



MBSB

A Subsidiary of the EPF (9417-K)

Your Financial Provider

PERFORMANCE UPDATE 1 APR – 30 JUN 2012

MALAYSIA BUILDING SOCIETY BERHAD

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President and CEO

5 Sep 2012

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Part I : Key Strategies

Part II : Financial Review

KEY STRATEGIES

| Area | Strategies Implemented |
|-----------------|--|
| Retail Business | PF-i campaign Zero Transfer Package (ended Jun 12) Launched Tawarruq concept for PF-i |
| Infrastructure | CBS project started, Phase 1 implementation target Nov 12 |
| Branch Services | Establishment new REP Lahad Datu, Sabah |
| Others | Continuous pursuit of “closing the gap” process |

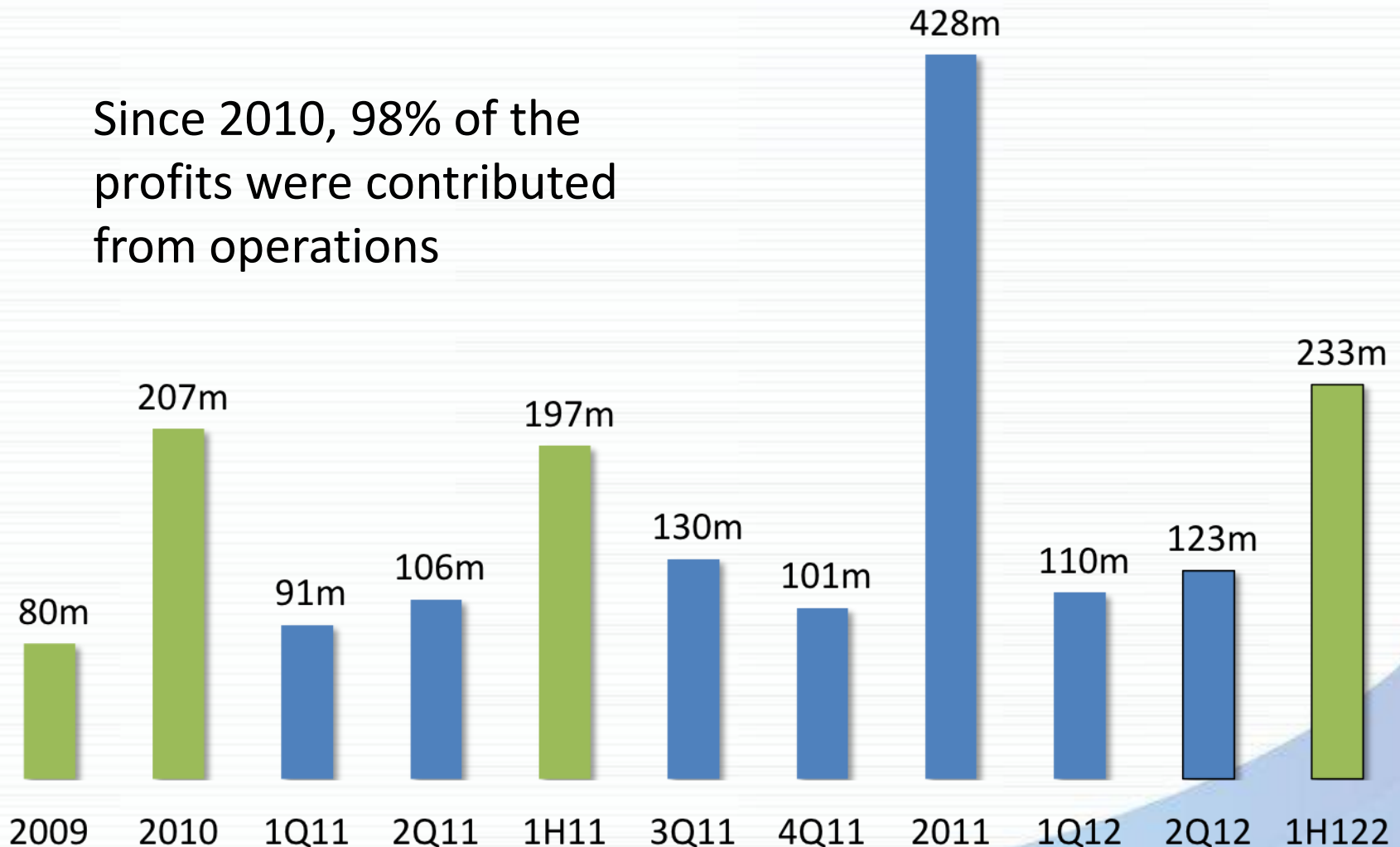
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Part I : Key Strategies

Part II : Financial Review

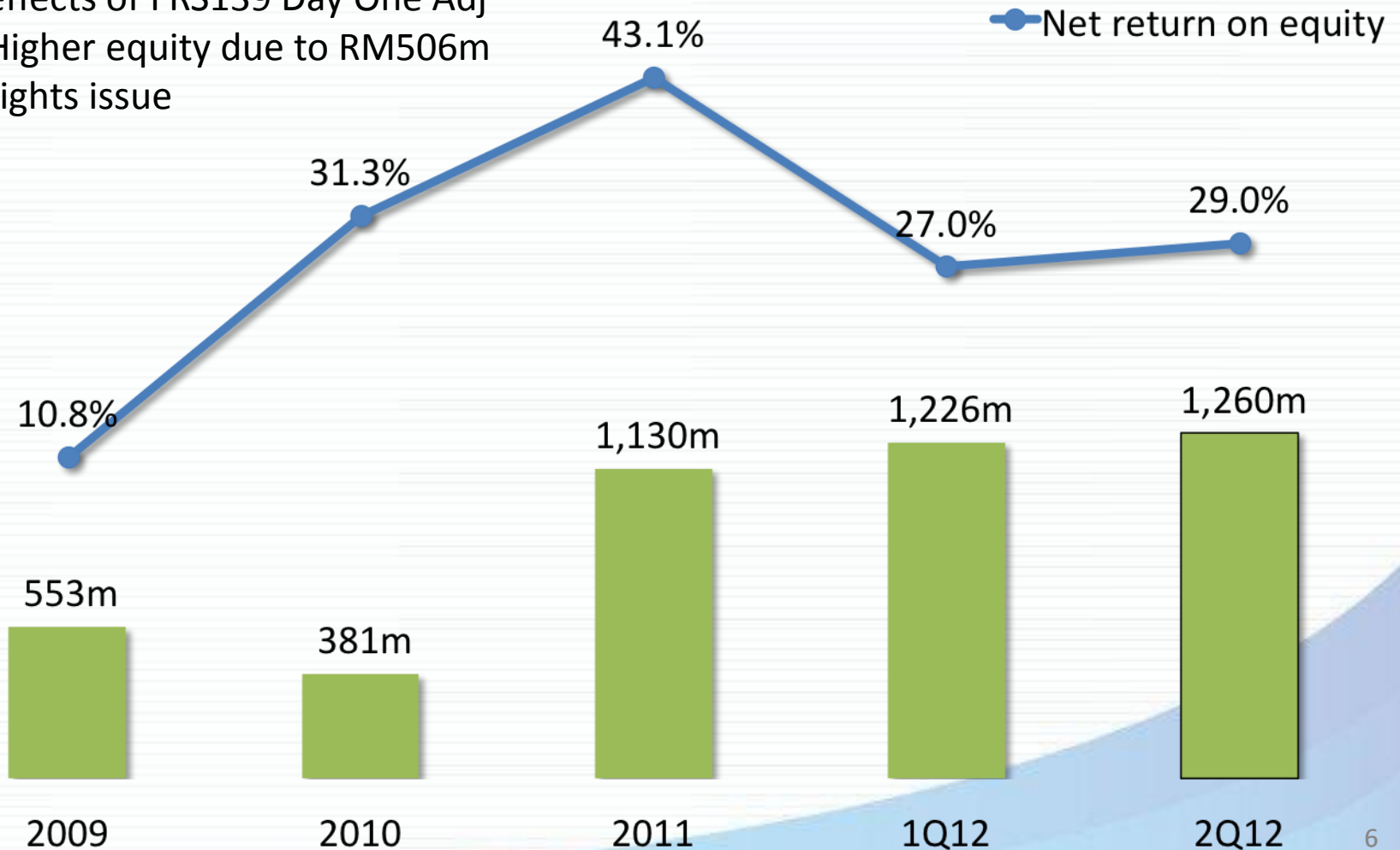
Improvement in Group Pre-tax Profits

Since 2010, 98% of the profits were contributed from operations

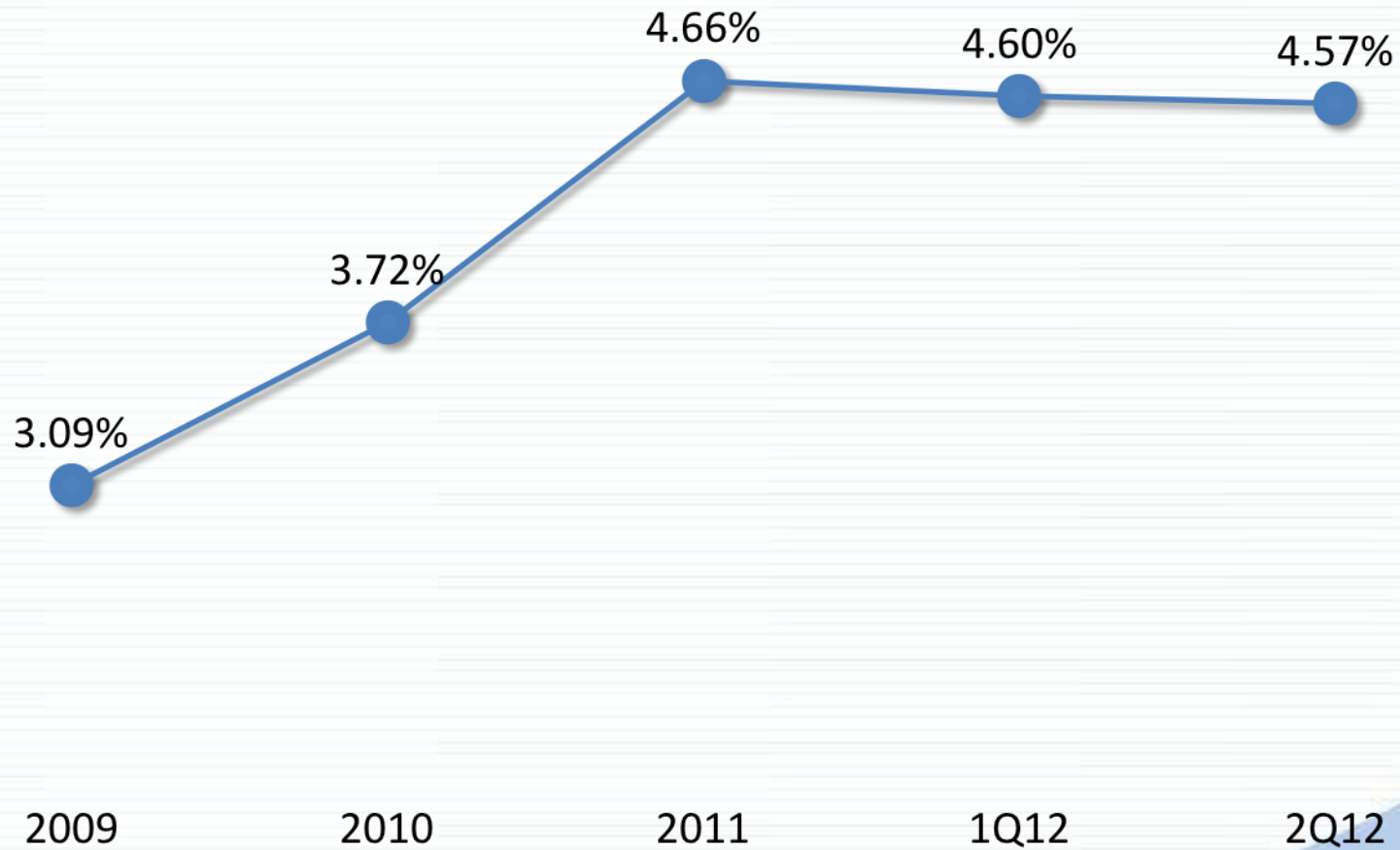


Group Return on Average Equity & Shareholders' Equity

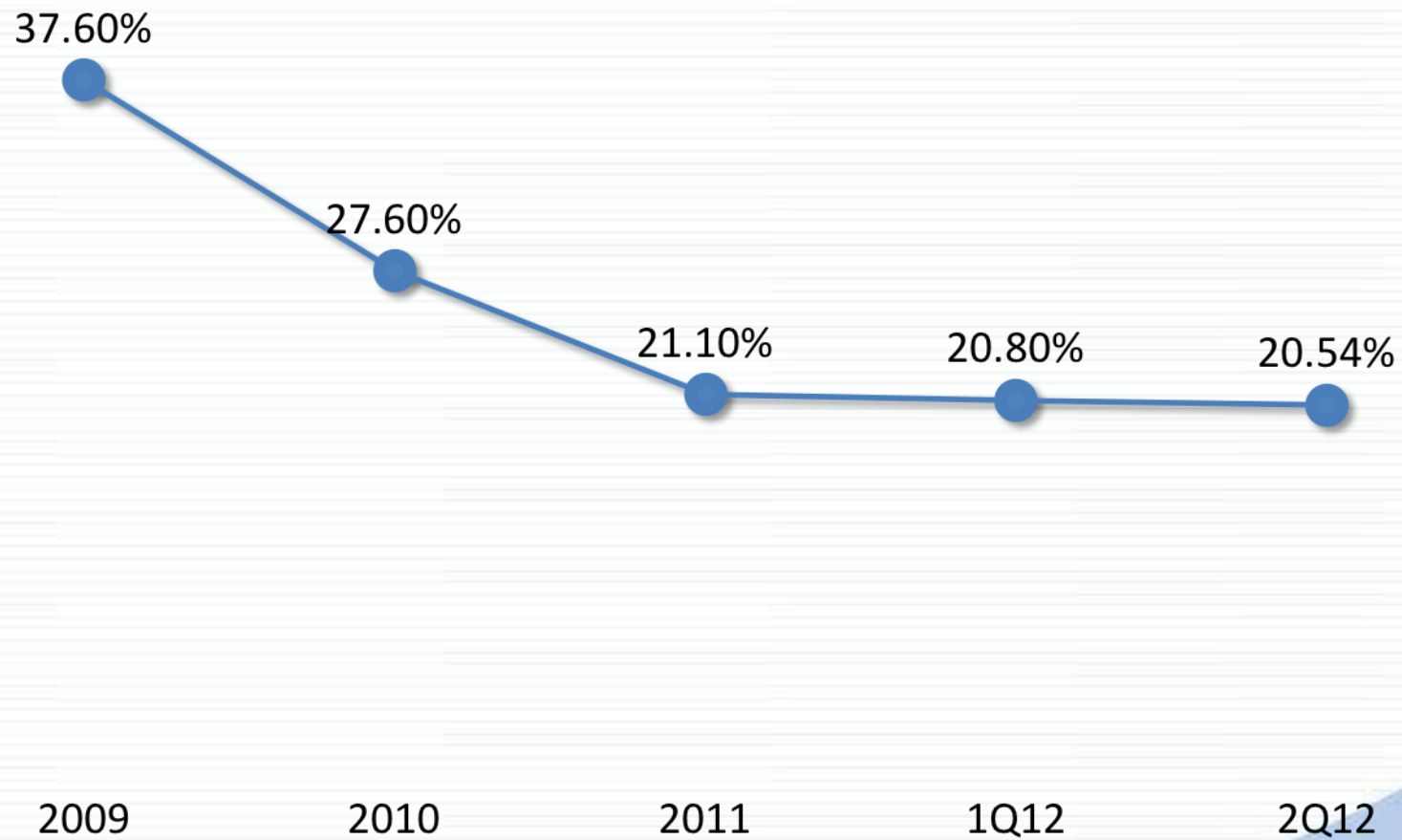
- Lower equity in 2010 due to effects of FRS139 Day One Adj
- Higher equity due to RM506m rights issue



Average Total Net Interest/Profit Margin

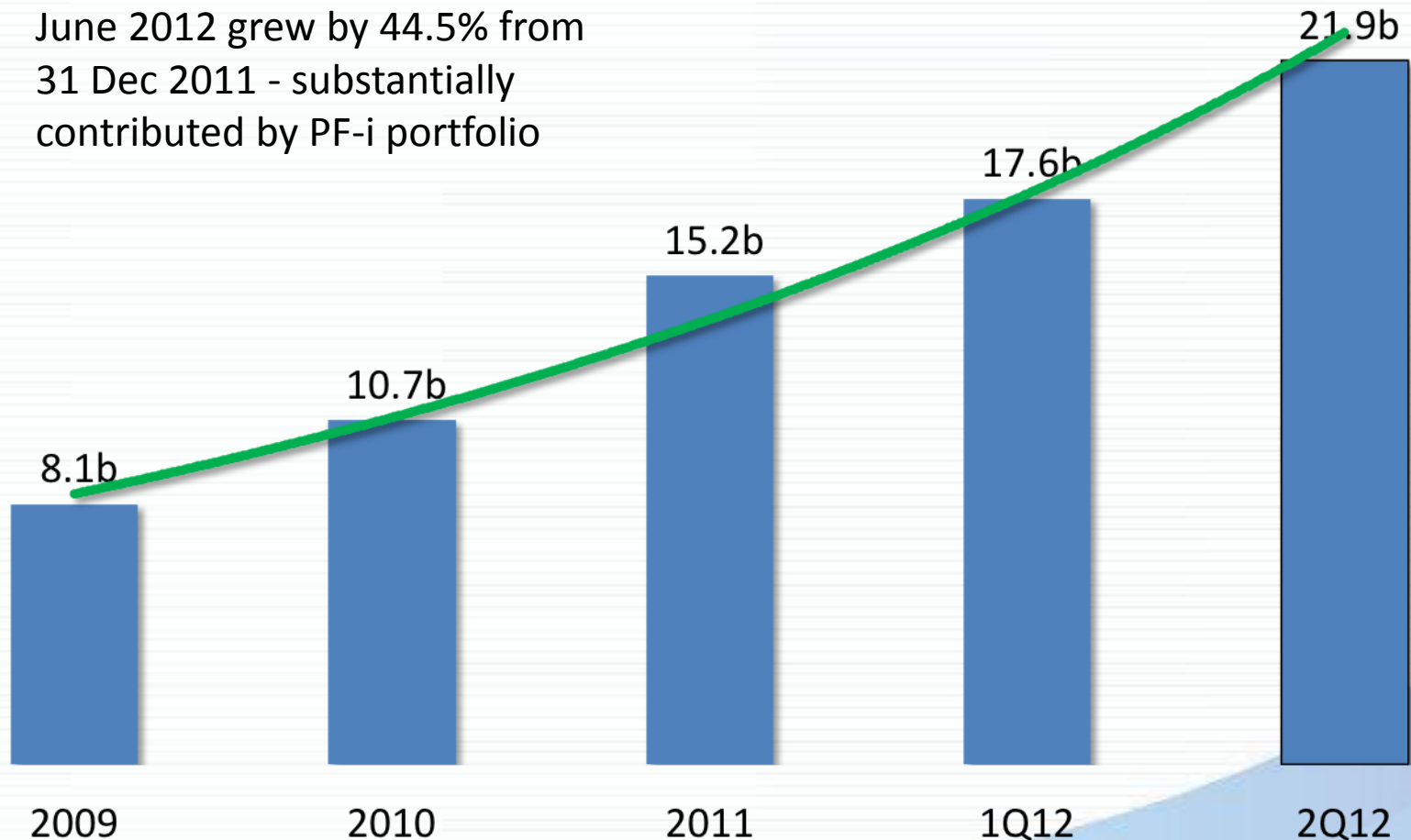


Cost to Income Ratio

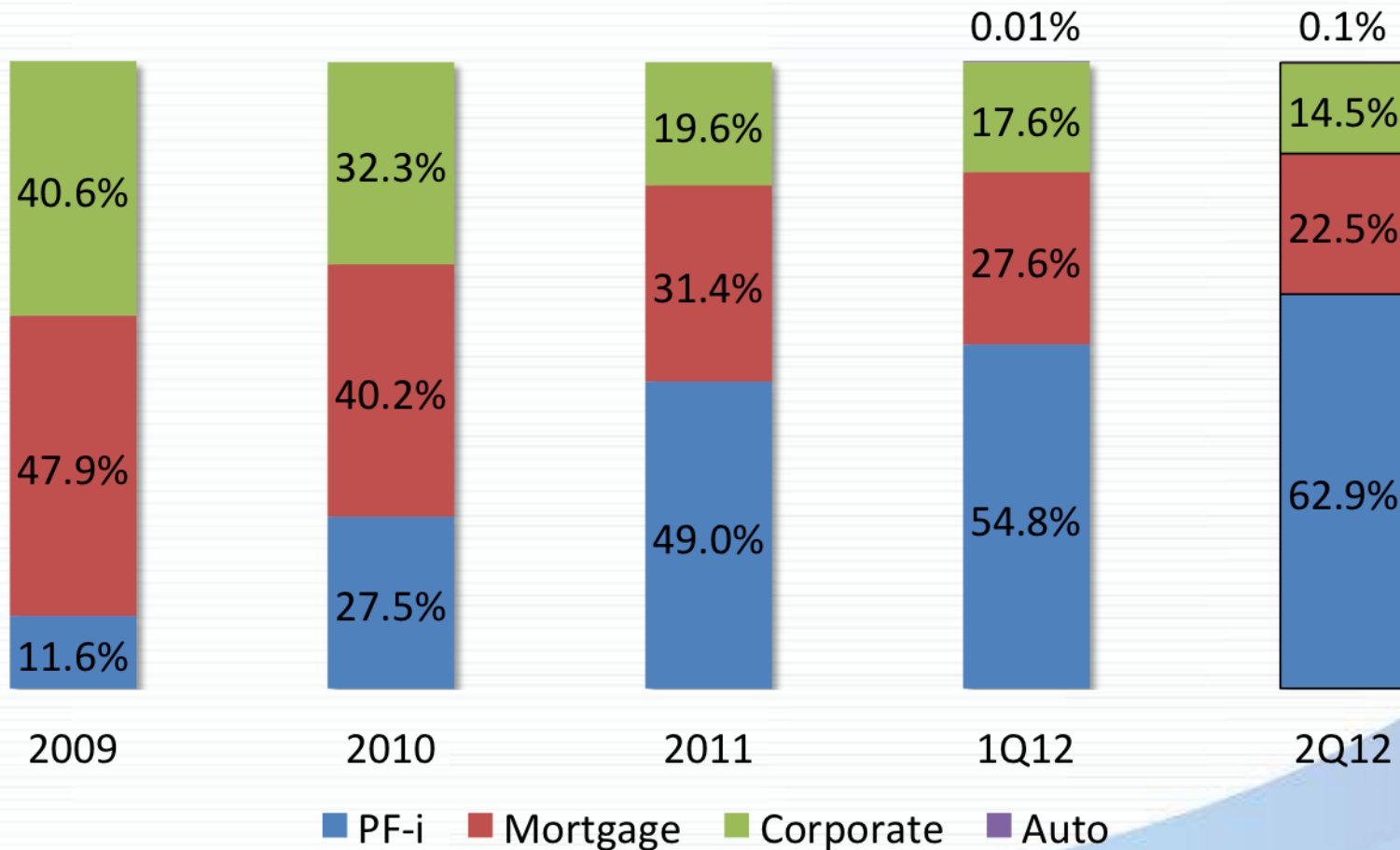


Growth in Net Loans & Financing

- Net loans & financing at 30 June 2012 grew by 44.5% from 31 Dec 2011 - substantially contributed by PF-i portfolio

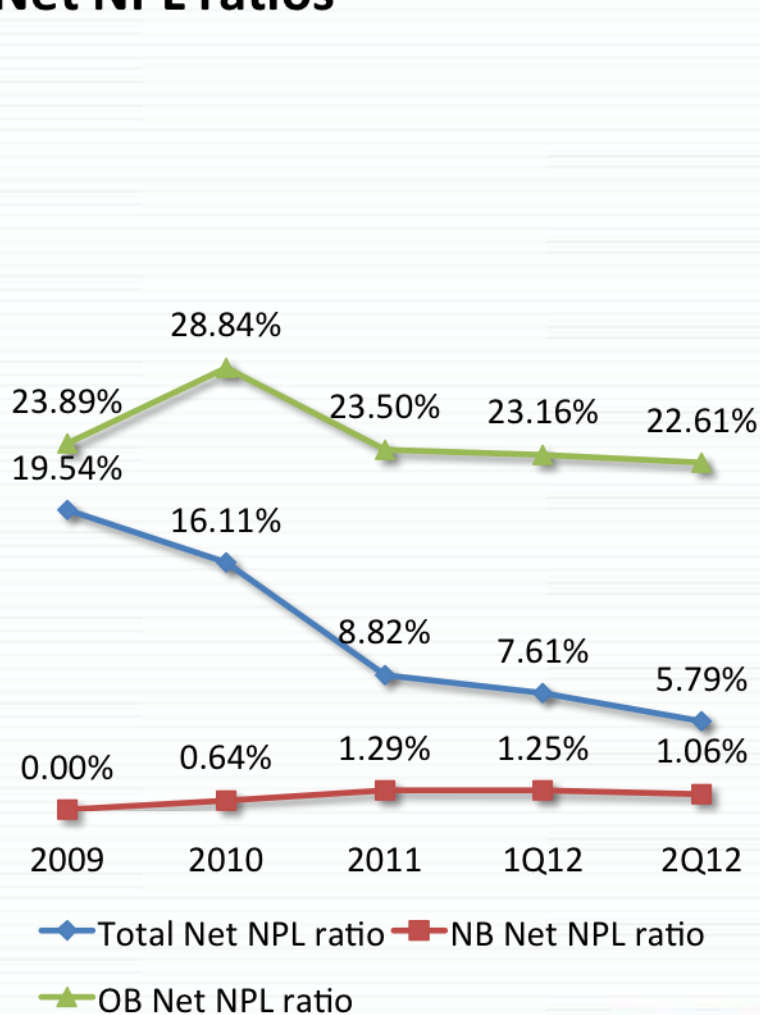


Group Composition of Gross Loans

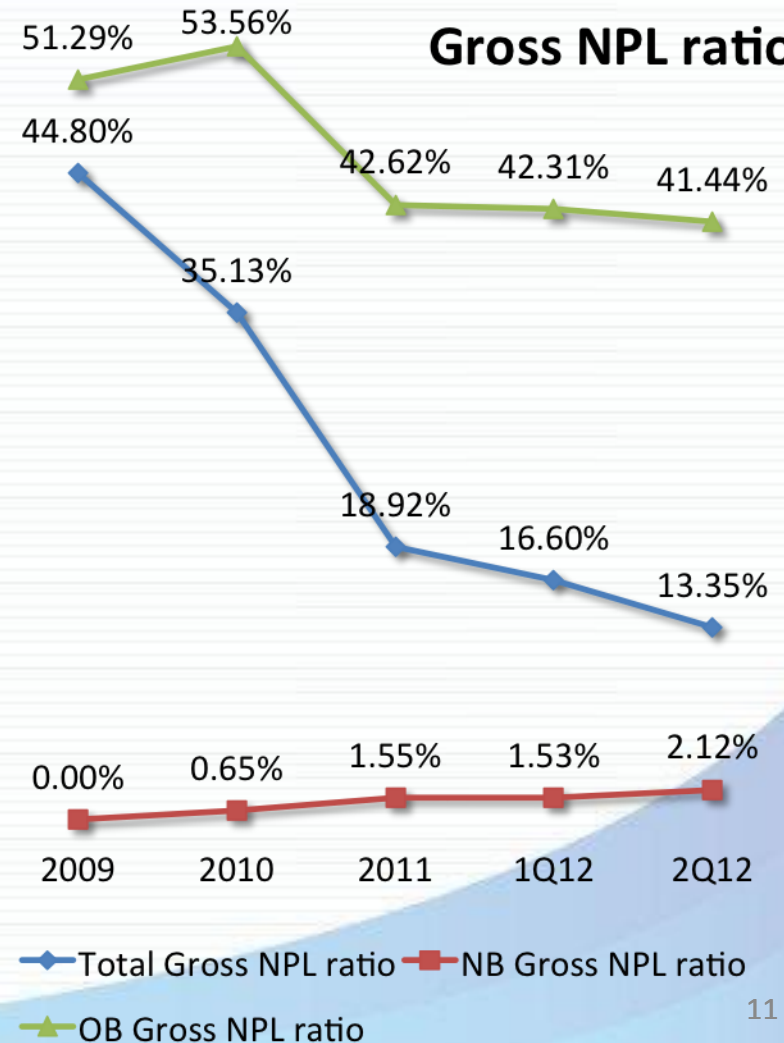


Continuous Reduction In Company NPL Ratios (Old & New Bank – New Bank effective 1 April 2009)

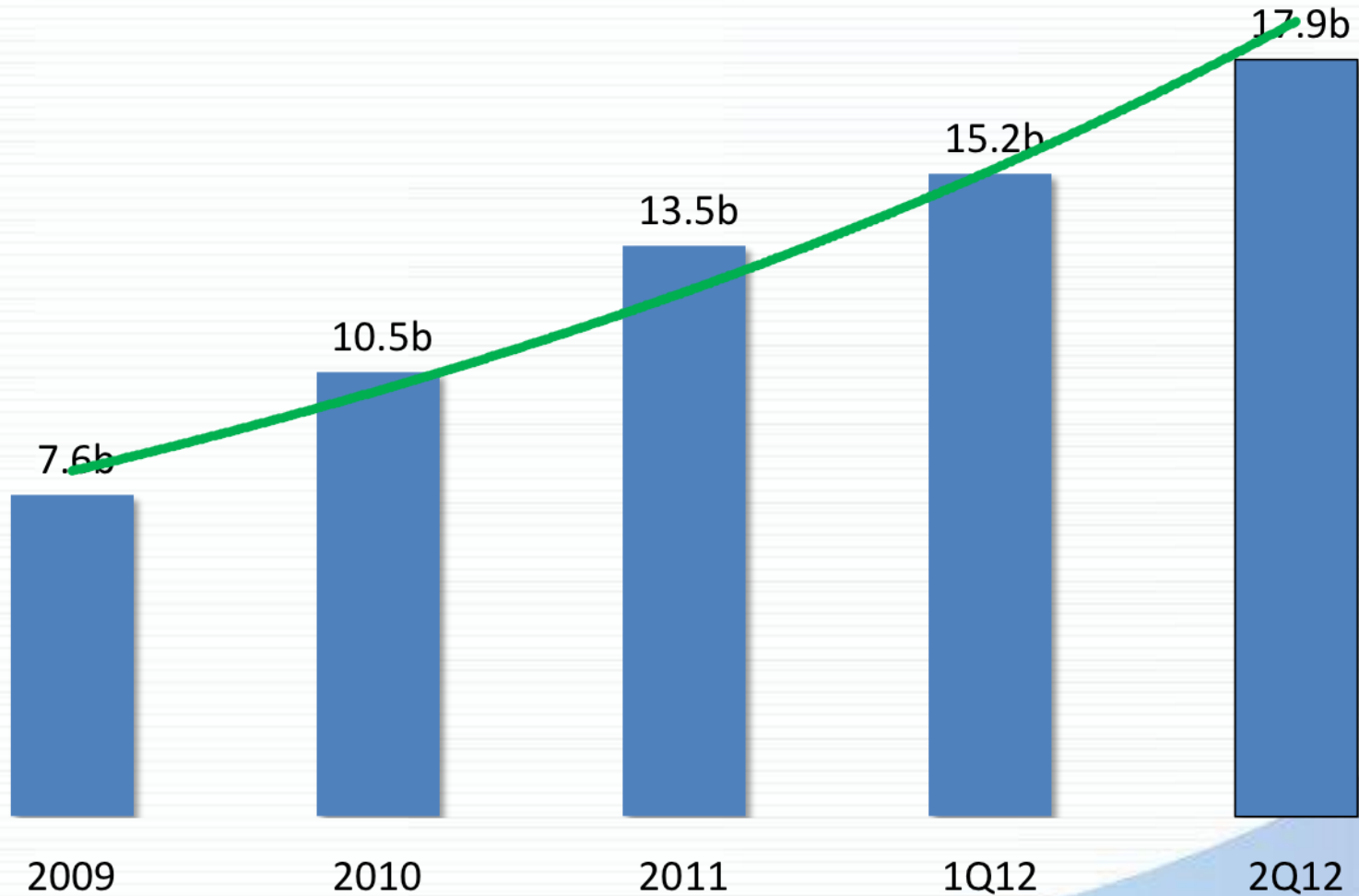
Net NPL ratios



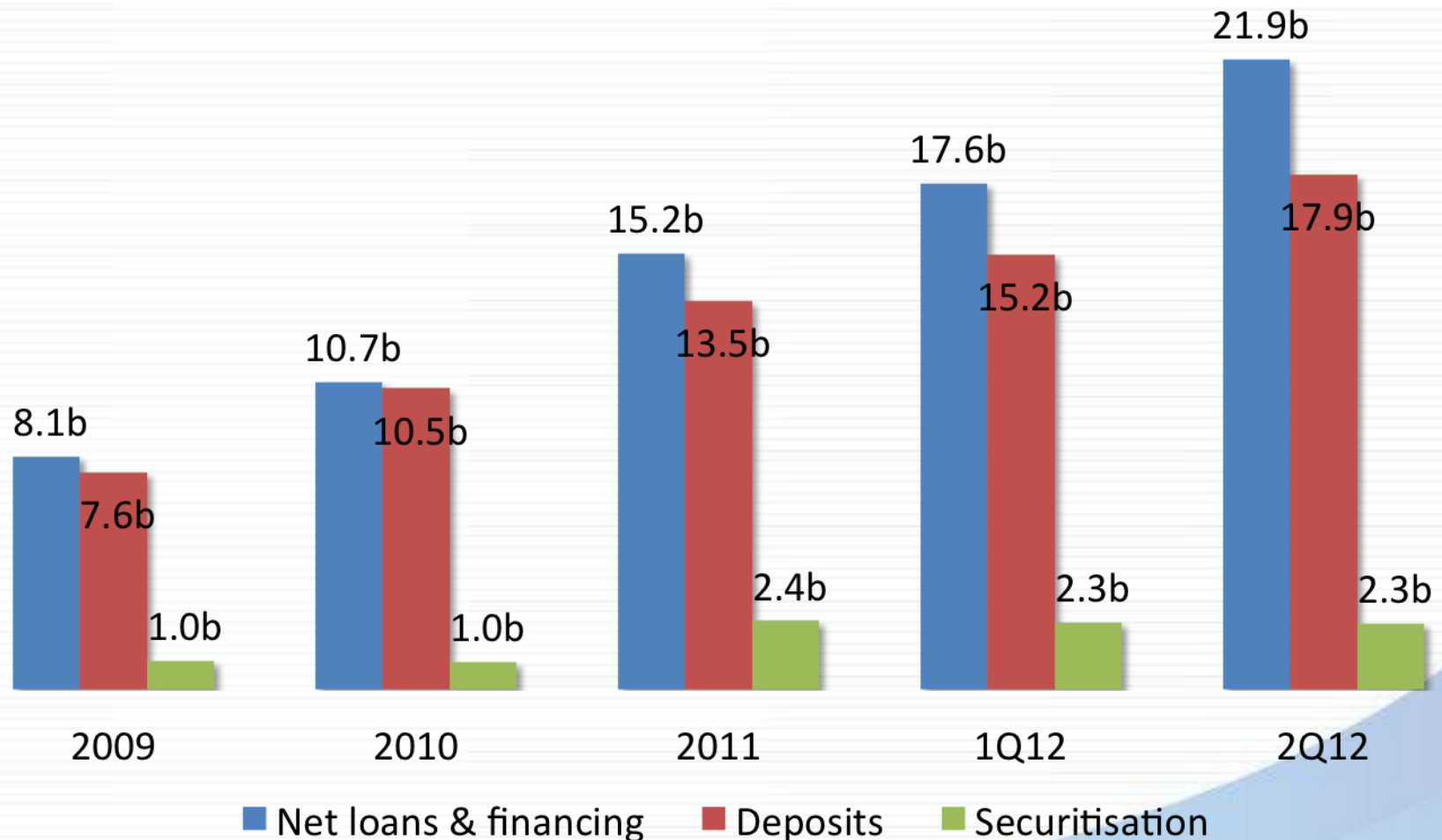
Gross NPL ratios



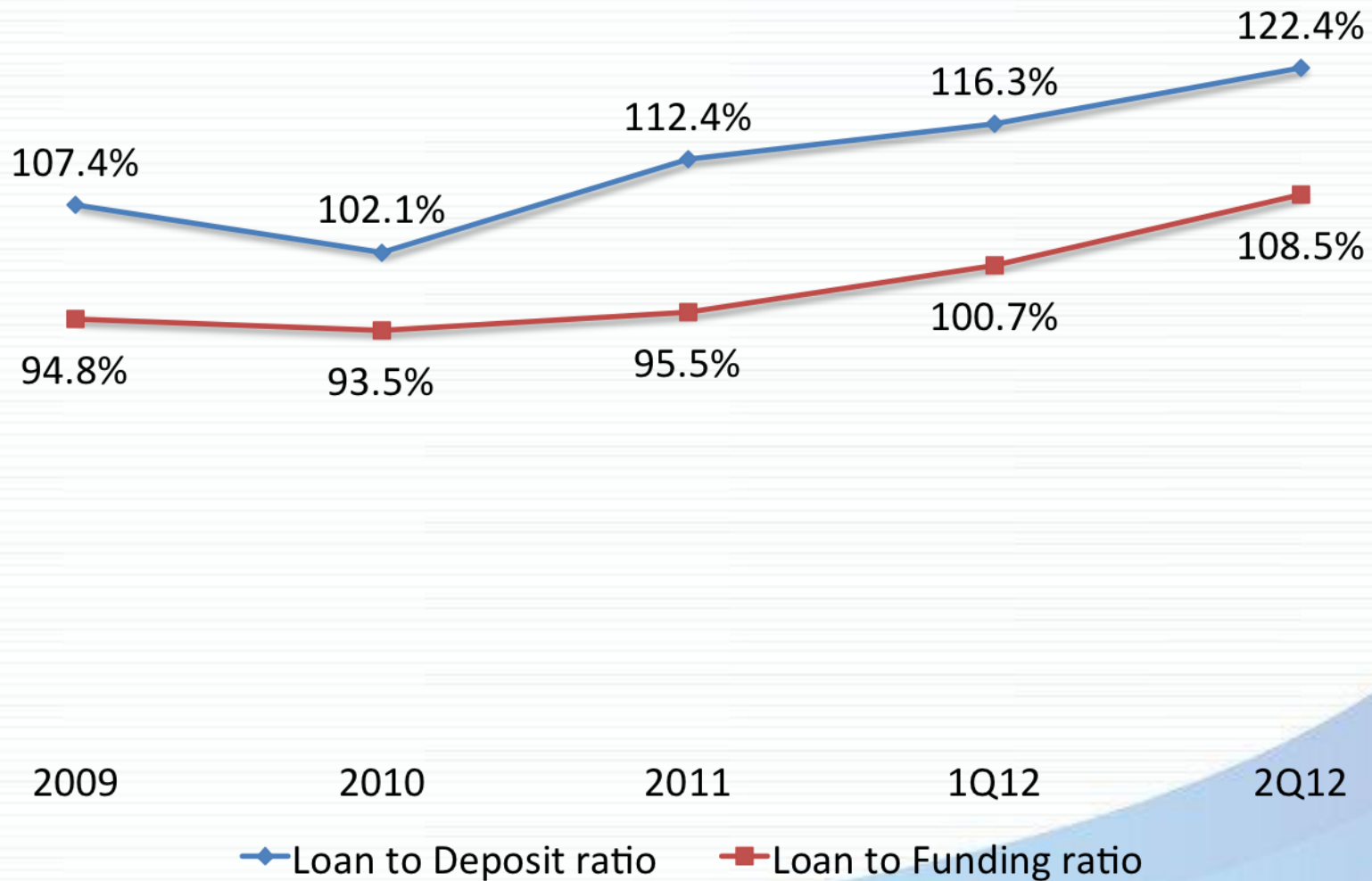
Growth in Deposits



Net Loans, Deposits & Securitisation



Net Loan to Deposits & Securitisation Ratios



Q & A