



PUBLIC BANK

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1.0 The Function Of Public Bank

1.1 Introduction

Public bank founded in 1966 by Tan Sri Dato' Sri Dr. Teh Hong Piew Public bank has grown to be the second largest lender in Malaysia by market capitalization and the fifth largest listed company in Malaysia Public Bank remains focused on its core strengths in the retail banking market and is committed to its goal of being a one-stop financial centre in Malaysia. The Public Bank Group continues to strengthen its presence and market share in the domestic market, particularly in residential mortgages, passenger vehicles hire purchase financing and lending to middle market small- and medium-sized enterprises. Having completed the merger of the finance company business of Public Finance with the commercial banking business of Public Bank in 2004, the Group is taking steps to merge Public Merchant Bank and PB Securities to form an investment bank and also to set up an Islamic Banking subsidiary. The Public Bank Group continues to selectively expand its regional operations in Hong Kong, Cambodia, Vietnam, Laos and Sri Lanka, with opening two new branches in 2005.

1.2 Mission

To Sustain The Position Of Being The Most Efficient, Profitable and Respected Premier Financial Institution In Malaysia.

1.3 Vision

To Be Ranked Among The Top 100 Banks In The World.

1.4 Objectives of Public Bank

✓ For 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 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 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**

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

1.5 The Logo

The logo, in modern geometric design, is conceived from two interlocking octagons denoting the domestic and international connections of the Group. The interlocking of the two octagons also suggests security, strength and stability. The expansion and progress of the Group are symbolized by the edges of the octagons pointing outwards at various directions. Additionally, the graphic formation of the two interlocking octagons also creates an "eye" of foresight of the organization.



1.6 Corporate Flower



THE BOUGAINVILLEA

The Public Bank Group has adopted the Bougainvillea flower as its corporate flower. The flower was adopted based on its characteristics which are similar to our Group's role as reflected in its corporate philosophy. Bougainvillea - a plant which flowers throughout most of the year is found in various shades, ranging from deep magenta to pure white including purple, orange, red, scarlet and crimson pink. The wide variety of colors of the Bougainvillea represents the diversity of the Public Bank Group's clientele as well as its range of services. Moreover, the mosaic of colors epitomizes the multi-racial composition of the staff and the nation, thus projecting the Group's Malaysian image. The flowers comprise colored bracts (leaf like structures) that resemble petals which fuse together denoting unity, togetherness, harmony of the Management and staff working in synergy towards the achievement of corporate goals. The Bougainvillea is a hardy flowering plant which survives best under conditions of stress, symbolizing the strength and resilience of the Group as well as embodying the spirit of the Group which strives and thrives at all times. Certain varieties of the Bougainvillea have thorns on their stems to protect the plant from harmful elements. Similarly, the Group can be perceived to have the necessary security to protect and shelter its customers. The Bougainvillea which originated from South America was introduced to Europe in the 19th century and later to Asia, Africa, Australia, Malaysia and other countries. It is widely cultivated in Malaysia and is commonly used to enhance commercial complexes, high-rise buildings, recreational areas, and homes as well as in the Government's beautification programmed throughout the nation.

1.7 Services Provided

✓ **SAVINGS ACCOUNT**

■ **WISE Savings Account**

Start your child early on the habit of saving with as little as RM1 and enjoy high returns.

■ **PLUS Savings Account**

This is a great all-rounder account for anyone and everyone, suitable for individuals as well as registered groups.

■ **50 Plus Savings Account**

Especially designed for seniors, this account offers high returns and a host of other benefits and discounts meant to enhance your golden years.

■ **PB Save Link Account**

Saving is rewarding enough on its own, but Save Link rewards you even more by letting you earn BonusLinkpoints every time you save!

■ **Wadiah Savings Account-i**

A savings account based on Shariah principles.

■ **Mudharabah Bestari Savings Account-i**

A savings account designed for children based on Shariah principles. You can start an account with as little as RM10, and enjoy monthly dividends on a profit-sharing basis.

■ **Basic Savings Account**

A savings account for Malaysian citizens and permanent residents, which offers basic banking services at minimal cost.

✓ **CURRENT ACCOUNTS**

■ **PLUS Current Account**

Enjoy the safety and convenience of a current account with PLUS.

■ **PB Current Link Account**

This is the only current account in town that rewards you with Bonus Link points!

■ **ACEA Account**

Have the best of both worlds! ACE lets you enjoy the convenience of a current account while offering the attractive interest rates of a savings account.

■ **Wadiah Current Account-i**

A current account based on Shariah principles.

■ **Basic Current Account**

A current account offering basic banking services for Malaysian citizens and permanent residents at minimal cost.

■ **Fixed Deposit Accounts**

A long-term deposit option that offers higher returns compared to a savings account. We have fixed deposit accounts that offer flexible tenures that are specifically designed for seniors and that are based on Shariah principles.

■ **Foreign Currency Account**

If you frequently deal in foreign currency, opening a foreign currency account will protect you from fluctuating exchange rates. You have the option of opening either a current or fixed deposit account depending on your needs.

✓ **OTHER SERVICES PROVIDED**

■ **Banker's Cheques**

A convenient way of making payments in Ringgit Malaysia via cheque even if you do not have a current account.

■ **Traveller's Cheques**

A good replacement for cash when you are traveling abroad. They are convenient, accepted worldwide and also secure because you can get a refund should the cheques be lost or stolen.

■ **Telegraphic Transfers**

a safe and fast means of sending funds to anyone, anywhere in the world.

■ **Interbank Giro Payments**

A cheaper, safer and faster way to transfer funds electronically to accounts in participating local banks via interbank fund transfer.

■ **Demand Drafts**

Lets you make payments in Malaysia and abroad in any currency.

■ **Bill Payment**

Paying monthly bills is now made easier with Public Bank, as payments can be made at any of our branches, over the Internet, over the phone and at an ATM

■ **Red Carpet Banking**

this is a special service for the privileged few. Red Carpet Banking lets you perform banking transactions in total comfort and privacy, attended by our personal bankers in an elegant space reserved especially for you.

■ **Safe Deposit Box**

rent our high-security safe deposit boxes to safeguard your valuables. Available in various sizes, it comes with free insurance coverage* to give you greater peace of mind. Locate the nearest Public Bank branch where this facility is available.

■ **E-Statement**

Keeping track of your monthly statements online easy, convenient and free.

✓ **CARD'S PROVIDED**

■ **VISA**

- PB Visa Classic
- PB Visa Gold
- PB Visa Platinum
- PB Visa Electron

■ **MASTER CARD**

- PB Manchester United MasterCard
- PB MasterCard Standard
- PB Executive MasterCard
- PB Gold MasterCard
- PB Platinum MasterCard

■ **BANKCARD**

1.8 PBebank.com

PBebank.com is an internet banking service that is being provided by the Public Bank to its customer and to be competitive in the industry of banking with local and foreign players. Using the PBebank.com the user can view their financial status anytime and anywhere using the internet as the medium of connection.

The customers can keep track of:

1. Realtime Account Inquiry

- **Balance Inquiry**

Check the balances and details of your accounts online at PBeBank.com! All you need to do is to register your Deposit, Loan, or Credit/Debit Card accounts at any Public Bank branch.

- **Transaction History**

View the current months and previous months transaction history of your accounts which have been linked to our online banking service. All transactions done over different delivery channels such as Branch, ATM, Telebanking, E-Banking will be consolidated under one screen for you.

- **Statement Request**

Request for your Current Account and Credit/Debit Card Account statements as far back as 12 months at PBeBank.com. Your statements will be mailed directly to your mailing address.

2. Payment History

- **Keep track of your past online payments as far back as 6 months at PBeBank.com and with complete details including date, type, reference number and amount. Customers could reprint the receipt at anytime.**

- **Payment History caters for the following transactions:**

- Funds Transfer (To 3rd Party Account)
- Credit/Debit Card Payment (To 3rd Party Account)
- Loan/Financing Payment (To 3rd Party Account)
- Interbank Funds Transfer
- Bill Payment

- Other Payment
- Prepaid Recharge
- Investment
- Financial Process Exchange (FPX) transactions

3. Funds and Transfer

With PBeBank.com, you can conveniently perform funds transfers to any accounts in Public Bank and other local banks. In addition, you can also make credit card and loan payments online

- **Funds Transfer**

You can transfer fund to your own account and any third party account in Public Bank subject to daily transaction limit as below:

| Fund Transfer | Retail Services (Individual / Joint / Sole Proprietor) | Corporate Services |
|------------------------|--|--------------------|
| to Own Account | RM10,000.00 | Unlimited |
| to Third Party Account | RM3,000.00 | RM10,000.00 |

- **Credit Card Payment**

You can also pay your credit card bills online with just a simple mouse click. All you have to do is to link your Credit Cards at a Public Bank branch. If you would like to pay credit card bills on behalf of a friend or relative, you can also do so at PBeBank.com.

- **Loan / Financing Payment**

Link your Loan accounts at a Public Bank branch such that you can make your loan payments online. In addition, you can also make 3rd party loan payments online at PBeBank.com.

- **FD Placement / MGIA Investment**

Register your existing FD/MGIA accounts at a Public Bank branch and you can start making additional investments online. If you do not have a FD or MGIA account, you can apply for an account and place a new FD all in one step.

- **Interbank Funds Transfer**

You can now transfer funds to other local banks via PBeBank.com.

These local banks include:

1. Affin Bank

2. Alliance Bank
3. AmBank
4. Bank Kerjasama Rakyat
5. Bank Islam
6. Bank Muamalat (Malaysia) Berhad
7. Bank Simpanan Nasional Berhad
8. Bumiputra-Commerce Bank
9. Citibank
10. EON Bank
11. Hong Leong Bank
12. HSBC Bank Malaysia Berhad
13. Maybank
14. OCBC Bank
15. RHB Bank
16. Southern Bank
17. Standard Chartered Bank

- **Remittance**

Request for Banker's Cheques or Demand Drafts online at PBeBank.com. Your request will be routed to your selected preferred branch anywhere in Malaysia where you can collect the selected instrument the next working day.

- **Accounts registration and Maintenance**

Simplify funds transfers by registering other Public Bank accounts which you will be transferring funds to on a regular basis. In this way, you do not have to reenter similar account information every time you would like to make a similar transfer.

4. Bill Payments

- **Bill Payment**

Pay your bills online to any of the above payee corporations. It is straightforward and easy. Just choose a payee corporation that you would like to pay to, enter your bill reference number(s) and payment amount to complete the transaction.

No pre-registration is needed

- **Bill registration and Maintenance**
Register bills that you will be paying on a regular basis such that you do not have to reenter the same bill details every time you make a similar payment.
- **Prepaid charge**
Recharge your Prepaid services online at PBeBank.com! The types of Prepaid services provided include:
 - (a) Jaring Reload PIN
 - (b) TMNET Prepaid
 - (c) TMNET Prepaid ONE
 Your recharge code will be forwarded to you via our Internal Messaging System for your convenience. Recharging your prepaid services has never been easier with PBeBank.com!
- **Prepaid Mobile recharge via SMS**
Prepaid Mobile Recharge via SMS is a service offered by Public Bank Berhad for Celcom & Maxis customers to reload your prepaid network and/or airtime by just sending an SMS.
- **Investment**
Make additional investments into your accounts maintained with Public Mutual online through PBeBank.com. Just select the Fund Type, and key in the Fund holder Account Number(s) and payment amount to complete the transaction. Making additional investments is now just a click away.
- **LHDN PCB (Lembaga Hasil Dalam Negeri Public Corporate Customer)**
As a Corporate customer - Enjoy the convenience of making LHDN PCB payments from the comfort of your office or home.
- **EPF Contribution**
Making it easier for you -Corporate customers can now make their EPF contributions through PBeBank.com's Online EPF Contribution function.
- **Zakat Payments**
You can now pay your zakat online from the comfort of your home or even at work.
 - (a) Pusat Zakat Selangor

- (b) Pusat Pungutan Zakat Wilayah Persekutuan
- (c) Pusat Zakat Melaka
- (d) Pusat Zakat Negeri Sembilan
- (e) Tabung Baitulmal Sarawak
- (f) Jabatan Zakat Negeri Kedah
- (g) Majlis Agama Islam Perak
- (h) Pusat Kutipan Zakat Pahang
- (i) Majlis Agama Islam Perak

5. Online Share trading

If the customer is a PB Sharelink account holder, you can enjoy the following benefits with PBebank.com:-

- View real-time share prices
View the real-time share prices of your favorite stock and other information of the stock market.
- Buy/Sell shares
Buy/Sell shares at discounted brokerage rates which lower your cost of transactions.
- Funds Transfer
You can transfer funds from your current or savings accounts to your PB Sharelink account for settlement of the shares purchased.
However, transfer of funds from your PB Sharelink account to your current or savings account can only be made by the Bank upon your written request to our Share Investment Unit. Such cash withdrawal will be processed expeditiously provided conditions are met.
- Share Portfolio and Account Balances
You can monitor the performance of your share portfolio which is marked to market at the end of each trading day or check your account balance.

6. Other Services

If the customer is a Current Account holder, they are able to request for:

- **Cheque Book request**
Current Account holders can request up to a maximum of 10 cheque books at PBeBank.com
- **Stop cheque Request**
Control your financial activities effectively with our Stop Cheque Request feature. Your request will be effected immediately online.
- **Cheque status Inquiry**
Keep track on the status of cheques that you have issued via our Cheque Status Inquiry feature. This feature will inform you the status of a cheque for the last 6 months

1.9 Financial Process Exchange (FPX)

What is Financial Process Exchange (FPX) - it is an Internet based payment gateway managed by Malaysian Electronic Payment Systems (MEPS). FPX enables Internet Banking users of participating banks to effect online payments (fund transfer) for purchase of products and services over the Internet i.e. Online shopping.

Salient features

- Upon confirming a purchase at the Merchant's website, the Customer is then allowed to effect a funds transfer via the Customer account holding bank's Internet Banking System.
- Retail purchase is limited to RM5,000.00 per transaction.
- Service is available from 7.00 am to 11.00 pm daily.
- Participating banks - Public Bank, Bank Islam, Hong Leong Bank & Bumiputra Commerce Bank.

Payment Process

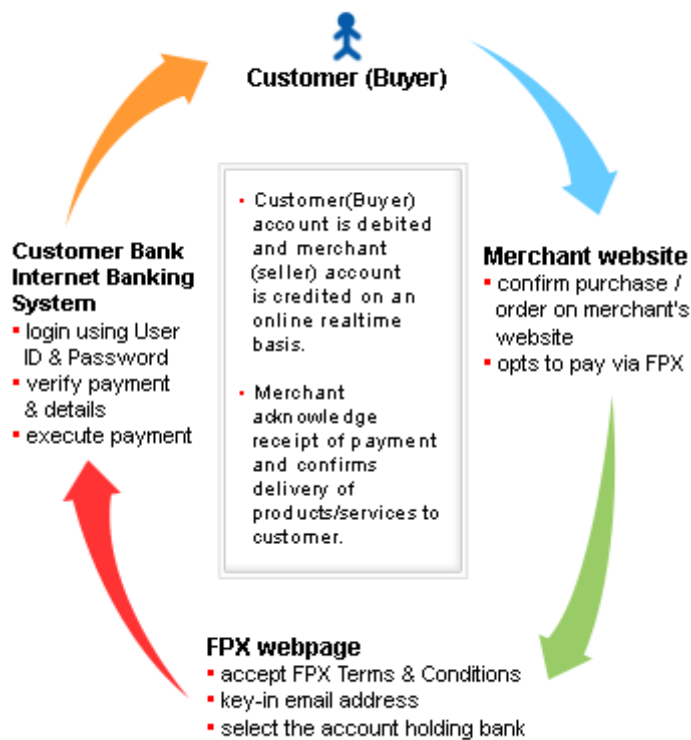
- Select FPX from the payment option at the Merchant's website.
- Accept the Terms & Conditions, key in the email address and select your account holding bank at FPX webpage.

- Login to the account holding bank's Internet Banking System using User ID & Password.
- Verify transaction details and execute the payment.
- Print the payment confirmation page for future reference.

Value Proposition to Buyers

- Convenient payment channel.
- Cost savings and hassle free.
- Prompt confirmation and notification on payment status.
- Offers a secured and reliable option to shop online for a wide range of products and services.

FPX Payment Model Diagram



1.10 PBeBank.com Authentication Code (PAC)

It is mandatory for all PBeBank.com customers to use a security authentication code known as "PBeBank.com Authentication Code" (PAC) when performing online 3rd Party Transactions and updating of personal details.

The introduction of PAC is to provide a greater security framework so that PBeBank.com customers can use our Internet Banking Service with full confidence and at your convenience.

1. What is PAC?

- PAC is a unique 6-digit authentication code which is system generated
- This is in addition to your existing User ID and Password used for LOGIN.
- PAC acts as an additional security for you when you perform 3rd Party Transactions and updating your personal details.

2. When is PAC required?

PAC is required when performing the following transactions as listed below:

- Fund Transfer to Own Account (Above RM3,000.00 up to maximum RM10,000.00 per day)
- Fund Transfer to 3rd Party Accounts (Open)
- Payment to 3rd Party Accounts (Open)
- Interbank Funds Transfer
- Bill Payment (Open)
- Investment (Open)
- Mobile Prepaid Recharge
- SMS Top Up Registration
- Account Registration and Maintenance
- Profile Maintenance
- Direct Debit
- Financial Process Exchange (FPX)

3. How do you obtain your PAC?

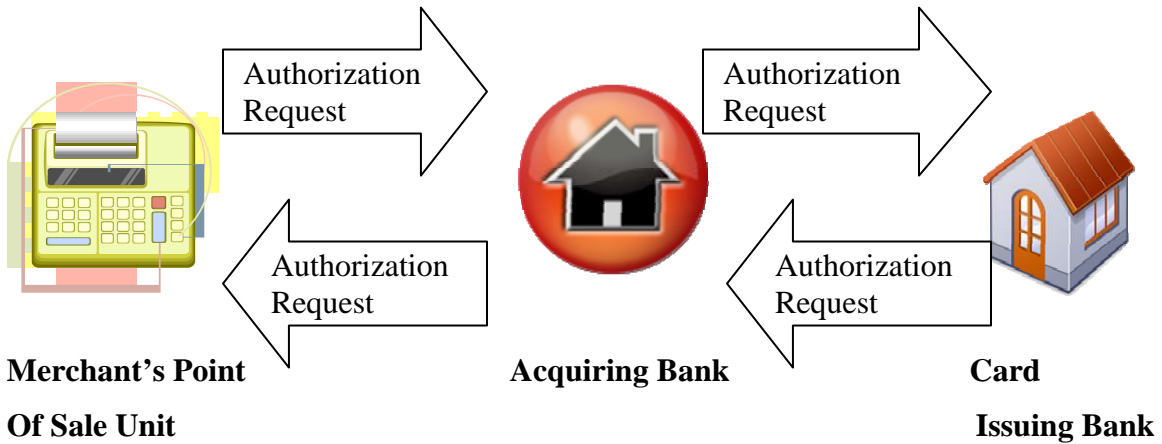
- If you have registered your mobile phone number

- Your PAC can be requested via PBeBank.com and the 6-digit authentication code will be transmitted to your mobile phone via SMS.
 - If you do not have a mobile phone number
 - Your PAC can be obtained at Public Bank ATMs.
4. How to register your mobile phone number?
- All PBeBank.com customers with mobile phones are required to update their mobile phone number via Public Bank ATMs. Although you may have previously registered your mobile number, you are still required to update your mobile phone number again. This is to protect the safety and security of your transaction performed via PBebank.com
 - Steps on registering/updating your mobile phone number via Public Bank ATMs
 - Select "Other Services"
 - Select "More Services"
 - Select "PBeBank PAC Application"
 - Select "Register/Update Mobile Phone No."
 - Please key in mobile phone no. (10 digits only) and press "Enter"
5. What is the validity period of PAC?
- PAC requested via PBeBank.com will be valid for 30 minutes
 - PAC obtained via Public Bank ATMs will be valid for 6 hours.
6. How does PAC work?
- Login to PBeBank.com using your existing USER ID and PASSWORD
 - Request your PAC via PBeBank.com or ATM before doing your transaction which requires PAC, as per **item (2)**
 - Enter the correct PAC shown on your mobile phone number via SMS or ATM slip. Please ensure that the "Serial Number" for PAC shown on your mobile phone or ATM slip correspond to the "Serial Number" shown on the screen.
 - You can use the same PAC to do multiple 3rd party transactions or updating of personal details within the same login session.
 - Once you have logged off from PBeBank.com, you are required to request for a new PAC. **PAC is only valid once for each login session.**

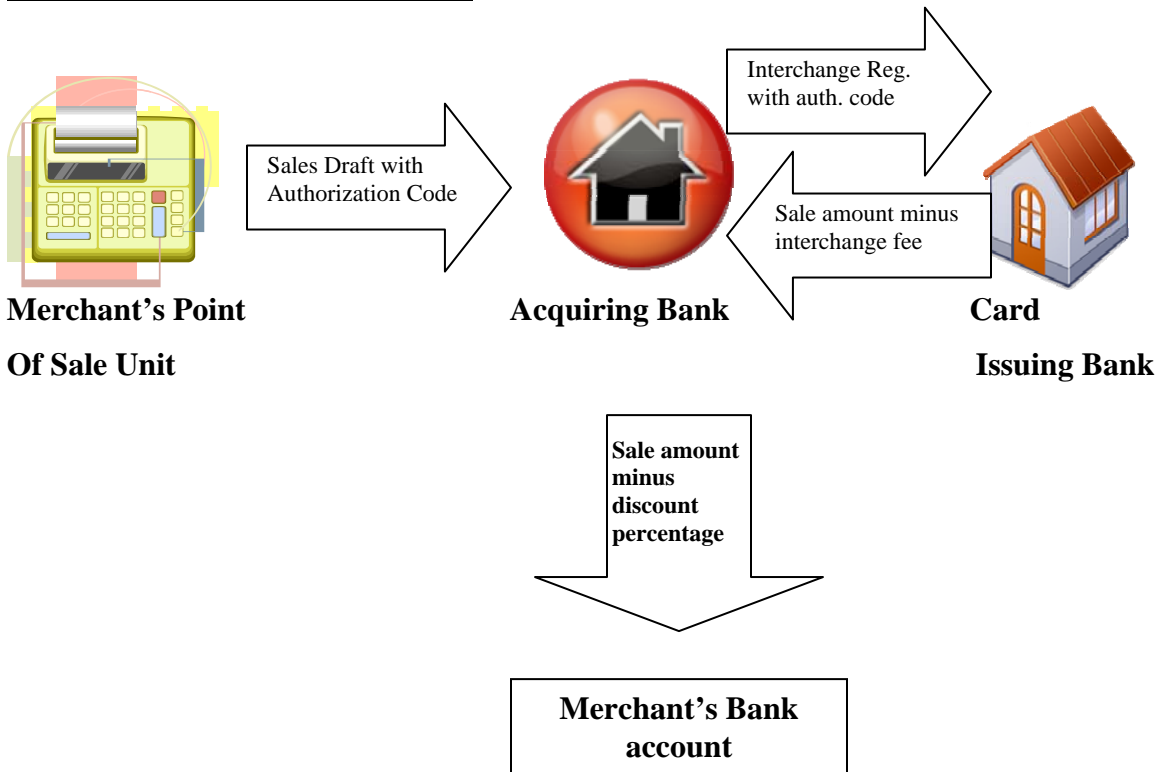
1.11 Credit Card Payment Method

1. Merchant calculates the amount of purchase and asks buyer for payment.
2. Buyer presents merchant with a credit card
3. Merchant runs credit card through the point of sale unit. The amount of the sale is either hand-entered or transmitted by the cash register.
4. Merchant transmits the credit card data and sales amount with a request for authorization of the sale to their acquiring bank.
5. The acquiring bank that processes the transaction, routes the authorization request to the card-issuing bank. The credit card number identifies type of card, issuing bank, and the card holder's account.
6. If the cardholder has enough credit in their account to cover the sale, the issuing bank authorizes the transaction and generates an authorization code. This code is sent back to the acquiring bank. The issuing bank puts a hold on the cardholder's account for the amount of sale. Note that the cardholder's account has not been actually charged yet.
7. The acquiring bank processing the transaction, and then sends the approval or denial code to the merchant's point of sale draft, which obligates them to reimburse the card issuing bank for the amount of sale.
8. At a later time, probably that night when the store is closing up, the merchant reviews all the authorization stored in the point of sale unit against the signed sales draft. When all the credit card authorizations have been verified to match the actual sales draft, the merchant will capture, or transmits, the data on each authorized credit card transaction to the acquiring bank for deposits. This is in line of depositing the actual signed paper drafts with the bank.
9. The acquiring bank performs what is called an interchange for each sales draft, with the appropriate card-issuing bank. The card-issuing bank transfers the amount of sales draft, minus an interchange fee to the acquiring bank (depending on the bank).
10. The acquiring bank then deposits the amount of the all the sales draft submitted by the merchant, less a discount fee, into the merchant's bank account.

Authorizing a credit card sale



Later on the sale draft is captured



2.0 Challenges That Public Bank Faces

2.1 How Public Bank does Motivates its Employees

There are different types of people with different types of behavior and attitudes but to make them to work towards the same objective and goal of the company is always a challenge for Public Bank. The only way they can stay at the head of their game is by constantly nurturing an intelligent, dynamic workforce. They do so by paying competitive salaries and healthy bonuses, and providing all the usual perks (and more!) plus the opportunity to become the absolute best professional that they can be.

2.2 Superior Delivery Standards

In line with its strong customer service culture, the Public Bank Group continues to maintain its superior delivery standards which have been benchmarked against international ISO standards. Public Bank remains the first and the only bank in Malaysia which has attained bank-wide ISO 9001:2000 certifications for customer service at the front office of its branches and bank-wide loan delivery service. This is an advantage for the Public Bank to have a better customer base. This is

2.3 Interest Rate

As to compete in the industry of banking, interest rate is a major challenge as customer will choose for a higher interest rate for savings account and for the lowest interest rate for the loans that the customers are seeking for their financial assistances and better service for the customer. Public Bank needs to change according to the environment as to compete and remain as the market leader.

2.4 Wide Array Of Product And Services

As a one-stop financial services provider, the Public Bank Group offers a wide array of financial products and services which include commercial banking, hire purchase financing, merchant banking, credit cards, Islamic banking, stock broking, sales of trust units and management of unit trusts funds, bank assurance and general insurance products and other related financial services such as nominees and trustee services. New products and services are introduced regularly to meet the increasingly complex and sophisticated customer demand.

2.5 Security Threats

As Public Bank has moved ahead to the Electronic banking or transaction there is greater risk or security threats circulated to the users of online banking or transaction. There are non technical threats such as phishing whereby it is the act of tricking someone into giving them confidential information or tricking them into doing something that they normally wouldn't do. The common applications of this approach is to send fake emails (email spoofing) to a victim purporting to come from a legitimate source and requesting information (such as the bank account number and the password) or directing the victim to a fake internet website where this information can be captured. Other non-technical threats are spoofing whereby the term used to describe an unauthorized use of legitimate identification and authentication data. A person, device or program, posts (or pretend) to be the original user to commit fraud and gain information from the user. For example, impersonating another person or computer, usually by providing a false email name, also known as identity theft and by using false login screen to steal secret ID and password which later can be used to steal important information or money. The technical threats are packet sniffing and spyware. Packet sniffers (also known as Network Analyzer or Ethernet Sniffers) are software programs that can see the traffic passing over a network or part of a network. As data streams travel back and forth over the network, the program captures each packet and eventually decodes its content. Spyware is a program that, when often installs by itself into the computer. Then it performs some disruptions such as

changing some setting, display advertising, tracks the users internet behavior and report information back to the sender. Spyware sometimes installed unintentionally by users along with other wanted software, and can be very hard to be removed.

2.6 Limited Numbers of Automated Banking Machines

PB has their branches and ATM whole over Malaysia but this cannot be one of their advantages because they only have limited numbers of machines. They provide ATM Withdrawal machines for cash withdrawal, Cash Deposit machines which enable their account holder to deposit money into their account and made easy for loan re-payment, and Cheque deposit machines to insert the written cheque for clearing in 2 days. When compared to PB competitor, PB does not provide Fast Cheque Deposit machines. The usage of Fast Cheque Deposit is to enable the account holders to easily write their account information on a slip and insert the cheque into the slip envelop and just drop it into the Fast Cheque Deposit machines. This machine was really easy for companies to pay their staff salaries but PB is not providing this machine in any of their branch. PB representative claimed that the Fast Cheque Deposit machines are not very effective for the administration department to handle the machines and the cheques. This is because, when a customer uses Cheque Deposit machine to drop a cheque, the customer's cheque will be automatically scanned and the cheque number will be recorded into their back-end database immediately. But this is not same for fast cheque deposit whereas the cheque will not automatically scan and cheque number not recorded. The PB staffs need to take the cheques then manually scan and record the cheque numbers. This is time consuming and makes their system to be defective and slow.

2.7 Education Loan

Education awareness is increasing among Malaysians and this indirectly increased the demand for education loans. This is yet another weakness for PB as they do not provide education loans although there is high demand for this type of loan. There are actually losing their potential income and profit from this type of loan.

3.0 Opportunities Available

3.1 Employment

As Public Bank employees many staffs and this has given job to those who are seeking for jobs. This reduces the unemployment rates of people in Malaysia. It gives an opportunity for employees who are in the banking industry to apply their skill to develop the banking industry in Malaysia.

3.2 Government Revenue

As the profit of each bank in the industry grows, the taxation that they need to pay is also high and this will increase the government revenue. When the people are invested more in Malaysia using their services it increase the revenue of the government as well.

3.3 Investment by foreigners

As the banking industry grows and provides opportunities for the local customers indirectly it also given an opportunity to the foreigners who are in Malaysia. They tend to use our banking services to have a savings account while they are here for a work purpose. As banking industry has moved into MEPS where by the users can use the ATM (Automatic Teller Machine) to deposit or withdraw money at anytime and anywhere.

3.4 Convenient

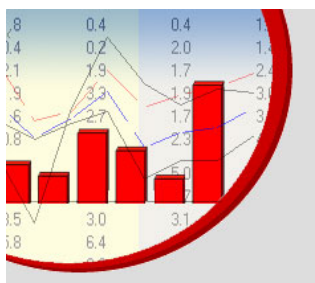
ATM (Automatic Teller Machine) which is a computerized telecommunications device that provides a financial institution's customers a method of financial transactions in a public space without the need for a human clerk or bank teller. Security is provided by the customer entering a personal identification number (PIN). Using an ATM, customers can access their bank accounts in order to make cash withdrawals (or credit card cash advances) and check their account balances. Many ATMs also allow people to deposit cash or checks, transfer money between their bank accounts, pay bills, or purchase goods and services.

4.0 Conclusion

Public Bank is being second top Bank for banking option in Malaysia. They are providing various products and services to their entire account holders. The best part of them is their value-added services which focus more on individual account holders in term of satisfying their account holder's needs and demand in this banking industry. They are very competitive in this industry by taking all the chances to increase their market share and enhance their customer base. Their online banking facility which named as PBeBank is really effective and it is one-stop location for all banking needs. Their capability of growth and success in this industry is promising as they have the competitive advantage to keep on competing in this banking industry with their well establishing customer base.

5.0 References

5.1 Fourth Quarter 2006 Report



Summary of Key Financial Information
for the financial period ended
31/12/2006

| | INDIVIDUAL QUARTER | | CUMULATIVE QUARTER | |
|---|-------------------------------------|--------------------------------------|---|-------------------------------------|
| | CURRENT YEAR QUARTER | PRECEDING YEAR CORRESPONDING QUARTER | CURRENT YEAR TO DATE | PRECEDING YEAR CORRESPONDING PERIOD |
| | 31/12/2006 | 31/12/2005 | 31/12/2006 | 31/12/2005 |
| | RM'000 | RM'000 | RM'000 | RM'000 |
| 1 Revenue | 2,233,346 | 1,544,800 | 7,843,522 | 5,863,392 |
| 2 Profit/(Loss) before tax | 649,248 | 549,233 | 2,416,361 | 2,059,436 |
| 3 Profit/(Loss) for the period | 461,324 | 419,480 | 1,795,161 | 1,545,290 |
| 4 Profit/(loss) attributable to ordinary equity holders of the Bank | 445,063 | 392,667 | 1,726,688 | 1,459,139 |
| 5 Basic earnings/(loss) per share (sen) | 13.36 | 11.93 | 52.10 | 44.50 |
| 6 Proposed/Declared Dividend per share (sen) | 40.0 | 35.0 | 60.0 | 55.0 |
| | AS AT END OF CURRENT QUARTER | | AS AT PRECEDING FINANCIAL YEAR END | |
| 7 Net assets per share attributable to ordinary equity holders of the Bank (RM) | 2.7059 | | 2.6005 | |

Remarks:

For the financial year ended 31 December 2006, the Directors have recommended a proposed final dividend of 30%, less 27% tax and a special dividend of 10%, less 27% tax, representing a total of 29.2 cent net per share.

5.2 Brochures and Pamphlets