

**Public Bank (Malaysia)**

**Parent Company**

Public Bank

**Category**

Banking

**Sector**

Retail and Islamic banking

**Tagline/ Slogan**

Excellence & beyond

**USP**

A customer caring bank

**STP**

**Segment**

Retail Banking

**Target Group**

Home Loans, Auto Loans and SMEs

**Positioning**

To sustain the position of being the most efficient, profitable and respected premier financial institution

**SWOT Analysis**

**Strengths**

- 1. One of the top 3 banking group in Malaysia by asset size
- 2. Public Bank Group serves the financial needs of over eight million customers from all walks of life in
- 3. Unbroken profit track record of the Group
- 4. Leader in residential mortgages, passenger vehicle financing and commercial property financing in

**Weaknesses**

- 1. Only a regional player and limited global presence
- 2. Need more branches as the reach is scarce compared to leading banks

**Opportunities**

- 1. Overseas Operations and collaborations
- 2. Business diversifications like Insurance and Mutual funds
- 3. New business specific products for Small and medium scale enterprises

**Threats**

- 1. Increasing competition in home mortgages will inevitably result in some compression of the net interest margin
- 2. Sovereign Debt crisis in the Euro Zone
- 3. Higher capital requirements under Basel III

**Competition**

**Competitors**

1. AMMB Holdings Berhad
2. Bank Muamalat Malaysia Berhad
3. Bank Pembangunan Malaysia Berhad