

Summary of Questions Posed by Shareholders/Proxies Present in Person at the Main Venue of the Annual General Meeting (AGM)

- *Shareholder expressed appreciation for conducting the hybrid AGM, which enable the shareholders to attend in person, meet the Board of Directors, and connect with fellow shareholders. The shareholder commended the Board of Directors for the Company's good performance and dividend payout, and hoped that the Board would consider providing door gifts and refreshments to the shareholders present at the Main Venue.*

The Managing Director & Chief Executive Officer thanked the shareholder and took note of the comments.

- *Shareholder recounted his experience of incurring a loss from his investment in PB Signature Legacy, a single premium investment-linked insurance policy offered by the Bank and sought clarification on the matter.*

The Managing Director & Chief Executive Officer informed the shareholder to provide the relevant details to any of the Bank's officers present at the Main Venue and he/she will attend to the enquiries.

- *Request for information on the implementation of the restricted offer for sale which was announced in October 2024.*

The Managing Director & Chief Executive Officer explained that the restricted offer for sale will be undertaken over a period of 5 years. Announcement on the details of the implementation will be made at the appropriate time.

- *Enquiry on the losses incurred by the Group's Hong Kong Operations in 2024 and the impairment of goodwill.*

The Managing Director & Chief Executive Officer explained that the challenging market condition has affected the future earnings of Hong Kong's operations. This has caused the impairment of the goodwill given the decline in value of the Group's investments in Hong Kong. The Bank will closely monitor the developments in Hong Kong.

- *Shareholder thanked the Board of Directors and Management for the Company's good performance and looked forward for better results and higher dividend in 2025. The shareholder also mentioned that the enhanced MyPB app is more stable and expressed appreciation for the Bank's continuous effort in upgrading the digital banking platform.*

The Managing Director & Chief Executive Officer thanked the shareholder for the support and assured that the Bank will continue to leverage on advanced IT technologies to meet customer demand for seamless and efficient digital banking services.

- *Suggestion to install closed-circuit television (CCTV) cameras in the safe deposit box area of the Bank's branches to enhance security.*

The Managing Director & Chief Executive Officer took note of the suggestion.

- *Enquiry on the Bank's exposure to gold bullion given the recent sharp increase in gold prices.*

The Managing Director & Chief Executive Officer clarified that the Bank do not have any exposure to gold bullion.

- *Enquiry on the impact of the new minimum wage requirement and whether it is affecting the Bank's profitability.*

The Managing Director & Chief Executive Officer explained that the minimum wage requirement is not expected to impact the Bank's profitability as the Bank's current entry level salary is already above the stipulated minimum wage.

- *Shareholder commended the Bank for the proactive steps taken to combat scams and encouraged the Bank to keep up with the good work.*

The Managing Director & Chief Executive Officer thanked the shareholder for the positive feedback. He reiterated to the shareholders/proxies that it is crucial to avoid disclosing banking details such as account numbers, login credentials and other sensitive information, as sharing these information may lead to unauthorised access to their funds. He further stated that customers may visit any PBB branch should they have concerns or questions regarding their banking transactions.

- *Enquiry on whether the Bank's insurance arm ie. Lonpac customers were affected by the recent gas pipeline explosion in Putra Heights.*

The Managing Director & Chief Executive Officer informed the Meeting that there were several customers who were affected by the incident and prompt actions had been taken to assist them.

- *Shareholder noted that the Bank no longer provides door gift to shareholders and supported this cost saving measure. He suggested that the Board consider holding future AGMs at a less costly venue to save cost so that better dividend can be given to the shareholders.*

The Managing Director & Chief Executive Officer thanked the shareholder for the suggestion and explained that the Bank is committed to maintaining a healthy dividend payout while ensuring sufficient capital buffer to support future business growth. For financial year 2025, the Bank is targeting a higher dividend payout at 60%.

- *Shareholder commented that the Bank should not change its AGM venue to a cheaper location as PBB is a reputable bank and should uphold its positive image to preserve and enhance the Company's value.*

The Managing Director & Chief Executive Officer took note of the comments.

- *Shareholder thanked the Board, CEO and the Management team for their unwavering dedication and exceptional leadership in sustaining the Bank's performance during the current challenging and difficult environment.*

The Managing Director & Chief Executive Officer thanked the shareholder for the compliments.

- *Enquiry on whether the Bank has any plan to consolidate its branches in view of the current emphasis on improving digital banking.*

The Managing Director & Chief Executive Officer explained that the Bank takes a balanced approach and its core strength lies in the extensive branch network and strong brand name in retail banking as well as counter services. The Bank will periodically review its branch operations, digital service and products offered to ensure that the Bank remains relevant and meets customers' expectation.

- *Shareholder voiced concern over the Share Registrar's registration process for AGM attendees which took longer than expected and urged the Board to consider improvements for future AGMs.*

The Managing Director & Chief Executive Officer acknowledged the feedback and assured that the matter will be reviewed to enhance the overall experience for shareholders.

- *Enquiry on the source of fund for the Bank's recent acquisition of 44.15% equity interest in LPI Capital Bhd.*

The Managing Director & Chief Executive Officer explained that acquisition of the 44.15% equity interest in LPI Capital Bhd was funded via the Bank's internally generated funds.

- *Feedback on the banking security verification process and 12 hours cooling-off period imposed by the Bank which caused inconvenience to the customers.*

The Managing Director & Chief Executive Officer took note of the feedback and explained that these measures are part of the Bank's scam prevention efforts and are aligned with industry practices to enhance customer protection.