

# PERFORMANCE DATA

The Performance Data table aims to provide an overview of the Public Bank Group's sustainability performance pertaining to its material matters. The scope of the Performance Data covers the Group's main subsidiaries across its footprint in Asia (collectively, "Group data"), unless stated otherwise. The data reported is as at 31 December 2023. In addition, the table includes performance data in the recent three years and group-wide targets, where applicable. Data for 2021 and 2022 were restated due to the enhancement of reporting scope and improvement in calculation methodologies. The Performance Data table is prepared with reference to the Bursa Malaysia's Sustainability Reporting Guide (3rd Edition) and GRI standards.

## Workforce

 Group data

Workforce Profile (GRI 2-7)							
Type of data	2021		2022		2023		Target (where applicable, for Public Bank only)
	Number	% of total	Number	% of total	Number	% of total	
<b>Total all employees</b>	<b>19,129</b>	<b>100.0</b>	<b>18,953</b>	<b>100.0</b>	<b>19,596</b>	<b>100.0</b>	-
<b>By gender:</b>							
Male	7,665	40.1	7,513	39.6	7,798	39.8	> 30.0% female representation
Female	11,464	59.9	11,440	60.4	11,798	60.2	
<b>By age group:</b>							
<30 years old	4,984	26.1	4,821	25.4	5,220	26.6	-
30 – 50 years old	11,465	59.9	11,262	59.4	11,217	57.3	-
>50 years old	2,680	14.0	2,870	15.2	3,159	16.1	-
<b>By country:</b>							
Malaysia	16,027	83.8	15,832	83.5	16,337	83.4	-
Hong Kong	1,267	6.6	1,208	6.4	1,202	6.1	-
Cambodia	945	4.9	949	5.0	936	4.8	-
Vietnam	890	4.7	964	5.1	1,121	5.7	-
<b>By nationality:</b>							
Malaysian	16,046	83.9	15,854	83.6	16,360	83.5	-
Non-Malaysian	3,083	16.1	3,099	16.4	3,236	16.5	-

Employee Category (Bursa C3(a), GRI 405-1)							
Type of data	2021		2022		2023		Target (where applicable)
	Number	% of total	Number	% of total	Number	% of total	
<b>Senior Managerial Level</b>							
<b>Total all Senior Managerial Level</b>	<b>276</b>	<b>100.0</b>	<b>271</b>	<b>100.0</b>	<b>283</b>	<b>100.0</b>	-
<b>By gender:</b>							
Male	142	51.4	140	51.7	145	51.2	≥ 45.0% female representation
Female	134	48.6	131	48.3	138	48.8	
<b>By age group:</b>							
<30 years old	0	0.0	0	0.0	0	0.0	-
30 – 50 years old	87	31.5	79	29.2	88	31.1	-
>50 years old	189	68.5	192	70.8	195	68.9	-

# SUSTAINABILITY REPORT

## APPENDICES

### PERFORMANCE DATA

Employee Category (Bursa C3(a), GRI 405-1)							
Type of data	2021		2022		2023		Target (where applicable)
	Number	% of total	Number	% of total	Number	% of total	
<b>By country:</b>							
Malaysia	256	92.8	251	92.6	261	92.2	-
Hong Kong	12	4.4	12	4.4	14	5.0	-
Cambodia	4	1.4	4	1.5	4	1.4	-
Vietnam	4	1.4	4	1.5	4	1.4	-
<b>Managerial Level</b>							
<b>Total all Managerial Level</b>	<b>2,206</b>	<b>100.0</b>	<b>2,271</b>	<b>100.0</b>	<b>2,332</b>	<b>100.0</b>	<b>-</b>
<b>By gender:</b>							
Male	1,205	54.6	1,220	53.7	1,233	52.9	-
Female	1,001	45.4	1,051	46.3	1,099	47.1	-
<b>By age group:</b>							
<30 years old	28	1.3	20	0.9	23	1.0	-
30 – 50 years old	1,440	65.3	1,486	65.4	1,510	64.7	-
>50 years old	738	33.4	765	33.7	799	34.3	-
<b>By country:</b>							
Malaysia	1,755	79.6	1,817	80.0	1,850	79.3	-
Hong Kong	280	12.7	277	12.2	286	12.3	-
Cambodia	87	3.9	88	3.9	89	3.8	-
Vietnam	84	3.8	89	3.9	107	4.6	-
<b>Supervisory Level</b>							
<b>Total all Managerial Level</b>	<b>10,722</b>	<b>100.0</b>	<b>10,708</b>	<b>100.0</b>	<b>11,387</b>	<b>100.0</b>	<b>-</b>
<b>By gender:</b>							
Male	4,197	39.1	4,118	38.5	4,432	38.9	-
Female	6,525	60.9	6,590	61.5	6,955	61.1	-
<b>By age group:</b>							
<30 years old	3,566	33.3	3,561	33.3	4,071	35.8	-
30 – 50 years old	5,978	55.7	5,882	54.9	5,879	51.6	-
>50 years old	1,178	11.0	1,265	11.8	1,437	12.6	-
<b>By country:</b>							
Malaysia	9,697	90.4	9,649	90.1	10,240	89.9	-
Hong Kong	362	3.4	374	3.5	389	3.4	-
Cambodia	306	2.9	306	2.9	317	2.8	-
Vietnam	357	3.3	379	3.5	441	3.9	-
<b>Non-Supervisory Level</b>							
<b>Total all Non-Supervisory Level</b>	<b>5,925</b>	<b>100.0</b>	<b>5,703</b>	<b>100.0</b>	<b>5,594</b>	<b>100.0</b>	<b>-</b>
<b>By gender:</b>							
Male	2,121	35.8	2,036	35.7	1,988	35.5	-
Female	3,804	64.2	3,667	64.3	3,606	64.5	-

Employee Category (Bursa C3(a), GRI 405-1)							
Type of data	2021		2022		2023		Target (where applicable)
	Number	% of total	Number	% of total	Number	% of total	
<b>By age group:</b>							
<30 years old	1,390	23.5	1,239	21.7	1,126	20.1	-
30 – 50 years old	3,960	66.8	3,816	66.9	3,740	66.9	-
>50 years old	575	9.7	648	11.4	728	13.0	-
<b>By country:</b>							
Malaysia	4,319	72.9	4,115	72.1	3,986	71.2	-
Hong Kong	613	10.3	545	9.6	513	9.2	-
Cambodia	548	9.3	551	9.7	526	9.4	-
Vietnam	445	7.5	492	8.6	569	10.2	-

Note: Public Bank has set its bank-wide target of more than 30% female representation at Managerial, Supervisory and Non-supervisory levels, respectively.

Employment Status (Bursa C6(b), GRI 2-7)							
Type of data	2021		2022		2023		Target (where applicable, for Public Bank only)
	Number	% of total	Number	% of total	Number	% of total	
<b>By status:</b>							
<b>Permanent</b>	<b>18,334</b>	<b>95.8</b>	<b>18,133</b>	<b>95.7</b>	<b>18,529</b>	<b>94.6</b>	<0.5% of contract employees against total employees
<b>Contract</b>	<b>795</b>	<b>4.2</b>	<b>820</b>	<b>4.3</b>	<b>1,067</b>	<b>5.4</b>	
<b>Permanent Employees</b>							
<b>Total all permanent employees</b>	<b>18,334</b>	<b>100.0</b>	<b>18,133</b>	<b>100.0</b>	<b>18,529</b>	<b>100.0</b>	-
<b>By gender:</b>							
Male	7,352	40.1	7,191	39.7	7,367	39.8	-
Female	10,982	59.9	10,942	60.3	11,162	60.2	-
<b>By country:</b>							
Malaysia	15,938	86.9	15,748	86.9	16,174	87.3	-
Hong Kong	1,208	6.6	1,147	6.3	1,119	6.0	-
Cambodia	890	4.9	893	4.9	884	4.8	-
Vietnam	298	1.6	345	1.9	352	1.9	-
<b>Contract Employees</b>							
<b>Total all Contract employees</b>	<b>795</b>	<b>100.0</b>	<b>820</b>	<b>100.0</b>	<b>1,067</b>	<b>100.0</b>	-
<b>By gender:</b>							
Male	313	39.4	322	39.3	431	40.4	-
Female	482	60.6	498	60.7	636	59.6	-

# SUSTAINABILITY REPORT

## APPENDICES

### PERFORMANCE DATA

Employment Status (Bursa C6(b), GRI 2-7)							
Type of data	2021		2022		2023		Target (where applicable, for Public Bank only)
	Number	% of total	Number	% of total	Number	% of total	
<b>By country:</b>							
Malaysia	89	11.2	84	10.3	163	15.3	-
Hong Kong	59	7.4	61	7.4	83	7.8	-
Cambodia	55	6.9	56	6.8	52	4.9	-
Vietnam	592	74.5	619	75.5	769	72.0	-

  

Employees under Union (GRI 2-30)							
Type of data	2021		2022		2023		Target (where applicable)
	Number	% of total	Number	% of total	Number	% of total	
<b>Total all unionised employees</b>	<b>4,297</b>	<b>100.0</b>	<b>4,237</b>	<b>100.0</b>	<b>4,358</b>	<b>100.0</b>	<b>-</b>
<b>By country:</b>							
Malaysia	3,413	79.4	3,279	77.4	3,243	74.4	-
Hong Kong	0	0.0	0	0.0	0	0.0	-
Cambodia	0	0.0	0	0.0	0	0.0	-
Vietnam	884	20.6	958	22.6	1,115	25.6	-

  

New Employee Hires (GRI 401-1)							
Type of data	2021		2022		2023		Target (where applicable)
	Number	% of total	Number	% of total	Number	% of total	
<b>Number and Percentage (%) of New Employee Hires</b>							
<b>Total new hires</b>	<b>1,574</b>	<b>100.0</b>	<b>2,028</b>	<b>100.0</b>	<b>2,705</b>	<b>100.0</b>	<b>-</b>
<b>By gender:</b>							
Male	782	49.7	932	46.0	1,249	46.2	-
Female	792	50.3	1,096	54.0	1,456	53.8	-
<b>By age group:</b>							
<30 years old	1,357	86.2	1,709	84.3	2,228	82.4	-
30 – 50 years old	206	13.1	284	14.0	365	13.5	-
>50 years old	11	0.7	35	1.7	112	4.1	-
<b>By country:</b>							
Malaysia	1,081	68.7	1,358	67.0	2,007	74.2	-
Hong Kong	197	12.5	272	13.4	302	11.2	-
Cambodia	54	3.4	98	4.8	57	2.1	-
Vietnam	242	15.4	300	14.8	339	12.5	-

New Employee Hires (GRI 401-1)				
Type of data	2021	2022	2023	Target (where applicable)
<b>New Employee Hire Rate</b>				
<b>New hire rate against total employee (%)</b>	<b>8.2</b>	<b>10.7</b>	<b>13.8</b>	<b>-</b>
<b>By gender:</b>				
Male	10.2	12.4	16.0	-
Female	6.9	9.6	12.3	-
<b>By age group:</b>				
<30 years old	27.2	35.4	42.7	-
30 – 50 years old	1.8	2.5	3.3	-
>50 years old	0.4	1.2	3.5	-
<b>By country:</b>				
Malaysia	6.7	8.6	12.3	-
Hong Kong	15.5	22.5	25.1	-
Cambodia	5.7	10.3	6.1	-
Vietnam	27.2	31.1	30.2	-

Employee Turnover (Bursa C6(c), GRI 401-1)							
Type of data	2021		2022		2023		Target (where applicable)
	Number	% of total	Number	% of total	Number	% of total	
<b>Number and Percentage (%) of Employee Turnover</b>							
<b>Total employee turnover</b>	<b>1,358</b>	<b>100.0</b>	<b>1,953</b>	<b>100.0</b>	<b>1,852</b>	<b>100.0</b>	<b>-</b>
<b>By gender:</b>							
Male	649	47.8	936	47.9	829	44.8	-
Female	709	52.2	1,017	52.1	1,023	55.2	-
<b>By age group:</b>							
<30 years old	868	63.9	1,265	64.8	1,192	64.4	-
30 – 50 years old	421	31.0	594	30.4	561	30.3	-
>50 years old	69	5.1	94	4.8	99	5.3	-
<b>By employee category:</b>							
Senior managerial	6	0.4	18	0.9	8	0.4	-
Managerial	69	5.1	109	5.6	95	5.1	-
Supervisory	894	65.8	1,340	68.6	1,325	71.6	-
Non-supervisory	389	28.7	486	24.9	424	22.9	-
<b>By country:</b>							
Malaysia	820	60.4	1,311	67.1	1,305	70.4	-
Hong Kong	285	21.0	322	16.5	296	16.0	-
Cambodia	62	4.6	94	4.8	70	3.8	-
Vietnam	191	14.0	226	11.6	181	9.8	-

# SUSTAINABILITY REPORT

## APPENDICES

### PERFORMANCE DATA

Employee Turnover (Bursa C6(c), GRI 401-1)				
Type of data	2021	2022	2023	Target (where applicable, for Public Bank only)
<b>Employee Turnover Rate</b>				
Employee turnover rate against total employee (%)	7.1	10.3	9.5	<10.0%
<b>By gender:</b>				
Male	8.5	12.5	10.6	-
Female	6.2	8.9	8.7	-
<b>By age group:</b>				
<30 years old	17.4	26.2	22.8	-
30 – 50 years old	3.7	5.3	5.0	-
>50 years old	2.6	3.3	3.1	-
<b>By employee category (%):</b>				
Senior managerial	2.2	6.6	2.8	<12.0%
Managerial	3.1	4.8	4.1	<7.6%
Supervisory	8.3	12.5	11.6	<13.0%
Non-supervisory	6.6	8.5	7.6	<3.3%
<b>By country:</b>				
Malaysia	5.1	8.3	8.0	-
Hong Kong	22.5	26.7	24.6	-
Cambodia	6.6	9.9	7.5	-
Vietnam	21.5	23.4	16.1	-

Board Diversity (Bursa C3(b), GRI 405-1)							
Type of data	2021		2022		2023		Target (where applicable)
	Number	% of total	Number	% of total	Number	% of total	
Board of Directors of Public Bank Berhad	9	100.0	8	100.0	9	100.0	-
<b>By gender:</b>							
Male	6	66.7	5	62.5	5	55.6	Not less than 30.0% for female
Female	3	33.3	3	37.5	4	44.4	
<b>By age group:</b>							
<60 years old	1	11.0	1	12.5	2	22.2	-
60 – 70 years old	4	44.5	4	50.0	4	44.5	-
>70 years old	4	44.5	3	37.5	3	33.3	-

Gender Pay Ratio (GRI 405-2)				
Type of data	2021	2022	2023	Target (where applicable)
<b>By country:</b>				
<b>Malaysia:</b>				
Male	1.00	1.00	1.00	-
Female	0.87	0.91	0.92	-
<b>Hong Kong:</b>				
Male	1.00	1.00	1.00	-
Female	0.72	0.70	0.69	-
<b>Cambodia:</b>				
Male	1.00	1.00	1.00	-
Female	0.73	0.71	0.70	-
<b>Vietnam:</b>				
Male	1.00	1.00	1.00	-
Female	0.74	0.84	0.84	-

Note: Gender pay ratio is based on the average salary of male to female, by indexing male to 1.0.

Employee Training and Development Investment				
Type of data	2021	2022	2023	Target (where applicable)
<b>Training and Development Investment</b>				
<b>Total training and development investment (RM'Million)</b>	<b>42.6</b>	<b>53.1</b>	<b>52.7</b>	<b>-</b>
<b>By country:</b>				
Malaysia (RM'Million)	40.8	51.0	49.7	-
Hong Kong (HKD'Million)	0.9	1.2	1.7	-
Cambodia (USD'000)	0.1	0.1	0.2	-
Vietnam (VND'Million)	4,787.2	5,955.9	6,820.0	-
<b>Average Training Budget per Employee</b>				
<b>By country:</b>				
Malaysia (RM)	2,548	3,220	3,039	-
Hong Kong (HKD)	710	993	1,414	-
Cambodia (USD)	71	74	168	-
Vietnam (VND'000)	5,379	6,178	6,084	-

Employee Training Hours (Bursa C6(a), GRI 404-1)				
Type of data	2021	2022	2023	Target (where applicable)
<b>Total Training Hours</b>				
<b>Total training hours for all employees</b>	<b>1,123,998</b>	<b>1,178,688</b>	<b>1,199,590</b>	<b>-</b>
<b>By employee category:</b>				
Supervisory*	909,576	967,468	978,141	-
Non-supervisory	214,422	211,220	221,449	-

# SUSTAINABILITY REPORT

## APPENDICES

### PERFORMANCE DATA

Employee Training Hours (Bursa C6(a), GRI 404-1)				
Type of data	2021	2022	2023	Target (where applicable)
<b>By country:</b>				
Malaysia	1,028,633	1,037,658	1,065,196	-
Hong Kong	19,455	31,777	33,773	-
Cambodia	43,547	59,405	59,421	-
Vietnam	32,363	49,848	41,200	-
<b>Average Training Hours per Employee</b>				
<b>Total training hours for all employees against number of all employees</b>	<b>58.8</b>	<b>62.2</b>	<b>61.2</b>	<b>-</b>
<b>By employee category:</b>				
Supervisory*	68.9	73.0	69.9	-
Non-supervisory	36.2	37.0	39.6	-
<b>By country:</b>				
Malaysia	64.2	65.5	65.2	-
Hong Kong	15.4	26.3	28.1	-
Cambodia	46.1	62.6	63.5	-
Vietnam	36.4	51.7	36.8	-
* Including Senior Managerial and Managerial Levels				
Employee Training Participation (Bursa C1(a), GRI 205-2, GRI 404-2)				
Type of data	2021	2022	2023	Target (where applicable)
<b>Total employee training enrolments</b>	<b>341,059</b>	<b>413,902</b>	<b>535,040</b>	<b>-</b>
<b>Number of Employees Trained in Key Training Programmes</b>				
ESG-related training	20,879	20,148	19,550	-
Compliance-related training	128,122	162,833	223,106	-
AML/CFT	110,417	130,731	200,651	-
Anti-Fraud	8,575	6,102	8,926	-
Anti-bribery and anti-corruption	16,871	27,697	21,910	-
Training to enhance credit quality	9,144	9,877	10,149	-
Fair dealing/responsible sales practices	3,449	5,607	4,555	-
Customer service-related training	12,587	13,015	14,192	-
Cyber awareness education initiatives	31,015	37,892	32,001	-
<b>Average ESG Training Hour per Employee</b>				
<b>Total ESG training hours against number of employees</b>	<b>0.5</b>	<b>1.4</b>	<b>1.7</b>	Minimum of two hours ESG-related training from 2024



Employee Training Participation (Bursa C1(a), GRI 205-2, GRI 404-2)							
Type of data	2021		2022		2023		Target (where applicable)
	Person(s)	% of employees trained	Person(s)	% of employees trained	Person(s)	% of employees trained	
<b>Number and percentage (%) of employees received Anti-Bribery and Anti-Corruption training by Employee Category</b>							
Supervisory*	12,562	95.1	13,185	99.5	13,357	95.4	-
Non-supervisory	5,393	91.0	5,624	98.6	5,120	91.5	-

\* Including Senior Managerial and Managerial Levels

Occupational Safety and Health (Bursa C5(a), Bursa C5(b), Bursa C5(c), GRI 403-9)				
Type of data	2021	2022	2023	Target (where applicable)
<b>Work-related Injuries</b>				
Number of workplace accident	7	15	20	-
Number of workplace accident with fatality	0	0	0	Zero workplace accidents with fatality
Number of workplace accident with lost workdays	7	14	15	-
Number of workplace accident without lost workdays	0	1	5	-
Number of lost workdays	214	569	399	-
Lost time incident rate (%)	0.036 per 100 employee	0.073 per 100 employee	0.075 per 100 employee	To ensure that lost time incident rate <0.05 per 100 employees
Absenteeism due to workplace accident (%)	0.005	0.012	0.008	-
Fatality rate (%)	0.0	0.0	0.0	-
Number of employees trained on health and safety standards	1,516	13,544	14,740	All employees

Workplace Ethics (Bursa C1(b), Bursa C1(c), Bursa C6(d), GRI 2-27, GRI 205-1, GRI 205-3)				
Type of data	2021	2022	2023	Target (where applicable)
Number of confirmed incidents of corruption	0	0	0	Zero incidents of corruption
Percentage of operations assessed for corruption-related risks (%) (Assessment for corruption risk started in 2023 and covers Malaysian banking entities only)	NA	NA	100.0	100% of operations assessed for corruption related risks
Number of substantiated complaints concerning human rights violation	0	0	0	Zero complaints on human rights violation

NA: Not Available

# SUSTAINABILITY REPORT

## APPENDICES

### PERFORMANCE DATA

Employee Welfare (GRI 401-2)				
Type of data	2021	2022	2023	Target (where applicable)
<b>Staff Loans</b>				
Total amount of staff loans approved (RM'Million)	327.5	307.0	337.1	-
Total outstanding amount of staff loans (RM'Million)	2,201.3	2,221.0	2,230.5	-
<b>Benefits Paid under the Group's Protection Insurance Policies</b>				
Personal accident insurance (RM'Million)	0.5	0.9	0.8	-
Group term life insurance (RM'Million)	7.5	3.9	4.1	-

Parental Leave (GRI 401-3)				
Type of data	2021	2022	2023	Target (where applicable)
<b>Number of Employees that were Entitled to Parental Leave, by Gender:</b>				
Male	7,491	7,354	7,798	-
Female	11,099	11,067	11,798	-
<b>Number of Employees that Took Parental Leave, by Gender:</b>				
Male	287	257	247	-
Female	546	435	445	-
<b>Number of Employees that Returned to Work after Parental Leave Ended, by Gender:</b>				
Male	287	256	247	-
Female	539	434	442	-
<b>Return to Work Rate (%) of Employees that Took Parental Leave, by Gender:</b>				
Male	100.0	99.9	100.0	-
Female	98.7	99.8	99.3	-
<b>Retention Rate (%) of Employees that Took Parental Leave, by Gender:</b>				
Male	85.4	93.6	99.8	-
Female	92.4	93.4	96.8	-

## Customers

Group data	Public Bank and Public Islamic Bank
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Customer Experience (Bursa C8(a), GRI 418-1)				
Type of data	2021	2022	2023	Target (where applicable)
<b>Frontline Counter Queue Management</b>				
Conformance Rate of 2 Minutes Standard Waiting Time (%)	90.0	80.0	67.0	-
Conformance Rate of 10 Minutes Standard Waiting Time (%)	99.0	95.0	88.0	-
<b>Customer satisfaction ratings</b>				
Loan Delivery Service of "Exceeded Expectation" or "Within Expectation" (%)	96.0	95.0	96.0	-
Public Mutual: Customer satisfaction rating of "Very Good" or "Good" (%)	94.0	96.0	96.0	-
<b>Customer complaints</b>				
Number of customer complaints	826	618	494	-
Percentage of complaints resolved within internal turnaround time of 10 days (%)	100.0	100.0	100.0	100.0
Number of substantiated complaints concerning breaches of customer privacy and losses of customer data	0	0	0	Zero customer data breaches

Service Delivery Network (GRI 203-1)				
Type of data	2021	2022	2023	Target (where applicable)
<b>Malaysia</b>				
Number of branches	264	264	264	-
Number of self-service terminals	2,078	2,074	2,070	-
Public Mutual branches/customer service centres	31	31	31	-
<b>Hong Kong</b>				
Number of branches	78	77	73	-
Number of self-service terminals	27	28	27	-
<b>Cambodia</b>				
Number of branches	31	31	32	-
Number of self-service terminals	79	81	84	-
<b>Vietnam</b>				
Number of branches	29	32	40	-
Number of self-service terminals	57	62	66	-

Digital Banking (GRI 203-1)				
Type of data	2021	2022	2023	Target (where applicable)
<b>Malaysia</b>				
<b>PBe Internet Banking:</b>				
Number of subscribers (million)	3.2	3.4	3.5	-
Number of financial transactions (million)	158.0	150.8	105.3	-
Penetration rate (%)	46.8	48.1	48.5	-

# SUSTAINABILITY REPORT

## APPENDICES

### PERFORMANCE DATA

Digital Banking (GRI 203-1)				
Type of data	2021	2022	2023	Target (where applicable)
<b>PB enterprise Internet Banking:</b>				
Number of subscribers (million)	0.2	0.3	0.3	-
Number of financial transactions (million)	30.1	42.2	59.8	-
Penetration rate (%)	28.8	47.5	54.9	-
<b>PB engage Mobile Banking:</b>				
Number of subscribers (million)	1.7	2.2	3.0	-
Number of financial transactions (million)	69.0	83.4	112.2	-
Penetration rate (%)	26.7	34.1	45.3	-
<b>Public Mutual Online:</b>				
Number of subscribers (million)	0.7	0.8	0.8	-
Number of investment transactions (million)	1.1	0.6	0.4	-
<b>Hong Kong<sup>1</sup></b>				
Number of Internet banking subscribers	20,965	22,426	23,756	-
Number of mobile banking subscribers <sup>2</sup>	1,235	1,687	5,362	-
<b>Cambodia</b>				
Number of internet banking subscribers	22,687	30,147	36,130	-
Number of mobile banking subscribers	16,674	29,073	35,710	-
<b>Vietnam</b>				
Number of internet banking subscribers	21,540	30,180	42,380	-
Number of mobile banking subscribers	NA	6,103	15,465	-

Notes:

1. Data covers Public Bank (Hong Kong) Limited only.

2. 2021 and 2022 figures were from mobile application Public Bank (Hong Kong) Pay, while 2023 figure was from new mobile application "PBHK Digi".

3. NA: Not Available.

Financial Inclusion (GRI 203-2)				
Type of data	2021	2022	2023	Target (where applicable)
<b>Malaysia</b>				
<b>New affordable home loans approved<sup>1</sup>:</b>				
Number of accounts	27,196	31,113	25,312	-
Loan amount (RM'Billion)	7.70	8.85	7.36	-
<b>New home loans approved:</b>				
Number of accounts	47,954	54,536	47,964	-
Loan amount (RM'Billion)	20.86	23.54	21.98	-
<b>New motor vehicles financing approved:</b>				
Number of accounts	184,524	246,384	272,660	-
Loan amount (RM'Billion)	14.31	20.12	22.78	-
<b>New SME financing approved:</b>				
Number of accounts	39,534	46,920	48,615	-
Loan amount (RM'Billion)	9.14	12.44	13.94	-

Financial Inclusion (GRI 203-2)				
Type of data	2021	2022	2023	Target (where applicable)
<b>Hong Kong<sup>2</sup></b>				
Number of deposit accounts	134,520	144,687	154,409	-
Number of loan accounts	8,247	8,121	7,809	-
Number of ATM cards	12,467	12,410	13,046	-
<b>Cambodia</b>				
Number of deposit accounts	90,518	89,267	90,459	-
Number of loan accounts	9,956	10,674	12,331	-
Number of debit/credit cards	52,088	47,709	47,126	-
<b>Vietnam</b>				
Number of deposit accounts	41,683	56,049	71,568	-
Number of loan accounts	20,379	24,203	28,660	-
Number of debit/credit cards	12,392	18,708	27,643	-

Notes:

1. Approved housing loan/financing for home costing between RM100,000 - RM500,000.
2. Data covers Public Bank (Hong Kong) Limited only.

## Suppliers

<span style="display: inline-block; width: 15px; height: 10px; background-color: #d9e1f2; border: 1px solid black;"></span> Group data	<span style="display: inline-block; width: 15px; height: 10px; background-color: #e6e6fa; border: 1px solid black;"></span> Public Bank and Public Islamic Bank
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Procurement Practices (Bursa C7(a), GRI 204-1, GRI 308-1, GRI 414-1)				
Type of data	2021	2022	2023	Target (where applicable)
<b>Number of Suppliers</b>				
<b>Total number of all suppliers</b>	<b>1,203</b>	<b>1,326</b>	<b>1,473</b>	-
Number of local suppliers	1,178	1,302	1,446	-
Percentage of local suppliers (%)	97.9	98.2	98.2	-
<b>Procurement Spending</b>				
Total Procurement Spent (RM'Million)	<b>472.9</b>	<b>503.3</b>	<b>744.6</b>	-
Total spending on local suppliers (RM'Million)	457.1	488.1	720.1	-
Percentage of spending on local suppliers (%)	96.7	97.0	96.7	-
<b>Vendor due diligence</b>				
Number of vendor due diligence conducted	367	400	458	-
<b>ESG screening</b>				
Number of ESG screening performed	84	84	90	-
<b>Electronic purchase orders ("e-POs")</b>				
Total number of e-POs issued	6,869	7,310	10,356	-
Percentage of e-POs issued out of total purchase orders issued (%)	92.4	93.2	97.6	-

# SUSTAINABILITY REPORT

## APPENDICES

### PERFORMANCE DATA

#### Community

Group data

Procurement Practices (Bursa C7(a), GRI 204-1, GRI 308-1, GRI 414-1)				
Type of data	2021	2022	2023	Target (where applicable)
<b>Community Investments</b>				
Total contribution (RM'Million)	3.6	0.8	1.2	RM10 million spent by 2030
Total individuals benefitted from the community programmes	1,100	1,700	2,300	-
<b>Total contribution, by country:</b>				
Malaysia (RM)	3,400,000	671,000	1,100,000	-
Hong Kong (HKD)	14,800	21,400	22,900	-
Cambodia (USD)	16,000	26,000	17,100	-
Vietnam (VND'000)	273,000	135,000	180,000	-
<b>Employee Volunteerism</b>				
Total employee volunteers	260	93	116	-
Total volunteer hours	658	337	307	50,000 volunteer hours clocked by 2025

Group data Externally Assured

#### Environment

Energy (Bursa C4(a), GRI 302-1, GRI 302-3, GRI 302-4)				
Type of data	2021	2022	2023	Target (where applicable)
<b>Energy Consumption</b>				
Total energy consumption (MWh)	95,388	99,182	96,032	30% reduction in energy consumed from baseline by 2030
Total energy consumption intensity (MWh/FTE)	4.9	5.2	4.8	
<b>Energy consumption (MWh), by type:</b>				
Renewable energy	53	48	746	-
Non-renewable energy	87,191	87,039	86,444	-
Fuel consumption	8,144	12,095	8,842	-
<b>Renewable energy</b>				
On-site solar panels <sup>1</sup>	53	48	96	-
RECs from utility providers <sup>2</sup>	NA	NA	650	-
<b>Total renewable energy consumption (MWh)</b>	<b>53</b>	<b>48</b>	<b>746</b>	<b>-</b>
<b>Electricity Consumption</b>				
<b>Total electricity consumption (MWh)</b>	<b>87,244</b>	<b>87,088</b>	<b>87,191</b>	<b>-</b>
<b>Total electricity consumption intensity (MWh/FTE)</b>	<b>4.5</b>	<b>4.5</b>	<b>4.4</b>	<b>-</b>
<b>Electricity consumption (MWh), by country:</b>				
Malaysia	77,284	77,564	76,994	-
Hong Kong <sup>5</sup>	4,225	3,918	3,885	-
Cambodia	3,819	3,527	4,201	-
Vietnam	1,916	2,079	2,111	-

Energy (Bursa C4(a), GRI 302-1, GRI 302-3, GRI 302-4)				
Type of data	2021	2022	2023	Target (where applicable)
<b>Fuel Consumption<sup>3</sup></b>				
<b>Total fuel consumption (litres)</b>	<b>231,258</b>	<b>327,685</b>	<b>326,831</b>	-
<b>Fuel consumption (litres), by type:</b>				
Diesel	33,575	43,464	32,753	-
Petrol	197,683	284,221	294,078	-

Notes:

1. Data for 2021 and 2022 include energy consumption of on-site solar panels from Menara Public Bank 2 in Malaysia. Data for 2023 include energy consumption of on-site solar panels from Menara Public Bank 2, Bangunan Public Bank, Public Bank Ampang branch and Public Bank Petaling Jaya New Town branch in Malaysia.
2. RECs were purchased for Public Bank Tower in Malaysia, with effect from August 2023 to December 2023.
3. Fuel consumption (diesel or petrol) for generator sets and company vehicles.
4. Full-time employee ("FTE") covers group-wide staff strength.
5. Hong Kong electricity consumption figures were calculated based on average of the billed electricity consumption and then multiply it by the number of missing months for each office and branch.
6. NA: Not Available.

Water Consumption (Bursa C9(a), GRI 303-3, GRI 303-5)				
Type of data	2021	2022	2023	Target (where applicable)
Total water consumption (m <sup>3</sup> )	<b>404,197</b>	<b>460,193</b>	<b>479,193</b>	30% reduction in water consumption from baseline by 2030
Total water consumption intensity (m <sup>3</sup> /full time employee)	<b>20.9</b>	<b>24.0</b>	<b>24.2</b>	
<b>Water consumption (m<sup>3</sup>), by country:</b>				
Malaysia	371,976	428,204	441,705	-
Hong Kong <sup>3</sup>	4,154	4,723	3,825	-
Cambodia	20,961	19,436	18,856	-
Vietnam	7,106	8,550	14,807	-

Notes:

1. All water consumed were sourced from local municipal water supply.
2. Due to the nature of Public Bank Group's operations, water or effluent discharged are not deemed to be polluting.
3. Hong Kong water consumption figures were calculated based on average of the billed water consumption and then multiply it by the number of missing months for each office and branch.

Waste Management (Bursa C10(a), GRI 306-3, GRI 306-4, GRI 306-5)				
Type of data	2021	2022	2023	Target (where applicable)
<b>Total waste generated (tonnes)</b>	<b>NA</b>	<b>NA</b>	<b>1,578</b>	-
<b>Total waste recycled (tonnes)</b>	<b>NA</b>	<b>NA</b>	<b>602</b>	-
<b>Waste generated (tonnes), by country:</b>				
Malaysia	NA	NA	1,448	-
Hong Kong	NA	NA	14	-
Cambodia	NA	NA	57	-
Vietnam	NA	NA	59	-
<b>Waste recycled (tonnes), by country:</b>				

# SUSTAINABILITY REPORT

## APPENDICES

### PERFORMANCE DATA

Waste Management (Bursa C10(a), GRI 306-3, GRI 306-4, GRI 306-5)				
Type of data	2021	2022	2023	Target (where applicable)
Malaysia	NA	NA	496	-
Hong Kong	NA	NA	86	-
Cambodia	NA	NA	16	-
Vietnam	NA	NA	4	-

Notes:

1. Data collection for waste generated and waste recycled across the Group started in 2023.
2. Waste recycled include items such as paper, cardboard and plastic.
3. Waste generated is estimated based on average waste generated per employee per day in the offices and branches.
4. NA: Not Available.

Paper Consumption				
Type of data	2021	2022	2023	Target (where applicable)
<b>Total paper consumption (kg)</b>	<b>NA</b>	<b>NA</b>	<b>1,112,447</b>	<b>-</b>
<b>Paper consumption (kg), by country:</b>				
Malaysia	NA	NA	957,306	-
Hong Kong	NA	NA	79,570	-
Cambodia	NA	NA	36,391	-
Vietnam	NA	NA	39,180	-

Notes:

1. Data collection for paper consumption across the Group started in 2023.
2. The amount of paper used includes A3 and A4 sized-paper only. Other types of paper are excluded.
3. NA: Not Available.

Group data
  Externally Assured

Emissions (Bursa C11(a), Bursa C11(b), Bursa C11 (c), GRI 302-1, GRI 305-1, GRI 305-2, GRI 305-3, GRI 305-4, GRI 305-5)					
Type of data	2021	2022	2023	Target (where applicable)	
<b>Scope 1 (tCO<sub>2</sub>e)<sup>1</sup></b>					
Stationary Fuel – generator set fuel	60	90	66	Carbon Neutral by 2030/ Net Zero Carbon by 2050	
Mobile Fuel - company vehicle fuel	491	689	707		
Refrigerants <sup>2</sup>	NA	1,681	2,118		
<b>Total Scope 1</b>	<b>551</b>	<b>2,460</b>	<b>2,891</b>		
<b>Scope 2 (tCO<sub>2</sub>e)<sup>1</sup></b>					
Scope 2 (location-based) <sup>3</sup>	Malaysia	55,611	55,788	55,481	Carbon Neutral by 2030/ Net Zero Carbon by 2050
	Hong Kong <sup>4</sup>	2,315	2,104	1,957	
	Cambodia	2,237	2,066	2,461	
	Vietnam	1,155	1,253	1,273	
<b>Total Scope 2 (location-based)</b>	<b>61,318</b>	<b>61,211</b>	<b>61,172</b>	<b>-</b>	
<b>Total Scope 2 (market-based)</b>	<b>61,318</b>	<b>61,211</b>	<b>60,679</b>	<b>-</b>	



Emissions (Bursa C11(a), Bursa C11(b), Bursa C11 (c), GRI 302-1, GRI 305-1, GRI 305-2, GRI 305-3, GRI 305-4, GRI 305-5)				
Type of data	2021	2022	2023	Target (where applicable)
<b>Scope 3 (tCO<sub>2</sub>e)</b>				
Business travel	1,041	1,407	1,693	Net Zero Carbon by 2050
Employee commute <sup>5</sup>	NA	24,829	21,467	
<b>Total Scope 3</b>	<b>1,041</b>	<b>26,236</b>	<b>23,160</b>	
<b>Total Emissions (tCO<sub>2</sub>e)</b>				
<b>Total Scope 1, Scope 2 (location-based) and Scope 3</b>	<b>62,910</b>	<b>89,907</b>	<b>87,223</b>	-
<b>Total emissions intensity by FTE (tCO<sub>2</sub>e/FTE)</b>	<b>3.2</b>	<b>4.7</b>	<b>4.4</b>	-
<b>Total emissions intensity by revenue (tCO<sub>2</sub>e/Revenue)</b>	<b>3.2</b>	<b>4.2</b>	<b>3.4</b>	-
<b>Financed Emission (ktCO<sub>2</sub>e)<sup>7</sup></b>				
<b>Absolute emissions</b>	<b>5,689</b>	<b>5,912</b>	<b>6,039</b>	-

Notes:

1. This data has been externally assured. Refer to the Limited Assurance Report on page 273.
2. Data for 2022 refrigerants emissions were estimated based on the group's inventory of air-conditioning units. The emissions do not include Hong Kong and Cambodia as they do not have operational control over their air-conditioning units.
3. Scope 2 emissions were calculated based on the respective grid emissions factor for each country.
4. Hong Kong electricity consumption figures were calculated based on average of the billed electricity consumption and then multiply it by the number of missing months for each office and branch.
5. Data collection for employee commute started in 2022.
6. Full-time employee ("FTE") covers group-wide staff strength.
7. Financed emissions include five asset classes. For details of each asset class and data quality, refer to Section: Carbon Emissions.
8. NA: Not Available.

### Carbon Emission Organisational Boundary

Country	Assets and Facilities	Scope 1	Scope 2	Scope 3
Malaysia	<ul style="list-style-type: none"> <li>Public Bank's main office buildings:               <ul style="list-style-type: none"> <li>- Menara Public Bank</li> <li>- Bangi Information Technology and Training Centre</li> <li>- Menara Public Bank 2 ("MPB 2")</li> <li>- Bangunan Public Bank</li> <li>- Public Bank Tower</li> </ul> </li> <li>Public Bank and Public Islamic Bank branches</li> <li>Public Mutual's main office residing in MPB2 and Sri Damansara Office</li> <li>Public Mutual branches and service centres</li> <li>Public Investment Bank's main office residing in MPB2</li> <li>Public Bank's overseas branches in Laos and Sri Lanka*</li> </ul>	●	●	●
Hong Kong	<ul style="list-style-type: none"> <li>Pfhl's main office buildings</li> <li>Branches of Public Bank (Hong Kong) Limited, Public Finance Limited and Winton (B.V.I.) Limited</li> </ul>	●	●	●
Cambodia	<ul style="list-style-type: none"> <li>Campu Bank's main office building and branches</li> </ul>	●	●	●
Vietnam	<ul style="list-style-type: none"> <li>Public Bank Vietnam's main office building and branches</li> </ul>	●	●	●

\* Only cover Scope 1 and Scope 2

# SUSTAINABILITY REPORT

## APPENDICES

### PERFORMANCE DATA

#### Carbon Emission Reporting Methodology

Source	Emission Type	Methodology and Emission Factor Source
<b>Scope 1 (Direct Emissions)</b>		
Generator set fuel consumption	Stationary fuel	<ul style="list-style-type: none"> <li>Intergovernmental Panel on Climate Change (“IPCC”) Guidelines for National Greenhouse Gas Inventories</li> <li>Petronas Safety Data Sheet - Diesel Euro 5 (B10)</li> </ul>
Mobile vehicles fuel consumption	Mobile fuel	<ul style="list-style-type: none"> <li>Intergovernmental Panel on Climate Change (“IPCC”) Guidelines for National Greenhouse Gas Inventories</li> <li>Petronas Safety Data Sheet - Unleaded Gasoline (Euro 2M RON 95)</li> </ul>
Refrigerants gas refills for stationary air-conditioners	Fugitive	<ul style="list-style-type: none"> <li>Greenhouse Gas Protocol: A Corporate Accounting and Reporting Standards</li> <li>IPCC 5th Assessment Report</li> </ul>
<b>Scope 2 (Indirect Emissions)</b>		
Purchased electricity	Electricity	<ul style="list-style-type: none"> <li>Energy Commission of Malaysia</li> <li>Institute for Global Environment Strategies (“IGES”) List of Grid Emissions Factors</li> <li>Hong Kong Exchange (“HKEX”): How to prepare an ESG Report? - Appendix 2 Reporting Guidance on Environmental KPIs</li> </ul>
<b>Scope 3 (Other Indirect Emissions)</b>		
Business travel	Land transport (car/motorcycle)	<ul style="list-style-type: none"> <li>The UK Department for Environment, Food &amp; Rural Affairs) UK Government GHG Conversion Factors for Company Reporting 2023</li> </ul>
	Air transport	<ul style="list-style-type: none"> <li>International Civil Aviation Organisation’s (“ICAO”) Carbon emissions Calculator</li> </ul>
Employee commute	Land transport (car/motorcycle)	<ul style="list-style-type: none"> <li>The UK Department for Environment, Food &amp; Rural Affairs) UK Government GHG Conversion Factors for Company Reporting 2023</li> </ul>
	Land transport (bus)	<ul style="list-style-type: none"> <li>The UK Department for Environment, Food &amp; Rural Affairs) UK Government GHG Conversion Factors for Company Reporting 2023</li> </ul>
	Land transport (rail)	<ul style="list-style-type: none"> <li>The UK Department for Environment, Food &amp; Rural Affairs) UK Government GHG Conversion Factors for Company Reporting 2023</li> </ul>