



A Subsidiary of the EPF (9417-K)

Your Financial Provider

BRIEFING FOR ANALYSTS PERFORMANCE FOR FYE 31 DECEMBER 2012

**by Dato' Ahmad Zaini Othman
President and CEO
4 FEB 2013**



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CONTENTS

- Summary of Initiatives and Strategies
- Financial Review

SUMMARY OF INITIATIVES

AREA	INITIATIVES
RETAIL BUSINESS	<ul style="list-style-type: none"> ✓ Launched PF-i “killer campaigns” first half 2012 & Raya campaign with Astro ✓ Launched Tawarruq as new concept for PF-i ✓ Home mortgage campaign – My First Home ✓ New Bancassurance products – i-Save, i-Medic ✓ New product - Auto Finance for Klang Valley ✓ Two deposit campaigns for retail customers ✓ Children TV program to promote Cheeky Savings ✓ Western Union money transfer services ✓ Gradual utilization of AG Code
CORPORATE BUSINESS	<ul style="list-style-type: none"> ✓ Strategic tie up with MARA (SME Cash Express)
WHOLESALE BANKING	<ul style="list-style-type: none"> ✓ Secured 2 PF-i projects in education sector ✓ Corporate Advisory Services

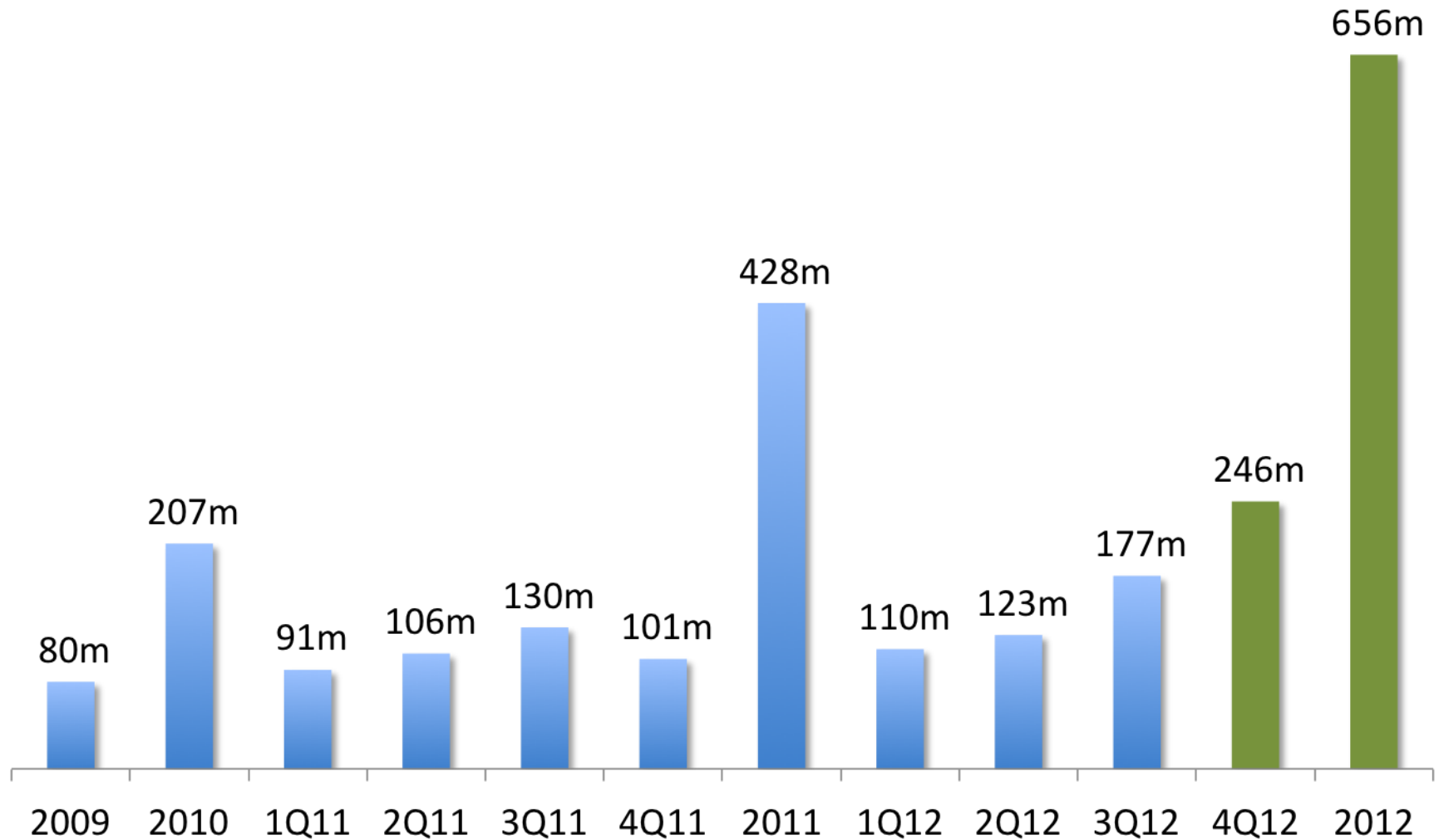
SUMMARY OF INITIATIVES

AREA	INITIATIVES
TREASURY	✓ New Treasury system for front and back office
CORPORATE RECOVERY	✓ Settlement agreements
CREDIT MANAGEMENT	✓ Relocation of PF-i Processing Centre to Menara I&P
BRANCH NETWORK	<ul style="list-style-type: none"> ✓ 1 new SSC (Kelana Jaya) ✓ 3 new REPs (Lahad Datu, Sarikei, Kota Samarahan) ✓ Gradual upgrade of SSCs nationwide
IT	✓ Phase 1 MICoB
RETAIL COLLECTION & MANAGEMENT	✓ Increase collection agents nationwide
OTHERS	<ul style="list-style-type: none"> ✓ Re-established COO post ✓ Re-established O&M Dept ✓ “Closing the gap” process on-going ✓ Established Customer Call Centre

GROUP PRE-TAX PROFITS

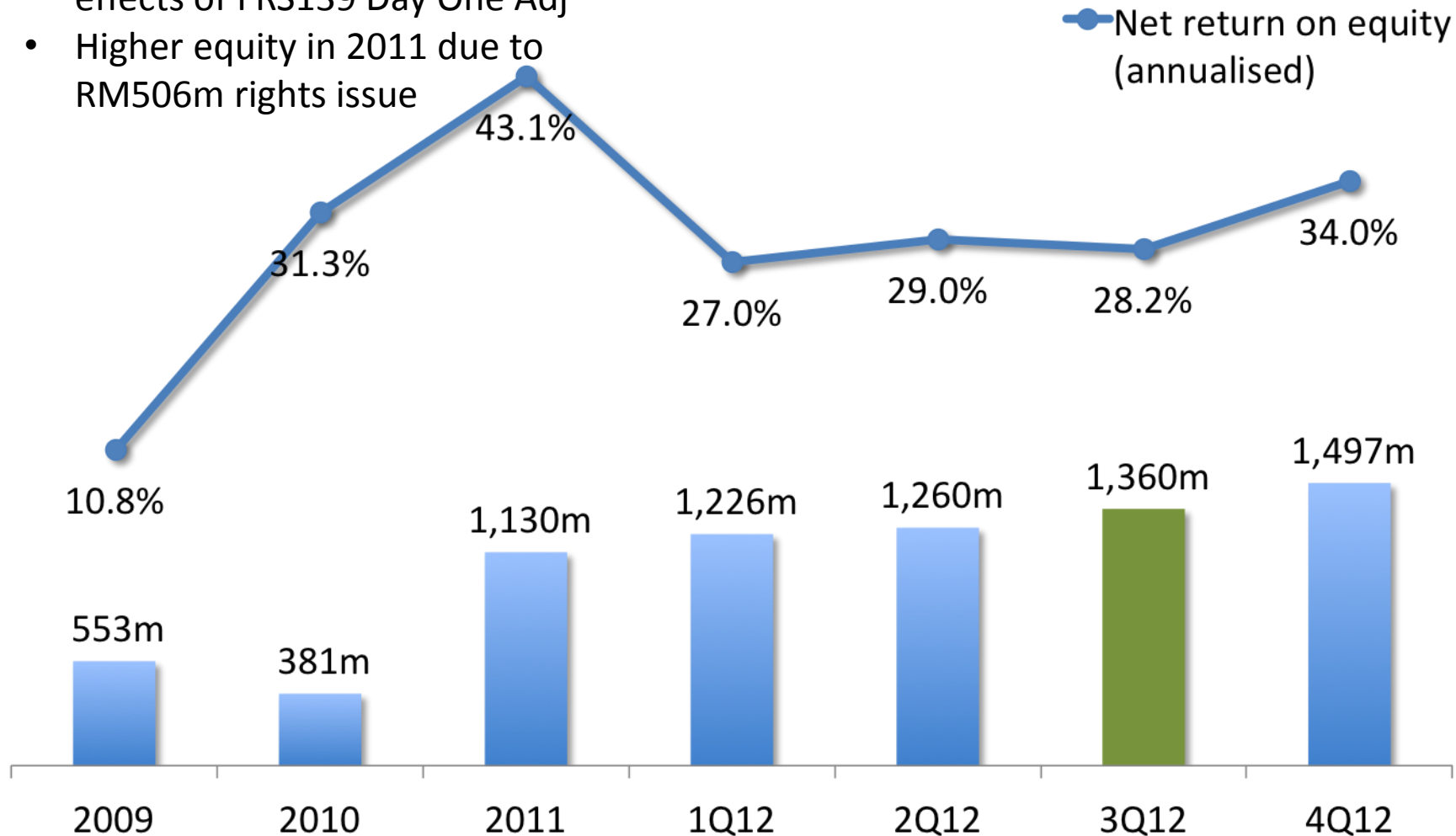


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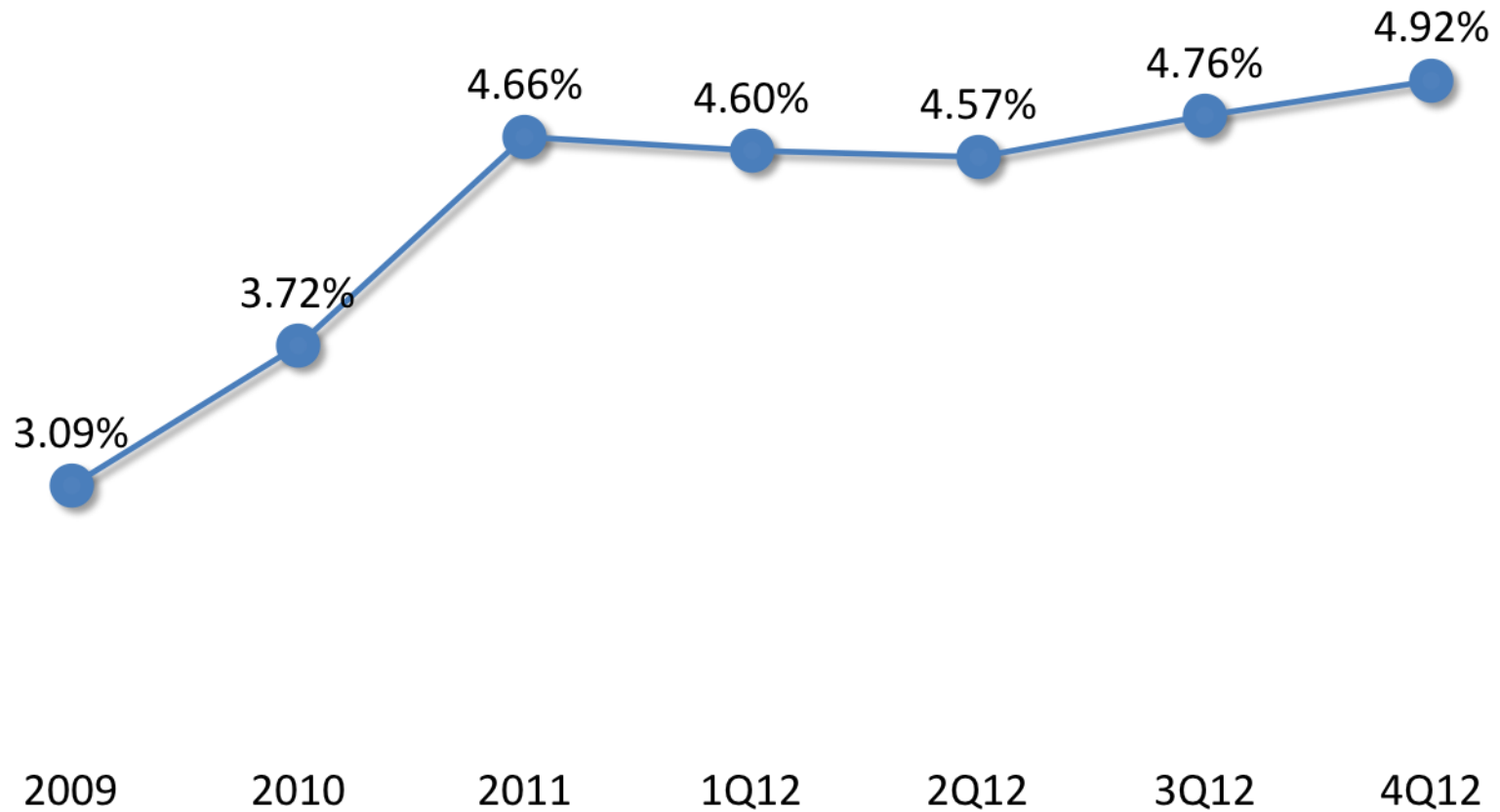


GROUP RETURN ON AVERAGE EQUITY & SHAREHOLDERS' EQUITY

- Lower equity in 2010 due to effects of FRS139 Day One Adj
- Higher equity in 2011 due to RM506m rights issue



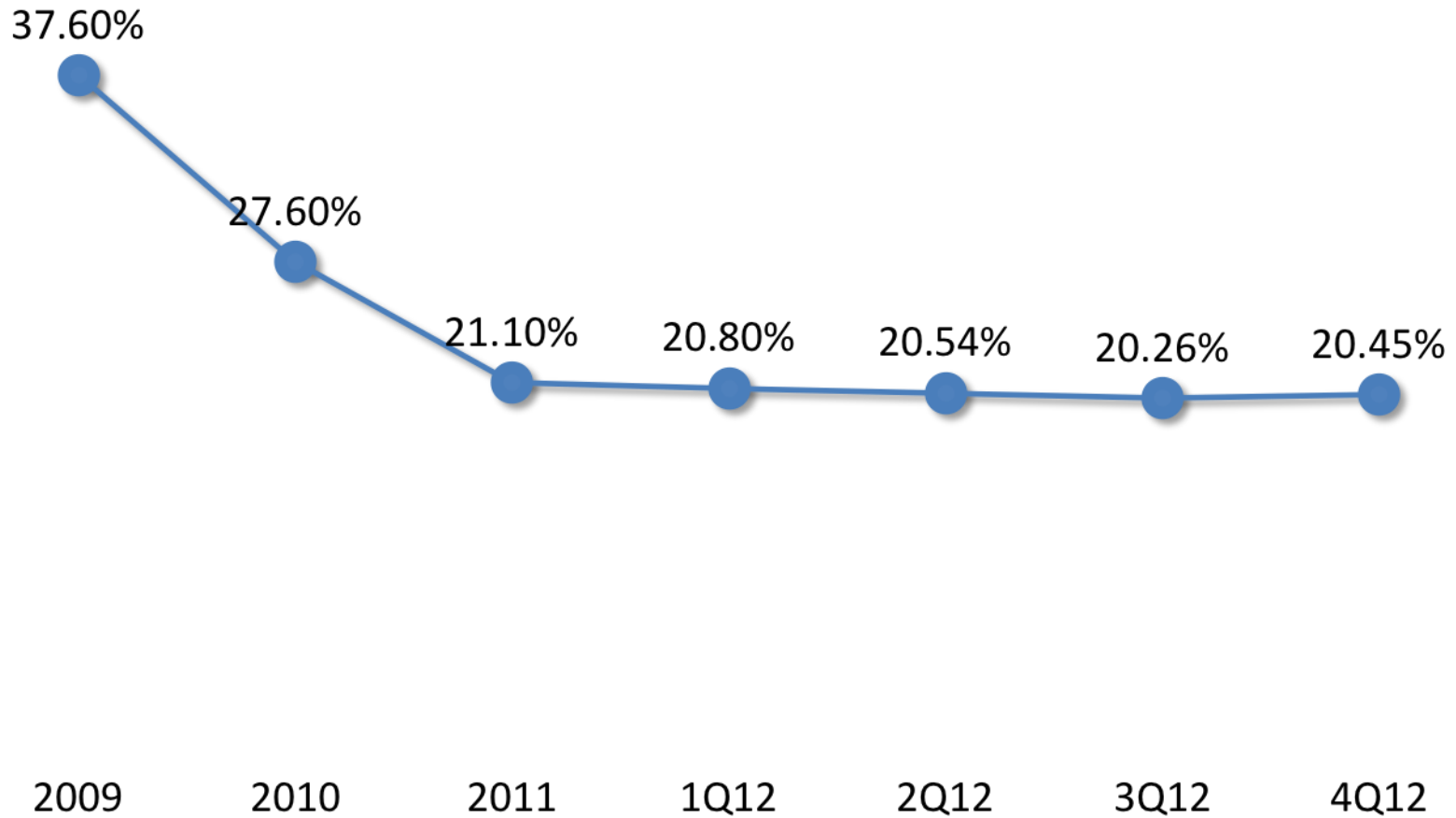
AVERAGE TOTAL NET INTEREST/PROFIT MARGIN



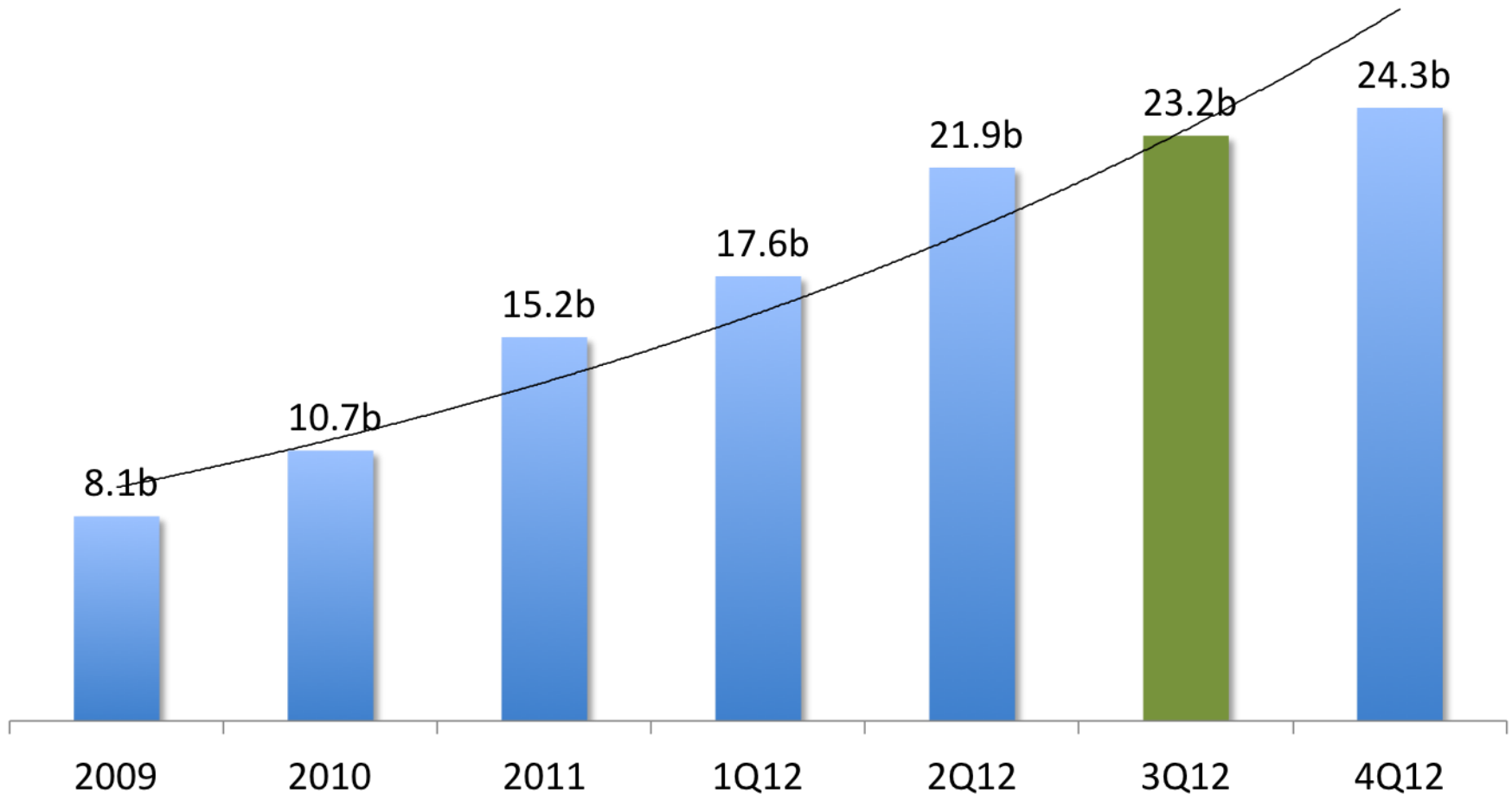
COST TO INCOME RATIO



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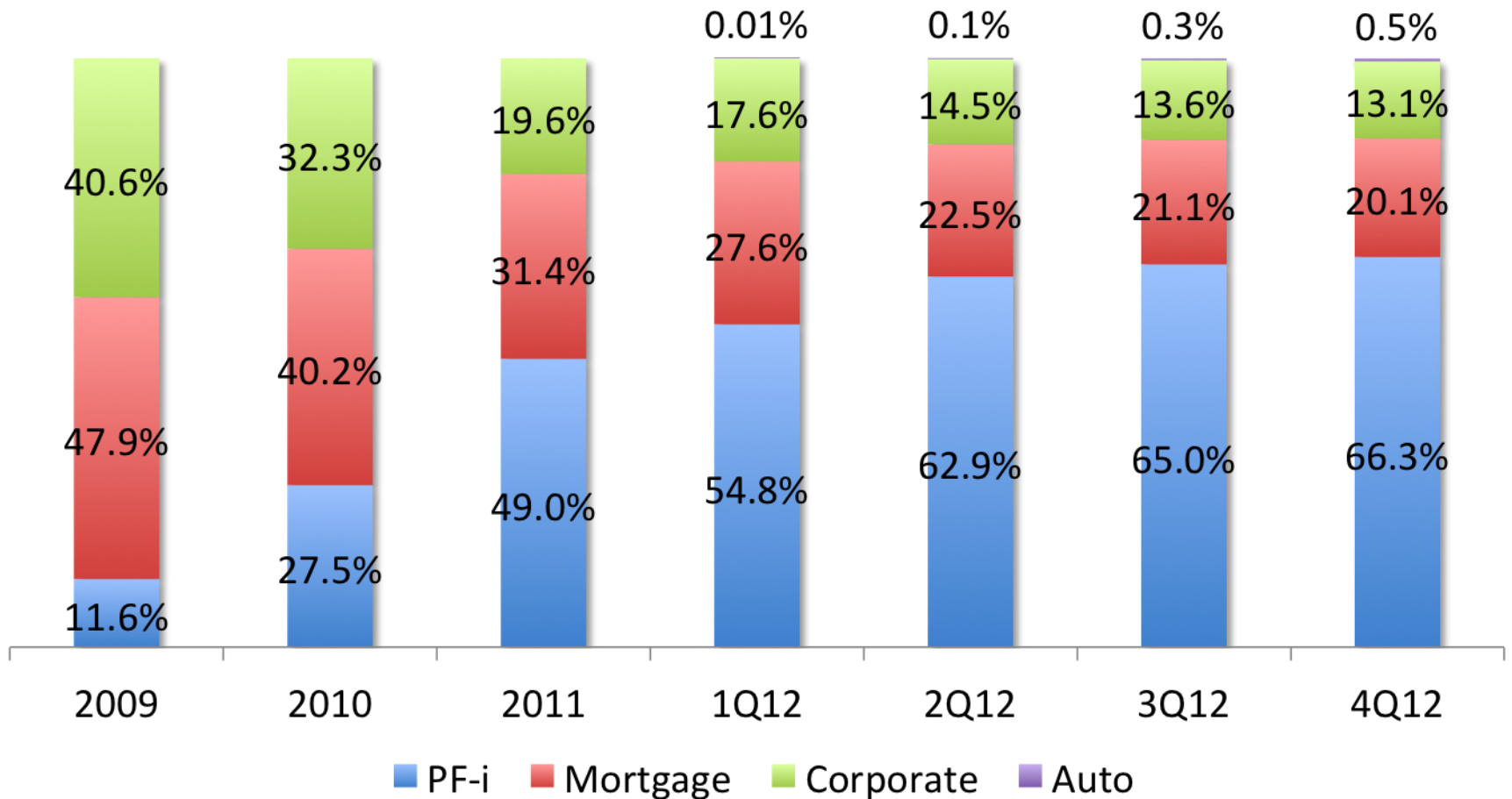
GROWTH IN NET LOANS & FINANCING





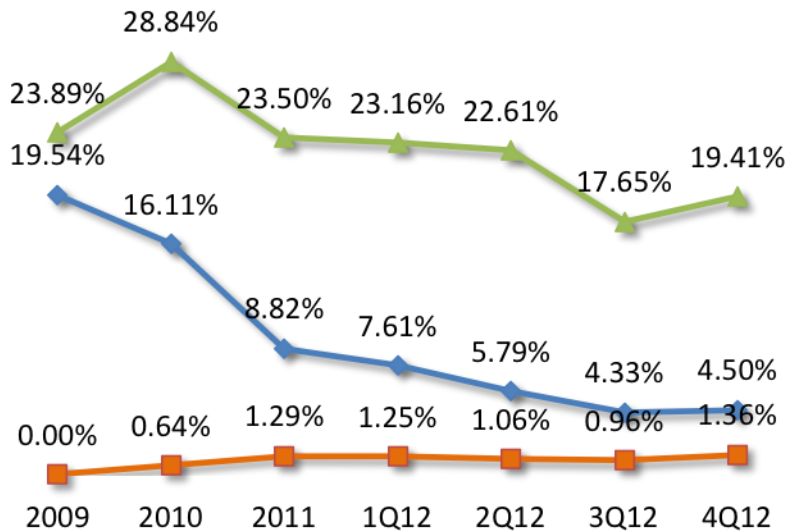
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GROUP COMPOSITION OF GROSS LOANS



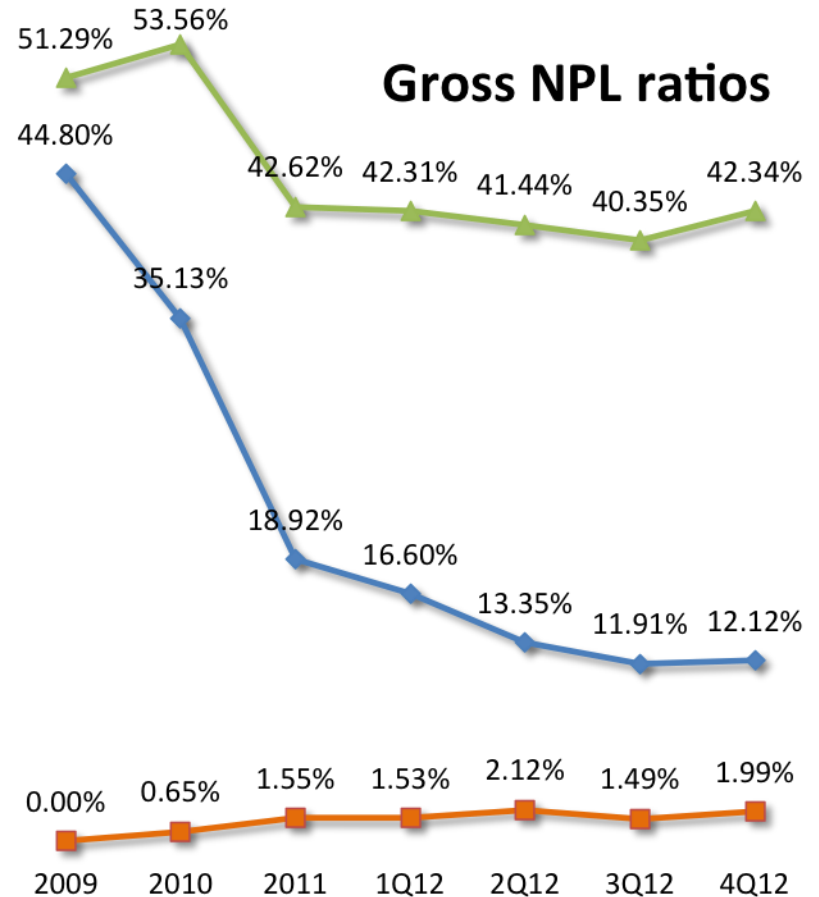
COMPANY NPL RATIOS (OLD & NEW BANK)

Net NPL ratios



- ◆ Total Net NPL ratio
- NewBank Net NPL ratio
- ▲ Old Bank Net NPL ratio

Gross NPL ratios

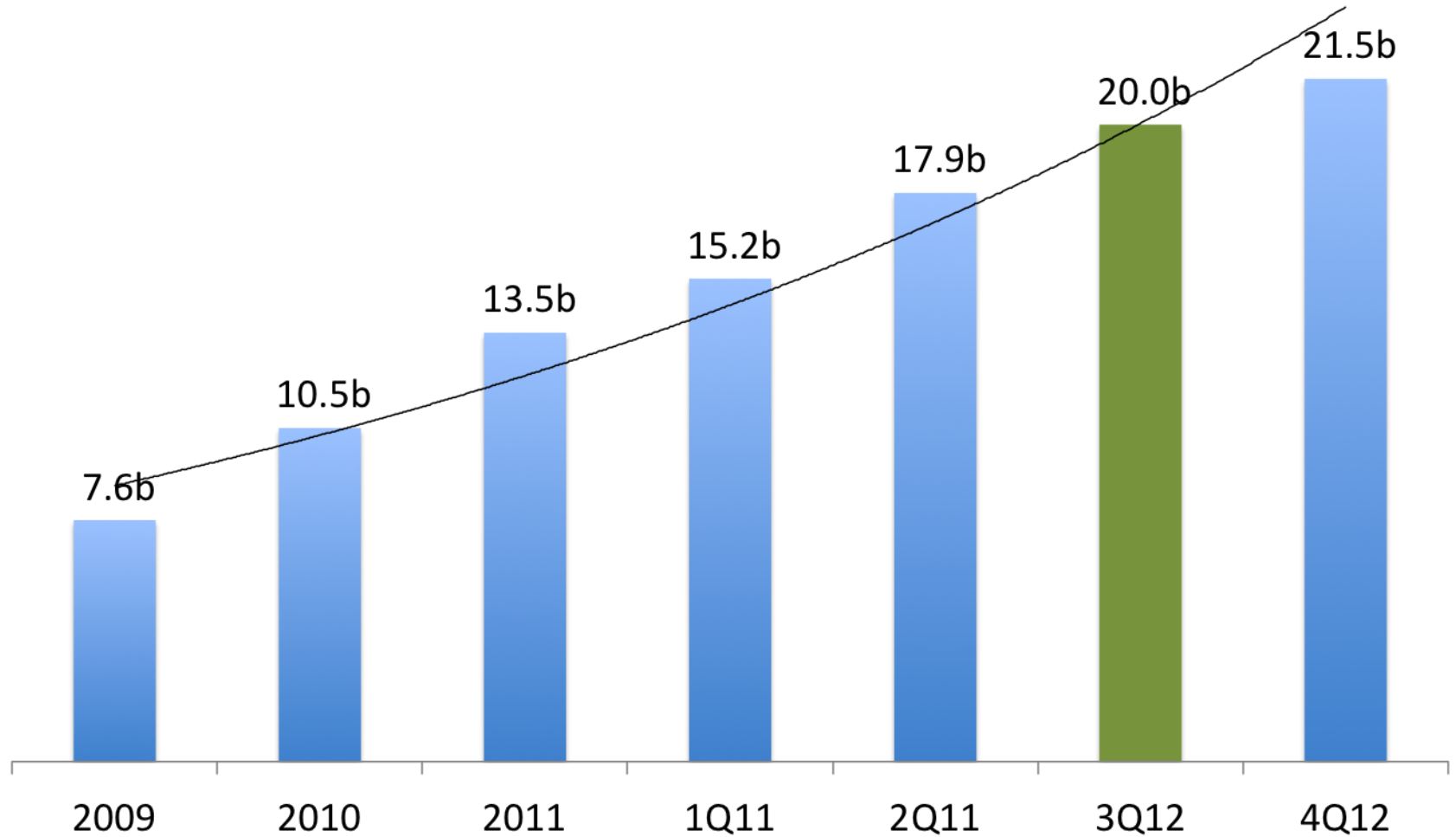


- ◆ Total Gross NPL ratio
- NewBank Gross NPL ratio
- ▲ OldBank Gross NPL ratio

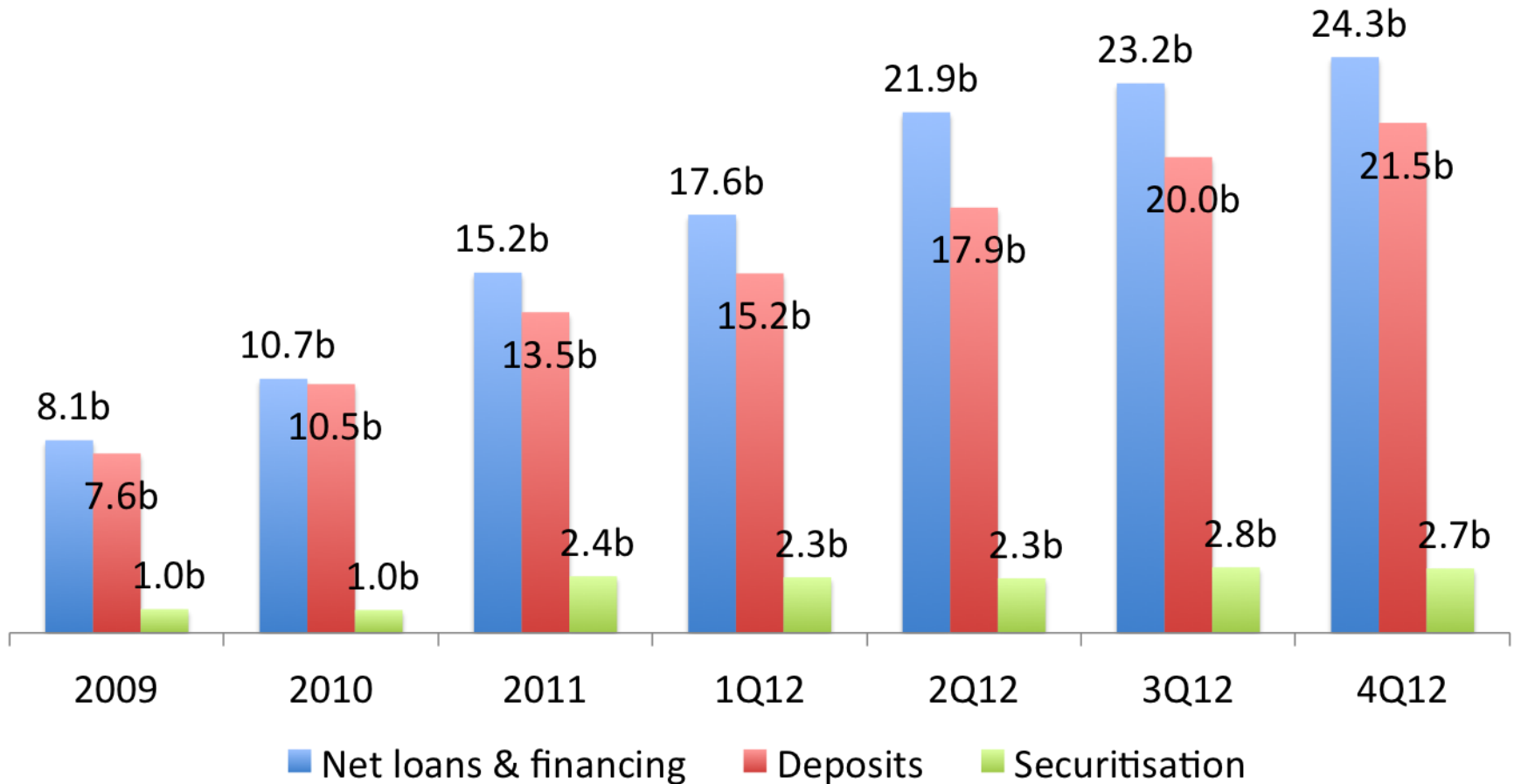


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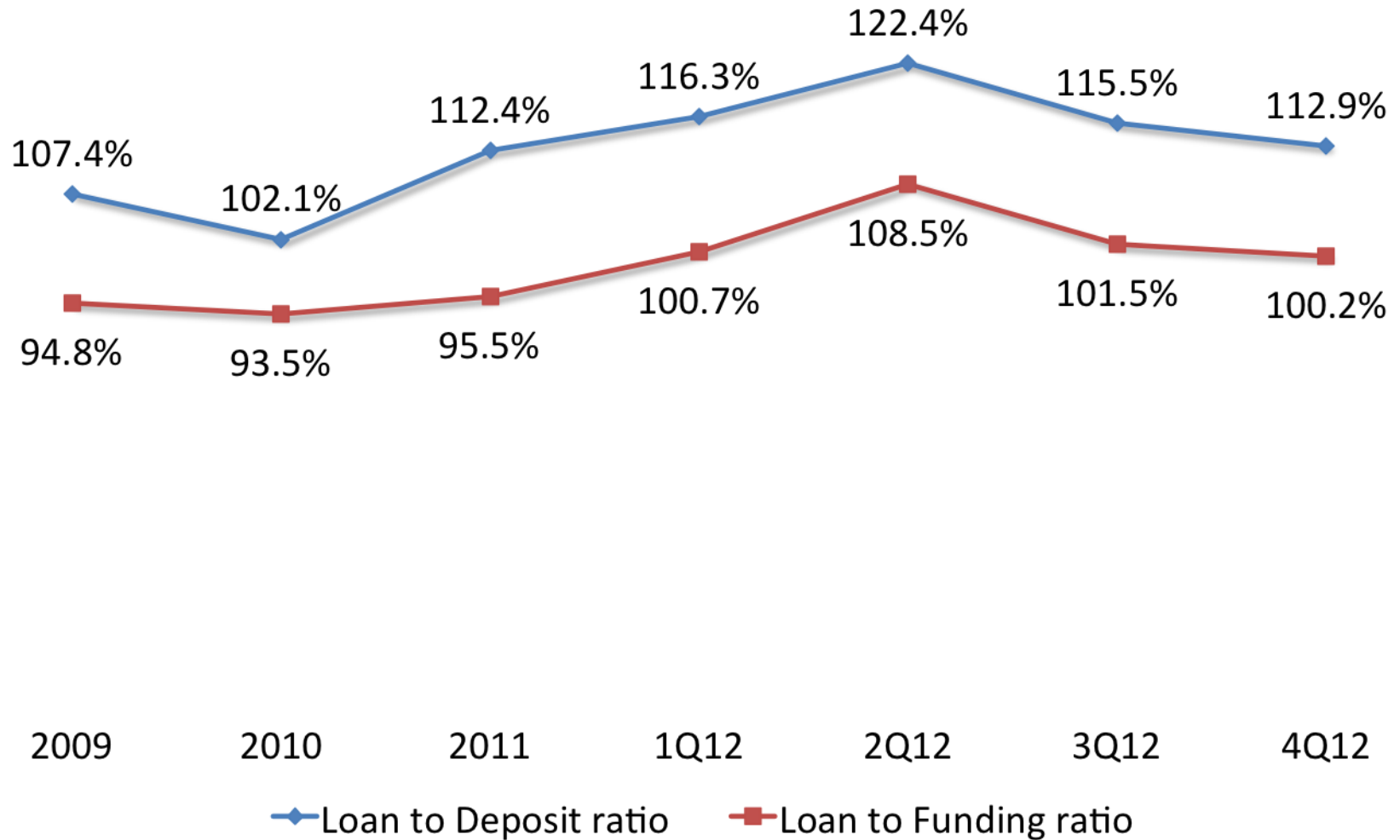
DEPOSIT GROWTH



NET LOAN, DEPOSIT & SECURITIZATION



NET LOAN TO DEPOSIT & SECURITIZATION





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PREVIEW 2013

***TAKING MBSB To The Next Level....
Enhancing Our Capabilities***



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Q & A
