

MALAYSIA'S PREMIER
SHARIAH - COMPLIANT
FINANCIAL SERVICES GROUP



19th ANNUAL GENERAL MEETING

1 June 2016

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MALAYSIA'S PREMIER SHARIAH-COMPLIANT
FINANCIAL SERVICES GROUP



BIMB HOLDINGS

THE ONLY PUBLIC LISTED ISLAMIC FINANCIAL
HOLDING COMPANY IN MALAYSIA



BANK ISLAM • FIRST ISLAMIC BANK
IN MALAYSIA

FIRST AND ONLY
PUBLIC LISTED TAKAFUL OPERATOR
IN MALAYSIA



TAKAFULmalaysia



BIMB SECURITIES SDN BHD

FIRST FULL-FLEDGED,
SHARIAH-COMPLIANT
STOCK BROKING COMPANY
IN MALAYSIA



BIMB
HOLDINGS
BERHAD

بي ايج ايم بي مولديفيس برهاد

2015 HIGHLIGHTS

- 1 Revenue grew from RM2.97 billion to RM3.31 billion or +11.6% YoY
- 2 PBZT of RM834.4 million or +2.3% YoY with ROE of 24.2% and ROA of 1.5%
- 3 Total assets grew from RM53.0 billion to RM57.4 billion (+8.2%)
- 4 Earnings per share of 35.53 sen compared with 35.64 sen for FY2014
- 5 Net assets per share of RM2.21 from RM1.97 in FY2014
- 6 Net financing grew from RM29.5 billion to RM34.3 billion (+16.2%)
- 7 Asset quality improved - gross impaired financing of 1.09% (1.14% in FY2014)
- 8 Healthy RWCR of 15.3%

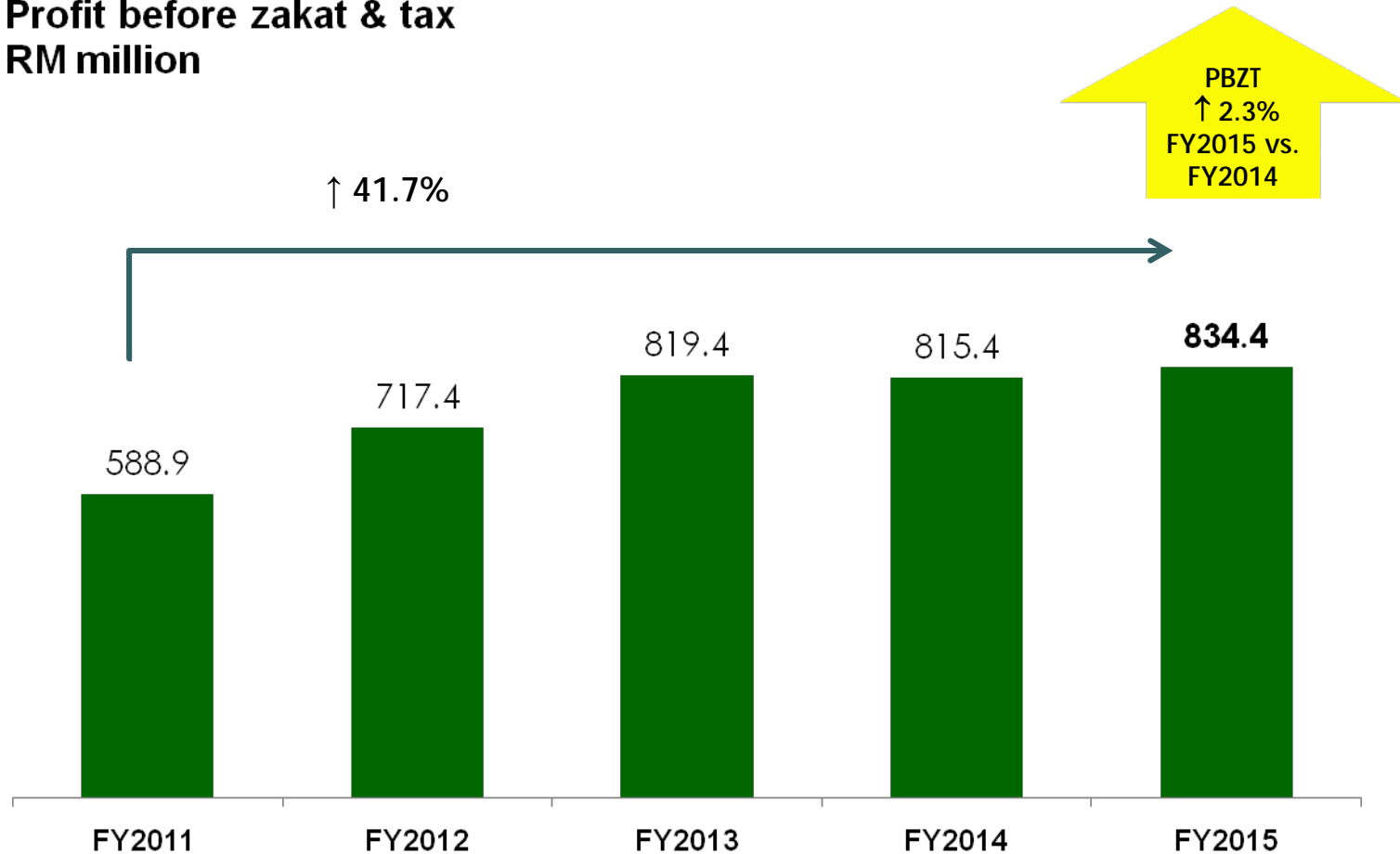
GROUP KEY FINANCIAL INDICATORS

Among the major financial holding conglomerates in the country, BIMB Holdings Berhad recorded the highest Return on Equity (PBT) of **24.2%**, with the rest of the conglomerates recorded figures between **9.7%** and **21.2%**.

RM million	FY2011	FY2012	FY2013	FY2014	FY2015
Return on Equity (%) – based on PBT	17.8%	19.6%	23.8%	26.1%	24.2%
Return on Assets (%) – based on PBT	1.6%	1.7%	1.8%	1.6%	1.5%
Cost Income Ratio (%)	57.3%	57.9%	60.2%	57.6%	58.8%
Earnings per share (sen)	22.18	25.89	25.84	35.64	35.53
Net tangible assets per share (sen)	1.75	1.95	1.88	1.97	2.21

PROFITABILITY TREND – BHB GROUP

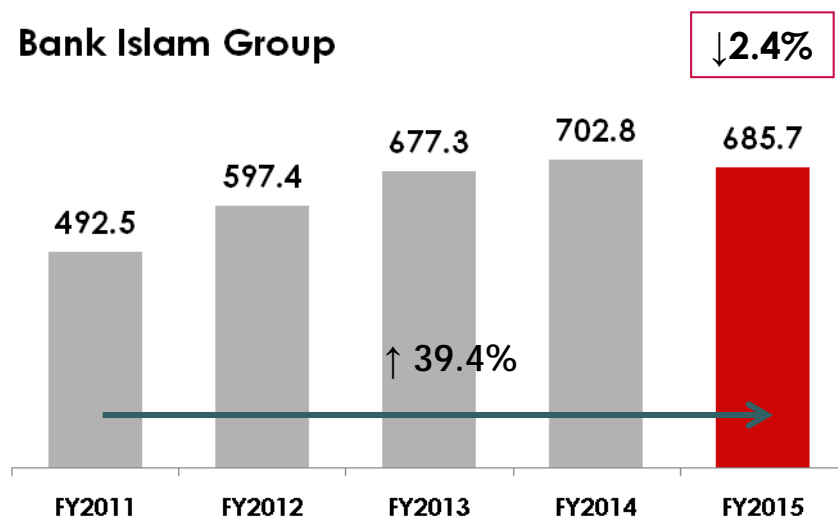
Profit before zakat & tax
RM million



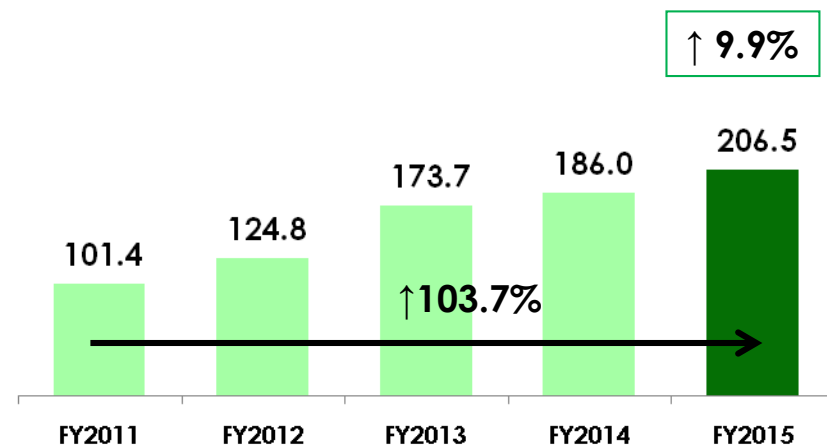
PROFITABILITY TREND – BREAKDOWN OF BHB GROUP

Profit before zakat and taxation (in RM million)

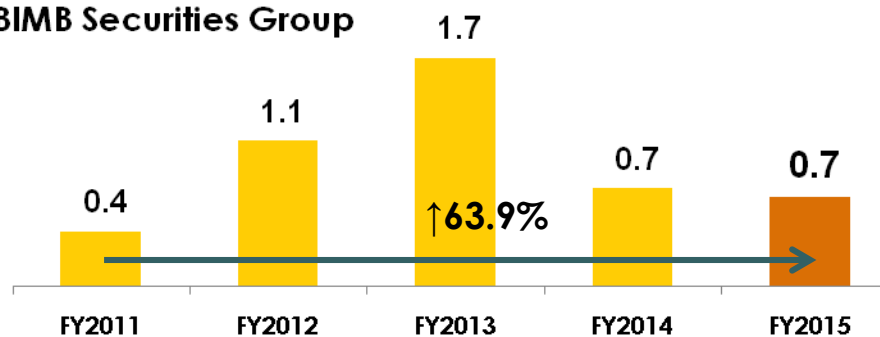
Bank Islam Group



STMB Group



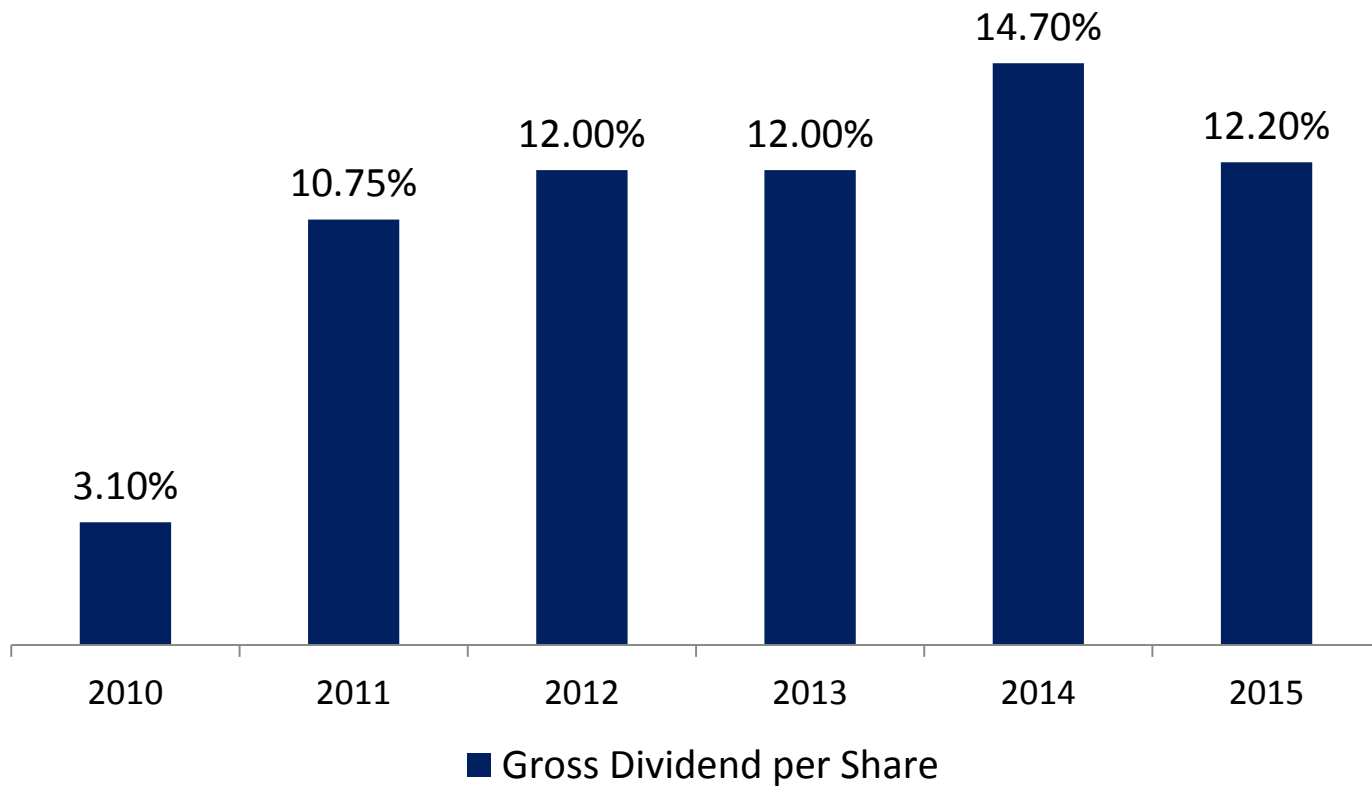
BIMB Securities Group



CONSOLIDATED PROFIT & LOSS

	RM million	FY2015	FY2014	Variance	
				Amount	%
Total revenue		3,310.6	2,967.5	343.1	11.6%
Profit to depositors		(1,020.9)	(845.0)	(175.9)	20.8%
Net income		2,289.7	2,122.5	167.2	7.9%
Total operating overheads		(1,298.1)	(1,182.6)	(115.5)	9.8%
Operating results		991.6	939.9	51.7	5.5%
Allowance for impairment on financial assets		(73.8)	(56.3)	(17.5)	31.1%
Finance cost from issuance of sukuk		(83.4)	(68.2)	(15.2)	22.2%
Profit before zakat and taxation (PBT)		834.4	815.4	19.0	2.3%
Zakat		(9.2)	(13.2)	4.0	-30.5%
Taxation		(212.3)	(215.3)	2.9	-1.4%
Profit after zakat and taxation		612.9	586.9	26.0	4.4%

GROSS DIVIDEND PER SHARE



BANK ISLAM

FINANCIAL HIGHLIGHTS

+8.6%

Total Assets
Growth
(Industry : 6.1%)

+16.2%

Net Financing
Growth
(Industry : 8.6%)

**RM685.1
million**

FY2015 PBZT

79.0%

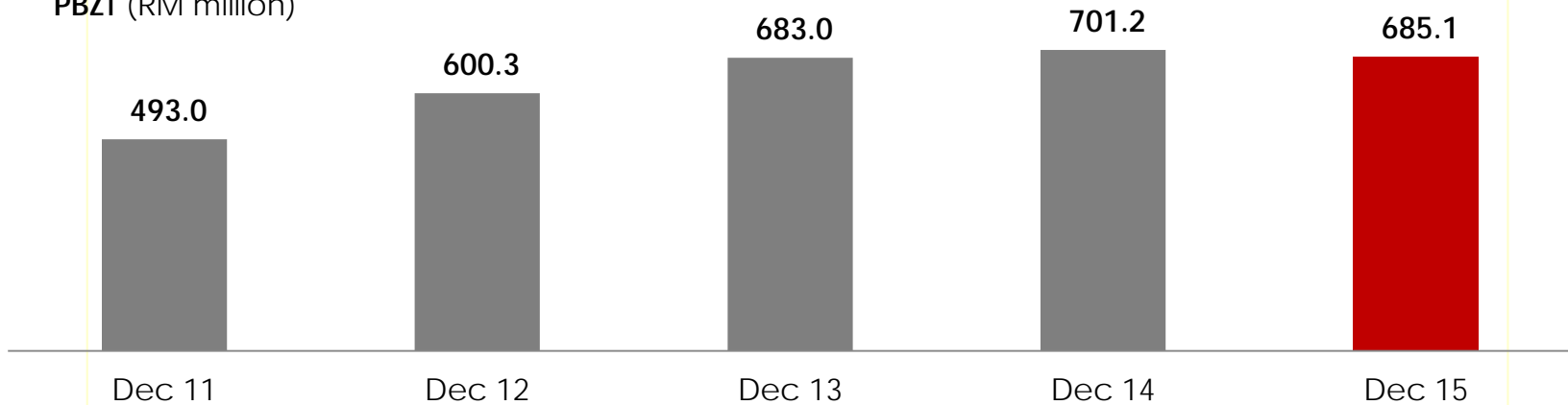
Financing-to-
deposits ratio (+IA)
(Industry : 86.5%)

1.09%

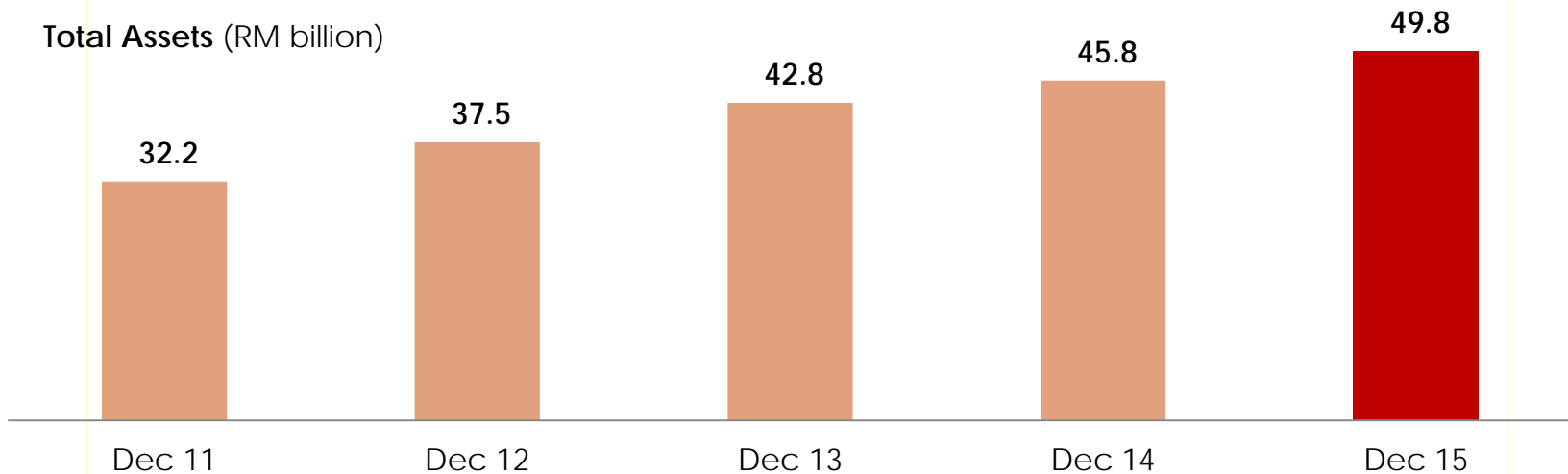
Gross Impaired
Ratio
(Industry : 1.6%)

FINANCIAL HIGHLIGHTS (cont'd)

PBZT (RM million)

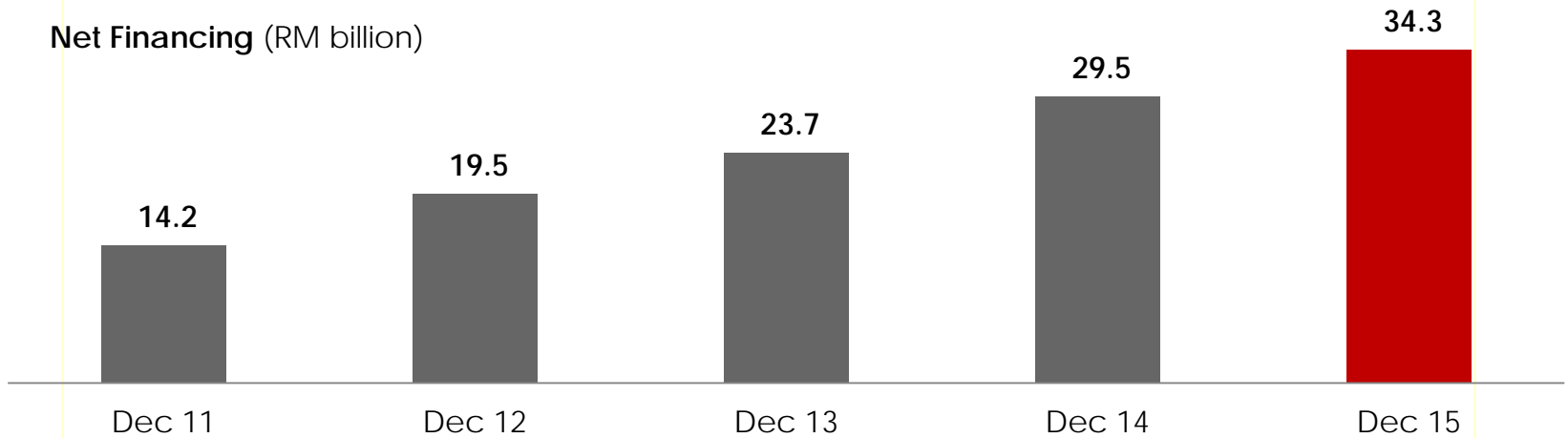


Total Assets (RM billion)

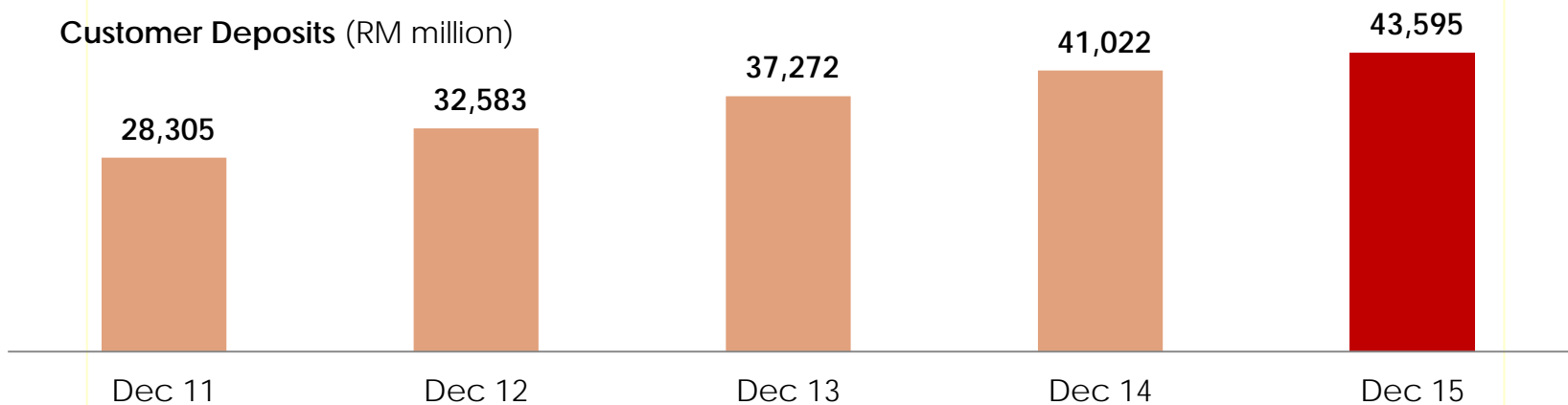


FINANCIAL HIGHLIGHTS (cont'd)

Net Financing (RM billion)



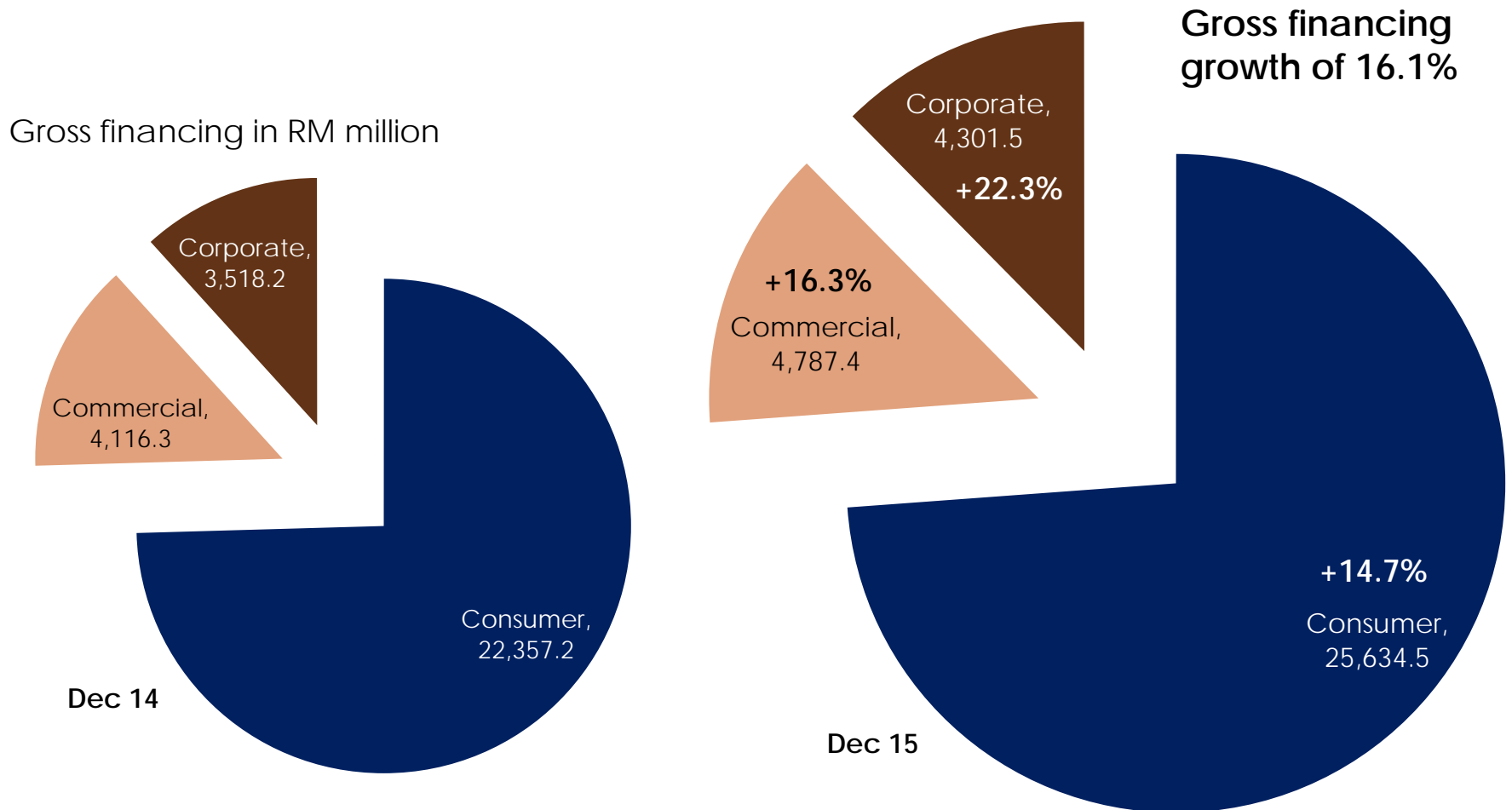
Customer Deposits (RM million)



KEY FINANCIAL INDICATORS

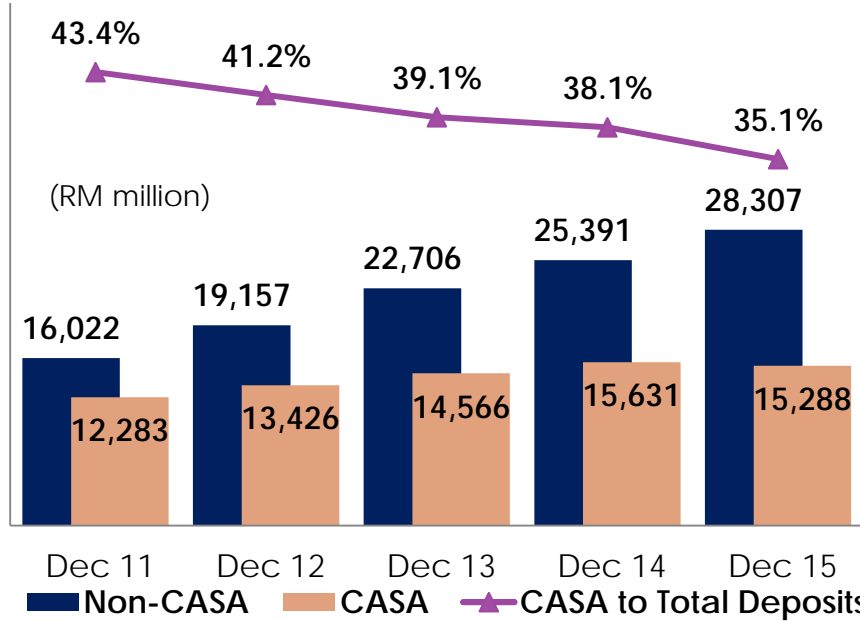
	FY2015	FY2014
PROFITABILITY		
Return on equity (%) – based on PBT	17.6%	19.9%
Cost Income Ratio (%)	52.5%	51.9%
ASSET QUALITY		
Gross impaired financing ratio (%)	1.09%	1.14%
Net impaired financing ratio – less IA & CA (%)	-0.83%	-0.82%
EFFICIENCY		
Financing to Deposits (%)	79.0%	73.4%
CASA to Total Deposits (%)	35.1%	38.1%
CAPITALISATION		
RWCR	15.3%	13.3%

FINANCING COMPOSITION



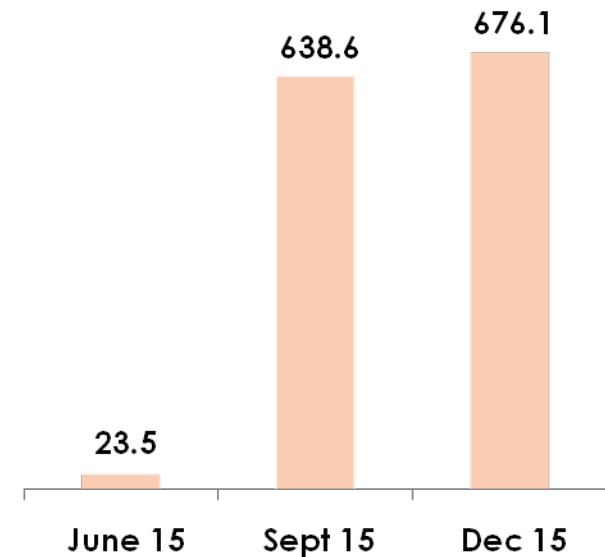
CUSTOMER DEPOSITS & INVESTMENT ACCOUNT

Non-CASA vs CASA Deposits



INVESTMENT ACCOUNT RM Million

Investment accounts have grown steadily since its inception in June 2015.



	Dec 11	Dec 12	Dec 13	Dec 14	Dec 15
CASA to Total Deposits (%)	43.4%	41.1%	39.1%	38.1%	35.1%

BRANCH NETWORK

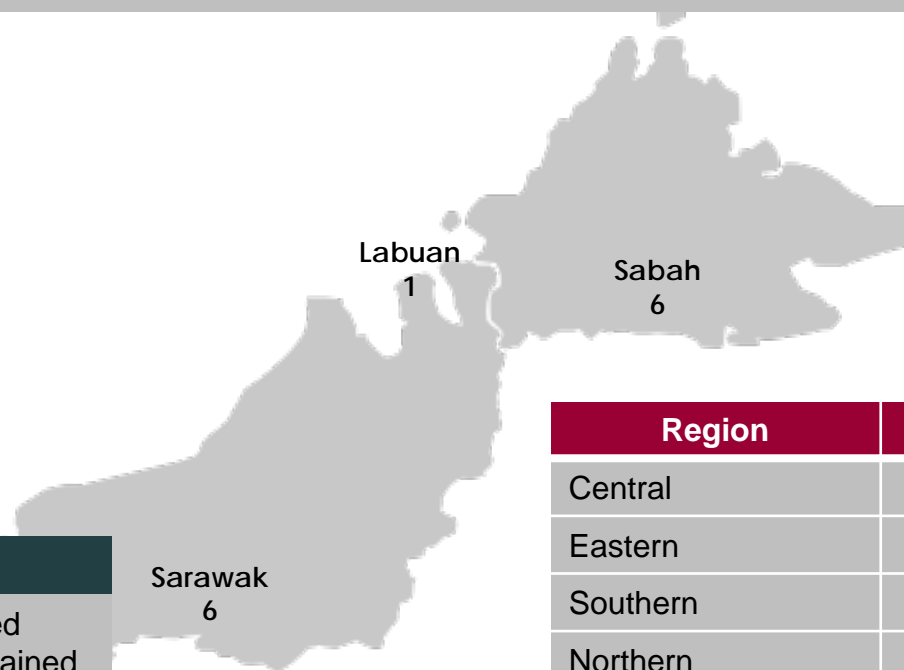


Since December 2014 we have added 5 branches bringing total to 144

New Branches opened during the year

5

Keningau (Sabah), Austin Height (Johor), Banda Kaba (Melaka), Denai Alam (Selangor) and Bangi 2 (Selangor)



Additional new branches to be opened in 2016

New Branches 6

- Setia Alam - BNM approval obtained
- Kodiang (Bsc) - BNM approval obtained
- Ampang 2 Branch - Selangor
- Tapah Branch - Perak
- Bdr Seri Putra Branch – Selangor
- Kuala Selangor Branch – Selangor

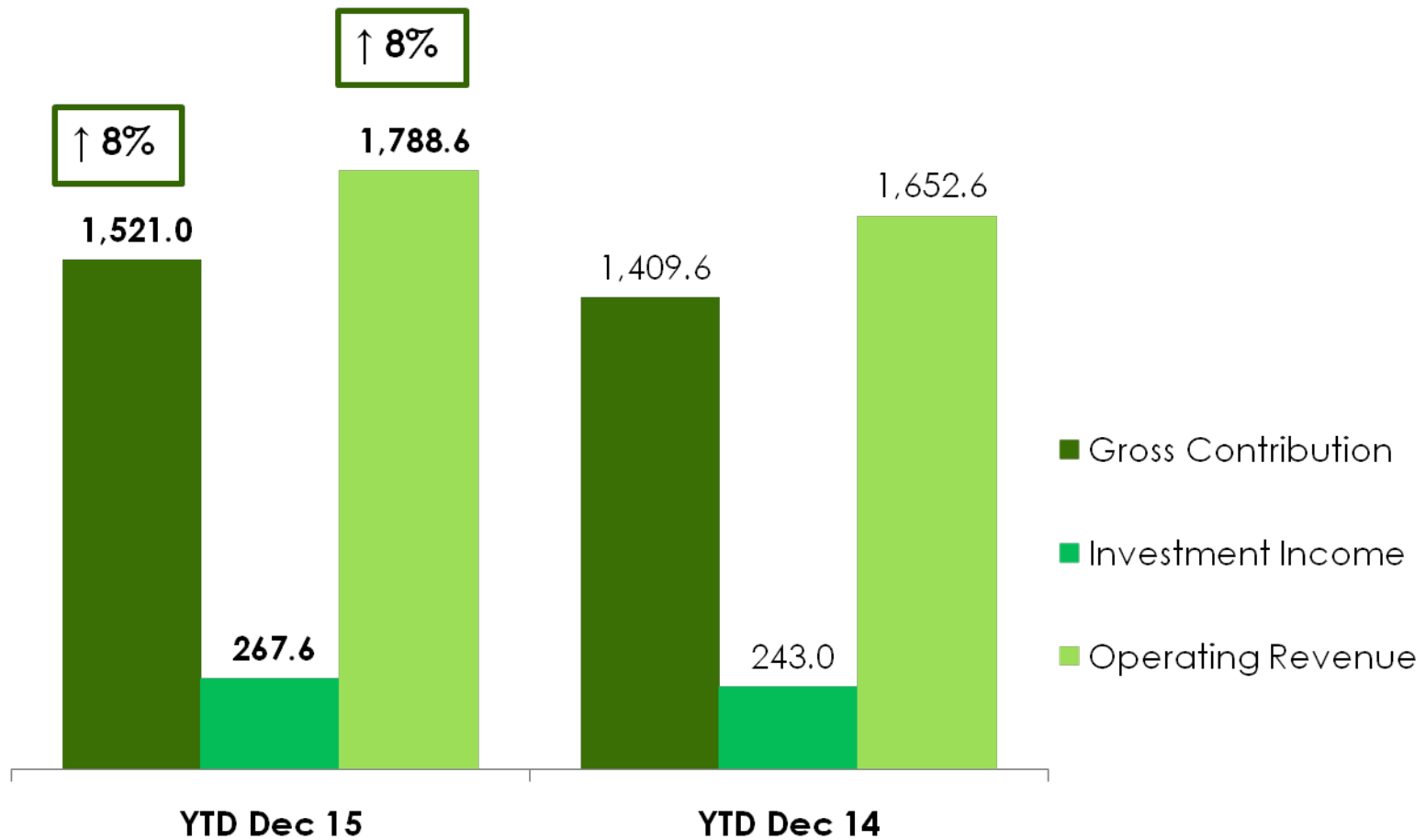
Region	Total
Central	48
Eastern	29
Southern	28
Northern	26
East Malaysia	13
Total @ 31 December 2015	144



TAKAFULmalaysia

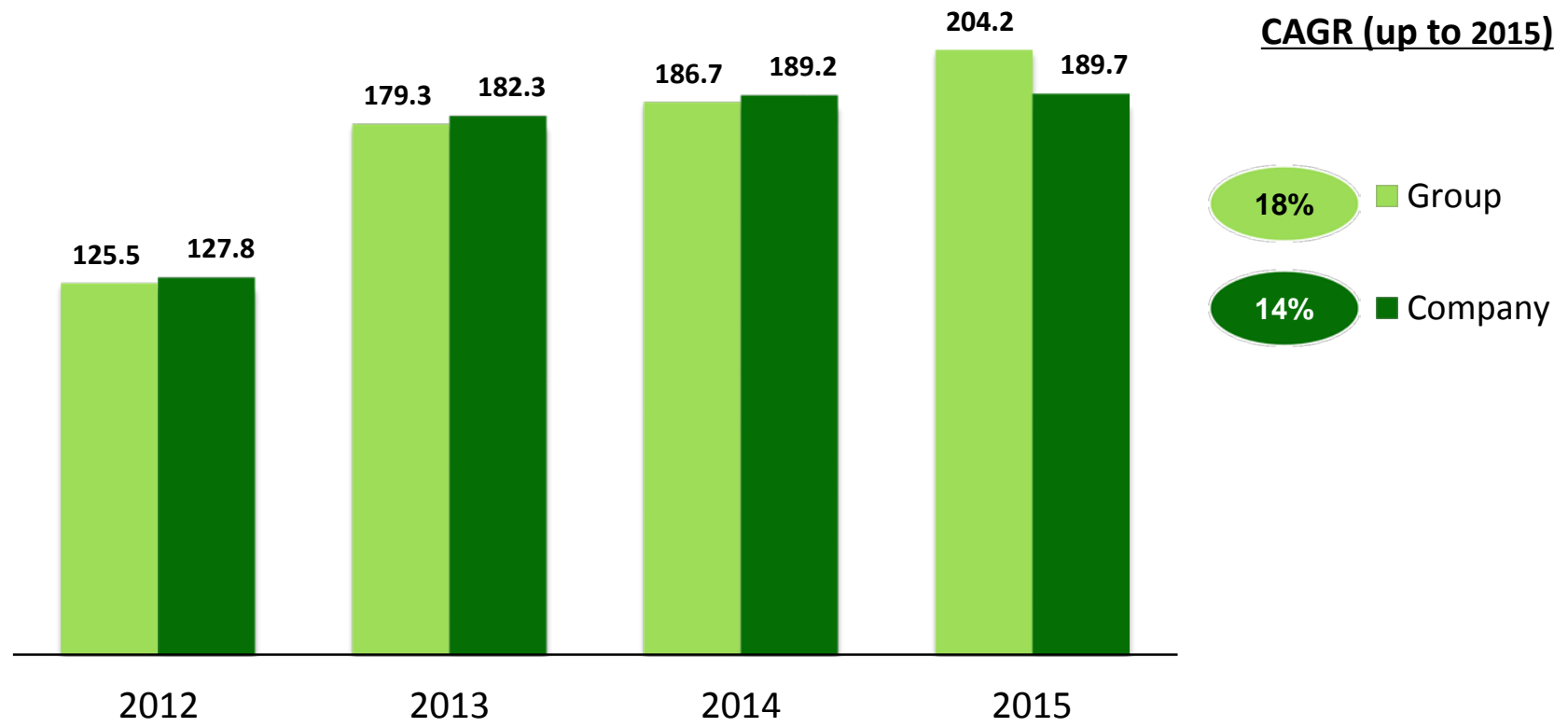
GROUP OPERATING REVENUE

RM million



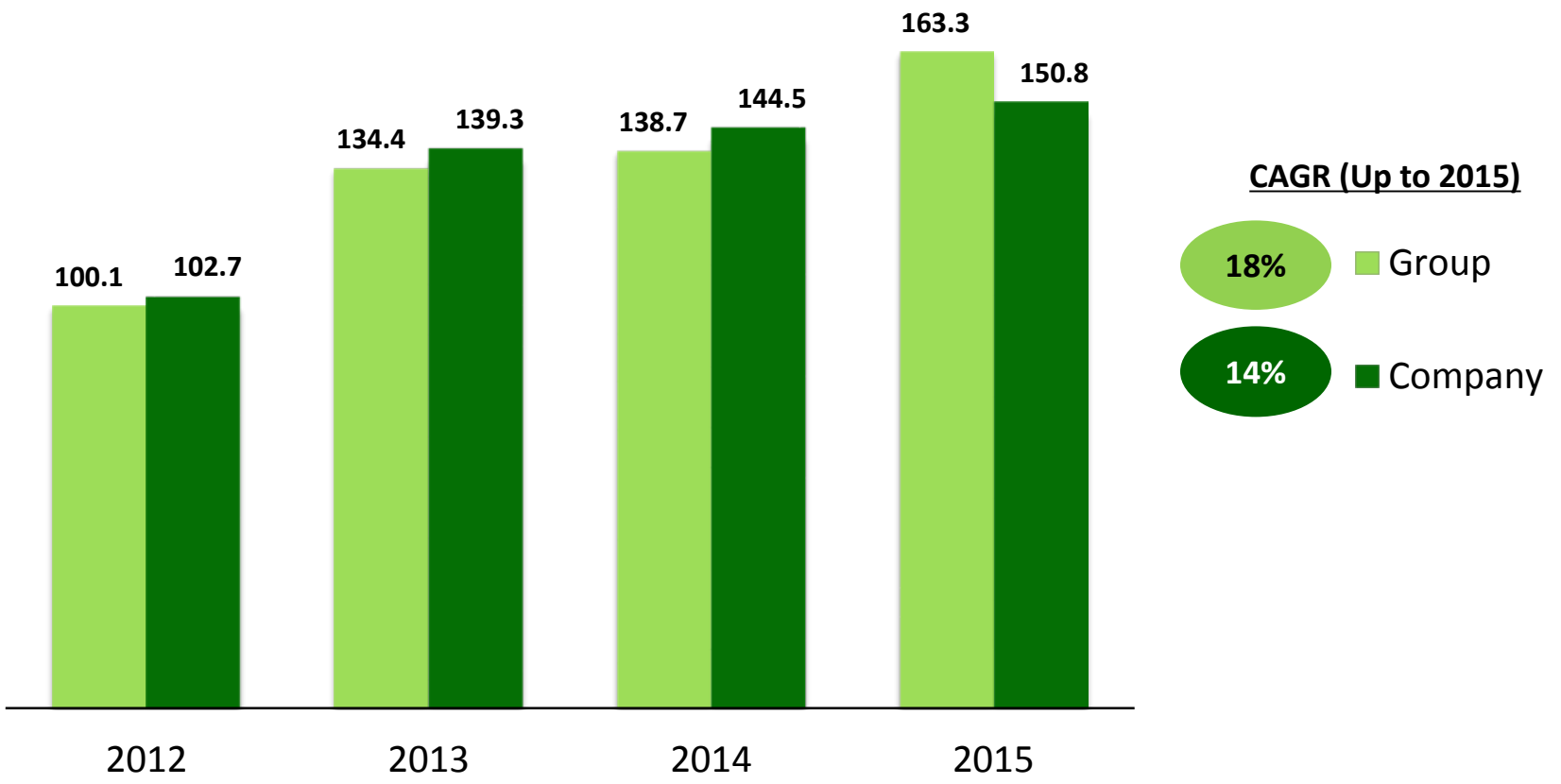
PROFIT BEFORE ZAKAT & TAX

RM' mil



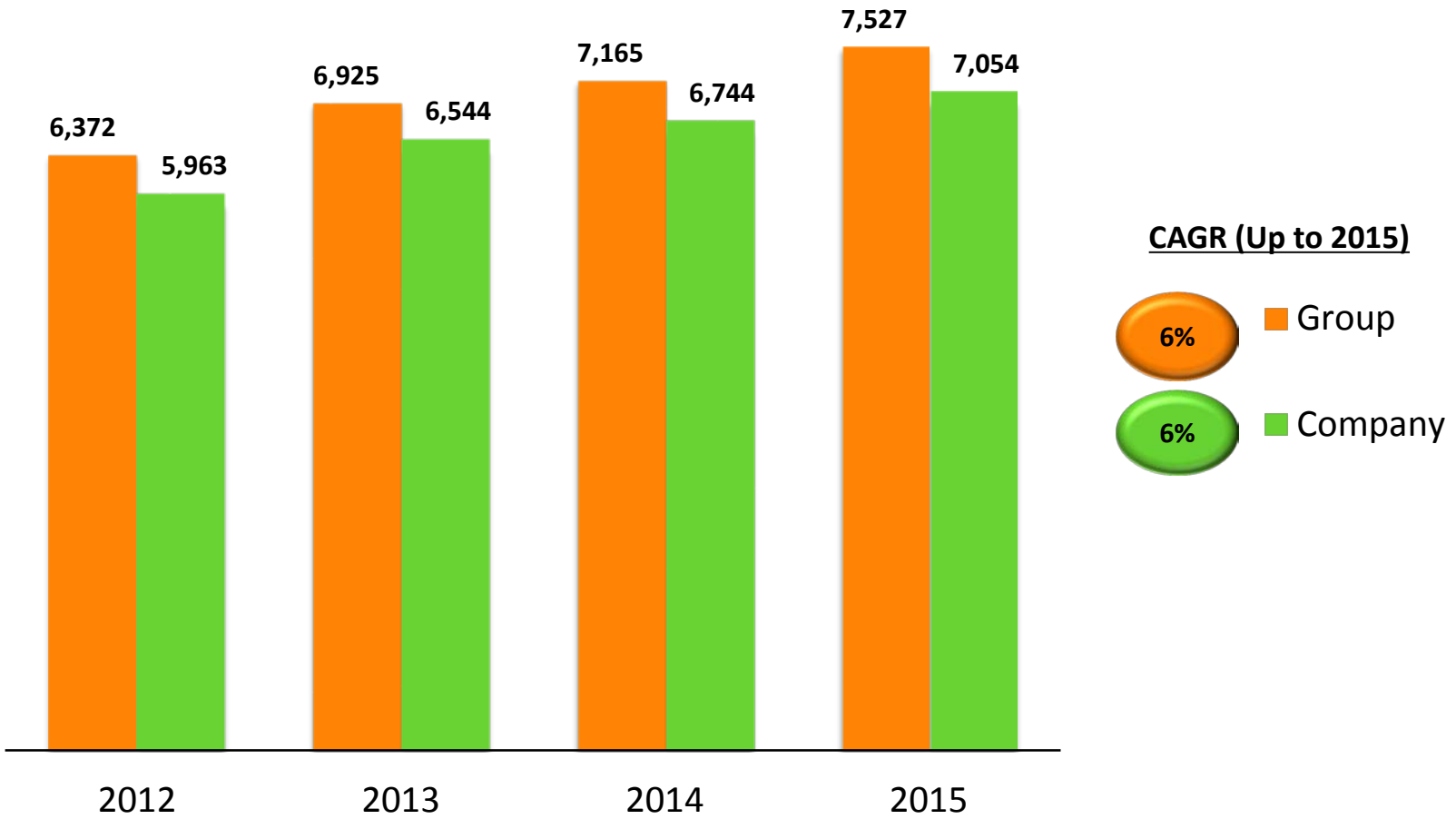
PROFIT AFTER ZAKAT & TAX

RM' mil



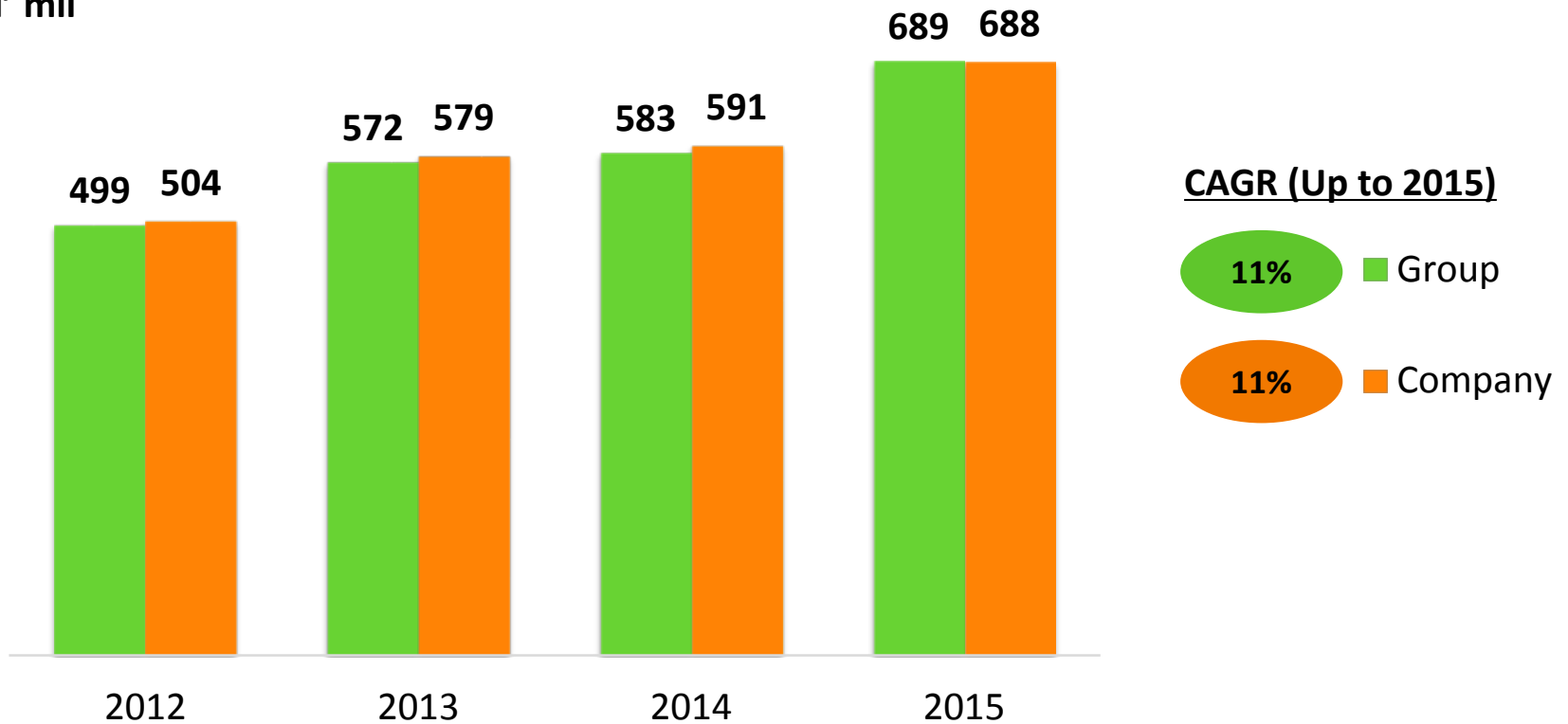
TOTAL ASSETS

RM' mil

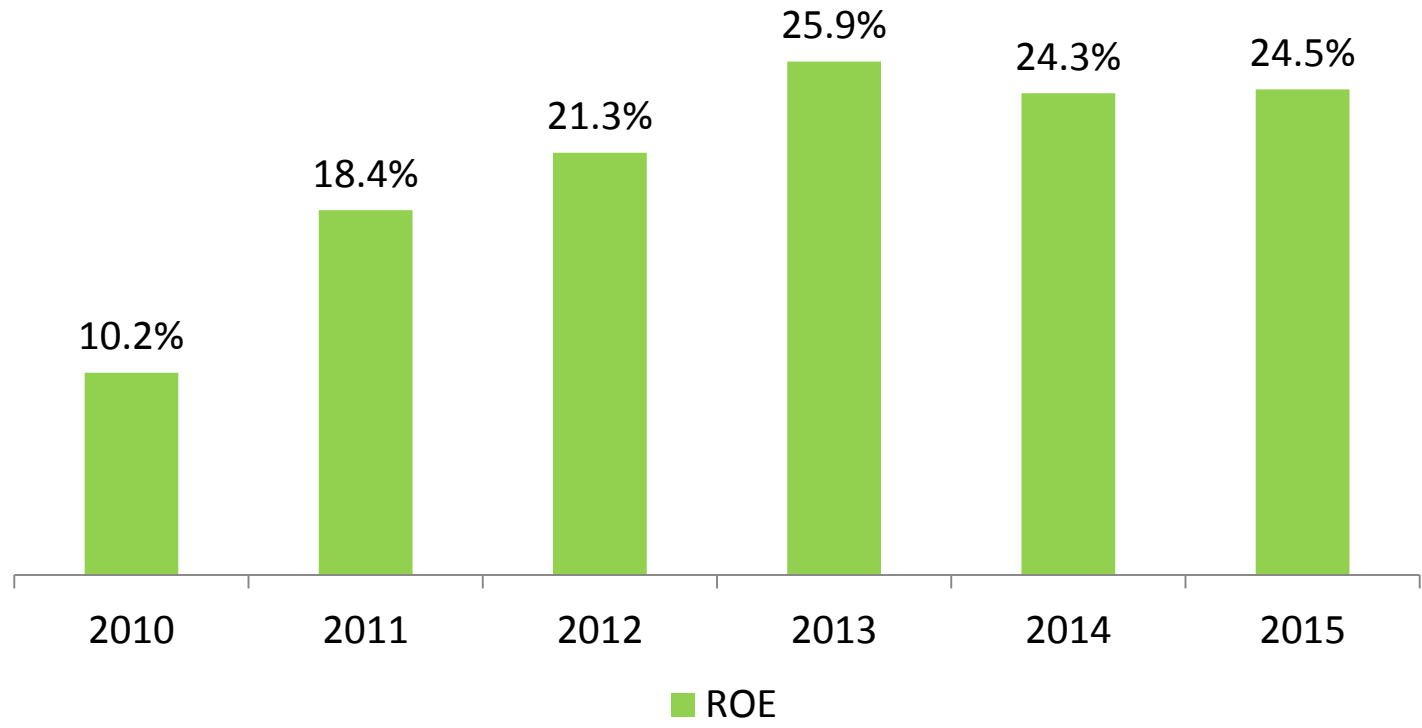


SHAREHOLDERS' EQUITY

RM' mil



RETURN ON EQUITY



INDUSTRY LANDSCAPE 2016

INDUSTRY LANDSCAPE 2016

- 1 Economic environment (slowdown in growth)
- 2 Higher inflation rate (GST, etc)
- 3 Slower growth in loans / financing
- 4 Tightening liquidity environment
- 5 Higher cost of deposits due to aggressive war for deposits
- 6 Margin compression – sliding Net Interest Margin
- 7 Rise in NPLs / Claims Ratio
- 8 Stiff competition

CORPORATE KPI

Financial Targets	
ROE	20%
ROA	1.3%

Thank You والسلام

