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# 2000 **Market Watch**

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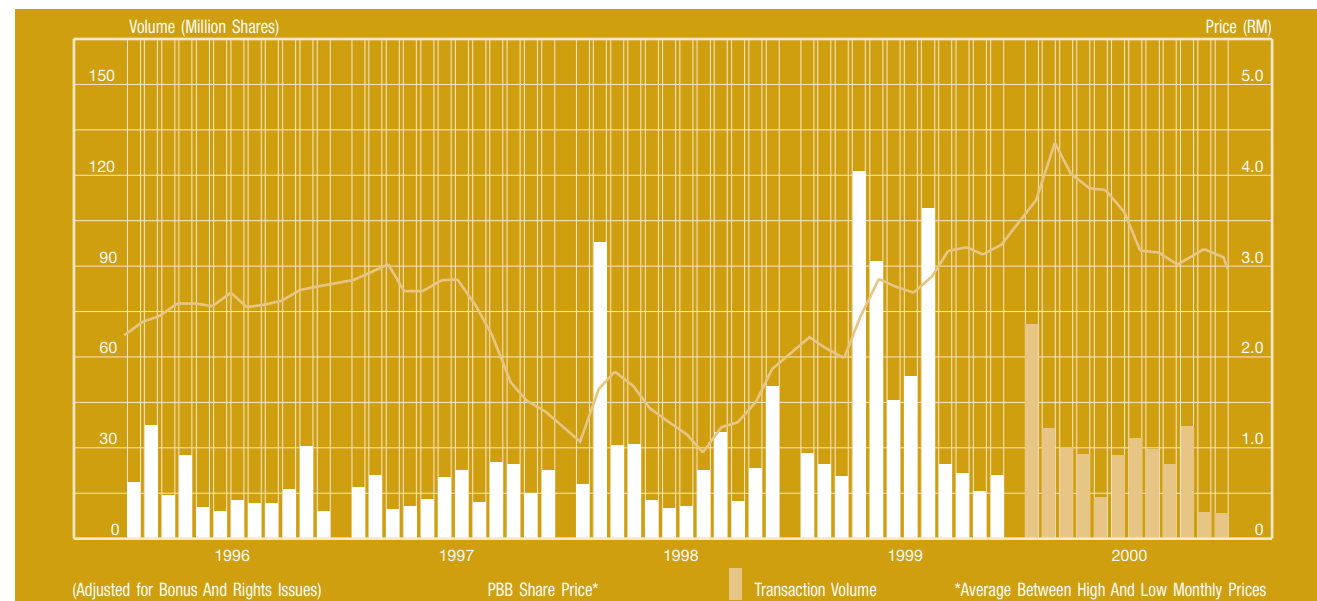
On the last trading day of 2000, the Kuala Lumpur Composite Index (KLCI) ended at its low of 679.6 points, down 132.7 points or 16.3% lower from the closing of 812.3 points for the year ended 1999.

The year 2000 started with an optimistic outlook with prices reaching its year-high of 1,021.2 points during an intraday trading session on 18 February 2000 and closed the day at 1,013.3 points. However, this optimism could not be sustained as its stay above the 1,000 points level was brief and the KLCI started its downward trend. From the year's high in February 2000, the market prices retraced 33.5% towards the end of the year 2000.

In the terms of trading volume, the highest trading volume of 1.3 billion shares valued at RM4.2 billion was recorded on 25 February 2000. Consistent with the declining trend in prices, the lowest volume traded was on 11 December 2000 when 61.1 million shares were traded valued at RM146.0 million. The total turnover for year 2000 was RM244.0 billion with an average daily trading volume of 279.8 million shares and an average daily value of RM910.3 million.

The strong performance of the first quarter 2000 soon dissipated when fears of aggressive US interest rate hikes coupled with an extremely volatile Dow Jones and Nasdaq badly affected market sentiments. Malaysia's reinstatement into the Morgan Stanley Capital International (MSCI) indices at the end of May 2000 was a non-event. Sentiment remained weak with the gradual release of Central Limit Order Book (CLOB) shares beginning from 3 July 2000 and investors were unable to assess the selling pressure of the CLOB shares as they were released on a staggered basis over 56 weeks. Foreign interest in the local market was also affected by the announcement of MSCI that it would shift to a free float method of weighting stocks in its indices. The liberalization of the commission rates charged by brokers from 1 September 2000 and the implementation of T+3 settlement system from 20 December 2000 did not improve market sentiment although these measures were implemented for greater efficiency and more competitiveness in the long-term.

With the poor market sentiments and in tandem with the poor performance of the KLCI, the share prices of Public Bank (PBB) closed at RM2.94 on 26 December 2000, 11.4% lower compared to the price at the end of year 1999. The market capitalisation of PBB shares was RM7.0 billion at the end of year 2000. This market capitalisation improved the ranking of Public Bank to 10th position for all public companies listed on the Kuala Lumpur Stock Exchange. PBB shares continued to generate interest and confidence of the investors, in view of its stable and solid management and the merger exercise with Hock Hua Bank being well received.



### Analysis of Shareholdings

Size of Shareholdings	Shareholders		Shares	
	No.	%	No.	%
1 - 499	12,498	14.38	1,750,613	0.07
500 - 5,000	43,750	50.33	100,489,536	4.20
5,001 - 10,000	13,492	15.52	102,945,605	4.31
10,001 - 100,000	15,529	17.86	420,013,713	17.57
100,001 - 1,000,000	1,498	1.72	378,242,019	15.83
Above 1,000,000	168	0.19	1,386,678,248	58.02
<b>Total</b>	<b>86,935</b>	<b>100.00</b>	<b>2,390,119,734</b>	<b>100.00</b>

### Twenty Largest Shareholders

Name	No. of Shares Held	% of Shares
Employees Provident Fund Board	213,347,800	8.93
Sekuriti Pejal Sdn. Bhd.	178,904,000	7.49
Kepunyaan Chintamani Sdn. Bhd.	79,490,000	3.33
Selected Securities Sdn. Bhd.	74,584,000	3.12
Syarikat Kepunyaan Khas Sdn. Bhd.	62,066,000	2.60
Selected Holdings Sdn. Bhd.	61,635,000	2.58
Consolidated Teh Holdings Sdn. Bhd.	46,500,000	1.95
Kayakita Corporation Sdn. Bhd.	40,882,000	1.71
Malaysia Nominees (Asing) Sdn. Bhd. - Straits Lion Asset Management Pte. Ltd. for The Great Eastern Life Assurance Co. Ltd. (00-10020)	38,393,000	1.61
Malaysia Nominees (Tempatan) Sdn. Bhd. - Great Eastern Life Assurance (Malaysia) Bhd. (MLF)	34,192,400	1.43
Securities Holdings Sdn. Bhd.	32,426,000	1.35
Kepunyaan Perindustrian Sdn. Bhd.	29,603,000	1.24
LPI Capital Bhd.	28,720,000	1.20
Tong Meng Industries Ltd.	28,059,000	1.17
Luhur Management Sdn. Bhd.	23,981,000	1.00
Fairbanks Equities Sdn. Bhd.	18,880,000	0.79
Chase Malaysia Nominees (Asing) Sdn. Bhd. - Abu Dhabi Investment Authority	13,855,132	0.58
UOBM Nominees (Asing) Sdn. Bhd. - Bankers Trust Company for The Genesis Group Trust Employee Benefit Plans	12,981,000	0.54
Cartaban Nominees (Asing) Sdn. Bhd. - Government of Singapore Investment Corporation Pte. Ltd. for Government of Singapore (C)	9,690,800	0.40
AlliedBan Nominees (Tempatan) Sdn. Bhd. - Sekuriti Pejal Sdn. Bhd.	8,600,000	0.36
<b>Total</b>	<b>1,036,790,132</b>	<b>43.38</b>

### Substantial Shareholders (2% and above) as Per Register of Substantial Shareholders

Name	No. of Shares Held	% of Shares
Tan Sri Dato' Dr. Teh Hong Piow	787,136,000*	32.93*
Sekuriti Pejal Sdn. Bhd.	306,473,000*	12.82*
Employees Provident Fund Board	214,422,800	8.97
Consolidated Teh Holdings Sdn. Bhd.	140,561,000*	5.88*
Moninvest Sdn. Bhd.	84,730,000*	3.54*
Kepunyaan Chintamani Sdn. Bhd.	79,490,000	3.33
Selected Securities Sdn. Bhd.	74,584,000	3.12
Oversea-Chinese Banking Corporation Ltd.	74,036,400**	3.10**
Great Eastern Holdings Ltd.	74,036,400**	3.10**
The Great Eastern Life Assurance Co. Ltd.	74,019,400*	3.10*
Syarikat Kepunyaan Khas Sdn. Bhd.	69,966,000	2.93
Selected Holdings Sdn. Bhd.	61,635,000	2.58

\* Included deemed interests in Public Bank Berhad shares held by other corporations by virtue of Section 6A(4) of the Companies Act, 1965.

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

a u t h o r i s e d   a n d  
issued share capital

Authorised Share Capital	:	RM5,000,000,000
Issued and Paid-up Share Capital	:	RM1,195,059,867 comprising 2,390,119,734 ordinary shares of RM0.50 each
Class of Shares	:	Ordinary shares of RM0.50 each
Voting Rights	:	One vote per ordinary share

### Changes in Authorised Share Capital

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

### Changes in Issued and Paid-up Share Capital

Date of Allotment	No. of Shares Allotted	Consideration**	Note**	Total Issued and Paid-up Share Capital (RM)
30.08.1966	32,000,000*	Cash		16,000,000.00
15.11.1978	8,000,000*	Capitalisation of Reserve	a.	20,000,000.00
22.07.1981	10,000,000*	Capitalisation of Reserve	b.	25,000,000.00
07.01.1982	20,000,000*	Capitalisation of Reserve	c.	35,000,000.00
11.02.1982	70,000,000*	Cash	d.	70,000,000.00
21.06.1983	84,000,000*	Capitalisation of Reserve	e.	112,000,000.00
22.08.1983	112,000,000	Cash	f.	168,000,000.00
28.06.1984	84,000,000	Capitalisation of Reserve	g.	210,000,000.00
05.02.1988	84,000,000	Capitalisation of Reserve	h.	252,000,000.00
03.08.1988	210,000,000	Cash	i.	357,000,000.00
11.10.1989	437,000	Cash	j.	357,218,500.00
02.05.1990	2,475,000	Cash	j.	358,456,000.00
15.06.1990	238,970,667	Capitalisation of Reserve	k.	477,941,333.50
06.08.1990	143,382,400	Cash	l.	549,632,533.50
08.10.1990	277,000	Cash	m.	549,771,033.50
12.04.1991	7,657,700	Cash	m.	553,599,883.50
24.09.1991	668,600	Cash	m.	553,934,183.50
25.03.1992	229,400	Cash	m.	554,048,883.50
15.04.1993	2,077,401	Cash	m.	555,087,584.00
01.10.1993	19,824,675	Cash	m.	564,999,921.50
20.04.1994	6,868,958	Cash	m.	568,434,400.50
05.10.1994	2,226,000	Cash	n.	569,547,400.50
27.12.1994	100,000,000	Cash	o.	619,547,400.50
18.04.1996	51,000	Cash	n.	619,572,900.50
07.08.1996	413,048,600	Capitalisation of Reserve	p.	826,097,200.50
25.10.1996	287,081	Cash	q.	826,240,741.00
12.05.1997	717,700	Cash	q.	826,599,591.00
06.01.1998	330,639,836	Capitalisation of Reserve	r.	991,919,509.00
09.03.1998	330,639,836	Cash	s.	1,157,239,427.00
11.02.1999	16,015,500	Cash	t.	1,165,247,177.00
11.05.1999	71,000	Cash	u.	1,165,282,677.00
19.05.1999	9,473,730	Cash	u.	1,170,019,542.00
07.06.1999	2,155,900	Cash	u.	1,171,097,492.00
02.07.1999	24,126,500	Cash	t.	1,183,160,742.00
08.12.2000	23,798,250	Cash	t.	1,195,059,867.00

**Note:**

\* The number of shares allotted has been adjusted to reflect the sub-division of the shares from RM1.00 par value to RM0.50 par value on 21 June 1983.

### \*\*Explanatory Notes on Consideration

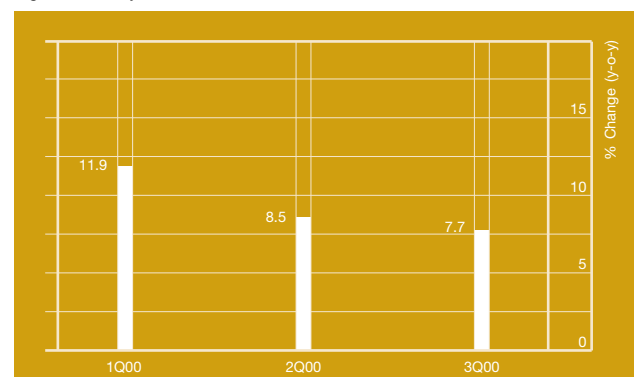
- a. Bonus Issue of 1 for 4 by capitalising RM4,000,000 from the General Reserve Account.
- b. Bonus Issue of 1 for 4 by capitalising RM5,000,000 from the General Reserve Account.
- c. Bonus Issue of 2 for 5 by capitalising RM7,000,000 from the Capital Reserve Account and RM3,000,000 from the General Reserve Account.
- d. Rights Issue of 1 for 1 at RM1.00 per share.
- e. Bonus Issue of 3 for 5 by capitalising RM35,000,000 from the Share Premium Account and RM7,000,000 from the General Reserve Account.
- f. Rights Issue of 1 for 2 at RM1.00 per share.
- g. Bonus Issue of 1 for 4 by capitalising RM26,981,000 from the Share Premium Account and RM15,019,000 from the General Reserve Account.
- h. Bonus Issue of 1 for 5 by capitalising RM29,019,600 from the Share Premium Account and RM12,980,400 from the General Reserve Account. The shares issued under the Bonus Issue were not entitled to the Rights Issue stated in (i) below.
- i. Rights Issue of 1 for 2 at RM0.80 per share.
- j. Exercise of share options under the Public Bank ("PBB") Employees' Share Option Scheme ("ESOS") by employees at the option price of RM1.90 per share.
- k. Bonus Issue of 1 for 3 by capitalising RM61,716,516 from the Share Premium Account and RM57,768,817 from the General Reserve Account. The shares issued under the Bonus Issue were not entitled to the Rights Issue stated in (l) below.
- l. Rights Issue of 1 for 5 at RM1.10 per share.
- m. Exercise of share options under the PBB ESOS by employees at the option price of RM1.38 per share.
- n. Exercise of share options under the PBB ESOS by employees at the option price of RM3.92 per share.
- o. Issue and private placement of 100,000,000 new shares as follows:
  - 70,000,000 PBB Local shares at RM4.14 per share.
  - 30,000,000 PBB Foreign shares at RM5.31 per share.
- p. Bonus Issue of 1 for 3 by capitalising RM206,524,300 from the Share Premium Account.
- q. Exercise of share options under the PBB ESOS by employees at the option price of RM2.94 per share.
- r. Bonus Issue of 1 for 5 by capitalising RM165,319,918 from the Share Premium Account. The shares issued under the Bonus Issue were not entitled to the Rights Issue stated in (s) below.
- s. Rights Issue of 1 for 5 as follows:
  - 231,447,885 PBB Local shares at RM1.00 per share.
  - 99,191,951 PBB Foreign shares at RM1.14 per share.
- t. Exercise of share options under the PBB ESOS by employees at the option price of RM1.66 per share.
- u. Exercise of share options under the PBB ESOS by employees at the option price of RM2.24 per share.

## I. THE ECONOMY IN 2000

### A. GROSS DOMESTIC PRODUCT

In 2000, the Malaysian economy performed better than expected. In the first three quarters of 2000, the economy turned in a gross domestic product (GDP) growth of 9.3% compared with only 4.1% in the corresponding period last year. The higher growth rate was due to the robust growth in three consecutive quarters: 11.9% in the first quarter, 8.5% in the second quarter, and 7.7% in the third quarter (Figure 1).

Figure 1. Malaysia's GDP Growth, 1Q00-3Q00



Note: Q Quarter.  
Source: Department of Statistics, Malaysia. Quarterly National Product and Expenditure Accounts, 3Q00.

The economy responded well to the expansionary fiscal and monetary policies pursued since 1998. Concurrent with the high growth, macroeconomic and financial stability had been restored.

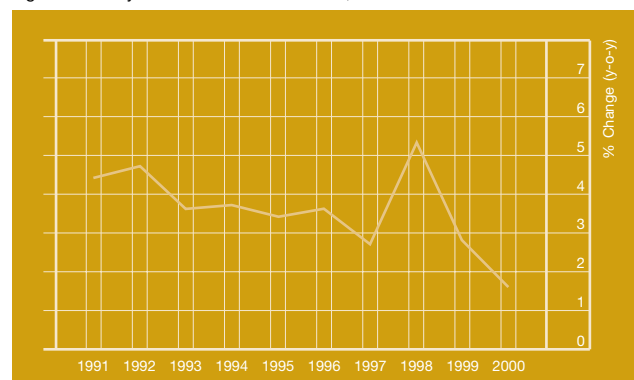
The high growth was supported by favourable external environment and strong economic fundamentals such as high national savings and low inflation.

Economic performance in 2000 suggested that Malaysia was on its way to resume its growth path of the pre-crisis period. After the recession in 1985-1986, the Malaysian economy was accelerating at a compounding rate of 9.3% per year in the period 1987-1997.

Growth in 2000 surpassed the Government's conservative forecast in 1999. The Government made several upward revisions of GDP forecast for 2000 after projecting only a 5% growth rate (Ministry of Finance's Economic Report) in 1999. In March 2000, the forecast was revised up to 5.8% (Bank Negara Malaysia's Annual Report). In the 2001 Budget Speech tabled at the Parliament in October 2000, the forecast was revised to 7.5%.

The high economic growth was achieved within a low inflation environment. For 2000, the consumer price index only rose by 1.6%, despite the hike in oil prices and continued increases in import demand (Figure 2). Contrary to earlier projections by some economists and analysts, the fixed ringgit-US dollar exchange rate had not derailed inflation.

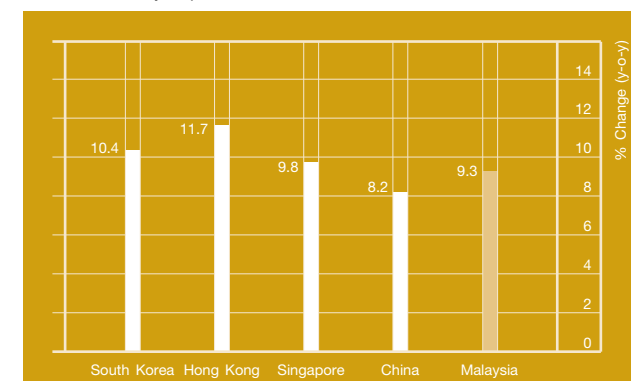
Figure 2. Malaysia: Consumer Price Index, 1991-2000



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

Growth in the Malaysian economy was in sync with the strong rebound in the regional economies, in particular South Korea, Hong Kong, Singapore and China. Up until the third quarter of 2000, South Korea and Hong Kong turned in 10.4% and 11.7% growth, respectively. In the same period, Singapore and China registered growth of 9.8% and 8.2%, respectively (Figure 3).

Figure 3. Selected Asian Economies: Real GDP Growth, January-September 2000



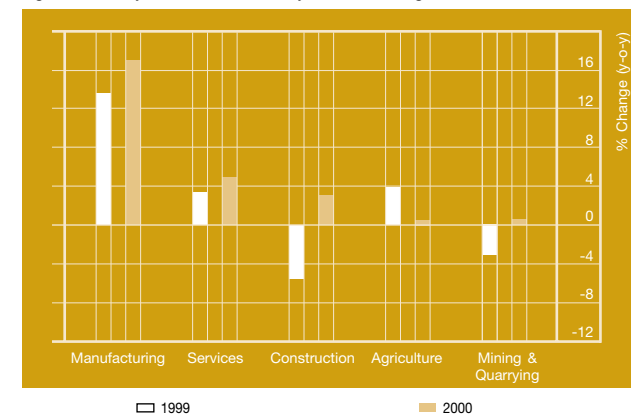
Sources: The Asian Wall Street Journal and Department of Statistics, Malaysia. Quarterly National Product and Expenditure Accounts, 3Q00.

The impact of Malaysia's high GDP growth on its per capita income was significant. By the end of 2000, the level of per capita income was expected to exceed that of the pre-crisis level and this would help restore the standard of living of the population. The high GDP growth had a favourable impact on employment as the unemployment rate fell from 3.4% in 1999 to 3.3% in 2000. The high growth had also resulted in stronger social safety net of the country.

### B. AGGREGATE SUPPLY

Based on the Economic Report 2000/2001 of Ministry of Finance, all sectors registered positive growth in 2000, led by the robust performance of the manufacturing and the services sectors (Figure 4).

Figure 4. Malaysia: GDP Growth By Industrial Origin, 1999-2000



Source: Ministry of Finance, Malaysia. Economic Report, 2000/2001.

#### i. Manufacturing

The manufacturing sector was expected to further expand by 17% in 2000 (1999: 13.5%), contributed by healthy expansion in export- and domestic-oriented industries. The strong export-oriented industries had been supported by sustained performance of the electronics industry. Domestic-oriented industries were supported by higher incomes, lower interest rates, and higher infrastructure spending.

#### ii. Services

Besides the manufacturing sector, the services sector continued to gain its momentum. Underpinned by stronger economic activities, the services sector was expected to register a higher growth rate of 4.9% compared with 3.3% in 1999. The growth of the services sector would be contributed by the following sub-sectors: transport, storage and communications (6.7%), wholesale and retail trade, hotels and restaurants (5.9%), and finance-related services (4.2%).

#### iii. Construction

The construction sector was expected to expand by 3.1% after a severe contraction of -5.6% in 1999. Growth in the construction sector mainly emanated from infrastructure projects and investment in low- and medium-cost residential properties. However, the oversupply situation which continued to persist in certain property sub-sectors dampened growth of the sector. Civil engineering activities were expected to recover following the fiscal stimulus and resumption of deferred infrastructure projects.

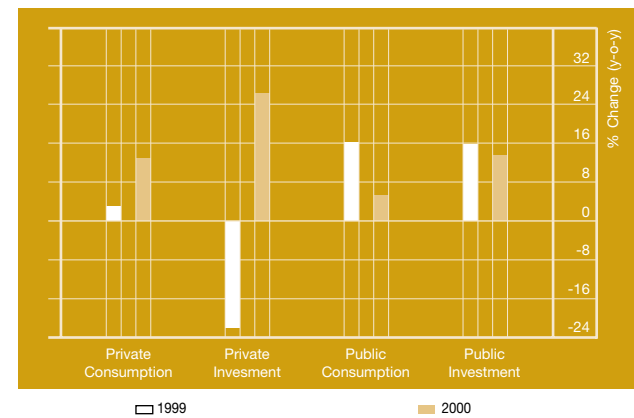
#### iv. Agriculture and Mining

The agriculture sector was expected to register a marginal growth of 0.5% (1999: 3.8%) as a result of the moderation in palm oil and saw logs production. Similarly, the output of the mining sector was expected to grow only by 0.6%, following a small increase of 0.4% in crude oil production and a 4.6% decline in tin output. Natural gas production was expected to increase by 4.6% on the back of higher domestic and external demand.

### C. AGGREGATE DEMAND

From the demand side, it was expected that there would be vast improvements in domestic demand (Figure 5).

Figure 5. Malaysia: Aggregate Demand, 1999-2000



Source: Ministry of Finance, Malaysia. Economic Report, 2000/2001.

Aggregate domestic demand was expected to rebound by 14% in 2000 from 1.7% in 1999, contributed mainly by a turnaround in private sector demand at 16.1% (1999: -13.9%). Of the total private sector demand, private consumption was expected to increase by 13.0% (1999: 3.1%) and private investment by 26.3% (1999: -21.8%).

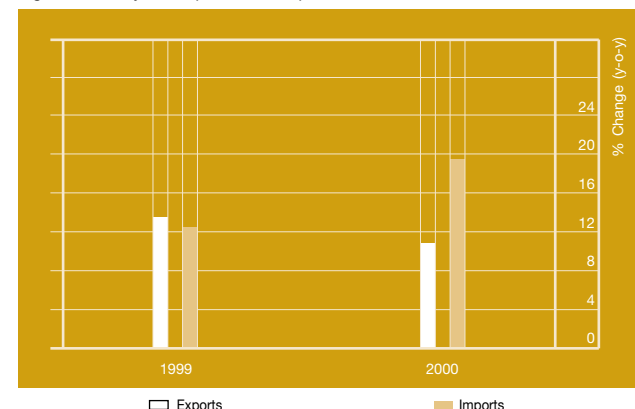
The revived domestic private expenditure and investment was paramount to future growth of the economy. Also, the revived consumer expenditure was crucial to reduce excess capacity in certain sectors of the economy.

On a similar note, the revived private investment had led to higher economic activity, income, and larger productive capacity of the economy for future growth.

To support private sector demand, public sector demand was also expected to grow. However, in view of the stronger rebound in the private sector demand, public sector consumption and investment would only increase by 5.2% and 13.7% compared with 16.3% and 15.9%, respectively in 1999.

On the external front, exports of goods and services were expected to remain strong with a growth of 12.4% (1999: 13.4%) on the back of higher demand for electronic products (Figure 6). Imports of goods and services were also expected to expand strongly by 19.5% (1999: 10.8%) due to revived domestic demand and economic activity. Despite the higher growth in imports relative to that of exports, the current account surplus of the balance of payments would remain large at 9.9% of gross national product (GNP) in 2000 compared with 17.1% of GNP in 1999. Thus, the balance of payments and the external reserves would remain strong and supportive of the ringgit-US dollar peg.

Figure 6. Malaysia: Exports and Imports, 1999-2000

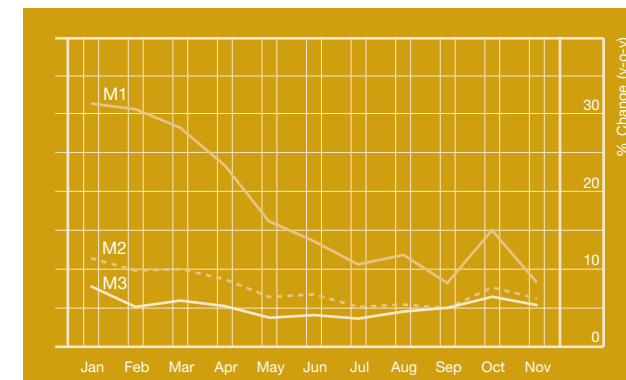


Source: Ministry of Finance, Malaysia. Economic Report, 2000/2001.

### D. DEVELOPMENTS IN MONETARY AGGREGATES AND THE BANKING SYSTEM

The robust economic growth had resulted in high growth of monetary aggregates, particularly in the first quarter of 2000. At end-November, annual growth rates of all monetary aggregates were softer: 8.4% for M1, 6.3% for M2 and 5.4% for M3 (Figure 7). As the growth in the broad money supply, M3, was significantly below the growth in the real economy, inflationary pressures from the monetary side were not an issue.

Figure 7. Malaysia: Monetary Aggregates, January-November 2000



Source: Bank Negara Malaysia. Monthly Statistical Bulletin, November 2000.

In 2000, the health of the banking system continued to strengthen, concurrent with the on-going consolidation of the domestic banking institutions in the country. First, the risk-weighted capital ratio of the banking system rose to 12.9% in November from 12.6% in January, which was significantly above the minimum international standard of 8%.

Second, the ratio of non-performing loans (NPLs) of the banking system continued to recede, particularly after July, reflecting improved asset quality of the banking system. As at end-October 2000, the ratio of net NPLs to total loans of the banking system (based on the 6-month rule) receded to 6.6% from 6.9% at end-July (Table 1). As a result, the loan-loss coverage (the ratio of total provisions to total NPLs) rose considerably to 191.3%. Coupled with the strengthened capital base, the low NPLs and the high loan-loss coverage further boosted the strength and resilience of the banking system.

Table 1. Banking System: Non-Performing Loans, 1999-2000

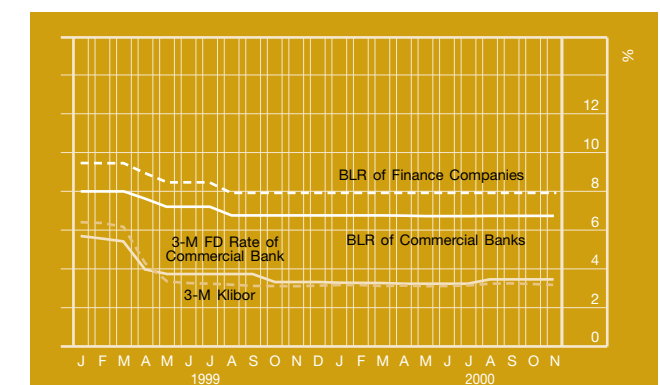
6 mth classification	1999	2000		
		Jan	Jul	Oct
RM Million	46,828	47,393	49,894	50,672
% of Net Total Loans	6.4	6.5	6.9	6.6

Source: Bank Negara Malaysia. Monthly Statistical Bulletin, November 2000.

Third, the level of liquidity in the banking system was ample as reflected in the ratio of total loans to total deposits of the banking system and the interbank interest rates. From January to November 2000, the ratio of total gross loans (including Cagamas and excluding Danaharta) to total deposits of the banking system was hovering at around 86%-89%. As a result, the resource gap of the banking system was persistently large and left no immediate pressures on interest rates.

In 2000, interest rates were low to support growth. With the BNM 3-month intervention rate remained unchanged at 5.5% since August 1999, the average base lending rate of commercial banks remained relatively stable at 6.75% at end-November (end-1999: 6.79%), while that of finance companies remained at 7.95% (Figure 8). Deposit rates were stable with a slight upward adjustment in the third quarter of the year. The average 3-month fixed deposit rate of commercial banks firmed up to 3.48% at end-November from 3.2% at end-July. In the interbank market, the weighted average 3-month KLIBOR was relatively low and stable at around 3.1%-3.3%.

Figure 8. Malaysia: Base Lending Rate, 3-M FD Rate and 3-M Klibor, 1999-2000

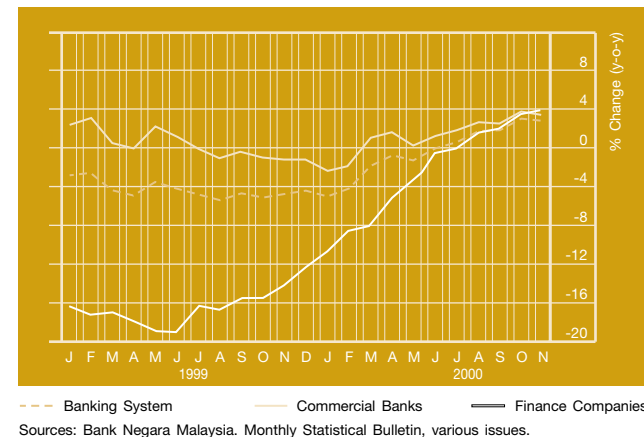


Source: Bank Negara Malaysia. Monthly Statistical Bulletin, November 2000.

In line with the high economic growth in 2000, bank lending continued to improve. As at end-November, annual growth of bank loans extended by the banking system (including loans sold to Cagamas and excluding NPLs sold to Danaharta) increased to 2.9% from -4.9% at end-1999 on the back of higher disbursements and approvals in the year (Figure 9). In terms of banking institutions, growth in loans

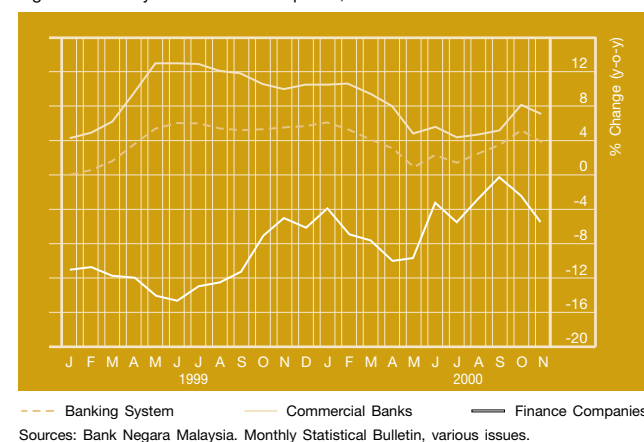
of commercial banks rose to 3.5% at end-November from -2.3% at end-January, while that of finance companies to 3.9% from -10.6% at end-January. The increased loan growth occurred along with the increased issuance of private debt securities.

Figure 9. Malaysia: Growth of Loans, 1999-2000



In contrast to loans, growth in total deposits of the banking system was relatively stable at 3.8% at end-November (end-1999: 4.0%), mainly contributed by a 7.1% growth in total deposits of the commercial banks (Figure 10). However, total deposits of the finance companies contracted by -6.2% at end-November (1999: -7.6%).

Figure 10. Malaysia: Growth of Deposits, 1999-2000



Based on the above improved financial indicators, financial institutions were on a much stronger footing than during the crisis period. In 2000, Danaharta did not make any significant acquisition of NPLs, with the total amount of

NPLs acquired remained at RM37 billion. Danamodal's capital injection further declined to RM3.7 billion as at January 2001 from RM7.6 billion in 1999 due to repayments by some financial institutions. In January 2001, only three of the 10 initially recapitalised banking institutions remained with Danamodal. The increased number of cases the Corporate Debt Restructuring Committee resolved in 2000 also helped the banking system.

With regard to the consolidation of the banking industry, at end-December 2000, 50 of the 54 banking institutions had been consolidated into ten banking groups. Through the consolidation, 94% of the total assets of the domestic banking sector had been rationalised and consolidated. Six banking groups had obtained their vesting orders, while three banking groups were in the final stages of the merger process. Meanwhile, one banking group had terminated its sale and purchase agreements and the financial institutions involved had been approved to commence negotiation with other banking institutions and Danamodal.

## II. OUTLOOK FOR 2001

In view of the potential slowdown in the global growth, Malaysia is expected to register a softer growth rate of between 5% and 7% in 2001 (Table 2). The growth is expected to emanate from further improvement in the domestic economy and supportive external environment.

Table 2. Malaysia: Real GDP Outlook, 2001

	% Change
Ministry of Finance, Malaysia	7.0
International Monetary Fund	5.8
Goldman Sachs	5.0
Morgan Stanley Dean Witter	6.5

### i. Domestic Economic Environment

Domestic economic environment is expected to remain conducive to support growth. Economic fundamentals are expected to remain good: inflation is expected to be contained at a relatively low level, despite some pressures in domestic and international prices; while the national savings is expected to remain at a relatively high level.

In view of the expected low inflation, monetary policy will remain accommodative. Interest rates and monetary conditions will remain growth friendly. As inflation and the current account of the balance of payments are expected to remain healthy, the present accommodative monetary policy (which is characterised by low interest rates and easy monetary conditions) will further strengthen corporate recovery and boost private expenditure and investment in 2001. The impact of the accommodative monetary and fiscal policies which have been implemented since 1998 will further filter down with positive output and income effects in 2001.

On the fiscal side, the decision to implement another deficit budget of about 4.9% of GNP in 2001 will work hand-in-hand with the accommodative monetary policy to generate economic growth. In addition to the deficit spending, the 2001 Budget announced in October 2000 provides attractive incentives such as pre-packaged investment and tax incentives to promote greater domestic and foreign investments. These incentives bode well for the efforts to further enhance Malaysia's economic capacity for future growth.

The 2001 Budget increases economic mileage by providing more incentives and funds for the information and communications technology sector. This will gradually transform Malaysia from a production-based economy to a knowledge-based economy.

### ii. International Economic Environment

Based on several international economic reports, the global economic environment is expected to remain good (with a softer, but sustainable growth) in 2001. The world economic environment will continue to be friendly to Malaysia's exports. For example, based on the Organisation for Economic Co-operation and Development's (OECD) Report December 2000, the global economic environment in 2001 is expected to remain favourable, although growth appeared to have peaked in the first half of 2000. Growth in the world output is expected to moderate from 4.7% in 2000 to 4% in 2001 in view of the slowdown in the US economy. Growth in the world trade is expected to remain high at around 10%.

A major source of the world output growth will be from major OECD economies. The OECD economies are expected to grow by 3.3% in 2001 and 3.1% in 2002. Within the OECD, Japan is expected to register a 2.3% growth in 2001 and 2% in 2002. The EU is expected to register 3% in 2001 and 2.7% in 2002. Such positive economic outlook in the EU and Japan bodes well for Malaysia's export performance.

The OECD Report recognises the deceleration in the US economy as engineered by the US Federal Reserve to reduce overheating and imbalances in the US current account of the balance of payments and private savings.

While there are risks of over-correction, the US has a few policy options to prevent a severe hard landing of the economy. The options include lower interest rates, higher fiscal spending, and soft US dollar policy. In fact, the Fed, in a surprise move on 3 January 2001, cut the fed funds rate by 50 basis points to 6% to ensure that the US economy will not enter into a recession.

### iii. Downside Risks

Based on the expected favourable domestic and external economic environments, the prospects for the Malaysian economy in 2001 are expected to remain bright. However, there are a number of concerns which pose some risks to the economic outlook for 2001. These include the risk of a hard landing in the US in 2001, the uncertain direction of private foreign and domestic investments which may curtail economic activity and growth in 2001, and the sustainability of the demand for electronic and electrical products, given the slowdown in the US economy.

Economics Division  
January 2001

properties owned by  
public bank group as at 31 december 2000

Location	Current Use	Tenure	Remaining Lease Period (Expiry Date)	Age of Property	Built-up Area	Net Book Value (RM'000)
<b>Property of Public Bank is as follows:</b>						
Menara Public Bank 146 Jalan Ampang 50450 Kuala Lumpur, Malaysia	Public Bank's Head Office and Kuala Lumpur City Main Office; business premises of subsidiaries and associated company	Freehold	—	6 Years	46,436 sq m	315,787
<b>Properties of Subsidiaries in Malaysia are as follows:</b>						
Bangunan Public Bank 6 Jalan Sultan Sulaiman 50000 Kuala Lumpur Malaysia	Public Bank's Jalan Sultan Sulaiman Branch and Head Office Divisions; Public Finance's Head Office and Kuala Lumpur Main Office; PB Securities Sdn. Bhd.'s business premises; office space rented out to third parties	Freehold	—	23 Years	18,277 sq m	24,511
40 & 42 Jalan Radin Tengah Bandar Baru Seri Petaling 57000 Kuala Lumpur, Malaysia	Public Bank's Seri Petaling Branch	Leasehold 99 years	78 Years (5-04-2078)	18 Years	1,070 sq m	667
11 Jalan 3/82B Bangsar Utama Off Jalan Bangsar 59000 Kuala Lumpur, Malaysia	Kuala Lumpur Mutual Fund Bhd.'s Kuala Lumpur Branch	Leasehold 99 years	85 Years (3-12-2085)	12 Years	1,795 sq m	1,455
Block D (02-3, 03-1, 03-3) & Block C (04-1) Kerupang II Apartments Jalan Batu Arang 87000 Federal Territory of Labuan, Malaysia	Residential quarters for staff of Public Bank (L) Ltd.	Leasehold 99 years	57 Years (26-04-2058)	5 Years	303 sq m	467
Public Bank Tower 19 Jalan Wong Ah Fook 80000 Johor Bahru Johor Darul Takzim, Malaysia	Public Bank's and Public Finance's Johor Bahru Branch; office space rented out to third parties	Freehold	—	6 Years	36,222 sq m	53,778
60 - 68 Jalan Laksamana 75000 Melaka, Malaysia	Public Bank's Melaka Branch	Leasehold 99 years	66 Years (14-07-2066)	30 Years	4,128 sq m	1,040
7, 9, 11 & 13 Jalan Dato' Maharajalela 30000 Ipoh Perak Darul Ridzuan, Malaysia	Public Bank's Ipoh Main Office	Freehold	—	29 Years	3,749 sq m	3,463
87 Lebuhrampai 10200 Pulau Pinang, Malaysia	Public Bank's Penang Branch	Freehold	—	78 Years	2,836 sq m	498
3619 & 3620 Jalan Che' Ahmad 14300 Nibong Tebal Seberang Prai Selatan Pulau Pinang, Malaysia	Public Bank's Nibong Tebal Branch	Freehold	—	18 Years	870 sq m	616
2nd Floor, TB 323 Block 38, Fajar Complex 91000 Tawau, Sabah, Malaysia	Kuala Lumpur Mutual Fund Bhd.'s Tawau Branch	Leasehold 999 years	895 Years (31-12-2895)	30 Years	153 sq m	97
1 Jalan Air Hitam Kawasan Institusi Bandar Baru Bangi 43000 Kajang Selangor Darul Ehsan, Malaysia	Public Bank's IT & Training Centre	Leasehold 99 years	96 Years (02-09-2096)	3 Years	31,669 sq m	46,960

Location	Current Use	Tenure	Remaining Lease Period (Expiry Date)	Age of Property	Built-up Area	Net Book Value (RM'000)
Block B, Block C (Lot No. B045/C/1-3 to C/6-3) Sri Damansara Business Park Persiaran Industri Bandar Sri Damansara 52200 Kuala Lumpur, Malaysia	Kuala Lumpur Mutual Fund Bhd.'s Head Office	Freehold	—	3 Years	3,319 sq m	8,912
<b>Properties of Subsidiaries Overseas are as follows:</b>						
Shop 7, Ground Floor Mei Hang Building 15-45 Kai Man Path Tuen Mun, New Territories Hong Kong	JCG Finance Co., Ltd.'s Tuen Mun Branch	Leasehold 149 years	47 Years (30-06-2047)	27 Years	73 sq m	1,382
Shop A, Ground Floor Kong Kai Building 184-188 Aberdeen Main Road Aberdeen, Hong Kong	JCG Finance Co., Ltd.'s Aberdeen Branch	Leasehold 999 years	859 Years (26-12-2859)	11 Years	58 sq m	1,205
Ground Floor Yue Yee Mansion 92 Shung Ling Street San Po Kong Kowloon, Hong Kong	JCG Finance Co., Ltd.'s San Po Kong Branch	Leasehold 149 years	47 Years (30-06-2047)	36 Years	94 sq m	955
Fiat F, 29th Floor Pine Mansion Harbour View Gardens 26 Taikoo Wan Road Taikoo Shing Quarry Bay, Hong Kong	Residential quarters for staff of Public Bank, Restricted Licence Bank, Hong Kong	Leasehold 999 years	899 Years (18-04-2899)	17 Years	91 sq m	2,563
Room 1003-1005 10th Floor, Fortress Tower 250 King's Road North Point, Hong Kong	JCG Finance Co., Ltd.'s IT Centre	Leasehold 150 years	126 Years (26-08-2126)	17 Years	293 sq m	2,727
14th Floor Regent On The Park 14A, Tower 2 and Car Park Nos. 4 & 66 on 4th Floor 9 Kennedy Road, Hong Kong	Residential quarters for staff of JCG Finance Co., Ltd.	Leasehold 150 years	125 Years (19-10-2125)	15 Years	248 sq m	3,111
Ground Floor 751 Nathan Road Kowloon, Hong Kong	JCG Finance Co., Ltd.'s Prince Edward Road Branch	Leasehold 150 years	79 Years (18-08-2079)	30 Years	129 sq m	4,723
11th Floor, Wing On House 71 Des Vouex Road Central, Hong Kong	Administrative centre of JCG Finance Co., Ltd.	Leasehold 999 years	902 Years (14-08-2902)	33 Years	1,464 sq m	28,158
Office B, Ground Floor - 17th Floor, JCG Building 16 Mongkok Road Kowloon, Hong Kong	JCG Finance Co., Ltd.'s Mongkok Branch and Head Office Departments; office space rented out to third parties.	Leasehold 150 years	50 Years (27-05-2050)	13 Years	2,215 sq m	39,784

Location	Current Use	Tenure	Remaining Lease Period (Expiry Date)	Age of Property	Built-up Area	Net Book Value (RM'000)
Flat F, 24th Floor Ngan Sing Mansion Sing Fai Terrace Taikoo Shing, Hong Kong	Residential quarters for staff of Winton (B.V.I.) Ltd.	Leasehold 999 years	899 Years (18-04-2899)	16 Years	79 sq m	1,432
Ground Floor Ruby Commercial Building 480 Nathan Road Kowloon, Hong Kong	JCG Finance Co., Ltd.'s Nathan Road Branch	Leasehold 150 years	67 Years (22-10-2067)	8 Years	125 sq m	5,870
Shop No. 51-53, 1st Floor Harbour Crystal Centre 100 Granville Road Kowloon, Hong Kong	JCG Finance Co., Ltd.'s Tsimshatsui Branch	Leasehold 150 years	128 Years (10-12-2128)	18 Years	131 sq m	1,310
Workshops A, B and C on Ground Floor Hung Cheong Factory Building 742-748 Cheung Sha Wan Road 3 Kwong Cheung Street Cheung Sha Wan Kowloon, Hong Kong	Winton Group's branch office; office space rented out to third parties	Leasehold 149 years	47 Years (27-06-2047)	35 Years	682 sq m	3,405
Flat E on 9th Floor Hung Cheong Factory Building 742-748 Cheung Sha Wan Road 3 Kwong Cheung Street Cheung Sha Wan Kowloon, Hong Kong	Winton Group's store room	Leasehold 149 years	47 Years (27-06-2047)	35 Years	68 sq m	35
Workshops E1 and F1 on 10th Floor Hang Fung Industrial Building Phase 1, 2G Hok Yuen Street Hungghom, Kowloon Hong Kong	Winton Group's store room and ancillary office	Leasehold 150 years	47 Years (15-09-2047)	21 Years	962 sq m	770
Flat 3 on 3rd Floor Block F 2, Pearl Island Villas 17½ Mile, Castle Peak Road Tuen Mun, New Territories Hong Kong	Holiday apartment for executives of Winton Group	Leasehold 149 years	47 Years (27-06-2047)	29 Years	32 sq m	17
11th Floor, Arglye Centre Phase 1, 688 Nathan Road and 65 Arglye Street Mongkok, Kowloon Hong Kong	Winton Group's Head Office; office space rented out to third parties	Leasehold 150 years	60 Years (18-02-2060)	18 Years	1,465 sq m	30,468
4/F, 581 Nathan Road Mongkok, Kowloon Hong Kong	Winton Group's store room	Leasehold 150 years	37 Years (25-12-2037)	31 Years	55 sq m	64
2/F, 575A Nathan Road Mongkok, Kowloon Hong Kong	Winton Group's store room	Leasehold 150 years	37 Years (25-12-2037)	42 Years	65 sq m	89

# International NETWORK of



## major Correspondents

Algeria	Germany	Malta	Slovakia
Argentina	Greece	Mauritius	Slovenia
Australia	Guernsey C.I.	Mexico	South Africa
Austria	Hong Kong	Mozambique	South Korea
Bahrain	Hungary	Myanmar	Spain
Bangladesh	India	Namibia	Sri Lanka
Belgium	Indonesia	Netherlands	Sudan
Bosnia Herzegovina	Iran	New Zealand	Sweden
Botswana	Iraq	Norway	Switzerland
Brazil	Ireland	Oman	Taiwan
Brunei Darussalam	Isle of Man	Pakistan	Thailand
Cambodia	Israel	Papua New Guinea	Tunisia
Canada	Italy	Peru	Turkey
Chile	Japan	Philippines	United Arab Emirates
China	Jersey C.I.	Poland	United Kingdom
Cyprus	Jordan	Portugal	USA
Czech Republic	Kenya	Qatar	Vanuatu
Denmark	Kuwait	Republic of Uzbekistan	Venezuela
Egypt	Lao PDR	Romania	Vietnam
Fiji Island	Luxembourg	Russia	Zimbabwe
Finland	Macau	Saudi Arabia	
France	Malaysia	Singapore	

**PUBLIC BANK  
BERHAD**

**Head Office:**

Menara Public Bank, 146 Jalan Ampang, 50450 Kuala Lumpur  
Tel: 03-21638888, 03-21638899  
Fax: 03-21639917  
Telex: MA28290/MA28291  
Website: www.publicbank.com.my

**Federal Territory**

1. **Bangsar**  
39 & 41 Jalan Telawi 3  
Bangsar Baru  
59100 Kuala Lumpur  
Tel : 03-22828918, 03-22828930  
Fax : 03-22828917
2. **Bukit Damansara**  
Ground, Mezzanine & First Floors  
36 – 40 Medan Setia 2  
Plaza Damansara  
Bukit Damansara  
50490 Kuala Lumpur  
Tel : 03-2554277, 03-2551757  
Fax : 03-2549403
3. **Changkat Thambi Dollah**  
Ground & First Floors  
85 & 87 Changkat Thambi Dollah  
Off Jalan Pudu  
55100 Kuala Lumpur  
Tel : 03-2428434, 03-2454570  
Fax : 03-2454462
4. **Chow Kit**  
Ground & Mezzanine Floors  
Wisma Mepro  
29 & 31 Jalan Ipoh  
51200 Kuala Lumpur  
Tel : 03-40438541, 03-40438544  
Fax : 03-40438542
5. **Jalan Bukit Bintang**  
Ground Floor, Sun Complex  
Off Jalan Bukit Bintang  
55100 Kuala Lumpur  
Tel : 03-2445754, 03-2445759  
Fax : 03-2445751

6. **Jalan Ipoh**  
Ground & Mezzanine Floors  
Wisma Yap Ka  
480 Batu 3 Jalan Ipoh  
51200 Kuala Lumpur  
Tel : 03-40427486, 03-40427487  
Fax : 03-40420032
7. **Jalan Kelang Lama**  
3045 – 3051 Batu 4½  
Jalan Kelang Lama  
58000 Kuala Lumpur  
Tel : 03-7811216, 03-7811215  
Fax : 03-7816939
8. **Jalan Kuchai Lama**  
Ground & Mezzanine Floors  
52 & 54 Jalan 6/116B  
Kuchai Entrepreneurs' Park  
Off Jalan Kuchai Lama  
58200 Kuala Lumpur  
Tel : 03-7807349, 03-7804575  
Fax : 03-7843411
9. **Jalan Raja Chulan**  
Ground Floor  
Wisma Lim Foo Yong  
86 Jalan Raja Chulan  
50200 Kuala Lumpur  
Tel : 03-2418884, 03-2451613,  
03-2419557  
Fax : 03-2487721
10. **Jalan Raja Laut**  
G3 & G4 Bangunan KWSP  
5 Jalan Raja Laut  
50350 Kuala Lumpur  
Tel : 03-26930828, 03-26930817  
Fax : 03-26914624

11. **Jalan Sultan Sulaiman**  
Ground Floor  
Bangunan Public Bank  
6 Jalan Sultan Sulaiman  
50000 Kuala Lumpur  
Tel : 03-2309793, 03-2309798,  
03-2309973  
Fax : 03-22745909
12. **Jalan Sungei Besi**  
Ground Floor  
12 Jalan Sungei Besi  
57100 Kuala Lumpur  
Tel : 03-92214826, 03-92214997  
Fax : 03-92212968
13. **Jalan Tun H.S. Lee**  
Lot G.01 Ground Floor  
Plaza First Nationwide  
161 Jalan Tun H.S. Lee  
50000 Kuala Lumpur  
Tel : 03-2302233, 03-2302234  
Fax : 03-2302250
14. **Jinjang**  
3476 & 3477 Garden Street  
Jinjang Utara  
52000 Kuala Lumpur  
Tel : 03-62523358, 03-62523356  
Fax : 03-62522422
15. **Kampung Baru**  
134 Ground Floor  
Wisma Azan  
Jalan Raja Abdullah  
Kampung Bahru  
50300 Kuala Lumpur  
Tel : 03-26928885, 03-26927269  
Fax : 03-26927188

16. **KL City Main Office**  
Ground Floor  
Menara Public Bank  
146 Jalan Ampang  
50450 Kuala Lumpur  
Tel : 03-21638200, 03-21638202,  
03-21638201  
Fax : 03-21639901
17. **Kepong**  
21 Jalan Ambong Kiri 2  
Kepong Baru  
52100 Kuala Lumpur  
Tel : 03-62577633, 03-62573893  
Fax : 03-62516611
18. **Medan Idaman**  
4 & 6 Jalan 2/21D  
Medan Idaman Business Centre  
Batu 5 Jalan Gombak  
53000 Kuala Lumpur  
Tel : 03-40234462, 03-40234478  
Fax : 03-40234497
19. **Overseas Union Garden**  
3 & 5 Jalan Hujan Rahmat 2  
Overseas Union Garden  
58200 Kuala Lumpur  
Tel : 03-77856408, 03-77856409  
Fax : 03-77856412
20. **Segambut**  
77 Jalan Segambut Pusat  
51200 Kuala Lumpur  
Tel : 03-62527050, 03-62527055  
Fax : 03-62527057
21. **Selayang**  
36 & 38 Jalan 2/3A  
Pusat Bandar Utara  
Selayang, Batu Caves  
68100 Kuala Lumpur  
Tel : 03-61368642, 03-61368644  
Fax : 03-61368651
22. **Sentul**  
Ground Floor  
36, 38 & 40 Jalan 14/48A  
Sentul Raya, Off Jalan Sentul  
51000 Kuala Lumpur  
Tel : 03-40418233, 03-40421811  
Fax : 03-40421822

23. **Seri Petaling**  
40 & 42 Jalan Radin Tengah  
Bandar Baru Seri Petaling  
57000 Kuala Lumpur  
Tel : 03-90581790, 03-90581794  
Fax : 03-90570415
24. **Setapak**  
263 & 265 Jalan Genting Kelang  
Setapak, 53300 Kuala Lumpur  
Tel : 03-40242342, 03-40219341  
Fax : 03-40219351
25. **Taman Cheras**  
1, 3 & 5 Jalan 4/96A  
Taman Cheras Makmur  
56100 Kuala Lumpur  
Tel : 03-91304316, 03-91313466  
Fax : 03-91304586
26. **Taman Maluri**  
59 & 59-1 Jalan Jejaka Lima  
Taman Maluri, Cheras  
55100 Kuala Lumpur  
Tel : 03-9859998, 03-9859997  
Fax : 03-9856811
27. **Wangsa Maju**  
8 Jalan 1/27B  
Section 1, Wangsa Maju  
53300 Kuala Lumpur  
Tel : 03-41428580, 03-41428577  
Fax : 03-41429281
28. **Labuan**  
Ground Floor  
Lucas Kong Building  
5 Jalan Merdeka  
87007 Wilayah Persekutuan  
Labuan  
Tel : 087-414282, 087-414439  
Fax : 087-412388
29. **Bandar Baru Permas Jaya**  
11 & 15 Jalan Permas 10/1  
Bandar Baru Permas Jaya  
81750 Masai, Johore  
Tel : 07-3883258, 07-3883252  
Fax : 07-3883259

**Johore**

30. **Batu Pahat**  
116 – 118 Jalan Chengal  
Taman Makmur  
83000 Batu Pahat, Johore  
Tel : 07-4344633, 07-4344942  
Fax : 07-4319120
31. **Chaah**  
Ground & First Floors  
3 & 5 Jalan Yong Peng  
Taman Sri Chaah  
85400 Chaah, Johore  
Tel : 07-9262003, 07-9262002  
Fax : 07-9262008
32. **Endau**  
812 Jalan Aman  
Taman Bahagia  
86900 Endau, Johore  
Tel : 07-7944050, 07-7944051  
Fax : 07-7944086
33. **Johor Bahru**  
1st & 12th Floors  
Public Bank Tower  
19 Jalan Wong Ah Fook  
80000 Johor Bahru, Johore  
Tel : 07-2223815, 07-2241528,  
07-2241526  
Fax : 07-2241527, 07-2223813
34. **Kahang**  
12 Jalan Parang 1  
Taman Sri Kahang  
86700 Kahang, Johore  
Tel : 07-7882298, 07-7882294  
Fax : 07-7882297
35. **Kluang**  
8D & 8E Jalan Dato' Haji Hassan  
86000 Kluang, Johore  
Tel : 07-7735115, 07-7735113  
Fax : 07-7735117
36. **Kota Tinggi**  
8-L & 8-M Jalan Lombong  
81900 Kota Tinggi, Johore  
Tel : 07-8834535, 07-8834687  
Fax : 07-8834852

37. **Kulai**  
42-1, 42-2 & 42-3  
Jalan Raya, Kulai Besar  
81000 Kulai, Johore  
Tel : 07-6634168, 07-6634171  
Fax : 07-6635761
38. **Masai**  
17, 19 & 21  
Jalan Ara 2, Taman Rinting  
81750 Masai, Johore  
Tel : 07-2511846, 07-2522500  
Fax : 07-2511795
39. **Mersing**  
21 – 22 Ground Floor  
Jalan Sulaiman  
86800 Mersing, Johore  
Tel : 07-7992698, 07-7992695  
Fax : 07-7992530
40. **Muar**  
Ground & Mezzanine Floors  
47, 48, 49 & 50 Jalan Sayang  
84000 Muar, Johore  
Tel : 06-9518201, 06-9519059  
Fax : 06-9523033
41. **Parit Raja**  
Ground & First Floors  
1 Jalan Raja Satu  
Taman Sri Raja  
86400 Parit Raja, Johore  
Tel : 07-4542858, 07-4542857  
Fax : 07-4542844
42. **Pasir Gudang**  
14 & 15 Jalan Mawar Satu  
Taman Mawar  
81700 Pasir Gudang, Johore  
Tel : 07-2522787, 07-2522936  
Fax : 07-2523064
43. **Pekan Nenas**  
Ground Floor, SH9 & SH10  
Main Road  
81500 Pekan Nenas, Johore  
Tel : 07-6995350, 07-6995352  
Fax : 07-6995351
44. **Pontian Kecil**  
Ground Floor, 761 & 762  
Jalan Taib, Pontian Kecil  
82000 Pontian, Johore  
Tel : 07-6879603, 07-6879605  
Fax : 07-6876144
45. **Segamat**  
Ground & Mezzanine Floors  
Wisma Lai Hee Sang  
28 Jalan Mentol  
85000 Segamat, Johore  
Tel : 07-9313900, 07-9313934  
Fax : 07-9310854
46. **Taman Century**  
Ground & Mezzanine Floors  
Bangunan Pang & Sons  
16 Jalan Harimau  
Taman Century  
80250 Johor Bahru, Johore  
Tel : 07-3342521, 07-3342522  
Fax : 07-3342567
47. **Taman Johor Jaya**  
31, 33 & 35 Jalan Rosmerah 2/10  
Taman Johor Jaya  
81100 Johor Bahru, Johore  
Tel : 07-3548454, 07-3548341  
Fax : 07-3547113
48. **Taman Perling**  
51 Jalan Persisiran Perling  
Taman Perling  
81200 Johor Bahru, Johore  
Tel : 07-2344919, 07-2343924  
Fax : 07-2345850
49. **Taman Sentosa**  
G-2 Ground Floor, Wisma Daiman  
64 Jalan Sulam, Taman Sentosa  
80150 Johor Bahru, Johore  
Tel : 07-3312271, 07-3312270  
Fax : 07-3312666

50. **Tampoi**  
14 & 16 Jalan Sri Bahagia 10  
Taman Sri Bahagia  
Off Jalan Tampoi  
89200 Johor Bahru, Johore  
Tel : 07-2377653, 07-2377184  
Fax : 07-2378042
51. **Ulu Tiram**  
Ground & First Floors  
8 & 9 Jalan Raya  
Taman Tiram Baru  
81800 Ulu Tiram, Johore  
Tel : 07-8613290, 07-8613292  
Fax : 07-8612666

## Kedah

52. **Alor Setar**  
1070 & 1071 Jalan Teluk Wanjah  
05200 Alor Setar, Kedah  
Tel : 04-7315413, 04-7315414  
Fax : 04-7315778
53. **Changlun**  
73 Jalan Sintok, Pekan Baru  
Changlun, 06010 Changlun  
Kedah  
Tel : 04-9241457, 04-9241085  
Fax : 04-9241870
54. **Gurun**  
39 – 41 Jalan Raya  
08300 Gurun, Kedah  
Tel : 04-4686053, 04-4686325  
Fax : 04-4687024
55. **Kuala Ketil**  
45 & 46 Jalan Putra  
Taman Tanjong Peteri  
09300 Kuala Ketil, Kedah  
Tel : 04-4163725, 04-4163318  
Fax : 04-4163103
56. **Kulim**  
173 & 174 Jalan Tunku Putra  
09000 Kulim, Kedah  
Tel : 04-4901098, 04-4901096  
Fax : 04-4907502

57. **Pokok Sena**  
8 Taman Sena Jalan Raya  
06400 Pokok Sena, Kedah  
Tel : 04-7822007, 04-7822000  
Fax : 04-7821019
58. **Pulau Langkawi**  
23, 25 & 27 Jln Pandak Mayah 4  
Pusat Bandar Kuah  
07000 Langkawi, Kedah  
Tel : 04-9667371, 04-9667373  
Fax : 04-9667435
59. **Sik**  
441 Jalan Tunku Ibrahim  
08200 Sik, Kedah  
Tel : 04-4695482, 04-4695691  
Fax : 04-4695664
60. **Sungai Petani**  
Lots 83A-C & 84A-C  
Jalan Pengkalan, Susur Kiri  
Taman Pekan Baru  
08000 Sungai Petani, Kedah  
Tel : 04-4217621, 04-4217622  
Fax : 04-4211979

## Kelantan

61. **Kota Bharu**  
PT 197-199 Jalan Pintu Pong  
15000 Kota Bharu, Kelantan  
Tel : 09-7482109, 09-7448562  
Fax : 09-7482110
62. **Kuala Krai**  
91 & 92 Jalan Chin Hua  
18000 Kuala Krai, Kelantan  
Tel : 09-9664905, 09-9664767  
Fax : 09-9664042
63. **Machang**  
680 Jalan Bakat  
18500 Machang, Kelantan  
Tel : 09-9752529, 09-9752585  
Fax : 09-9752255

64. **Pasir Mas**  
709 & 710 Jalan Masjid Lama  
17000 Pasir Mas, Kelantan  
Tel : 09-7900669, 09-7900668  
Fax : 09-7900654
65. **Pasir Puteh**  
Wisma UMNO  
315B & 316B Jalan Madrasah  
16800 Pasir Puteh, Kelantan  
Tel : 09-7866127, 09-7866126  
Fax : 09-7867272
66. **Rantau Panjang**  
191 Jalan Besar  
17200 Rantau Panjang, Kelantan  
Tel : 09-7950155, 09-7950926  
Fax : 09-7950443
67. **Tanah Merah**  
443 & 444  
Jalan Dato' Nik Mustapha  
17507 Tanah Merah, Kelantan  
Tel : 09-9556243, 09-9556829  
Fax : 09-9556944

## Malacca

68. **Air Keroh**  
26 & 27 Lorong Setia 1  
Air Keroh Heights  
75450 Malacca  
Tel : 06-2327213, 06-2327209  
Fax : 06-2327205
69. **Masjid Tanah**  
Lot No. 367 & 368  
Kompleks Perniagaan  
78300 Masjid Tanah, Malacca  
Tel : 06-3847715, 06-3847712  
Fax : 06-3847717
70. **Melaka**  
60 – 68 Jalan Laksamana  
75750 Malacca  
Tel : 06-2832809, 06-2833133  
Fax : 06-2844552

71. **Taman Malim Jaya**  
6 & 8 Jalan Suria 2  
Taman Malim Jaya  
75250 Malacca  
Tel : 06-3346500, 06-3346404  
Fax : 06-3346412
72. **Taman Melaka Raya**  
567 & 568 Jalan Merdeka  
Taman Melaka Raya  
75000 Malacca  
Tel : 06-2818804, 06-2817527  
Fax : 06-2818806
73. **Tengkera**  
Ground & First Floors  
511 & 513 Jalan Tengkeria  
75200 Malacca  
Tel : 06-2832109, 06-2832052  
Fax : 06-2832159

## Negeri Sembilan

74. **Bahau**  
Ground & First Floors  
120 & 121 Jalan Gurney  
72100 Bahau, Negeri Sembilan  
Tel : 06-4544101, 06-4544102  
Fax : 06-4545270
75. **Gemas**  
12 Jalan Mahkamah  
73400 Gemas, Negeri Sembilan  
Tel : 07-9481209, 07-9481770  
Fax : 07-9481110
76. **Kuala Kelawang**  
128A & 128B Jalan Syed Ali  
71600 Kuala Kelawang  
Negeri Sembilan  
Tel : 06-6136959, 06-6136926  
Fax : 06-6137110
77. **Nilai**  
168 – 170 Jalan Besar  
71800 Nilai, Negeri Sembilan  
Tel : 06-7991076, 06-7991075  
Fax : 06-7991337

78. **Port Dickson**  
Ground & First Floors  
866 & 867 Jalan Pantai  
71000 Port Dickson  
Negeri Sembilan  
Tel : 06-6472931, 06-6472941  
Fax : 06-6474831

79. **Rasah**  
Ground & Mezzanine Floors  
1281 – 1283 Jalan Rasah  
70300 Seremban  
Negeri Sembilan  
Tel : 06-7620823, 06-7620723  
Fax : 06-7637622

80. **Seremban**  
Ground Floor  
46 Jalan Dato' Lee Fong Yee  
70000 Seremban  
Negeri Sembilan  
Tel : 06-7630502, 06-7630503  
Fax : 06-7634500

81. **Tampin**  
37 Jalan Besar  
73000 Tampin, Negeri Sembilan  
Tel : 06-4415441, 06-4412511  
Fax : 06-4414814

## Pahang

82. **Brinchang**  
MDCH 41 – 43  
Bandar Baru Brinchang  
39100 Brinchang, Pahang  
Tel : 05-4911239, 05-4911590  
Fax : 05-4911508

83. **Jerantut**  
K-20 & K-21 Jalan Tahan  
Bandar Baru  
27000 Jerantut, Pahang  
Tel : 09-2661875, 09-2661917  
Fax : 09-2661992

84. **Kuantan**  
79 – 85 Jalan Haji Abdul Aziz  
25000 Kuantan, Pahang  
Tel : 09-5524550, 09-5551218  
Fax : 09-5553519

85. **Mentakab**  
16 – 18 Ground Floor  
Off Jalan Haji Kassim  
28400 Mentakab, Pahang  
Tel : 09-2775800, 09-2775803  
Fax : 09-2773011

86. **Temerloh**  
74 & 75 Jalan Ahmad Shah 1  
Lurah Temerloh  
28000 Temerloh, Pahang  
Tel : 09-2965663, 09-2965662  
Fax : 09-2965643

87. **Triang**  
38 & 39 Jalan Temerloh  
28300 Triang, Pahang  
Tel : 09-2553481, 09-2553480  
Fax : 09-2553486

## Perak

88. **Ayer Tawar**  
139 & 141 Jalan Besar  
32400 Ayer Tawar, Perak  
Tel : 05-6726399, 05-6726396  
Fax : 05-6726402

89. **Bagan Serai**  
Ground & Mezzanine Floors  
244 & 244A Jalan Besar  
34300 Bagan Serai, Perak  
Tel : 05-7212841, 05-7212842  
Fax : 05-7212845

90. **Bercham New Village**  
3 & 5 Persiaran Bercham Timur 1  
Taman Bercham Baru  
31400 Ipoh, Perak  
Tel : 05-5360555, 05-5360058  
Fax : 05-5361555

91. **Chemor**  
12 – 16 Laluan Chemor Sinaran  
Desa Chemor Sinaran  
31200 Chemor, Perak  
Tel : 05-2011836, 05-2011125  
Fax : 05-2011573

92. **Ipoh Garden**  
133B, 133C & 133D  
Jalan Dato Lau Pak Khuan  
Ipoh Garden, 31400 Ipoh, Perak  
Tel : 05-5480957, 05-5480955  
Fax : 05-5480958

93. **Ipoh Main Office**  
7 – 13 Jalan Dato' Maharajalela  
30000 Ipoh, Perak  
Tel : 05-2550800, 05-2550808,  
05-2423759  
Fax : 05-2535505

94. **Jalan Yang Kalsom**  
46 – 50 Jalan Yang Kalsom  
30250 Ipoh, Perak  
Tel : 05-2557691, 05-2550129,  
05-2557690  
Fax : 05-2535528

95. **Jalan Pasir Putih**  
137 & 139 Jalan Pengkalan Barat  
Off Jalan Pasir Putih  
31650 Ipoh, Perak  
Tel : 05-3221066, 05-3222453  
Fax : 05-3225714

96. **Jelapang**  
Ground & First Floors  
291 Jalan Silibin  
30100 Ipoh, Perak  
Tel : 05-5265886, 05-5264015  
Fax : 05-5264485

97. **Kamunting**  
Ground & First Floors  
27 – 29 Jalan Regat Kamunting  
Off Jalan Kamunting  
34600 Kamunting, Perak  
Tel : 05-8089959, 05-8081110  
Fax : 05-8089363

98. **Menglembu**  
67 – 71 Jalan Besar  
31450 Menglembu, Perak  
Tel : 05-2824511, 05-2814978  
Fax : 05-2815015

99. **Pantai Remis**  
66 – 70 Jalan Damar Laut  
34900 Pantai Remis, Perak  
Tel : 05-6771235, 05-6771252  
Fax : 05-6771495

100. **Pusing**  
293 Jalan Besar  
31550 Pusing, Perak  
Tel : 05-2883941, 05-2883942  
Fax : 05-2883975

101. **Seri Manjung**  
Lot 2274 – 2277  
Taman Samudera  
Jalan Lumut  
32040 Seri Manjung, Perak  
Tel : 05-6884212, 05-6882927  
Fax : 05-6884952

102. **Simpang Pulai**  
39 & 41 Persiaran Sengat Baru 2  
Taman Bersatu  
31300 Simpang Pulai, Perak  
Tel : 05-3575359, 05-3575360  
Fax : 05-3575358

103. **Sungai Siput**  
Ground Floor  
161 Main Road  
31100 Sungai Siput, Perak  
Tel : 05-5986088, 05-5985037  
Fax : 05-5986081

104. **Teluk Intan**  
Ground & First Floors  
25 & 27 Jalan Raja  
36000 Teluk Intan, Perak  
Tel : 05-6211721, 05-6211750  
Fax : 05-6215518

## Perlis

105. **Kangar**  
9 Jalan Raja Syed Alwi  
01000 Kangar, Perlis  
Tel : 04-9763344, 04-9763328  
Fax : 04-9760503

## Penang

106. **Air Itam**  
56 & 58 Lintang Angsana  
Bandar Baru Air Itam  
11500 Penang  
Tel : 04-8288088, 04-8286088  
Fax : 04-8280678

107. **Bagan Ajam**  
6862-6864 Jalan Bagan Jermal  
Bagan Ajam  
13000 Butterworth, Penang  
Tel : 04-3317826, 04-3317825  
Fax : 04-3312248

108. **Bandar Bayan Baru**  
5, 7, 9 & 11  
Lorong Kampung Jawa  
Bandar Bayan Baru  
11900 Bayan Lepas, Penang  
Tel : 04-6438533, 04-6438936  
Fax : 04-6441877

109. **Bandar Seberang Jaya**  
11 Jalan Todak 2  
Pusat Bandar  
Bandar Seberang Jaya  
13700 Seberang Jaya, Penang  
Tel : 04-3971104, 04-3971096  
Fax : 04-3971107

110. **Bukit Mertajam**  
269 Jalan Kulim  
14000 Bukit Mertajam, Penang  
Tel : 04-5392200, 04-5392207  
Fax : 04-5392164

111. **Jalan Macalister**  
104, 104A & 104B  
Jalan Macalister  
10400 Penang  
Tel : 04-2276826, 04-2276843  
Fax : 04-2276850

112. **Jalan Raja Uda**  
5031 – 5033  
Jalan Raja Uda  
12300 Butterworth, Penang  
Tel : 04-3245299, 04-3245297  
Fax : 04-3245301

113. **Jelutong**  
407-A Jalan Jelutong  
11600 Penang  
Tel : 04-2822351, 04-2813227  
Fax : 04-2825232

114. **Kepala Batas**  
21 & 23 Jalan Bertam  
13200 Kepala Batas  
Seberang Perai Utara, Penang  
Tel : 04-5758703, 04-5759085  
Fax : 04-5759088

115. **Lebuh Macallum**  
2-1-20 & 2-1-30  
Harbour Trade Centre  
2 Gat Lebuh Macallum  
10300 Penang  
Tel : 04-2631782, 04-2628442  
Fax : 04-2630057

116. **Nibong Tebal**  
3619 & 3620 Jalan Che Ahmad  
14300 Nibong Tebal, Penang  
Tel : 04-5932217, 04-5932216  
Fax : 04-5931590

117. **Prai**  
2684 & 2685 Jalan Chain Ferry  
Taman Inderawasih  
13600 Prai, Penang  
Tel : 04-3901130, 04-3901241  
Fax : 04-3902394

118. **Pulau Pinang**  
87 Lebu Bishop  
10200 Penang  
Tel : 04-2611771, 04-2611770  
Fax : 04-2617417

119. **Pulau Tikus**  
Ground Floor  
58 Jalan Cantonment  
Pulau Tikus, 10250 Penang  
Tel : 04-2286015, 04-2286017  
Fax : 04-2287075

120. **Relau**  
1 & 3 Jalan Relau  
11900 Penang  
Tel : 04-6443092, 04-6443112  
Fax : 04-6443128

121. **Simpang Ampat**  
1364 Jalan Besar  
14100 Simpang Ampat  
Seberang Prai Selatan, Penang  
Tel : 04-5887000, 04-5887248  
Fax : 04-5888080

## Sabah

122. **Beaufort**  
Lot 6 & 7 Lo Chung Park  
89807 Beaufort, Sabah  
Tel : 087-214836, 087-214844  
Fax : 087-214839

123. **City Parade**  
Lot 1-0-M48 – M51  
1 Jalan Centre Point  
City Parade, Centre Point Sabah  
88000 Kota Kinabalu, Sabah  
Tel : 088-251817, 088-251812  
Fax : 088-251816

124. **Donggongan**  
Ground Floor, Lot 2 & 3  
Donggongan New Township  
89507 Penampang  
Kota Kinabalu, Sabah  
Tel : 088-725664, 088-725673  
Fax : 088-725679

125. **Keningau**  
Juta Commercial Centre  
Block A3, Lot 2 & 3  
Jalan Sodomian, 89000 Keningau  
Sabah  
Tel : 087-335928, 087-335845  
Fax : 087-335842

126. **Kota Belud**  
Lot B6 & B7  
Kompleks Centenary  
Jalan Sabar, 89150 Kota Belud  
Sabah  
Tel : 088-977810, 088-977784  
Fax : 088-977798

127. **Kota Kinabalu**  
Lots G1 & 1-1 Menara MAA  
6, Lorong Api-Api 1  
Api-Api Centre  
88000 Kota Kinabalu, Sabah  
Tel : 088-239306, 088-239613  
Fax : 088-236630

128. **Lahad Datu**  
Ground & First Floors  
MDLD 0088 Jalan Teratai  
91100 Lahad Datu, Sabah  
Tel : 089-884078, 089-884020  
Fax : 089-884087

129. **Lido**  
Lot 8 & 9 Block P  
MPKK No. S32 & S33  
Taman Che Mei, Mile 3  
Jalan Penampang  
88300 Kota Kinabalu, Sabah  
Tel : 088-217669, 088-245687  
Fax : 088-245496

130. **Papar**  
162 Lot 8023  
Jalan Besar, Pekan Papar  
89600 Papar, Sabah  
Tel : 088-912522, 088-912523  
Fax : 088-912211

131. **Sandakan**  
Ground Floor, Wisma Santaraya  
Jalan 3, 90000 Sandakan, Sabah  
Tel : 089-214260, 089-214258  
Fax : 089-272815

132. **Tawau**  
TB 304A & 304B, Block 34  
Fajar Complex  
91000 Tawau, Sabah  
Tel : 089-761333, 089-761311  
Fax : 089-761355

## Sarawak

133. **Bintulu**  
6 & 7 Jalan Court  
97000 Bintulu, Sarawak  
Tel : 086-337754, 086-337753  
Fax : 086-337759

134. **Kuching**  
Lot G.01, Lot LG.01A &  
Lot LG.02A  
Wisma Saberka, Jalan Green  
Off Jalan Tun Abang Hj Openg  
93000 Kuching, Sarawak  
Tel : 082-418999, 082-428801  
Fax : 082-424662

135. **Limbang**  
Lot G 061 Ground Floor  
Limbang Plaza, Jalan Buangsiol  
98700 Limbang, Sarawak  
Tel : 085-216750, 085-216751  
Fax : 085-216755

136. **Padungan**  
Lots 619-623 Jalan Padungan  
93100 Kuching, Sarawak  
Tel : 082-232699, 082-235388  
Fax : 082-232382

137. **Miri**  
Ground & First Floors  
Moh Heng Building  
14 Jalan Bendahara  
98000 Miri, Sarawak  
Tel : 085-412960, 085-412957  
Fax : 085-417273

138. **Sarikei**  
12 Jalan Abdul Rahman  
96100 Sarikei, Sarawak  
Tel : 084-652727, 084-652728  
Fax : 084-652855

139. **Sibu**  
Ground & First Floors  
2, 4 & 6 Lorong 2  
Jalan Tuanku Osman  
96000 Sibu, Sarawak  
Tel : 084-316516, 084-316515  
Fax : 084-335739

## Selangor

140. **Ampang**  
Ground Floor, Wisma Saudagar  
420 Batu 5 Jalan Ampang  
68000 Ampang, Selangor  
Tel : 03-42576999, 03-42562636  
Fax : 03-42578964

141. **Bandar Puchong Jaya**  
11 Jalan Kenari 1  
Off Jalan Puchong  
Bandar Puchong Jaya  
47100 Puchong, Selangor  
Tel : 03-58821233, 03-58821888  
Fax : 03-58821299

142. **Bandar Sri Damansara**  
Ground & First Floors  
13 & 13A Jalan Tembaga SD 5/2A  
Bandar Sri Damansara  
52200 Kuala Lumpur  
Tel : 03-62725742, 03-62725694  
Fax : 03-62725767

143. **Bandar Sunway**  
48 & 50 Jalan PJS 11/28A  
Bandar Sunway  
46150 Petaling Jaya, Selangor  
Tel : 03-7362283, 03-7364138  
Fax : 03-7363556

144. **Banting**  
251 Jalan Sultan Abdul Samad  
42700 Banting, Selangor  
Tel : 03-31878386, 03-31878387  
Fax : 03-31872708

145. **Batang Kali**  
4 & 5 Jalan CKC 1  
Bandar Baru Batang Kali  
44300 Batang Kali, Selangor  
Tel : 03-60573675, 03-60572402  
Fax : 03-60572405

146. **Bukit Beruntung**  
23 & 25 Jalan Melati 2B  
Seksyen BB11  
Bandar Bukit Beruntung  
48300 Rawang, Selangor  
Tel : 03-6082170  
Fax : 03-6082173

147. **Damansara Utama**  
Ground & Mezzanine Floors  
Plaza Damansara Utama  
2 Jalan SS 21/60  
Damansara Utama  
47400 Petaling Jaya, Selangor  
Tel : 03-77286012, 03-77261353  
Fax : 03-77278064

148. **Kajang**  
10 & 11 Jalan Raja Haroun  
43000 Kajang, Selangor  
Tel : 03-87368893, 03-87366849  
Fax : 03-87365369

149. **Kampung Baru Subang**  
34 – 36 Jalan Lebu Besar  
Kampung Baru Subang  
40150 Shah Alam, Selangor  
Tel : 03-7468696, 03-7468986  
Fax : 03-7463351

150. **Kelana Jaya**  
19 Jalan SS 6/12, Kelana Jaya  
47301 Petaling Jaya, Selangor  
Tel : 03-7039543, 03-7034928  
Fax : 03-7032478

151. **Klang**  
Ground Floor  
28, 30 & 32  
Persiaran Sultan Ibrahim  
41300 Klang, Selangor  
Tel : 03-33424048, 03-33423569  
Fax : 03-33423566

152. **Kuala Selangor**  
54 Jalan Station  
45000 Kuala Selangor, Selangor  
Tel : 03-32894192, 03-32894193  
Fax : 03-32894133

153. **Pandan Indah**  
1 & 3 Jalan Indah 1/23  
Pandan Indah  
55100 Kuala Lumpur  
Tel : 03-9646733, 03-9647494  
Fax : 03-9646497

154. **Pandan Jaya**  
Ground Floor  
20-G & 22-G Jalan Pandan 3/10  
Pandan Jaya  
55100 Kuala Lumpur  
Tel : 03-9843051, 03-9863160  
Fax : 03-9847058

155. **Petaling Jaya New Town**  
Ground Floor  
1, 3 & 5 Jalan 52/2  
46200 Petaling Jaya, Selangor  
Tel : 03-79579106, 03-79569378,  
03-79570211  
Fax : 03-79579601

156. **Petaling Jaya Old Town**  
N19 & O19 Jalan Pasar  
Off Jalan Othman  
46000 Petaling Jaya, Selangor  
Tel : 03-77836563, 03-77836566  
Fax : 03-77836562

157. **Port Klang**  
Ground Floor  
82 Lebu Beringin  
Off Jalan Berangan  
42000 Port Klang, Selangor  
Tel : 03-31670522, 03-31674550  
Fax : 03-31685510

158. **Sea Park**  
8 & 10 Jalan 21/12  
46300 Petaling Jaya, Selangor  
Tel : 03-78738964, 03-78738931  
Fax : 03-78744798
159. **Section 14**  
31 Jalan 14/20  
46100 Petaling Jaya, Selangor  
Tel : 03-79582592, 03-79582585  
Fax : 03-79582593
160. **Sekinchan**  
102 Jalan Sabak Bernam  
45400 Sekinchan, Selangor  
Tel : 03-8811891, 03-8811263  
Fax : 03-8811644
161. **Semenyih**  
22B & 23 Jalan Besar  
43500 Semenyih, Selangor  
Tel : 03-87237120, 03-87238811  
Fax : 03-87237455
162. **Seri Gombak**  
21 & 23 Jalan SG1/6  
Taman Seri Gombak  
68100 Batu Caves, Selangor  
Tel : 03-61862239, 03-61889611  
Fax : 03-61886236
163. **Seri Kembangan**  
255 Jalan Kolej  
43300 Seri Kembangan, Selangor  
Tel : 03-89422068, 03-89422916  
Fax : 03-89422537
164. **Seri Setia**  
601 & 602 Jalan SS 9A/13  
Seri Setia, 47300 Petaling Jaya  
Selangor  
Tel : 03-78754007, 03-78754202  
Fax : 03-78769411
165. **Shah Alam**  
31, 33 & 35 Jalan Utas B  
Section 15/B  
40000 Shah Alam, Selangor  
Tel : 03-55109875, 03-55105589  
Fax : 03-55101288
166. **SS2**  
61-8 & 61-9 Jalan SS 2/75  
47300 Petaling Jaya, Selangor  
Tel : 03-78741988, 03-78741933  
Fax : 03-78741491
167. **Subang Jaya**  
B2 – B4 Jalan SS 15/4D  
Subang Jaya  
47500 Petaling Jaya, Selangor  
Tel : 03-7343636, 03-7333714  
Fax : 03-7347713
168. **Sungai Buloh**  
Lot 403 Jalan 1A/1  
Bandar Baru Sungai Buloh  
47000 Selangor  
Tel : 03-61562065, 03-61562083  
Fax : 03-61562138
169. **Sungai Chua**  
Ground & Mezzanine Floors  
1 Jalan M/J1  
Taman Majlis Jaya  
Jalan Sungai Chua  
43000 Kajang, Selangor  
Tel : 03-87360228, 03-87370228  
Fax : 03-87345570
170. **Sungai Pelek**  
24C Jalan Besar  
43950 Sungai Pelek, Selangor  
Tel : 03-8411800, 03-8411236  
Fax : 03-8411233
171. **Taman Chi Liung**  
24, 26 & 28 Lintang Menalu  
Taman Chi Liung  
41200 Klang, Selangor  
Tel : 03-33719149, 03-33718482  
Fax : 03-33720319
172. **Taman Mayang**  
21 & 23 Jalan SS 25/23  
47301 Petaling Jaya, Selangor  
Tel : 03-7039474, 03-7039247  
Fax : 03-7039447

173. **Taman Melawati**  
264 & 265 Jalan Bandar 12  
Taman Melawati  
53100 Kuala Lumpur  
Tel : 03-41052007, 03-41052004  
Fax : 03-41052009
174. **Taman Sri Muda**  
2 Jalan Sepadu B 25/B  
Taman Perindustrian Axis  
Section 25, 40400 Shah Alam  
Selangor  
Tel : 03-5216400, 03-5216394  
Fax : 03-5216372
175. **Taman Taming Jaya**  
Ground & First Floors  
1 & 1-1 Medan Taming Satu  
Taman Taming Jaya  
43000 Balakong, Selangor  
Tel : 03-9614979, 03-9614980  
Fax : 03-9614985
176. **USJ**  
3 & 5 Jalan USJ 10/1F  
UEP Subang Jaya  
47620 Selangor  
Tel : 03-7320161, 03-7310776  
Fax : 03-7329196

## Terengganu

177. **Chukai**  
Ground & Mezzanine Floors  
K-156A Jalan Sulaimani  
24000 Chukai, Terengganu  
Tel : 09-8594126, 09-8594069  
Fax : 09-8594943
178. **Kuala Terengganu**  
1, 1A & 1B Jalan Batas Baru  
20300 Kuala Terengganu  
Terengganu  
Tel : 09-6226112, 09-6226304  
Fax : 09-6233409

## Overseas Branches/Offices

- **Restricted Licence Bank Hong Kong**  
Room 1101-1103  
Wing On House  
71 Des Voeux Road  
Central Hong Kong  
Tel : 852-2525-9351  
Fax : 852-2868-9803  
Telex : 65279 PBB HX
- **Sri Lanka Branch**  
324 Galle Road  
Colombo 03, Sri Lanka  
Tel : 941-576289, 941-576290,  
941-576291, 941-576292  
Fax : 941-573958  
Telex : 23171 PUBLIC CE  
23507 PBBTRY CE  
E-mail: pbblanka@diamond.lanka.net
- **Vientiane Branch**  
100/1-4 Talat Sao Road  
P.O. Box 6614  
Vientiane, Lao PDR  
Tel : 856-21-216614,  
856-21-223394  
856-21-223395  
Fax : 856-21-222743  
Telex : 4310 PBBVTE LS  
E-mail: pbbvte@laonet.net
- **Yangon Representative Office**  
88, 3rd Floor  
Hledan Street  
Lanmadaw Township  
Yangon, The Union of Myanmar  
Tel : 0951-210761, 212576  
Fax : 0951-212576

## Subsidiaries

- **Public Finance Bhd.**  
Bangunan Public Bank  
6 Jalan Sultan Sulaiman  
50000 Kuala Lumpur  
Tel : 03-22741788, 22741766  
03-22733333, 22733000  
Fax : 03-22304266  
(168 branches nationwide)
- **Public Consolidated Holdings Sdn. Bhd.**  
Registered Office  
27th Floor, Menara Public Bank  
146 Jalan Ampang  
50450 Kuala Lumpur  
Tel : 03-21638888  
Fax : 03-21639917
- **PB Securities Sdn. Bhd.**  
27th Floor, Bangunan Public Bank  
6 Jalan Sultan Sulaiman  
50000 Kuala Lumpur  
Tel : 03-2013011 (General)  
03-2013733 (Dealing)  
Fax : 03-2012533 (General)  
03-2012530 (Dealing)
- **Kuala Lumpur Mutual Fund Bhd.**  
Head Office  
Block B  
Sri Damansara Business Park  
Persiaran Industri  
Bandar Sri Damansara  
52200 Kuala Lumpur  
Tel : 03-62776800  
Fax : 03-62779800  
(21 branches and 6 agency offices nationwide)
- **PB Futures Sdn. Bhd.**  
27th Floor, Bangunan Public Bank  
6 Jalan Sultan Sulaiman  
50000 Kuala Lumpur  
Tel : 03-2013011  
Fax : 03-2012533
- **PB Securities Nominees (Asing) Sdn. Bhd.**  
27th Floor, Bangunan Public Bank  
6 Jalan Sultan Sulaiman  
50000 Kuala Lumpur  
Tel : 03-2013011  
Fax : 03-2012533
- **PB Securities Nominees (Tempatan) Sdn. Bhd.**  
27th Floor, Bangunan Public Bank  
6 Jalan Sultan Sulaiman  
50000 Kuala Lumpur  
Tel : 03-2013011  
Fax : 03-2012533
- **Public Nominees (Asing) Sdn. Bhd.**  
17th Floor, Menara Public Bank  
146 Jalan Ampang  
50450 Kuala Lumpur  
Tel : 03-21626077  
Fax : 03-21626078
- **Public Nominees (Tempatan) Sdn. Bhd.**  
17th Floor, Menara Public Bank  
146 Jalan Ampang  
50450 Kuala Lumpur  
Tel : 03-21626077  
Fax : 03-21626078
- **Public Leasing & Factoring Sdn. Bhd.**  
18th Floor, Menara Public Bank  
146 Jalan Ampang  
50450 Kuala Lumpur  
Tel : 03-21633833, 21630933  
Fax : 03-21632822  
(4 branches – Klang, Johor Bahru, Penang, Kota Kinabalu)
- **PB International Factors Sdn. Bhd.**  
18th Floor, Menara Public Bank  
146 Jalan Ampang  
50450 Kuala Lumpur  
Tel : 03-21622955  
Fax : 03-21622962  
(2 branches – Johor Bahru, Penang)

- **PB Trust Company Sdn. Bhd.**  
Level 8(B), Main Office Tower  
Financial Park Labuan  
Jalan Merdeka  
87000 Federal Territory Labuan  
Malaysia  
Tel : 6087-412336,  
6087-411898  
Fax : 6087-451193  
Telex : MA 85038
- **JCG Finance Company, Ltd.**  
Room 1105-7, Wing On House  
71 Des Voeux Road  
Central Hong Kong  
Tel : 852-2525-9351  
Fax : 852-2845-0681  
Telex : 65279 PBB HX  
Cable: JCGFIN  
(37 branches in Hong Kong)
- **Cambodian Public Bank Ltd.**  
No. 23 Street 114  
Sangkat Phsar Thmey II  
Khan Daun Penh  
Phnom Penh, Cambodia  
Tel : 855-23-426067  
855-23-723664  
Fax : 855-23-426068  
Telex : 51 94079463  
E-mail: campu@bigpond.com.kh
- **Public Holdings Sdn. Bhd.**  
8th Floor, Menara Public Bank  
146 Jalan Ampang  
50450 Kuala Lumpur  
Tel : 03-21638888, 21638899  
Fax : 03-21639903
- **Winton Holdings (Bermuda) Ltd.**  
Room 1101-1110, 11th Floor  
Phase 1  
Argyle Centre, 688 Nathan Road  
Mongkok, Kowloon, Hong Kong  
Tel : 852-2391-9388  
Fax : 852-2391-5366  
Telex : 54819 HWTCL  
Cable: HKWTCL  
(1 branch – Kowloon)
- **PB Venture Capital Sdn. Bhd.**  
Registered Office  
27th Floor, Menara Public Bank  
146 Jalan Ampang  
50450 Kuala Lumpur  
Tel : 03-21638899  
Fax : 03-21639917
- **Funds Fit Ltd.**  
Room 1105-7, Wing On House  
71 Des Voeux Road  
Central Hong Kong  
Tel : 852-2525-9351  
Fax : 852-2845-0681  
Telex : 65279 PBB HX  
Cable: JCGFIN
- **Public Bank (L) Ltd.**  
Level 8(A) & (B)  
Main Office Tower  
Financial Park Labuan  
Jalan Merdeka  
87000 Federal Territory Labuan  
Malaysia  
Tel : 6087-411898  
Fax : 6087-413220  
Telex : MA 85038
- **JCG Nominees Ltd.**  
Room 1108, Wing On House  
71 Des Voeux Road  
Central Hong Kong  
Tel : 852-2877-8622  
Fax : 852-2845-5240  
Telex : 65279 PBB HX  
Cable: JCGFIN
- **JCG Holdings Ltd.**  
Room 1105-7, Wing On House  
71 Des Voeux Road  
Central Hong Kong  
Tel : 852-2525-9351  
Fax : 852-2845-0681  
Telex : 65279 PBB HX  
Cable: JCGFIN
- **JCG Securities Ltd.**  
Room 1108, Wing On House  
71 Des Voeux Road  
Central Hong Kong  
Tel : 852-2877-8622  
Fax : 852-2845-5240  
Telex : 65279 PBB HX
- **Associated Companies**
  - **PB Trustee Services Bhd.**  
17th Floor, Menara Public Bank  
146 Jalan Ampang  
50450 Kuala Lumpur  
Tel : 03-21626055  
Fax : 03-21639912
  - **VID Public Bank**  
Ground and Mezzanine Floor  
Hanoi Tungshing Square  
2 Ngo Quyen Street, Hanoi  
Vietnam  
Tel : 844-8268307  
Fax : 844-8268228  
Telex : 412241 VPB VT  
(4 branches – Hanoi, Ho Chi Minh  
City, Hai Phong, Danang)
  - **CPB Properties Company Ltd.**  
Villa 23, RV Kramon Sar Phsar  
Thmey 2  
Daun Penh District, Phnom Penh  
Cambodia  
Tel : 855-23-426067  
855-23-723664  
Fax : 855-23-426068  
Telex : CPB KA 36149

## p r o x y form

I/We \_\_\_\_\_ NRIC No./Co. No.: \_\_\_\_\_  
(FULL NAME IN CAPITAL)

of \_\_\_\_\_  
(FULL ADDRESS)

being a Member of the abovenamed Company, hereby appoint \_\_\_\_\_  
(FULL NAME IN CAPITAL)

\_\_\_\_\_ NRIC No.: \_\_\_\_\_

of \_\_\_\_\_  
(ADDRESS)

or failing him, \_\_\_\_\_ NRIC No.: \_\_\_\_\_  
(FULL NAME IN CAPITAL)

of \_\_\_\_\_  
(ADDRESS)

as my/our proxy to vote for me/us on my/our behalf at the Thirty-Fifth Annual General Meeting of the Company to be held on Thursday, 8 March 2001 at 11.00 a.m. and at any adjournment thereof in respect of my/our holding of ..... shares in the manner as indicated below:

No.	Resolutions	For	Against
1	Receive the Audited Accounts for the year ended 31 December 2000 and the Reports of the Directors and Auditors thereon.		
2	Declaration of tax-exempt final dividend.		
3	Re-election of Y.Bhg. Datuk Tay Ah Lek as Director pursuant to Article 101 of the Company's Articles of Association.		
4	Re-appointment of Y.Bhg. Tan Sri Dato' Thong Yaw Hong as Director of the Company pursuant to Section 129 of the Companies Act, 1965.		
5	Re-appointment of Y.Bhg. Tan Sri Dato' Dr. Teh Hong Piow as Director of the Company pursuant to Section 129 of the Companies Act, 1965.		
6	Approval of payment of Directors' fees.		
7	Re-appointment of Messrs KPMG as Auditors and to authorise the Directors to fix the Auditors' remuneration.		
8	Authority under Section 132D of the Companies Act, 1965 for the Directors to issue shares.		

(Please indicate with a cross (x) in the spaces provided whether you wish your vote to be cast for or against the Resolutions. In the absence of specific directions, your proxy will vote or abstain as he thinks fit.)

Dated this \_\_\_\_\_ day of \_\_\_\_\_ 2001

\_\_\_\_\_  
Signature/Common Seal

### Notes:

- The right of Foreigners to vote in respect of their deposited securities is subject to Section 41 (1) (e) and Section 41 (2) of the Securities Industry (Central Depositories) Act, 1991 and Securities Industry (Central Depositories) (Foreign Ownership) Regulations, 1996. The position of such Depositors in this regard will be determined based on the General Meeting Record of Depositors. Such Depositors whose shares exceed the Company's foreign shareholding limit of 30% as at the date of the General Meeting Record of Depositors may attend the above Meeting but are not entitled to vote. Consequently, a proxy appointed by such Depositor who is not entitled to vote will also not be entitled to vote at the above Meeting.
- A member entitled to attend and vote at a meeting of the Company is entitled to appoint a proxy (who need not be a member of the Company) to attend and vote in his stead. The instrument appointing a proxy must be deposited at the Registered Office of the Company, at 27th Floor, Menara Public Bank, 146 Jalan Ampang, 50450 Kuala Lumpur, not less than 48 hours before the time set for the meeting or any adjournment thereof.
- The instrument appointing a proxy shall be in writing under the hand of the appointor or his attorney duly authorised in writing or if such appointor is a corporation, under its Common Seal or the hand of its attorney.

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STAMP

**The Company Secretary**  
**PUBLIC BANK BERHAD**  
27th Floor Menara Public Bank  
146 Jalan Ampang  
50450 Kuala Lumpur  
Malaysia

Please fold here to seal

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