



PUBLIC BANK

TAN SRI DATO' SRI DR. TEH HONG PIOW

CHAMPIONING THE VISION



PUBLIC BANK GROUP'S JOURNEY WITH ITS FOUNDER IN RETROSPECT

CONTENTS

	Page
1. FOREWORD	6
2. MESSAGE	8
3. PREFACE	10
4. INTRODUCTION	12
i) The Banking Scene Before Public Bank	12
5. THE EARLY YEARS AND THE SEVENTIES DECADE	15
i) The Early Days	15
ii) An Extremely Good Start	22
iii) Meeting The Challenge	31
iv) Passing of Chairmanship Baton	37
v) Eventful 1978 And 1979	41

6. THE 80's : ADVANCING GROWTH AND GAINING VISIBILITY	49
i) Planning For Growth	53
ii) Aligning To The New Economic Policy	53
iii) Passing The Test Of Resilience	57
iv) Overcoming Adversity To Gain Visibility	61
v) Advancing From Fledgling To Giant	63
7. 90s AND BEYOND: PURSUING SUSTAINABLE GROWTH AND EXCELLENCE	77
i) 1990	81
ii) 1991 - Silver Jubilee Year	83
iii) 1992 - 1996 : Expanding Presence Overseas	87
iv) 1997 - 1999 : Passing The Test Of Resilience Again	94
8. TOGETHER WE ARE THE BEST!	101
Views Concluded From Interviews How The Founder Played His Leadership Role Which Won The Commitment Of Others To Go On The Public Bank Group Journey	103
9. WHAT THEY SAY	119
10. PICTOGRAPHY	144
11. EPILOGUE	182
12. ACKNOWLEDGEMENTS	186

