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PRESS RELEASE
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**MBSB ACHIEVED PRE-TAX PROFIT OF RM233 MILLION FOR
FIRST HALF 2012**

Kuala Lumpur, 30 August 2012. For the six months period ended 30 June 2012, MBSB Group achieved a pre-tax profit of RM233 million, an increase of 18% or RM36 million from RM197 million for the same period last year. On a quarterly basis, the Group's pre-tax profit is recorded at RM123 million which is an increase of 11% and 16% from the first quarter 2012 and second quarter 2011 respectively. The improved financial results were mainly due to the increase in net income from Islamic banking operations principally contributed by the retail segment.

The strong results also improved the Group's net assets per share to RM1.02 and return on equity of 29% as at 30 June 2012 from RM1.00 and 27% as at 31 March 2012 respectively.

Dato' Ahmad Zaini Othman, the President and Chief Executive Officer commented, "The growth in revenue from the retail segment is mostly attributed to the good response from customers towards MBSB's personal-financing-i "transfer package" launched early of the year and extended into the second quarter. Essentially, the package enabled customers to refinance their borrowings with our lower costs of personal financing-i and at a hundred percent disbursement payout".

He added, "We also saw improved growth in home financing assets especially for those development projects that we finance. Nevertheless, the expansion in retail segment is well supported by a good credit evaluation process resulting in quality

assets and applicants. The Group's NPL ratio stood at 5.6% as at 30 June 2012 from 8.5% as at 31 December 2011."

As at 30 June 2012, net loan, advances and financing stood at RM21.9 billion, an increase of 44% as compared to RM15.2 billion as at 31 December 2011.

On deposits from customers, Dato' Zaini said, "The deposits which stood at RM17.9 billion as at 30 June 2012 grew by 33% from 31 December 2011 of RM13.5 billion. We are certainly grateful to our depositors for placing their trusts and confidence in MBSB as we expanded our branch network services and improve the customer service level. This trust continues to strengthen our liability program".

The Company has announced an interim dividend of 6% less 25% income tax or 4.5 sen net per ordinary share. This is higher than the 5% interim dividend payout made last year. Dato' Zaini concluded, "Premised on the good results for the first half of 2012 and barring any unforeseen circumstances, we believe that the company is on track to deliver its targeted results this year".

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