



**MBSB (9417-K)**  
**CORPORATE COMMUNICATIONS DEPARTMENT**  
Level 5, Wisma MBSB,  
No. 48, Jalan Dungun,  
Damansara Heights,  
50490, Kuala Lumpur  
Tel. (03) 2096 3000/2096 3003 Fax. (03) 2096 3372  
Website: [www.mbsb.com.my](http://www.mbsb.com.my)

**PRESS RELEASE**  
**KENYATAAN AKHBAR**  
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## **MBSB POSTS STURDY Q2 PROFITS FOR 2013**

**Kuala Lumpur, 31 July 2013** - For the six months period ended 30 June 2013, MBSB Group achieved a pre-tax profit of RM484.7 million, an increase of 107.9% or RM251.6 million from RM233.1 million for the same period last year. On a quarterly basis, the Group's pre-tax profit is recorded at RM247.6 million which is an increase of 4.4% and 101.9% from the first quarter 2013 and second quarter 2012 respectively. The improved financial results were mainly due to the increase in net income from Islamic banking operations.

The strong results also improved the Group's net return on equity of 38.0% as at 30 June 2013 from 37.6% as at 31 March 2013 respectively.

Dato' Ahmad Zaini Othman, the President and Chief Executive Officer commented, "The improved financial results were contributed by retail business. Nevertheless, our corporate business lending activities have also shown marked improvements with disbursements for the first six months of this year increased by 42.1% as compared to the same period in 2012".

He added, "We continue to improve on collections and recovery for both retail and corporate loans and have recently revised our strategies to target specific groups of assets". The Group's net NPL ratio stood at 3.2% as at 30 June 2013 from 4.5% as at 31 December 2012."

As at 30 June 2013, net loan, advances and financing stood at RM29.2 billion, an increase of 20.2% as compared to RM24.3 billion as at 31 December 2012.

On deposits from customers, Dato' Zaini said, "The deposits which stood at RM26.6 billion as at 30 June 2013 grew by 23.8% from 31 December 2012 of RM21.5 billion. Corporate

depositors remained supportive of MBSB and this strong confidence is well reflected in our deposit growth. The ratings of A2/P1 by Rating Agency Malaysia early May this year has further boosted this confidence level and helped to increase our deposit taking activities”.

Dato’ Zaini concluded, “We shall remain committed to our business strategies already laid out for this year with greater concentration on fee based income and increase in corporate lending activities”.

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For more information or enquiries, please contact:

**Azlina Mohd Rashad**  
**Deputy Senior Vice President**  
**Corporate Planning & Communication Division MBSB**  
**Tel: 03- 2096 3003/ Fax : 03-2095 4268**  
**E-mail: azlinarashad@mbsb.com.my**

#### **About Malaysia Building Society Berhad (MBSB)**

The origin of Malaysia Building Society Berhad (MBSB) can be traced back to the Federal and Colonial Building Society Limited incorporated in 1950. In 1956, it changed its name to Malaya Borneo Building Society Limited (MBBS), with the Malaysian government as its major shareholder. MBBS was then listed on the Stock Exchange of Malaysia and Singapore in August 1963. The company became an incorporation in Malaysia under the Companies Act 1965 on 17 March 1970, before it was listed on the Kuala Lumpur Stock Exchange now Bursa Malaysia on 14 March 1972. The Employees Provident Fund (EPF) is currently the financial holding company of MBSB. MBSB was defined as a Scheduled Institution under the repealed Banking and Financial Institution Act 1989 (BAFIA). The status of an Exempt Finance Company was granted to MBSB on 1 March 1972 by the Ministry of Finance and the status has remained since. This allows MBSB to undertake a financing business in the absence of a banking license. Under Section 272 (a) of the Financial Services Act 2013, exemptions granted under the BAFIA is deemed to have been granted under the corresponding provision of the Financial Services Act 2013 and shall remain in full force and effect until amended or revoked. As a financial provider, MBSB offers a spectrum of innovative financial products and services for both individuals and corporates throughout its branches nationwide.