PUBLIC MUTUAL

WHOLLY-OWNED SUBSIDIARY OF PUBLIC BANK

Building a Better Financial Future for Investors

CORPORATE PROFILE

This content is intended to highlight Public Mutual's corporate profile only and should not be used for marketing and sales purposes.

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Overview

Public Mutual, a wholly-owned subsidiary of Public Bank, is No.1* in unit trusts and the Private Retirement Scheme (PRS) in Malaysia. Incorporated in 1975, we were formerly known as Kuala Lumpur Mutual Fund Berhad (or KL MUTUAL) prior to our change of name in 2002. Our maiden fund, Public Savings Fund, was launched in March 1981. In the span of 50 years, Public Mutual has grown to be the largest private unit trust company in Malaysia.

Public Mutual currently manages more than 180 funds with a total net asset value (NAV) of more than RM119 billion#. We command market shares of 44.5%[1] in the private retail unit trust^ industry and 52.1%[1] in the PRS sector.

Our excellence and strong track record are attributed to:

- The solid support of our parent company, Public Bank;
- The vast experience of our board of directors and management team;
- Our dedicated and dynamic Unit Trust Consultants (UTCs), who are collectively the most productive in the industry; and
- Having one of the largest professional asset management teams in Malaysia.

* In terms of total retail fund size managed amongst private unit trust companies and Private Retirement Scheme (PRS) providers in Malaysia. Source: The Edge-Lipper, 22 June 2026.

\# As listed in Lipper, June 2026 and inclusive of our wholesale funds.

1 Source: The Edge-Lipper, 22 June 2026.

^ Excludes money market funds.

Our Vision

Malaysia's premier unit trust company, trusted for its investment expertise and distinguished service standards.

Our Mission

Building a better financial future for investors.

We are guided by our relentless focus on these 3 core values:

Integrity

Empathy

Excellence

Core Business

Public Mutual's primary objective is to help our investors build a better financial future.

We manage more than 180 funds to cater to our investors' varying needs and risk appetite. Our unit trust funds are categorised into the conventional and Shariah-compliant series and spread across six categories, namely equity, mixed asset, balanced, fixed income, money market and fund-of-funds. Our funds invest in domestic and overseas markets with the objective to achieve capital growth and/or income over the medium to long term.

As an approved PRS provider, Public Mutual offers nine core and non-core PRS funds to suit our investors' age, needs and risk tolerance. Our PRS offerings also encompass the conventional and Shariah-based series.

Scan here to
explore our funds

Public Mutual's PRS Vesting Programme

1) PRS Vesting Programme for Employers – This programme helps employers attract and retain talent by offering to contribute to their employees' retirement fund on top of the mandatory Employees Provident Fund (EPF) contributions. While EPF contributions are vested immediately with the employees, the vesting of PRS funds can be customised based on the employers' preference. The benefits of this programme include:

   - Talent retention by rewarding loyal and capable employees.
   - The vesting terms can be customised to fit the employer's needs.
   - Employers have the assurance that they have the right to claw back their contributions if the employee does not fulfil the vesting terms.
   - Employers are allowed tax deductions on contributions to the PRS made on behalf of their employees.

2) Salary Deduction for Employees – Provision of a payroll deduction facility for employees to contribute to their retirement nest egg on top of their mandatory EPF contribution. Employees who opt to contribute to the PRS through salary deductions can choose the amount that suits them. They will also enjoy:

   - Free personal accident insurance/takaful coverage of up to RM100,000*
   - Personal tax relief of up to RM3,000**

* Subject to terms and conditions.

** Including tax relief for deferred annuity.

Milestones

Public Mutual has witnessed tremendous growth over the last three decades. In December 1992, the NAV of our funds amounted to RM160 million. Over the decades, this figure has grown by leaps and bounds to over RM119 billion#.

We have also won more than 580^ fund performance and brand awards to date for our superior fund performance and brand excellence.

Our consistent performance is attributed to our sound investment philosophy of focusing on fundamentals, as well as the unwavering support and loyalty of our accountholders, our strong team of UTCs, and our dedicated staff and management team.

Source: As listed in Lipper, June 2026 and inclusive of our wholesale funds.

^ Updated as at June 2026.

Awards for Year 2026^

LSEG Lipper Fund Awards
Winner 2026
Malaysia

Winners of 4 Group Awards and 29 Individual Fund Awards at LSEG Lipper Fund Awards 2026

Awards for Year 2026^

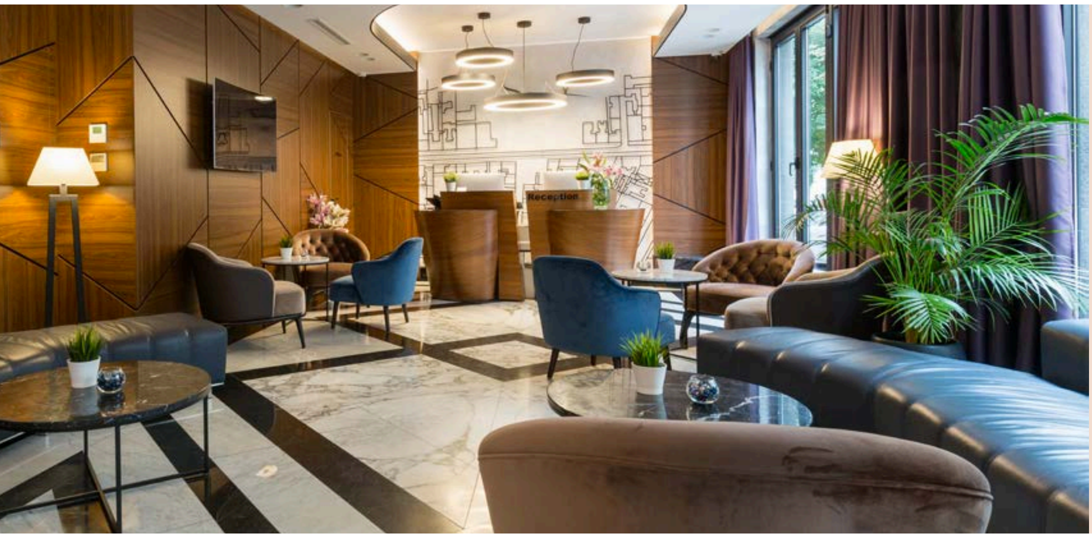
Winner of 2 Group Awards and 7 Individual Fund Awards at
LSEG Lipper Fund Awards 2026 – Global Islamic

Winner of 7 Gold Awards and 5 Silver Awards – at Private Pension Administrator (PPA) Grow with PRS Fund Awards 2026

Commitment to Investors

Public Mutual subscribes to an **excellence-oriented corporate culture** and employs **high standards of financial integrity** in the management of our unit trust and PRS funds.

Public Mutual is one of the few unit trust fund management companies in Malaysia to manage all of our funds, including our global and regional funds, on an in-house basis. Our fund management team comprises more than 50 experienced portfolio managers and research analysts.



Enrich Your Financial Journey

At Public Mutual, you can accumulate Mutual Gold Qualifying Points (MGQPs) to unlock the path into our exclusive Privilege Circle, offering enhanced benefits to elevate your financial journey with greater rewards and opportunities.

Privilege Circle Benefits for You and Your Loved Ones

Designed to celebrate every milestone, our five-tier structure ensures that as your investments grow, so do your privileges. Embark on an exciting journey of wealth-building opportunities with Privilege Circle, where you and your family can enjoy special sales charges and a wide range of exclusive privileges.

Key privileges include:

- 1% Lifetime Preferential Sales Charges, extendable to up to 2 Family Members
- Free Insurance/Takaful Coverage of up to RM1,200,000
- Free Will/Wasiat Writing Services
- Exclusive Gifts and Rewards

Scan here to check out the full members' Privileges / Benefits

Terms and conditions apply. Please refer to Public Mutual's website for more information.

Public Mutual Online (PMO) (https://www.publicmutualonline.com.my)

Your Wealth, Simplified. Anytime, Anywhere.

Public Mutual Online (PMO) is your all-in-one digital gateway to smarter investing.

PMO puts you in control of your financial journey with ease and confidence, helping you to:

- Start investing anytime, anywhere with as little as RM10.
- View your portfolio's performance and asset allocation. All in one place.
- Make informed decisions with easy access to fund factsheets and historical performance through the Fund Analytics feature.
- Automate your investments with our Direct Debit Authorisation (DDA) and Regular Investment Authorisation (RIA) facilities.
- Fund your retirement lifestyle through the Scheduled Redemption Request (SRR).
- Access all your e-statements and e-invoices instantly.

Register now to explore more!

PMO PLUS

On-the-Go Access with PMO PLUS

PMO PLUS is more than an app. It's an intuitive platform that puts you in direct control of your financial future. Make smarter decisions, and invest with confidence, all from the palm of your hand.

The investment platform:

- Offers a clear view of portfolio holdings through a unified dashboard.
- Enables you to open new accounts, top up your funds and automate your investments.
- Enables you to make informed decisions with easy access to fund factsheets and historical performance through the Fund Analytics feature.
- Helps you earmark your accounts to specific financial goals.
- Set Target Price Alerts for your unit trust funds and get notified the moment the fund price hits your desired levels.

Ready to Transform Your Investment Journey?

Download PMO PLUS Now and Experience the Difference!

Download on the App Store or GET IT ON Google Play

Will & *Wasiat* Writing Service

Will/Wasiat writing services are offered at a very competitive rate for our investors who want to ensure that their estate is administered and distributed in accordance to their personal wishes. This service is free* for our Privilege Circle Members.

Free Insurance/Takaful Coverage

Our PRS funds and selected unit trust funds come with free insurance/takaful coverage*. Our Privilege Circle members also enjoy free Conventional or Takaful Group Personal Accident (PAPD) Insurance coverage* with Permanent Disability.

Customer Service (03-2022 5000)

Our Customer Service Representatives are ever ready to serve our valued investors.

Website (www.publicmutual.com.my)

A quick resource to get to know more about Public Mutual, the funds we offer, our services, and our latest campaigns.

LinkedIn, Instagram, TikTok, YouTube and Facebook

Investors and members of the public can stay in touch with Public Mutual's latest news and happenings, while also improve their financial literacy through our financial planning tips.

Scan & Follow us

LinkedIn Instagram TikTok YouTube Facebook

Customer Service Centres and Branches

Public Mutual is supported by 31 branches/customer service centres nationwide. Scan here to check the locations of our customer service centres and branches.

* Terms and conditions apply.

Corporate Sustainability

Public Mutual strives towards enhancing community well-being as a whole. Our Community Outreach team organises Corporate Social Responsibility (CSR) programmes focused on bringing joy and support to those in need.

We empower communities around us by providing essential financial knowledge through our Financial Literacy team's MoneyKu and Youth Enrichment Seminar (Y.E.S) initiatives. Our specially-crafted programmes, including webinars and money management talks, aim to improve financial literacy among our investors, the general public, and underserved communities. Through these efforts, we hope to make a positive and lasting impact on people's lives.

Highlights of 2026

Community Outreach – Corporate Social Responsibility (CSR) Programme

9 MAY 2026: Mangrove Movement Roots for Tomorrow

24 JANUARY 2026: Together in Festivity - An Auspicious Chinese New Year Gathering with Our Golden Community

16 JANUARY 2026: A Small Act of Kindness that Brings Big Smiles – Public Mutual Provides Necessities to the Underprivileged

Financial Literacy – Youth Enrichment Seminar (Y.E.S) Programme

25 JUNE 2026: Youth Enrichment Seminar (Y.E.S) Programme at Multimedia University (MMU)

21 MAY 2026: Youth Enrichment Seminar (Y.E.S) Programme at Universiti Putra Malaysia (UPM)

19 MAY 2026: Youth Enrichment Seminar (Y.E.S) Programme at Management and Science University (MSU)

Highlights of 2026

Financial Literacy – Youth Enrichment Seminar (Y.E.S) Programme

18 MAY 2026: Academic Visit by Universiti Kebangsaan Malaysia (UKM) students to Public Mutual's HQ at Menara Public Bank 2, Jalan Raja Chulan for the Youth Enrichment Seminar (Y.E.S) Programme

9 MAY 2026: Youth Enrichment Seminar (Y.E.S) Programme at Universiti Kuala Lumpur (UniKL)

31 MARCH and 1 APRIL 2026: Youth Enrichment Seminar (Y.E.S) Programme at HELP University

Financial Literacy – Youth Enrichment Seminar (Y.E.S) Programme


26 FEBRUARY 2026: UiTM Samarahan Students Say YES to the Youth Enrichment Seminar (Y.E.S)

Scan to view more!

Key Personnel

Board of Directors

Armed with vast experience and knowledge, Public Mutual's Board of Directors contribute greatly to our excellence within the industry. The Board determines the direction of the Company and plays an active role in corporate governance. They formulate and review Public Mutual's strategic plans as well as oversee the business operations, financial performance and risk management of the Company.

Tan Sri Dato' Sri (Dr.) Tay Ah Lek
Chairman – Non-Independent

Tan Sri Dato' Sri (Dr.) Tay Ah Lek is a Director of Public Mutual since 1995. He has 64 years' experience in the banking and finance industry. He was appointed as an Executive Director of Public Bank in 1997 and was re-designated as Managing Director & Chief Executive Officer in 2002. He joined the Public Bank Group as a pioneer staff in 1966. He was the Executive Vice-President of Public Bank from 1995 to 1997 and prior to this appointment, he was the Executive Vice-President of the former Public Finance Bhd.

He holds a Master's degree in Business Administration from Henley, United Kingdom and he is an Alumni of Harvard Business School. He is an Emeritus Fellow of the Malaysian Institute of Management, a Fellow, Chartered Banker of the Asian Institute of Chartered Bankers, and is a Fellow of CPA Australia and the Financial Services Institute of Australasia.

He is presently the Chairman of the Association of Hire Purchase Companies Malaysia and is a Council Member of the Association of Banks in Malaysia and the Asian Institute of Chartered Bankers.

Mr. Quah Poh Keat
Director – Independent

Mr. Quah Poh Keat is a Director of Public Mutual since 1 September 2009. He was appointed as Deputy Chief Executive Officer II of Public Bank on 1 October 2013 and was redesignated as Deputy Chief Executive Officer on 28 November 2013. He retired as Deputy Chief Executive Officer on 31 December 2015. He is a Fellow of the Chartered Tax Institute of Malaysia and the Association of Chartered Certified Accountants; and a Member of the Malaysian Institute of Accountants, the Malaysian Institute of Certified Public Accountants and the Chartered Institute of Management Accountants.

He was a partner of KPMG since October 1982 and appointed Senior Partner (also known as Managing Partner in other practices) in October 2000 until 30 September 2007. He retired from the firm on 31 December 2007. He is experienced in auditing, tax and insolvency practices and had worked in Malaysia and United Kingdom; his experiences include restructuring, demergers and privatisation.

Mr. Quah also sits as a Director on the Boards of Directors of Public Financial Holdings Ltd, Cambodian Public Bank Plc, Campu Lonpac Insurance Plc, Public Bank Lao Ltd and Public Finance Ltd. He is also a Director of Kuala Lumpur Kepong Berhad, Paramount Corporation Berhad and Malayan Flour Mills Berhad.

Dato' Mohammed Najeeb Bin Abdullah
Director – Non-Independent

Dato' Mohammed Najeeb Bin Abdullah is a Director of Public Mutual since September 2014. He is an MBA graduate of the University of Charles Darwin, Australia and is also a graduate from the Chartered Institute of Marketing (UK). He has more than 35 years experience in both conventional and Islamic banking.

He started his career in banking in a local bank and later worked in Public Bank for over 27 years. Through the years he has built an exciting and successful career in banking, attaining a top management position.

In April 2010, Dato' Mohammed Najeeb was appointed as a Senator of the Upper House of Parliament, by the Government of Malaysia for a 3-year term. Having accepted the appointment, he relinquished his position as General Manager of Public Islamic Bank Bhd, in compliance with Bank Negara Malaysia's regulations. As a Senator, he participated in many international forums and conferences. In October 2012, he led a Senatorial delegation to the United Nations 67th General Assembly, New York, where he presented Malaysia's two policy statements at the Second Committee Meeting on Economic & Financial.

Dato' Mohammed Najeeb is an Independent Non-Executive Director of Cambodian Public Bank Plc, Campu Lonpac Insurance Plc. He is also a Director of Public Bank Vietnam Limited, Public Bank Securities Vietnam Company Limited, Public Bank Lao Limited and Ambienz Holidays Sdn Bhd.

Dato' Mohd Hanif Bin Sher Mohamed
Director – Non-Independent

Dato' Mohd Hanif Bin Sher Mohamed is a Director of Public Mutual since April 2017. He has vast experience in corporate finance and consumer banking including strategic planning, risk management, rehabilitation and restructuring debts, property development, property investment and manufacturing services.

He was the former Chief Executive Officer of Credit Corporation (Malaysia) Berhad (CCM), where he served for over 26 years and held various senior management positions including managing associate companies in Singapore and Brunei.

Dato' Mohd Hanif was an Independent Director of Credit Guarantee Corporation Malaysia Berhad (CGC) (September 2005 to June 2014). Here he served as Chairman of Board Risk Committee, Board Information Technology Committee, Board Bumiputra Development Committee and as a Member of Board Audit Committee and Board Investment Committee. He also served as Independent Director in Danajamin Berhad (May 2009 to June 2014) where he was the Chairman of the Board Risk Committee and member of the Board Nomination & Remuneration Committee and Board Underwriting Committee. He was an Independent Director of Agro Bank Berhad (June 2008 to June 2010) where he served as Chairman of Board Risk Committee, Board Investment Committee and Board Credit and Loan Committee.

Dato' Mohd Hanif was also the Chairman of the Entrepreneur Rehabilitation Fund (ERF), a subsidiary of BNM, and the Chairman of the Board Executive Committee (EXCO) from June 2002 to November 2013. He was also the Chairman of Credit Counseling and Debt Management Agency, a subsidiary of Bank Negara Malaysia from 18 September 2008 to 17 September 2017.

Dato' Mohd Hanif is an Independent Non-Executive Director for Public Bank where he is the Chairman of Board Audit and Board Nomination & Remuneration Committees. He is also an Independent Non-Executive Chairman of TPPT Sdn Bhd and the Chairman of Sivash Holdings Berhad.

Ms. Gladys Leong
Director – Independent

Ms. Gladys Leong is a Director of Public Mutual effective 16 June 2022. She was appointed as a Director of Public Bank on 1 July 2021. She is a member of the Audit Committee, the Nomination and Remuneration Committee, the Risk Management Committee, the Compliance Committee and the Sustainability Management Committee of Public Bank.

Ms. Gladys is a Certified Public Accountant of the Malaysian Institute of Certified Public Accountants and a Chartered Accountant of the Malaysian Institute of Accountants.

Ms. Gladys has more than 35 years of experience in providing assurance and advisory services to her clients during her professional career, which includes public listed companies, multinational companies, government agencies and regulators as well as non-governmental organisations.

She was a partner for more than 20 years in Arthur Andersen and Ernst & Young and concurrently, she held other senior management positions in Asia Pacific Advisory and Asean Advisory, Ernst & Young.

Ms. Shahira Binti Abdul Aziz
Director – Independent

Shahira Binti Abdul Aziz is a member of the Board of Directors of Public Mutual effective 1 April 2026. She is also an Independent Non-Executive Director of Public Investment Bank since 1 July 2023.

She has a total of 27 years of work experience in the stockbroking and fund management industry. Over the years she served in various capacities; starting in 1990 as an equity research analyst, a licensed institutional sales dealer, a corporate planner of an asset management company and a licensed Director of Investment for a regional ASEAN fund. She has acquired extensive knowledge of the capital markets in Malaysia and the ASEAN region with a solid fund management background.

She holds a BSc. in Economics, International Trade and Development from the London School of Economics and Political Science.

Mr. Chiang Kang Pey
Chief Executive Officer / Executive Director

Mr. Chiang Kang Pey was appointed as the Chief Executive Officer and a member of the Board of Directors of Public Mutual in November 2022.

He holds a Master of Financial Management with Dean's Honours List distinction from the Rotterdam School of Management, Erasmus University in the Netherlands, and a Bachelor of Economics in Accounting from Monash University in Australia. A Chartered Financial Analyst (CFA) charterholder, Mr. Chiang began his career in 1996 and has extensive experience in fund management, investment research, and senior leadership roles within the investment industry.

Mr. Chiang joined Public Mutual in 2004 as Manager of the Investment Department and thereafter assumed the position of Head of the Equity Portfolio Management Department in 2016. While spearheading the management of the Company's equity funds, he was promoted to the position of General Manager in 2017 before subsequently being appointed as the Deputy Chief Executive Officer in October 2021. Prior to joining Public Mutual, Mr. Chiang served at an asset management company, analysing and valuing listed companies as well as jointly managing Asia Pacific (ex-Japan) portfolios.

Network

Public Mutual boasts the largest and collectively the most productive UTCs in the unit trust industry. To maintain our stature, the Company invests in at least 200 internal and external training courses, workshops and talks for our UTCs' professional development.

We are also supported by an extensive distribution channel of 31 customer service centres/branches nationwide. These customer service centres are augmented by more than 250 Public Bank branches, which serve as our ubiquitous collection centres as well as distributors of our unit trust and Private Retirement Scheme (PRS) products.

Public Mutual offers a wide range of unit trust funds, PRS funds and financial planning services. With our broad experience and expertise, we hope to reach out to more Malaysians to educate and encourage them to save and grow their wealth. Be it for retirement, to finance your children's education, or to achieve financial freedom, Public Mutual is here to render our services.

We are grateful for being able to sustain our dominant position in the industry, and are determined to maintain the excellence and superiority of our products and services.

Contacts and Addresses

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Learning & Development Department
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Customer Service Centres/Branches
Public Mutual is supported by 31 branches/customer service centres nationwide.

Scan here to check the locations of
our branches/customer service centres.

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