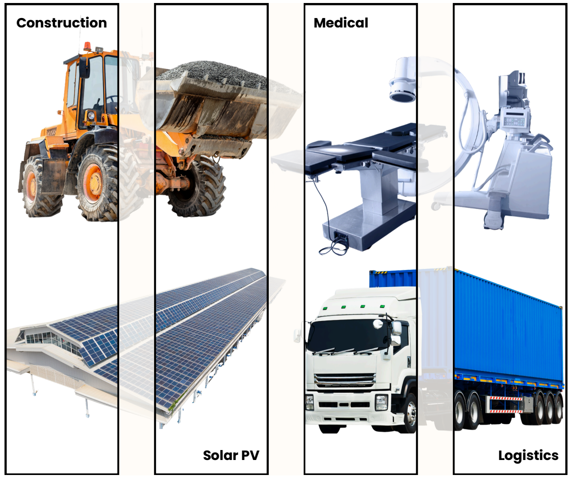
PAC LEASE

An OCBC Company



Introducing Malaysia's leading capital equipment financing specialist

The OCBC Group's
centre of excellence
for capital equipment financing
and your gateway to
fast, flexible and forward-looking
financing

We offer...

Hire purchase facilities
for capital equipment and machinery.

Loans
for project development, asset acquisition and working capital.

Trade financing
for imports to improve business's creditworthiness via letters of credit.

Insurance solutions
for equipment, machinery and vehicles financed under our industrial hire purchase facility.

We enable...

...businesses operating in the manufacturing,
construction, healthcare, agriculture,
commercial refrigeration and solar energy
industries, among others,
and communities in need of aid
to realise their aspirations.

We bring...

A proven track record
of enabling businesses through capital equipment financing dating to 1996.

Operational seamlessness
made possible through a strong nation-wide network of 15 strategically placed branches supported by
our KL-based Headquarters.

and a country- and region-wide collaborative association with the OCBC Group.

Customer-centricity
that is underlined by a commitment to the highest service standards.

We commit...

to be

Fast
in the delivery of our solutions to customers without compromising quality.
This means we seek new ways to do things by adopting cutting-edge practices.

Flexible
in our product and service offerings, availing to our customers customised solutions that meet their needs.
This means we listen to what is happening in their industries and shape our offerings accordingly.

Future-focused
in our dealings with businesses for the longer-term growth journey.
This means we build on each business engagement to shape the next.

We aspire...

...to be the dominant player in Malaysia's capital equipment financing (CEF) market, operating as CEF centre of excellence for the OCBC Group.

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Pac Lease Berhad   Pac Lease Berhad

We remember...

...that our roots trace to 1919 with the formation of Batu Pahat Bank Ltd which would go on to be renamed The Pacific Bank Limited in 1963 (and then The Pacific Bank Berhad in 1996), following its 97% acquisition by OCBC the same year.
OCBC was, however, involved in the bank since day one, initially through the shareholding of one of the its pre-establishment founding entities, Chinese Commercial Bank.

During the late 1970s, OCBC invited into the fold three other major shareholders, namely Koperasi Angkatan Tentera Malaysia Bhd, United Malacca Rubber Estates Bhd and American Express International Banking Corporation (which subsequently sold its shares to Yasuda Trust and Banking Co, Ltd).

The four "waves" of the Pac Lease logo today represented at the time, among other things, these four entities.

We began...

...our own journey on 9 May 1996, with our incorporation as Pac Lease Sdn Bhd to operate The Pacific Bank Berhad's leasing business.

Five years later, during Malaysia's major local bank consolidation exercise of 2001, Pacific Bank sold its banking assets to a domestic bank, and its non-banking interests were reorganised under an investment-holding company called PacificMas Berhad, which oversaw the remaining businesses, including Pac Lease Sdn Bhd.

Pac Lease Sdn Bhd was converted into a public limited company on 6 June 2011 and then took on the current name, Pac Lease Berhad.
On 31 May 2012, we became a wholly owned OCBC subsidiary through OCBC Capital (Malaysia) Sdn Bhd.

Today, we are Malaysia's leading capital equipment financing specialist.