

## **PRICING SUPPLEMENT**



**PUBLIC BANK BERHAD**  
**(Registration No. 196501000672 (6463-H))**

Issuance of up to RM20.0 billion in nominal value of Senior Medium Term Notes (“**Senior MTNs**”) under a Senior Medium Term Notes Programme (“**Senior MTNs Programme**”)

**Tranche No: 8**

### **JOINT LEAD MANAGER(S)**



**PUBLIC INVESTMENT BANK**

**Public Investment Bank Berhad**  
**(Registration No. 197401002880 (20027-W))**



**RHB Investment Bank Berhad**  
**(Registration No. 197401002639 (19663-P))**

The date of this Pricing Supplement is 9 July 2025

This document ("**Pricing Supplement**") is issued to give details of an issue of senior medium term notes ("**Senior MTNs**") by **PUBLIC BANK BERHAD (Registration No. 196501000672 (6463-H))** (the "**Issuer**") pursuant to a senior medium term notes programme of RM20.0 billion in nominal value (the "**Senior MTNs Programme**").

This Pricing Supplement is to be read in conjunction with the terms and conditions of the Senior MTNs ("**Conditions**") as set out in the Trust Deed dated 15 April 2013, as amended and restated on 8 September 2016 made between the Issuer and **AMANAHRAYA TRUSTEES BERHAD (Registration No. 200701008892 (766894-T))** as the trustee ("**Trustee**"), which is made a part hereof as if set forth herein and all documents incorporated by reference therein (collectively, the "**Trust Deed**"). Unless otherwise defined in this Pricing Supplement, capitalised terms used herein have the same meaning as in the Conditions.

The establishment of the Senior MTNs Programme and the issuance of Senior MTNs thereunder has been duly authorised by the Issuer by way of the resolutions of the Board of Directors passed on 27 December 2012 and 31 May 2016.

The Issuer hereby acknowledges that it has authorised the Joint Lead Managers and/or their affiliates to circulate or distribute this Pricing Supplement on its behalf in respect of or in connection with the proposed offer or invitation to subscribe for and issue of the Senior MTNs **only to prospective investors who fall within the ambit of the Selling Restrictions** (as defined below) for the purpose of the sale of this tranche of Senior MTNs described herein pursuant to the Senior MTNs Programme and that no further evidence of authorisation is required.

The Senior MTNs are tradable and transferable subject to the following Selling Restrictions:

(a) Selling Restrictions at issuance

The Senior MTNs may not be offered, sold, transferred or otherwise disposed, directly or indirectly, nor may any document or other material in connection therewith be distributed in Malaysia other than to persons falling within any of the categories of persons or in the circumstances specified under (i) Schedule 6 (or Section 229(1)(b)); or (ii) Schedule 7 (or Section 230(1)(b)); read together with (iii) Schedule 9 (or Section 257(3)) of the CMSA, as amended from time to time.

(b) Selling Restrictions after issuance

The Senior MTNs may not be offered, sold, transferred or otherwise, disposed directly or indirectly, nor may any document or other material in connection therewith be distributed in Malaysia other than to persons falling within any of the categories of persons or in the circumstances specified under (i) Schedule 6 (or Section 229(1)); read together with (ii) Schedule 9 (or Section 257(3)) of the CMSA, as amended from time to time.

This Pricing Supplement does not constitute, and may not be used for the purposes of, an offer or solicitation by anyone in any jurisdiction in which such offer or solicitation is not authorised or to any person to whom it is unlawful to make such offer or solicitation, and no action is being taken to permit an offering of the Senior MTNs or the distribution of this Pricing Supplement in any jurisdiction where such action is required.

This Pricing Supplement is sent to selected persons who fall within the ambit of the Selling Restrictions. Any person who receives this Pricing Supplement who does not fall within the ambit of the Selling Restrictions must immediately notify the Joint Lead Managers and return this Pricing Supplement to the Joint Lead Managers or the Issuer.

In the event that there is any contravention of this confidentiality undertaking or there is reasonable likelihood that this confidentiality undertaking may be contravened, the Issuer may, at its discretion, apply for any remedy available to the Issuer whether at law, equity, including without limitation, injunctions. The Issuer is entitled to fully recover from the contravening party all costs, expenses and losses incurred and/or suffered, in this regard. For the avoidance of doubt, the recipient, the recipient's professional advisers, directors, employees and any other persons who may receive this Pricing Supplement or any part of it from the recipient shall be deemed to have agreed to abide by this confidentiality undertaking.

The recipient must return this Pricing Supplement and any other information in connection therewith to the Joint Lead Managers promptly upon request of the Joint Lead Managers.

**THERE ARE RESTRICTIONS ON THE DISTRIBUTION OF THIS PRICING SUPPLEMENT AND THE OFFERING OR SALE OF THE SENIOR MTNs IN MALAYSIA. PERSONS INTO WHOSE POSSESSION THIS PRICING SUPPLEMENT COMES ARE REQUIRED BY THE ISSUER AND THE JOINT LEAD MANAGERS TO INFORM THEMSELVES ABOUT AND TO OBSERVE SUCH RESTRICTIONS. FOR A DESCRIPTION OF THE RESTRICTIONS ON THE OFFERING AND SALE OF THE SENIOR MTNs AND ON DISTRIBUTION OF THIS PRICING SUPPLEMENT IN MALAYSIA, PLEASE SEE "SELLING RESTRICTIONS" IN THE TRUST DEED.**

#### **Specific Final Terms**

The following items under this heading "**Specific Final Terms**" are the particular terms which relate to the tranche of Senior MTNs to which this Pricing Supplement relates. In case of any conflict between Specific Final Terms herein and the terms and conditions set forth in the Trust Deed, the Specific Final Terms set forth in this Pricing Supplement shall govern.

*To include whichever of the following apply or to specify those inapplicable as "Not Applicable" (N/A). Note that the numbering should remain as set out below, even if "Not Applicable" is indicated for individual paragraphs or subparagraphs. Italics denote directions for completing the Pricing Supplement.*

1. Issuer:	Public Bank Berhad ("PBB")
2. Tranche Number:	8

3.	Nominal Value:	RM1,300.00 million
4.	Issue Price:	RM1,300.00 million
5.	Specified Denominations: <i>(this means the minimum integral amount in which transfers can be made)</i>	Integral multiples of RM1,000.00
6.	Issue Date:	15 July 2025
7.	Tenure of the Senior MTNs to be issued:	7 years
9.	Maturity Date:	15 July 2032
9.	Coupon Rate:	3.73% per annum.
10.	Frequency of Coupon Payments:	Semi-annually in arrears
11.	Coupon payment basis	Actual/365 days
12.	Details of utilisation of proceeds:	The proceeds of the Senior MTNs shall be made available to PBB, without limitation, for its working capital, general banking and other corporate purposes of PBB.
13.	Rating:	AAA/ Stable by RAM Rating Services Berhad
14.	Other conditions:	Not applicable

## PURPOSE OF PRICING SUPPLEMENT

This Pricing Supplement comprises the final terms required for the issue of the tranche of Senior MTNs described herein pursuant to the Senior MTNs Programme.

## RESPONSIBILITY

The Issuer accepts responsibility for the information contained in this Pricing Supplement. The Issuer confirms that having made all enquiries as were reasonable, the information contained in this Pricing Supplement is in accordance with the facts prevailing on and is not false, misleading or contain any material omission as at the date of this Pricing Supplement.

The Issuer confirms that where information has been sourced or extracted from third parties, the Issuer confirms that to the best of their knowledge and belief, and as far as they are able to ascertain from such information and without any independent verification having been conducted on the same, no facts have been omitted which would render the reproduced information inaccurate or misleading.

For and on behalf of  
**PUBLIC BANK BERHAD**  
(Registration No. 196501000672 (6463-H))



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Tan Sri Dato' Sri Dr. Tay Ah Lek  
Authorised Signatory of Public Bank Berhad as Issuer  
Date: