

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

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| 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

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

Opportunities

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| 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

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| 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