



PUBLIC BANK

(6463-H)

2013 Annual Report



Safeguarding Our Brand Value

Safeguarding **Our Brand Value**

As the global economy moves amidst challenges, we continue to enhance value whilst safeguarding the integrity of what we represent. At Public Bank, we have remained committed to a superior standard of excellence. We have focused on strategies that set the benchmark. We have delivered results towards our most vital component – you. We have ensured that our stakeholders are always in good hands.

Safeguarding our brand value encompasses all areas of our business, ensuring that in the pursuit of banking excellence, we remain steadfast in protecting and guarding our stakeholders for a sustainably stable future. This year's theme is depicted by a pair of hands protectively holding the Public Bank logo, symbolising the brand as a valuable asset, worth its weight in gold.



Visionary Leadership

Strategic Management

FOCUS

Accountability

Superior Returns

Strength & Stability

Service

Growth

Products

Committed Team

Integrity

Achievement

Resourceful

SAFEGUARDING OUR BRAND VALUE | ANNUAL REPORT 2013

HIGHLIGHTS 2013



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Financial Highlights



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Statement on **Corporate Governance**



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Chairman's Review



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CORPORATE PHILOSOPHY

PUBLIC BANK CARES ...

For Its Customers

- ☞ By providing the most courteous and efficient service in every aspect of its business
- ☞ By being innovative in the development of new banking products and services

For Its Employees

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

For Its Shareholders

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

For the Community It Serves

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

... WITH INTEGRITY



CORPORATE MISSION

**To sustain the position of being the most efficient, profitable and respected
premier financial institution in Malaysia.**

NOTICE OF ANNUAL GENERAL MEETING

NOTICE IS HEREBY GIVEN THAT the 48th Annual General Meeting of Public Bank Berhad (PBB or Company) (6463-H) will be held at the Grand Ballroom, Shangri-La Hotel, Jalan Sultan Ismail, 50250 Kuala Lumpur on Monday, 31 March 2014 at 11.00 a.m. for the following purposes:

AS ORDINARY BUSINESS

- | | | |
|------|--|-----------------------|
| 1. | To receive the Audited Financial Statements for the financial year ended 31 December 2013 and the Reports of the Directors and Auditors thereon. | Ordinary Resolution 1 |
| 2. | To re-elect Tang Wing Chew who retires by rotation pursuant to Article 111 of the Company's Articles of Association. | Ordinary Resolution 2 |
| 3. | To consider and if thought fit, to pass the following Ordinary Resolutions in accordance with Section 129 of the Companies Act, 1965: | |
| i. | "THAT Tan Sri Dato' Sri Dr. Teh Hong Piow, retiring pursuant to Section 129 of the Companies Act, 1965, be and is hereby re-appointed a Director of the Company to hold office until the next annual general meeting." | Ordinary Resolution 3 |
| ii. | "THAT Tan Sri Datuk Seri Utama Thong Yaw Hong, retiring pursuant to Section 129 of the Companies Act, 1965, be and is hereby re-appointed a Director of the Company to hold office until the next annual general meeting." | Ordinary Resolution 4 |
| iii. | "THAT Tan Sri Dato' Sri Tay Ah Lek, retiring pursuant to Section 129 of the Companies Act, 1965, be and is hereby re-appointed a Director of the Company to hold office until the next annual general meeting." | Ordinary Resolution 5 |
| iv. | "THAT Dato' Sri Lee Kong Lam, retiring pursuant to Section 129 of the Companies Act, 1965, be and is hereby re-appointed a Director of the Company to hold office until the next annual general meeting." | Ordinary Resolution 6 |
| v. | "THAT Lai Wan, retiring pursuant to Section 129 of the Companies Act, 1965, be and is hereby re-appointed a Director of the Company to hold office until the next annual general meeting." | Ordinary Resolution 7 |
| 4. | To approve the payment of Directors' fees of RM2,469,000 for the financial year ended 31 December 2013. | Ordinary Resolution 8 |
| 5. | To re-appoint Messrs KPMG as Auditors of the Company for the financial year ending 31 December 2014 and to authorise the Directors to fix the Auditors' remuneration. | Ordinary Resolution 9 |

AS SPECIAL BUSINESS

To consider and if thought fit, to pass the following resolutions:

6. Proposed Merger of Ordinary Shares of RM1.00 Each in PBB (PBB Shares) Listed and Quoted as "Local" and PBB Shares Listed and Quoted as "Foreign" on the Main Market of Bursa Malaysia Securities Bhd (Bursa Securities) (Proposed Merger of PBB 'L' Shares and PBB 'F' Shares)

Ordinary Resolution 10

"THAT subject to the approval of Bursa Securities being obtained, approval be and is hereby given to the Company to merge the PBB 'F' Shares with the PBB 'L' Shares listed and quoted on the Main Market of Bursa Securities without any form of compensation to shareholders, whether locals or foreigners, holding PBB 'F' Shares in their Central Depository System accounts, for the share price differential between the PBB 'L' Shares and PBB 'F' Shares, if any;

AND THAT the Directors be and are hereby authorised to give effect to the above with full power to assent to any conditions, modifications, variations and/or amendments in any manner as they shall deem fit in their absolute discretion or as may be required by the relevant authorities to deal with all matters relating thereto and to do all steps and to do all things in any manner as they may deem necessary or expedient to implement, finalise and give full effect to the Proposed Merger of PBB 'L' Shares and PBB 'F' Shares."

7. Proposed Amendments to the Memorandum and Articles of Association of PBB

Special Resolution 1

"THAT, subject to the passing of Ordinary Resolution 10 above, the proposed amendments to the Memorandum and Articles of Association of the Company as set out in Appendix I of the Circular to Shareholders dated 6 March 2014 be and are hereby approved and in consequence thereof, the new set of Memorandum and Articles of Association incorporating the said amendments be adopted AND THAT the Directors and Secretary be and are hereby authorised to carry out all the necessary steps to give effect to the said amendments."

By Order of the Board

Dato' Chia Lee Kee
MAICSA 7008270
Company Secretary

Kuala Lumpur
6 March 2014

NOTICE OF ANNUAL GENERAL MEETING

Notes:

1. In respect of deposited securities, only Members whose names appear in the Record of Depositors on 24 March 2014 (General Meeting Record of Depositors) shall be entitled to attend, speak and vote at this 48th Annual General Meeting (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 48th AGM.
3. A Member entitled to attend, speak and vote at this 48th 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 48th 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.

Where a member of the Company is an exempt authorised nominee which holds ordinary shares in the Company for multiple beneficial owners in one securities account (omnibus account), there is no limit to the number of proxies which the exempt authorised nominees may appoint in respect of each omnibus account it holds. An exempt authorised nominee refers to an authorised nominee defined under the Securities Industry (Central Depositories) Act, 1991 which is exempted from compliance with the provisions of subsection 25A(1) of the said Act.

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 authorised.
6. The instrument appointing a proxy must be deposited at the office of the Share Registrar, Tricor Investor Services Sdn Bhd at Level 17, The Gardens North Tower, Mid Valley City, Lingkaran Syed Putra, 59200 Kuala Lumpur, Malaysia not less than 48 hours before this 48th AGM.

Explanatory Notes:

1. Ordinary Resolution 10 – Proposed Merger of PBB Local Shares and PBB Foreign Shares

Detailed information on the proposed merger of PBB Local Shares and PBB Foreign Shares are as set out in the Circular to Shareholders dated 6 March 2014 despatched together with the PBB 2013 Annual Report.

2. Special Resolution 1 – Proposed Amendments to the Memorandum and Articles of Association of PBB

The proposed amendments to the Memorandum and Articles of Association of PBB are arising from the Proposed Merger of PBB Local Shares and PBB Foreign Shares and also to update references to the Banking and Financial Institutions Act, 1989 to the Financial Services Act 2013 which came into force on 30 June 2013 and to update the names of Directors to reflect the names of Board Members as at the date of adoption of the amended Articles of Association.

Detailed information on the proposed amendments to the Memorandum and Articles of Association of PBB are as set out in Appendix I of the Circular to Shareholders dated 6 March 2014 despatched together with the PBB 2013 Annual Report.

3. Dato' Yeoh Chin Kee who retires pursuant to Section 129 of the Companies Act, 1965, will not be seeking re-appointment at the 48th AGM and therefore shall retire at the conclusion of the said AGM.

FINANCIAL YEAR 2013

DIVIDENDS

1st Interim Single Tier Dividend of 22%

Notice : 23 July 2013
(Tuesday)

Entitlement : 12 August 2013
(Monday)

Payment : 20 August 2013
(Tuesday)

2nd Interim Single Tier Dividend of 30%

Notice : 5 February 2014
(Wednesday)

Entitlement : 20 February 2014
(Thursday)

Payment : 28 February 2014
(Friday)

ANNOUNCEMENT OF CONSOLIDATED RESULTS

23 APRIL 2013 TUESDAY

Unaudited results for 1st quarter
ended 31 March 2013

23 JULY 2013 TUESDAY

Unaudited results for 2nd quarter
and half-year ended 30 June 2013

22 OCTOBER 2013 TUESDAY

Unaudited results for 3rd quarter
ended 30 September 2013

5 FEBRUARY 2014 WEDNESDAY

Audited results for 4th quarter and
financial year ended 31 December 2013

ANNUAL GENERAL MEETING

6 MARCH 2014 THURSDAY

NOTICE OF ANNUAL GENERAL MEETING

31 MARCH 2014 MONDAY

48TH ANNUAL GENERAL MEETING

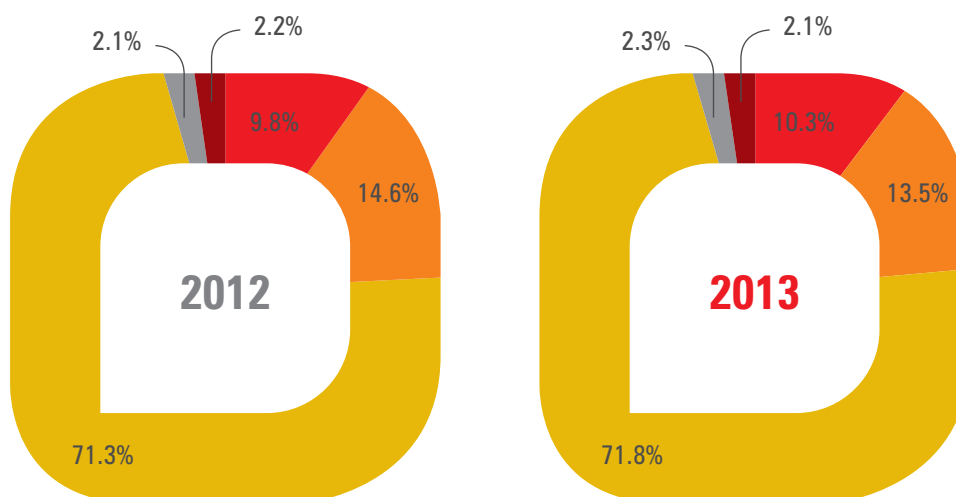
FINANCIAL HIGHLIGHTS

	Group		Bank	
	2013	2012	2013	2012
PROFITABILITY (RM'Million)				
Operating revenue	15,264	14,058	11,504	10,630
Operating profit	5,655	5,329	4,747	4,711
Profit before tax expense and zakat	5,310	5,047	4,647	4,627
Net profit attributable to equity holders of the Bank	4,065	3,827	3,705	3,707
KEY BALANCE SHEET DATA (RM'Million)				
Total assets	305,725	274,824	252,839	228,576
Loans, advances and financing	219,416	196,052	182,405	162,969
Deposits from customers	250,873	225,042	201,872	181,688
Shareholders' equity	20,424	18,018	18,822	16,895
FINANCIAL RATIOS (%)				
Profitability Ratios				
Net interest margin on average interest bearing assets ¹	2.9	3.1	2.7	2.9
Net return on equity ²	22.4	24.1	22.0	25.0
Return on average assets	1.8	1.9	1.9	2.1
Return on average risk-weighted assets	2.8	2.9	2.9	3.2
Capital Adequacy Ratios				
Common Equity Tier I capital ratio	9.3	N/A	10.9	N/A
Tier I capital ratio	11.1	11.4	13.0	13.6
Total capital ratio	14.3	14.7	14.1	14.5
Asset Quality Ratio				
Gross impaired loans ratio	0.7	0.7	0.6	0.6

¹ Excluding negotiable instruments of deposit and money market deposits which are on-lent to interbank.

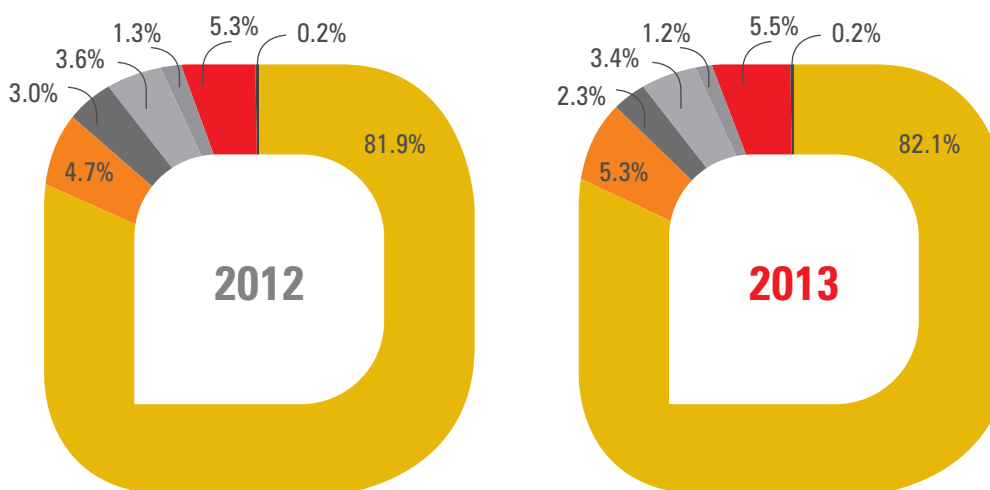
² Based on equity attributable to equity holders of the Bank, adjusted for dividend declared subsequent to year end.

SIMPLIFIED GROUP BALANCE SHEET



ASSETS

- Cash and balances with banks and reverse repurchase agreements
- Portfolio of financial investments
- Loans, advances and financing
- Statutory deposits with Central Banks
- Other assets (including intangible assets)



LIABILITIES & EQUITY

- Deposits from customers
- Deposits from banks
- Bills and acceptances payable and other liabilities
- Debt securities issued and other borrowed funds
- Share capital
- Reserves
- Non-controlling interests

CORPORATE INFORMATION

BOARD OF DIRECTORS

TAN SRI DATO' SRI DR. TEH HONG PIOW

Non-Executive Chairman

PSM, SSAP, SPMJ, SIMP, SSIJ, DSAP, DPMJ,
Datuk Kurnia Sentosa Pahang, JP
Hon LLD (M'sia), FIBM (M'sia), EFMIM (M'sia), FCIB (UK),
FCIS (Aust), FCMI (UK), FICM (UK), FInstAM (UK)

TAN SRI DATUK SERI UTAMA THONG YAW HONG

Independent Non-Executive Co-Chairman

PSM, SUMW, SIMP, DSAP, DIMP, JMN, SMP, JBS, AMN
BA (Econs Hons), MPA (Harvard), AMP (Harvard),
D.Econ (Hon)

TAN SRI DATO' SRI TAY AH LEK

Managing Director/Chief Executive Officer

PSM, SSAP, PJN, DIMP, KMN
MBA (Henley), FIBM (M'sia), EFMIM (M'sia), FCPA (Aust),
F Fin (Aust)

DATO' SRI LEE KONG LAM

Non-Independent Non-Executive Director

SSAP, DIMP
CA (M'sia), FCPA (Aust), FCIB (UK)

DATO' YEOH CHIN KEE

Non-Independent Non-Executive Director

DIMP
FCPA (Aust), F Fin (Aust)

DATO' HAJI ABDUL AZIZ BIN DATO' DR. OMAR

Non-Independent Non-Executive Director

DIMP
ACA (England & Wales), CA (M'sia), FIBM (M'sia)

TANG WING CHEW

Independent Non-Executive Director

BA (Hons)

LAI WAN

Independent Non-Executive Director

BA (Econs Hons), MIBM (M'sia)

LAI WAI KEEN

Independent Non-Executive Director

BEC (Hons), LLB

COMPANY SECRETARY

DATO' CHIA LEE KEE

DIMP

MAICSA 7008270

Tel : 603-2176 6341

E-mail : pbbcosec@publicbank.com.my

REGISTERED OFFICE

27th Floor, Menara Public Bank, 146 Jalan Ampang

50450 Kuala Lumpur, Malaysia

Tel : 603-2176 6341, 2163 8888

Fax : 603-2163 9917

SHARE REGISTRAR

TRICOR INVESTOR SERVICES SDN BHD

Level 17, The Gardens North Tower

Mid Valley City, Lingkaran Syed Putra

59200 Kuala Lumpur, Malaysia

Tel : 603-2264 3883

Fax : 603-2282 1886

E-mail : is.enquiry@my.tricorglobal.com

AUDITORS

MESSRS KPMG

Chartered Accountants

Level 10, KPMG Tower

8, First Avenue, Bandar Utama

47800 Petaling Jaya, Selangor Darul Ehsan, Malaysia

Tel : 603-7721 3388

Fax : 603-7721 3399

HEAD OFFICE

Menara Public Bank, 146 Jalan Ampang

50450 Kuala Lumpur, Malaysia

Tel : 603-2176 6000, 2176 6666, 2163 8888, 2163 8899

Fax : 603-2163 9917

WEBSITE

www.publicbank.com.my

INVESTOR RELATIONS

Tel : 603-2176 6293

E-mail : ir@publicbank.com.my

AGM HELP DESK

Tel : 603-2176 6455, 2176 6458

Fax : 603-2163 9917

E-mail : pbbcosec@publicbank.com.my

STOCK EXCHANGE LISTING

Main Market of Bursa Malaysia Securities Berhad

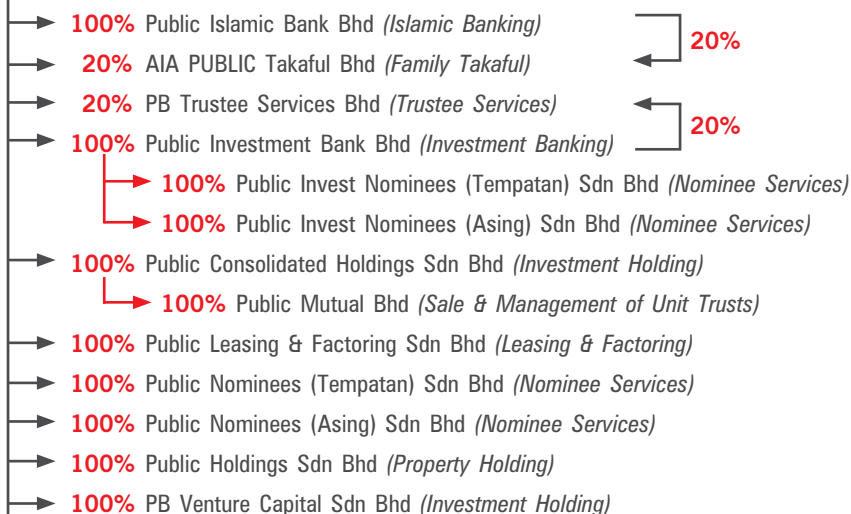
(Listed since 6 April 1967)

GROUP CORPORATE STRUCTURE

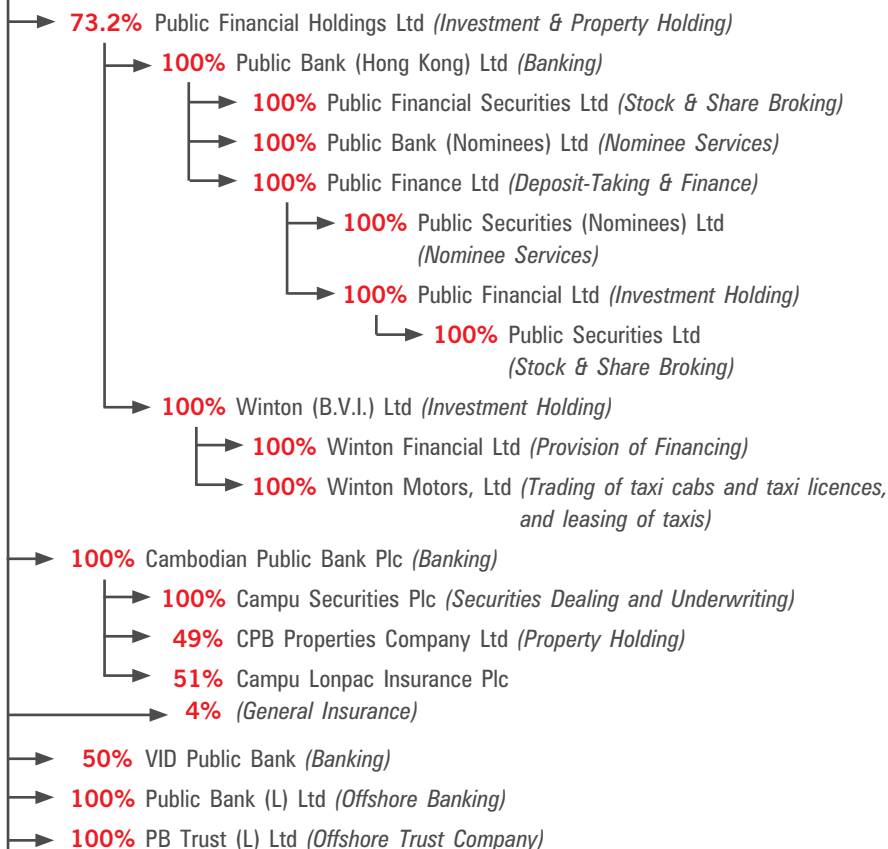
as at 27 January 2014



MALAYSIAN COMPANIES



OVERSEAS AND OFFSHORE COMPANIES




Notes:

- The companies reflected above are operating subsidiaries/associated companies.
- The full list of companies under the Public Bank Group is set out in Notes 13 and 14 to the Financial Statements on pages 96 to 99 in the Financial Statements section of this Annual Report.

Safeguarding Our Brand Value

Strength & Stability



A hand holding a small green plant in front of a city skyline with the Kuala Lumpur Tower.

Since inception, we have been growing from strength to strength, drawing our energy from stability in leadership, prudent financial management and business acumen. With these attributes in place, we continue to spearhead the growth of our business and our people to further entrench our reputation as one of Malaysia's most respected banks.

CORPORATE PROFILE



A PREMIER BANKING GROUP IN MALAYSIA

The Public Bank Group is the third largest banking group in Malaysia by asset size with total assets of RM305.73 billion as at the end of 2013. Public Bank is listed on the Main Board of the Bursa Malaysia Securities with a market capitalisation of RM68.67 billion as at the end of 2013, and is ranked second among all the public listed companies on Bursa Malaysia Securities in terms of market capitalisation.

The Public Bank Group primarily focuses on retail consumer banking business with leading market shares in financing for residential properties, commercial properties and passenger vehicles as well as in sales and management of unit trust funds in Malaysia. The Group has been achieving consistent growth in its financial performance, giving it a track record of unbroken profitability over 47 years since it commenced operations in 1966. Today, the Group delivers the best in return on equity, cost efficiency and asset quality when compared to its peer banking groups in Malaysia. As at the end of 2013, the Group achieved net return on equity of 22.4%, cost to income ratio of 30.7% and gross impaired loans ratio of 0.7%.

Today, the Group delivers the best in return on equity, cost efficiency and asset quality when compared to its peer banking groups in Malaysia. As at the end of 2013, the Group achieved net return on equity of 22.4%, cost to income ratio of 30.7% and gross impaired loans ratio of 0.7%.



47 YEARS OF GROWTH

Public Bank was conceptualised and established as “a bank for the public” by Tan Sri Dato’ Sri Dr. Teh Hong Piow, its Founder and Chairman. On 6 August 1966, Public Bank first opened its doors for business in Kuala Lumpur with 32 pioneer staff. Within five weeks of its first opening in Kuala Lumpur, the Bank opened a branch in Melaka, followed by another branch in Ipoh the following year. Thereafter, the Bank continued to expand its network to cover Penang, Johor Bahru and progressively covering the Peninsular and by the mid-1980s, to East Malaysia. On 6 April 1967, Public Bank was listed on Bursa Malaysia Securities (then known as the Kuala Lumpur Stock Exchange).

In the early 1990s, Public Bank began its expansion overseas and ventured into banking operations in Hong Kong, Cambodia, Vietnam, Laos and Sri Lanka.

To-date, the Public Bank Group has grown into a premier banking group with over 17,900 employees within the Group. In Malaysia, the Bank has 258 well distributed branches. The Group’s overseas operations comprise 124 branches, with 83 branches in Hong Kong, 3 branches in China, 25 branches in Cambodia, 7 branches in Vietnam, 4 branches in Laos, 2 branches in Sri Lanka and 3 representative offices in Shanghai, Shenyang and Taipei.

The Public Bank Group has expanded its service offerings over the years and become a leading financial services provider. The Group currently offers a comprehensive range of financial products and services comprising, amongst others, personal banking, commercial banking, Islamic banking, investment banking, share broking, trustee services, nominee services, sales and management of unit trust funds, bancassurance and general insurance products. The Group is serving a large customer base of individuals and business enterprises totalling over eight million customers in Malaysia and in countries in which the Group operates.

Public Islamic Bank, a wholly-owned subsidiary of Public Bank, commenced its full-fledged Islamic banking business in 2008. Its focus is on Islamic consumer financing and retail commercial financing to business enterprises.

Throughout its 47-year journey of growth, the Public Bank Group’s sustained profitability track record showed its strong commitment and capability to deliver excellence in providing banking services to its customers, evidenced by the strongly visible PB Brand. Today, the PB Brand is synonymous with superior customer service, prudent management, strong corporate governance, strong asset quality and sustainable profitability.

FOCUSED AND CONSISTENT GROWTH STRATEGY

The Public Bank Group's growth strategy remains consistent, which is to pursue organic growth in the retail banking business, focusing on retail consumers and small and medium enterprises ("SMEs"), and striving to further increase its leadership in the retail banking market. The Group's retail banking business continues to target retail consumer and commercial loans and financing, deposits and fee-based businesses.

To drive business growth and increase its market share in retail banking, the Public Bank Group leverages on its well-established customer service infrastructure, processes and practices to deliver prompt and consistent service to meet the needs of its customers.

In the retail lending business, the Public Bank Group continues to focus on growing residential mortgages, passenger vehicle financing and lending to SMEs. Given the increasingly competitive market where loan products are highly commoditised, the Group actively competes in the market for business growth and increased market share by differentiating itself through its highly efficient customer service delivery standards. As at the end of 2013, the Public Bank Group achieved total loans and financing growth of 11.8% which is higher than the domestic banking industry's growth rate of 10.6%. Public Bank continued to lead in residential mortgages, passenger vehicle financing and commercial property financing in Malaysia, with market shares of 19.6%, 26.5% and 33.8% respectively.

The Public Bank Group has a strong franchise in the deposit-taking business. Customer deposits have been expanding steadily, both in terms of deposit customer base and the amount of deposits placed with the Group. As at the end of 2013, total deposits from customers of Public Bank in Malaysia recorded a growth rate of 11.6%, which is above the domestic banking industry's growth rate of 8.5%. This demonstrates the high level of customer confidence in Public Bank in safeguarding their funds.

Growing fee-based revenue remains a key strategic focus of the Public Bank Group, with emphasis on its unit trust business, bancassurance and various fee-generating products and services. The Public Bank Group's wholly-owned subsidiary, Public Mutual, accounts for a significant proportion of the non interest income of the Group. Public Mutual remains as a dominant player in the private sector fund management industry in Malaysia with total assets under management of RM62.50 billion, commanding a leading market share of 41.2% as at the end of 2013 due to its superior fund performance, strong distribution capabilities and strong branding.

STRONG FINANCIAL RATINGS

The Public Bank Group continues to be accorded strong credit and financial ratings. Standard & Poor's reaffirmed Public Bank's A-long-term rating and A-2 short-term counterparty credit rating with stable outlook. Moody's Investor Service also reaffirmed Public Bank's foreign currency long-term deposit rating of A3 and short-term deposit rating of P-2, and revised its foreign currency deposit rating outlook from stable to positive following the revision of Malaysia sovereign rating outlook to positive from stable. Rating Agency Malaysia reaffirmed the Bank's long-term rating of AAA, the highest rating accorded by Rating Agency Malaysia, and its short-term rating of P1.

AWARDS AND ACCOLADES

The Public Bank Group continues to earn accolades and appreciation for its sustainable financial performance and superior management. In 2013, the Group was honoured with best bank awards and excellence in corporate governance by national and international publications, including the Minority Shareholder Watchdog Group. These were in recognition of the Group's consistent record of financial performance and distinction in the key areas expected of a banking institution by its shareholders.

Founder and Chairman of Public Bank, Tan Sri Dato' Sri Dr. Teh Hong Piow, continues to be honoured with awards of excellence for his sterling leadership and extraordinary achievements, as well as his invaluable contributions to the Public Bank Group, and to the banking industry in Malaysia and in the region.





CORPORATE SOCIAL RESPONSIBILITY

The Public Bank Group remains committed to support the community as a responsible corporate citizen. The Group's corporate social responsibility ("CSR") initiatives are focused on nation building, enhancement of the marketplace, promotion of the workplace and environment conservation. The Group supports the community through programmes such as education, graduate employment, professional development and healthcare as well as support of the underprivileged.

As a long-term business strategy, the Public Bank Group will consistently invest in staff development to enhance core competencies of the staff, in order to boost their contribution, productivity and efficiency. The Group also believes that implementation of CSR will enhance the reputation and standing of the Bank, leading to greater competitiveness and higher sustainability of returns to its stakeholders.

OUR COMMITMENT

In an increasingly competitive financial landscape, the Public Bank Group will never rest on its laurels. In spite of its success, the Group will strive harder to deliver value to its stakeholders and sustain its legacy of strong growth and leadership. To its customers, the Group commits to deliver excellent customer service and to be more innovative in providing superior financial products and services to meet increasingly sophisticated customer demand. To its shareholders and investors, the Group will continue to enhance shareholder value via excellent financial performance and strong corporate governance. To its staff, the Group will continue to invest in human capital development to enhance core competencies and productivity.

CORPORATE MILESTONES

since 1966



➔ On 6 August 1966, Public Bank first opened its doors for business at No. 4 Jalan Gereja, Kuala Lumpur with 62 pioneer staff

➔ Official opening of Public Bank on 4 April 1967 by Malaysia's first Prime Minister, the late Y.T.M. Tunku Abdul Rahman

➔ Public Bank moved to Bangunan Public Bank, the first Head Office building owned by the Bank

1966



1967



1978



1987

1990

1992

➔ Completed the acquisition of PB Securities Sdn Bhd (then known as GP Securities Sdn Bhd) on 1 October 1987, marking the Public Bank Group's entry into stockbroking business

➔ Acquisition of Public Finance Limited (then known as JCG Finance Company, Limited) in Hong Kong

➔ Establishment of Cambodian Public Bank Plc, presently a wholly-owned subsidiary in Cambodia, on 25 May 1992





➔ Public Bank moved to Menara Public Bank, its present landmark Head Office building in the heart of Kuala Lumpur's central business district

➔ Completed the acquisition of Hock Hua Bank Berhad on 31 March 2001

➔ Public Mutual Berhad, the largest private sector unit trust management company in Malaysia, became a wholly-owned subsidiary on 12 July 2006

1996



2007

2001



2008

2006



2012

➔ Establishment of Campu Lonpac Insurance Plc, a 55% subsidiary of Public Bank Group, to provide general insurance business in Cambodia

➔ Public Islamic Bank Berhad, a wholly-owned subsidiary, commenced business on 1 November 2008 upon the completion of the transfer of the Islamic banking business of Public Bank to Public Islamic Bank Berhad

➔ Pre-tax profit surpassed RM5 billion for the 1st time



CORPORATE MILESTONES

1966

- On 6 August 1966, Public Bank first opened its doors for business at No. 4 Jalan Gereja, Kuala Lumpur with 62 pioneer staff
- Public Finance Berhad, then Public Bank's wholly-owned finance company subsidiary, commenced business on 24 September 1966
- The start of an expanding network of Public Bank with the opening of Public Bank's Malacca Branch on 15 September 1966 and Ipoh Branch on 7 January 1967, a domestic network that stands at 258 branches today
- 1st five months of business yielded a profit of RM71,562, the start of an unbroken profitability track record of 47 years

1967

- Official opening of Public Bank on 4 April 1967 by Malaysia's first Prime Minister, the late Y.T.M. Tunku Abdul Rahman
- On 6 April 1967, Public Bank was listed on Bursa Malaysia Securities Berhad (then known as the Kuala Lumpur Stock Exchange)

1969

- 1st RM1 million annual pre-tax profit

1970

- Public Bank paid its 1st dividend of 3.5% per ordinary share of RM1.00 each, the start of an unbroken stream of dividends paid by Public Bank to 2013

1978

- Public Bank moved to Bangunan Public Bank, the first Head Office building owned by the Bank

1980

- 1st RM10 million annual pre-tax profit with RM21 million pre-tax profit achieved for the year
- Total assets surpassed RM1 billion for the 1st time

1987

- Completed the acquisition of PB Securities Sdn Bhd (then known as GP Securities Sdn Bhd) on 1 October 1987, marking the Public Bank Group's entry into stockbroking business

1990

- Acquisition of Public Finance Limited (then known as JCG Finance Company, Limited) in Hong Kong
- Establishment of a wholly-owned off-shore banking subsidiary, Public Bank (L) Ltd, in the Federal Territory of Labuan
- 1st RM100 million annual pre-tax profit with RM128 million pre-tax profit in the year

1991

- Listing of Public Financial Holdings Limited (then known as JCG Holdings Limited) on The Stock Exchange of Hong Kong Limited
- Total assets surpassed RM10 billion for the 1st time

1992

- Listing of Public Finance Berhad (the former finance company subsidiary of Public Bank) on Bursa Malaysia Securities Berhad (then known as the Kuala Lumpur Stock Exchange) on 15 July 1992
- VID Public Bank, Public Bank's 50:50 joint venture bank with Bank for Investment and Development of Vietnam commenced business in Hanoi, Vietnam on 18 May 1992
- Establishment of Cambodian Public Bank Plc, presently a wholly-owned subsidiary in Cambodia, on 25 May 1992 and branches in Vientiane, Laos and Colombo, Sri Lanka

1993

- Commencement of Islamic Banking service with the launch of "Skim Perbankan Tanpa Faedah" and the setting-up of Public Bank's Islamic Banking Unit
- Acquisition of 55% interest in Public Mutual Berhad (then known as Kuala Lumpur Mutual Fund Berhad) on 26 May 1993

1996

- Public Bank moved to Menara Public Bank, its present landmark Head Office building in the heart of Kuala Lumpur's central business district

1998

- Paid-up capital of Public Bank reached RM1 billion

2000

- Acquisition of Public Merchant Bank Berhad (then known as Sime Merchant Bank Berhad) on 25 October 2000 expanded the Group's business into merchant banking
- 1st RM1 billion annual pre-tax profit with RM1.25 billion pre-tax profit in the year

2001

- Completed the acquisition of Hock Hua Bank Berhad on 31 March 2001

2002

- Paid-up capital of Public Bank reached RM2 billion

2003

- Public Bank started buying back its own shares, the first bank in Malaysia to do so
- Completed the privatisation of Public Finance Berhad on 13 June 2003
- Paid-up capital of Public Bank reached RM3 billion

2004

- 1st issue of subordinated debt of USD350 million
- Completed the merger of the finance company business of Public Finance Berhad with the commercial banking business of Public Bank on 4 September 2004

2005

- Pre-tax profit surpassed RM2 billion for the 1st time
- Total assets surpassed RM100 billion for the 1st time

2006

- 1st Malaysian bank to issue innovative hybrid Tier-1 capital securities in both the international market in US Dollars of USD200 million and in the domestic market in Ringgit of RM1.2 billion
- Acquisition of Public Bank (Hong Kong) Limited (formerly known as Asia Commercial Bank Limited) in Hong Kong for HKD4.5 billion
- Public Mutual Berhad, the largest private sector unit trust management company in Malaysia, became a wholly-owned subsidiary on 12 July 2006
- Public Investment Bank Berhad, a wholly-owned subsidiary, was established on 18 December 2006 upon completion of the merger of the merchant banking business of Public Merchant Bank Berhad with the stockbroking business of PB Securities Sdn Bhd

2007

- Pre-tax profit surpassed RM3 billion for the 1st time
- Total loans, advances and financing exceeded RM100 billion for the 1st time

- Public Bank entered into an exclusive regional strategic alliance agreement with ING Asia/Pacific Limited for the joint development of bancassurance business, Takaful business and various other services between Public Bank and ING in the Asia Pacific region for 10 years

- Establishment of Campu Lonpac Insurance Plc, a 55% subsidiary of Public Bank Group, to provide general insurance business in Cambodia

2008

- Public Islamic Bank Berhad, a wholly-owned subsidiary, commenced business on 1 November 2008 upon the completion of the transfer of the Islamic banking business of Public Bank to Public Islamic Bank Berhad
- Public Bank became the largest banking group in Malaysia by market capitalisation and the 2nd largest listed company on Bursa Malaysia Securities Berhad on 18 July 2008 with a market capitalisation of RM36.03 billion

2009

- Total assets surpassed RM200 billion for the 1st time

2010

- Pre-tax profit surpassed RM4 billion for the 1st time
- Profit after tax surpassed RM3 billion for the 1st time
- Public Bank and Public Islamic Bank Berhad jointly with ING Management Holdings (Malaysia) Sdn Bhd, obtained a Family Takaful licence to carry out family takaful business
- Public Islamic Bank Berhad, a wholly-owned subsidiary, opened its first full-fledged Islamic branch offering Shariah-compliant products

2011

- ING PUBLIC Takaful Ehsan Bhd, the joint venture Takaful company set up by Public Bank and Public Islamic Bank Berhad jointly with ING Management Holdings (Malaysia) Sdn Bhd, was launched on 5 April 2011

2012

- Pre-tax profit surpassed RM5 billion for the 1st time

2013

- ING PUBLIC Takaful Ehsan Bhd changed its name to AIA PUBLIC Takaful Bhd following the completion of the acquisition of ING Insurance Berhad by AIA Bhd in Malaysia on 17 June 2013



CUSTOMER CARE

CUSTOMER SERVICE EXCELLENCE IS OUR COMMITMENT

Excellence in customer service is an integral part of the Public Bank Group's strategy and has long been deeply ingrained in the Group's customer care culture. Maintaining superior customer service and exceeding customers' expectations are the underlying foundation of the Group's long-term business growth strategy. The Group's unrelenting pursuit to deliver top-notch customer service is exemplified in its corporate tagline "Excellence Is Our Commitment" and reflected in the commitment of its staff to provide excellent customer service in their dealings with customers.

The Public Bank Group continues to invest substantial resources to develop its staff and infrastructure in order to promote a "customer service culture" in its work environment and ethics geared towards achieving greater customer satisfaction. Through such investments, the Group is able to solidify its presence in the current financial market place and further promote the PB Brand franchise, a household name which is synonymous with efficient and superior customer service delivery. This, together with the long-lasting customer relationship built over the years, have enabled the Group to differentiate itself from its peers in the highly competitive market as well as contributed to the Group's business growth and success. As at the end of 2013, approximately 35% of Public Bank's individual customers have business relationship with the Bank spanning over 10 years. The long-lasting customer relationship is a testament to the Group's unwavering commitment to customer care and excellent customer service culture, conscientiously nurtured over the years.

CUSTOMER SERVICE CHARTER AS A GUIDE TO HIGH STANDARD OF CUSTOMER SERVICE

Public Bank remains committed to deliver high standards of customer service as provided in its Customer Service Charter. The Charter outlines the Bank's commitment to fulfill its services and obligations in a timely and effective manner through all its available banking channels. In addition, it also provides the manner in which customers can contact the Bank to provide feedback. The Bank values feedback from customers as they form the building blocks for achieving the Bank's aspiration to provide the best services to its customers.

MAINTAINING CUSTOMER SERVICE QUALITY STANDARDS

The Public Bank Group serves its customers through various service channels and touch points. In order to ensure consistent and uniform standards of customer service, Public Bank has established standard processes under its "Provision of Customer Service at the Front Office" and "Provision of Customer Service in Loan Delivery" since 2000 and 2003 respectively. The quantitative benchmarks set under these two processes include customers' standard waiting time ("SWT") and standard turnaround time

("STT") for each stage of loan processing which are strictly monitored. Through continuous enhancements over the years, the Bank has successfully and consistently maintained the ISO 9001:2008 certification since their implementation.

Under the "Provision of Customer Service at Front Office" processes, the quantitative benchmark of a 2-minute SWT at branch counters is set which aims to deliver quick and efficient banking services to customers at the counters. A robust performance monitoring mechanism is established to monitor, address and resolve performance lapses, leading to increased productivity and customer satisfaction. The implementation of these processes has been successful from the consistently high rate of achievement where 73% of the customers at the counters were served within the 2-minute SWT in 2013.

The "Provision of Customer Service in Loan Delivery" is extensively supported by the Public Bank Group's in-house developed electronic Loan Delivery System ("eLDS") which routes loan applications electronically from branches to the relevant approving authorities and measures the STT of each stage of the process. The eLDS and STT have been continuously enhanced to ensure faster response time in order to better serve the Group's customers in their loan applications.



Maintaining superior customer service and exceeding customers' expectations are the underlying foundation of the Group's long-term business growth strategy



PERSONALISED FACE-TO-FACE CUSTOMER SERVICE

The Public Bank Group places great importance on customer interactions, especially personalised face-to-face interaction to nurture and maintain long-term customer relationships.

One of the key-points in humanising Public Bank's services is the personalised interaction with the Bank's customers via the "Service Ambassadors" initiative. To facilitate this, Public Bank has appointed over 550 Customer Service Representatives ("CSR") across its branch network to provide face-to-face service to the Bank's customers on all matters pertaining to the delivery of banking services such as assisting customers to use the Bank's self service banking terminals, acquiring customer feedback and resolving customer issues.

Besides the CSRs, Public Bank has more than 1,380 Sales and Marketing Executives, Financial Executives, Share Investment Executives, Merchant Sales Executives and Red Carpet Banking Executives across its 258 branches in Malaysia to meet and service customers who have varying financial needs.

Public Bank has also established the Account Management Unit ("AMU") at its branches nationwide to ensure effective and systematic client account management. One of the key responsibilities of the AMU is business development to further increase the Bank's market share and the deployment of customer retention initiatives. To achieve this objective, the AMU tailors and personalises the Bank's services to meet customers' needs which create a mutually beneficial business relationship between the Bank and its valued customers.

USING TECHNOLOGY TO DELIVER CUSTOMER SERVICE

To complement personalised customer service at the branches, Public Bank continues to invest in self service banking infrastructure to provide customers with easy access to banking services outside conventional banking hours. Public Bank has expanded its self service terminals such as Automated Teller Machines, Cheque Deposit Machines, Cash Deposit Terminals, Cash Recycling Machines and Coin Collection Machines to 1,738 units located in branches and at off-branch sites nationwide. The Bank has also taken proactive measures to ensure maximum availability or up-time of these machines for customer convenience. To keep up with the current trend of online banking, the Bank continues to improve and diversify the services provided through its internet banking and mobile banking channel by introducing new and additional services as well as enhanced security measures for customer convenience and peace of mind.

Public Bank's dedicated Customer Service helplines are also readily available to assist customers round the clock. These helplines are managed by the Bank's customer service personnel who are trained to assist customers on any inquiries on the range of services provided by the Bank.

PROPOSED INDUSTRY BENCHMARK EXERCISE

Public Bank will participate in the Association of Banks in Malaysia's proposed industry benchmarking exercise, to be undertaken by Malaysia Productivity Corporation. Adopted from the American Customer Satisfaction model, customers are surveyed either through telephone or face-to-face interviews based on structured questionnaire. This exercise will enable the Bank to identify areas for further improvement in its customer service delivery and benchmark itself within the domestic and global banking industry in terms of customer service.



PROMPT COMPLAINT RESOLUTION SYSTEM

As part of its customer care commitment, the Public Bank Group has put in place an efficient customer complaint resolution system to ensure customer complaints are addressed efficiently. The Bank has established a maximum 10 day benchmark for all customer complaints to be acknowledged and resolved and is fully committed to ensure that all complaints are resolved within the benchmark implemented.

LISTENING TO THE CUSTOMER

Public Bank's commitment to continuously improve the quality and efficiency of its services is reflected in its Customer Service Focus Group ("CSFG") programme which is implemented at all its branches nationwide. This programme allows the Bank to obtain, document and address the expectations and needs of its customers through a dialogue process attended by all levels of staff at its branches.

Public Bank's "Living Our Service Values Campaign", which promotes and inculcates in branch staff the desired 7 behaviours, aims to increase customer retention and acquisition and includes the practice of **G**reeting, **U**sing name, **E**ye contact, **S**miling and **T**hanking you ("G.U.E.S.T"). Due to the encouraging results from this campaign, the Bank will continue to educate its staff and instill a sense of awareness to nurture and achieve the desired service behaviours and service values amongst its staff.

A CUSTOMER CARING BANK

Public Bank continues to provide Special Care Counters at all branches for senior citizens, expectant mothers and the physically disadvantaged. These customers will have priority over other customers and will be served immediately regardless of the queue length or the nature of the transaction performed. To further improve the Bank's care-giving services, a queue ticketing system has been implemented to allow these customers to sit and wait in relative comfort at the Bank's premises.

MEDIA HIGHLIGHTS 2013

Public Bank at new high

Its shares jump on expectations of a corporate exercise



Public Bank earnings within expectations

Public Bank
raih untung
RM5.31 billion



Public Bank Q1 net profit climbs 4%

Public Bank reports record profit, overtakes CIMB Group by value



PBB, 3rd-largest in M'sia, has delivered 45 years of unbroken profitability

Public Bank H1 profit hits RM2b

Public Bank reports strong growth in core banking and financial services



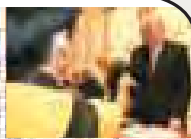
Public Bank records higher profit, announces 22% dividend

Public Bank
untung bersih
RM178.81j

大眾銀行獲10萬予 國家心臟中心



Public Bank succession plan in place



Public Bank
assistance
for flood-hit
customers

大眾銀行股價升10仙

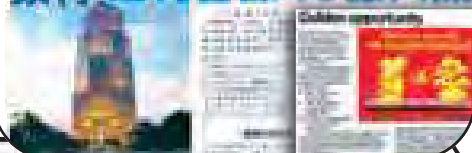
Maximum Public Bank for top part of Asian expansion



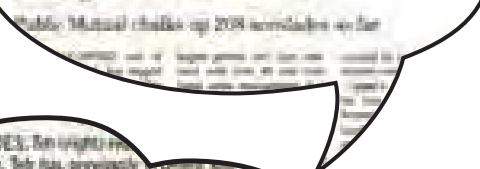
Public Bank net profit for 9M13 grew 6.8 per cent



大眾銀行 獲利首破40億大關



Public Bank's entity bags awards



大眾品牌价值破91亿

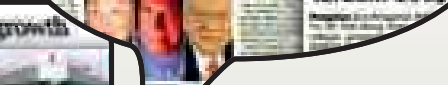


Public Bank founder Teh awarded BrandLaureate Banker of the Year 2013



Public Bank untung RM968.3 juta

Hong Piew dipilih Tokoh Perbankan Terbaik 2013



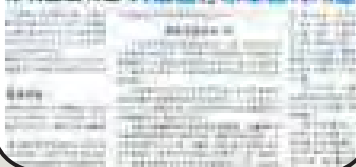
Public Bank gets SC approval

KUALA LUMPUR: Public Bank Bhd (PBB) has obtained approval from the Securities Commission for its proposed senior medium term notes programme.

Public Bank continues growth




獲利首破40億 大眾銀行末季賺10.3億



Safeguarding Our Brand Value
Superior Returns



The background image shows a hand at the top left dropping a coin into a slot. In the foreground, there are three stacks of gold coins: a tall stack on the left, a shorter stack in the center, and another tall stack on the right. The background is filled with more stacks of coins, creating a sense of wealth and accumulation. A red rectangular box is overlaid on the right side of the image, containing white text.

Our track record of uninterrupted profitability is testimony to the focus and commitment of our dynamic organisation. Due to the good stewardship, entrepreneurial skills and foresight of our management, Public Bank continues to achieve record profits and delivers premium returns on investment to shareholders.

FIVE-YEAR GROUP FINANCIAL SUMMARY

RM5.31 bil
PROFIT BEFORE TAX

0.7%
GROSS IMPAIRED LOANS RATIO

Year Ended 31 December	2013	2012 [#]	2011 [#]	2010	2009
OPERATING RESULTS (RM'Million)					
Operating profit	5,655	5,329	5,200	4,738	4,015
Profit before tax expense and zakat	5,310	5,047	4,878	4,086	3,321
Net profit attributable to equity holders of the Bank	4,065	3,827	3,684	3,048	2,517
KEY BALANCE SHEET DATA (RM'Million)					
Total assets	305,725	274,824	250,773	226,988	217,136
Loans, advances and financing	219,416	196,052	175,953	154,864	135,336
Total liabilities	284,528	256,106	234,262	212,644	205,421
Deposits from customers	250,873	225,042	200,371	176,872	170,892
Core customer deposits	201,258	177,035	157,297	143,639	127,623
Paid-up capital	3,532	3,532	3,532	3,532	3,532
Shareholders' equity	20,424	18,018	15,813	13,692	11,023
Commitments and contingencies	87,986	79,458	70,847	69,206	61,435
SHARE INFORMATION AND VALUATION					
Share Information					
Per share (sen)					
Basic/Diluted earnings	116.1	109.3	105.2	87.2	73.3
Net dividend					
– Cash dividend	52.0	50.0	48.0	45.5	41.3
– Share dividend	–	–	–	–	1 for 68
Net assets	583.2	514.5	451.5	391.0	319.4
Share price as at 31 December (RM)					
– Local	19.40	16.28	13.38	13.02	11.30
– Foreign	19.54	16.30	13.20	13.00	11.26
Market capitalisation (RM'Million)	68,668	57,521	47,066	45,964	39,868
Valuations (Local Share)					
Net dividend yield (%)	2.7	3.1	3.6	3.5	3.7
Net dividend yield (including share dividend) (%)	2.7	3.1	3.6	3.5	5.1
Dividend payout ratio (%)	44.8	45.3	48.3	52.3	56.6
Dividend payout ratio (including share dividend) (%)	44.8	45.3	48.3	52.3	79.3
Price to earnings multiple (times)	16.7	14.9	12.7	14.9	15.4
Price to book multiple (times)	3.3	3.2	3.0	3.3	3.5

↑ **11.5%**
CUSTOMER DEPOSITS

↑ **11.8%**
GROSS LOANS

Year Ended 31 December	2013	2012 [#]	2011 [#]	2010	2009
FINANCIAL RATIOS (%)					
Profitability Ratios					
Net interest margin on average interest bearing assets ¹	2.9	3.1	3.3	3.4	3.2
Net return on equity ²	22.4	24.1	26.8	27.1	26.1
Return on average assets	1.8	1.9	2.0	1.8	1.6
Return on average risk-weighted assets	2.8	2.9	3.2	3.1	2.8
Cost/income ratio	30.7	31.2	29.8	30.7	32.6
Asset Quality Ratios					
Net loan to deposit ratio	87.5	87.1	87.8	87.6	79.2
Gross impaired loans ratio	0.7	0.7	0.9	1.1	1.4
Loan loss coverage	118.5	126.0	113.8	94.2	120.3 [^]
Capital Adequacy Ratios					
Common Equity Tier I ("CET I") capital ratio	9.3	N/A	N/A	N/A	N/A
Tier I capital ratio	11.1	11.4	11.2	11.3	10.5
Total capital ratio	14.3	14.7	15.6	14.2	14.6
CET I capital (RM'Million)	18,527	N/A	N/A	N/A	N/A
Tier I capital (RM'Million)	22,079	20,512	18,341	15,936	13,125
Tier II capital (RM'Million)	6,458	5,861	7,166	4,056	5,096
Total capital (RM'Million)	28,537	26,373	25,507	19,992	18,221
PRODUCTIVITY RATIOS					
No. of employees	17,924	17,625	17,511	17,369	17,169
Gross loan per employee (RM'000)	12,340	11,222	10,148	9,013	8,015
Deposits per employee (RM'000)	13,996	12,768	11,443	10,183	9,953
Profit before tax per employee (RM'000)	296	286	279	235	193
MARKET SHARE (%)					
Domestic market share					
Loans, advances & financing	16.9	16.7	16.4	16.3	15.9
Deposits from customers	15.6	15.2	14.9	14.8	16.3
Core customer deposits	17.4	16.6	16.1	16.3	15.4

¹ Excluding negotiable instruments of deposit and money market deposits which are on-lent to interbank.

² Based on equity attributable to equity holders of the Bank, adjusted for dividend declared subsequent to year end.

[^] Restated due to the adoption of FRS 139.

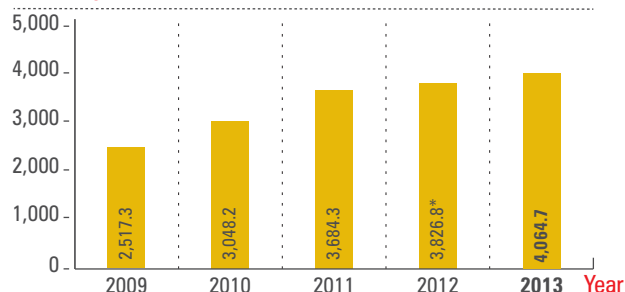
[#] Restated due to retrospective application of MFRS 119. For FYE2011, only relevant balance sheet items have been restated to position as at 1 January 2012.

SUMMARY OF FIVE-YEAR GROUP GROWTH

Net Profit Attributable To Equity Holders

RM4,064.7 Million

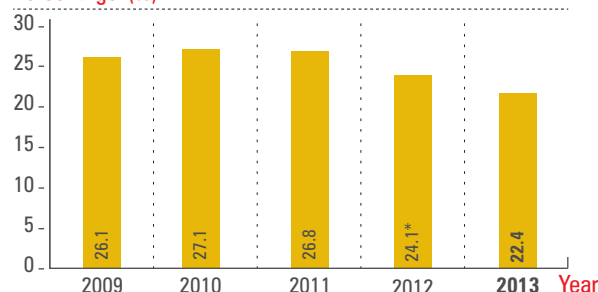
RM'Million



Net Return On Equity

22.4%

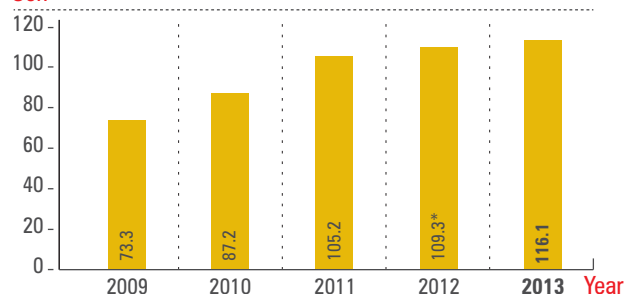
Percentage (%)



Earnings Per Share

116.1 Sen

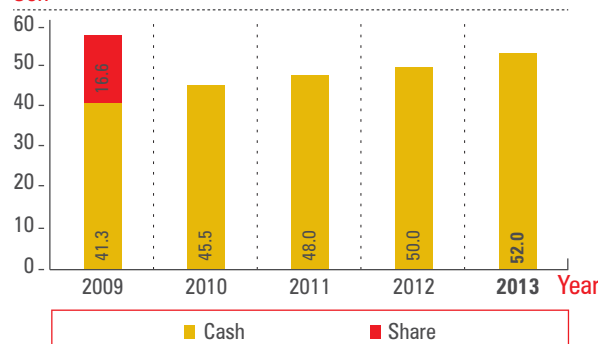
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Dividend Per Share

52.0 Sen

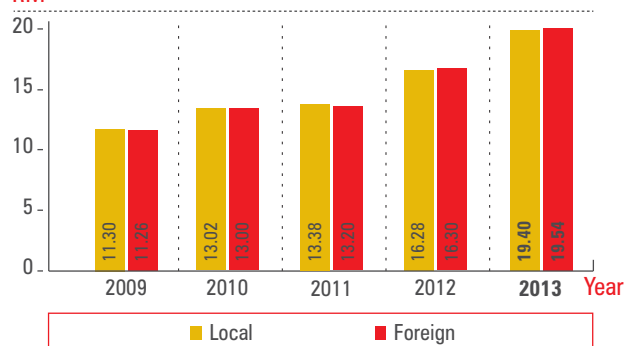
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Share Price

RM19.40

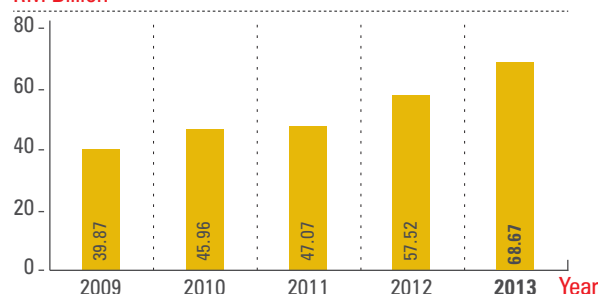
RM



Market Capitalisation

RM68.67 Billion

RM'Billion



Public Bank's Ranking by Market Capitalisation on Bursa Malaysia Securities Berhad

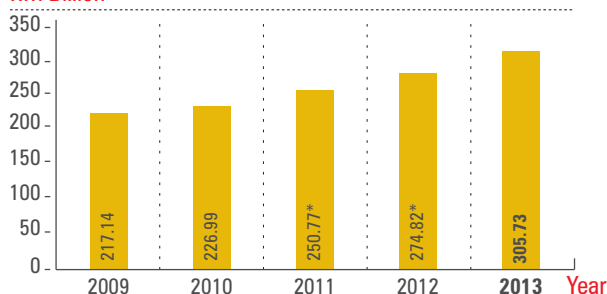
Year	2013	2012	2011	2010	2009
Ranking	2nd	2nd	5th	4th	5th

* Restated due to retrospective application of MFRS 119

Total Assets

RM305.73 Billion

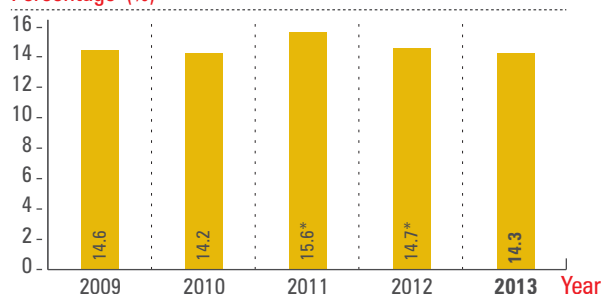
RM'Billion



Total Capital Ratio

14.3%

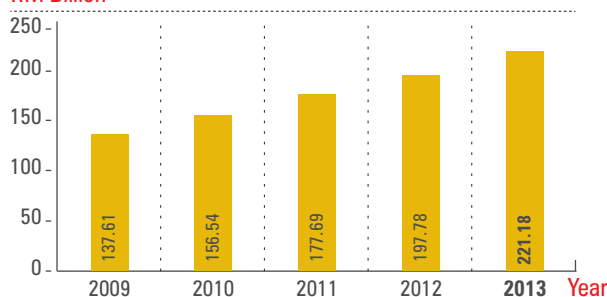
Percentage (%)



Gross Loans, Advances and Financing

RM221.18 Billion

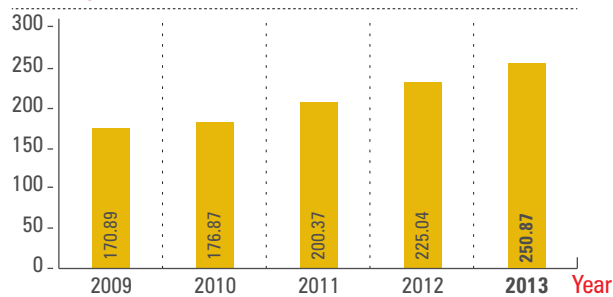
RM'Billion



Customer Deposits

RM250.87 Billion

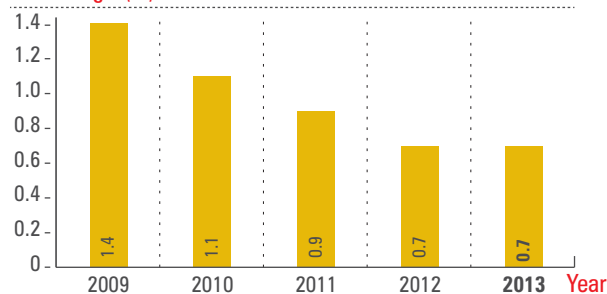
RM'Billion



Gross Impaired Loans Ratio

0.7%

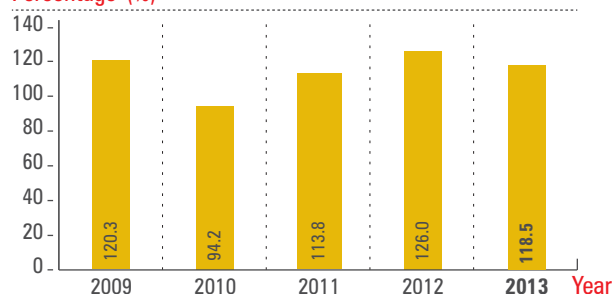
Percentage (%)



Loan Loss Coverage

118.5%

Percentage (%)

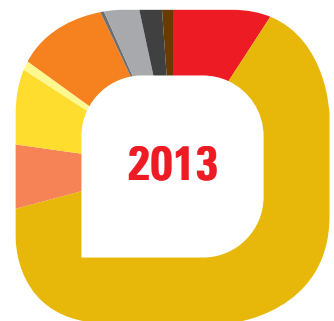
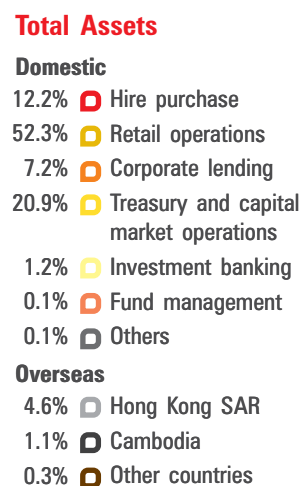
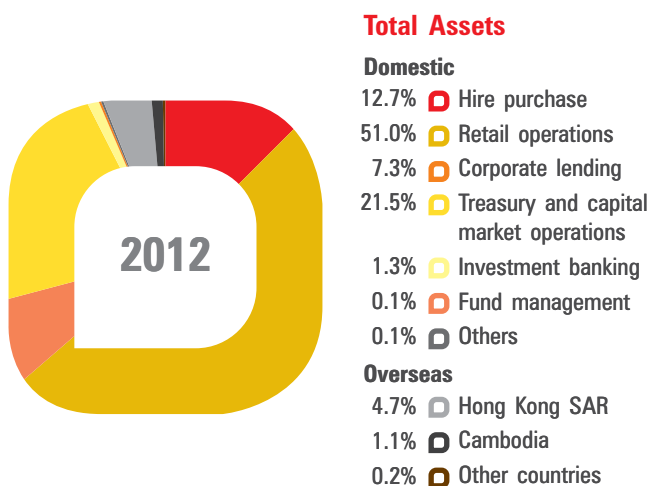
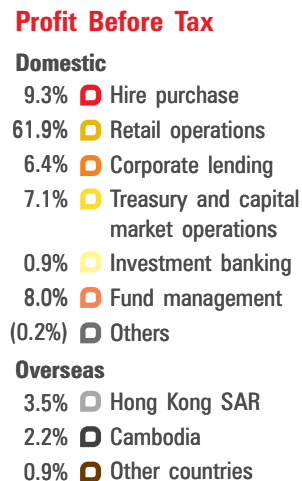
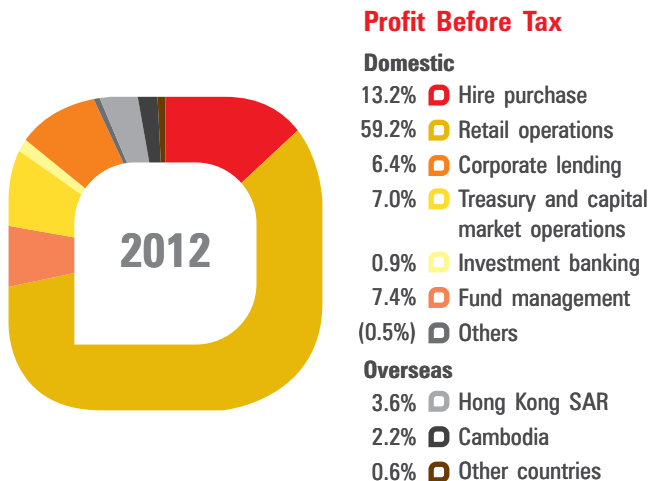
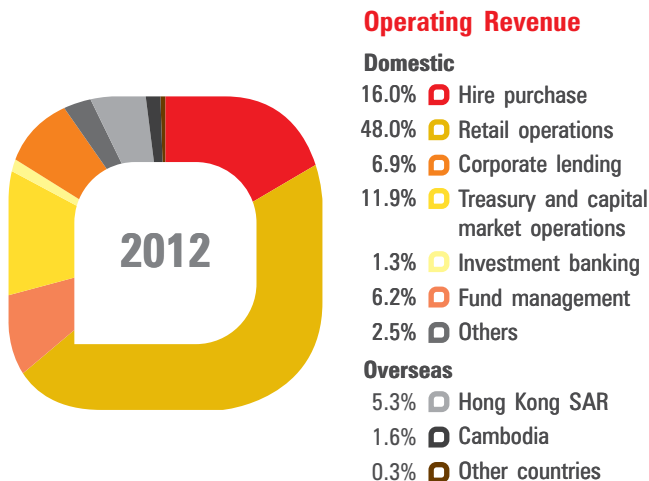


* Restated due to retrospective application of MFRS 119

KEY INTEREST BEARING ASSETS & LIABILITIES

	2013			2012		
	Average Balance RM'Million	Average rate %	Interest RM'Million	Average Balance RM'Million	Average rate %	Interest RM'Million
INTEREST EARNING ASSETS						
Loans, advances and financing	201,640	5.38	10,851	180,773	5.57	10,073
Balances with banks	30,156	2.85	859	21,423	2.67	572
Financial investments	32,831	2.99	981	34,675	3.02	1,046
Total	264,627	4.80	12,691	236,871	4.94	11,691
INTEREST BEARING LIABILITIES						
Deposits from customers	209,298	2.70	5,641	186,742	2.67	4,979
Deposits from banks	19,257	2.01	388	16,024	2.09	336
Recourse obligations on loans and financing sold to Cagamas	501	3.60	18	268	3.62	10
Debt securities issued and other borrowed funds	9,411	4.05	381	10,186	3.85	392
Total	238,467	2.70	6,428	213,220	2.68	5,717

SEGMENTAL ANALYSIS



GROUP QUARTERLY PERFORMANCE

	2013				
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Year 2013
FINANCIAL PERFORMANCE (RM'Million)					
Operating revenue	3,673.2	3,802.9	3,869.5	3,918.7	15,264.3
Net interest income and income from Islamic banking business	1,557.0	1,596.0	1,637.2	1,617.5	6,407.7
Operating profit	1,348.5	1,412.2	1,463.9	1,430.1	5,654.7
Profit before tax expense and zakat	1,270.0	1,340.5	1,358.2	1,341.3	5,310.0
Profit attributable to equity holders of the Bank	968.3	1,023.5	1,047.3	1,025.6	4,064.7
Earnings per share (sen)	27.7	29.2	29.9	29.3	116.1
Net dividend per share (sen)	—	22.0	—	30.0	52.0

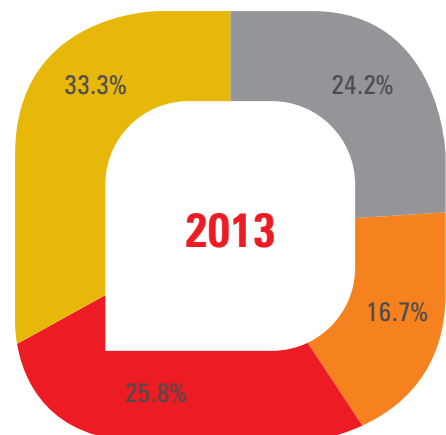
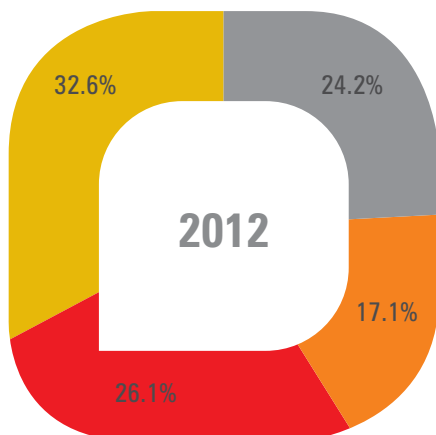
	2012				
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Year 2012
FINANCIAL PERFORMANCE (RM'Million)					
Operating revenue	3,373.4	3,465.8	3,588.8	3,630.1	14,058.1
Net interest income and income from Islamic banking business	1,479.3	1,511.8	1,564.0	1,543.3	6,098.4
Operating profit	1,261.0	1,309.2	1,381.1	1,377.8	5,329.1
Profit before tax expense and zakat	1,231.4	1,226.1	1,298.4	1,291.3	5,047.2
Profit attributable to equity holders of the Bank	930.2	942.1	972.7	981.8	3,826.8
Earnings per share (sen)	26.6	26.9	27.8	28.0	109.3
Net dividend per share (sen)	—	20.0	—	30.0	50.0

STATEMENT OF VALUE ADDED

Value added is a measure of wealth created by the Public Bank Group through various business activities. The statement of value added shows the total wealth created and how it was distributed to stakeholders, including the governments, as well as reinvestment for the replacement of assets and further expansion of the business of the Group.

	2013 RM'000	2012 [#] RM'000
VALUE ADDED		
Net interest income	5,570,538	5,254,645
Net income from Islamic banking business	837,136	843,766
Other operating income	1,750,643	1,648,298
Other operating expenses excluding staff costs and depreciation	(597,840)	(582,283)
Allowance for impairment on loans, advances and financing	(351,252)	(279,244)
Writeback of impairment/(impairment) on other assets	149	(6,626)
Share of results of equity accounted associated companies	6,406	3,985
Value added available for distribution	7,215,780	6,882,541
DISTRIBUTION OF VALUE ADDED		
To employees:		
Personnel costs	1,744,608	1,668,054
To the governments:		
Taxation	1,204,342	1,177,992
To providers of capital:		
Dividends paid to shareholders	1,821,105	1,751,063
Non-controlling interests	40,959	42,488
To reinvest in the Group:		
Depreciation	161,188	167,253
Retained profits	2,243,578	2,075,691
Total distributed	7,215,780	6,882,541

[#] Restated due to retrospective application of MFRS 119



Safeguarding Our Brand Value

Achievements



A hand is visible on the left side of the frame, holding a large, three-dimensional yellow award star. The star has a black outline and a laurel wreath design on its left side. The background is a bright blue sky filled with soft, white clouds. A solid red rectangular box is positioned in the upper right quadrant of the image, containing white text.

The numerous awards and accolades bestowed on us speak volumes of our commitment to excellence. These include honours for being the best bank in Malaysia, best in corporate governance, best in investor relations and best in CSR initiatives to emerge as the most admired company in Malaysia.

2013 AWARDS & ACHIEVEMENTS

The numerous awards and accolades accorded to Public Bank in 2013 is an affirmation of the high degree of success of the Public Bank Group in delivering on its commitment of excellence, guided by its Corporate Mission "To Sustain The Position Of Being The Most Efficient, Profitable and Respected Premier Financial Institution in Malaysia".

These awards and recognitions also serve as an inspiration to every employee of the Group to continue its relentless pursuit of the delivery of excellence to all its stakeholders.

ALPHA SOUTHEAST ASIA

- 1 ➔ a Best Bank in Malaysia 2013
2013, 2012, 2011, 2010, 2009, 2008, 2007
- b Best SME Bank in Malaysia
2013, 2011, 2010
- c Institutional Investor Corporate Awards 2013
Ranked Top 3 Companies for Most Consistent Dividend Policy
2013, 2012, 2011



ASIA PACIFIC BRANDS FOUNDATION

- 2 → The BrandLaureate Signature Brand Award for the Banking Category 2012 – 2013

ASSOCIATION OF ACCREDITED ADVERTISING AGENTS MALAYSIA

- 3 → Putra Brand Awards 2013 – Silver Award for Finance Category
2013, 2012, 2010

ASIAN BANKING & FINANCE

- 4 → Domestic Retail Bank of the Year – Malaysia 2013
2013, 2012, 2011, 2009, 2007

BANK OF NEW YORK MELLON

- 5 → The Bank of New York Mellon Straight-Through Processing Award 2012
2012, 2011, 2010



2013 AWARDS & ACHIEVEMENTS

CORPORATE GOVERNANCE ASIA

- 6 → a Corporate Governance Asia Recognition Award 2013 for Malaysia
2013, 2012, 2011, 2010, 2009, 2008, 2007, 2006, 2005
- b 3rd Asian Excellence Recognition Awards 2013:
- i – Best Corporate Social Responsibility for Malaysia
2013, 2012, 2011
 - ii – Best Investor Relations Company for Malaysia
2013, 2012, 2011

CREDIT GUARANTEE CORPORATION

- 7 → 'Tiang Seri Utama' Award for Top SME Supporter in the CGC Top SME Supporters Award 2012
2012, 2011, 2010, 2009, 2008, 2007, 2005

DEUTSCHE BANK

- 8 → Deutsche Bank's 2012 EUR Straight-Through Processing Excellence Award
2012, 2011, 2010



FINANCEASIA

- 9 ➔ Best Bank in Malaysia 2013
2013, 2012, 2011, 2010, 2009, 2008, 2007, 2006, 2005,
2004, 2003, 2002, 2001, 2000, 1999

FROST & SULLIVAN

- 10 ➔ Automotive Finance Company of the Year 2013
2013, 2012, 2011, 2010, 2009, 2007

J.P. MORGAN CHASE BANK

- 11 ➔ J.P. Morgan Quality Recognition Award 2012 for achieving best-in-class straight-through processing rates in payment transfer operations:
- a MT103 Elite Quality Recognition Award
2012, 2011, 2010, 2009, 2008, 2007, 2006, 2005,
2004, 2003, 2002
 - b MT202 Elite Quality Recognition Award
2012, 2011, 2010, 2009, 2008, 2007, 2006, 2005,
2004, 2003, 2002

MINORITY SHAREHOLDER WATCHDOG GROUP (MSWG)

- 12 ➔ Malaysia-ASEAN Corporate Governance Index 2013 – The Malaysian Chapter
- a Top 5 Overall Corporate Governance
2013
 - b Industry Excellence – Financials
2013



NATIONAL ANNUAL CORPORATE REPORT AWARDS (NACRA)

- 13 → a Overall Excellence Award – Silver Award
2013
- b Best Annual Report in Bahasa Malaysia
– Platinum Award
2013, 2012, 2011, 2009, 2008, 2007, 2006

RADAR GLOBAL

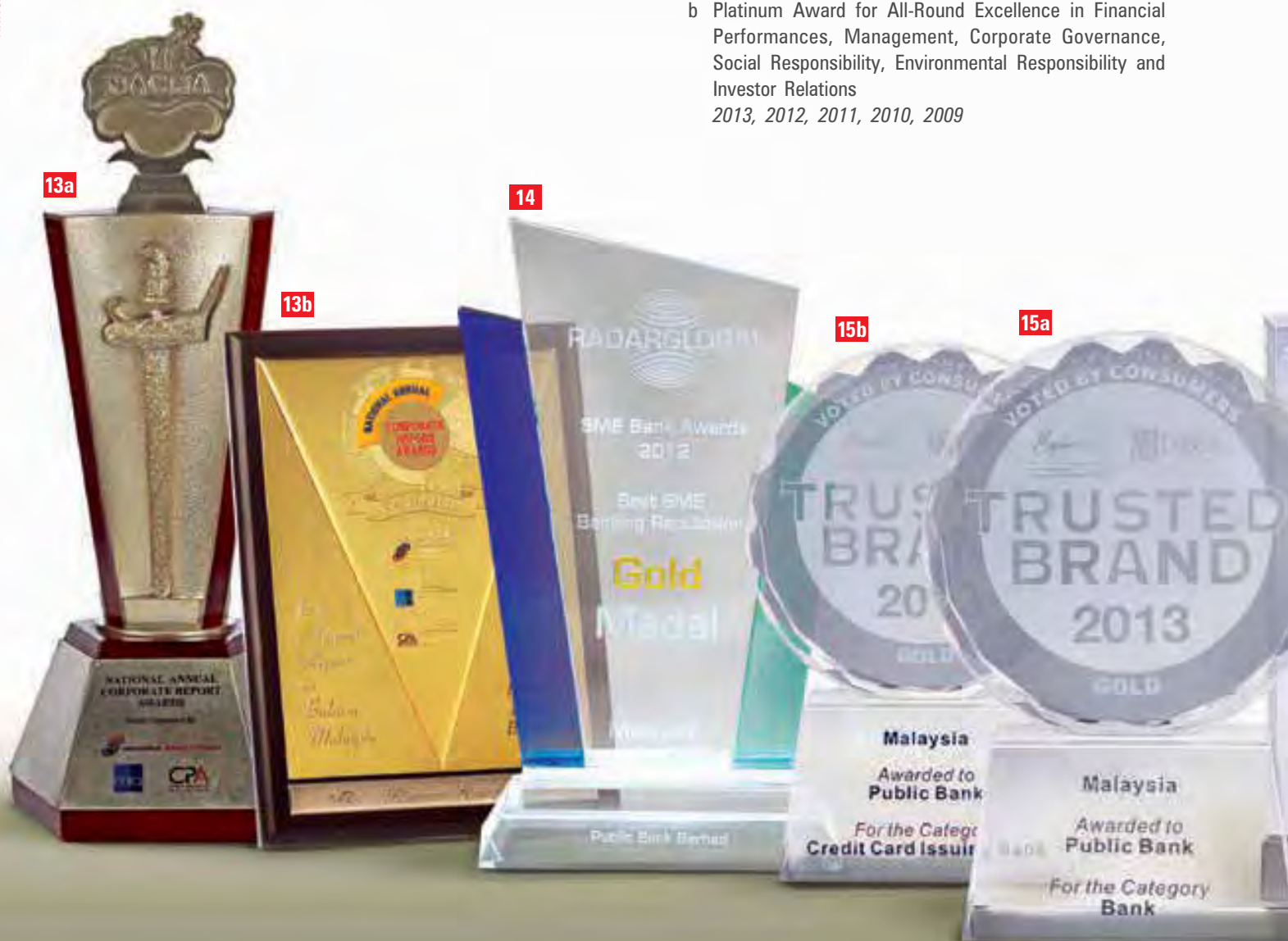
- 14 → SME Bank Awards 2012
– Gold Medal for Best SME Banking Reputation
2012

READER'S DIGEST

- 15 → Reader's Digest Trusted Brands 2013
- a Gold Award for the Bank category (Malaysia)
2013, 2012, 2011, 2010, 2009, 2008, 2007, 2006,
2005, 2004
- b Gold Award – Credit Card Issuing Bank
2013

THE ASSET

- 16 → a Best Domestic Bank in Malaysia 2013
2013, 2012, 2011, 2010, 2009, 2008, 2007, 2006,
2005, 2004, 2003, 2002
- b Platinum Award for All-Round Excellence in Financial
Performances, Management, Corporate Governance,
Social Responsibility, Environmental Responsibility and
Investor Relations
2013, 2012, 2011, 2010, 2009



THE EDGE BILLION RINGGIT CLUB CORPORATE AWARDS

17 → Most Profitable Company in the Finance Sector
2013, 2011

YAZHOU ZHOUKAN

18 → Ranked 2nd in the Top 10 Malaysian Banks in terms of
total assets
2013, 2012, 2011

CHAIRMAN'S AWARDS 2013

- 19 → a Asia's Best CEO (Investor Relations) 2013 for Malaysia
by Corporate Governance Asia
- b Asian Corporate Director Recognition Awards 2013 for
Malaysia by Corporate Governance Asia
- c The BrandLaureate Banker of the Year Award 2012 –
2013 by Asia Pacific Brands Foundation



PAST AWARDS

ALPHA SOUTHEAST ASIA

- Institutional Investor Corporate Awards Ranked Top 3 Companies in the following categories:
 - Most Organised Investor Relations 2011
 - Strongest Adherence to Corporate Governance 2012, 2011
- Top 10 Largest Dividend Players in Southeast Asia (2006–2010)
 - Ranked 2nd in the Total Dividend Yield category

ASIAMONEY

- Overall Best Managed Company in Malaysia – Large Cap
2011, 2008, 2007
- Asiamoney Corporate Governance Poll
 - Best Overall for Corporate Governance in Malaysia
2011, 2009, 2008
 - Best for Disclosure and Transparency in Malaysia
2011, 2009, 2008
 - Best for Shareholders' Rights and Equitable Treatment in Malaysia
2011, 2009, 2008
 - Best for Responsibilities of Management and the Board of Directors in Malaysia
2011, 2008
 - Best Investor Relations 2011
- Best Domestic Bank in Malaysia
2008, 2007, 2004, 2003, 2002, 2001, 1999
- Asiamoney's Poll of Polls:
 - Best Overall Company in Malaysia for Corporate Governance
2004 – 2008
- Asiamoney Awards for Best Managed Companies
 - Malaysia's Overall Best Managed Company 2004
 - The 5th Malaysia Best Managed Companies 1999
 - Top 10 Best Managed Companies 1997
- The Best Company Overall For Investor Relations In Malaysia
2001
- The Strongest Bank in Malaysia and Fourth Strongest Bank in Asia 2001

ASIA ENTREPRENEUR ALLIANCE WORLDWIDE

- Asia Pacific Super Excellent Brand 2008 Award

ASIA PACIFIC BRANDS FOUNDATION

- The BrandLaureate Awards for Best Brands in Financial Services – Banking Award
2012, 2011, 2010, 2009, 2008, 2007
- The BrandLaureate – SME Best Brands Awards 2011
- BrandLaureate Awards 2009 Societe Award: Best Brands in Philanthropy and Humanity

ASIAN INSTITUTE OF MANAGEMENT

- Management Awards of Asia for Financial Management Category 1996

ASSOCIATION OF ACCREDITED ADVERTISING AGENTS MALAYSIA

- Silver Award for Finance Category in the Putra Brand Awards
2012, 2010
- Bronze Award for Finance Category in the Putra Brand Awards 2011

ASSOCIATION OF ACCREDITED ADVERTISING AGENTS MALAYSIA AND THE EDGE

- Ranked as Malaysia's Most Valuable Brand 2009
- Ranked 2 in Top 30 Malaysia's Most Valuable Brands
2008, 2007

AUSTRALIA AND NEW ZEALAND BANKING GROUP LTD

- AUD/NZD Straight-Through-Processing Excellence Award 2011

BANK OF NEW YORK MELLON

- Outstanding Payment Formatting and Straight-Through Rate Award 2009

BANK CENTRAL ASIA, INDONESIA

- Asia Pacific Most Supportive Partner
2010

BRAND FINANCE PLC

- Brand rating of AAA-
- Ranked No. 3 in Malaysia in the Brand Finance Top 500 Banking Brands 2012

DEWAN BAHASA DAN PUSTAKA

- Banking Institution Language Award for Commercial Bank Category 2009
- Anugerah Citra Wangsa Malaysia Incentive Award for Financial Institution 2007
- Anugerah Citra Wangsa Malaysia For The Private Sector Annual Report 2007, 2006
- Anugerah Citra Wangsa Malaysia Merit Award for Annual Report in Bahasa Malaysia 2005, 2003
- Anugerah Citra Wangsa Malaysia Special Jury's Award For Annual Report in Bahasa Malaysia 2002, 2001

DEWAN BANDARAYA KUALA LUMPUR

- Federal Territory Kuala Lumpur 2007 Building Beautification & Illumination Competition
 - Champion, Bank category
 - Datuk Bandar Trophy for Bank category
- Beautiful Compound Competition For Private Sector Complex/ Building Category 1994

EMERGING MARKETS INVESTOR MAGAZINE

- Best Bank In Malaysia 2001

ENTREPRENEUR DEVELOPMENT ASSOCIATION

- 8th Asia Pacific International Honesty Enterprise Keris Award 2010

EUROMONEY

- Best Bank in Malaysia 2009, 2008, 2007, 2006, 2005, 2004, 2003, 2002, 1999, 1998, 1993
- Best Managed and Governed Companies – Asia Poll
 - Ranked No. 1 in Best Corporate Governance for Malaysia 2010, 2008
 - Ranked 1st in Most Convincing and Coherent Strategy 2007
 - Ranked 2nd in Best Corporate Governance 2007

FAR EASTERN ECONOMIC REVIEW

- Ranked No. 2 in the Review 200: Asia's Leading Companies Award 2003, 2002, 2001, 2000

FIABCI

- Award Of Distinction For The Best Commercial Development Building 1999

FINANCEASIA

- Best Asian Bank 2012, 2011, 2010, 2008
- Annual Asia's Best Managed Companies poll:

Ranked No. 1

- Best Managed Company 2011, 2010, 2009, 2008, 2007
- Best Corporate Governance 2011, 2010, 2009, 2008, 2007
- Most Committed to a Strong Dividend Policy 2011, 2010, 2008
- Best Corporate Social Responsibility 2011, 2010
- Best Investor Relations 2008
- Most Committed to Consistent Good Dividends 2007

Ranked No. 2

- Best Managed Company 2012
- Best Investor Relations 2010, 2009, 2007
- Most Committed to a Strong Dividend Policy 2009
- Best Corporate Social Responsibility 2009
- Best Commitment to Strong Dividends 2006

Ranked No. 3

- Best Investor Relations 2012
- Most Committed to a Strong Dividend Policy 2012
- Best Corporate Governance 2012, 2006
- Best Managed Company 2006

- Deal Of The Month – Public Bank's USD200 Million Hybrid Tier-1 Offering 2006

- Best Bank Capital Deal Of The Year – Public Bank's USD200 Million Hybrid Tier-1 Offering 2006

- Asia's Best Managed Companies 2005, 2004

FINANCIAL INSIGHTS

- Innovation Awards 2007 for Operational Processes

GLOBAL FINANCE

- Best Bank in Malaysia
2004, 2003, 2002, 2000
- Best Emerging Market Bank in Malaysia
2010, 2009
- Best Foreign Exchange Provider for Malaysia in the World's
Best Foreign Exchange Providers
2012, 2011

INSTITUTIONAL INVESTOR RESEARCH GROUP

- Best Investor Relations 2004

INSTITUTE OF PUBLIC RELATIONS MALAYSIA

- Anugerah Kristal 2004 (Special Mention) Consumer Public
Relations Category:
PB Manchester United MasterCard

INVESTOR RELATIONS MAGAZINE

- Certificate of Excellence for Investor Relations 2009
- Best Investor Relations in the Singapore Market by a
Malaysian Company 2007
- 'Highly Commended' Award for Best Investor Relations In The
Singapore Market By A Malaysian Company 2006

J.P. MORGAN CHASE BANK

- Quality Recognition Award for achieving Best-in-Class Straight
Through Processing rates in the payment transfer operations
 - Best-in-Class STP Rate Certificate for MT103
2010
 - Best-in-Class STP Rate Certificate for MT202
2010
 - Best-in-Class Book Transfer Rate Certificate
2010

KPMG

- Ranked 3rd in the KPMG Shareholder Value Award 2011 for
the Financial Service Category

KUALA LUMPUR STOCK EXCHANGE BERHAD

- KLSE Corporate Excellence Awards
2003, 2002, 2001, 2000
- KLSE Corporate Award for Best Corporate Disclosure in
Annual Report
2003
- KLSE Corporate Sectoral Award for the Finance and Closed-
End Fund Sector
2001, 2000

MALAYSIAN BUSINESS

- Malaysian Business – CIMA Enterprise Governance Awards
 - Overall Winner
2011, 2010, 2009, 2008
 - Best Return to Shareholders – First Runner-up 2011
 - Best Corporate Social Responsibility – Merit Awards 2011
 - Best Return to Shareholders
2010, 2009, 2008
 - Best Corporate Social Responsibility
2010, 2009
- Malaysian Business Corporate Social Responsibility Awards
2007
 - Overall Winner
 - Best Innovation in Corporate Social Responsibility Awards
- Malaysian Business Corporate Governance Merit Award
2006, 2005, 2004, 2003, 2002
- Malaysian Business Corporate Social Responsibility Award
2005

MALAYSIAN CORPORATE REPORT AWARD (MACPA)

- Gold Award For The Most Outstanding Annual Report 1990
- Best Corporate Information
1990, 1989, 1988
- Silver Award for The Most Outstanding Annual Report 1984

MARKPLUS INC.

- Malaysia Service to Care Champion 2011 Award for Conventional Banking Category
- Best of Malaysia Branded Service Champion 2009 Award for Local Consumer Banking Category

MALAYSIA DESIGN TECHNOLOGY CENTRE

- National Creative & Innovation Award 2004

MALAYSIAN INSTITUTE OF MANAGEMENT

- 'Partenaire de Valeuris' (Valued Partner) Award 2006

MALAYSIAN INVESTOR RELATIONS ASSOCIATION

- Malaysia Investor Relations Awards 2012
 - Quality of Annual Reports/Formal Disclosure – Malaysia
 - Quality of One-on-One Meetings – Malaysia

MALAYSIAN MERGERS AND ACQUISITIONS ASSOCIATION

- National Mergers And Acquisitions Award 2007 for the Category Of Cross Border Deal Of The Year for the Acquisition of Asia Commercial Bank Limited 2007

MINISTRY OF INTERNATIONAL TRADE & INDUSTRY

- Industry Excellence Award Under The Service Export Excellence For The Financial Category 1994

MINORITY SHAREHOLDER WATCHDOG GROUP

- Malaysia Corporate Governance Index Awards
 - Corporate Governance Hall of Fame Award 2010
 - Overall Excellence Award
2011, 2010, 2009, 2008
 - Distinction Award
2011, 2010
 - Industry Excellence Award for Finance Sector
2011, 2010, 2008
 - Best Conduct of AGM Award
2011, 2010, 2009
 - Corporate Governance Challenge Trophy 2008

MINORITY SHAREHOLDER WATCHDOG GROUP AND NOTTINGHAM UNIVERSITY BUSINESS SCHOOL, MALAYSIA CAMPUS CORPORATE GOVERNANCE SURVEY

- Ranked No. 1
2007, 2006

NATIONAL ANNUAL CORPORATE REPORT AWARDS (NACRA)

- Overall Excellence Award for Most Outstanding Annual Report of the Year – Gold Award
2012, 2011, 2006
- Overall Excellence Award for Most Outstanding Annual Report of the Year – Platinum Award
2010, 2009, 2008, 2007
- Overall Excellence Award for Most Outstanding Annual Report of the Year
2005, 2004, 2003, 2002, 1997, 1990
- Best Annual Report in Bahasa Malaysia – Gold Award
2010
- Best Annual Report in Bahasa Malaysia
2005, 1997, 1994
- Industry Excellence Award for Companies Listed on Main Market in the Finance Sector
2011, 2010, 2009, 2008, 2007, 2006, 2005, 2004, 2003, 2002, 2001, 2000, 1999, 1998, 1997
- Best Design Annual Report – Platinum Award
2007
- Commendation Award for Bahasa Malaysia Annual Report
1996, 1995, 1990
- Commendation Award for Best Accounting Information
1995, 1994, 1989

RAM RATING SERVICES

- RAM Heritage Hall Awards for Evolutionary Award 2010

SIRIM

- Bank-Wide ISO 9001:2000 Quality Management Systems Certification 2001 for "Provision of Customer Service at the Front Office"
- Bank-Wide ISO 9001:2000 Quality Management Systems Certification 2003 for "Provision of Customer Service in Loan Delivery"

SMI ASSOCIATION

- Sahabat SMI Award for 2005

STATE BANK OF VIETNAM

- Medal "For The Course Of Vietnamese Banking" 2002

THE ASIAN BANKER

- Strongest Bank in Malaysia 2012
- Best Retail Bank in Malaysia
2011, 2009, 2008, 2007, 2006, 2005, 2004, 2003, 2001
- Best Automobile Lending Award
2011, 2009
- Excellence in Retail Financial Services Awards 2009
 - Best Retail Bank in Asia Pacific
 - Best Deposit Product/Campaign
- The Asian Banker Achievement Award Commitment to Investors 2008

TECHNOLOGY BUSINESS REVIEW

- Award for Excellence 2006 in Banking and Finance for Local Bank

THE ASIAN BANKING AWARDS 2000

- Most Outstanding Customer Service Programme Category

THE ASSET

- Best Local Currency Structured Product, Malaysia – PB Asian ACES 2009
- Asia's Best Bank Capital Issue for PBB's USD200 Million Hybrid Tier-1 Offering 2007
- Best Company in Malaysia for Corporate Governance 2007
- A Leader in Corporate Governance in Malaysia 2003

THE BANKER

- Bank of the Year for Malaysia
2011, 2009, 2008, 2005, 2001

THE EDGE BILLION RINGGIT CLUB CORPORATE AWARDS

- Highest Returns to Shareholders Over Three Years 2010
- Highest Returns on Equity Over Three Years 2010

THE MALAYSIAN BOOK OF RECORDS

- Most Award-Winning Bank Certification 2010

THE WALL STREET JOURNAL

- Asia's 200 Most Admired Companies Survey:
 - Malaysia's Overall Most Admired Company
2010, 2009
 - 1st in Long Term Vision 2009
 - 1st in Financial Reputation 2009
 - 2nd in Corporate Reputation 2009
 - 2nd in Quality 2009
 - 3rd in Innovation 2009
 - 3rd Most Admired 2008
 - 3rd in Long Term Vision 2008
 - 3rd in Financial Reputation 2008
 - 3rd in Corporate Reputation 2008
 - 2nd of Top 10 Malaysian Companies 2006
 - 1st in Financial Soundness 2006
 - 1st in Reputation 2006

WORLD FINANCE

- Best Banking Group in Malaysia
2012, 2011, 2010, 2009

YAZHOU ZHOUKAN

- Top 20 Chinese Businesses in Malaysia 2009

CHAIRMAN'S PAST AWARDS

- Best CEO (Investor Relations) 2012 for Malaysia by Corporate Governance Asia
- Asian Corporate Director Recognition Award 2012 for Malaysia by Corporate Governance Asia
- The BrandLaureate Premier Brand Icon Leadership Award 2011 by Asia Pacific Brands Foundation
- The BrandLaureate – Tun Dr. Mahathir Mohamad Man of the Year 2010 – 2011 by Asia Pacific Brands Foundation
- Asia's Best CEO (Investor Relations) in the 1st Asian Excellence Recognition Awards 2011 by Corporate Governance Asia
- 2nd Asian Corporate Director Recognition Award 2011 by Corporate Governance Asia
- Value Creator: Malaysia's Outstanding CEO in the Inaugural The Edge Billion Ringgit Club Corporate Awards 2010
- Asian Corporate Director Recognition Award 2010 by Corporate Governance Asia
- Asia's Banking Grandmaster 2010 by The Asset
- Best CEO in Malaysia 2009 by FinanceAsia
- Best Strategist Award in the Malaysia Independence Award 1957 by Selangor Petaling Business & Industry Association
- Honourable Medal for National Contribution to Education in Cambodia 2008 by the Government of Cambodia
- FinanceAsia Asian Banker Par Excellence 2008
- The BrandLaureate Brand Personality Award 2007 by Asia Pacific Brands Foundation
- ASEAN Most Astute Banker Award 2007 by The Asset
- The Asia Pacific Lifetime Entrepreneurship Achievement Award 2007 by Enterprise Asia
- The PILA Recognition Award 2007 by Institute of Public Relations Malaysia
- Recognition Award 2007 by National Bank Of Cambodia
- Euromoney Award For Outstanding Contribution To The Development Of Financial Services In Asia 2006
- FinanceAsia Lifetime Achievement Award 2006
- FinanceAsia Asia's 50 Most Influential 1996 – 2006
- Malaysian Institute Of Management 'MIM Gold Medal Award Of The 'Confere D'Honneur' (Honoured Companion) 2006
- Technology Business Review Award For Lifetime Achievement In Corporate Excellence, Dedication & Industry 2006
- The Asset Asia's Banker Of High Distinction Award 2006
- Yazhou Zhoukan Top 500 International Chinese Entrepreneurs:
 - 33rd Amongst Top 500 International Chinese Entrepreneurs 2006
 - 1st Amongst Top 10 Malaysian Chinese Entrepreneurs 2006
 - 6th Amongst Top 10 Banking & Finance Entrepreneurs 2006
- The Asian Banker Leadership Achievement Award For Malaysia 2005
- The Most PR Savvy CEO 2004 by Institute of Public Relations Malaysia
- Best CEO In Malaysia 2004 by Asiamoney
- Malaysia's CEO Of The Year Award 1998 by Business Times and American Express
- The Business Achiever Of The Year 1997 by Yazhou Zhoukan
- ASEAN Businessman Of The Year Award 1994 by ASEAN Business Forum
- Asia's Commercial Banker Of The Year 1991 by The Asia Money & Finance

Safeguarding Our Brand Value

Strategic Management



A close-up photograph of a hand moving a white chess piece on a chessboard. The hand is positioned at the top left, with fingers gripping the piece. The chessboard is in the foreground, showing several pieces: a black pawn, a white king, a black king, and a white pawn. The background is a soft, out-of-focus light brown.

We continue to excel in all aspects of our business activities to consolidate our position as a top tier bank. Our time tested policies and procedures further supports our business growth strategies. With fresh insights that meet changing needs, we continue to strategise, be innovative and deliver seamless banking solutions.

BOARD OF DIRECTORS



- Tan Sri Dato' Sri Dr. Teh Hong Piow (5th from left) flanked from left to right
- Lai Wai Keen • Tang Wing Chew • Dato' Yeoh Chin Kee • Tan Sri Dato' Sri Tay Ah Lek
- Tan Sri Datuk Seri Utama Thong Yaw Hong • Dato' Sri Lee Kong Lam
- Dato' Haji Abdul Aziz bin Dato' Dr. Omar • Lai Wan • Dato' Chia Lee Kee (Company Secretary)

