PRESS RELEASE
22 March 2012

BANK MUAMALAT PBT REMAINED STABLE AT RM101.3 MILLION IN THIRD QUARTER

- Total income increased to RM638.0 million from RM574.6 million in the previous corresponding period;
- Record high financing growth of 17.6% to RM8.4 billion
- Total Deposits rose 6.4% to RM14.6 billion whilst Savings deposits registered an impressive growth of 16.2%
- Capital remained strong with core capital and risk weighted capital ratios sustained at industry high of 13.9% and 19.3% respectively

*Kuala Lumpur* - Bank Muamalat announced today a pre-tax profit (PBT) of RM101.3 million for its nine-month period ending December 2011. Net profit recorded at RM64.8 million during the same period under review.

Underpinning the encouraging performance was the increased in financing income, as evidenced by the strong 17.6% year-on-year growth in its gross financing base. Through enhanced discipline and proactive approach to risk management, asset quality has further improved which led to lower provisioning in the period under review. As a result, total income increased to RM638.0 million as at end of December 2011 as compared to RM574.6 million in the previous corresponding period.

Gross financing continued to trend upwards ending the period under review at RM8.4 billion from RM7.2 billion, a year ago. Focusing on niche and selective market segments, the Bank’s competitive product offerings attracted increasing demand from both consumer and wholesale businesses.

The bank gross impaired financing has remained stable at 5.2% with our continued focus on prudent recovery and credit risk management initiatives amids the healthy financing base expansion.

At the same time, the bank’s total deposits rose to RM14.6 billion, a 6.4% growth from a year ago. Posting a strong and encouraging growth, saving deposits registered a 16.2% growth over the same period.

The bank’s capital position remained sturdy as Risk-Weighted Capital Ratio increased from 18.4% a year ago to 19.3% while its Core Capital stood at 13.9%.

*Please refer to the financial report for further details, which is available online in the Corporate Overview section at [www.muamalat.com.my](http://www.muamalat.com.my).*