

FINANCIAL HIGHLIGHTS FY2015 & 3 MONTHS ENDED MARCH 2016

ANALYST BRIEFING

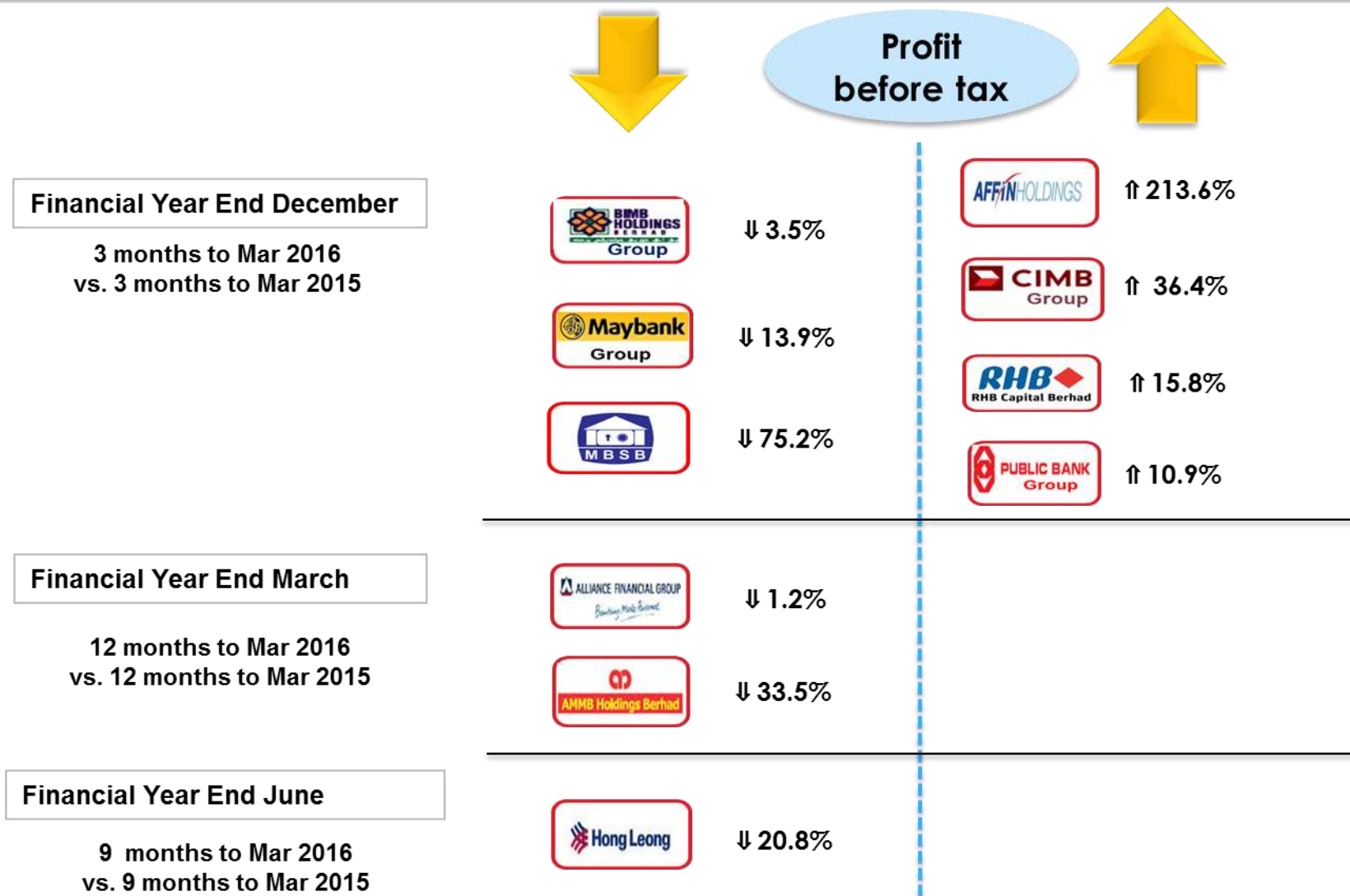
GROUP KEY PERFORMANCE INDICATORS

RM million	FY2011	FY2012	FY2013	FY2014	FY2015	Q1 2016	Banking System
Return on Equity (%) – based on PBT	17.8%	19.6%	23.8%	26.1%	24.2%	20.7% *	12.4% ^
Return on Assets (%) – based on PBT	1.6%	1.7%	1.8%	1.6%	1.5%	1.5% *	1.3% ^
Return on Equity (%) – based on PAT	13.5%	14.3%	16.4%	18.8%	17.8%	15.0% *	NA
Return on Assets (%) – based on PAT	1.2%	1.3%	1.2%	1.1%	1.1%	1.1% *	NA
Cost Income Ratio (%)	57.3%	57.9%	60.2%	57.6%	58.8%	58.2%	48.8% ^
Earnings per share (sen)	22.18	25.89	25.84	35.64	35.53	8.61	NA
Net assets per share (RM)	1.75	1.95	1.88	1.97	2.21	2.40	NA

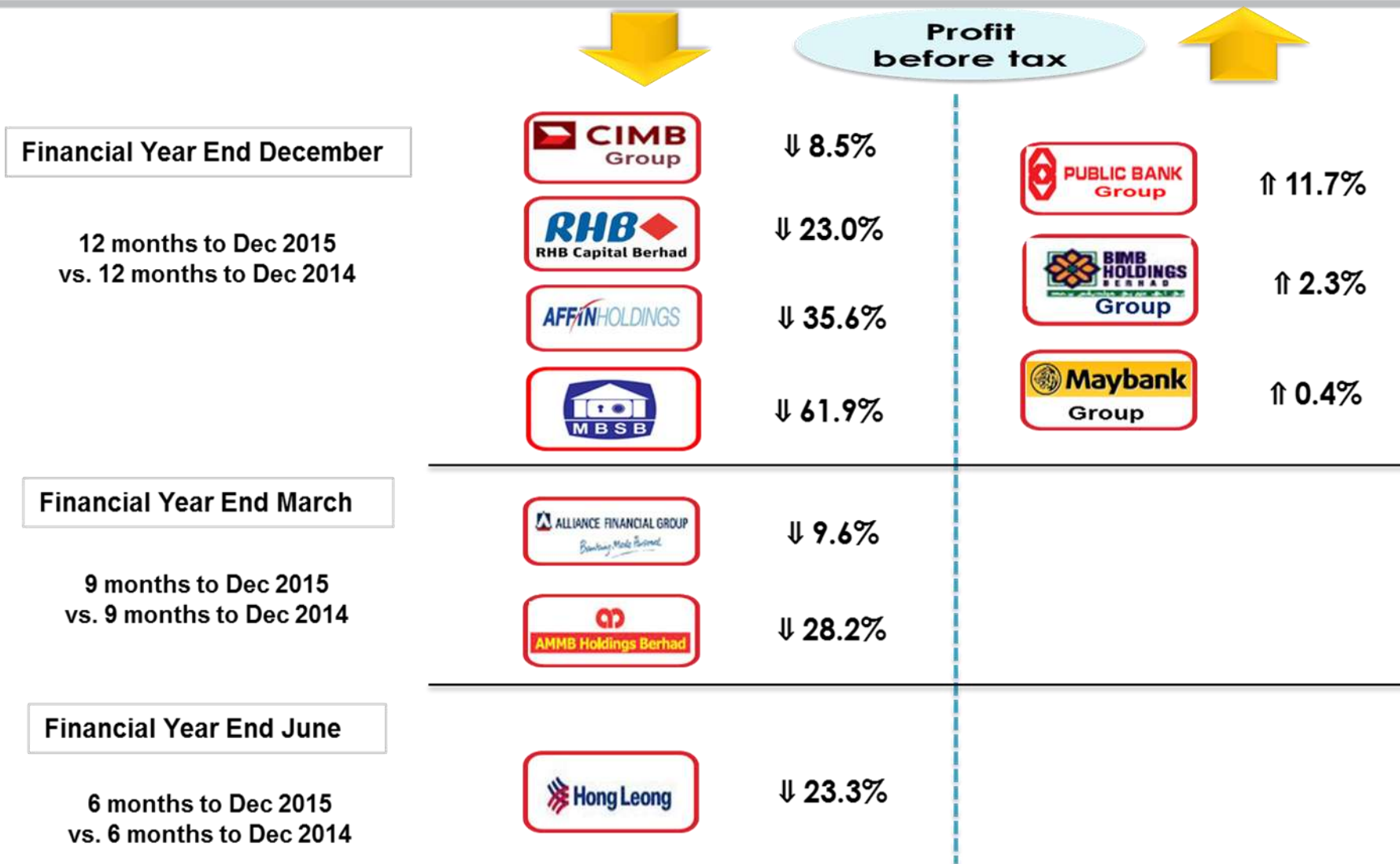
* Annualised

^ Bank Negara Malaysia Annual Report 2015

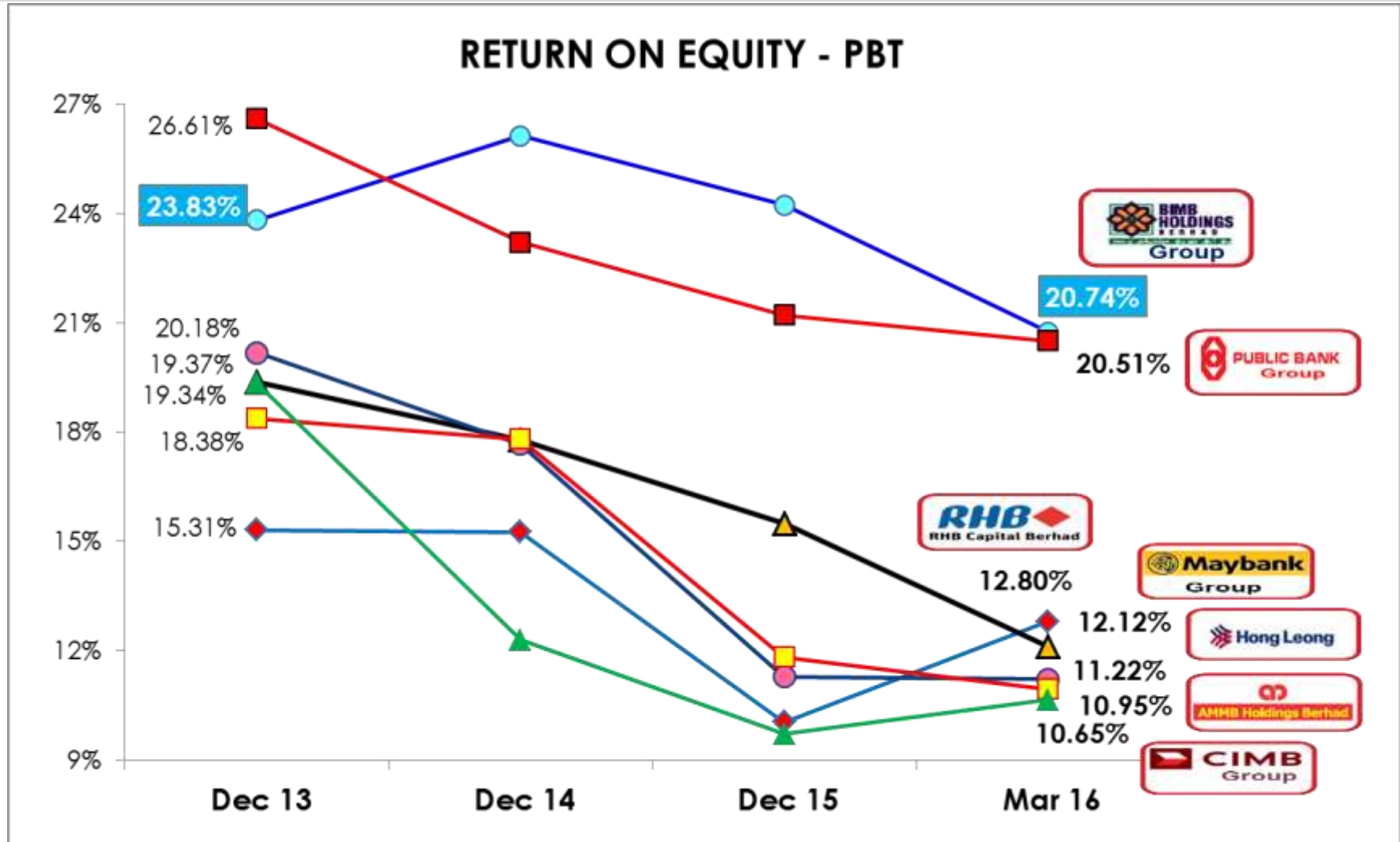
FINANCIAL HOLDING CONGLOMERATES – PROFIT BEFORE TAX GROWTH



FINANCIAL HOLDING CONGLOMERATES – PROFIT BEFORE TAX GROWTH



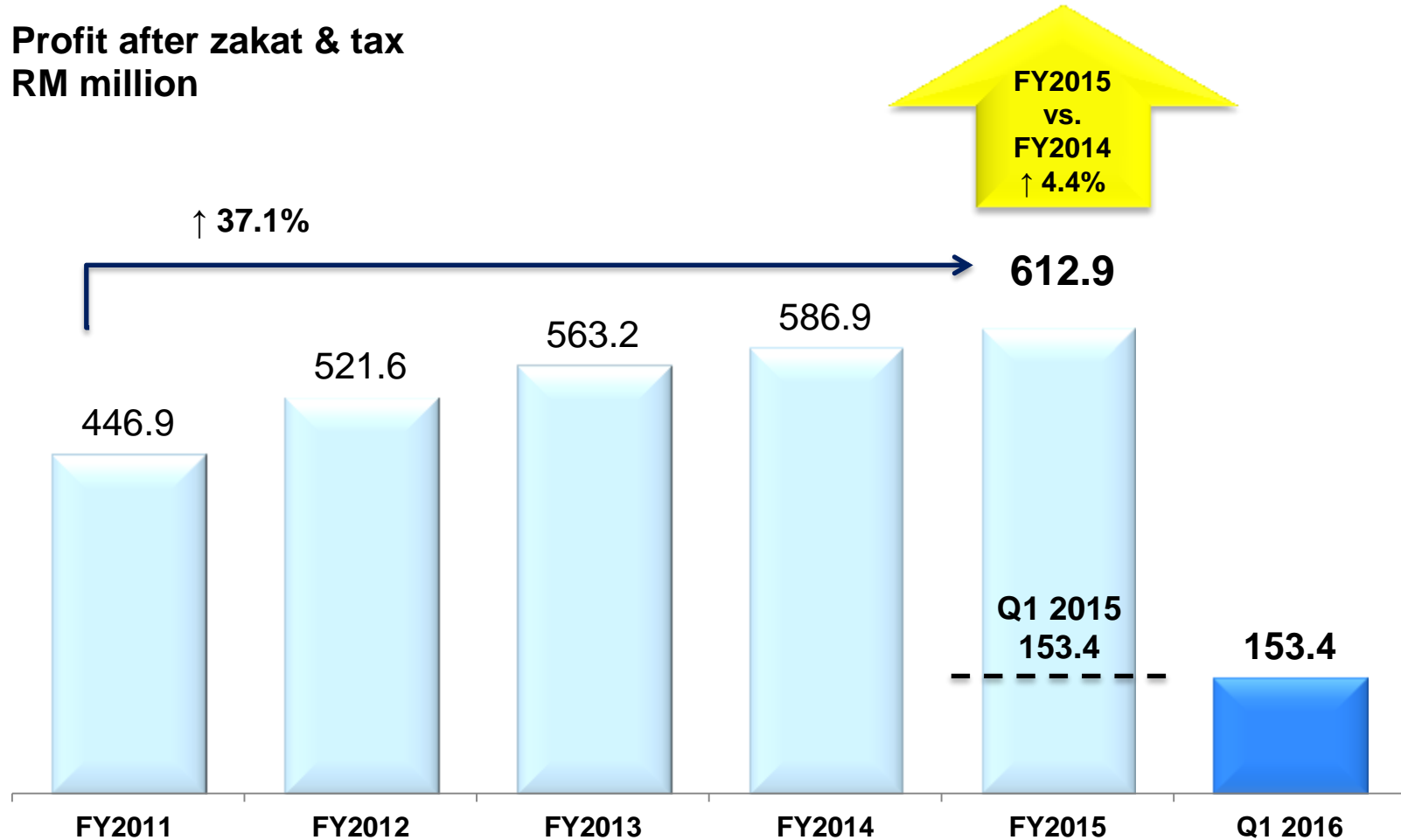
SELECTED FINANCIAL HOLDING CONGLOMERATES



Excluding BHB Group, the other financial conglomerates operate both Islamic and conventional banking operations

PROFITABILITY TREND – BHB GROUP

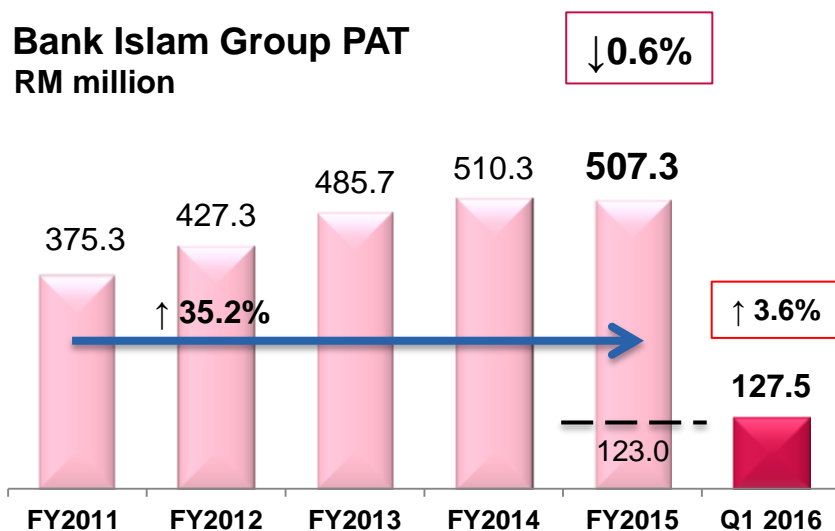
Profit after zakat & tax
RM million



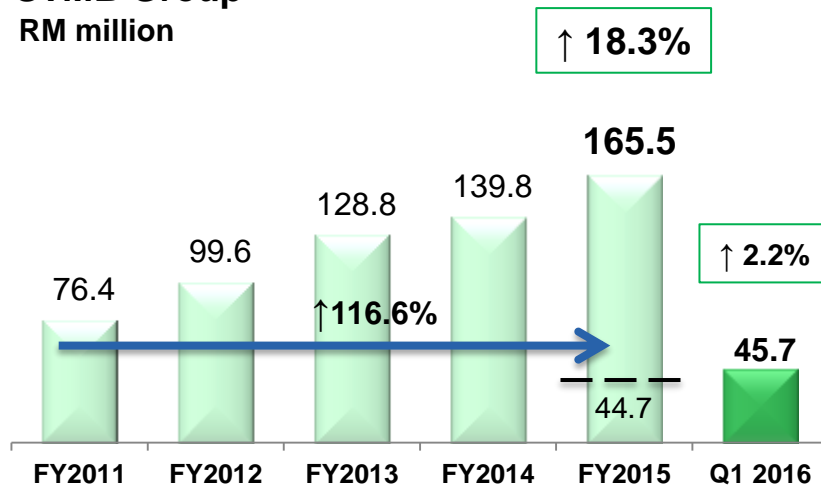
PROFITABILITY TREND – BHB GROUP

Profit after zakat and taxation

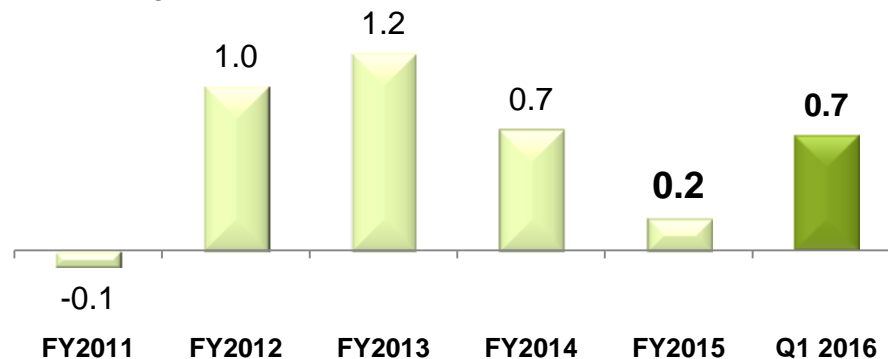
Bank Islam Group PAT RM million



STMB Group RM million



BIMB Securities Group RM million



CONSOLIDATED PROFIT & LOSS

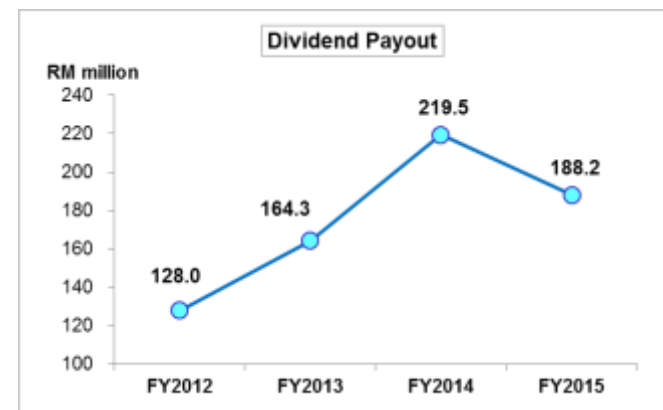
RM million	3 months ended		Variance	
	Mar 16	Mar 15	Amount	%
Total revenue	896.8	809.1	87.7	10.8%
Profit to depositors	(276.5)	(243.1)	(33.4)	13.8%
Net income	620.3	566.0	54.3	9.6%
Total operating overheads	(344.6)	(297.6)	(47.0)	15.8%
Operating results	275.7	268.4	7.3	2.7%
Allowance for impairment on financial assets	(34.9)	(30.4)	(4.5)	14.7%
Finance cost from issuance of sukuk	(28.3)	(17.7)	(10.6)	60.2%
Profit before zakat and taxation (PBT)	212.5	220.3	(7.8)	-3.5%
Zakat	(2.5)	(3.2)	0.7	-23.4%
Taxation	(56.6)	(63.6)	7.0	-11.0%
Profit after zakat and taxation (PAT)	153.4	153.5	(0.1)	-0.0%

KEY CONSOLIDATED FINANCIAL POSITION ITEMS

RM million	Actual Mar 16	Actual Dec 15	Variance	
			Amount	%
Total Assets	55,463.0	57,363.8	(1,900.8)	-3.3%
<i>of which:</i>				
Cash, short-term funds and placements	2,485.2	4,280.8	(1,795.6)	-41.9%
Marketable securities	14,569.6	15,110.4	(540.8)	-3.6%
Net financing, advances and others	35,247.1	34,294.7	952.4	2.8%
Takaful assets	869.9	850.8	19.1	2.2%
Deposits from customers	40,051.4	43,118.5	(3,067.1)	-7.1%
Investment account	907.9	676.1	231.8	34.3%
Deposits and placements of banks and other FIs	500.0	-	500.0	-
Takaful liabilities	6,652.6	6,588.9	63.7	1.0%
Sukuk liabilities	1,911.3	1,883.0	28.3	1.5%
Equity	4,082.0	3,695.7	386.3	10.4%

DIVIDEND PAYOUT TRENDS

Financial Year	Dividend Type	Paid-up Capital	Dividend Payout		% of Net Profit Attributable to Shareholders
		RM'000	%	RM'000	%
FY2012	1st Interim	1,066,790	3.50	37,338	26.39
	2nd Interim	1,066,790	3.50	37,338	26.39
	Final	1,066,790	5.00	53,340	37.71
Total FY2012			12.00	128,016	90.49
FY2013	Interim	1,066,790	3.50	37,338	19.44
	Final	1,493,506	8.50	126,948	66.07
Total FY2013			12.00	164,286	85.51
FY2014	Interim	1,493,506	14.70	219,545*	172.75
Total FY2014					
FY2015	Interim	1,542,210	12.20	188,150	89.18
Total FY2015					



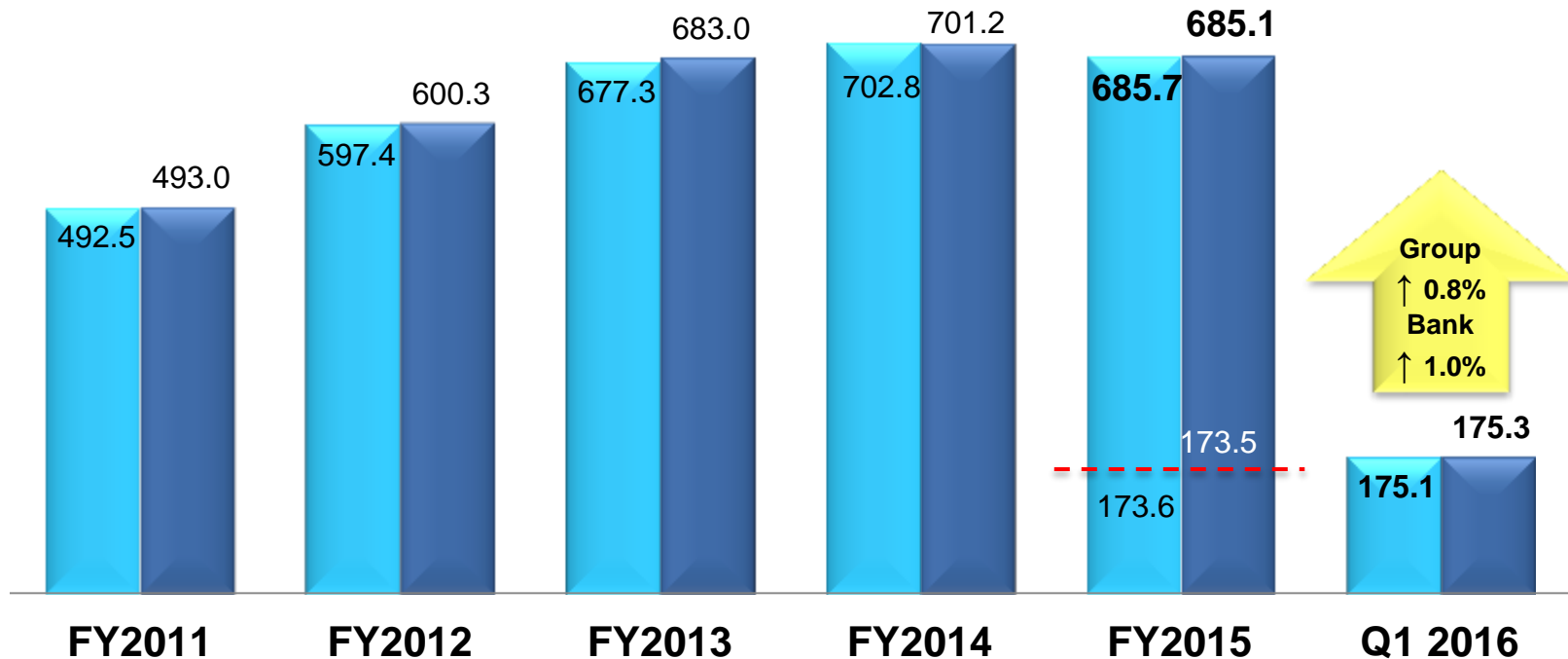
* Partly paid out of retained profits

BANK ISLAM

PROFITABILITY

Profit before zakat and tax RM million

■ Group ■ Bank



BANK ISLAM – KEY FINANCIAL INDICATORS

	FY2011	FY2012	FY2013	FY2014	FY2015	Actual Mar 16	Islamic Banking System	Banking System
PROFITABILITY								
Return on equity (%) – based on PBT	18.5%	20.4%	21.2%	19.9%	17.6%	16.2% ^	14.0% *	12.4% *
Return on equity (%) – based on PAT	14.1%	14.6%	15.3%	14.4%	13.1%	11.8% ^	NA	NA
Return on assets (%) – based on PBT	1.6%	1.7%	1.7%	1.6%	1.4%	1.4% ^	1.0% *	1.3% *
Return on assets (%) – based on PAT	1.2%	1.2%	1.2%	1.1%	1.1%	1.0% ^	NA	NA
Non-Fund Based Income Ratio (%)	13.8%	13.5%	12.6%	11.8%	10.4%	12.0%	6.2% *	17.2% *
Cost Income Ratio (%)	53.8%	51.4%	54.1%	51.9%	52.5%	50.2%	46.3% *	48.8% *
ASSET QUALITY								
Gross impaired financing ratio (%)	2.6%	1.6%	1.2%	1.1%	1.1%	0.9%	1.2% #	1.6% #
Net impaired financing ratio – less IA (%)	2.1%	0.9%	0.6%	0.7%	0.7%	0.6%	1.0% #	1.2% #
Net impaired financing ratio – less IA & CA (%)	-0.2%	-0.7%	-0.9%	-0.8%	-0.8%	-1.0%	0.1% #	0.1% #
Financing loss coverage ratio (%)	106.2%	142.6%	175.8%	170.4%	174.6%	199.6%	98.6% #	94.3% #
EFFICIENCY								
Financing to Deposits (%) **	51.5%	61.2%	65.0%	73.4%	78.6%	86.2%	99.9%	86.8%
CASA to Total Deposits (%)	43.4%	41.2%	39.1%	38.1%	35.1%	36.8%	25.6% #	25.4% #
CAPITALISATION								
RWCR (%)	16.6% ^b	13.9% ^b	14.0% ^a	13.3% ^a	15.3%	15.2%	16.8% #	16.5% #

* Bank Negara Malaysia Annual Report 2015

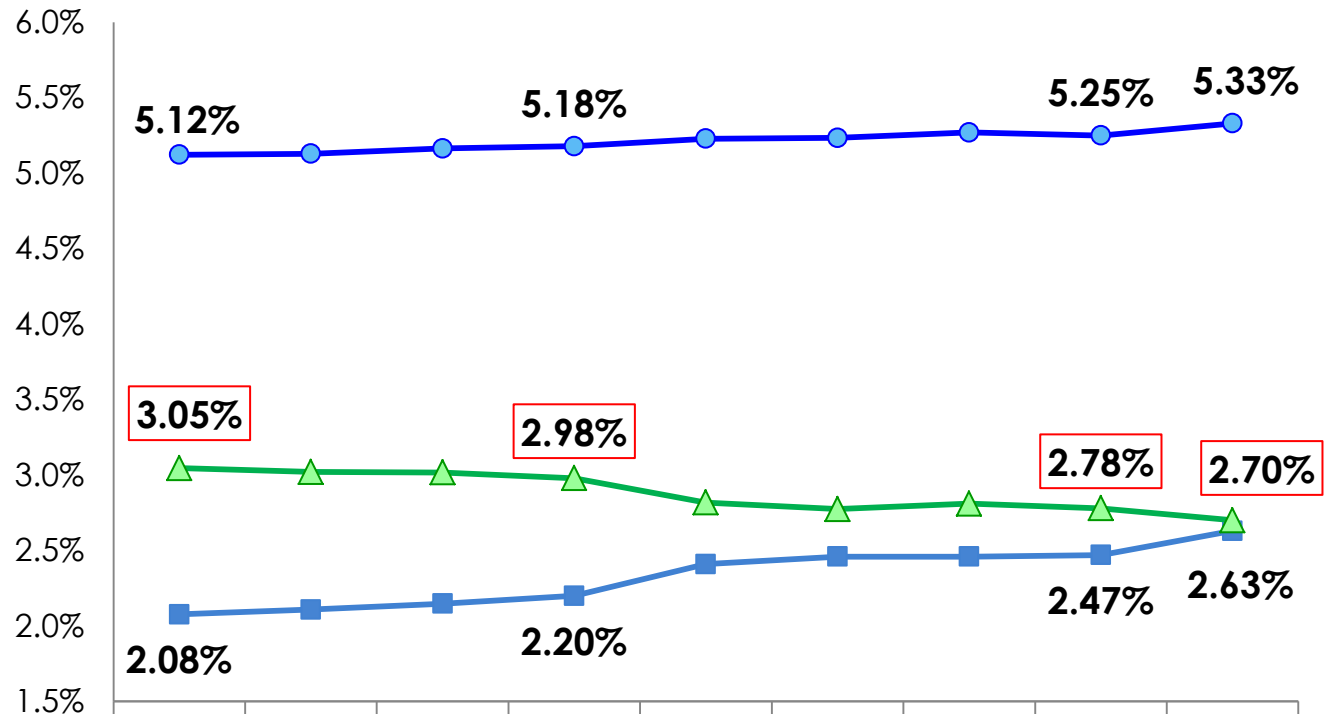
Bank Negara Malaysia Monthly Statistical Bulletin @ March 2016

^ Annualised

□ Based on Basel III computation effective 1 January 2013

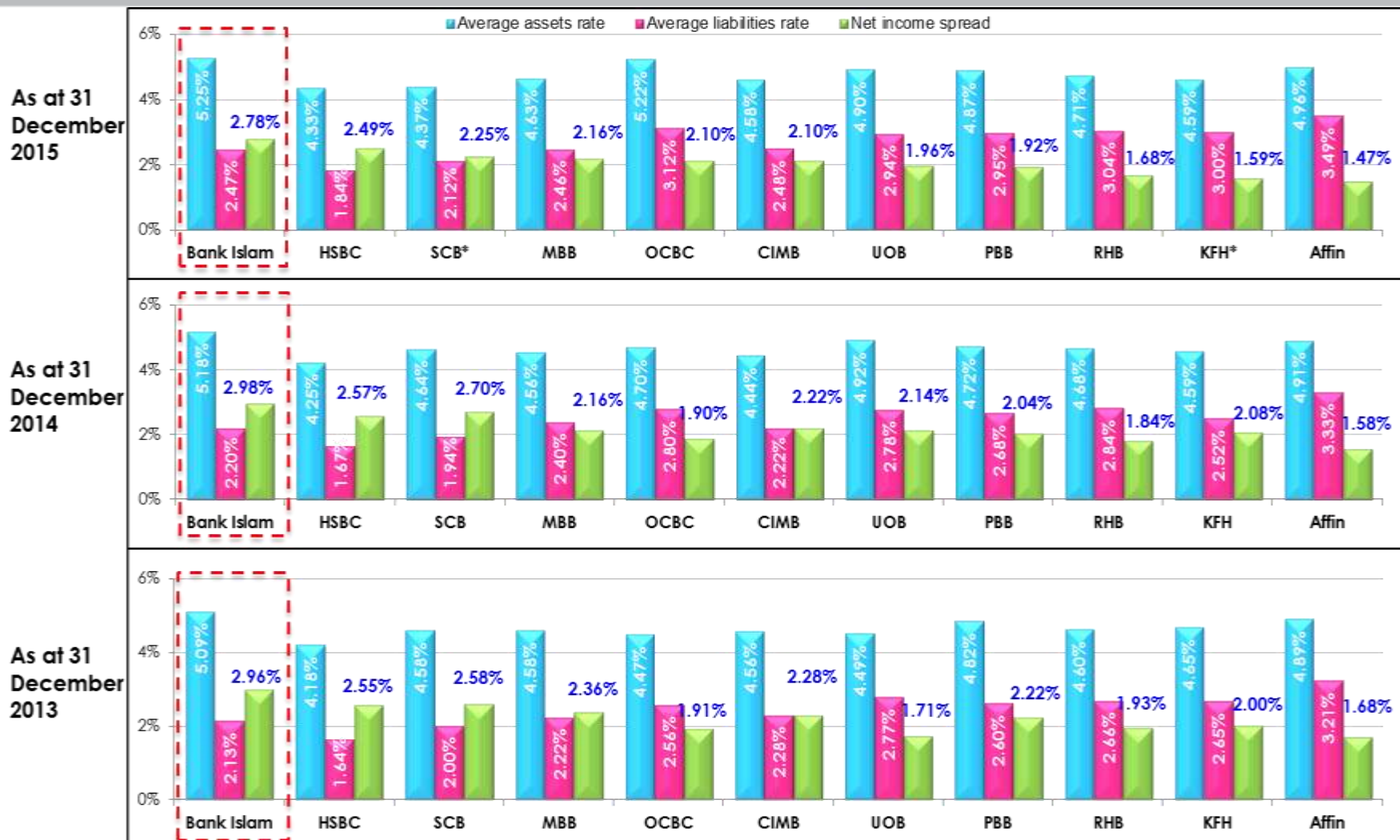
^b Based on Basel II computation

NET INCOME SPREAD TREND



	As at Mar 14	As at June 14	As at Sep 14	As at Dec 14	As at Mar 15	As at June 15	As at Sept 15	As at Dec 15	As at Mar 16
● Average assets rate	5.12%	5.13%	5.16%	5.18%	5.23%	5.23%	5.27%	5.25%	5.33%
■ Average liabilities rate	2.08%	2.11%	2.15%	2.20%	2.41%	2.46%	2.46%	2.47%	2.63%
▲ Net income spread	3.05%	3.02%	3.02%	2.98%	2.82%	2.77%	2.81%	2.78%	2.70%

NET INCOME SPREAD

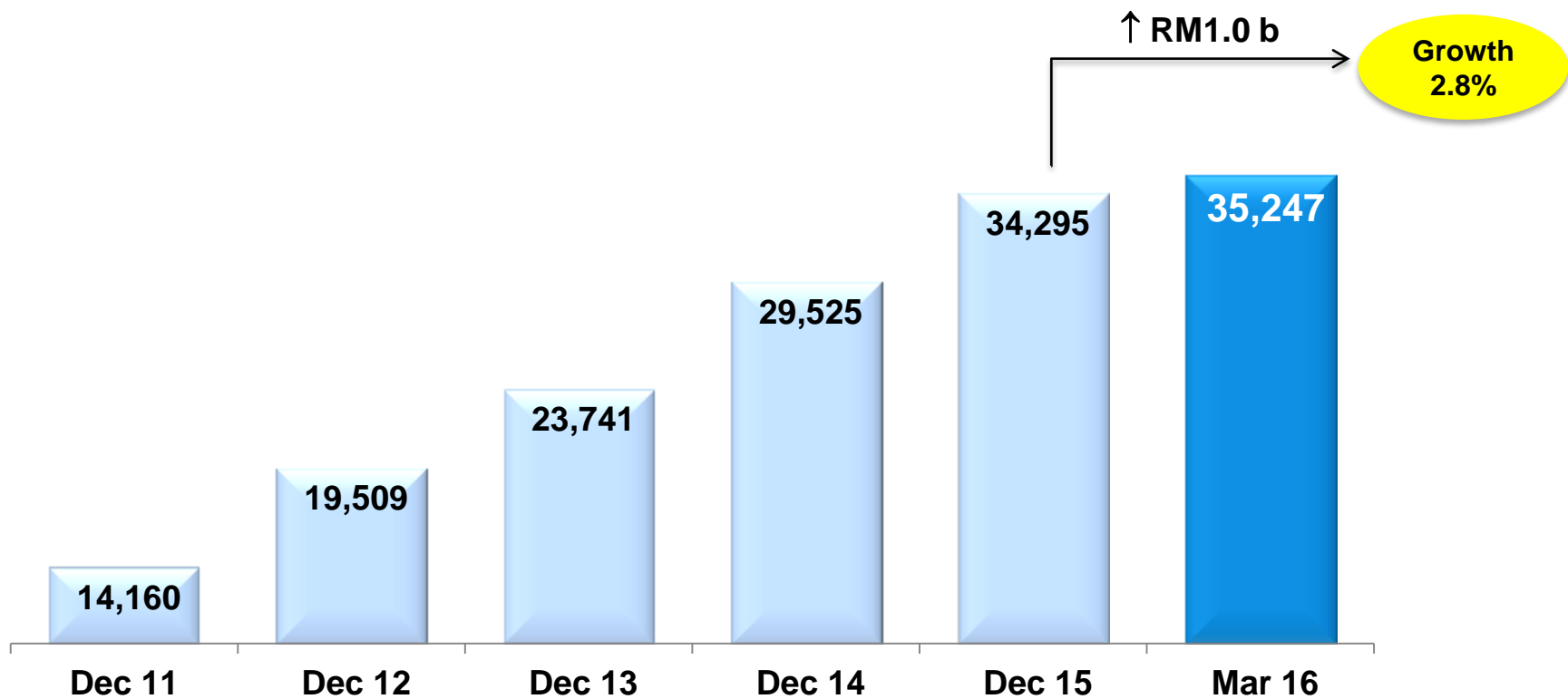


The above are based on the respective financial institution's latest financial statements and derived from 2 points average

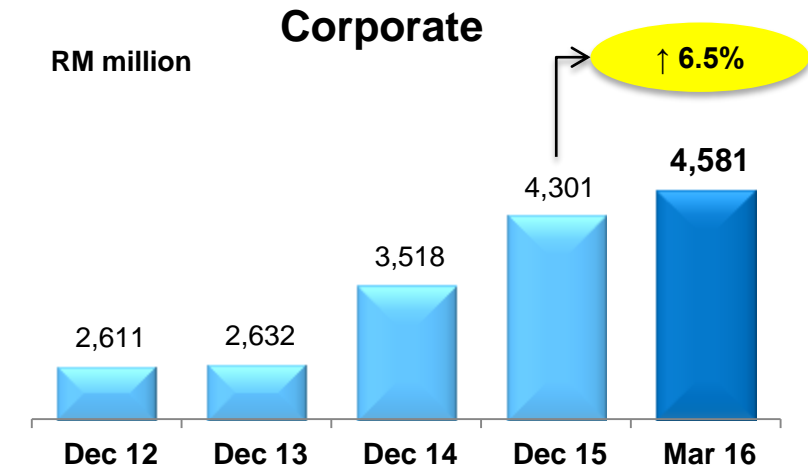
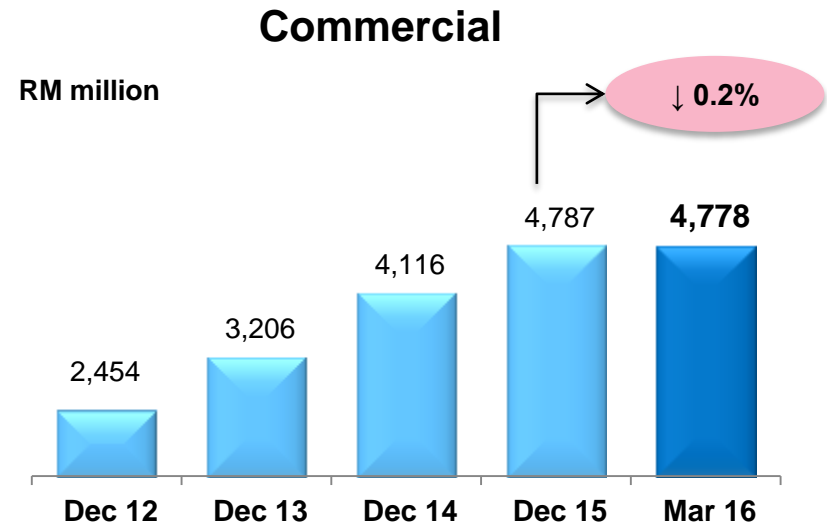
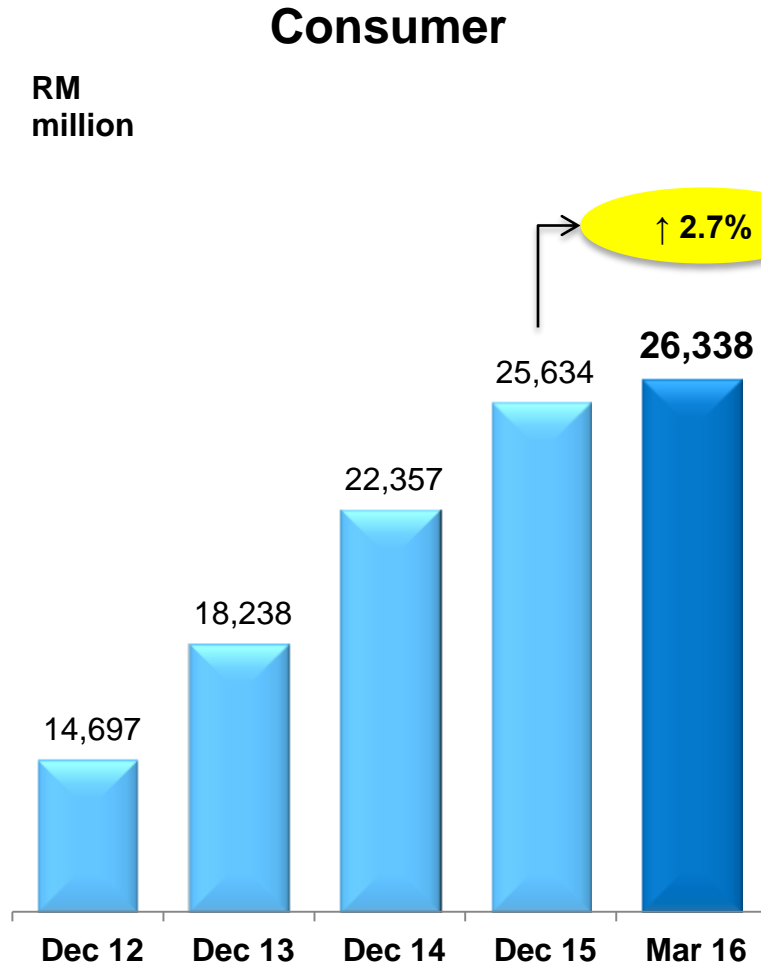
* Position as at September 2015

ROBUST FINANCING GROWTH

Net Financing RM Million



GROSS FINANCING BY BUSINESS UNITS

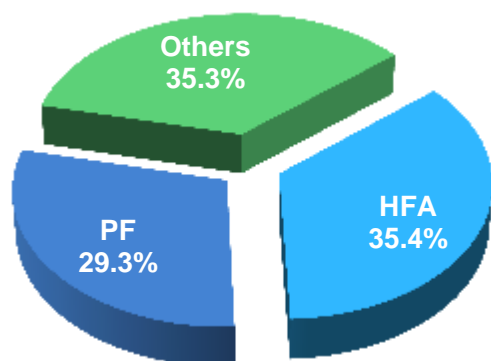


CONSUMER FINANCING DRIVEN BY HOUSE & PERSONAL FINANCING

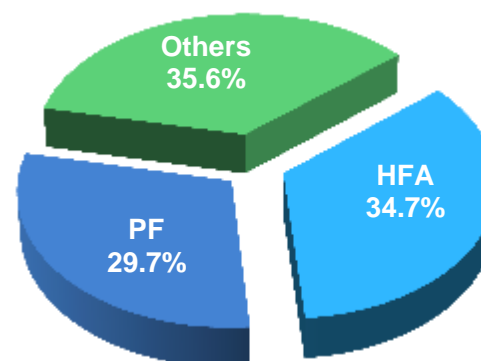
RM million	Mar 16	Dec 15	Growth Mar 16 vs. Dec 15	
			Amount	%
House & Fixed Assets financing (HFA)	12,732	12,138	594	4.9%
Personal financing (PF)	10,530	10,387	143	1.4%
Vehicle financing	2,564	2,592	(28)	-1.1%
Credit card	437	443	(6)	-1.4%
Ar-Rahnu	75	74	1	1.6%
Total Consumer Financing	26,338	25,634	704	2.7%

.....HFA & PF makes up more than 60% of Total Financing portfolio

Mar 16

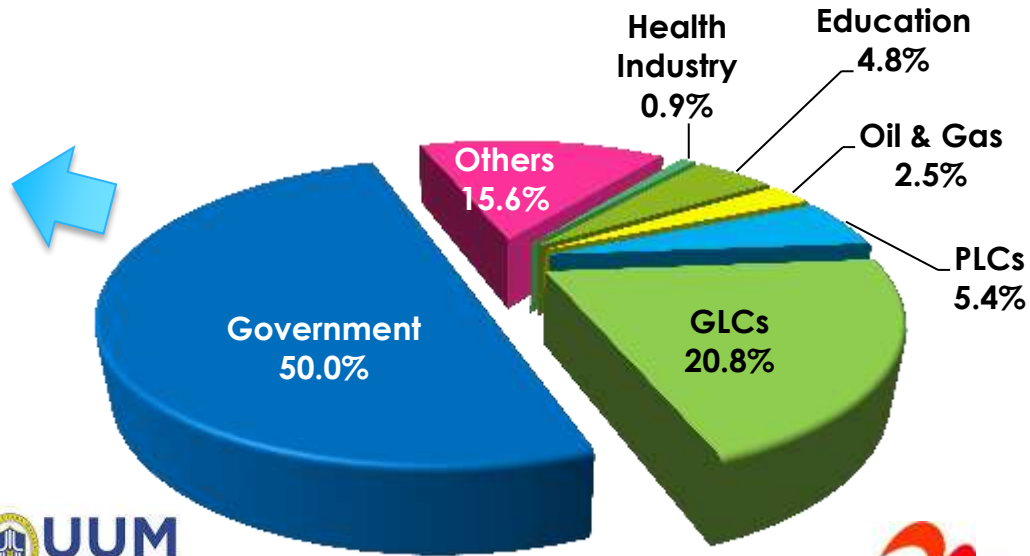


Dec 15

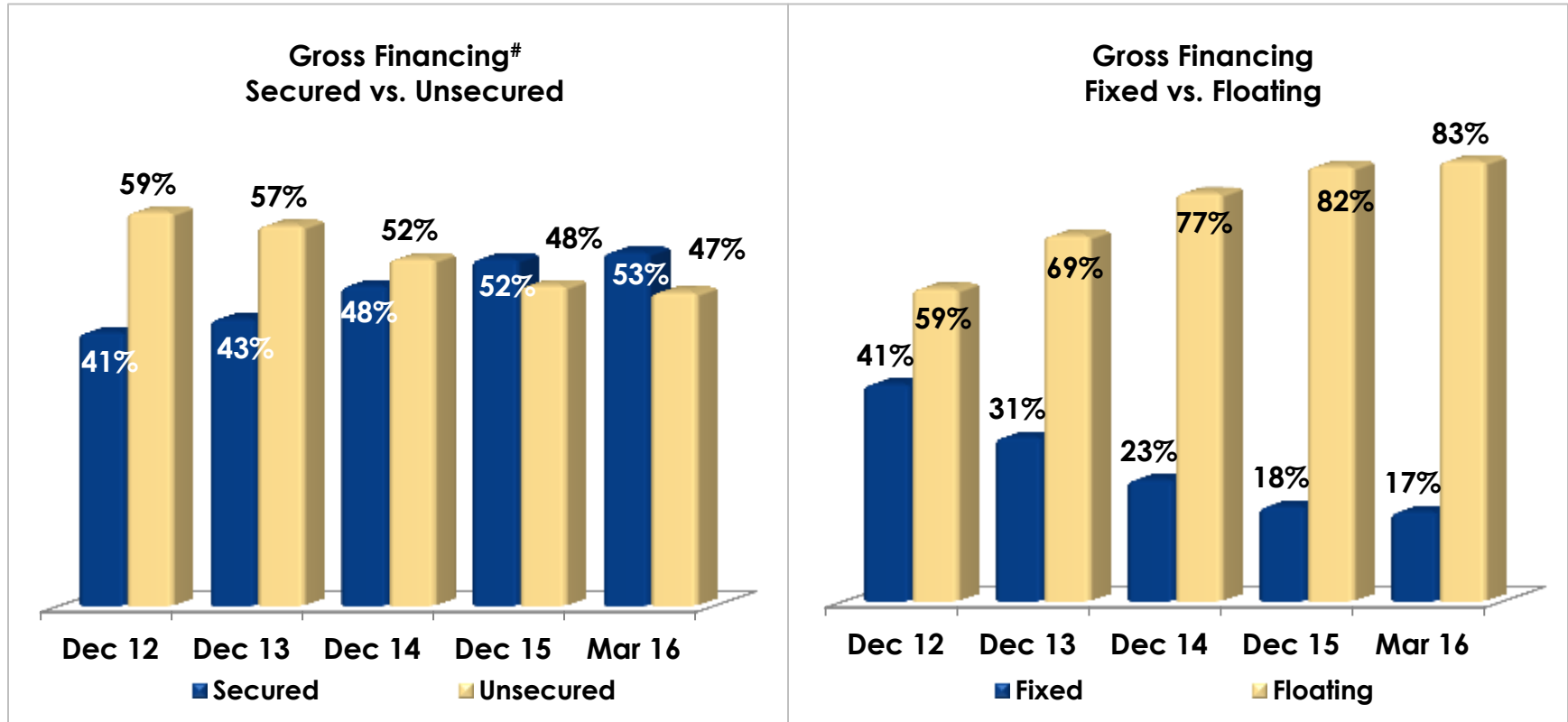


PERSONAL FINANCING – PACKAGE CUSTOMERS

Government	%
Federal	84.5%
State	9.7%
Statutory Bodies	5.8%



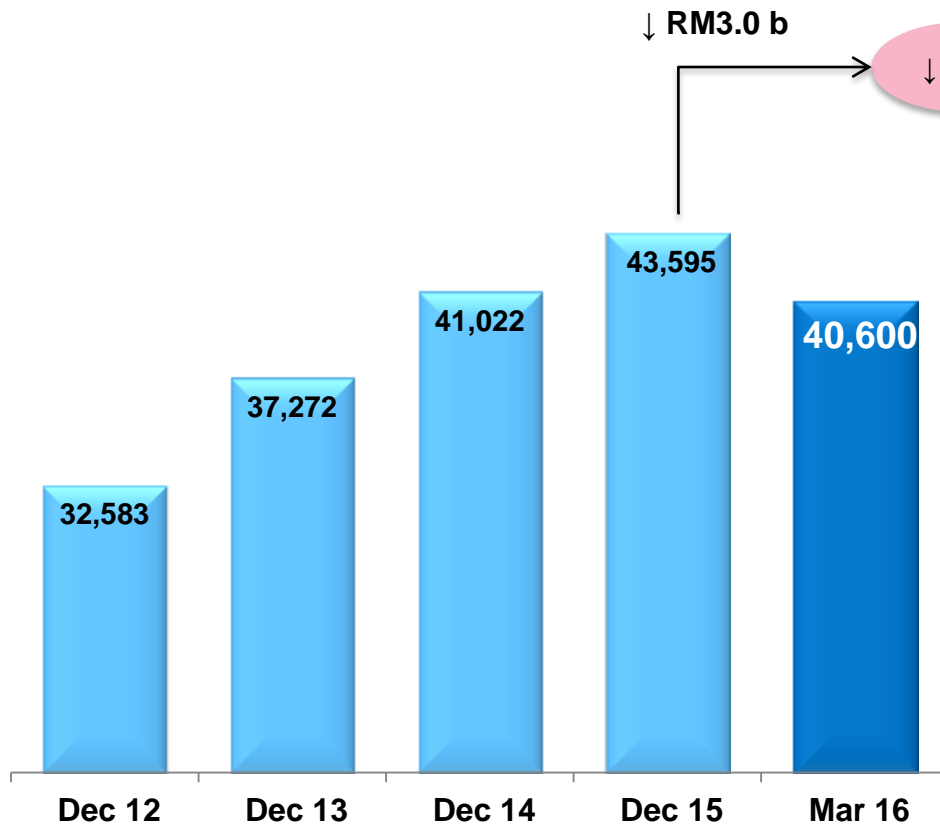
GROSS FINANCING



Above excludes Corporate Banking

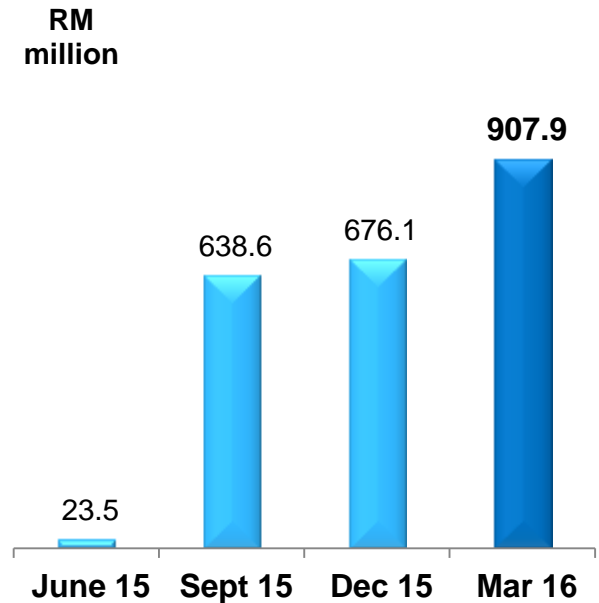
CUSTOMER DEPOSITS & INVESTMENT ACCOUNT

CUSTOMER DEPOSITS RM Million



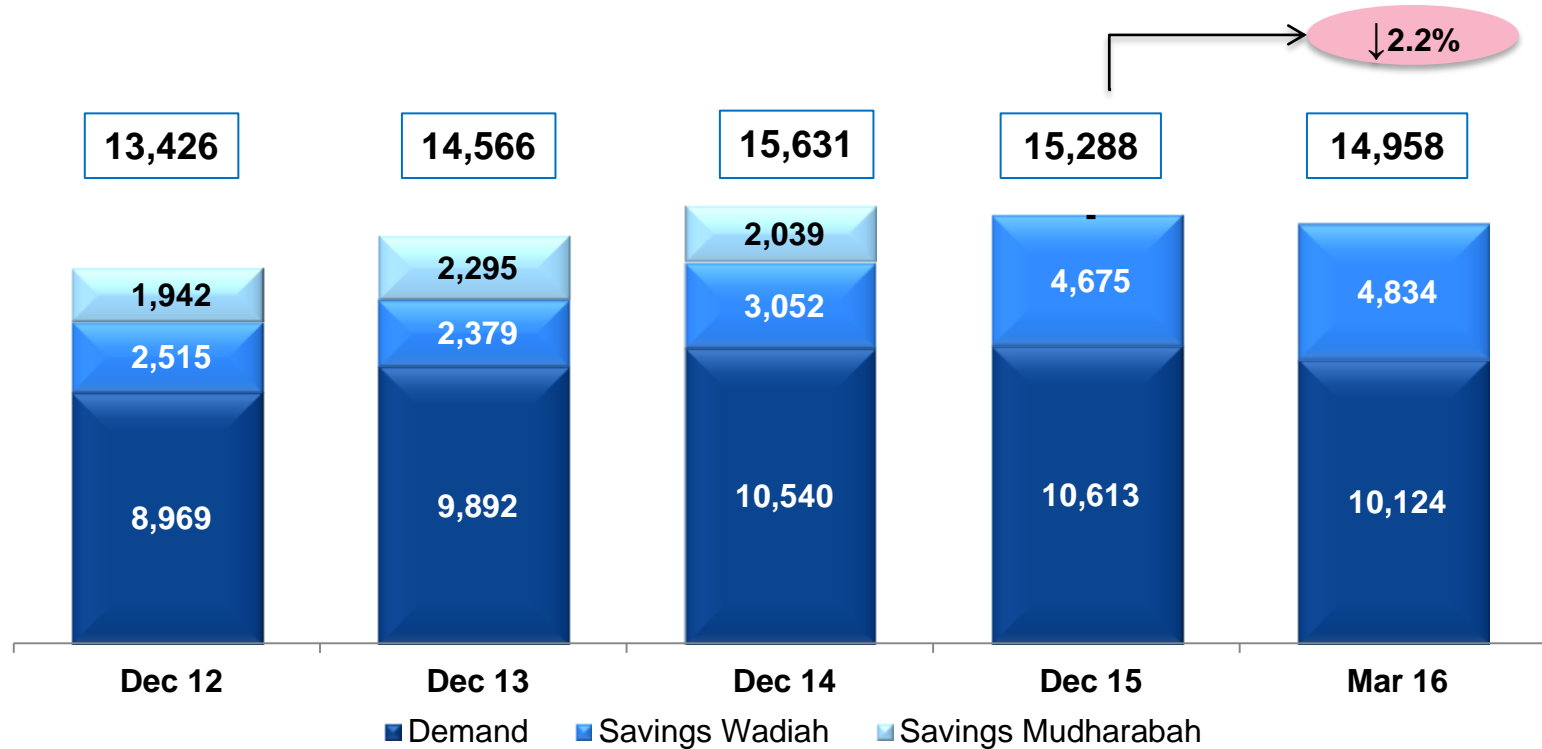
INVESTMENT ACCOUNT

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



CASA DEPOSITS

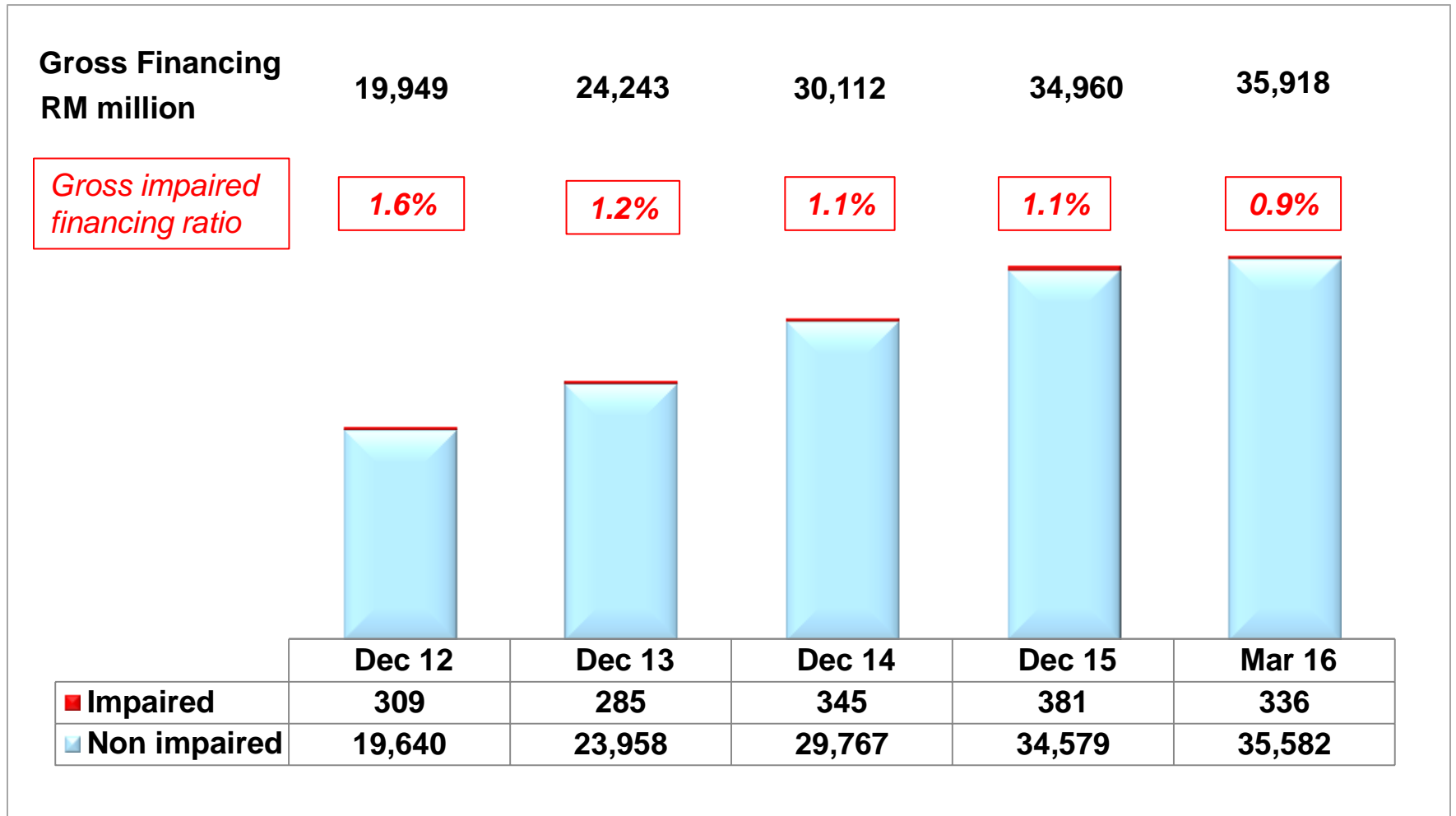
RM Million



CASA to Total Deposits (%)

Dec 12	Dec 13	Dec 14	Dec 15	Mar 16
41.2%	39.1%	38.1%	35.1%	36.8%

CREDIT QUALITY TREND



BRANCH NETWORK



Thank You والسلام

