 MARCH

The Public Bank 46th Annual General Meeting (AGM) was held at Shangri-La Hotel, Kuala Lumpur with a record of 5,500 shareholders attending. Founder and Chairman of Public Bank, Tan Sri Dato' Sri Dr. Teh Hong Piow gave an opening address followed by Tan Sri Datuk Seri Utama Thong Yaw Hong, Co-Chairman who gave a review of the Public Bank Group's performance for 2011.

Corporate







13 APRIL

Public Finance Limited, Hong Kong relocated its Tai Po Branch to Kwong Fuk Road.

26 APRIL

Public Bank appointed Mr. Lai Wan as an Independent Non-Executive Director. Mr. Lai has 39 years of experience in the banking and finance related industries and had served Bank Negara Malaysia for 20 years.

20 MAY

Public Mutual held its Annual Awards Nite 2012 to give recognition to its top performing unit trust agents. The glittering event was held at the MINES International Exhibition and Convention Centre.

29 MAY

Public Bank appointed Ms. Lai Wai Keen as an Independent Non-Executive Director. Ms. Lai Wai Keen had over 20 years of banking regulatory experience with Bank Negara Malaysia.

3, 6, 11 & 12 SEPTEMBER

A four-day business meeting was held at Menara Public Bank with a total of 252 Branch Managers, 27 HP Centre Heads and 47 selected HP Business Managers nationwide participated in this meeting.

11 SEPTEMBER

The Public Bank Auxiliary Police was officially inaugurated and commissioned by the Founder and Chairman of Public Bank, Tan Sri Dato' Sri Dr. Teh Hong Piow in full police tradition.

Corporate







21 SEPTEMBER

Public Bank's Colombo Branch opened its first Extension Office in Nawala at the Western Province of Sri Lanka.

5 OCTOBER

Bandar Sri Permaisuri, the 44th branch in Wilayah Persekutuan was officially opened for business. It is the Bank's 253th branch in Malaysia.

22 OCTOBER

Public Bank opened its fourth branch in Laos PDR at Pakse. The opening ceremony was graced by His Excellency Sonexay Syphadone, Governor of Pakse Province and Mr. Na Chatalivong, Manager of Bank of Laos PDR.

9 NOVEMBER

Public Bank opened its 47th branch in Selangor-Bandar Mahkota Cheras. This marked the Bank's 254th branch in Malaysia.

17 NOVEMBER

Cambodian Public Bank Plc received a visit by the Minister of Trade and Industry, Y.B. Dato' Sri Mustapa Bin Mohamed who was in Cambodia for the 21st Asean Summit.

23 NOVEMBER

Bukit Indah Branch was officially opened for business in Johor Bahru. This is Public Bank's 29th branch in Johor and the 255th branch in Malaysia.

Corporate Social Responsibility







3 FEBRUARY

80 senior citizens from Rumah Charis, Puchong and Persatuan Caring, Kajang received angpows and goodie bags from Public Bank in conjunction with the Chinese New Year celebration and each home received a donation of RM10,000 for their running and upkeep.

23 FEBRUARY

Deposit and Cash Management (DCM) Department organised a charity event themed 'Magical Moment with Old Folks' at the Ampang Old Folks Home, Kuala Lumpur. Staff of DCM entertained the senior citizen with a magic-show and treated them to a dinner.

22 MARCH & 8 NOVEMBER

Public Bank and the National Blood Centre (NBC) co-organised a blood donation campaign which was held at the lobby of Menara Public Bank with a total of 420 individuals generously contributed to the National Blood Bank's supply of blood.

10 MAY

In conjunction with the 205th Police Day celebration, Public Bank donated RM100,000 towards the Polis DiRaja Malaysia Crime Awareness Programme.

20 JUNE

Public Bank presented RM100,000 to the IJN Foundation, being the third year payment of its five years commitment for the running and up-keep of the IJN Foundation-Public Bank Dormitory, a halfway house which provides free accommodation to the families of needy patients undergoing treatment at Institut Jantung Negara.

Corporate Social Responsibility





4 JULY

Public Bank showed its concern for the environment with a donation of RM25,000 to the Sultan Ahmad Shah Environment Trust to assist the state of Pahang to preserve its rich flora and fauna and the culture of its indigenous people.

31 JULY

The Kuala Lumpur Traffic Police Club received a donation of RM50,000 from Public Bank. The cheque was presented by the Founder and Chairman of Public Bank, Tan Sri Dato' Sri Dr. Teh Hong Piow to the Chief of KL Police Traffic, ACP Rusli bin Mohd. Noor at Menara Public Bank.

7 AUGUST

Celebrating the Hari Raya festival, Rumah Jagaan & Rawatan Orang Tua Al-Ikhlas, Puchong received Raya goodie bags worth RM5,000 and a donation of RM10,000 from Public Bank for the welfare of its residents.

10 OCTOBER

Public Bank donated two mobile police stations to the Police DiRaja Malaysia (PDRM) to assist in increasing police presence in identified areas under the PDRM Crime Awareness Programme.

27 NOVEMBER

Public Bank donated another RM500,000 to the Tan Sri Dato' Sri Dr. Teh Hong Piow Chair in Banking and Finance at UTAR which aims to develop and achieve excellence in research and development relating to banking and financial products and services. The donation from Public Bank was part of the RM1.25 million contribution committed over a period of five years.

Staff Relations









24 JANUARY

Founder and Chairman, Tan Sri Dato' Sri Dr. Teh Hong Piow hosted a Chinese New Year Open House at the Sunway Resort Hotel & Spa, Selangor for staff from head office, overseas offices and branches from the Klang Valley.

1-8 FEBRUARY & 22-26 FEBRUARY

91 top Financial Executives in Unit Trust (UT) and Bancassurance were rewarded with luxurious holiday to Spain and Cambodia for their outstanding achievement in the sales of UT and Bancassurance products.

10 MARCH

Branch Performance Awards for year 2011 were presented by the Founder and Chairman, Tan Sri Dato' Sri Dr. Teh Hong Piow to the winning branches with the prestigious Founder and Chairman Award for the overall Best Branch being awarded to Taman Perling Branch.

13 APRIL

A total of 48 staff from Public Bank's Laos operations were treated to a five-day holiday trip to Malaysia, the highlight of which was visiting Menara Public Bank, the head office of the Public Bank Group.

12 MAY

Public Bank participated in the 2012 Labour Day Rally organised by the Ministry of Human Resource at Malaysia Agro Exposition Park Serdang (MAEPS), Selangor by sending 100 strong contingent.

26 MAY

The 15th IBBM Graduation and Awards Ceremony held at Royale Chulan Hotel, Kuala Lumpur had 98 graduates from Public Bank successfully received the IBBM certification.

Staff Relations









15 JUNE

Public Mutual Sports and Recreation Club organised its inaugural treasure hunt named "The Trust Hunt 2012" with 100 staff participating in the fun event.

14 JULY

The Public Bank 46th Anniversary Banquet 2012 was held at the MINES International Exhibition & Convention Centre with more than 3,000 staff from Head Office and Subsidiaries in attendance. The special occasion was graced by the Founder and Chairman, Tan Sri Dato' Sri Dr. Teh Hong Piow.

25 AUGUST

The Campu Bank Group comprising of Cambodian Public Bank Plc, Campu Lonpac Insurance Plc and Campu Securities Plc, celebrated the 20th Anniversary of the Bank's presence in Cambodia with a joint anniversary dinner held at the new Diamond Island City Hall, Phnom Penh. The theme for the 20th Anniversary was "Building 20 Years of Excellence".

31 AUGUST

Public Bank showed its patriotism by participating in the Merdeka Day Parade under the Financial Institutions banner.

6 OCTOBER

Staff of Wilayah Persekutuan and Selangor Regions gathered at the MINES International Exhibition & Convention Centre to celebrate Public Bank's 46th Anniversary Dinner which was graced by the Founder and Chairman, Tan Sri Dato' Sri Dr. Teh Hong Piow.

Calendar of Significant Events 2012



3 JANUARY

Asiamoney, a leading Hong Kong-based financial publication, awarded Public Bank the Overall Best Managed Company in Malaysia - Large Cap 2011 for the sixth time.

20 JANUARY

Public Bank was named The BrandLaureate - SME Best Brands Awards 2011 by the Asia Pacific Brands Foundation.

2 MARCH

Public Bank was awarded a brand rating of AAA- and ranked No. 3 in Malaysia in the Brand Finance Top 500 Banking Brands 2012 by Brand Finance Plc.

23 MARCH

The Asian Banker, an international publication based in Singapore, accorded Public Bank as the Best Retail Bank in Malaysia 2011 for the eighth time.

12 APRIL

For the fifth time, Public Bank was awarded the 2012 Frost & Sullivan Malaysia Excellence Awards – Automotive Finance Company of the Year by Frost & Sullivan.

24 APRIL

Public Bank won the Silver Award in the Finance category of the Putra Brand Awards 2012 organised by the Association of Accredited Advertising Agents Malaysia.

8 MAY

Public Bank was the recipient of the Best Brands in Financial Services – Banking category in the BrandLaureate Awards 2011 – 2012 organised by the Asia Pacific Brands Foundation.

29 MAY

Public Bank was awarded the Reader's Digest Trusted Brands Gold Award 2012 for the Bank category in Malaysia for the ninth consecutive year.

30 MAY

Public Bank was bestowed the Top SMI Supporter Award 2011 under the Commercial Bank category for the fifth time by Credit Guarantee Corporation.

6 JUNE

Public Bank was honoured with two awards by Malaysian Investor Relations Association, namely Quality of Annual Reports/Formal Disclosure in Malaysia and Quality of One-on-One Meetings in Malaysia.

Calendar of Significant Events 2012

Awards and Accolades



20 JUNE

Tan Sri Dato' Sri Dr. Teh Hong Piow, Founder & Chairman of Public Bank, was awarded Asia's Best CEO (Investor Relations) 2012 for Malaysia by Corporate Governance Asia in their 2nd Asian Excellence Recognition Awards 2012.

For the second consecutive year, Public Bank was awarded by Corporate Governance Asia, the Best Corporate Social Responsibility for Malaysia and Best Investor Relations Company for Malaysia in their 2nd Asian Excellence Recognition Awards 2012.

JUNE

FinanceAsia ranked Public Bank No. 2 for Best Managed Company and No. 3 for Best Corporate Governance, Best Investor Relations and Most Committed to a Strong Dividend Policy in their 'Asia's Best Company Poll 2012'.

JULY

For the fourth consecutive year, Public Bank was awarded the Best Banking Group in Malaysia 2012 by the World Finance magazine.

23 AUGUST

Public Bank was named the Domestic Retail Bank of the Year - Malaysia 2012 by the Asian Banking & Finance Magazine for the fourth time.

24 AUGUST

FinanceAsia, a leading Hong Kong-based financial publication, awarded Public Bank the Best Bank in Malaysia 2012 for the 14th consecutive year and Best Asian Bank 2012 for the 4th time.

11 SEPTEMBER

For the sixth consecutive year, Public Bank was awarded the Best Bank in Malaysia 2012 by the Alpha Southeast Asia magazine.

11 SEPTEMBER

Alpha Southeast Asia, a Hong Kong based financial publication, ranked Public Bank as one of the Top 3 companies in the second annual polling namely the Strongest Adherence to Corporate Governance and the Most Consistent Dividend Policy in their Alpha Southeast Asia Institutional Investor Corporate Awards 2012.

SEPTEMBER

Yazhou Zhoukan ranked Public Bank 2nd in the 2012 ranking of top 10 Malaysian bank in terms of total assets.

30 OCTOBER

Public Bank received the Strongest Bank in Malaysia 2012 award by The Asian Banker.

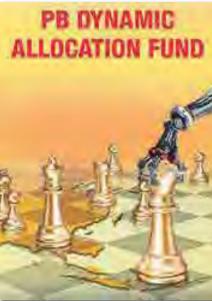
1 NOVEMBER

The National Annual Corporate Report Awards (NACRA 2012) named Public Bank 2011 Annual Report as the Gold Award winner for the Most Outstanding Annual Report and the Platinum Award winner for the Best Annual Report in Bahasa Malaysia.

Calendar of Significant Events 2012

Products and Services







APRIL

Public Bank announced the winners of the "PB ACE" Campaign which was run from 1 November 2011 to 30 April 2012. The campaign was opened to all new and existing individual customers of the Bank who opened or maintained an ACE account during the campaign period.

1 JUNE

Public Bank and Public Islamic Bank launched the 'PB Bank2Win' Campaign, offering cash prizes of over RM1 million to all new and existing customers for their support and patronage. The six-month campaign, running from 1 June 2012 to 30 November 2012, offered a total of 321 attractive cash prizes via monthly and grand draws.

19 JUNE

Public Bank commenced the distribution and sale of a new unit trust fund, namely PB Dynamic Allocation Fund under the PB Series of Funds which is managed by Public Mutual Berhad.

1 AUGUST

PB Gold 2' and 'PB FCY FD Top Rates' Campaign were launched to further drive the growth of the Bank's Gold Investment Account and foreign currency deposits.

6 AUGUST

The PB-ING Power Plus Plan 3, a savings endowment plan was jointly launched by Public Bank Berhad and ING Insurance Berhad. The plan ran from 6 August to 30 August 2012.

1 OCTOBER

Public Bank announced the winners of the "U \$ave V Reward" Campaign which offered total cash prizes worth over RM2 million. The campaign was opened to both new and existing individual customers.

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

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

There were no shares bought back by Public Bank during the year. All the ordinary shares of RM1.00 each ("PBB Shares") bought back in previous years are held as treasury shares in accordance with Section 67A Subsection 3(A)(b) of the Companies Act, 1965. As at 31 December 2012, 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 2012 and there are no options or convertible securities outstanding and exercisable at the end of the financial year ended 31 December 2012.

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 2012.

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 2012.

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 2012 amounted to RM1,028,000 and RM690,000 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 2012.

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 2012.

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 2012 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 & OUTLOOK

I. Global Perspective:

Although the year began on a positive note, the global economic environment remained challenging in 2012. Global growth picked up moderately in the first quarter of 2012, partly due to the easing of financial stress and improving investor confidence in the euro area following several policy actions taken by the leaders of the European Union ("EU"). The improved US economy supported by private domestic spending, the rebound in Japan due to robust domestic demand and strong expansion in economic activities in Asia, spurred by the resumption of supply chain disruptions caused by the Thai floods in late 2011 also contributed to the global growth in the first quarter.

However, the growth momentum could not be sustained in the following three guarters. In the EU, the unresolved sovereign debt problem led to the escalation of financial stress in the region. Contagion of the crisis from the periphery to the core continued to weigh on the region's growth. Concerns were raised about the ability of policymakers to implement structural reforms to stimulate growth. To support the economy, the European Central Bank announced further monetary easing measures aimed at repairing the monetary transmission mechanism. Growth has also slowed in the US, undermined by high unemployment and weak consumption. This has prompted another round of policy stimulus by the US Federal Reserve. Besides the unconventional monetary easing measures undertaken by central banks in the major advanced economies, interest rates have been kept at historic low level to support growth.

Sluggish growth in the major advanced economies has slowed growth in Asian economies through the trade channel. The weak external demand has undermined confidence and dragged down domestic demand in countries such as the People's Republic of China, Republic of Korea and Chinese Taipei. Amid heightened risks from the external environment, several central banks in the region eased monetary policies and undertook fiscal measures to spur economic activity. However, growth in many ASEAN economies such as Malaysia, Indonesia and Thailand has remained healthy, partly supported by higher government spending and strong domestic demand.

II. Malaysian Economy: Review

Despite the increasingly challenging global economic conditions, performance of the Malaysian economy in 2012 remained respectable. Growth continued to be driven by resilient domestic demand amid a slowdown in the external sector. Underpinning the growth, the economy continued to be supported by strong fundamentals such as moderate inflation, stable employment condition and high reserves as well as accommodative fiscal and monetary policies. For 2012, the economy is expected to grow by 4.5% to 5%.

Although growth had moderated due to the weaker external environment, real gross domestic product ("GDP") continued to sustain a growth of above 5% in the first three quarters of 2012 (Table 1). Supported by continued strong domestic demand, real GDP grew by 5.2% in the third guarter of 2012. led by healthy growth in private consumption and investment activity. Growth in private consumption was supported by stable labour market condition and sustained income growth, and the expansion in private investment was backed by ongoing implementation of the Economic Transformation Programme ("ETP") and robust construction activity. On the supply side, most economic sectors moderated in the third quarter of 2012, with the services, manufacturing and construction sectors continued to provide impetus to growth (Table 2). The manufacturing sector continued to be supported by strong growth of the domestic-oriented industries, in particular the construction-related industries amid a slowdown in the export-oriented industries, largely due to weak electronics and electrical products sub-sector.

Table 1
Malaysia: Real GDP by Expenditure Components, 2011-2012 (at constant 2005 prices)

	% Annual Change				
	2011		2012		
		1Q	2Q	3Q	
Aggregate Domestic Demand	8.2	10.0	14.0	11.4	
Consumption	8.9	7.7	9.2	7.3	
Private sector	7.1	7.4	8.8	8.5	
Public sector	16.1	9.1	10.9	2.3	
Gross Fixed Capital Formation	6.5	16.1	26.1	22.7	
Exports of Goods and Services	4.2	2.8	2.1	-3.0	
Imports of Goods and Services	6.2	6.8	8.1	4.4	
GDP	5.1	5.1	5.6	5.2	

Source: Department of Statistics, Malaysia, Gross Domestic Product, Third Quarter 2012.

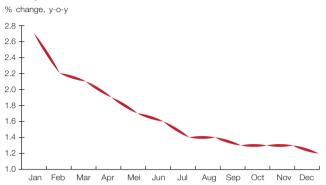
Table 2
Malaysia: Real GDP by Economic Activity, 2011-2012 (at constant 2005 prices)

	9,	% Annual Change			
	2011		2012		
		1Q	2Q	3Q	
Agriculture	5.9	2.1	-4.7	0.5	
Mining	-5.7	0.3	2.3	-1.2	
Manufacturing	4.7	4.4	5.6	3.3	
Construction	4.6	15.5	22.2	18.3	
Services	7.0	5.7	6.6	7.0	
GDP	5.1	5.1	5.6	5.2	

Source: Department of Statistics, Malaysia, Gross Domestic Product, Third Quarter 2012.

Despite strong domestic demand, inflation remained moderate in 2012. Headline inflation had continuously eased from 2.7% in January 2012 to 1.2% in December 2012, largely due to deceleration in food and transport prices (Graph 1). The unemployment rate remained low in the range of 2.7% to 3.2% during the year (Graph 2).

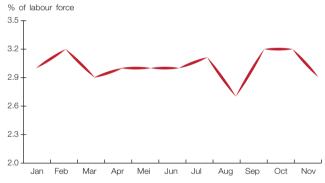
Graph 1
Malaysia: Headline Inflation, 2012



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

Graph 2

Malaysia: Unemployment Rate, 2012



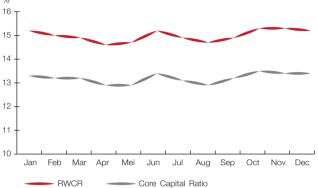
Source: Department of Statistics, Malaysia, Principal Statistics of Labour Force, November 2012.

Banking System

Backed by high capitalisation, ample liquidity and strong asset quality, the banking sector remained strong and sound, and was supportive of the Malaysian economy. The risk-weighted capital ratio ("RWCR") and the core capital ratio of the banking system remained high at 15.2% and 13.4%, respectively in December 2012 (Graph 3). Gross impaired loans ratio remained low, falling from 2.7% in January 2012 to 2.0% in December 2012 (Graph 4). The loan-to-deposit ratio sustained at 78.7% at end-December 2012 (Graph 5). Despite the moderation in economic activity, lending activities remained healthy, with annual growth of loans to households and businesses was steady at 10.4% in December 2012 (Graph 6). The banking sector continued to tap on stable retail deposits to fund lending business. Annual deposit growth stood at 8.4% in December 2012 (Graph 7).

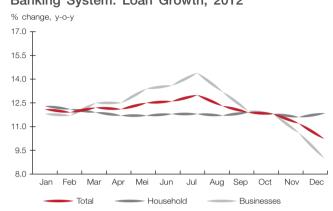
Graph 3





Source: Bank Negara Malaysia, Monthly Statistical Bulletin, December 2012.

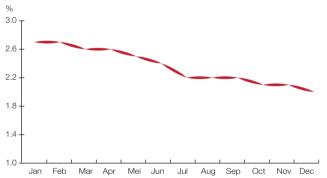
Graph 6
Banking System: Loan Growth, 2012



Source: Bank Negara Malaysia, Monthly Statistical Bulletin, December 2012.

Graph 4

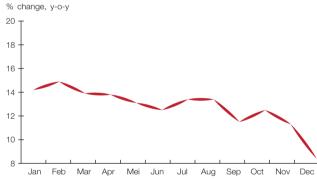
Banking System: Gross Impaired Loans Ratio, 2012



Source: Bank Negara Malaysia, Monthly Statistical Bulletin, December 2012.

Graph 7

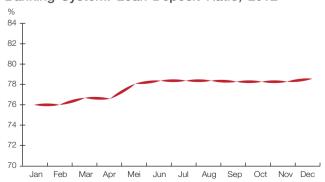
Banking System: Deposit Growth, 2012



Source: Bank Negara Malaysia, Monthly Statistical Bulletin, December 2012.

Graph 5

Banking System: Loan-Deposit Ratio, 2012



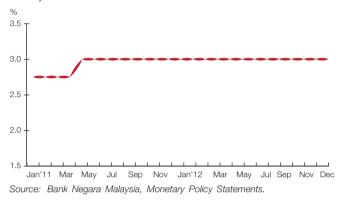
Source: Bank Negara Malaysia, Monthly Statistical Bulletin, December 2012.

Monetary Policy

Amidst the global economic slowdown and increased financial volatilities and uncertainties, monetary policy continued to be supportive in providing a conducive environment to promote growth, while managing inflationary risks and avoiding financial imbalances. Bank Negara Malaysia ("BNM") left its Overnight Policy Rate ("OPR") unchanged at 3% since May 2011 (Graph 8). In line with the unchanged OPR, the key lending rates (Graph 9) and the deposit rates were stable (Graph 10). The Statutory Reserve Requirement was kept steady at 4% since July 2011.

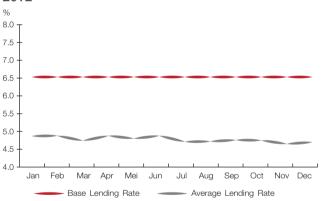
Graph 8

Malaysia: Bank Negara Malaysia Overnight Policy Rate, 2011-2012



Graph 9

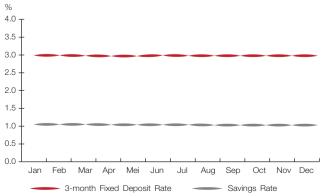
Malaysia: Lending Rates of Commercial Banks, 2012



Source: Bank Negara Malaysia, Monthly Statistical Bulletin, December 2012.

Graph 10

Malaysia: Deposit Rates of Commercial Banks, 2012



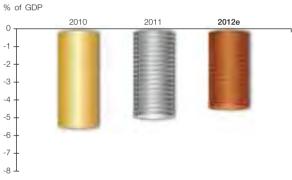
Source: Bank Negara Malaysia, Monthly Statistical Bulletin, December 2012.

Fiscal Policy

Given the slowdown in the global economy and weak external demand, especially due to the weakness in the advanced economies, the Government had taken policy initiatives to sustain growth in the short term as well as facilitate the long-term transformation of the economy. At the same time, the Government remained committed to lower its fiscal deficit from 4.8% of GDP in 2011 to 4.5% in 2012 (Graph 11). In the third quarter of 2012, Federal Government's external debt remained low at 1.8% of GDP.

Graph 11

Malaysia: Federal Government Fiscal Balance, 2010-2012



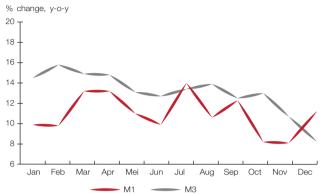
Note : e Estimate

Source: Ministry of Finance, Malaysia, Economic Report, 2012/2013.

Monetary Aggregates

Monetary aggregates continued to grow in tandem with the expansion in economic activity. In December 2012, narrow money or M1 increased by 11.2% and broad money or M3 expanded by 8.8% (Graph 12). The growth in M3 reflected continued extension in credit to private sector and net foreign inflows.

Graph 12
Malaysia: Monetary Aggregates, 2012



Source: Bank Negara Malaysia, Monthly Statistical Bulletin, December 2012.

External Position

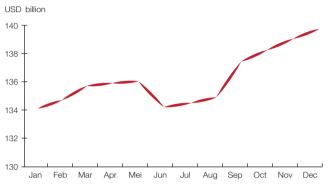
In line with the moderation in trade activities and continued services deficit, the current account surplus of the balance of payments narrowed to 4.2% of gross national income ("GNI") in the third quarter of 2012 (Table 3). Malaysia's international reserves remained strong at US\$139.7 billion as at end-December 2012. The level of reserves was sufficient to finance 9.5 months of retained imports and was 4.2 times the short-term external debt (Graph 13). Total external debt of the country was at 28.4% of GNI as at end-September 2012.

Table 3
Malaysia: Current Account Balance, 2011-2012

	2011				
	3Q	4Q	1Q	2Q	3Q
Current Account Balance (RM billion)	27.4	22.4	18.1	9.6	9.5
% of GNI	12.5	10.0	8.3	4.4	4.2

Source: Bank Negara Malaysia, Quarterly Bulletin, Third Quarter 2012.

Graph 13
Malaysia: International Reserves, 2012



Source: Bank Negara Malaysia, Press Statements on International Reserves.

Ringgit Exchange Rate

The performance of the ringgit was largely influenced by external factors, including foreign capital inflows, concerns over the prolonged euro area debt crisis and macroeconomic measures in the global and regional economies. From January 2012 to December 2012, the ringgit appreciated against the US dollar (3.9%), euro (1.8%) and Japanese yen (15.2%), but depreciated against the pound sterling (-0.9%). Against the regional currencies, the ringgit strengthened against the Indonesian rupiah (9.5%), Chinese renminbi (2.6%) and Thai baht (0.2%), but weakened against the Singapore dollar (-2.4%), Philippine peso (-2.7%) and Korean won (-4.2%).

III. Prospects, 2013

Global Economy: Growth to Remain Weak and Fragile

Outlook for the global economic environment remains uncertain as growth in major advanced economies is likely to remain weak and fragile. The global economy continues to be fraught with risks arising from continued policy uncertainties in several key advanced economies as policymakers in these economies face the challenging task of weighing crucial decisions on issues of fiscal consolidation and key reforms to address structural weaknesses that hinder economic recovery. While implementing a solution to the euro area crisis will take time, concerns remain in respect of the fiscal health in the US although some measures have been instituted to address the fiscal cliff issues. Uncertainty surrounding the advanced economies will continue to constrain confidence and economic activity, with financial conditions to remain fragile and unemployment to stay elevated.

Economic weakness in the major advanced economies is expected to continue to weigh on growth in Asia's trade-oriented economies through the softening of exports growth. However, growth is expected to remain relatively solid in many emerging Asia economies, underpinned by healthy labour market and sustainable domestic demand. Furthermore, most Asian economies have room to counteract external shocks with fiscal and monetary policy.

Malaysia: Sustaining Domestic Demand

Despite the more challenging global economic environment, outlook for the Malaysian economy is expected to remain favourable, with growth projected at 4.5-5.5% in 2013. Domestic demand will continue to be the growth driver, supported by strong private consumption and private investment (Table 4). Stable labour market, moderate inflation and higher income will further support private consumption. Measures under 2013 Budget such as cash handouts and tax revision on individual income will also help boost consumption.

Private investment will continue to be buoyed by the implementation of projects under the ETP, the 10th Malaysia Plan ("10MP") and 2013 Budget. Ongoing liberalisation in the services sector, together with initiatives to further promote public-private sector partnership in the implementation of the National Transformation Policy as well as initiatives to further provide assistance to small- and medium-sized enterprises will further boost investment activities in 2013.

Table 4
Malaysia: Real GDP by Expenditure Components, 2013
(at constant 2005 prices)

	% Annual Change
Aggregate Domestic Demand	5.6
Consumption	4.2
Private sector	5.7
Public sector	-1.2
Gross Fixed Capital Formation	9.3
Exports of Goods and Services	2.8
Imports of Goods and Services	3.6
GNI	4.5-5.5

Source: Ministry of Finance, Malaysia, Economic Report, 2012/2013.

On the supply side, growth is expected to remain broad-based (Table 5). The construction sector is expected to remain strong, underpinned by the acceleration of major construction-related projects under the ETP and 10MP. The manufacturing sector will continue to be supported by strong domestic-oriented industries and some recovery in the export-oriented industries. Strong domestic economic activities and sustained intraregional trade will continue to spur growth in the services sector.

Table 5
Malaysia: Real GDP by Economic Activity, 2013
(at constant 2005 prices)

	% Annual Change
Agriculture	2.4
Mining	2.7
Manufacturing	4.9
Construction	11.2
Services	5.6
GDP	4.5-5.5

Source: Ministry of Finance, Malaysia, Economic Report, 2012/2013.

Although domestic economic activity is expected to expand further in 2013, inflation is expected to increase only moderately given the excess capacity in the economy. However, there remain upside risks to inflation in the event of supply disruptions that could lead to higher global prices for commodities. Inflation is expected to increase between 2% and 3% in 2013. Monetary policy will remain accommodative to support growth.

The banking sector is expected to remain resilient, with continued strong capacity to withstand external shocks. Loan growth will continue to be healthy, supported by further expansion in domestic economic activities. The implementation of the Financial Sector Blueprint 2011-2020 will further enhance the role of the banking sector as an effective and efficient financial intermediary and increase Malaysia's linkages with the rest of the world. There will also 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.

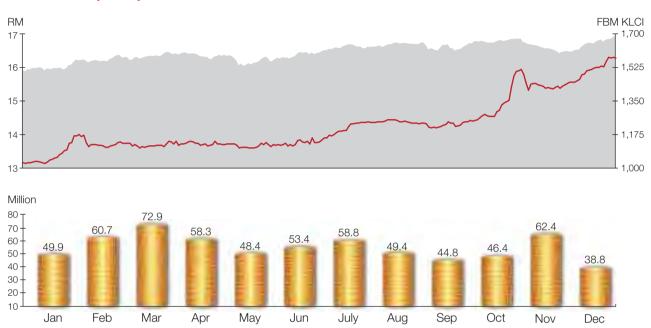
INVESTOR INFORMATION

Stock Market Performance in 2012

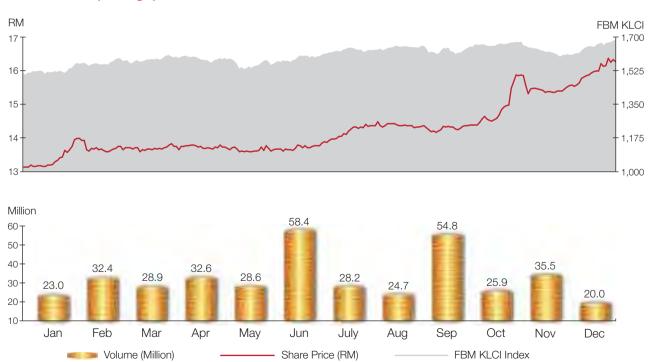
- The FTSE Bursa Malaysia Composite Index ("FBM KLCI") registered a 4.3% gain in the first quarter of 2012, amidst optimism from the improving United States of America's ("US") housing market and the announcement of Malaysia's fourth quarter of 2011 Gross Domestic Product ("GDP") growth of 5.2%.
- The second quarter of 2012 was marked by fears of a Euro zone break-up as Greece struggled to form a government and also faced potential exit from the currency bloc, while the US Federal Reserve's reluctance to add more monetary stimulus fueled concerns that the US growth could sputter. Despite Malaysia's first quarter of 2012 GDP growth of 4.9%, the FBM KLCI lost about 4% mid-way through the quarter before regaining its footing to finish the period 0.2% higher.
- In the third quarter of 2012, the FBM KLCI hit a high of 1,655 points, with the announcement of second quarter of 2012 GDP growth of 5.4% year-on-year. Other factors driving markets higher included assurances by the European Central Bank to do whatever is necessary to save the Euro zone through the purchase of short term bonds, the establishment of the European Stability Mechanism and the US Federal Reserve's commitment to make purchases of agency mortgage-backed securities.
- In the last quarter of 2012, Bank Negara Malaysia announced GDP growth of 5.2% for the third quarter of 2012. However, the global environment was challenging, dominated by concerns of a fiscal cliff in the US which threatened to sink the US economy into recession. Despite that, the FBM KLCl closed at an all time high to finish at 1,689 points as at the end of 2012, resulting in a gain of 158 points or 10.3% for 2012.

Investor Information

Public Bank (Local) Share Price and Transactions in 2012



Public Bank (Foreign) Share Price and Transactions in 2012



Investor Information

Public Bank Share Price Performance in 2012

Highlights

SHARE PRICE (LOCAL)

2012: RM16.28 2011: RM13.38

121.7%

SHARE PRICE (FOREIGN)

2012: RM16.30 2011: RM13.20

†23.5%

MARKET CAPITALISATION

2012: RM57.52 billion 2011: RM47.07 billion

†22.2%

NET RETURN ON EQUITY

2011: 26.8%

24.5%

EARNINGS PER SHARE

2012: 110.5 sen 2011: 105.2 sen

↑5.0%

DIVIDEND PER SHARE

2012: 50 sen 2011: 48 sen

14.2%

- In 2012, Public Bank (Local) share price rose by 21.7% from RM13.38 as at the end of 2011 to RM16.28 as at the end of 2012. During the same period, Public Bank (Foreign) share price increased by 23.5% to close at RM16.30 as at the end of 2012 as compared to RM13.20 as at the end of 2011. Including the 48 sen single tier dividend paid during the year 2012, shareholders of Public Bank (Local) shares and Public Bank (Foreign) shares would have enjoyed a total return of 25.3% and 27.1% respectively for 2012 based on the closing share prices for Public Bank (Local) share and Public Bank (Foreign) share respectively as at the end of 2012, outperforming the FBM KLCI Index which increased by 10.3% in 2012, and the Kuala Lumpur Finance Index which rose by 12.1% for the same period.
- In the first quarter of 2012, Public Bank share prices were generally subdued in line with the broader index. In the second quarter of 2012, global equity markets were

- affected by the Greece's election impasse and capital concerns of Spanish banks. Public Bank share prices remained stable and traded in a tight 20-sen range in the second quarter.
- In October 2012, Public Bank (Local) share and Public Bank (Foreign) share hit new highs of RM16.02 and RM15.98, following the release of the third quarter results by Public Bank on 18 October 2012.
- Public Bank's market capitalisation stood at RM57.52 billion as at the end of 2012, up RM10.45 billion or 22.2% from the end of 2011.
- Average daily volume and value of Public Bank shares traded in 2012 stood at 4.2 million shares (2011:3.7 million shares) and RM60.1 million (2011: RM48.6 million) respectively.

ANALYSIS OF SHAREHOLDINGS

As at 23 January 2013

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

		Share	holders			No. o	of Shares Held	
	Mala	aysian	Fore	eigner	Mala	aysian	For	eigner
Size of shareholdings	No.	%	No.	%	No.	%	No.	%
Less than 100	11,137	13.45	346	0.42	362,997	0.01	13,357	*1
100 - 1,000	12,909	15.59	533	0.64	6,342,846	0.18	272,289	0.01
1,001 - 10,000	40,152	48.50	3,830	4.62	127,868,110	3.65	16,144,929	0.46
10,001 - 100,000	9,718	11.74	2,487	3.00	248,022,748	7.08	70,634,768	2.02
100,001 - 175,106,256 (less than 5% of issued shares*2)	990	1.20	693	0.84	1,596,168,031	45.58	1,009,257,488	28.82
175,106,257 (5% of issued shares*2) and above	1	*1	_	_	427,037,567	12.19	-	-
Total	74,907	90.48	7,889	9.52	2,405,802,299	68.69	1,096,322,831	31.31
Grand Total		82,796 (1	00%)		3,50	2,125,13	0 (100%)*2	

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 23 January 2013.

Analysis of Shareholdings

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 Into	erests	Indirect In	terests	Total Inte	erests
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	5,898,951	0.17	354,315* ²	0.01	6,253,266	0.18
Dato' Sri Lee Kong Lam	380,866	0.01	434,957*3	0.01	815,823	0.02
Dato' Yeoh Chin Kee	100,000	*4	_	_	100,000	*4
Dato' Haji Abdul Aziz bin Dato' Dr. Omar	482,037	0.01	_	_	482,037	0.01
Lai Wan	_	_	16,959* ³	*4	16,959	*4
Lai Wai Keen	_	_	3,007*3	*4	3,007	*4

Notes:

- 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 23 January 2013.

Shares Held in Subsidiary Company

- Shares Held in Public Financial Holdings Limited (PFHL)

	Direct	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.

Analysis of Shareholdings

SUBSTANTIAL SHAREHOLDERS BASED ON REGISTER OF SUBSTANTIAL SHAREHOLDERS

	Direct Interests		Indirect Interests		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	475,250,181	13.57	_	_	475,250,181	13.57
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:

TOP THIRTY SECURITIES ACCOUNT HOLDERS BASED ON RECORD OF DEPOSITORS

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

			% of
	Name	No. of	Issued
	Name	Shares Held	Shares*
1.	Citigroup Nominees (Tempatan) Sdn Bhd Employees Provident Fund Board	427,037,567	12.19
2.	Sekuriti Pejal Sdn Berhad	108,127,058	3.09
3.	Sekuriti Pejal Sdn Berhad	102,068,066	2.91
4.	AmanahRaya Trustees Berhad Skim Amanah Saham Bumiputera	100,000,000	2.86
5.	Kepunyaan Chintamani Sdn Bhd	70,867,058	2.02
6.	Consolidated Teh Holdings Sdn Berhad	61,332,882	1.75
7.	Selected Securities Sdn Bhd	51,753,368	1.48
8.	AmanahRaya Trustees Berhad Amanah Saham Malaysia	48,750,000	1.39
9.	AmanahRaya Trustees Berhad Amanah Saham Wawasan 2020	44,912,766	1.28
10.	HSBC Nominees (Asing) Sdn Bhd BNP Paribas Secs Svs Lux For Aberdeen Global	43,616,214	1.25
11.	Selected Holdings Sdn Berhad	39,397,539	1.12
12.	Cartaban Nominees (Tempatan) Sdn Bhd Exempt An For Eastspring Investments Berhad	38,032,571	1.09
13.	Kayakita Corporation Sdn Bhd	35,068,235	1.00

^{*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 23 January 2013.

Analysis of Shareholdings

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.	Cartaban Nominees (Asing) Sdn Bhd Exempt An For State Street Bank & Trust Company (West CLT OD67)	33,143,306	0.95
15.	Kepunyaan Perindustrian Sdn Berhad	32,876,470	0.94
16.	HSBC Nominees (Asing) Sdn Bhd TNTC For Saudi Arabian Monetary Agency	30,488,801	0.87
17.	Malaysia Nominees (Tempatan) Sendirian Berhad Great Eastern Life Assurance (Malaysia) Berhad (Par 1)	29,403,592	0.84
18.	LPI Capital Bhd	28,812,490	0.82
19.	Tong Meng Industries Limited	28,091,117	0.80
20.	Selected Securities Sdn Bhd	27,689,294	0.79
21.	Kayakita Corporation Sdn Bhd	27,506,647	0.79
22.	LPI Capital Bhd	26,864,332	0.77
23.	HSBC Nominees (Asing) Sdn Bhd Exempt An For The Bank of New York Mellon (Mellon Acct)	26,647,067	0.76
24.	Selected Holdings Sdn Berhad	25,935,882	0.74
25.	HSBC Nominees (Asing) Sdn Bhd Exempt An For JPMorgan Chase Bank, National Association (U.S.A)	24,741,560	0.71
26.	Securities Holdings Sdn Berhad	23,778,200	0.68
27.	HSBC Nominees (Asing) Sdn Bhd Exempt An For JPMorgan Chase Bank, National Association (Saudi Arabia)	23,577,407	0.67
28.	Citigroup Nominees (Tempatan) Sdn Bhd Employees Provident Fund Board (Nomura)	23,069,200	0.66
29.	HSBC Nominees (Asing) Sdn Bhd BBH And Co Boston For Matthews Pacific Tiger Fund	22,511,386	0.64
30.	Tan Sri Dato' Sri Dr. Teh Hong Piow	22,464,802	0.64
		1,628,564,877	46.50

Notes:

^{*} Excluding a total of 29,800,704 PBB shares bought-back by PBB and retained as treasury shares as at 23 January 2013.

AUTHORISED AND ISSUED SHARE CAPITAL

AUTHORISED SHARE CAPITAL

The authorised share capital as at 23 January 2013 is RM10,000,000,000 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 23 January 2013 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
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

Date of Allotment	No. of Shares Allotted	Consideration	Total Issued and Paid-up Share Capital (RM)
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:	619,547,400
		35,000,000 PBB local shares at RM8.28 per share15,000,000 PBB foreign shares at RM10.62 per share	
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
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 RM2.28 per PBB foreign share	1,157,239,427
11.02.1999	8,007,750*	Exercise of share options under PBB ESOS at option price of RM3.32 per share	1,165,247,177
11.05.1999	35,500*	Exercise of share options under PBB ESOS at option price of RM4.48 per share	1,165,282,677

Date of Allotment	No. of Shares Allotted	Consideration	Total Issued an Paid-up Share Capital (RM)
19.05.1999	4,736,865*	Exercise of share options under PBB ESOS at option price of RM4.48 per share	1,170,019,542
07.06.1999	1,077,950*	Exercise of share options under PBB ESOS at option price of RM4.48 per share	1,171,097,492
02.07.1999	12,063,250*	Exercise of share options under PBB ESOS at option price of RM3.32 per share	1,183,160,742
08.12.2000	11,899,125*	Exercise of share options under PBB ESOS at option price of RM3.32 per share	1,195,059,867
15.02.2001	1,662,500*	Exercise of share options under PBB ESOS at option price of RM3.32 per share	1,196,722,367
31.03.2001	213,140,892*	New PBB local shares issued in exchange for 125,377,000 ordinary shares of RM1.00 each in Hock Hua Bank Bhd (HHB) pursuant to terms of merger of PBB and HHB	1,409,863,259
23.04.2001	422,958,977*	Capitalisation of share premium account and retained profits (Bonus Issue 3:10)	1,832,822,236
11.12.2001	996,387*	Exercise of share options under PBB ESOS at option price of RM2.54 per share	1,833,818,623
12.03.2002	1,025,362*	Exercise of share options under PBB ESOS at option price of RM2.54 per share	1,834,843,985
12.07.2002	458,710,997*	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: - 1,488,329 shares at option price of RM2.04 per share	2,307,125,936
		- 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 share6,740,875 shares at option price of RM4.44 per share	
12.12.2002	247,675*	Exercise of share options under PBB ESOS as follows:	2,314,527,053
		130,050 shares at option price of RM2.04 per share117,625 shares at option price of RM4.44 per share	
14.03.2003	153,158*	Exercise of share options under PBB ESOS as follows:	2,314,680,211
		112,408 shares at option price of RM2.04 per share40,750 shares at option price of RM4.44 per share	
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

Date of Allotment	No. of Shares Allotted	Consideration	Total Issued an Paid-up Share Capital (RM)
14.08.2003	8,337,798*	Exercise of share options under PBB ESOS as follows:	3,154,984,100
		250,423 shares at option price of RM1.64 per share8,087,375 shares at option price of RM3.56 per share	
05.09.2003	2,804,031*	Exercise of share options under PBB ESOS as follows:	3,157,788,131
		75,156 shares at option price of RM1.64 per share2,728,875 shares at option price of RM3.56 per share	
08.09.2003	2,902,623*	Exercise of share options under PBB ESOS as follows:	3,160,690,754
		 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 	
12.09.2003	7,001,644*	Exercise of share options under PBB ESOS as follows:	3,167,692,398
		 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 	
24.09.2003	1,216,063*	Exercise of share options under PBB ESOS as follows:	3,168,908,461
		 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 	
15.10.2003	3,518,818*	Exercise of share options under PBB ESOS as follows:	3,172,427,279
		 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 	
27.10.2003	2,054,251*	Exercise of share options under PBB ESOS as follows:	3,174,481,530
		 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 	
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
13.11.2003		 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 	

Date of Allotment	No. of Shares Allotted	Consideration	Total Issued and Paid-up Share Capital (RM)
18.11.2003	455,750*	Exercise of share options under PBB ESOS as follows: - 406,250 shares at option price of RM3.56 per share - 49,500 shares at option price of RM3.40 per share	3,187,800,765
21.11.2003	5,801,710*	Exercise of share options under PBB ESOS as follows: - 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	3,193,602,475
01.12.2003	1,417,894*	Exercise of share options under PBB ESOS as follows: - 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	3,195,020,369
04.12.2003	68,000*	Exercise of share options under PBB ESOS at option price of RM3.56 per share	3,195,088,369
22.12.2003	2,297,250*	Exercise of share options under PBB ESOS as follows: - 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	3,197,385,619
26.12.2003	9,214,108*	Exercise of share options under PBB ESOS as follows: - 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	3,206,599,727
27.01.2004	1,883,267*	Exercise of share options under PBB ESOS as follows: - 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	3,208,482,994
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

Date of Allotment	No. of Shares Allotted	Consideration	Total Issued an Paid-up Share Capital (RM)
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
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

Date of Allotment	No. of Shares Allotted	Consideration	Total Issued and Paid-up Share Capital (RM)
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
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

Date of Allotment	No. of Shares Allotted	Consideration	Total Issued and Paid-up Share Capital (RM)
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
25.02.2005	639,342	Exercise of share options under PBB ESOS as follows: - 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 - 91,000 shares at option price of RM4.92 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

Date of Allotment	No. of Shares Allotted	Consideration	Total Issued and Paid-up Share Capital (RM)
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
13.01.2006	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

Date of Allotment	No. of Shares Allotted	Consideration	Total Issued and Paid-up Share Capital (RM)
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
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

Date of Allotment	No. of Shares Allotted	Consideration	Total Issued and Paid-up Share Capital (RM)
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
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

Date of Allotment	No. of Shares Allotted	Consideration	Total Issued and Paid-up Share Capital (RM)
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
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

Date of Allotment	No. of Shares Allotted	Consideration	Total Issued and Paid-up Share Capital (RM)		
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		
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 RM4.60 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		

Date of Allotment	No. of Shares Allotted	Consideration	Total Issued and Paid-up Share Capital (RM)
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
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

Date of Allotment	No. of Shares Allotted	Consideration	Total Issued and Paid-up Share Capital (RM)	
26.11.2007	26.11.2007 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			
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	

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	

^{*} 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 2012

	No. of F	Properties	Net Book Value ld (RM'000)	
Area	Freehold	Leasehold		
DOMESTIC				
PUBLIC BANK BERHAD				
Kuala Lumpur	2	_	253,315	
Perak Darul Ridzuan	1	_	259	
Sarawak	-	1	18	
PUBLIC MUTUAL BERHAD				
Kuala Lumpur	1	1	9,120	
Johor Darul Takzim	_	1	814	
Pahang Darul Makmur	1	_	1,668	
Pulau Pinang	1	_	1,814	
Sarawak	-	2	2,509	
Selangor Darul Ehsan	1	1	5,729	
PUBLIC HOLDINGS SDN BHD				
Kuala Lumpur	5	4	106,824	
Johor Darul Takzim	4	_	44,682	
Kedah Darul Aman	1	_	1,449	
Melaka	_	2	1,223	
Pahang Darul Makmur	1	_	94	
Perak Darul Ridzuan	3	1	5,093	
Pulau Pinang	8	1	5,504	
Sabah	-	2	1,950	
Sarawak	1	3	4,767	
Selangor Darul Ehsan	1	2	42,552	
OVERSEAS				
CAMBODIAN PUBLIC BANK PLC			22.24:	
Phnom Penh	1		60,641	
PUBLIC FINANCIAL HOLDINGS GROUP				
Hong Kong	_	31	358,274	

Notes:

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 2012

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	-	18 Years	46,436	2-1-1995	253,125
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	830 Years (26-6-2842)	35 Years	5,451	30-5-2006**	97,008
11th Floor Argyle Centre Phase 1 688 Nathan Road 65 Argyle Street Mongkok Kowloon Hong Kong	Office space on 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	48 Years (18-2-2060)	30 Years	1,465	2-5-1994 (R)	69,906
CPB Building no. 23 Kramuon Sar Avenue (Street no. 114) Sangkat Phsar Thmey 2 Phnom Penh Kingdom of 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	-	3 Years	18,149	14-10-2009	60,641
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	-	18 Years	36,222	12-8-1991	41,400
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 an 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	38 Years (27-5-2050)	25 Years	2,215	30-6-1994 (R)	38,608
1 Jalan Air Hitam Kawasan Institusi Bandar Baru Bangi 43000 Kajang Selangor Darul Ehsan Malaysia	5 blocks of integrated muti-storey building (L/B)	Public Bank's IT & Training Centre	Leasehold 99 Years	84 Years (2-9-2096)	15 Years	31,669	3-9-1997	35,417
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 Groups	Leasehold 999 Years	890 Years (14-8-2902)	45 Years	1,464	11-6-1993	32,984
Wisma Public Bank 300 Jalan Raja Laut 50350 Kuala Lumpur Malaysia	14-storey office building (L/B)	Public Bank's Tiong Nam Branch	Freehold	-	25 Years	10,395	27-8-2003	22,041

Notes:

(L/B) Land and building

(R) Revaluation was performed as at 31 December 2012

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

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

INTERNATIONAL NETWORK

China

Hong Kong

Sri Lanka

Vietnam Cambodia

Malaysia

Laos



Malaysia



Cambodia



Laos



Vietnam



Sri Lanka



Hong Kong



People's Republic of China

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

PUBLIC BANK www.publicbank.com.my

Branch	Address	Telephone	Fax
FEDERAL TERRITORY			
Bandar Sri Permaisuri	95 & 97, Jalan Dwitasik 1 Bandar Sri Permaisuri Cheras, 56000 Kuala Lumpur	03-91719966	03-91713688 03-91731699
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 03-21454570 03-21458300	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

Branch	Address	Telephone	Fax
FEDERAL TERRITORY			
Jalan Raja Laut	Lot G3 & 1A.2, Bangunan KWSP 5, Jalan Raja Laut, 50350 Kuala Lumpur	03-26930722	03-26914624
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

Branch	Address	Telephone	Fax
FEDERAL TERRITORY			
Segambut	73, 75 & 77, Jalan Segambut Pusat	03-62527052	03-62526620
	51200 Kuala Lumpur	03-62527054	03-62527057
Selayang	45, 47 & 49, Jalan 2/3A	03-61205099	03-61368651
	Pusat Bandar Utara Selayang	03-61368644	03-61383723
	68100 Batu Caves, Kuala Lumpur	03-61368645	
Sentul	36, 38 & 40, Jalan 14/48A	03-40421509	03-40421822
	Sentul Raya Off Jalan Sentul	03-40421811	
	51000 Kuala Lumpur		
Seri Petaling	40 - 44, Jalan Radin Tengah	03-90585711	03-90570415
Ü	Bandar Baru Seri Petaling	03-90585712	03-90582026
	57000 Kuala Lumpur	-	
Setapak	263, 265, 267 & 269	03-40219341	03-40219351
•	Jalan Genting Kelang, Setapak	03-40219343	
	53300 Kuala Lumpur		
Taman Cheras	1, 3 & 5, Jalan 4/96A	03-91307840	03-91304586
	Taman Cheras Makmur	03-91314182	
	56100 Kuala Lumpur	03-91314367	
Taman Connaught	80 & 82, Jalan Cerdas, Taman Connaught	03-91023649	03-91023645
J	Cheras, 56000 Kuala Lumpur	03-91017152	
Taman Desa	Lot 1A – 3A, Business Centre	03-79837811	03-79818069
	Taman Desa, Off Jalan Kelang Lama	03-79837812	03-79803736
	58100 Kuala Lumpur		
Taman Maluri	275 & 277, Jalan Mahkota	03-92857203	03-92856811
	Taman Maluri, Cheras, 55100 Kuala Lumpur	03-92859994	
Taman Melawati	262 - 265, Jalan Bandar 12	03-41052003	03-41052009
	Taman Melawati, 53100 Kuala Lumpur	03-41052004	
Taman Midah	2, Jalan Midah 3, Taman Midah	03-91300234	03-91309226
	56000 Kuala Lumpur	03-91300533	
Taman Tun Dr. Ismail	66, 68 & 70, Jalan Burhanuddin Helmi	03-77294672	03-77298754
	Taman Tun Dr. Ismail, 60000 Kuala Lumpur	03-77299440	03-77223719
Tiong Nam	Wisma Public Bank	03-26939526	03-26914673
-	300, Jalan Raja Laut	03-26939528	
	50350 Kuala Lumpur	03-26939555	
Wangsa Maju	24 - 26, Jalan 1A/27A, Section 1	03-41428577	03-41429281
vvangsa maju	Wangsa Maju, 53300 Kuala Lumpur	03-41428579	

Branch	Address	Telephone	Fax
FEDERAL TERRITORY - I	PUTRAJAYA		
Putrajaya	66, Jalan Diplomatik, Presint 15 62050 Putrajaya	03-88887878	03-88811366
FEDERAL TERRITORY - I	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 Mahkota Cheras	2, Jalan Temenggung 7/9 Bandar Mahkota Cheras 43200 Cheras, Selangor	03-90198788	03-90198896 03-90198897
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

Branch	Address	Telephone	Fax
SELANGOR			
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	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
Kajang	14, 15 & 16, Jalan Raja Haroun 43000 Kajang, Selangor	03-87366499 03-87344240 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

Branch	Address	Telephone	Fax
SELANGOR			
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
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

Branch	Address	Telephone	Fax
SELANGOR			
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
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

Branch	Address	Telephone	Fax
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 Indah	61, 63 & 65, Jalan Indah 15/2 Taman Bukit Indah 81200 Johor Bahru	07-2383966	07-2381966 07-2391966
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 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	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
Mersing	21 & 22, Jalan Sulaiman 86800 Mersing, Johor	07-7992695 07-7992697	07-7992530 07-7993912

Branch	Address	Telephone	Fax
JOHOR			
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 81800 Ulu Tiram, Johor	07-8613291 07-8613292	07-8612666 07-8633785

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

Branch	Address	Telephone	Fax
PULAU PINANG			
Nibong Tebal	3619 – 3620, Jalan Che Ahmad 14300 Nibong Tebal Seberang Perai Selatan Pulau Pinang	04-5932216 04-5931433	04-5931590
Prai	2684 & 2685, Jalan Chain Ferry Taman Inderawasih 13600 Prai, Pulau Pinang	04-3901241 04-3901246	04-3902394
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

Branch	Address	Telephone	Fax
MELAKA			
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	931, 932, 933 & 934 Jalan Merdeka, Taman Melaka Raya 75000 Melaka	06-2817527	06-2818806
Tengkera	300, 300A, 300B & 300-1 Jalan Ong Kim Wee 75300 Melaka	06-2832052 06-2832054 06-2832072	06-2832159
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 06-6472955	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

Branch	Address	Telephone	Fax
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
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

Branch	Address	Telephone	Fax
PERAK			
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, 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	05-3575358
Sitiawan	Lot 166 – 168 Jalan Raja Omar 32000 Sitiawan, Perak	05-6913526 05-6913527	05-6917198
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

Branch	Address	Telephone	Fax
KEDAH			
Alor Setar	1070 & 1071, Jalan Teluk 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
PERLIS			
Kangar	9, Jalan Raja Syed Alwi 01000 Kangar, Perlis	04-9763311 04-9763432	04-9760503

Branch	Address	Telephone	Fax
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 Resort 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

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	PT 8374 & PT 8375 Taman Wangsa Mewangi Jalan Persiaran Raya 18300 Gua Musang, Kelantan	09-9122600 09-9122602	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, 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	TB1280 & TB1281, 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

Branch	Address	Telephone	Fax
SABAH			
Keningau	1 & 2, Block A, Keningau Plaza 89000 Keningau, Sabah	087-335841 087-335846	087-335842
Kota Belud	Lot B6 & B7, Kompleks Centenary Jalan Sabar, 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 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

Branch	Address	Telephone	Fax
SARAWAK			
Jalan Penrissen	384 - 388, Sentosa Central, Batu 7 Jalan Penrissen, 93250 Kuching, Sarawak	082-613377	082-615961
Jalan Tun Zaidi	Lot 2775, 2776, 2778, 2779 & 2780 Block 10, 3rd Mile, Jalan Tun Ahmad Zaidi Adruce, 93250 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	No. 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	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 Jalan Tun Abang Haji Openg 93000 Kuching, Sarawak	082-419889 082-428800	082-424662

Branch	Address	Telephone	Fax
OVERSEAS BRANCHES			
Sri Lanka	Colombo Branch 340, R A de Mel Mawatha Colombo 00300, Sri Lanka Email: pbbslk@publicbank.com.lk Swift: PBBELKLX	94-11-2576288 (Country Head) 94-11-2576284 (Business Development Manager) 94-11-2576287 (Banking Service Manager) 94-11-2576289–92 (General) 94-11-7290200–7 (General) 94-11-7206060 (Sales & Marketing Hotline)	94-11-2573958
	Public Bank Berhad Nawala Extension Office 150, Nawala Road, Nugegoda Colombo, Sri Lanka	94-11-2829750 (Branch Manager) 94-11-2829751 94-11-2829752 94-11-2829753 94-11-2829754 (General Lines)	94-11-2829755
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 Group 24 Ban. Sounantha Kaisone Phomvihanh District Savannakhet Province, Lao P.D.R Email: pbbsvn@publicbank.com.la	856-41-252131 856-41-252132 (General Lines)	856-41-252133
Sikhai Branch	006, Luangphabang Road Meuangwa Tha Village Sikhottabong District Vientiane, Lao P.D.R Email: pbbsik@publicbank.com.la	856-21-219869 856-21-219870 (General Lines)	856-21-219876
Pakse Branch	070 No. 13, South Road Phonesavanh Village Pakse District Champasak, Lao P.D.R Email: pbbpks@publicbank.com.la	856-31-218111 856-31-218112	856-31-218113

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, Kampung 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 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	6087-411898 6087-412336	6087-451193

Subsidiaries	Address	Telephone	Fax
Public Holdings Sdn Bhd	8th Floor, Menara Public Bank 146, Jalan Ampang, 50450 Kuala Lumpur	03-21766000 03-21766666	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	6087-411898	6087-413220
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 1105–7, 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
Public Securities Limited	Room 1101-03 and 1108, Wing On House 71 Des Voeux Road Central Central, Hong Kong Email: cs@publicsec.com.hk Website: www.publicsec.com.hk	852-39292800	852-39292599

Subsidiaries	Address	Telephone	Fax
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: hoe@campubank.com.kh (24 branches in Cambodia)	855-23-222880 855-23-222881 855-23-222882 (General Lines)	855-23-222887
Campu Securities PIc	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	855-23-999880	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 855-23-998200 855-23-986279	855-23-986273
OVERSEAS ASSOCIATED C	OMPANIES		
VID Public Bank	Hanoi Head Office 7th Floor, Prime Centre Building 53, Quang Trung Street	844-39439130 (General Director) 844-39438999	844-39439005

844-39439011

844-39439012

(General Line)

Hai Ba Trung District, Hanoi, Vietnam

Email: vpb.han@hn.vnn.vn (Hanoi HO)

vidpbho@vnn.vn (GD) Website: www.vidpublicbank.com.vn

Swift: VIDPVNV5

(7 branches in Vietnam)

FORM OF PROXY



Number of shares held

CDS Account No.

	1. ta. 1.
I/We	NRIC/Co. No NRIC/Co. No
of	(FULL ADDRESS)
Tel No.	being a Member of PUBLIC BANK BERHAD, hereby appoir
	NRIC No
(F	ULL NAME IN BLOCK LETTERS AS PER NRIC)
of	
J	(FULL ADDRESS)
or failing him, _	(FULL NAME IN BLOCK LETTERS AS PER NRIC)
	(FULL NAME IN BLOCK LETTERS AS PER NRIC)
of	(FULL ADDRESS)
	(FULL ADDRESS)
at the 47th Ann	ne CHAIRMAN OF THE MEETING as my/our *first proxy to attend and vote for me/us on my/our behanual General Meeting of the Company to be held at the Grand Ballroom, Shangri-La Hotel, Jalan Sulta Cuala Lumpur on Monday, 18 March 2013 at 11.00 a.m., or any adjournment thereof.
I/We	red to appoint a second proxy, this section must also be completed, otherwise it should be deleted. NRIC/Co. No
of	
01	(FULL ADDRESS)
Tel No.	being a Member of PUBLIC BANK BERHAD, hereby appoin
	, , , , , , , , , , , , , , , , , , ,
	NRIC No
(F	ULL NAME IN BLOCK LETTERS AS PER NRIC)
of	(FULL ADDRESS)
or failing him, _	NRIC No NRIC No
- £	V · · · · · · · · · · · · · · · · ·
of	(FULL ADDRESS)
behalf at the 47	he CHAIRMAN OF THE MEETING as my/our second proxy to attend and vote for me/us on my/ou 7th Annual General Meeting of the Company to be held at the Grand Ballroom, Shangri-La Hotel, Jala 0250 Kuala Lumpur on Monday, 18 March 2013 at 11.00 a.m., or any adjournment thereof.
nroportions of m	ny/our holding to be represented by my/our proxies are as follows:
st Proxy "A"	
cond Proxy "B"	% %
33 1 13Ay D	
	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.)

		First Proxy "A"		Second Proxy "B"	
No.	Ordinary Resolutions	For	Against	For	Against
1.	Receipt of Audited Financial Statements for the financial year ended 31 December 2012 and the Reports of the Directors and Auditors thereon				
2.	Re-election of Dato' Haji Abdul Aziz bin Dato' Dr. Omar as Director				
3.	Re-election of Lai Wai Keen as Director				
4.	Re-appointment of Tan Sri Dato' Sri Dr. Teh Hong Piow as Director				
5.	Re-appointment of Tan Sri Datuk Seri Utama Thong Yaw Hong as Director				
6.	Re-appointment of Tan Sri Dato' Sri Tay Ah Lek as Director				
7.	Re-appointment of Dato' Sri Lee Kong Lam as Director				
8.	Re-appointment of Dato' Yeoh Chin Kee as Director				
9.	Re-appointment of Lai Wan as Director				
10.	Approval of payment of Directors' fees				
11.	Re-appointment of Messrs KPMG as Auditors, subject to approval of Bank Negara Malaysia, and authority to the Directors to fix the Auditors' remuneration				
Special Resolution					
Prop	posed Amendments to the Articles of Association of PBB				

Signed this	_ day of	_ 2013.	
			Signature of Member/Common Seal

NOTES:

- 1. In respect of deposited securities, only Members whose names appear in the Record of Depositors on 11 March 2013 (General Meeting Record of Depositors) shall be entitled to attend, speak and vote at this 47th 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 47th AGM.
- 3. A Member entitled to attend, speak and vote at this 47th AGM may appoint a proxy to attend, speak and vote on his behalf. A proxy need not be a Member of the Company.
- 4. A Member shall not be entitled to appoint more than 2 proxies to attend and vote at this 47th AGM provided that where a Member 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.
- 5. The instrument appointing a proxy shall be in writing under the hand of the appointor or of his attorney duly authorised in writing 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
- 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 47th AGM.

^{*} Delete if inapplicable.

Please fold here to seal		

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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

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Past Award – Winning ANNUAL REPORTS

2012 NACRA Award

- Most Outstanding Annual Report
 - Gold Award
- Best Annual Report in Bahasa Malaysia
- Platinum Award









1990









2011 NACRA Award

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

2010 NACRA Award

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

2009 NACRA Award

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

2008 NACRA Award

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

- 2007 NACRA Award
 - Most Outstanding Annual Report – Platinum Award
 - Industry Excellence Award
 Finance Sector
 - Best Annual Report in Bahasa Malaysia
 - Platinum Award
 - Best Design Annual Report
 Platinum Award

006 NACRA Award

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

2005 NACRA Award

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

2004 NACRA Award

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

2003 NACRA Award

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

CITRA Award

Merit Award

002 NACRA Award

- Most Outstanding Annual Report
- Industry Excellence Award
 Finance Sector

CITRA Award

Special Jury Award

2001 NACRA Award

- Most Outstanding Annual Report
- Industry Excellence Award
 Finance Sector

CITRA Award

· Special Jury Award

2000 NACRA Award

Industry Excellence Award
- Finance Sector

CITRA Award

Main Award

999 NACRA Award

Industry Excellence Award
 Finance Sector

1998 NACRA Award

Industry Excellence Award
 Finance Sector

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

5 NACRA Commendation Award

- Accounting Information
- Annual Report in Bahasa Malaysia

1994 NACRA Commendation Award

- Accounting InformationCorporate Information
- Annual Report in Bahasa Malaysia

1991 NACRA Award

- Best Accounting Information
- NACRA Commendation Award
- Corporate Information

990 NACRA Award

 Best Accounting Information

989 NACRA Award

- Most Outstanding Annual Report
- Best Annual Report
 Finance Sector

NACRA Commendation Award

- Corporate Information
- Accounting Information
- Annual Report in Bahasa Malaysia

988 MACRA Award

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

87 MACRA Award

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

1986 MACRA Award

· Best Corporate Information