



**PUBLIC BANK**

(6463-H)

**2014** Annual Report



**ENHANCING**  
Stakeholders' Value





## Enhancing Stakeholders' Value

At Public Bank, we recognise that we have obligations to multiple stakeholders – shareholders, customers, employees, the community and regulators – and we strive to consistently deliver optimum value to all of them.

By continuing to implement strategies that ensure sustainable profitability and ROE while balancing our responsibility to our stakeholders, we aim to enhance the long-term intrinsic brand value every step of the way.

This year's theme 'Enhancing Stakeholders' Value' is a testament to Public Bank's creed of sustainable growth and excellence. Like a thriving plant that steadily grows, this year marks the continuation of this legacy to constantly add value, improve performance and deliver strong returns to our stakeholders.

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2014 annual report

t h i s r e p o r t

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## PUBLIC BANK



This annual report is available on the web at  
[www.publicbank.com.my](http://www.publicbank.com.my)



To contact us, please refer to the Corporate Information on page 11 and the Group Corporate Directory on page 296



The financial statements are available in the Financial Statements book of the 2014 Annual Report

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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

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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 49th 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, 30 March 2015 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 2014 and the Reports of the Directors and Auditors thereon.   | <b>Ordinary Resolution 1</b> |
| 2.   | To re-elect Cheah Kim Ling who retires pursuant to Article 109 of the Company's Articles of Association.   | <b>Ordinary Resolution 2</b> |
| 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."     | <b>Ordinary Resolution 3</b> |
| 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." | <b>Ordinary Resolution 4</b> |
| 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."            | <b>Ordinary Resolution 5</b> |
| 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."                  | <b>Ordinary Resolution 6</b> |
| v.   | "THAT Tang Wing Chew, 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."                          | <b>Ordinary Resolution 7</b> |
| vi.  | "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."                                 | <b>Ordinary Resolution 8</b> |





- 
4. To approve the payment of Directors' fees of RM2,459,000 for the financial year ended 31 December 2014. **Ordinary Resolution 9**
  5. To appoint Messrs Ernst & Young as Auditors of the Company in place of the retiring Auditors, Messrs KPMG for the financial year ending 31 December 2015 and to authorise the Directors to fix the Auditors' remuneration. **Ordinary Resolution 10**
- 

By Order of the Board

**Dato' Chia Lee Kee**  
MAICSA 7008270  
Company Secretary

Kuala Lumpur  
5 March 2015

**Notes:**

1. In respect of deposited securities, only Members whose names appear in the Record of Depositors on 23 March 2015 (General Meeting Record of Depositors) shall be entitled to attend, speak and vote at this 49th Annual General Meeting (AGM).
2. A Member entitled to attend, speak and vote at this 49th AGM may appoint a proxy to attend, speak and vote on his behalf. A proxy need not be a Member of the Company.
3. A Member shall not be entitled to appoint more than 2 proxies to attend and vote at this 49th 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.

4. 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.
5. 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 49th AGM.

**Explanatory Note:**

**Ordinary Resolution 10**

The Notice of Nomination from a Member pursuant to Section 172(11) of the Companies Act, 1965, a copy of which is annexed hereto, has been received by the Company for the nomination of Messrs Ernst & Young, who have given their consent to act, for appointment as Auditors.

Dato' Yeoh Chin Kee  
E1-15-5, Bukit Utama 1  
No. 3 Cangkat Bukit Utama PJU 6  
47800 Bandar Utama  
Petaling Jaya  
Selangor Darul Ehsan

18 November 2014

The Board of Directors  
Public Bank Berhad  
27th Floor, Menara Public Bank  
146 Jalan Ampang  
50450 Kuala Lumpur

Dear Sirs,

**Notice of Nomination of Messrs. Ernst & Young for Appointment as Auditors**

Being a member of Public Bank Berhad, I hereby give notice, pursuant to Section 172(11) of the Companies Act, 1965, of my nomination of Messrs. Ernst & Young for appointment as Auditors of the Company in place of the retiring auditors and of my intention to propose the following resolution as an ordinary resolution at the next Annual General Meeting of the Company:

"That Messrs. Ernst & Young be appointed as Auditors of the Company in place of the retiring Auditors, Messrs. KPMG for the financial year ending 31 December 2015 and that the Directors be authorised to fix the Auditors' remuneration."

Yours faithfully

Dato' Yeoh Chin Kee



# Financial Calendar

## Financial Year **2014**

### Announcement of Consolidated Results

**21 April 2014** (Monday)

Unaudited results for 1st quarter ended 31 March 2014

**24 July 2014** (Thursday)

Unaudited results for 2nd quarter and half-year ended 30 June 2014

**23 October 2014** (Thursday)

Unaudited results for 3rd quarter ended 30 September 2014

**5 February 2015** (Thursday)

Audited results for 4th quarter and financial year ended 31 December 2014

### Dividends

**1st Interim Single Tier Dividend of 23%**

Notice : 24 July 2014 (Thursday)  
Entitlement : 12 August 2014 (Tuesday)  
Payment : 20 August 2014 (Wednesday)

**2nd Interim Single Tier Dividend of 31%**

Notice : 5 February 2015 (Thursday)  
Entitlement : 24 February 2015 (Tuesday)  
Payment : 5 March 2015 (Thursday)

## Annual General Meeting

**5 March 2015**

(Thursday)

NOTICE OF ANNUAL GENERAL MEETING

**30 March 2015**

(Monday)

49TH ANNUAL GENERAL MEETING

# Financial Highlights

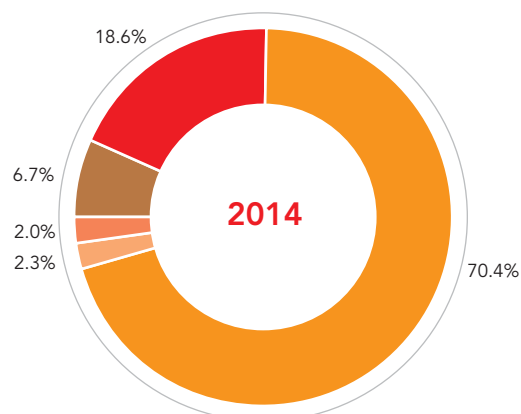
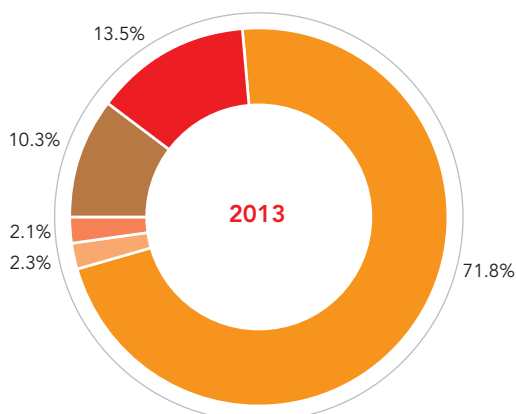
	GROUP		BANK	
	2014	2013	2014	2013
<b>PROFITABILITY (RM'Million)</b>				
Operating revenue	16,860	15,264	12,732	11,504
Operating profit	6,067	5,655	5,118	4,747
Profit before tax expense and zakat	5,814	5,310	5,019	4,647
Net profit attributable to equity holders of the Bank	4,519	4,065	4,030	3,705
<b>KEY BALANCE SHEET DATA (RM'Million)</b>				
Total assets	345,722	305,725	286,668	252,839
Loans, advances and financing	243,222	219,416	201,928	182,405
Deposits from customers	276,540	250,873	226,217	201,872
Shareholders' equity	28,025	20,424	25,943	18,822
<b>FINANCIAL RATIOS (%)</b>				
<b>Profitability Ratios</b>				
Net interest margin on average interest bearing assets	2.2	2.4	2.1	2.2
Net return on equity <sup>1</sup>	19.9 <sup>#</sup>	22.4	19.3 <sup>#</sup>	22.0
Return on average assets	1.8	1.8	1.9	1.9
Return on average risk-weighted assets	2.8	2.8	2.9	2.9
<b>Capital Adequacy Ratios</b>				
Common Equity Tier I capital ratio	11.3	9.3	12.7	10.9
Tier I capital ratio	12.8	11.1	14.4	13.0
Total capital ratio	16.4	14.3	16.3	14.1
<b>Asset Quality Ratio</b>				
Gross impaired loans ratio	0.6	0.7	0.6	0.6

<sup>1</sup> Based on average equity attributable to equity holders of the Bank, adjusted for dividend declared subsequent to year end.

<sup>#</sup> Average equity is adjusted with weighted average of net proceeds from rights issue.

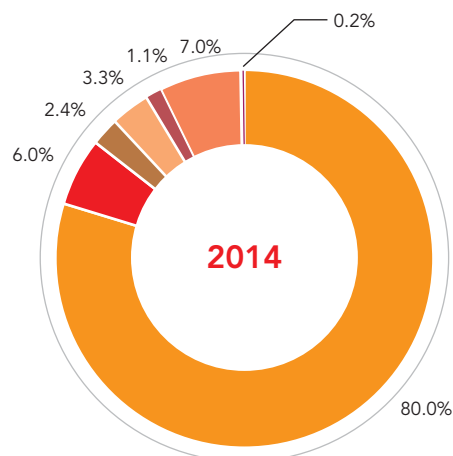
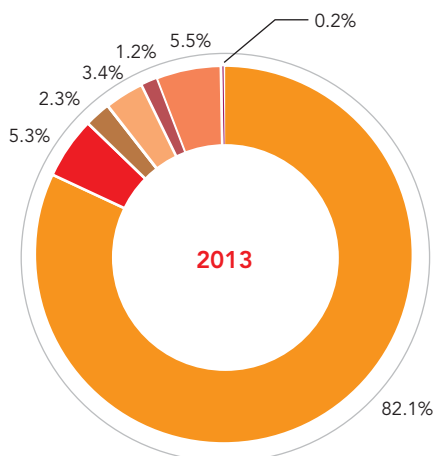


## Simplified Group Balance Sheet



### 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-Independent 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), FGIA (Aust), CCMI (UK), FICM (UK), FInstAM (UK)*

### TAN SRI DATUK SERI UTAMA THONG YAW HONG

Non-Independent Non-Executive Co-Chairman

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

### 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)*

### 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*

### CHEAH KIM LING

Independent Non-Executive Director

*BA (Hons), CA (M'sia)*





### 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  
Lingkar 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](http://www.publicbank.com.my)

### INVESTOR RELATIONS

Tel : 603-2176 6293

Fax : 603-2163 9929

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

Listed on the Main Market of Bursa Malaysia Securities Berhad

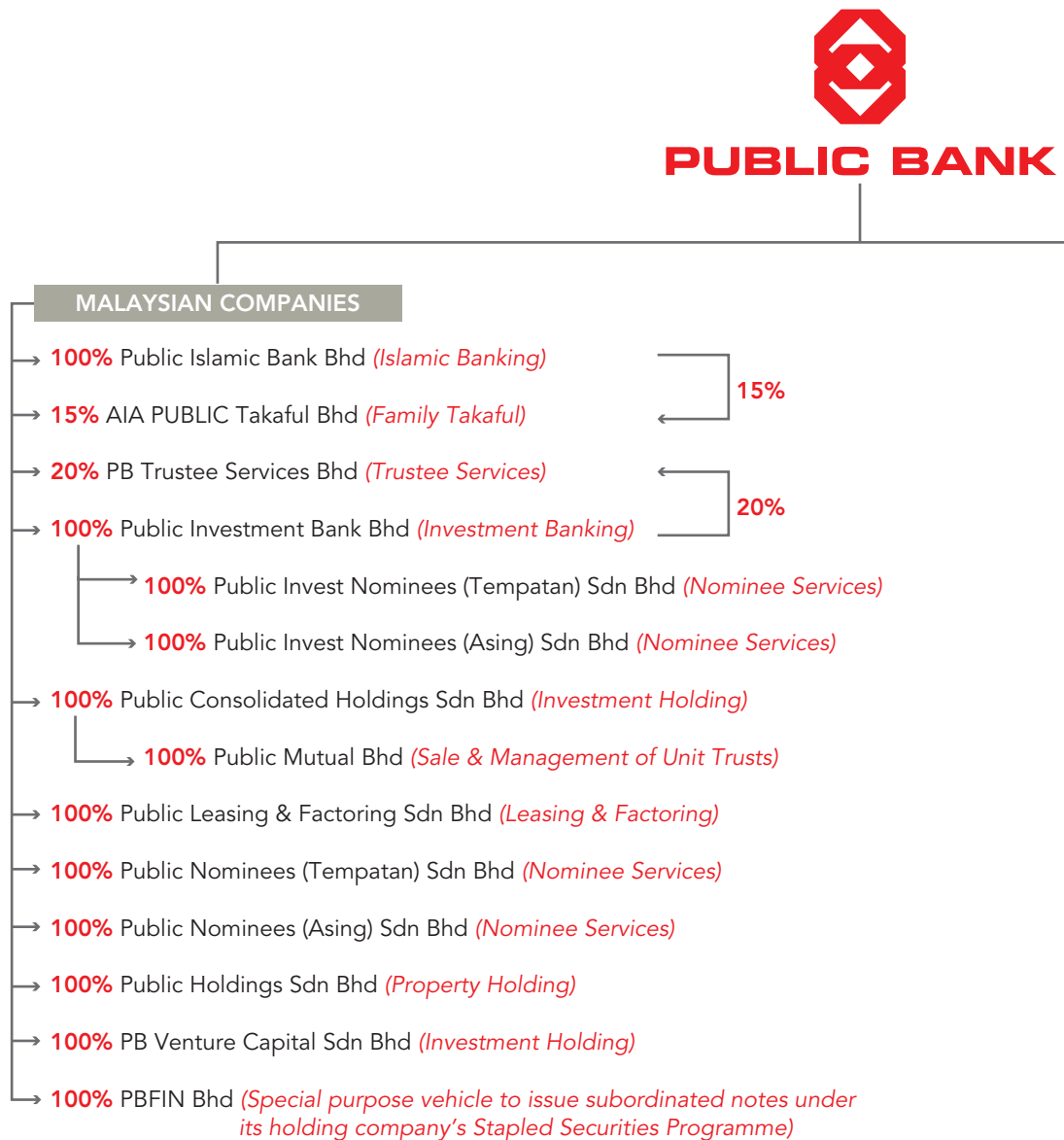
Listing Date : 6 April 1967

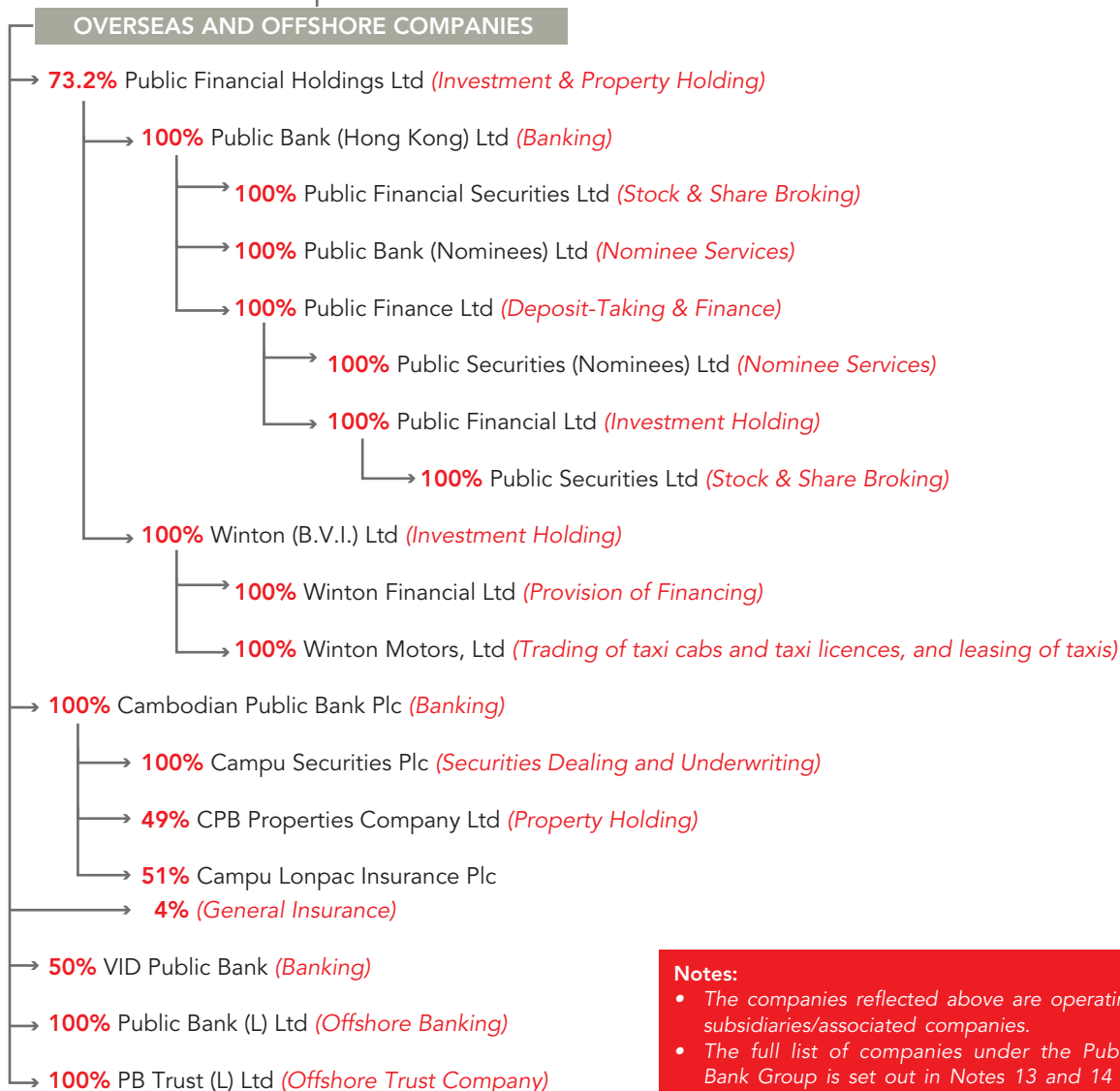
Stock Name : PBBANK

Stock Code : 1295

# Group Corporate Structure

As at 26 January 2015





**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 98 to 101 in the Financial Statements section of this Annual Report.

## Corporate Profile

**RM345.72 billion**  
in total assets

**RM4.52 billion**  
record net profit attributable  
to equity holders

**3<sup>rd</sup>**  
largest banking group in  
Malaysia

### ABOUT THE GROUP

The Public Bank Group, established by its Founder and Chairman, Tan Sri Dato' Sri Dr. Teh Hong Piow, is the third largest banking group in Malaysia with an asset size of RM345.72 billion as at the end of 2014. Public Bank is the third largest company listed on the Main Market of Bursa Malaysia Securities with a market capitalisation of RM71.04 billion as at the end of 2014. Since its humble beginning in 1966, the Group has grown from strength to strength to its current premier banking group status with staff strength of over 18,000 across the region.

Today, the Public Bank Group offers a comprehensive range of financial products and services which include personal banking, commercial banking, Islamic banking, investment banking, share broking, trustee services, nominee services, sale and management of unit trust funds, bancassurance and general insurance products. The Group's strategy remains focused on organic growth in the retail banking business particularly on the retail consumers and small and medium enterprises ("SMEs"). The Group is committed to sustain its strong business performance and leading market shares to maintain its premier status in the Malaysian banking industry.

Public Bank reaches out to its customers via a network of 259 well distributed branches and 1,801 self service terminals in Malaysia. The Group has presence in the region with a network of 83 branches in Hong Kong, 3 branches in China, 27 branches in Cambodia, 7 branches in Vietnam, 4 branches in Laos and 3 branches in Sri Lanka. Collectively, the Group serves more than 9 million customers in countries where it operates.

**PUBLIC BANK CONTINUES TO LEAD  
IN FINANCING FOR RESIDENTIAL  
PROPERTY, PASSENGER VEHICLE  
AND COMMERCIAL PROPERTY IN  
MALAYSIA WITH MARKET SHARES  
OF 19.4%, 28.0% AND 33.6%  
RESPECTIVELY**

**30.0%**

cost income ratio, the most cost  
efficient Bank in Malaysia



3<sup>rd</sup>

largest company by market capitalisation in Malaysia

serving over 9 million  
customers in countries  
where it operates

over 18,000  
committed and  
dedicated staff

**PUBLIC MUTUAL, A WHOLLY-OWNED  
SUBSIDIARY OF THE PUBLIC BANK  
GROUP SUSTAINS ITS LEADING  
POSITION IN THE PRIVATE UNIT TRUST  
INDUSTRY WITH A MARKET SHARE  
OF 39.4% AND TOTAL ASSET UNDER  
MANAGEMENT OF RM63.03 BILLION**

0.6%

gross impaired loans ratio,  
the best in asset quality  
among Banks in Malaysia

19.9%

return on equity, the highest  
among Banks in Malaysia

With consistent financial performance and prudent management, the Public Bank Group continues to be accorded with strong credit and financial ratings from local and foreign rating agencies. Standard & Poor's reaffirmed Public Bank's A- long-term rating and A-2 short-term counterparty credit rating with stable outlook. Moody's Investors Service also reaffirmed Public Bank's foreign currency long-term deposit rating of A3 and short-term deposit rating of P-2 with a positive outlook. 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.

The Public Bank Group has also been bestowed with numerous best bank awards and excellence in corporate governance awards by both domestic and international publications as well as independent organisations in recognition of the Group's financial performance and distinction in the key areas of its operations. Not resting on its laurels, the Group will continue to strive for greater performance excellence.

As a responsible corporate citizen, the Public Bank Group is committed to its corporate social responsibility initiatives which focus on nation building, enhancement of the market place, promotion of the work place and environment conservation. The Group supports the community by participating in programmes involving education, graduate employment, professional development, healthcare as well as support of the underprivileged. The Group will continue to seek out ways to enrich the lives of those around by doing its part for the community.

## Corporate Milestones

from 1966



**1966**

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



**1967**

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

1966 1967 1968 1969 1970 1971 1972 1973 1974 1975 1976 1977 1978 1979 1980 1981 1982 1983 1984 1985 1986 1987 1988 1989 1990



**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



**1992**

- ⇒ Signing ceremony for establishment of Cambodian Public Bank Plc, a wholly-owned banking subsidiary in Cambodia





**1996**

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



**2007**

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

1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014



**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



**2014**

- ⇒ Paid-up capital of Public Bank exceeded RM3.8 billion upon the issuance of 350,212,513 new ordinary shares of RM1.00 each pursuant to the completion of the Public Bank Rights Issue

- 
- 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 257 branches today
- ⇒ 1st five months of business yielded a profit of RM71,562, the start of an unbroken profitability track record of 48 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 2014
- 
- 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 exceeded 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 exceeded 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 exceeded RM3 billion



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**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

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**2005** ⇒ Pre-tax profit surpassed RM2 billion for the 1st time

⇒ Total assets surpassed RM100 billion for the 1st time

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**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

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**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

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**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

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**2009** ⇒ Total assets surpassed RM200 billion for the 1st time

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**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

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**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

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**2012** ⇒ Pre-tax profit surpassed RM5 billion for the 1st time

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**2013** ⇒ Public Bank entered into new regional strategic alliance agreement on bancassurance with American International Assurance Company, Limited

⇒ 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

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**2014** ⇒ Completed the merger of ordinary shares of RM1.00 each in Public Bank (PBB Shares) listed and quoted as "Local" and PBB Shares listed and quoted as "Foreign" on the Main Market of Bursa Malaysia Securities Berhad on 16 April 2014

⇒ Paid-up capital of Public Bank exceeded RM3.8 billion upon the issuance of 350,212,513 new ordinary shares of RM1.00 each pursuant to the completion of the Public Bank Rights Issue



# **SERVICE EXCELLENCE**





**We believe that what truly sets a financial provider apart from its competitors is not only its range of products and services, but more importantly the quality of service that the customers receive and experience. Besides striving to always provide excellent customer service, we continue to invest in technology and resources in electronic and internet banking and self service delivery channels. We constantly bench strength our service delivery standards in all aspects of customer interfacing activities as they are our key success factors to differentiate Public Bank from its peers.**

**Enhancing Customer Value**



# Customer Care

## CUSTOMER SERVICE EXCELLENCE IS OUR COMMITMENT

At the Public Bank Group, upholding service excellence and maintaining a customer-focused approach in all our dealings with customers have long been embedded in the Group's customer care culture. We believe this is the key for establishing lasting relationship with our customers. The Group's corporate tagline – "Excellence is Our Commitment" – reflects the commitment and integrated effort by all levels of staff within the Group to proactively anticipate our customers' needs and exceeding their expectations. In today's highly competitive business environment, the Group's unwavering focus to provide high quality customer service has given it a strong advantage over its peers and is the underlying foundation of the Group's long-term business growth strategy.

We continue to invest significant resources to empower our people with the tools they need to deliver on our customer promise. It is this relentless focus on customers which has enabled the Public Bank Group to build its franchise and the PB Brand – which has become synonymous with superior customer service – as well as contributed to the Group's business growth and success.

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

Our commitment to excellence is reinforced in our Customer Service Charter. Public Bank's Customer Service Charter sets out the standard of customer service the Bank is committed to deliver to its customers. It also provides the manner in which customers can contact the Bank to provide feedback on how the Bank can serve them better. All Public Bank's staff are guided by the principles in the Customer Service Charter to deliver high quality customer service at every point of contact.

## MAINTAINING CUSTOMER SERVICE QUALITY STANDARDS

The Public Bank Group ensures the delivery of consistent high quality services to its customers through standard processes established under its "Provision of Customer Service at Front Office" and "Provision of Customer Service in Loan Delivery", which are certified by SIRIM under the ISO 9001:2008 certification. Through continuous enhancements, the Group has consistently achieved 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 standard waiting time ("SWT") at branch counters is set which aims to deliver quick and efficient banking services to customers at the counters. In 2014, approximately 70% of customers were served within the 2-minute SWT, reflecting the successful implementation of these processes.

Public Bank is uncompromising in its commitment to ensure that the Standard Turnaround Time ("STT") of its "Provision of Customer Service in Loan Delivery" is continuously monitored and enhanced to better serve customers in their loan applications. This is extensively supported by the Group's in-house developed electronic Loan Delivery System which routes loan applications electronically from branches to the relevant approving authorities and measures the STT of each stage of the process.

#### **PERSONALISED FACE TO FACE CUSTOMER SERVICE**

The Public Bank Group places great importance on interaction with its customers, especially personalised face-to-face interaction at the branches. Providing personalised attention, support and services via face-to-face interaction with our customers helps to establish lasting bonds and builds brand value.





The Public Bank's "Service Ambassadors" play a key role to realise this objective. The Bank has appointed over 550 Customer Service Representatives ("CSRs") across its branches to provide personalised services to customers on all matters pertaining to the delivery of banking services. These CSRs are trained to provide the best customer care and gather feedback for continuous service enhancement and improvements.

To complement the Service Ambassadors, Public Bank had recently launched the Customer Remittance Executive ("CRE") service with the objective of further improving the remittance service delivery times at our branches and increasing the efficiency as well as accuracy of services provided. The CRE also assists to provide value added advisory services on exchange rate and currency risks.

Public Bank has also established the Account Management Unit ("AMU") to ensure effective and systematic client account management at all the branches. The AMU is responsible for reducing customer attrition and enhancing business development via continuous customer retention initiatives and enhancements to work processes.

In addition, Public Bank has over 1,370 Sales and Marketing Executives, Financial Executives, Share Investment Executives, Merchant Sales Executives and Red Carpet Banking Executives across its 259 branches nationwide to meet and provide a wide range of financial services to new and existing customers.

#### **USING TECHNOLOGY TO DELIVER CUSTOMER SERVICE**

Recognising that technology has revolutionised the way people bank, the Public Bank Group continues to innovate new ways of banking. Rapidly changing technology and customer behaviour have resulted in an increasing preference for alternative banking channels as compared to conventional banking. To meet such demands, Public Bank continues to invest in self service banking infrastructure to provide customers with easy access to banking services at their convenience. As at the end of 2014, Public Bank has over 1,801 units of self service terminals comprising of Automated Teller Machines, Cash Deposit Terminals, Cash Recycling Machines, Coin Collection Machines and Cheque Deposit Machines in multiple off-branch and in-branch locations throughout Malaysia.



Public Bank continuously strives to make effective use of technology in order to provide financial management flexibility for customers. In 2014, the Bank launched a revamped version of its internet banking and mobile banking channels, known as "PB engage" or in short "PBe" (previously known as "PBeBank"). PBe offers new and up-to-date user interface which provides flexibility, ease of use and enhanced security measures. To further enhance our capacity to deliver service over the smartphones, the Bank also launched the new "PBe" mobile banking application developed based on Android and IOS platforms which is available for download by customers using Android and IOS based smartphones.

Customer service is also provided through Public Bank's customer service helplines to address customers' inquiries on the services provided by the Bank. Public Bank's dedicated customer service helplines, managed by the Bank's customer service personnel, are available round the clock to provide continuous support and assistance to our customers.

### PROMPT COMPLAINT RESOLUTION SYSTEM

Public Bank always ensures that all customer complaints are responded and addressed efficiently. Each complaint must be addressed within the stipulated 10-day response period and the Bank is fully committed to ensure all complaints are resolved within the benchmark implemented.

### LISTENING TO THE CUSTOMER

The Customer Service Focus Group ("CSFG") programme remains active at all branches nationwide. This programme enables Public Bank to obtain and address customers' needs and expectations through a dialogue process. Feedback obtained are used to enhance and improve the Bank's service efficiency and delivery quality.

### A CUSTOMER CARING BANK

Caring for our underprivileged customers is a priority at Public Bank. Being a responsible corporate citizen, we provide Special Care Counters at our branches to ensure that senior citizens, expectant mothers and the physically disadvantaged are accorded priority services irrespective of the nature of financial transaction, queue length or time of arrival.



[illegible]





# Lift for Public Bank

Merged entity sees weightage increase by up to 80%

By THE LAT PAO

**PETALING JAYA:** The weightage that the FTSE has accorded the merged Public Bank Ltd to its Value-Stocks Asian Index will increase by more than double — from 20% to 80% — upon completion of its merger with Public Bank Berhad (PBB-foreign).

This effectively means the bank that faced their allocation of investment on the weightage of the index will have to increase its shareholding in the financial institution.

MOEL, the other index tracker widely used by fund managers to allocate their funds, is also likely to increase its weightage in the merged Public Bank.

The impending increased weightage probably explains why the shares of Public Bank and PBB-foreign has been on the rise since March 31, after shareholders approved the merger that is to be effective from April 15.



High of RM20.26 on April 4. Shares of Malaysia's third largest financial institution dropped 12 cents yesterday to RM20.28 in volume of 4.45 million shares.

On April 1, FTSE had it intended to make the change to its index, where it would replace PBB-foreign with Public Bank Ltd as an archetypal



## Public Bank's Q1 pre-tax profit at RM1.33



Public Bank 3Q net profit up 13% to RM1.19b

Share of 100% ownership by public bank, 100% ownership by public bank, 100% ownership by public bank



## StarBizWeek



Fortifying a legacy

Public Bank undertaking rights issue to strengthen capital position

**Public Bank trial (April 29, RM20.14)**  
Malaysia outperform with target price of RM21.90: Public Bank proposes to undertake a renounceable rights issue with an intention to raise gross proceeds of up to RM5 billion. The entitlement basis for the rights issue and price have not been fixed. However, in an announcement to Bursa Malaysia, Public Bank to-

## 股東大會效應續發酵 大眾銀行開收RM20寫新高



**Public Bank lancar kempen ganjaran**

Public Bank semalam melancarkan kempen ganjaran kepada pelanggan ganjarannya yang membolehkan pemegang deposit tetap akaun wang asing (FCY FDI) dengan dana ditukar daripada ringgit atau dana mata wang asing lain.

Kempen "Tambah Kadat PBI FDI FDI dari 1 Jun hingga 30 September 2014, membolehkan kadat tambahan satu peratus setialah atau kadat tambahan FCI FDI dari lima

**Public Bank raih untung bersih RM1.02 billion**

Public Bank Ltd mengumumkan keuntungan bersih RM1.02 bilion bagi suku pertama 2014. Pada 2014, keuntungan bersih sebelum cukai meningkat 13% kepada RM1.02 bilion. Keuntungan bersih sebelum cukai meningkat 13% kepada RM1.02 bilion.

Keuntungan bersih sebelum cukai meningkat 13% kepada RM1.02 bilion. Keuntungan bersih sebelum cukai meningkat 13% kepada RM1.02 bilion.

## Public Bank to raise RM5bil

Financial institution earmarks on first rights issue after 20 years

**Teh's extra oomph for Public Bank**

Secretary to the Board of Directors, Mr. Teh Seng Guan, said that the bank's 100% ownership by public bank, 100% ownership by public bank, 100% ownership by public bank



## Public Bank net profit up 5.3% to RM1bil

**PETALING JAYA:** Public Bank Ltd's net profit for the first quarter ended March 31 rose to RM1.02 bilion, up 5.3% from RM960 million in the same period last year.

The bank's net profit for the first quarter ended March 31 rose to RM1.02 bilion, up 5.3% from RM960 million in the same period last year.

## Public Bank at new high

Its shares jump on expectations of a corporate exercise



## Public Bank sees favourable third quarter performance

The bank's performance in the third quarter 2014, performance of the Public Bank Group were in line with the bank's strategy to achieve a return on assets (ROA) of 1.5% and a return on equity (ROE) of 15%.

The bank's performance in the third quarter 2014, performance of the Public Bank Group were in line with the bank's strategy to achieve a return on assets (ROA) of 1.5% and a return on equity (ROE) of 15%.





# SOLID RETURNS







Public Bank's unbroken record of profitability since its inception in 1966 is a testimony of the Bank's commitment to continuously deliver premium returns on investment to our shareholders for the past 48 years. The ultimate measure of a company's success is the extent to which it enriches its shareholders. Preserving consistent and sustainable returns of our shareholders' investment in Public Bank will remain our number one priority.

**Enhancing Shareholder Value**

# Five-Year Group Financial Summary

## PROFIT BEFORE TAX



**RM 5.81 bil**

## GROSS IMPAIRED LOANS RATIO



**0.6%**

YEAR ENDED 31 DECEMBER	2014	2013	2012	2011	2010
<b>OPERATING RESULTS (RM'MILLION)</b>					
Operating profit	6,067	5,655	5,329	5,200	4,738
Profit before tax expense and zakat	5,814	5,310	5,047	4,878	4,086
Net profit attributable to equity holders of the Bank	4,519	4,065	3,827	3,684	3,048
<b>KEY BALANCE SHEET DATA (RM'MILLION)</b>					
Total assets	345,722	305,725	274,824	250,773	226,988
Loans, advances and financing	243,222	219,416	196,052	175,953	154,864
Total liabilities	316,847	284,528	256,106	234,262	212,644
Deposits from customers	276,540	250,873	225,042	200,371	176,872
Core customer deposits	216,707	201,258	177,035	157,297	143,639
Paid-up capital	3,882	3,532	3,532	3,532	3,532
Shareholders' equity	28,025	20,424	18,018	15,813	13,692
Commitments and contingencies	95,813	87,986	79,458	70,847	69,206
<b>SHARE INFORMATION AND VALUATION</b>					
<b>Share Information</b>					
Per share (sen)					
Basic/Diluted earnings	123.7	116.1	109.3	105.2	87.2
Net dividend	54.0	52.0	50.0	48.0	45.5
Net assets	725.7	583.2	514.5	451.5	391.0
Share price as at 31 December (RM)	18.30	19.40	16.28	13.38	13.02
Market capitalisation (RM'Million)	71,043	68,668	57,521	47,066	45,964
<b>Valuations (Local Share)</b>					
Net dividend yield (%)	3.0	2.7	3.1	3.6	3.5
Dividend payout ratio (%)	46.1	44.8	45.3	48.3	52.3
Price to earnings multiple (times)	14.8	16.7	14.9	12.7	14.9
Price to book multiple (times)	2.5	3.3	3.2	3.0	3.3



## CUSTOMER DEPOSITS

 **10.2%**

## GROSS LOANS

 **10.8%**

YEAR ENDED 31 DECEMBER	2014	2013	2012	2011	2010
<b>FINANCIAL RATIOS (%)</b>					
<b>Profitability Ratios</b>					
Net interest margin on average interest bearing assets	2.2	2.4	2.5	2.7	2.7
Net return on equity <sup>1</sup>	19.9 <sup>#</sup>	22.4	24.1	26.8	27.1
Return on average assets	1.8	1.8	1.9	2.0	1.8
Return on average risk-weighted assets	2.8	2.8	2.9	3.2	3.1
Cost/income ratio	30.0	30.7	31.2	29.8	30.7
<b>Asset Quality Ratios</b>					
Net loan to deposit ratio	88.0	87.5	87.1	87.8	87.6
Gross impaired loans ratio	0.6	0.7	0.7	0.9	1.1
Loan loss coverage					
– Exclude regulatory reserve	122.4	118.5	126.0	113.8	94.2
– Include regulatory reserve	218.6	127.1	135.3	122.1	99.8
<b>Capital Adequacy Ratios</b>					
Common Equity Tier I ("CET I") capital ratio	11.3	9.3	N/A	N/A	N/A
Tier I capital ratio	12.8	11.1	11.4	11.2	11.3
Total capital ratio	16.4	14.3	14.7	15.6	14.2
CET I capital (RM'Million)	24,775	18,527	N/A	N/A	N/A
Tier I capital (RM'Million)	27,942	22,079	20,512	18,341	15,936
Tier II capital (RM'Million)	7,891	6,458	5,861	7,166	4,056
Total capital (RM'Million)	35,833	28,537	26,373	25,507	19,992
<b>PRODUCTIVITY RATIOS</b>					
No. of employees	18,198	17,924	17,625	17,511	17,369
Gross loans per employee (RM'000)	13,465	12,340	11,222	10,148	9,013
Deposits per employee (RM'000)	15,196	13,996	12,768	11,443	10,183
Profit before tax per employee (RM'000)	320	296	286	279	235
<b>MARKET SHARE (%)</b>					
Domestic market share					
Loans, advances & financing	17.2	16.9	16.7	16.4	16.3
Deposits from customers	15.9	15.7	15.2	14.9	14.8
Core customer deposits	18.7	17.5	16.6	16.1	16.3

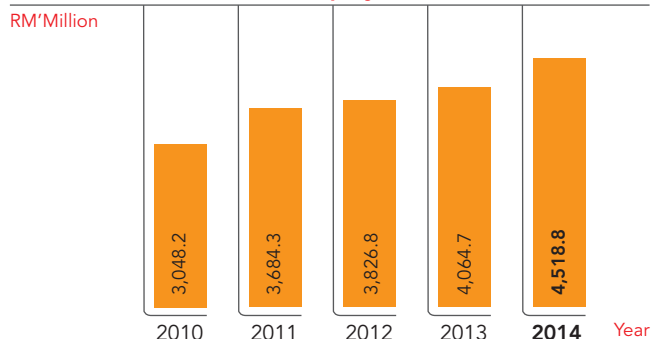
<sup>1</sup> Based on average equity attributable to equity holders of the Bank, adjusted for dividend declared subsequent to year end.

<sup>#</sup> Average equity is adjusted with weighted average of net proceeds from rights issue.

## Summary of Five-Year Group Growth

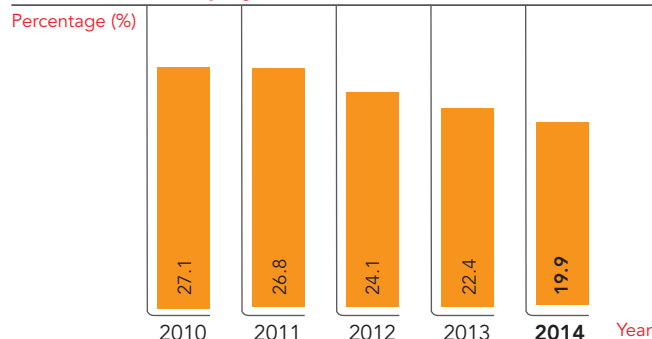
**RM4,518.8 Million**

**Net Profit Attributable To Equity Holders**



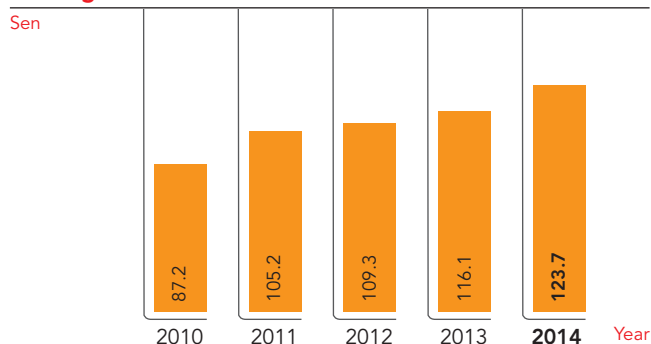
**19.9%**

**Net Return On Equity**



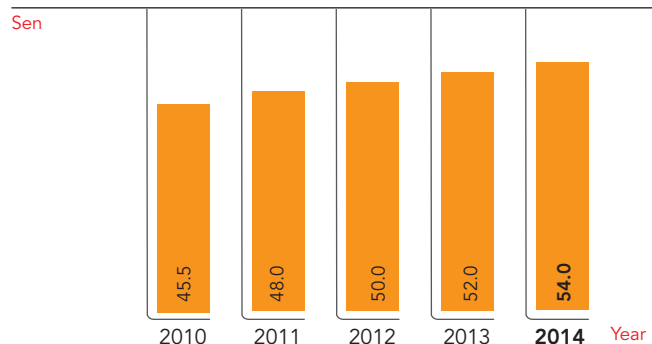
**123.7 Sen**

**Earnings Per Share**



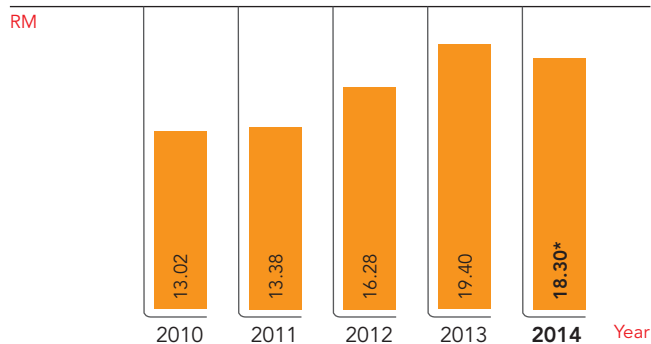
**54.0 Sen**

**Dividend Per Share**



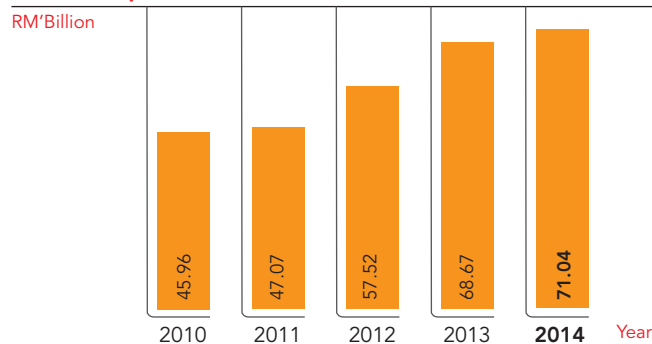
**RM18.30**

**Share Price**



**RM71.04 Billion**

**Market Capitalisation**



\* After one for ten rights issue in August 2014.

### PUBLIC BANK'S RANKING BY MARKET CAPITALISATION ON BURSA MALAYSIA SECURITIES BERHAD

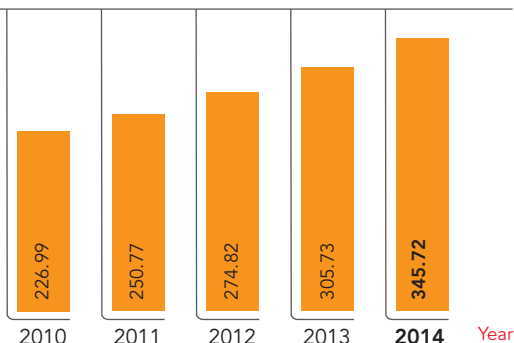
Year	2010	2011	2012	2013	2014
Ranking	4th	5th	2nd	2nd	3rd



## RM345.72 Billion

### Total Assets

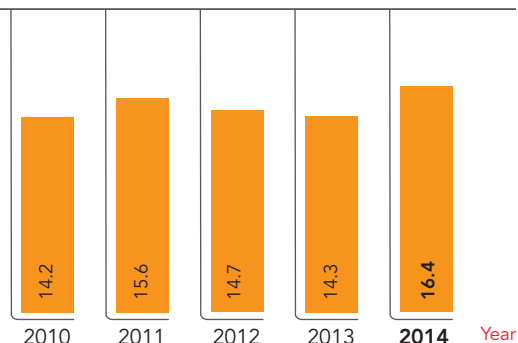
RM'Billion



## 16.4%

### Total Capital Ratio

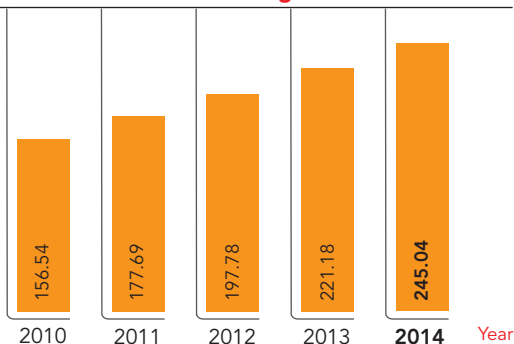
Percentage (%)



## RM245.04 Billion

### Gross Loans, Advances and Financing

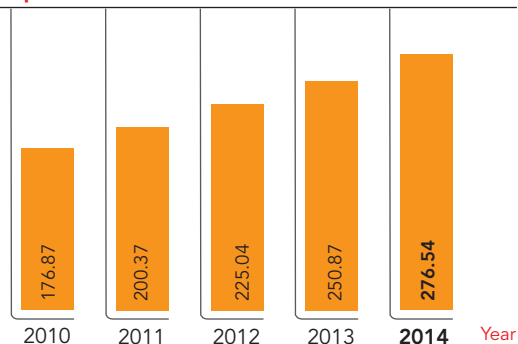
RM'Billion



## RM276.54 Billion

### Customer Deposits

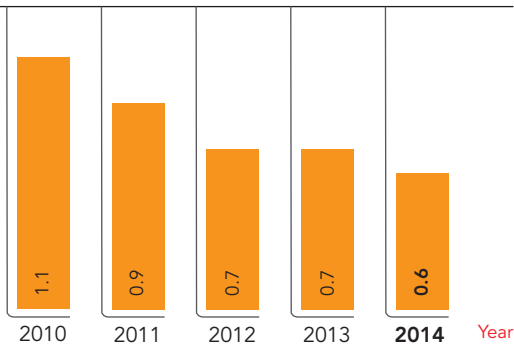
RM'Billion



## 0.6%

### Gross Impaired Loans Ratio

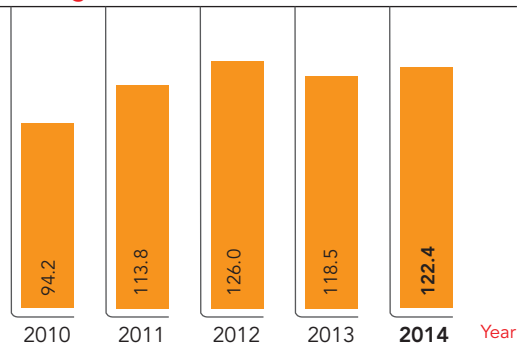
Percentage (%)



## 122.4%

### Loan Loss Coverage

Percentage (%)



## Key Interest Bearing Assets & Liabilities

	2014			2013		
	Average Balance RM'Million	Average rate %	Interest RM'Million	Average Balance RM'Million	Average rate %	Interest RM'Million
<b>INTEREST EARNING ASSETS</b>						
Loans, advances and financing	222,654	5.35	11,912	201,640	5.38	10,851
Balances with banks	30,454	2.83	862	30,156	2.85	859
Financial investments	38,498	3.38	1,301	32,831	2.99	981
<b>Total</b>	<b>291,606</b>	<b>4.83</b>	<b>14,075</b>	<b>264,627</b>	<b>4.80</b>	<b>12,691</b>
<b>INTEREST BEARING LIABILITIES</b>						
Deposits from customers	227,784	2.90	6,606	209,298	2.70	5,641
Deposits from banks	24,815	1.40	347	19,257	2.01	388
Recourse obligations on loans and financing sold to Cagamas	722	3.74	27	501	3.60	18
Debt securities issued and other borrowed funds	11,152	4.40	492	9,411	4.05	381
<b>Total</b>	<b>264,473</b>	<b>2.83</b>	<b>7,472</b>	<b>238,467</b>	<b>2.70</b>	<b>6,428</b>



# Segmental Analysis

2013

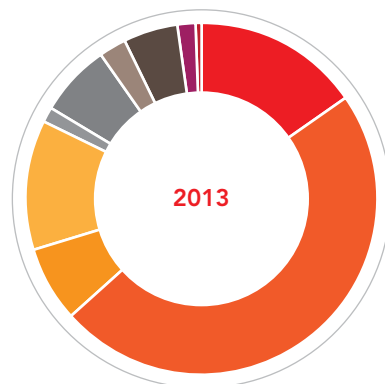
## OPERATING REVENUE

### Domestic

- 15.3% ● Hire purchase
- 48.2% ● Retail operations
- 7.0% ● Corporate lending
- 11.9% ● Treasury and capital market operations
- 1.3% ● Investment banking
- 6.7% ● Fund management
- 2.5% ● Others

### Overseas

- 5.0% ● Hong Kong SAR
- 1.6% ● Cambodia
- 0.5% ● Other Countries



2014

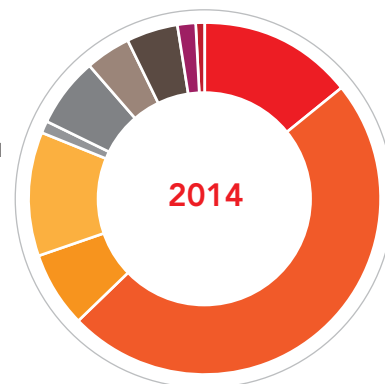
## OPERATING REVENUE

### Domestic

- 14.4% ● Hire purchase
- 48.6% ● Retail operations
- 6.9% ● Corporate lending
- 11.4% ● Treasury and capital market operations
- 1.3% ● Investment banking
- 6.4% ● Fund management
- 4.2% ● Others

### Overseas

- 4.6% ● Hong Kong SAR
- 1.7% ● Cambodia
- 0.5% ● Other Countries



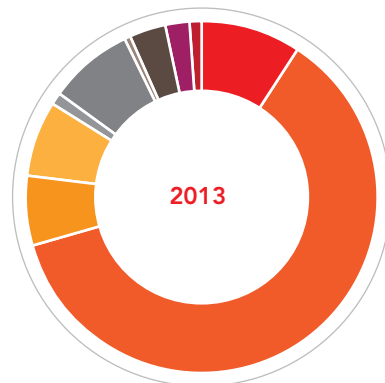
## PROFIT BEFORE TAX

### Domestic

- 9.3% ● Hire purchase
- 61.9% ● Retail operations
- 6.4% ● Corporate lending
- 7.1% ● Treasury and capital market operations
- 0.9% ● Investment banking
- 8.0% ● Fund management
- (0.2)% ● Others

### Overseas

- 3.5% ● Hong Kong SAR
- 2.2% ● Cambodia
- 0.9% ● Other Countries



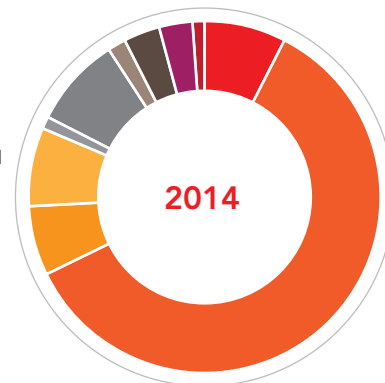
## PROFIT BEFORE TAX

### Domestic

- 7.7% ● Hire purchase
- 60.1% ● Retail operations
- 6.4% ● Corporate lending
- 7.2% ● Treasury and capital market operations
- 1.2% ● Investment banking
- 8.4% ● Fund management
- 1.6% ● Others

### Overseas

- 3.4% ● Hong Kong SAR
- 2.9% ● Cambodia
- 1.1% ● Other Countries



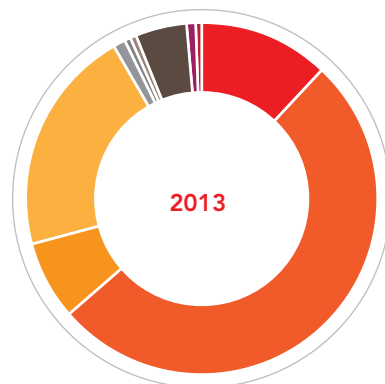
## TOTAL ASSETS

### Domestic

- 12.2% ● Hire purchase
- 52.3% ● Retail operations
- 7.2% ● Corporate lending
- 20.9% ● Treasury and capital market operations
- 1.2% ● Investment banking
- 0.1% ● Fund management
- 0.1% ● Others

### Overseas

- 4.6% ● Hong Kong SAR
- 1.1% ● Cambodia
- 0.3% ● Other Countries



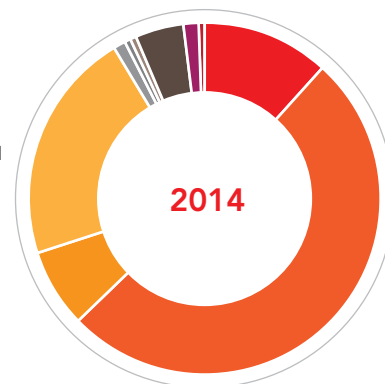
## TOTAL ASSETS

### Domestic

- 11.9% ● Hire purchase
- 51.9% ● Retail operations
- 7.3% ● Corporate lending
- 21.5% ● Treasury and capital market operations
- 1.0% ● Investment banking
- 0.1% ● Fund management
- 0.1% ● Others

### Overseas

- 4.6% ● Hong Kong SAR
- 1.3% ● Cambodia
- 0.3% ● Other Countries





## Group Quarterly Performance

# 2014

	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Year 2014
<b>FINANCIAL PERFORMANCE (RM'MILLION)</b>					
Operating revenue	3,948.4	4,059.1	4,324.0	4,528.6	16,860.1
Net interest income and income from Islamic banking business	1,608.6	1,625.4	1,767.1	1,760.6	6,761.7
Operating profit	1,407.6	1,433.6	1,599.2	1,627.1	6,067.5
Profit before tax expense and zakat	1,327.1	1,367.7	1,552.2	1,567.3	5,814.3
Profit attributable to equity holders of the Bank	1,016.9	1,056.4	1,191.5	1,254.0	4,518.8
Earnings per share (sen)	29.1	30.2	31.9	32.5	123.7
Net dividend per share (sen)	–	23.0	–	31.0	54.0

# 2013

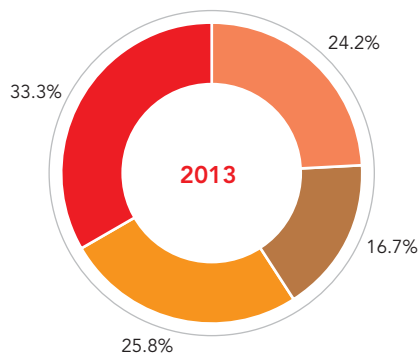
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Year 2013
<b>FINANCIAL PERFORMANCE (RM'MILLION)</b>					
Operating revenue	3,673.2	3,802.9	3,869.5	3,918.7	15,264.3
Net interest income and income from Islamic banking business	1,557.0	1,596.0	1,637.2	1,617.5	6,407.7
Operating profit	1,348.5	1,412.2	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



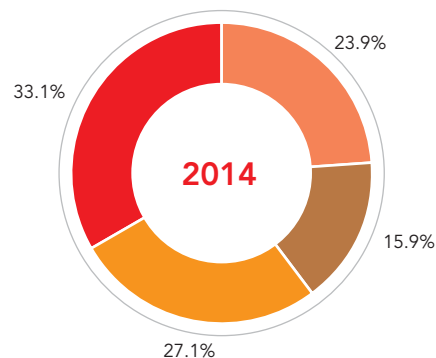
## Statement of Value Added

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.

	2014 RM'000	2013 RM'000
<b>VALUE ADDED</b>		
Net interest income	5,930,473	5,570,538
Net income from Islamic banking business	831,196	837,136
Other operating income	1,911,688	1,750,643
Other operating expenses excluding staff costs and depreciation	(568,202)	(597,840)
Allowance for impairment on loans, advances and financing	(259,000)	(351,252)
Writeback of impairment on other assets	782	149
Share of results of equity accounted associated companies	4,981	6,406
<b>Value added available for distribution</b>	<b>7,851,918</b>	<b>7,215,780</b>
<b>DISTRIBUTION OF VALUE ADDED</b>		
<b>To employees:</b>		
Personnel costs	1,878,614	1,744,608
<b>To the Governments:</b>		
Taxation	1,250,915	1,204,342
<b>To providers of capital:</b>		
Dividends paid to shareholders	2,083,101	1,821,105
Non-controlling interests	44,510	40,959
<b>To reinvest in the Group:</b>		
Depreciation	159,049	161,188
Retained profits	2,435,729	2,243,578
<b>Total distributed</b>	<b>7,851,918</b>	<b>7,215,780</b>



- Employees
- Governments
- Providers of capital
- Reinvestment in the Group



## 2014 Awards & Achievements

The Public Bank Group's corporate mission; "To Sustain The Position Of Being The Most Efficient, Profitable And Respected Premier Financial Institution In Malaysia" has always been the guiding light in its quest for banking excellence.

The relentless pursuit of excellence in all aspects of the Group's business and operations continues to be acknowledged with awards and recognition in 2014.

These awards, besides enhancing the Group's reputation and branding as a profitable, strong and reliable financial institution, have also become the industry benchmark for others to emulate.

### 1 ALPHA SOUTHEAST ASIA

- a** Best Bank in Malaysia 2014  
*2014, 2013, 2012, 2011, 2010, 2009, 2008, 2007*
- b** Best SME Bank in Malaysia 2014  
*2014, 2013, 2011, 2010*
- c** Institutional Investor Corporate Awards  
2014 Ranked Top 3 Companies for Most Consistent Dividend Policy  
*2014, 2013, 2012, 2011*





## 2 ASIAMONEY

- a Best Domestic Bank in Malaysia 2014  
*2014, 2008, 2007, 2004, 2003, 2002, 2001, 1999*
- b Asiamoney 25th Anniversary Corporate Governance Poll of Polls
  - Overall Best Company in Malaysia for Corporate Governance 2004-2013 except 2005
- c Best Managed Company in Malaysia – Large Cap 2014  
*2014, 2011, 2008, 2007*

## 3 ASIA PACIFIC BRANDS FOUNDATION

The BrandLaureate Brand of the Year Award for Financial – Banking Category 2013-2014

## 4 ASIAN BANKING & FINANCE

Domestic Retail Bank of the Year – Malaysia 2014  
*2014, 2013, 2012, 2011, 2009, 2007*



**5 ASSOCIATION OF ACCREDITED ADVERTISING  
AGENTS MALAYSIA**

Putra Brand Awards 2014 – Silver Award for Banking,  
Investment and Insurance Category

**6 BANK OF NEW YORK MELLON**

The Bank of New York Mellon Straight-Through  
Processing Award 2013  
*2013, 2012, 2011, 2010*

**7 CORPORATE GOVERNANCE ASIA**

**a** Corporate Governance Asia Recognition Award 2014  
for Malaysia (Icon on Corporate Governance)

*2014, 2013, 2012, 2011, 2010, 2009, 2008, 2007, 2006, 2005*

**b** 4th Asian Excellence Recognition Awards 2014:

**i** – Best Corporate Social Responsibility for Malaysia  
*2014, 2013, 2012, 2011*

**ii** – Best Investor Relations Company for Malaysia  
*2014, 2013, 2012, 2011*

**iii** – Best Corporate Communications Team for Malaysia  
*2014*







## 8 CREDIT GUARANTEE CORPORATION

Top SME Supporter Award 2013

2013, 2012, 2011, 2010, 2009, 2008, 2007, 2005

## 9 DEUTSCHE BANK

2013 EUR Straight-Through Processing  
Excellence Award

2013, 2012, 2011, 2010

## 10 FINANCEASIA

Best Bank in Malaysia 2014

2014, 2013, 2012, 2011, 2010, 2009, 2008, 2007, 2006,  
2005, 2004, 2003, 2002, 2001, 2000, 1999

## 11 FROST & SULLIVAN

Malaysia Best Customer Experience in Banking  
Award 2014



2014 Awards &  
Achievements

## 12 GLOBAL FINANCE

Best Bank in Malaysia 2014

*2014, 2004, 2003, 2002, 2000*

## 13 GLOBAL FINANCIAL MARKET REVIEW

Best Retail Bank Malaysia for 2014

## 14 J.P. MORGAN

J.P. Morgan Quality Recognition Award 2013 for achieving best-in-class straight-through processing rates in payment transfer operations:

- a** MT103 Elite Quality Recognition Award  
*2013, 2012, 2011, 2010, 2009, 2008, 2007, 2006, 2005, 2004, 2003, 2002*
- b** MT202 Elite Quality Recognition Award  
*2013, 2012, 2011, 2010, 2009, 2008, 2007, 2006, 2005, 2004, 2003, 2002*







## 15 READER'S DIGEST

Reader's Digest Trusted Brand 2014

- a** Gold Award in the Bank category (Malaysia)  
*2014, 2013, 2012, 2011, 2010, 2009, 2008, 2007, 2006, 2005, 2004*
- b** Gold Award-Credit Card Issuing Bank  
*2014, 2013*

## 16 THE ASSET

- a** Best Domestic Bank in Malaysia 2014  
*2014, 2013, 2012, 2011, 2010, 2009, 2008, 2007, 2006, 2005, 2004, 2003, 2002*
- b** Platinum Award for All-Round Excellence in Financial Performance, Corporate Governance, Social Responsibility, Environmental Responsibility and Investor Relations  
*2014, 2013, 2012, 2011, 2010, 2009*

## 17 YAZHOU ZHOUKAN

Ranked 2nd in the Top 10 Malaysian Banks in terms of total assets

*2014, 2013, 2012, 2011*

## 18 CHAIRMAN'S AWARDS 2014

- a** Asia's Best CEO (Investor Relations) 2014 for Malaysia by Corporate Governance Asia  
*2014, 2013, 2012, 2011*
- b** Asian Corporate Director Recognition Awards 2014 for Malaysia by Corporate Governance Asia  
*2014, 2013, 2012, 2011, 2010*



## 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

- ⇒ 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
- ⇒ 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 Signature Brand Award for the Banking Category 2012-2013
- ⇒ 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  
*2013, 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*



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#### AUSTRALIA AND NEW ZEALAND BANKING GROUP LTD

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

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#### BANK OF NEW YORK MELLON

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- ⇒ Outstanding Payment Formatting and Straight-Through Rate Award 2009

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#### BANK CENTRAL ASIA, INDONESIA

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- ⇒ Asia Pacific Most Supportive Partner  
2010

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#### BRAND FINANCE PLC

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

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#### DEWAN BAHASA DAN PUSTAKA

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- ⇒ 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

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#### DEWAN BANDARAYA KUALA LUMPUR

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- ⇒ 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

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#### EMERGING MARKETS INVESTOR MAGAZINE

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- ⇒ Best Bank In Malaysia 2001

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#### ENTREPRENEUR DEVELOPMENT ASSOCIATION

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- ⇒ 8th Asia Pacific International Honesty Enterprise Keris Award 2010

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#### EUROMONEY

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- ⇒ 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

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#### FAR EASTERN ECONOMIC REVIEW

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

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#### FIABCI

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- ⇒ Award Of Distinction For The Best Commercial Development Building 1999

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FINANCEASIA

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- ⇒ 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*

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FINANCIAL INSIGHTS

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- ⇒ Innovation Awards 2007 for Operational Processes

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FROST & SULLIVAN

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- ⇒ Automotive Finance Company of the Year Award  
*2013, 2012, 2011, 2010, 2009, 2007*

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GLOBAL FINANCE

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- ⇒ Best Emerging Market Bank in Malaysia  
*2010, 2009*
- ⇒ Best Foreign Exchange Provider for Malaysia in the World's Best Foreign Exchange Providers  
*2012, 2011*

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INSTITUTIONAL INVESTOR RESEARCH GROUP

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- ⇒ Best Investor Relations 2004

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INSTITUTE OF PUBLIC RELATIONS MALAYSIA

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

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INVESTOR RELATIONS MAGAZINE

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- ⇒ 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



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#### J.P. MORGAN

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- ⇒ 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

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#### KPMG

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

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#### KUALA LUMPUR STOCK EXCHANGE BERHAD

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- ⇒ 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

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#### MALAYSIAN BUSINESS

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- ⇒ 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

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#### MALAYSIAN CORPORATE REPORT AWARD (MACPA)

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

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#### MARKPLUS INC.

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

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#### MALAYSIA DESIGN TECHNOLOGY CENTRE

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- ⇒ National Creative & Innovation Award 2004

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#### MALAYSIAN INSTITUTE OF MANAGEMENT

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- ⇒ '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-ASEAN Corporate Governance Index 2013 – The Malaysian Chapter
  - Top 5 Overall Corporate Governance  
2013
  - Industry Excellence – Financials  
2013
- ⇒ 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 – Silver Award  
2013
- ⇒ Best Annual Report in Bahasa Malaysia – Platinum Award  
2013, 2012, 2011, 2009, 2008, 2007, 2006
- ⇒ 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





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#### RADAR GLOBAL

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- ⇒ Gold Medal for Best SME Banking Reputation  
2012

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#### RAM RATING SERVICES

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- ⇒ RAM Heritage Hall Awards for Evolutionary Award 2010

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#### SIRIM

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- ⇒ 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"

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#### SMI ASSOCIATION

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- ⇒ Sahabat SMI Award for 2005

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#### STATE BANK OF VIETNAM

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- ⇒ Medal "For The Course Of Vietnamese Banking" 2002

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#### THE ASIAN BANKER

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- ⇒ 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

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#### TECHNOLOGY BUSINESS REVIEW

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

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#### THE ASIAN BANKING AWARDS 2000

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- ⇒ Most Outstanding Customer Service Programme Category

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#### THE ASSET

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- ⇒ 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

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#### THE BANKER

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

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#### THE EDGE BILLION RINGGIT CLUB CORPORATE AWARDS

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- ⇒ Most Profitable Company in the Finance Sector  
2013, 2011
- ⇒ Highest Returns to Shareholders Over Three Years 2010
- ⇒ Highest Returns on Equity Over Three Years 2010

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**THE MALAYSIAN BOOK OF RECORDS**

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- ⇒ Most Award-Winning Bank Certification 2010

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**THE WALL STREET JOURNAL**

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- ⇒ 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

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**WORLD FINANCE**

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

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**YAZHOU ZHOUKAN**

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- ⇒ Top 20 Chinese Businesses in Malaysia 2009

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**CHAIRMAN'S PAST AWARDS**

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- ⇒ Asia's Best CEO (Investor Relations) 2013 for Malaysia by Corporate Governance Asia
- ⇒ Asian Corporate Director Recognition Award 2013 for Malaysia by Corporate Governance Asia
- ⇒ The BrandLaureate Banker of the Year Award 2012-2013 by Asia Pacific Brands Foundation
- ⇒ 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



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#### CHAIRMAN'S PAST AWARDS

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- ⇒ 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 'Confrere 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