

MALAYSIA BUILDING SOCIETY BERHAD (Company No. 9417-K)
EXPLANATORY NOTES FOR FINANCIAL QUARTER ENDED 30 SEPTEMBER 2011

A1. Accounting Policies and Method of Computation

The interim report is prepared in accordance with FRS 134, Interim Financial Reporting and paragraph 9.22 of the Listing Requirements of Bursa Malaysia Securities Berhad, and should be read in conjunction with the Group's financial statements for the financial year ended 31 December 2010.

The same accounting policies and methods of computation are followed in the interim financial statements as compared with the financial statements for the year ended 31 December 2010, except for the adoption of the following Financial Reporting Standards ("FRS"), Amendments to FRSs, IC Interpretations and Technical Release ("TR"):

Amendments to FRS 132	Financial Instruments: Presentation – Classification of Rights Issues
FRS 1	First-time Adoption of Financial Reporting Standards
FRS 3	Business Combinations
FRS 127	Consolidated and Separate Financial Statements
IC Interpretation 12	Service Concession Arrangements
Amendments to FRS 2	Share-based Payment
Amendments to FRS 5	Non-current Assets Held for Sale and Discontinued Operations
Amendments to FRS 138	Intangible Assets
Amendments to IC Interpretation 9	Reassessment of Embedded Derivatives
IC Interpretation 4	Determining whether an Arrangement contains a Lease
Amendments to FRS 1	Limited Exemption from Comparative FRS 7 Disclosures for First-time Adopters and Additional Exemptions for First-time Adopters
Amendments to FRS 7	Improving Disclosures about Financial Instruments
TR i-4	Shariah Compliant Sale Contracts
Amendments to FRSs contained in the document entitled "Improvements to FRSs (2010)"	

The adoption of the revised FRS 3 and FRS 127, changes the accounting for business combinations and the preparation of consolidated financial statements of the Group. The main change introduced under the revised FRS 127 will be the accounting for changes in ownership interest in a subsidiary, where changes in ownership which do not result in the loss of control are now accounted for within equity instead of the income statement. Where changes in ownership interest result in loss of control, any remaining interest is re-measured at fair value and a gain or loss is recognised in the income statement. Minority interest is now referred to as "non-controlling interest". All total comprehensive income is proportionately allocated to non-controlling interest, even if it results in the non-controlling interests having a deficit balance.

The revised FRS 3 introduces the option, on an acquisition-by-acquisition basis, to measure non-controlling interest in a business combination either at fair value or at the non-controlling interest's proportionate share of the net identifiable assets acquired. Goodwill is measured as the difference between the aggregate of the fair value of consideration transferred, any non-controlling interest in the acquiree and the fair value at acquisition date of any previously held equity interest in the acquiree, and the net identifiable assets acquired.

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A1. Accounting Policies and Method of Computation (continued)

Any negative goodwill (i.e. bargain purchase) is recognised in the income statement. Any consideration transferred in a business combination is measured at fair value as at the acquisition date. There is no financial impact immediately upon adoption of these two accounting standards as they both only have prospective effect, and hence their adoption will only have impact on future acquisitions of the Group.

The adoption of the Amendments to FRS 7, which promotes enhanced disclosures on fair value measurement of financial instruments via the introduction of the concept of the fair value hierarchy, will only affect disclosures and will not have any financial impact on the results of the Group. The adoption of the other FRSs, Amendments to FRSs, IC Interpretations and Technical Release above generally did not have any material impact on the financial results of the Group, as they mainly deal with accounting policies affecting transactions which do not form part of the Group's normal business operations or transactions where the Group only has minimal exposure.

The following FRS and IC Interpretations have been issued by the MASB but are not yet effective, and have yet to be adopted by the Group:

Effective for annual periods commencing on or after 1 July 2011:

IC Interpretation 19	Extinguishing Financial Liabilities with Equity Instruments
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Effective for annual periods commencing on or after 1 January 2012:

FRS 124	Related Party Disclosures
IC Interpretation 15	Agreements for the Construction of Real Estate

A2. Audit Report of Preceding Financial Year Ended 31 December 2010

The audit report on the financial statements of the preceding year was not qualified.

A3. Seasonality and Cyclicity of Operation

The Group's operations have not been affected by any seasonal or cyclical factors.

A4. Exceptional or Unusual Items

There were no items of exceptional or unusual nature that affect the assets, liabilities, equity, net income or cash flows of the Group in the current financial period.

A5. Changes in Estimates of Amounts Reported Previously

There were no changes in estimates of amounts reported in prior financial years that may have a material effect in the current period.

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A6. Loans, Advances and Financing

	Group	
	30 Sep 2011	31 Dec 2010
	RM'000	RM'000
Personal financing	7,896,877	3,987,460
Mortgage loans and financing	5,698,794	5,821,275
Corporate loans and financing	4,162,318	4,688,898
Gross loans, advances and financing	<u>17,757,989</u>	<u>14,497,633</u>
Allowance for impairment:		
- Collectively assessed	(751,755)	(637,309)
- Individually assessed	<u>(2,543,420)</u>	<u>(3,153,794)</u>
Net loans, advances and financing	<u>14,462,814</u>	<u>10,706,530</u>

Movements in the impaired loans, advances and financing are as follows:

	Group	
	30 Sep 2011	31 Dec 2010
	RM'000	RM'000
Balance as at 1 January	4,907,989	5,125,494
Classified as impaired during the period/year	822,128	695,423
Reclassified as non-impaired	(845,869)	(591,606)
Amount recovered	(119,036)	(72,499)
Amount written off	<u>(670,790)</u>	<u>(248,823)</u>
Balance as at end of period/year	4,094,422	4,907,989
Allowance for impairment	<u>(2,504,662)</u>	<u>(3,225,653)</u>
Net impaired loans, advances and financing	<u>1,589,760</u>	<u>1,682,336</u>
Net impaired loans as per percentage of net loans, advances and financing	<u>11%</u>	<u>16%</u>

A7. Debts and Equity Securities

Other than the issuance of new shares as shown below pursuant to the Company's Employee Share Option Scheme ("ESOS") and rights issue, there were no issuance and repayment of debt and equity securities, share buy backs, share cancellations, shares held as treasury shares and resale of treasury shares for the current financial period.

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A7. Debts and Equity Securities (continued)

	No of ordinary shares of RM1.00 each '000	Ordinary shares RM'000	Share premium RM'000
At 1 January 2011	700,298	700,298	497,252
Issued at RM1.45 per share pursuant to ESOS	8,710	8,710	5,800
Issued at RM1.00 per share pursuant to rights issue	506,425	506,425	-
Issued at RM1.00 per share pursuant to warrants	68	68	13
Expenses relating to rights issue	-	-	(4,326)
At 30 September 2011	1,215,501	1,215,501	498,739

A8. Dividends Paid

The interim cash dividend of 5.0% less 25% taxation (3.75 sen net per ordinary share) on the 1,215,473,094 ordinary shares of RM1.00 each (as at 20 July 2011) amounting to RM45,580,241.02 in respect of the financial year ending 31 December 2011 was paid on 5 September 2011.

A9. Segmental Information on Revenue and Results

Segmental reporting is not analysed by geographical locations due to the fact that the Group's activities are pre-dominantly in Malaysia.

	Financing RM'000	Hotel Operations RM 000	Eliminations RM'000	Consolidated RM'000
3 months ended 30 September 11				
External sales	359,813	2,795	10,069	372,677
Intersegment transactions	8,606	-	(8,606)	-
Total revenue	368,419	2,795	1,463	372,677
Segment results	122,354	(1,050)	8,801	130,105
Unallocated income (net of cost)				-
Profit from operations				130,105
3 months ended 30 September 10				
External sales	208,773	2,545	4,454	215,772
Intersegment transactions	3,485	-	(3,485)	-
Total revenue	212,258	2,545	969	215,772
Segment result	34,370	(1,324)	9,251	42,297
Unallocated income (net of cost)				-
Profit from operations				42,297

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A9. Segmental Information on Revenue and Results (continued)

	Financing RM'000	Hotel Operations RM 000	Eliminations RM'000	Consolidated RM'000
9 months ended 30 September 11				
External sales	962,500	8,573	31,802	1,002,875
Intersegment sales	26,367	-	(26,367)	-
Total revenue	<u>988,867</u>	<u>8,573</u>	<u>5,435</u>	<u>1,002,875</u>
Segment results	302,881	(3,092)	27,275	327,064
Unallocated income (net of cost)				-
Profit from operations				<u>327,064</u>
9 months ended 30 September 10				
External sales	540,063	8,166	12,794	561,023
Intersegment sales	9,927	-	(9,927)	-
Total revenue	<u>549,990</u>	<u>8,166</u>	<u>2,867</u>	<u>561,023</u>
Segment result	110,440	(3,307)	27,830	134,963
Unallocated income (net of cost)				-
Profit from operations				<u>134,963</u>

A10. Valuation of Property, Plant and Equipment

Property, plant and equipment are stated at cost less accumulated depreciation and accumulated impairment losses.

A11. Subsequent Events

As at the date of this report, there were no material events occurring subsequent to the end of the current quarter that have not been reflected in the financial statements for the current quarter.

A12. Changes in the Composition of the Group

There were no major changes in the composition of the Group for the current quarter.

A13. Contingent Liabilities**(a) Contingencies**

	As at 30/09/2011 RM'000	As at 31/12/2010 RM'000
Fully secured:		
Financial guarantee to secure payments by borrowers	<u>79,455</u>	<u>19,405</u>

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A13. Contingent Liabilities (continued)

(b) Material Litigations

- (i) A contractor appointed by one of the Company's borrowers has instituted civil suits against the Company for an alleged breach of contract and is claiming damages amounting to RM2.54 million.

The Court had fixed 14 May 2010 for further case management and the trial dates were fixed from 21 June 2010 to 25 June 2010. However, the above mentioned dates were vacated as the contractor's solicitor had made an oral application for a stay of trial pending disposal of the contractor's appeal to amend the Writ Summons and Statement of Claim to include negotiations between the contractor and the Company's borrower. The contractor's application to amend the statement of claim was dismissed on 22 June 2010 and the Court fixed 24 May 2011 for case management.

The Court has fixed 10 November 2011 for further case management.

- (ii) A former borrower of the Company has instituted a suit against the Company for an alleged breach of facility agreement and is claiming damages amounting RM43.311 million. The Company had terminated the said facility due to the former borrower's breach of facility agreement and had subsequently sold the loan asset to an unrelated company.

On 30 September 2010, the Court dismissed the borrower's claim with costs. The Borrower filed an appeal with the Court of Appeal on 25 October 2010.

The matter is currently pending a hearing date for the borrower's appeal.

- (iii) A former borrower of the Company instituted a civil suit against the Company for an alleged breach of facility agreement and is claiming damages amounting to RM5 million with interest and costs thereon.

The Company had on 22 May 2009 filed a Notice of Appeal following the High Court's dismissal of the Company's application to hold a trial of preliminary issues. The Company filed an application for stay of proceedings pending the outcome of the Company's appeal. The stay application was dismissed on 8 February 2011 with no order as to costs and full trial dates were fixed for 13 and 16 May 2011.

On 22 March 2011, the Court of Appeal allowed the Company's appeal with liberty to propose further questions to the High Court for determination.

The matter came up for hearing on 13 May 2011 and was fixed for decision on 30 May 2011 whereby the Plaintiff's claim was dismissed with cost of RM15,000. The Plaintiff has since lodged an appeal to the Court of Appeal. The Plaintiff's appeal is pending a hearing date.

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A13. Contingent Liabilities (continued)

(b) Material Litigations (continued)

- (iv) A third party and its holding company (collectively “the Plaintiffs”) have instituted a civil suit against the Company and its subsidiary (collectively “the Company”) for an alleged breach of facility agreement. The Company has in response thereto filed its defence and a counterclaim against the Plaintiffs.

The Company then filed an application to strike out the Plaintiffs’ suit and this was dismissed with costs by the High Court on 24 May 2010. The Company filed an appeal on 4 June 2010 against the said decision (“the Company’s striking out appeal”).

The Company filed an application for security for costs against the Plaintiffs and this was dismissed on 18 May 2011. The Company’s solicitors filed an appeal on 20 May 2011 (“Company’s security for costs appeal”).

The main suit is fixed for case management on 2 December 2011.

The Company’s security for costs appeal is fixed for hearing on 30 November 2011.

The Company’s striking out appeal is pending a hearing date to be fixed by the Court of Appeal.

- (v) A third party and its holding company (collectively “the Plaintiffs”) have instituted a civil suit against the Company, two (2) subsidiaries, the Chief Executive Officer (“CEO”) of MBSB (collectively “the Company”) and the former CEO of MBSB seeking declarations for alleged breach of facility agreement. The Company has in response thereto filed its defence.

The matter is coming up for case management on 4 November 2011.

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A14. Acquisition/Disposal of Property, Plant and Equipment

**9 months ended
30/09/2011**

RM'000

Additions	
Building Renovation	1,170
Furniture & Equipment	727
Data Processing Equipment	581
	<u>2,478</u>
Disposals	
Freehold land	10,426
Buildings	8,031
Furniture & Equipment	3
Motor Vehicle	9
Data Processing Equipment	375
	<u>18,844</u>

A15. Significant Related Party Transactions

	Quarter		Cumulative	
	Current Quarter 30/09/2011 RM'000	Preceding Quarter 30/06/2011 RM'000	Current Year To Date 30/09/2011 RM'000	Preceding Year To Date 30/09/2010 RM'000
Transactions with Employees				
Provident Fund Board, the ultimate holding body				
Interest on securitised loan	1,091	555	1,646	-
Interest on debenture loans	-	-	-	809
Rental paid	95	71	235	209

A16. Capital Commitments

As at 30 September 2011, there were no commitments for the purchase of property, plant and equipment other than those stated below:

RM'000

Property, plant and equipment:

- Approved but not contracted for 56,457

A17. Impairment Loss

There were no significant impairment losses in respect of financial assets for the current quarter, except for the impairment losses on loans, advances and financing as disclosed in note A6 above.

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BMSB LISTING REQUIREMENTS – DISCLOSURE REQUIREMENTS AS PART A OF APPENDIX
9B

B1. Comparison with the Preceding Quarter's Results

The Group profit before taxation for the 3rd quarter 2011 of RM130.105 million increased by RM24.172 million or 23% as compared to the preceding quarter profit before taxation of RM105.933 million. The increase in profit in the current quarter was mainly due to higher income from Islamic banking operations, higher conventional business net interest income and higher other operating income. These were partially set off by higher impairment allowances on loans and higher other operating expenses.

B2. Review of Performance

The Group profit before taxation for the nine (9) months period ended 30 September 2011 of RM327.064 million increased by RM192.101 million or 142% as compared to the preceding year's corresponding period profit before taxation of RM134.963 million. The increase was mainly due to higher income from Islamic banking operation via the expansion of personal financing. These were partially set off by higher operating expenses and higher loan loss impairment.

B3. Prospects for 2011

Brief Overview of the Malaysian Economy

In the domestic economy, recent indicators point to slower growth in external demand following the weaker global economic environment. Domestic growth prospects, however, continue to remain positive, underpinned by the expansion in private consumption and private investment. Employment conditions remain favourable amid sustained business and consumer confidence. The public sector will also continue to support economic growth. Moving forward, the more challenging external environment has, however, increased the downside risks to the domestic economy.

Domestic headline inflation moderated slightly to 3.4% in July on account of slower increase in the *transport* category. Food price inflation has, however, continued to increase. Going forward, inflation is expected to remain relatively stable for the rest of the year. While cost-push inflation continues to remain, the pace of increase is expected to be more gradual. The upside risks to inflation will also be contingent on whether the strength of domestic demand will be sustained, in the event of further deterioration in the external conditions.

(Bank Negara Malaysia Monetary Policy Statement dated 8 September 2011)

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Brief Overview of the Malaysian Financial Sector

The continued resilience of the banking sector was supported by strong capital, stable asset quality and ample liquidity. To further enhance the development and competitiveness of the financial sector, five (5) new commercial banking licences were issued in June 2010 following the liberalization measures announced in April 2009. These banks will contribute to the diversity of the financial services industry and support new areas of growth, including green technology as well as facilitate international trade, attract investments into Malaysia and create greater employment opportunities in the financial sector.

In 2011, value-added of the service sector is envisaged to expand 5.3% (2010: 6.5%), supported by steady domestic economic and trade-related activities. All sub-sectors are expected to register growth, led by the wholesale and retail trade, communication as well as finance and insurance sub-sectors. The contribution of the sector is expected to remain at 57.3% of gross domestic product. The services sector is set for higher growth with the roll-out of programmes and initiatives under the seven services-related National Key Economic Areas, namely financial, wholesale and retail, information and communication technology, tourism, health, education and business services.

(Source: Economic Report 2010/2011, Ministry of Finance Malaysia)

Group Prospect

The continued strong earnings in the 3rd quarter 2011 were attributed to the Group's continuous efforts to increase its loans in the retail segment. The Group is expected to launch several new financial products going into the final quarter of 2011. The Group continues to give focus on fee-based income to further enhance profitability. New products and services to be offered will be supplemented by our continuous effort to further improve the customer service level.

Barring any unforeseen circumstances, the Group expects to continue to record satisfactory performance in 2011.

B4. Variance from Profit Forecast and Profit Guarantee

None.

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B5. Taxation

	Quarter		Cumulative	
	Current Quarter 30/09/2011 RM'000	Preceding Quarter 30/06/2011 RM'000	Current Year To Date 30/09/2011 RM'000	Preceding Year To Date 30/09/2010 RM'000
Income tax:				
Current income tax	35,045	27,705	84,990	2
Deferred tax:				
Relating to origination and reversal of temporary differences	<u>(18)</u>	<u>(19)</u>	<u>(55)</u>	<u>(37)</u>
	<u>35,027</u>	<u>27,686</u>	<u>84,935</u>	<u>(35)</u>

Domestic income tax is calculated at the Malaysian statutory tax rate of 25% (2010: 25%) of the estimated assessable profit for the quarter.

B6. Profit/(Loss) on Sale of Unquoted Investments and/or Properties

There were no significant sales of unquoted investments or properties during the current quarter.

B7. Purchase and Sale of Quoted Securities

There were no dealings in quoted securities for the current quarter.

B8. Status of Corporate Proposals

The Rights Issue was completed on 7 June 2011. The utilisation of the proceeds from the Rights Issue is as follows:

Purpose	Proposed Utilisation*	Actual Utilisation#	Intended Timeframe for Utilisation	Deviation		Explanations
	RM'000	RM'000		RM'000	%	
(i) Expansion of the financing business of our Group	504,100	503,525	6 months	-	-	-
(ii) Defray part of the expenses relating to the Rights Issue with Warrants	2,900	2,900	6 months	-	-	-
Total	<u>507,000</u>	<u>506,425</u>				

* Based on maximum scenario as per the abridged prospectus dated 6 May 2011.

A total of 506,424,813 new rights shares were issued at an issue of RM1.00 per share.

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B9. Borrowings and Debts

Borrowings of the Group as at 30 September 2011 were as follows:

	30 September 2011 RM'000	31 December 2010 RM'000
Bai Al-Inah Islamic financing facility (secured):		
- One year or less	100,000	-
- More than one year	<u>376,646</u>	<u>-</u>
Total	<u>476,646</u>	<u>-</u>
Recourse obligation on loans sold to Cagamas Berhad (secured):		
- One year or less	112,123	47,004
- More than one year	<u>823,773</u>	<u>917,089</u>
Total	<u>935,896</u>	<u>964,093</u>

All borrowings are denominated in Ringgit Malaysia.

B10. Off Balance Sheet Financial Instruments

None.

B11. Realised and Unrealised Profits and Losses

The breakdown of accumulated losses of the Group as at the reporting date, into realised and unrealised losses, as disclosed pursuant to the directive issued by Bursa Malaysia Securities Berhad ("Bursa Malaysia") on 25 March 2010, is as follows:

	Cumulative	
	Group 30 Septemer 2011 RM'000	Group 31 December 2010 RM'000
Total accumulated losses of the Group:		
- Realised	(995,983)	(1,274,713)
- Unrealised in respect of deferred tax recognised in the income statement	<u>(55)</u>	<u>(1,552)</u>
Total Group accumulated losses as per consolidated accounts	(996,038)	(1,276,265)
Add: Consolidated adjustments	<u>454,758</u>	<u>427,428</u>
	<u>(541,280)</u>	<u>(848,837)</u>

The determination of realised and unrealised profits is based on the Guidance of Special Matter No. 1, *Determination of Realised and Unrealised Profits or Losses in the Context of Disclosure Pursuant to Bursa Malaysia Securities Berhad Listing Requirements*, issued by the Malaysian Institute of Accountants on 20 December 2010.

The disclosure of realised and unrealised losses above is solely for complying with the disclosure requirements stipulated in the directive of Bursa Malaysia and should not be applied for any other purposes.

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B12. Material Litigation

The details of the pending material litigation are as per note A13 above.

B13. Dividends Proposed

None.

B14. Earnings Per Share**Basic**

Basic earnings per share are calculated by dividing the net profit attributable to shareholders for the financial period by the weighted average number of ordinary shares in issue during the financial period.

	Quarter		Cumulative	
	Current Quarter 30/09/2011	Preceding Quarter 30/06/2011	Current Year to Date 30/09/2011	Preceding Year to Date 30/09/2010
Net profit attributable to shareholders for the period (RM'000)	95,078	78,247	241,605	133,213
Weighted average number of ordinary shares in issue ('000)	873,756	743,869	873,756	700,172
Basic earnings per share (sen)	10.88	10.52	27.65	19.03

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Diluted

For the purpose of calculating diluted earnings per share, the net profit for the period and the weighted average number of ordinary shares in issue during the financial year have been adjusted for the dilutive effects of all potential ordinary shares, i.e. Employee Share Option Scheme (“ESOS”).

	Quarter		Cumulative	
	Current Quarter 30/09/2011	Preceding Quarter 30/06/2011	Current Year to Date 30/09/2011	Preceding Year to Date 30/09/2010
Net profit attributable to shareholders for the period (RM'000)	95,078	78,247	241,605	133,213
Weighted average number of ordinary shares in issue ('000)	873,756	743,869	873,756	700,172
Weighted average effect of dilution on ESOS ('000)	1,039	119	1,039	-
Weighted average effect of dilution on Warrants ('000)	<u>193,791</u>	<u>226,616</u>	<u>193,791</u>	<u>-</u>
Adjusted weighted average number of ordinary shares in issue ('000)	<u>1,068,586</u>	<u>970,604</u>	<u>1,068,586</u>	<u>700,172</u>
Diluted earnings per share (sen)	<u>8.90</u>	<u>8.06</u>	<u>22.61</u>	<u>19.03</u>

B15. Authorisation For Issue

The interim financial report was authorised for issue by the Board of Directors in accordance with a resolution of the Directors on 31 October 2011.

BY ORDER OF THE BOARD

Koh Ai Hoon
Tong Lee Mee
Joint Company Secretaries
Kuala Lumpur
31 October 2011