



SOLIDIFYING THE FUTURE

WHAT'S INSIDE

HOW TO GET THE MOST OUT OF OUR REPORT:

www.mbsb.com.my

Solidifying the Future

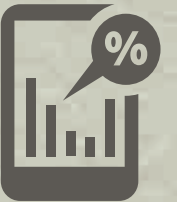
MBSB has played a prominent role in the nation's financial services industry and served as a catalyst for the nation's economic development for more than six decades. To enable a sustainable future, we will continue to strengthen our business and operations through proactive measures and initiatives. Leveraging on our strengths and resilience, MBSB remains progressive as we continue to deliver value to our shareholders and strengthen our fundamentals for a solid future.

04



SALES AND SERVICE CENTRES

60



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OUR PROFILE & PRESENCE



MBSB HISTORY IN BRIEF

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 Malaya 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 IS AN EXEMPT FINANCE COMPANY

MBSB was defined as a Scheduled Institution under the repealed Banking and Financial Institution Act 1989 (BAFIA).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 (FSA), exemptions granted under the BAFIA are 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.

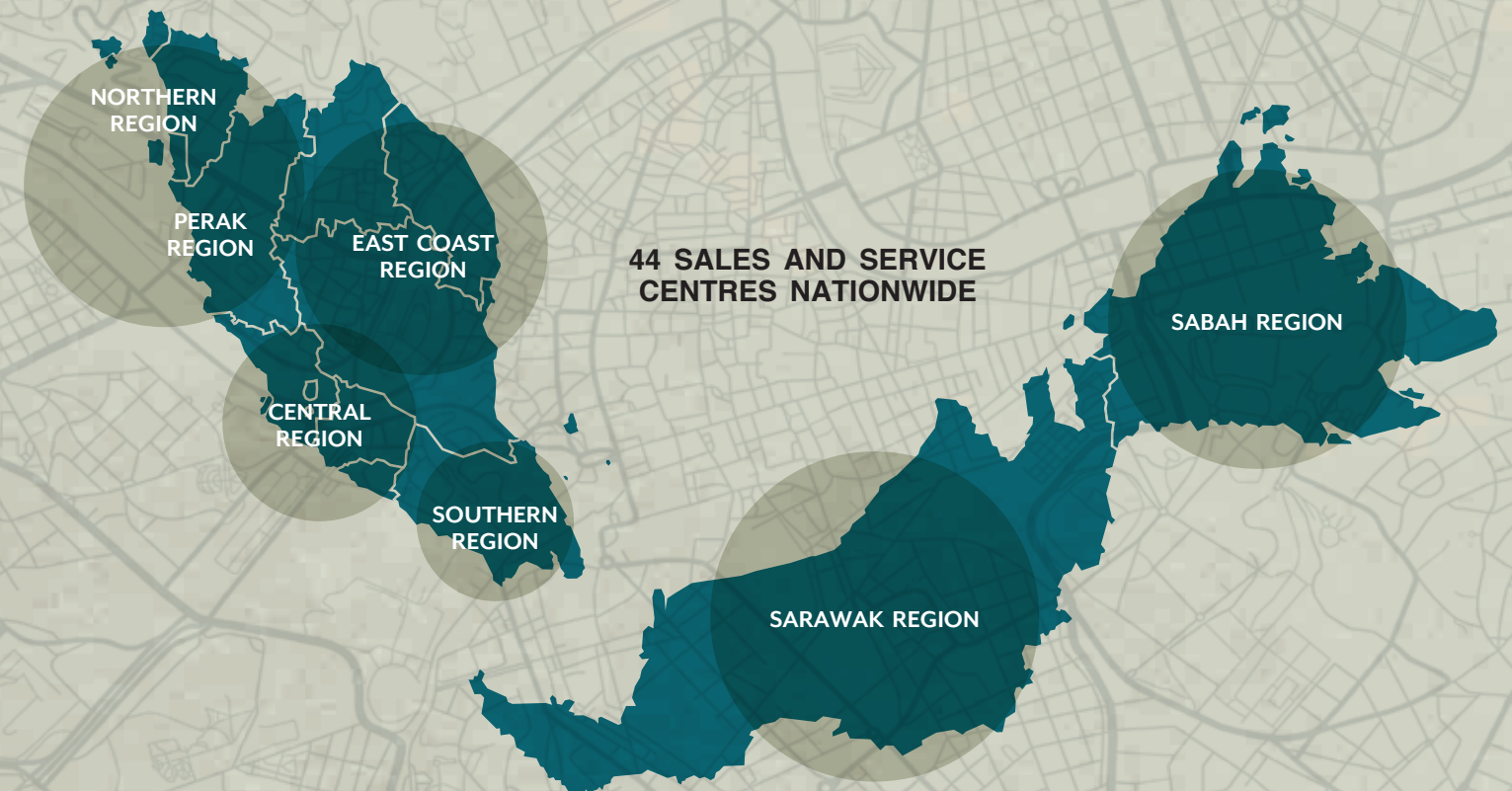
MBSB CORPORATE HIGHLIGHTS

MBSB has been granted with an exemption under Section 7(4) of the Borrowing Companies Act 1969 (BCA).

As a result of the change from BCA to Finance Companies Act (FCA), all references to borrowing business and borrowing company were to be construed respectively as finance business and finance company.

The FCA was later repealed by Banking and Financial Institutions Act 1989 (BAFIA).

The BAFIA has been repealed and replaced with FSA 2013.



CENTRAL REGION

Damansara
Kuala Lumpur
Petaling Jaya
Klang
Batu Caves
Cheras
Bandar Baru Bangi
Puchong
Shah Alam
Kelana Jaya
Putrajaya
Wangsa Maju
Kajang

NORTHERN REGION

Penang
Alor Setar
Kangar
Sungai Petani
Butterworth
Kulim
Langkawi

PERAK REGION
Ipoh
Taiping
Sitiawan

SOUTHERN REGION

Melaka
Johor Bahru
Seremban
Tebrau
Batu Pahat
Muar
Kluang
Kulai

EAST COAST REGION

Kemaman
Kuala Terengganu
Kuantan

SABAH REGION
Kota Kinabalu
Sandakan
Tawau
Keningau
Kota Kinabalu Main

SARAWAK REGION

Kuching
Miri
Sibu
Bintulu
Mukah

SALES AND SERVICE CENTRES

Central Region

DAMANSARA

Ground Floor, Wisma MBSB,
48, Jalan Dungun,
Damansara Heights,
50490 Kuala Lumpur.
Tel. No. 03-20963333
Fax No. 03-20963376

KUALA LUMPUR

No. 8, Wisma RKT,
Jalan Raja Abdullah,
Off Jalan Sultan Ismail,
50300 Kuala Lumpur.
Tel. No. 03-26912689
Fax No. 03-26912830

PETALING JAYA

No. 3, Jalan 52/16,
46200 Petaling Jaya,
Selangor.
Tel. No. 03-79569200
Fax No. 03-79569627

KLANG

33, Jalan Tiara 3,
Bandar Baru Klang,
41150 Klang, Selangor.
Tel. No. 03-33426822
Fax No. 03-33411410

BATU CAVES

Lot 1-0, Jalan SMI
Taman Sunway Batu Caves
68100 Batu Caves, Selangor.
Tel. No. 03-61777956
Fax No. 03-61772404

CHERAS

185, Jalan Sarjana,
Taman Connaught,
56000 Cheras, Kuala Lumpur.
Tel. No. 03-91322955
Fax No. 03-91322954

BANDAR BARU BANGI

No. 49, Jalan Medan Pusat 2D,
Seksyen 9,
43650 Bandar Baru Bangi,
Selangor.
Tel. No. 03-89257584
Fax No. 03-89257708

PUCHONG

1-G-1, Ground Floor,
Tower 1 @ PFCC,
Jalan Puteri 1/2, Bandar Puteri,
47100 Puchong, Selangor.
Tel. No. 03-80635208
Fax No. 03-80635867

SHAH ALAM

No. 21, Jalan Plumbum R7/R,
Seksyen 7,
40000 Shah Alam, Selangor.
Tel. No. 03-55105075
Fax No. 03-55104144

KELANA JAYA

A-1-11 & A-2-11, Blok A,
Plaza Glomac, Jalan SS7/19,
Kelana Jaya,
47301 Petaling Jaya, Selangor.
Tel. No. 03-78830089
Fax No. 03-78830120

PUTRAJAYA

No. 30, Jalan Diplomatik 3/1,
Presint 15, 62000 Putrajaya.
Tel. No. 03-88810569
Fax No. 03-88810572

WANGSA MAJU

Ground Floor, No. 52,
Jalan Wangsa Delima 6,
Pusat Bandar Wangsa Maju,
53300 Kuala Lumpur.
Tel. No. 03-41421292
Fax No. 03-41421269

KAJANG

No. 2A-G, Jalan Semenyih,
Pekan Kajang,
43000 Kajang, Selangor.
Tel. No. 03-87301521
Fax No. 03-87401436

Northern Region

PENANG

No. W-00 Ground Floor,
Wisma Penang Garden,
No 42,
Jalan Sultan Ahmad Shah,
10050 Pulau Pinang.
Tel. No. 04-2266275
Fax No. 04-2286275

ALOR SETAR

1578, Jalan Kota,
05000 Alor Setar,
Kedah.
Tel. No. 04-7314655
Fax No. 04-7317996

KANGAR

No. 35, Jalan Seruling,
01000 Kangar, Perlis.
Tel. No. 04-9766400
Fax No. 04-9774141

SUNGAI PETANI

No. 114, Jalan Pengkalan,
Taman Pekan Baru,
08000 Sungai Petani, Kedah.
Tel. No. 04-4229302
Fax No. 04-4212046

BUTTERWORTH

No. 2783, Jalan Chain Ferry,
Taman Inderawasih,
13600 Perai, Pulau Pinang.
Tel. No. 04-3980145
Fax No. 04-3980898

KULIM

No. 26, Jalan Raya,
09000 Kulim, Kedah.
Tel. No. 04-4951400
Fax No. 04-4904400

LANGKAWI

No. 26 & 28,
Jalan Pandak Mayah 4,
Pusat Bandar Kuah,
07000 Langkawi, Kedah.
Tel. No. 04-9666055
Fax No. 04-9669055

Perak Region

IPOH

No. 45, Persiaran Greenhill,
30450 Ipoh, Perak.
Tel. No. 05-2545659
Fax No. 05-2544748

TAIPING

No. 1, Lot 10958, Jalan Saujana,
Taman Saujana 3,
34600 Kamunting, Perak.
Tel. No. 05-8074000
Fax No. 05-8041444

SITIAWAN

Ground Floor, No. 35,
Persiaran PM 3/2,
Pusat Bandar Sri Manjung,
Seksyen 3,
32040 Sri Manjung, Perak.
Tel. No. 05-6882700
Fax No. 05-6882703

Southern Region

MELAKA

No. 203 & 204,
Jalan Melaka Raya 1,
Taman Melaka Raya,
75000 Melaka.
Tel. No. 06-2828255
Fax No. 06-2847270

JOHOR BAHRU

1st & 2nd Floor, Bangunan KWSP,
Jalan Dato' Dalam,
80000 Johor Bahru, Johor.
Tel. No. 07-2238977
Fax No. 07-2240143

SEREMBAN

No. S-1, Kompleks Negeri,
Jalan Dato' Bandar Tunggal,
70000 Seremban, Negeri
Sembilan.
Tel. No. 06-7638455
Fax No. 06-7630701

TEBRAU

No. 17 & 17-1,
Jalan Mutiara Emas 9/3,
Austin Boulevard,
Taman Mount Austin,
81100 Johor Bahru, Johor.
Tel. No. 07-3581700
Fax No. 07-3581703

BATU PAHAT

No. 28 & 29,
Jalan Persiaran Flora Utama,
Taman Flora Utama,
83000 Batu Pahat, Johor.
Tel. No. 07-4316614
Fax No. 07-4317382

MUAR

No. 30A-2, Jalan Arab,
84000 Muar, Johor.
Tel. No. 06-9532000
Fax No. 06-9533200

KLUANG

No. 6, Lot 9053, Jalan Hj Manan,
86000 Kluang, Johor.
Tel. No. 07-7717585
Fax No. 07-7726572

KULAI

19, Jalan Sri Putra, Bandar Putra,
81000 Kulai, Johor.
Tel. No. 07-6633458
Fax No. 07-6633284

East Coast Region

KEMAMAN

K-10723, Taman Chukai Utama,
Fasa 4, Jalan Kubang Kurus,
24000 Kemaman,
Terengganu.
Tel. No. 09-8589486
Fax No. 09-8589291

KUALA TERENGGANU

No. 1A, Jalan Air Jernih,
20300 Kuala Terengganu,
Terengganu.
Tel. No. 09-6227844
Fax No. 09-6220744

KUANTAN

No. A157 & A159, Sri Dagangan,
Jalan Tun Ismail,
25000 Kuantan, Pahang.
Tel. No. 09-5157677
Fax No. 09-5145060

Sabah Region

KOTA KINABALU

Lot 11 & 12, Ground Floor,
Block C, Lintasjaya Uptownship,
88300 Kota Kinabalu, Sabah.
Tel. No. 088-722500
Fax No. 088-713503

SANDAKAN

Lot 201, Prima Square,
Phase 3, Jalan Utara,
90000 Sandakan, Sabah.
Tel. No. 089-223400
Fax No. 088-223544

TAWAU

Ground Floor, TB 15590, Block B,
Lot 45, Kubota Square,
91000 Tawau, Sabah.
Tel. No. 089-755400
Fax No. 089-749400

KENINGAU

Ground Floor, Lot No. 7,
Block A, Keningau Plaza,
89000 Keningau, Sabah.
Tel. No. 087-337611
Fax No. 087-337617

KOTA KINABALU MAIN

Lot 144, Q6 Block Q,
Lorong Plaza Permai 1,
Alamesra-Sulaman Coastal
Highway,
88450 Kota Kinabalu, Sabah.
Tel. No. 088-485680
Fax No. 088-485620

Sarawak Region

KUCHING

Tingkat Bawah & Satu,
Bangunan Tunku Muhammad
Al-Idrus,
439, Jalan Kulas Utara 1,
93400 Kuching, Sarawak.
Tel. No. 082-248240
Fax No. 082-248611

MIRI

No. 1115, Ground Floor,
Pelita Commercial Centre,
98000 Miri, Sarawak.
Tel. No. 085-424400
Fax No. 085-424141

SIBU

Ground Floor, SL 166 Lorong
Pahlawan 7B3,
Jalan Pahlawan,
96000 Sibu, Sarawak.
Tel. No. 084-210703
Fax No. 084-210714

BINTULU

No. 1, Ground Floor,
Jalan Tun Ahmad Zaidi/ Jalan
Kambar Bubin,
97000 Bintulu, Sarawak.
Tel. No. 086-336400
Fax No. 086-339400

MUKAH

Ground Floor, Sub Lot 77,
Lot 927,
New Mukah Town Centre,
Jln Green, Block 68,
96400 Mukah, Sarawak.
Tel. No. 084-874262
Fax No. 084-874259

CORPORATE INFORMATION

BOARD OF DIRECTORS

Tan Sri Abdul Halim bin Ali
Chairman/
Non-Independent Non-Executive Director

Datuk Shahril Ridza bin Ridzuan
Non-Independent Non-Executive Director

Datuk Syed Zaid bin Syed Jaffar Albar
Non-Independent Non-Executive Director

Dato' Jasmy bin Ismail
Senior Independent Non-Executive Director

Encik Aw Hong Boo
Independent Non-Executive Director

Encik Lim Tian Huat
Independent Non-Executive Director

Ir. Moslim bin Othman
Independent Non-Executive Director

Encik Szalza bin Zainuddin
Non-Independent Non-Executive Director
(Appointed on 22 March 2017)

Datuk Johar bin Che Mat
Independent Non-Executive Director
(Appointed on 22 March 2017)

Puan Lynette Yeow Su-Yin
Independent Non-Executive Director
(Appointed on 22 March 2017)

SHARIAH ADVISORY COMMITTEE

Associate Professor Dr. Abdul Karim bin Ali
Dr. Marjan binti Muhammad
Dr. Luqman bin Haji Abdullah
Associate Professor Dr. Zurina binti Shafii
Assistant Professor Dr. Akhtarzaite
binti Abdul Aziz

PRESIDENT AND CHIEF EXECUTIVE OFFICER

Datuk Seri Ahmad Zaini bin Othman

COMPANY SECRETARIES

Koh Ai Hoon
MAICSA 7006997

Tong Lee Mee
MAICSA 7053445

REGISTRAR

Tricor Investor & Issuing House Services
Sdn Bhd
Unit 32-01, Level 32, Tower A
Vertical Business Suite
Avenue 3, Bangsar South
No. 8, Jalan Kerinchi
59200 Kuala Lumpur
Tel : 03-2783 9299
Fax : 03-2783 9222

AUDITORS

Ernst & Young
(Chartered Accountants)

BANKERS

RHB Bank Berhad
Malayan Banking Berhad
Affin Bank Berhad

REGISTERED OFFICE

11th Floor, Wisma MBSB
48, Jalan Dungun
Damansara Heights
50490 Kuala Lumpur
Tel : 03-2096 3000
Fax : 03-2096 3144
Website : www.mbsb.com.my

STOCK EXCHANGE LISTING

Main Market of Bursa Malaysia Securities
Berhad
(Listed since 14 March 1972)



COMPANY SECRETARY

Koh Ai Hoon
(MAICSA 7006997)

- Chartered Secretary (ICSA)
- Bachelor of Law, University of London
- Associate member of The Malaysian Association of Chartered Secretaries & Administrators (MAICSA)
- Associate Qualification in Islamic Finance (AQIF) Islamic Banking and Finance Institute Malaysia (IBFIM)

CALENDAR OF EVENTS



15 JAN 2016

FOOD FOR HOMELESS

MBSB staff volunteering for Food For Homeless project, preparing food packs for the underprivileged community around Kuala Lumpur.



06 JAN 2016

TOWNHALL MEETING

Townhall meeting hosted by Datuk Seri Ahmad Zaini Othman.



08 JAN 2016

MYRUMAH PROPERTY SHOWCASE

Encik Azman Aziz at MBSB booth during MYRUMAH Launching Ceremony held at Balai Berita, NSTP in Bangsar.

CALENDAR OF EVENTS



02
FEB

02 FEB 2016

SECOND TOWNHALL MEETING

Second Townhall meeting hosted by Datuk Seri Ahmad Zaini Othman held at Auditorium, Malaysian Re building.



26
FEB

28 MAR 2016

TRIBUTE TO GLC

Datuk Seri Ahmad Zaini Othman at the studio of ASTRO AWANI (CH501) for a live coverage of "Tribute To GLCs" programme where Datuk Seri shared MBSB's journey.



28
MAR

26 FEB 2016

MBSB Q4 2015 ANALYST BRIEFING

MBSB announced its 2015 full year results which posted pretax profits of RM355.03 million at Hilton Kuala Lumpur.



06
APR

06 APR 2016

MBSB BLOOD DONATION

Blood Donation Drive Programme held at Menara MBSB received continuous support from staff.

09 APR 2016

IBFIM AWARD

Datuk Seri Ahmad Zaini Othman received IBFIM's Islamic Finance Talent Development Champion Award (Category-Industry) 2014/2015 from Tun Mahathir Mohamad during IBFIM 3rd Certifications Award Ceremony.



09
APR

05 MAY 2016

46TH ANNUAL GENERAL MEETING & EXTRAORDINARY GENERAL MEETING

MBSB 46th AGM & EGM held at Nexus Bangsar South, Kuala Lumpur.



05
MAY



17
APR

17 APR 2016

KEC UNITY RUN

MBSB runners took part in the 6th KEK Unity Run 2016 organised by ACMAR International together with KEC and the JPS of Klang.

CALENDAR OF EVENTS



11 MAY 2016

MBSB Q1 2016 ANALYST BRIEFING
Datuk Seri Ahmad Zaini Othman, President and Chief Executive Officer, presenting the 2nd quarter results to analysts.

14 MAY 2016

CORPORATE TREASURE HUNT 2016
Group Treasury ready to flag off during MBSB's Corporate Treasure Hunt.



24 MAY

24 MAY 2016

CEO FACULTY PROGRAMME
Datuk Seri Ahmad Zaini Othman, as Adjunct Professor of School of Economics, Finance and Banking at Universiti Utara Malaysia (UUM), handing over MBSB's contribution to Universiti Utara Malaysia (UUM) for their endowment fund.



28 MAY

28 MAY 2016

THE KIDZANIA EXPERIENCE
Staff's children enjoyed role-playing during MBSB's KidZania Educational Trip 2016 at Damansara.

30 MAY 2016

7 WONDERS OF THE WORLD PRIZE GIVING CEREMONY
MBSB held a prize giving ceremony for its "7 Wonders of the World" contest winners at Wisma MBSB.



31 MAY

31 MAY 2016

MYCARE
Puan Azlina Mohd Rashad, handing over MBSB's contribution to Dr Mohd Tahir Abdul Rahman, Trustee of Humanitarian Care Malaysia Berhad (MyCARE).



11 JUN 2016

JOM SHOPPING RAYA
Orphans from Rumah Siraman Kasih with their shopping items during the Raya shopping spree at AEON Shah Alam.



01 JUN 2016

MBSB & ASET KAYAMAS SDN BHD
Signing Ceremony between MBSB & Aset Kayamas Sdn Bhd for Islamic Financing Facility of RM425 million.

CALENDAR OF EVENTS



27 JUN

27 JUN 2016

PPZ MAIWP

MBSB's Zakat contribution to Pusat Pungutan Zakat Majlis Agama Islam Wilayah Persekutuan.

20 JUL 2016

RUMAH TERBUKA AIDILFITRI MBSB 2016

MBSB hosted a Rumah Terbuka Aidilfitri 2016 at Dorsett Grand, Subang Jaya, Selangor.



20 JUL



24 JUN

24 JUL 2016

MBSB SAFETY AWARENESS CAMPAIGN INTERVIEW

Puan Azlina Mohd Rashad handing over token of appreciation to YBhg Tan Sri Lee Lam Thye after the "Apa Yang Hot" segment interview in conjunction with MBSB's Safety Awareness Campaign.

08 AUG 2016

MBSB Q2 2016 ANALYST BRIEFING

MBSB achieved pre-tax profits of RM74.72 million for the quarter ended 30 June 2016.



08 AUG



10 AUG

10 AUG 2016

PROGRAM SEJAHTERA MBSB INTERVIEW WITH BERNAMA

Puan Azlina Mohd Rashad talking about MBSB's Program Sejahtera in collaboration with Islamic Relief Malaysia during the Gen-P segment on Bernama Radio.



19 AUG

19 AUG 2016

OVER THE TOP PINTAR SCHOOL PROGRAMME - SK LKTP BUKIT BATU

Students of SK LKTP Bukit Batu participating in MBSB OTT Pintar School Fun & Smart Learning programme.



04 SEP

04 SEP 2016

MIGHTY 7 RUN

MBSB's staff participated in Mighty 7 Run in support of autism awareness organised by Danajamin Sdn Bhd.



14 SEP

14 SEP 2016

MBSB QURBAN PROGRAMME

MBSB volunteers with Masjid Saidina Umar's Qurban Committee during "Majlis Agihan Daging Korban" at Bukit Damansara.

CALENDAR OF EVENTS



23 SEP 2016

MEDIA APPRECIATION NIGHT 2016

Datuk Seri Ahmad Zaini Othman with members of Media during Media Appreciation Night held at Le Meridian.



26 OCT 2016

MALAYSIA HR AWARDS 2016

Datuk Nor Azam receiving the 'Employer of Choice Award' (Bronze) on behalf of MBSB from YBhg Dato' P. Kamalathan, Deputy Minister of Education during the 16th Malaysia HR Awards.



27 OCT 2016

MBSB & NATIONAL UNION OF COMMERCIAL WORKERS (NUCW)

Signing Ceremony between MBSB and National Union of Commercial Workers (NUCW) for the fourth collective agreement 2014-2016.



28 OCT 2016

INDUSTRIAL HIRE-PURCHASE EVENT – NETWORKING HI TEA

MBSB organised an Industrial Hire-Purchase (IHP) Networking Hi-Tea Session for customers at Pullman KL, Bangsar.



24 NOV 2016

MBSB Q3 2016 ANALYST BRIEFING

For the third quarter ended September 2016 (3Q16), MBSB Group achieved pre-tax profits of RM73.72 million, registering a growth of 10.38%.



26 NOV 2016

TREE PLANTING PROGRAM

Employees of MBSB volunteered at Forest Research Institute Malaysia (FRIM).



05 DEC 2016

SIGNING CEREMONY MBSB & ECOFIRST HARTZ SDN BHD

MBSB and Ecofirst Hartz Sdn Bhd inks agreement for total facility of RM189.95 million.

CALENDAR OF EVENTS



11 DEC

11 DEC 2016

MBSB SAFETY AWARENESS CAMPAIGN
YDH ACP Mohd Soaihami Bin Rahim being interviewed during the "Apa Yang Hot" segment on topic "Pencegahan Jenayah Tanggungjawab Bersama" for MBSB's Safety Awareness Campaign.



17 DEC

17 DEC 2016

FAMILY FUN DAY OUT @ ENERZ
Family Fun Day Out at Enerz Extreme Park in Subang Jaya.



23 DEC

23 DEC 2016

SLIM PROGRAMME – MYSTEPS
Encik Abd Rahim at the Skim Latihan 1 Malaysia (SLIM) Programme at IOI Resort City Putrajaya.



21 DEC

21 DEC 2016

TOWNHALL MEETING
Datuk Seri Ahmad Zaini Othman giving his speech during Townhall meeting.

AWARDS & ACCOLADES

01

3rd IBFIM Certification Awards

- IBFIM Islamic Finance Talent Development Champion Award 2014/2015

02

The Alpha Southeast Asia 10th Annual Best Deal & Solution Awards

- Best Secondary Deal of The Year 2016 in Southeast Asia

03

HR Asia Awards

- Best Companies to Work for in Asia 2016

04

Malaysia HR Awards 2016

- Employer of Choice Award (Bronze)



01



02



03



04

BOARD OF DIRECTORS

FROM LEFT TO RIGHT

01. Tan Sri Abdul Halim bin Ali, **02.** Datuk Shahril Ridza bin Ridzuan, **03.** Datuk Syed Zaid bin Syed Jaffar Albar, **04.** Dato' Jasmy bin Ismail, **05.** Encik Aw Hong Boo, **06.** Encik Lim Tian Huat, **07.** Ir. Moslim bin Othman, **08.** Encik Szaliza bin Zainuddin, **09.** Datuk Johar bin Che Mat, **10.** Puan Lynette Yeow Su-Yin

01020304050607080910

PROFILE OF DIRECTORS



TAN SRI ABDUL HALIM BIN ALI

CHAIRMAN, NON-INDEPENDENT NON-EXECUTIVE DIRECTOR

Nationality/Age/Gender:
Malaysian/73/Male

Date of Appointment:
22 June 2001

Academic/Professional Qualification(s):

- B.A. (Hons) in History, University of Malaya

Working Experience and Occupation:

Present Directorship(s)

Listed entity:

- IJM Corporation Berhad
- Sedania Innovator Berhad

Other Public Companies:

- Nil

Present Appointment(s):

- Chairman, Universiti Teknologi Malaysia

Past Appointment(s):

- Malaysia Deputy Permanent Representative to the United Nations
- Malaysian Ambassador to Vietnam (1982-1985)
- Deputy Secretary General III (Administration) of the Ministry of Foreign Affairs
- Malaysian Ambassador to Austria (1988-1991)
- Deputy Secretary General I (Political Affairs) (1991-1996)
- Secretary General of the Ministry of Foreign Affairs (1996)
- Chief Secretary of the Government (September 1996-January 2001)
- Chairman of the Employees Provident Fund (January 2001-January 2007)

Current Membership of Board Committee(s) in MBSB:

- Chairman, Executive Committee

Attendance in 2016:

- All 20 Board Meetings held in the financial year

Declaration:

- No family relationship with any director and major shareholders of MBSB
- Nominee of Employees Provident Fund Board (EPF)
- No conflict of interest with MBSB
- He has not been convicted for any offences within the past 5 years and has not been imposed of any public sanction or penalty by the relevant regulatory bodies during the financial year ended 31 December 2016

NON-INDEPENDENT NON-EXECUTIVE DIRECTOR

Nationality/Age/Gender:
Malaysian/46/Male

Date of Appointment:
30 November 2011

Academic/Professional Qualification(s):

- Bachelor of Civil Law (1st Class), Oxford University, England
- Master of Arts (1st Class), Cambridge University, England

Working Experience and Occupation:

Present Directorship(s)

Listed entity:

- Media Prima Berhad
- Malaysian Resources Corporation Berhad

Other Public Companies:

- Pengurusan Danaharta Nasional Berhad

Present Appointment(s):

- Chief Executive Officer of the Employees Provident Fund

Past Appointment(s):

- Legal Assistant, Messrs Zain & Co (1994-1996)
- Special Assistant to the Executive Chairman, Trenergy (M) Berhad/Turnaround Managers Inc (M) Sdn Bhd (1997)
- Pengurusan Danaharta Nasional Berhad (1997-1999)
- Executive Director of SSR Associates Sdn Bhd (1999-2001)
- Director of Malaysian Resources Corporation Berhad (2001-2003)
- Group Managing Director of Malaysian Resources Corporation Berhad (1 September 2003-1 December 2009)

Current Membership of Board Committee(s) in MBSB:

- Member, Executive Committee

Attendance in 2016:

- All 20 Board Meetings held in the financial year

Declaration:

- No family relationship with any director and major shareholders of MBSB
- Nominee of Employees Provident Fund Board (EPF)
- No conflict of interest with MBSB
- He has not been convicted for any offences within the past 5 years and has not been imposed of any public sanction or penalty by the relevant regulatory bodies during the financial year ended 31 December 2016



DATUK SHAHRIL RIDZA
BIN RIDZUAN

PROFILE OF DIRECTORS



DATUK SYED ZAID
BIN SYED JAFFAR ALBAR

**NON-INDEPENDENT
NON-EXECUTIVE DIRECTOR**

Nationality/Age/Gender:

Malaysian/62/Male

Date of Appointment:

14 August 2002

Academic/Professional Qualification(s):

- Degree in Law, United Kingdom
- Barrister-at-Law, Lincoln's Inn

Working Experience and Occupation:

Present Directorship(s)

Listed entity:

- Malaysian Pacific Industries Berhad
- Yinson Holdings Berhad

Other Public Companies:

- Motorsports Association of Malaysia

Present Appointment(s):

- Managing Partner of Albar & Partners

Current Membership of Board Committee(s) in MBSB:

- Member, Executive Committee
- Member, Nominating & Remuneration Committee
- Member, Option Committee

Attendance in 2016:

- 18 out of 20 Board Meetings held in the financial year

Declaration:

- No family relationship with any director and major shareholders of MBSB
- No conflict of interest with MBSB
- He has not been convicted for any offences within the past 5 years and has not been imposed of any public sanction or penalty by the relevant regulatory bodies during the financial year ended 31 December 2016

**SENIOR INDEPENDENT
NON-EXECUTIVE DIRECTOR**

Nationality/Age/Gender:

Malaysian/53/Male

Date of Appointment:

11 August 2009

Academic/Professional Qualification(s):

- Chartered Institute of Logistics and Transport, United Kingdom
- MSc in Transport Management, City University, London

Working Experience and Occupation:

Present Directorship(s)

Listed entity:

- TSH Resources Berhad

Other Public Companies:

- Nil

Present Appointment(s):

- Chief Executive of SGT International Sdn Bhd
- Independent Non-Executive Director of Naza TTDI Sdn Bhd
- Council Member, Badminton Association of Malaysia

Past Appointment(s):

- Various positions in IBM Malaysia
- General Manager, CCAAP Technologies Sdn Bhd
- Marketing Director of HMO Pacific Sdn Bhd
- Executive Director, New Technology & Innovation Sdn Bhd
- Chief Executive, Technology Services, Symphony House Berhad
- Chairman, Symphony BCSIS Sdn Bhd

Current Membership of Board Committee(s) in MBSB:

- Chairman, Nominating & Remuneration Committee
- Member, Risk Management Committee
- Member, Audit Committee

Attendance in 2016:

- 19 out of 20 Board Meetings held in the financial year

Declaration:

- No family relationship with any director and major shareholders of MBSB
- No conflict of interest with MBSB
- He has not been convicted for any offences within the past 5 years and has not been imposed of any public sanction or penalty by the relevant regulatory bodies during the financial year ended 31 December 2016



DATO' JASMY BIN ISMAIL

PROFILE OF DIRECTORS



ENCIK AW HONG BOO

**INDEPENDENT
NON-EXECUTIVE DIRECTOR**
Nationality/Age/Gender:

Malaysian/67/Male

Date of Appointment:

18 November 2005

Academic/Professional Qualification(s):

- Member, Malaysian Institute of Accountants (MIA)
- Member, Malaysian Institute of Certified Public Accountant (MICPA)
- Fellow, Institute of Chartered Accountants in England & Wales (ICAEW)

Working Experience and Occupation:**Present Directorship(s)****Listed entity:**

- Nil

Other Public Companies:

- Nil

Past Appointment(s):

- Audit Senior/Manager, Ernst & Whinney (1974-1977)
- Senior General Manager, Branch Network/
Risk Management, RHB Bank Berhad
Director, RHB Finance Berhad,
Director, RHB Leasing Sdn Bhd
(1978-1999)
- Director, KP Keningau Berhad (2000-2006)
- Director, Quill Capita Management Sdn Bhd (2006-2015)

Current Membership of Board Committee(s) in MBSB:

- Chairman, Audit Committee
- Chairman, Option Committee
- Member, Nominating & Remuneration Committee
- Member, Risk Management Committee

Attendance in 2016:

- All 20 Board Meetings held in the financial year

Declaration:

- No family relationship with any director and major shareholders of MBSB
- No conflict of interest with MBSB
- He has not been convicted for any offences within the past 5 years and has not been imposed of any public sanction or penalty by the relevant regulatory bodies during the financial year ended 31 December 2016

**INDEPENDENT
NON-EXECUTIVE DIRECTOR**
Nationality/Age/Gender:

Malaysian/62/Male

Date of Appointment:

4 April 2011

Academic/Professional Qualification(s):

- Council Member, Insolvency Practitioners Association of Malaysia
- Fellow, Association of Chartered Certified Accountants
- Member, Malaysian Institute of Accountants (MIA)
- Member, Malaysia Institute of Certified Public Accountants (MICPA)
- Degree in BA (Honours) in Economics

Working Experience and Occupation:**Present Directorship(s)****Listed entity:**

- UEM Sunrise Berhad (listed in Bursa Malaysia)
- Anglo-Eastern Plantation PLC (listed in London Stock Exchange)

Other Public Companies:

- PLUS Malaysia Berhad

Present Appointment(s):

- Managing Director of Andersen Corporate Restructuring Sdn Bhd
- Managing Partner of Rodgers Reidy & Co

Past Appointment(s):

- Partner, Arthur Andersen & Co. (1990-2002)
- Partner, Ernst & Young (2002-2009)
- Commissioner, United Nations Compensations Commission
- Member, Corporate Law Reform Committee (CLRC) under the purview of the Companies Commission of Malaysia
- Founding President, Insolvency Practitioners Association of Malaysia (IPAM)
- Director, Perbadanan Insurans Deposit Malaysia
- Director, Bank of Yingkou, China

Current Membership of Board Committee(s) in MBSB:

- Chairman, Risk Management Committee
- Member, Audit Committee
- Member, Nominating & Remuneration Committee
- Member, Option Committee

Attendance in 2016:

- 19 out of 20 Board Meetings held in the financial year

Declaration:

- No family relationship with any director and major shareholders of MBSB
- No conflict of interest with MBSB
- He has not been convicted for any offences within the past 5 years and has not been imposed of any public sanction or penalty by the relevant regulatory bodies during the financial year ended 31 December 2016



ENCIK LIM TIAN HUAT

PROFILE OF DIRECTORS



Ir. MOSLIM BIN OTHMAN

**INDEPENDENT
NON-EXECUTIVE DIRECTOR**

Nationality/Age/Gender:

Malaysian/62/Male

Date of Appointment:

21 September 2015

Academic/Professional Qualification(s):

- Bachelor of Engineering (Civil), University of Melbourne
- Master of Science (Building Services), Brunel University, London
- Registered Professional Engineer with the Board of Engineers Malaysia
- Member, Institution of Engineers Malaysia

Working Experience and Occupation:

Present Directorship(s)

Listed entity:

- Nil

Other Public Companies:

- Nil

Present Appointment(s):

- Sole proprietor of Sejagat Consultant
- Managing Director, Haluan Fokus Sdn Bhd

Past Appointment(s):

- Civil engineer with Public Works Department (PWD) (1978)
- Chief Operating Officer, Bumi Hiway Group of Companies (now known as Selia Group) (1996)
- Chief Operating Officer, Infra Desa Johor Sdn Bhd, an associate company of Bumi Hiway

Current Membership of Board Committee(s) in MBSB:

- Member, Executive Committee

Attendance in 2016:

- All 20 Board Meetings held in the financial year

Declaration:

- No family relationship with any director and major shareholders of MBSB
- No conflict of interest with MBSB
- He has not been convicted for any offences within the past 5 years and has not been imposed of any public sanction or penalty by the relevant regulatory bodies during the financial year ended 31 December 2016

**NON-INDEPENDENT
NON-EXECUTIVE DIRECTOR**

Nationality/Age/Gender:

Malaysian/44/Male

Date of Appointment:

22 March 2017

Academic/Professional Qualification(s):

- Diploma in Accountancy, ITM
- Bachelor (Hons) in Accounting & Finance, Southbank University, United Kingdom
- ACCA (UK)

Working Experience and Occupation:

Present Directorship(s)

Listed entity:

- Nil

Other Public Companies:

- Nil

Present Appointment(s):

- Chief Financial Officer of the Employees Provident Fund

Past Appointment(s):

- Non-Executive Director of HSBC Amanah Takaful (Malaysia) Berhad
- Senior Manager (Assurance), PricewaterhouseCoopers

Current Membership of Board Committee(s) in MBSB:

- Member, Audit Committee

Attendance in 2016:

- N/A

Declaration:

- No family relationship with any director and major shareholders of MBSB
- Nominee of Employees Provident Fund Board (EPF)
- No conflict of interest with MBSB
- He has not been convicted for any offences within the past 5 years and has not been imposed of any public sanction or penalty by the relevant regulatory bodies as at the date of his appointment



ENCIK SAZALIZA
BIN ZAINUDDIN

PROFILE OF DIRECTORS



DATUK JOHAR BIN CHE MAT

**INDEPENDENT
NON-EXECUTIVE DIRECTOR**

Nationality/Age/Gender:

Malaysian/64/Male

Date of Appointment:

22 March 2017

Academic/Professional Qualification(s):

- Bachelor of Economics, University of Malaya

Working Experience and Occupation:

Present Directorship(s)

Listed entity:

- KBES Berhad

Other Public Companies:

- Rural Capital Berhad

Past Appointment(s):

- Director, EDRA Global Energy Berhad (October 2014-30 June 2016)
- Director, Bank Pertanian Malaysia Berhad (Agro Bank) (October 2014-June 2016)
- Director, Amanah Raya Group (August 2010-June 2016)
- Director, Aseambankers
- Director, Etiqa Insurance
- Director, Maybank Trustee Berhad
- Director, Maybank Islamic Berhad
- Director, Proton Holdings Berhad
- Director, Proton UK
- Director, Lotus Pension Trustees Limited, UK
- Various senior positions in Maybank Group (1976-2010)
- Officer at Jabatan Perdana Menteri Malaysia (1975-1976)

Current Membership of Board Committee(s) in MBSB:

- Member, Executive Committee

Attendance in 2016:

- N/A

Declaration:

- No family relationship with any director and major shareholders of MBSB
- No conflict of interest with MBSB
- He has not been convicted for any offences within the past 5 years and has not been imposed of any public sanction or penalty by the relevant regulatory bodies as at the date of his appointment

**INDEPENDENT
NON-EXECUTIVE DIRECTOR**

Nationality/Age/Gender:

Malaysian/47/Female

Date of Appointment:

22 March 2017

Academic/Professional Qualification(s):

- BA (Hons), University of Cambridge
- MA, University of Cambridge
- Member, Malaysian Bar
- Member, Malaysian Mediation Centre

Working Experience and Occupation:

Present Directorship(s)

Listed entity:

- Nil

Other Public Companies:

- Nil

Present Appointment(s):

- Partner, Chua Associates, Advocates & Solicitors
- Director, Themed Attractions Resorts & Hotels Sdn Bhd
- Panel of Mediators, Securities Industry Dispute Resolution Center (SIDREC)

Past Appointment(s):

- Partner, Kadir Andri & Partners
- Partner, Zaid Ibrahim & Co

Current Membership of Board Committee(s) in MBSB:

- Member, Executive Committee

Attendance in 2016:

- N/A

Declaration:

- No family relationship with any director and major shareholders of MBSB
- No conflict of interest with MBSB
- She has not been convicted for any offences within the past 5 years and has not been imposed of any public sanction or penalty by the relevant regulatory bodies as at the date of her appointment



PUAN LYNETTE
YEOW SU-YIN

PROFILE OF SHARIAH ADVISORY COMMITTEE (SAC)

PROFILE OF SAC

CHAIRMAN, SHARIAH ADVISORY COMMITTEE

Dr. Abdul Karim Bin Ali, born in 1966, currently serves as an Associate Professor for Department of Fiqh and Usul, Academy of Islamic Studies at University of Malaya (UM). He obtained his Doctoral Degree (Ph.D) in Shariah, University of Edinburgh, Scotland (1996) and Degree in Shariah, University of Malaya (1990). Dr. Abdul Karim is an active member in a number of research committees at the University Malaya.

His areas of specialisation are Principles of Islamic Jurisprudence, Fiqh Textual Studies, History of Islamic Law and Sciences of Hadith. Previously, he was appointed as Head of Department Fiqh & Usul, as well as Deputy Director (Undergraduate) Academy of Islamic Studies, University Malaya.

He is a chief editor for the Research in Islamic Studies (RIS), editor to other journals such as Journal of Shariah and Journal of Fiqh. He has been appointed for external examiner for PhD and Master candidates for local universities such as IIUM, UKM, USIM, UniSZA, USM and KUIN (Insaniyyah).

He is a member, Association of Shariah Advisor in Islamic Finance Malaysia (ASAS) and actively involved in Muslim Scholar Association.



ASSOCIATE PROFESSOR
DR. ABDUL KARIM BIN ALI

PROFILE OF SAC



DR. LUQMAN
BIN ABDULLAH

MEMBER, SHARIAH ADVISORY COMMITTEE

Dr. Luqman Bin Haji Abdullah, born in 1969, currently serves as a lecturer and as a head of Department of Fiqh and Usul, Academy of Islamic Studies at University of Malaya. He obtained his Ph.D (Islamic Law of Property) at Edinburgh University, Scotland in 2005 and Degree (Hons) in Shariah from University of Malaya in 1993.

His areas of specialisation are Islamic Law of Property, Islamic Jurisprudence/Legal Theories and Shariah/Fiqh Textual Studies (Dirasah Nassiyah).

He also serves as a Committee Member of Scholars and Fatwa for Kelantan Islamic Religious Council and Panelist of Pakar Syariah, JAKIM, Shariah Committee Member, MAA Takaful Malaysia/Islamic Insurance (November 2010 – present), Central Committee Member for Association of Malaysia Muslims Scholars and also serves as Chairman, Centre for Development of Pondok Studies Ltd (Kelantan), Chairman of Madrasah Rahmaniah Pondok Lubuk Tapah, Pasir Mas, Kelantan.

He is a member, Association of Shariah Advisor in Islamic Finance Malaysia (ASAS) and has been involved in Shariah advisory in various financial institutions and fatwa committees and actively involved in various social activities. He also has been awarded Darjah Kebesaran Kelantan, Paduka Jiwa Mahkota Kelantan (J.K.M) 2016.

MEMBER, SHARIAH ADVISORY COMMITTEE

Dr. Marjan Binti Muhammad, born in 1975, is currently the Director of Research, Research Affairs Department at the International Shariah Research Academy for Islamic Finance (ISRA). She obtained her Master and Doctoral degrees in Islamic Revealed Knowledge and Heritage (Fiqh and Usul al-Fiqh) at the International Islamic University Malaysia (IIUM), after graduating from the same university in 1998 for her Bachelor degree.

Prior to joining ISRA, she was a tutor at the Faculty of Law and Shariah, Islamic Science University of Malaysia (USIM). She also taught at the Matriculation Centre, International Islamic University Malaysia on a part-time basis. Her areas of specialisation are Issues of Ijtihad (Intellectual Reasoning), Islamic Jurisprudence (Usul al-Fiqh), Islamic Laws of Transaction (Fiqh al-Muamalat) and Islamic Criminal Laws (Fiqh al-Jinayah).

She is a member, Association of Shariah Advisor in Islamic Finance Malaysia (ASAS).



DR. MARJAN BINTI
MUHAMMAD

PROFILE OF SAC



ASSOCIATE PROFESSOR
DR. ZURINA BINTI SHAFII

MEMBER, SHARIAH ADVISORY COMMITTEE

Dr. Zurina Binti Shafii, born in 1977, currently serve as a lecturer in the Faculty of Economics and Muamalat, Universiti Sains Islam Malaysia (USIM) and a research fellow in Islamic Finance and Wealth Management Institute (IFWMI), a research Centre of Excellence in USIM.

She obtained her Doctoral Degree (Ph.D) in Islamic Finance, Durham University, United Kingdom, Master Degree in Islamic Finance, Durham University, United Kingdom and Accounting Degree from Universiti Teknologi Mara (UiTM). She holds professional accounting qualification, ACCA and a Certified Islamic Financial Planner.

Her research interests are Shariah audit, Islamic financial institutions' reporting, Islamic financial planning and Halal Compliance Procedures. She authored four Islamic finance related book in areas of Islamic financial planning, Islamic accounting and halal governance under IBFIM publication and a book titled 'Governance and Shariah Audit in Islamic Financial Institution' published by Penerbit USIM.

She is active in community activities especially in Islamic financial planning training. She is the Chairman for Education Committee for a Non-Governmental Organisation (NGO), Association for Islamic Financial and Wealth Management Malaysia (AIFiWM). She is an expert panel for Finance Accreditation Agency (FAA) as well as serving as an exco in International Council of Islamic Finance Educators (ICIFE).

She is a member of Association of Shariah Advisor in Islamic Finance Malaysia (ASAS).

MEMBER, SHARIAH ADVISORY COMMITTEE

Dr. Akhtarzaite Binti Abdul Aziz, born in 1972, currently serves as an Assistant Professor for Department of Fiqh and Usul al Fiqh at International Islamic University Malaysia (IIUM). She then obtained her Doctoral Degree (Ph.D) and Master in Fiqh and Usul al Fiqh from International Islamic University Malaysia (IIUM) in 2000 and 2005 and Degree in LLB AND LLB(S) from the same university in International Islamic University Malaysia in 1995.

Her areas of specialisation are Islamic Banking and Finance, Fiqh and Usul al Fiqh and Halal & Shariah Compliance.

She also serve as a Chairman, Shariah Advisory Committee, Great Eastern Takaful (October 2016-Present) and was appointed as a Treasurer, Association of Shariah Advisors in Islamic Finance (ASAS) (2012 – 2016).

She has been involved in various trainings on Islamic Finance apart from actively involved in writing books and articles as well as presenting papers at various conferences at both international and national levels.

She is a member of Association of Shariah Advisor in Islamic Finance Malaysia (ASAS).



ASSISTANT PROFESSOR
DR. AKHTARZAITE BINTI
ABDUL AZIZ

DATUK SERI AHMAD
ZAINI BIN OTHMAN



PROFILE OF PRESIDENT AND CEO

PRESIDENT AND CHIEF EXECUTIVE OFFICER

Nationality/Age/Gender:

Malaysian/60/Male

Date of Appointment:

26 February 2009

Academic/Professional Qualification(s):

- Higher National Diploma (HND) in Accounting, Manchester, England
- BSc in Finance, University of Southern Illinois, USA
- MBA (Finance), University of St. Louis, USA
- Member, Chartered Institute of Islamic Finance Professionals (CIIF)
- Accreditation Panel Member, Asian Institute of Finance for the year (2011)
- Faculty member (Industry expert), International Centre for Education in Islamic Finance (INCEIF)
- Member, CEO Faculty Program, emplaced by Ministry of Higher Education (2016)

Working Experience and Occupation:

Present Directorship(s)

Listed entity:

- Nil

Other Public Companies:

- Nil

Present Appointment(s):

- Adjunct Professor, School of Economics, Finance and Banking, UUM College of Business, Universiti Utara Malaysia

Past Appointment(s):

- Head of Corporate Banking, Syndications and Project Finance, Bumiputra Merchant Bankers (1984)
- Head of Corporate Finance, Intradagang Merchant Bankers (1988)
- Corporate Director/Senior Group General Manager, Banking & Finance, Perwaja Steel (1993)
- Head/Senior General Manager, Corporate Banking for Ambank (1995)
- CEO of Amlslamic Bank (2004)

Achievement:

- Asia Pacific Outstanding Entrepreneurship Award 2014 from the Enterprise Asia

Declaration:

- No family relationship with any director and major shareholders of MBSB
- No conflict of interest with MBSB
- He has not been convicted for any offences within the past 5 years and has not been imposed of any public sanction or penalty by the relevant regulatory bodies during the financial year ended 31 December 2016

Details of interest in the securities of the Company or its subsidiaries:

- Direct shareholding of 497,248 ordinary shares
- By virtue of his interest in MBSB, he is deemed to be interested in the subsidiaries of MBSB.

MANAGEMENT TEAM

From Left To Right:

01. Datuk Nor Azam Bin M. Taib, **02.** Asrul Hazli Bin Salleh, **03.** Nur Zarina Binti Ghazali,
04. Tang Yow Sai, **05.** Ho Sin Kheong, **06.** Azlina Binti Mohd Rashad



MANAGEMENT TEAM

From Left To Right:

07. Mohd Rozali Bin Idris, 08. Azman Bin Aziz, 09. Hazim Bin Dato' Yahya
10. Lim Seong Soon, 11. Tengku Khalizul Bin Tengku Khalid, 12. Aniza Binti Zakaria



PROFILE OF MANAGEMENT TEAM

DATUK NOR AZAM BIN M. TAIB

Aged 49, Malaysian

Senior Vice President, Corporate Business Division

Appointment to current position

8 November 2010

Committee memberships

- Management Committee (MANCO)
- IT Steering Committee (ITSC)
- Initial Alert Report Committee (IAR)
- Business Operation Review Committee (BORM)

Qualifications

- Master of Business Administration, Charles Stuart University, Australia
- Bachelor of Science in Accounting, University of Wyoming, USA
- Certified Qualification in Islamic Finance, Islamic Banking and Finance Institute Malaysia (IBFIM)
- Intermediate Qualification in Islamic Finance, Islamic Banking and Finance Institute Malaysia (IBFIM)
- Associate Qualification in Islamic Finance, Islamic Banking and Finance Institute Malaysia (IBFIM)

ASRUL HAZLI BIN SALLEH

Aged 39, Malaysian

Senior Vice President, Group Treasury Division

Appointment to current position

1 October 2010

Committee memberships

- Credit and Rehabilitation Assessment Committee (CARAC)
- Management Committee (MANCO)
- Asset and Liability Committee (ALCO)
- IT Steering Committee (ITSC)
- Business Operation Review Committee (BORM)

Qualifications

- Bachelor of Business Administration (Hons) Finance, University of Technology MARA (UiTM)
- American Degree Program (ADP) Centre of Preparatory Education, University of Technology MARA (UiTM)
- Intermediate Qualification in Islamic Finance, Islamic Banking and Finance Institute Malaysia (IBFIM)
- Associate Qualification in Islamic Finance, Islamic Banking and Finance Institute Malaysia (IBFIM)

Skills and experience

Datuk Nor Azam has more than 25 years of experience in banking and finance sector in the areas of auditing, structured lending, business banking and corporate business. He joined MBSB on 8 November 2010 as General Manager, heading the Corporate Business Division which main function is to provide a comprehensive financial solution to corporate and institutional clients. The team is tasked to capitalise on business opportunities in property development, plantation and equipment financing, as well as corporate cash management.

Datuk Nor Azam held the position of General Manager, Head of Business Banking in Bank Islam (M) Berhad before joining MBSB.

Disclaimer

- No family relationship with any director and major shareholders of MBSB.
- No conflict of interest with MBSB.
- Other than traffic offences, he has not been convicted for any offences within the past 5 years and has not been imposed of any public sanction or penalty by the relevant regulatory bodies during the financial year ended 31 December 2016.

Skills and experience

Asrul Hazli joined MBSB on 1 October 2010 as the Assistant General Manager of Treasury Division bringing with him years of experience and knowledge on treasury and capital market, specialising in liquidity, asset liability and balance sheet management from several financial institutions. As the Head of Group Treasury at MBSB, he is responsible to perform and strengthen the Treasury functions in line with the company's business directions.

Prior to joining MBSB, Asrul Hazli was the Senior Dealer and Head of ALM & Funding Desk of Treasury and Capital Market Department at Bank Muamalat Malaysia Berhad. He is also a member of Persatuan Pasaran Kewangan Malaysia (PPKM) since 2001.

Disclaimer

- No family relationship with any director and major shareholders of MBSB.
- No conflict of interest with MBSB.
- Other than traffic offences, he has not been convicted for any offences within the past 5 years and has not been imposed of any public sanction or penalty by the relevant regulatory bodies during the financial year ended 31 December 2016.

NUR ZARINA BINTI GHAZALI

Aged 47, Malaysian

Senior Vice President, Wholesale Financing and Bumiputera Business Development Division

Appointment to current position

3 November 2010

Committee memberships

- Management Committee (MANCO)
- IT Steering Committee (ITSC)
- Initial Alert Report Committee (IAR)
- Business Operation Review Committee (BORM)

Qualifications

- Certified Chartered Accountant (ACCA), Emily Woolf Accountancy College, London, UK
- Bachelor of Accounting And Finance (Hons), Lancaster University, England, UK
- Intermediate Qualification in Islamic Finance, Islamic Banking and Finance Institute Malaysia (IBFIM)
- Associate Qualification in Islamic Finance, Islamic Banking and Finance Institute Malaysia (IBFIM)

TANG YOW SAI

Aged 53, Malaysian

Chief Financial Officer/Senior Vice President, Group Finance Division

Appointment to current position

1 October 2010

Committee memberships

- Management Committee (MANCO)
- Assets and Liabilities Committee (ALCO)
- Credit And Rehabilitation Assessment Committee (CARAC)
- Information Technology Steering Committee (ITSC)
- Initial Alert Report Committee (IAR)
- Business Operation Review Committee (BORM)
- IT Strategic Business Operation Committee (ITSC-BOC)
- Sigmaprise Consultative Committee

Qualifications

- Certified Public Accountant from Malaysian Institute of Certified Public Accountants (MICPA)
- Intermediate Qualification in Islamic Finance, Islamic Banking and Finance Institute Malaysia (IBFIM)
- Associate Qualification in Islamic Finance, Islamic Banking and Finance Institute Malaysia (IBFIM)

Skills and experience

As Senior Vice President of Wholesale Financing and Bumiputera Business Development Division, Nur Zarina is responsible in providing leadership and direction for the overall development and growth of wholesale financing and its corporate advisory services. She has accumulated over 20 years of experience in the financial industry covering risk management, treasury and structured financing.

Her previous attachments include Head of Corporate Planning and Corporate Finance at Bank Simpanan Nasional and as an Associate Partner at a financial consultancy firm, Mohd Nor, Zaki & Partners. She has also served previously on the Board of Liqua Corporation Berhad as a Non-Executive and Independent Director.

Disclaimer

- No family relationship with any director and major shareholders of MBSB.
- No conflict of interest with MBSB.
- Other than traffic offences, she has not been convicted for any offences within the past 5 years and has not been imposed of any public sanction or penalty by the relevant regulatory bodies during the financial year ended 31 December 2016.

Skills and experience

Tang Yow Sai was appointed as MBSB's Chief Financial Officer (CFO) on 1 October 2010. Prior to that, he was the Group Financial Controller, heading the Finance and Information Technology Department. He joined MBSB on 20 December 2004. He has more than 33 years of working experience, where he has held various positions in finance, auditing, corporate finance, business management, strategic planning, forecasting and consulting services. He is a member of the Malaysian Institute of Certified Public Accountants (MICPA).

Tang Yow Sai was previously the Financial Controller at Tebrau Teguh Berhad and General Manager, Corporate Finance at Ekran Berhad.

Disclaimer

- No family relationship with any director and major shareholders of MBSB.
- No conflict of interest with MBSB.
- Other than traffic offences, he has not been convicted for any offences within the past 5 years and has not been imposed of any public sanction or penalty by the relevant regulatory bodies during the financial year ended 31 December 2016.

PROFILE OF MANAGEMENT TEAM

HO SIN KHEONG

Aged 62, Malaysian
*Chief Information Officer/Senior Vice President,
 Information Technology Division*

Appointment to current position

24 January 2017

Committee memberships

- Information Technology Steering Committee (ITSC)
- IT Strategic Business Operation Committee (ITSC-BOC)

Qualifications

- Master of Science in Computer Science, University Sains Malaysia
- Bachelor of Science with Education (Hons), Universiti Pertanian Malaysia

Skills and experience

Ho Sin Kheong holds a solid career track record in the field of Information Technology (IT). With over 30 years of experience, specialising in the banking and financial institution sector, his responsibilities as Chief Information Officer include designing and implementing MBSB's IT strategic plans, developing the internal capabilities as well as upgrading the technology infrastructure to its optimal performance.

His previous employment was as Group Chief Information Officer at RHB Banking Group for 6 years. In 2011 he received the CIO Asean Award in Hanoi for his contribution to the "Easy by RHB" project.

Disclaimer

- No family relationship with any director and major shareholders of MBSB.
- No conflict of interest with MBSB.
- Other than traffic offences, he has not been convicted for any offences within the past 5 years and has not been imposed of any public sanction or penalty by the relevant regulatory bodies during the financial year ended 31 December 2016.

AZLINA BINTI MOHD RASHAD

Aged 44, Malaysian
*Senior Vice President,
 Corporate Planning & Communication Division*

Appointment to current position

1 May 2010

Committee memberships

- Credit and Rehabilitation Assessment Committee (CARAC)
- Management Committee (MANCO)
- Asset and Liability Committee (ALCO)
- IT Steering Committee (ITSC)
- Business Operation Review Committee (BORM)
- IT Strategic Business Operation Committee (ITS-BOC)

Qualifications

- Bachelor in Accountancy (Hons), University of Northumbria, Newcastle, England
- Diploma in Accountancy, University of Technology MARA (UiTM)
- Certified Qualification in Islamic Finance, Islamic Banking and Finance Institute Malaysia (IBFIM)
- Intermediate Qualification in Islamic Finance, Islamic Banking and Finance Institute Malaysia (IBFIM)
- Associate Qualification in Islamic Finance, Islamic Banking and Finance Institute Malaysia (IBFIM)

Skills and experience

Azlina is the Senior Vice President of Corporate Planning and Communication Division. She joined MBSB on 6 April 2009 as Senior Manager, Transformation Management Office as part of the CEO's Office. Amongst her primary responsibilities then were to develop strategic priorities towards achieving company's goals and ensuring the successful implementation of MBSB's transformation program.

Her attachment in the financial sector spanned over 17 years with previous employment at Amlslamic Bank, heading Business Management function. She was appointed to the present position in 2010, overseeing the company's strategic planning, corporate branding and product development. Moving towards becoming a full fledge Islamic financial institution, Azlina plays a key role in establishing MBSB's brand and image in the industry.

Disclaimer

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- No conflict of interest with MBSB.
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MOHD ROZALI BIN IDRIS

Aged 56, Malaysian
*Deputy Senior Vice President,
 Corporate Credit Management Division*

Appointment to current position

9 June 2014

Committee memberships

- Credit and Rehabilitation Assessment Committee (CARAC)
- Initial Alert Report Committee (IAR)

Qualifications

- Bachelor in Business Administration, Northern University of Malaysia (UUM)
- Diploma in Banking Studies, University of Technology MARA (UiTM)
- Certified Credit Professional from Institute of Bank-Bank Malaysia (IBBM)
- Intermediate Qualification in Islamic Finance, Islamic Banking and Finance Institute Malaysia (IBFIM)
- Associate Qualification in Islamic Finance, Islamic Banking and Finance Institute Malaysia (IBFIM)

Skills and experience

Mohd Rozali is the Deputy Senior Vice President of Corporate Credit Management and his main functions include managing and monitoring of corporate accounts. He has obtained 32 years of experience in the banking and financial services industry largely in the support functions covering credit management, recovery, corporate banking, personal financing and mortgage operations.

Mohd Rozali joined MBSB on 4 May 2009 as an Assistant General Manager of Personal Financing (Operations) Department. Subsequent to the company's reorganisation in July 2011, he was then made the Head of Credit Management Division and subsequently assigned to his current position in 2014. He left AmBank Group before joining MBSB and was the Senior Manager accountable for the Co-op development.

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AZMAN BIN AZIZ

Aged 49, Malaysian
Senior Vice President, Retail Collection and Management Division

Appointment to current position

13 May 2016

Committee memberships

- Credit and Rehabilitation Assessment Committee (CARAC)
- Initial Alert Report Committee (IAR)
- Retail Collection Committee (RCC)

Qualifications

- Executive Certificate in Management, Asian Institute of Management (AIM-Manila)
- Intermediate Qualification in Islamic Finance, Islamic Banking and Finance Institute Malaysia (IBFIM)
- Associate Qualification in Islamic Finance, Islamic Banking and Finance Institute Malaysia (IBFIM)

Skills and experience

Azman brings with him over 28 years of industry experience, having served several local banks and financial institutions. Azman first joined MBSB on 11 April 1998 as Branch Manager in Sungai Petani, Kedah. In the following 18 years' tenure with MBSB, he has held various positions across many functions vastly contributing to his career growth.

On 3 November 2010, he was appointed as Head of Retail Business Division, responsible to drive growth and profitability of retail financing assets as well as expand fee income through wealth management. Pursuant to the company's reorganisation in May 2016, he assumed the role of Senior Vice President, Retail Collection and Management Division to lead the implementation of new strategies in strengthening and further improve the efficiency of the division.

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PROFILE OF MANAGEMENT TEAM

HAZIM BIN DATO' YAHYA

Aged 46, Malaysian
*Deputy Senior Vice President,
 Project & Property Management Division*

Appointment to current position

3 November 2010

Committee memberships

- Credit and Rehabilitation Assessment Committee (CARAC)
- Management Committee (MANCO)
- Initial Alert Report (IAR)

Qualifications

- Bachelor of Business Administration (Accounting) Western Michigan University, Kalamazoo, Michigan, USA
- Intermediate Qualification in Islamic Finance, Islamic Banking and Finance Institute Malaysia (IBFIM)
- Associate Qualification in Islamic Finance, Islamic Banking and Finance Institute Malaysia (IBFIM)

Skills and experience

Hazim Dato' Yahya currently holds the position of Deputy Senior Vice President for Project & Property Management Division, overseeing the project evaluation and technical team, property and asset management. His main duties include providing technical evaluation as well as assessment of project risks and the Division is supported by a team of professionals. He possesses 19 years of working experience in the property development and construction sector.

Hazim joined MBSB on 16 April 2009 initially as a Senior Manager to lead the Project Management and Monitoring Department. Under his leadership, the department was granted with the ISO 9001:2008 certification in April 2011.

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LIM SEONG SOON

Aged 55, Malaysian
*Chief Risk Officer/Senior Vice President,
 Group Risk Management Division*

Appointment to current position

20 May 2013

Committee memberships

- Management Committee (MANCO)
- Asset and Liability Committee (ALCO)
- Initial Alert Report Committee (IAR)
- IT Steering Committee (ITSC)
- Business Operation Review Committee (BORM)

Qualifications

- Master of Business Administration (Finance), University of Kansas, USA
- Bachelor of Business Administration (Finance), University of Oklahoma, USA
- Associate Qualification in Islamic Finance, Islamic Banking and Finance Institute Malaysia (IBFIM)

Skills and experience

Lim Seong Soon joined MBSB on 20 May 2013 as the Chief Risk Officer, in charge of the management, supervision and direction of MBSB's risk management activities. He has 28 years of extensive experience in the banking industry and was previously attached with major financial institutions in Malaysia.

Lim Seong Soon was the General Manager/Head of Risk Management at Bank of China (Malaysia) Berhad before joining MBSB where he held various positions within the bank including Chairman for the Credit & Loans Committee (C&LC), Vice Chairman of the Risk Management and Internal Control Committee (RMICC), Secretary of the Board Risk Committee and Coordinator of the Business Continuity Management.

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TENGGU KHALIZUL BIN TENGGU KHALID

Aged 42, Malaysian
Deputy Vice President, Compliance Division

Appointment to current position

1 December 2016

Committee memberships

As invitee

Qualifications

- Bachelor of Science in Business Administration (Finance), Northern Arizona University, USA
- Certificate in Internal Auditing for Financial Institutions (CIAFIN), Asian Institute of Chartered Bankers (AICB)
- Certificate in Regulatory Compliance, Asian Institute of Chartered Bankers (AICB)
- Associate Qualification in Islamic Finance (AQIF), Islamic Banking and Finance Institute Malaysia (IBFIM)

Skills and experience

Tengku Khalizul joined MBSB on 5 May 2014 as Senior Manager and currently holds the position of Head of Compliance. He is responsible in coordinating the identification and management of compliance risk in the organisation.

Tengku Khalizul's statutory responsibilities in MBSB include AML/CFT Compliance Officer, FATCA Officer and PDPA Officer. Previously he was Manager, Internal Audit Department at Kuwait Finance House (Malaysia) Berhad.

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ANIZA BINTI ZAKARIA

Aged 43, Malaysian
Chief Internal Auditor/Deputy Vice President, Internal Audit Division

Appointment to current position

1 January 2017

Committee memberships

- Secretary for Audit Committee

Qualifications

- Bachelor in Science in Finance & Management, University of Oregon, USA
- Professional Certificate in Islamic Banking, INCEIF – The Global University of Islamic Finance
- Shariah Audit Certificate – Universiti Sains Islam Malaysia (USIM)

Skills and experience

Aniza Zakaria began her employment at MBSB on 13 August 2014 as Assistant Vice President, Internal Audit Division. She has acquired 19 years of industry experience from several banking institutions in Malaysia. On 1 January 2017, she was then appointed as Chief Internal Auditor for MBSB. Her major responsibilities are to develop, establish and administer the organisation's overall risk-based audit plan and provide independent and objective assurance to value-add and improve MBSB's risk management, internal control and governance processes.

Prior to joining MBSB, Aniza was a Senior Manager of Internal Audit Division at Kuwait Finance House Malaysia Berhad. Aniza is also an Associate Member of The Institute of Internal Auditors Malaysia (IIAM).

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