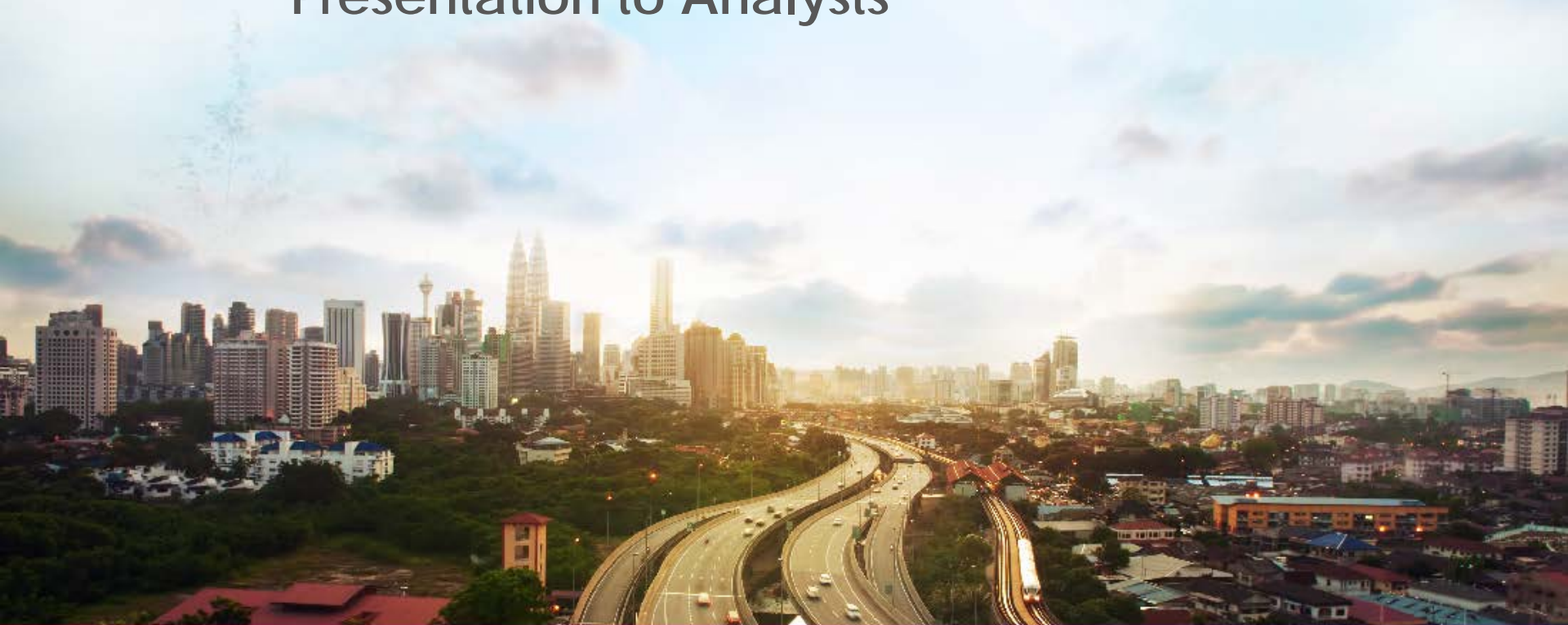


MALAYSIA'S PREMIER  
SHARIAH - COMPLIANT  
FINANCIAL SERVICES GROUP



# 9 months ended September 2016 Financial Results Presentation to Analysts



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BIMB HOLDINGS FINANCIAL RESULTS

Section 1

BANK ISLAM FINANCIAL RESULTS

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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



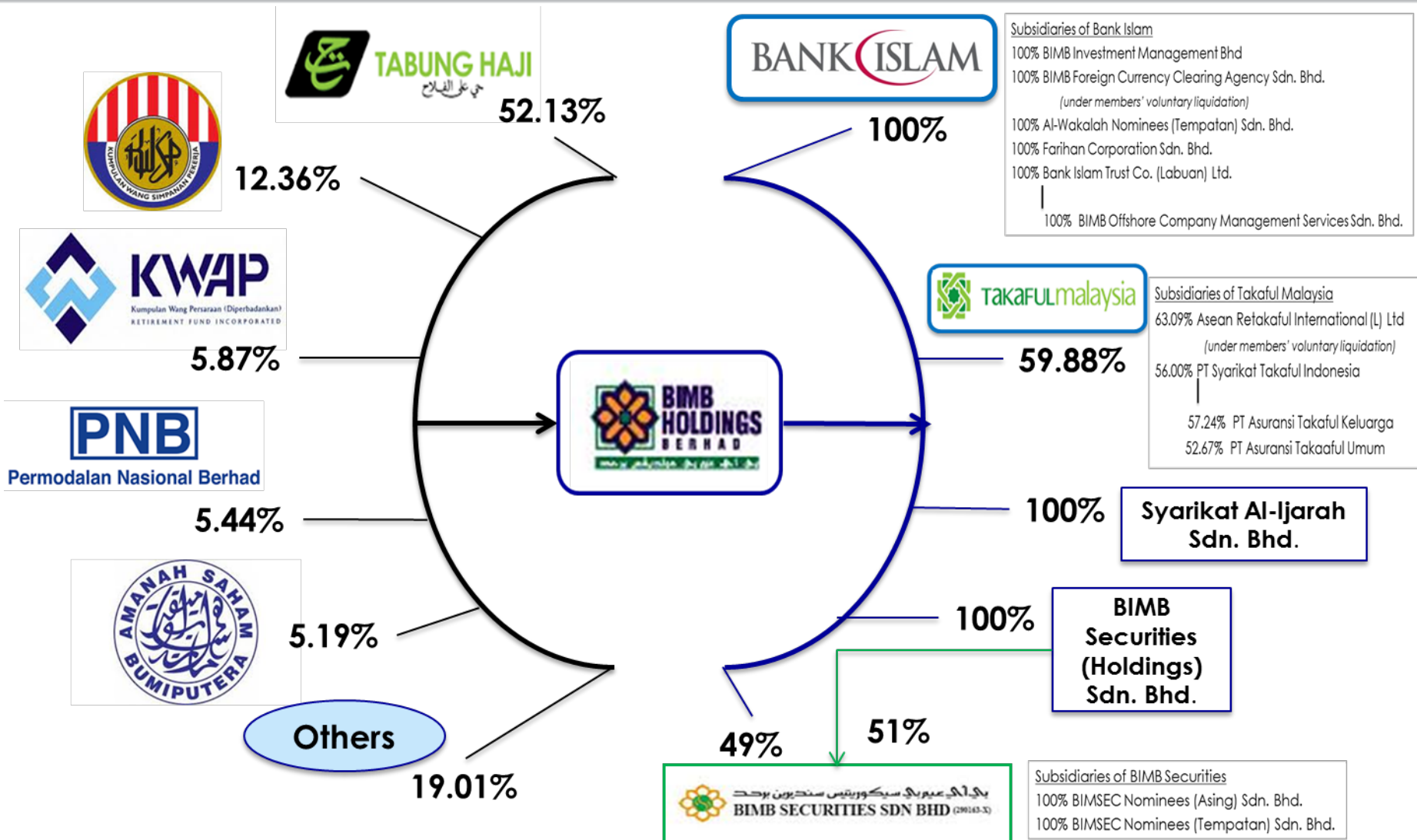
**TAKAFULmalaysia**



**BIMB SECURITIES SDN BHD**

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

## SHAREHOLDING STRUCTURE as at 30 SEPTEMBER 2016



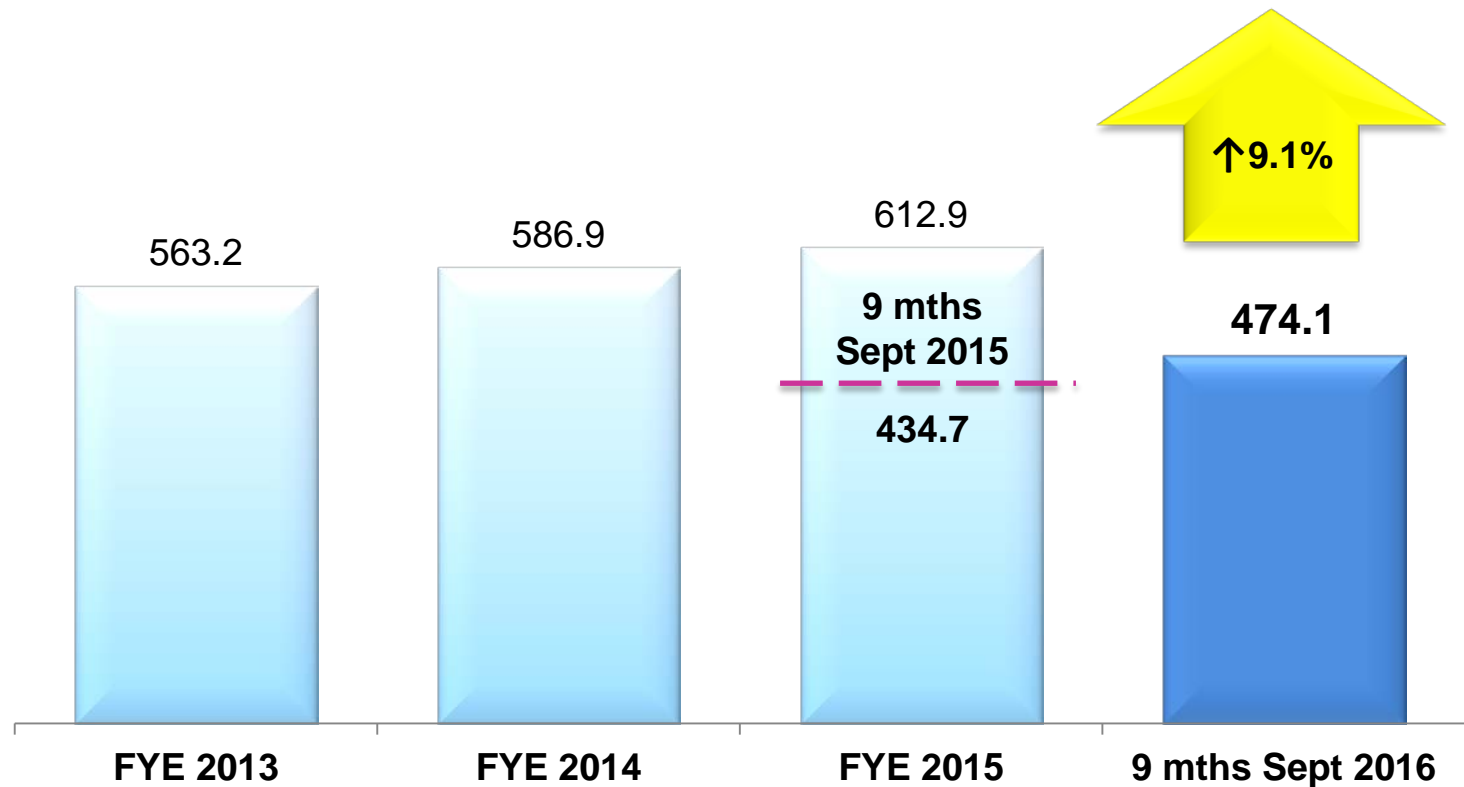


**BIMB**  
**HOLDINGS**  
BERHAD

بي ايم بي مولديفيس برهاد

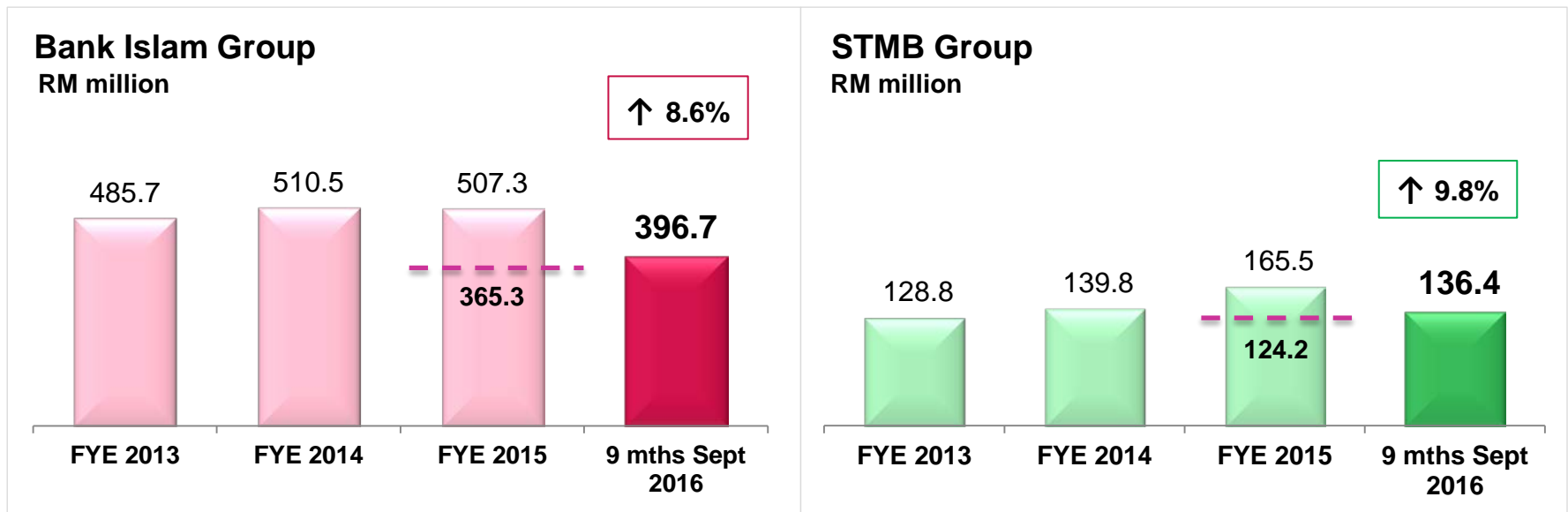
## PROFITABILITY TREND – BHB GROUP

Profit after zakat & tax  
RM million



## PROFITABILITY TREND – BREAKDOWN OF BHB GROUP

Profit after zakat and taxation (in RM million)



## CONSOLIDATED PROFIT & LOSS

RM million	Actual			
	9 months ended		Variance	
	Sept 16	Sept 15	Amount	%
Total revenue	2,671.3	2,426.3	245.0	10.1%
Profit to depositors	(806.5)	(754.9)	(51.6)	-6.8%
<b>Net income</b>	<b>1,864.8</b>	<b>1,671.4</b>	<b>193.4</b>	<b>11.6%</b>
Total operating overheads	(1,027.6)	(926.0)	(101.6)	-11.0%
<b>Operating results</b>	<b>837.2</b>	<b>745.4</b>	<b>91.8</b>	<b>12.3%</b>
Allowance for impairment on financial assets	(87.4)	(50.6)	(36.8)	-72.7%
Finance cost from issuance of sukuk	(84.7)	(60.6)	(24.1)	-39.8%
<b>Profit before zakat and taxation (PBT)</b>	<b>665.1</b>	<b>634.2</b>	<b>30.9</b>	<b>4.9%</b>
Zakat	(7.4)	(9.6)	2.2	22.9%
Taxation	(183.6)	(189.9)	6.3	3.3%
<b>Profit after zakat and taxation (PAT)</b>	<b>474.1</b>	<b>434.7</b>	<b>39.4</b>	<b>9.1%</b>
<b>Profit attributable to Owners of the Company</b>	<b>419.6</b>	<b>385.4</b>	<b>34.2</b>	<b>8.9%</b>

## KEY CONSOLIDATED FINANCIAL POSITION ITEMS

RM million	Actual Sept 16	Actual Dec 15	Variance	
			Amount	%
<b>Total Assets</b>	<b>57,388.7</b>	<b>57,363.8</b>	<b>24.9</b>	<b>0.0%</b>
<i>of which:</i>				
Cash, short-term funds and placements	<b>2,428.7</b>	4,280.8	(1,852.1)	-43.3%
Investment securities	<b>14,970.0</b>	15,110.4	(140.4)	-0.9%
Net financing, advances and others	<b>37,132.3</b>	34,294.7	2,837.6	8.3%
Takaful assets	<b>679.7</b>	850.8	(171.1)	-20.1%
Deposits from customers	<b>41,096.8</b>	43,118.5	(2,021.7)	-4.7%
Investment account	<b>2,197.7</b>	676.1	1,521.6	225.1%
Takaful liabilities	<b>6,686.4</b>	6,588.9	97.5	1.5%
Sukuk liabilities	<b>1,948.0</b>	1,883.0	65.0	3.5%
Equity	<b>4,422.1</b>	3,695.7	726.4	19.7%



## GROUP KEY FINANCIAL INDICATORS

	FY2012	FY2013	FY2014	FY2015	Sept 2016
Return on Equity (%) – based on PBT	19.6%	23.8%	26.1%	24.2%	<b>21.5% *</b>
Return on Assets (%) – based on PBT	1.7%	1.8%	1.6%	1.5%	<b>1.5% *</b>
Return on Equity (%) – based on PAT	14.3%	16.4%	18.8%	17.8%	<b>15.3% *</b>
Return on Assets (%) – based on PAT	1.3%	1.2%	1.1%	1.1%	<b>1.1% *</b>
Cost Income Ratio (%)	57.9%	60.2%	57.6%	58.8%	<b>57.7%</b>
Earnings per share (sen)	25.89	25.84	35.64	35.53	<b>26.47</b>
Net tangible assets per share (sen)	1.95	1.88	1.97	2.21	<b>2.58</b>

\* Annualised

## FINANCIAL HOLDING CONGLOMERATES – PROFIT AFTER TAX GROWTH

### Financial Year End December

Profit after tax	HY June 16 vs. HY June 15		FY Dec 15 vs. FY Dec 14	
	RM mil	% Inc/ (Dec)	RM mil	% Inc/ (Dec)
Group E	258.5	↑45.8%	382.2	↓36.1%
	177.3		598.5	
Group C	1,705.7	↑37.3%	2,895.9	↓8.8%
	1,242.1		3,174.6	
BIMB HOLDINGS BERHAD Group	315.8	↑5.2%	612.9	↑4.4%
	300.0		586.9	
Group A	2,515.7	↑4.9%	5,121.2	↑12.2%
	2,397.1		4,563.3	
Group D	920.2	↓14.3%	1,537.4	↓17.6%
	1,074.1		1,866.7	
Group B	2,650.2	↓20.5%	6,986.4	↑1.1%
	3,333.4		6,911.0	
Non-Bank F	97.8	↓53.4%	257.6	↓74.6%
	209.9		1,015.0	

### Financial Year End March

Profit after tax	Q1 June 16 vs. Q1 June 15		YTD Dec 15 vs. YTD Dec 14	
	RM mil	% Inc/ (Dec)	RM mil	% Inc/ (Dec)
Group G	132.5	↑8.7%	392.2	↓10.4%
	121.9		437.5	
Group H	359.4	↓2.5%	1,088.3	↓27.2%
	368.7		1,494.5	

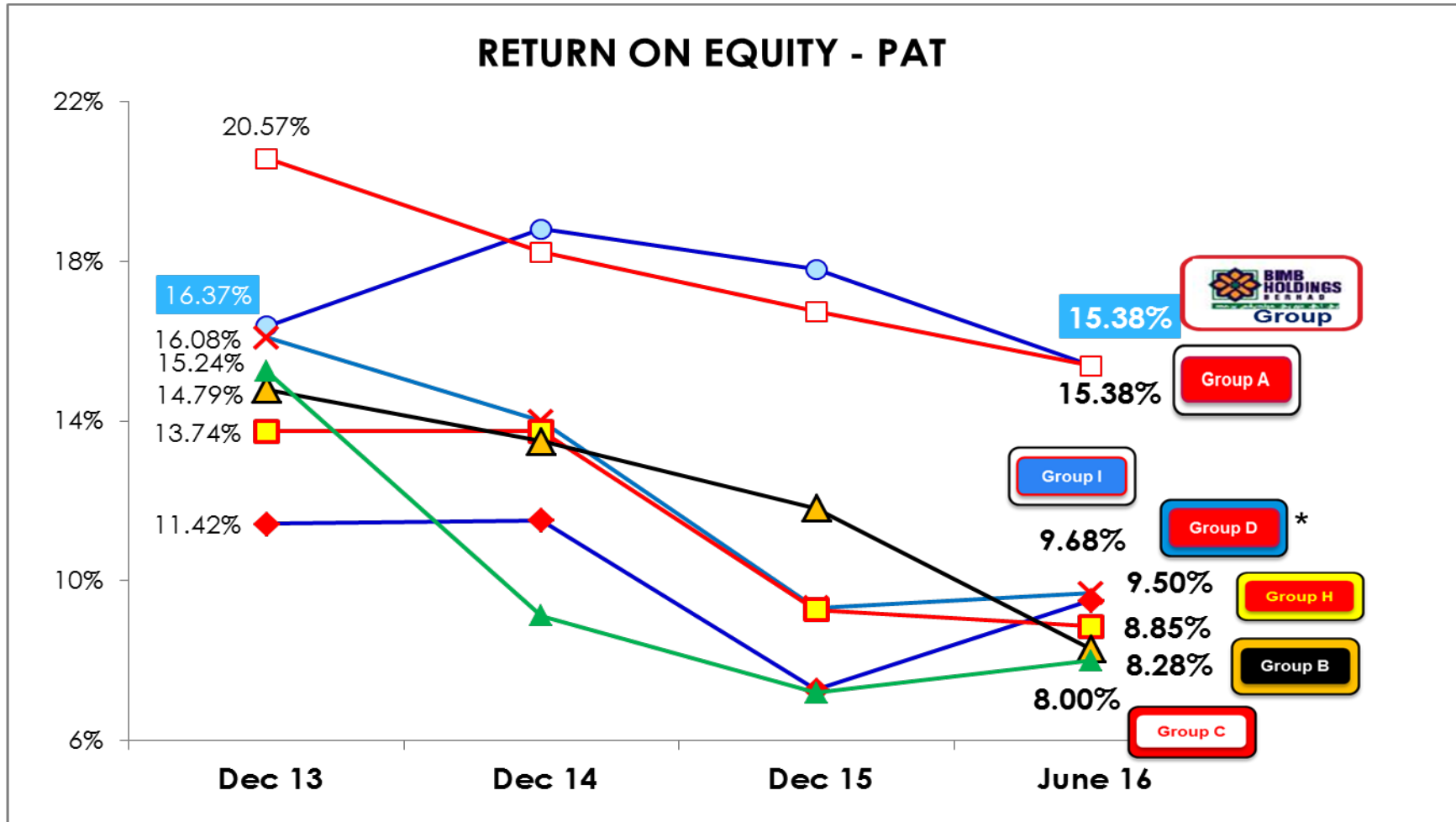
### Financial Year End June

Group I

Profit after tax	
FY June 16 vs. FY June 15	
RM mil	% Inc/ (Dec)
2,063.5	↓16.1%
2,460.4	

Profit after tax	
HY Dec 15 vs. HY Dec 14	
RM mil	% Inc/ (Dec)
978.1	↓19.9%
1,221.6	

## SELECTED FINANCIAL HOLDING CONGLOMERATES

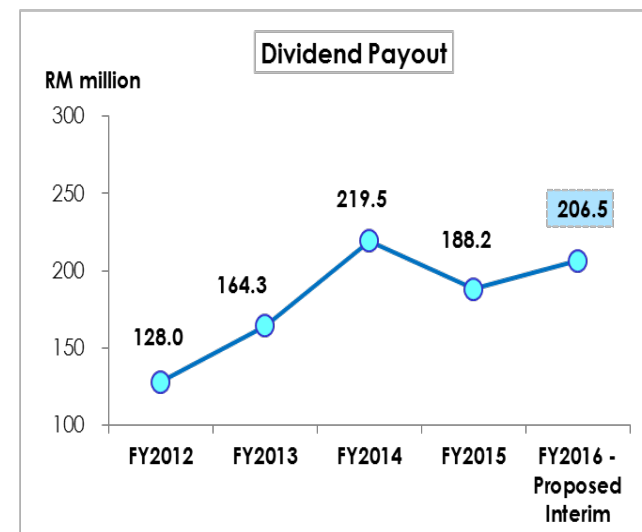


Excluding BHB Group, the other financial conglomerates operate both Islamic and conventional banking operations

\* Transfer of listing status from RHB Capital to RHB Bank on 27 June 2016

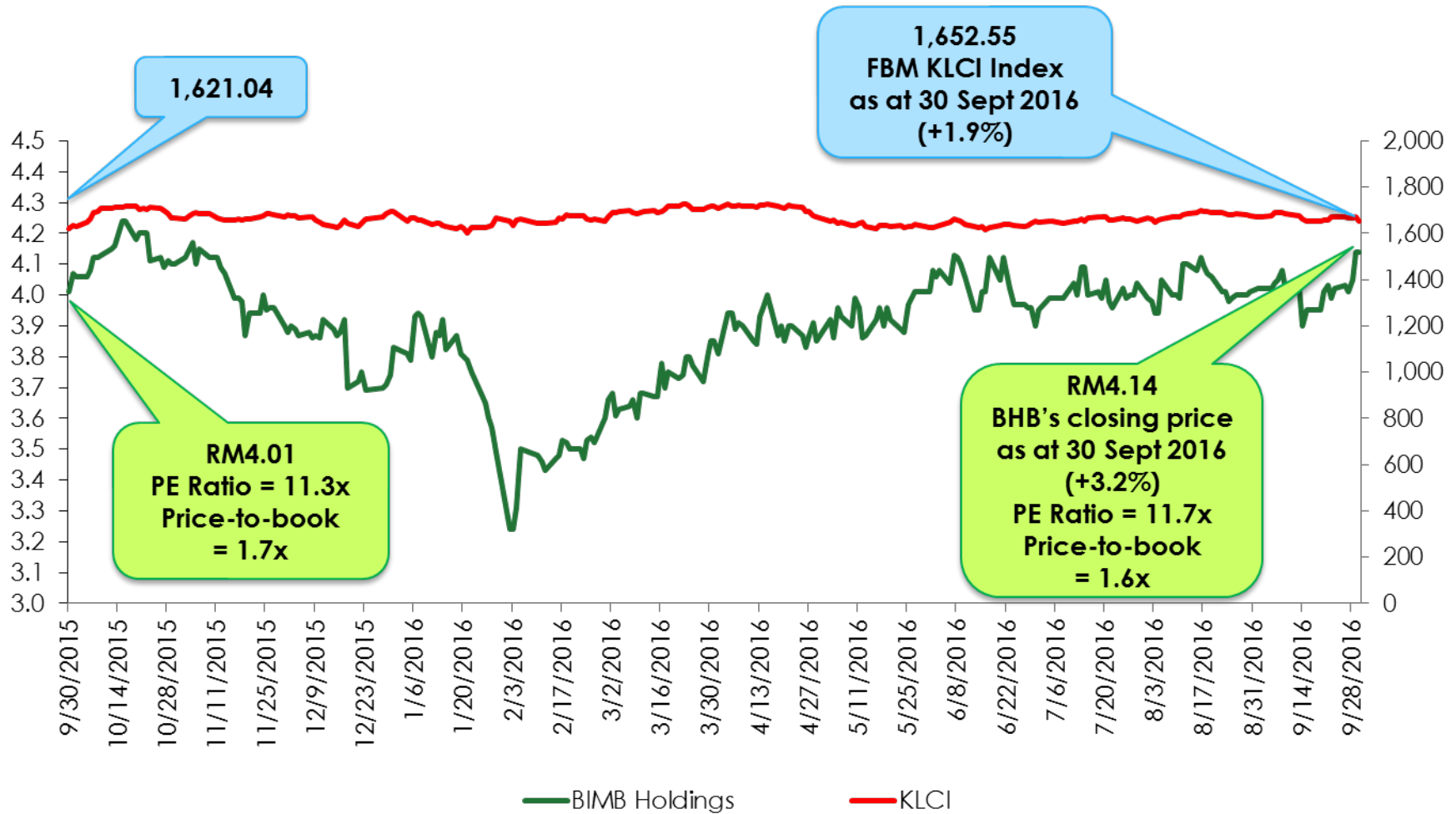
## DIVIDEND PAYOUT TRENDS

Financial Year	Dividend Type	Paid-up Capital	Dividend Payout		% of Net Profit Attributable to Shareholders
			RM'000	%	RM'000
FY2012	1 <sup>st</sup> Interim	1,066,790	3.50	37,338	26.39
	2 <sup>nd</sup> Interim	1,066,790	3.50	37,338	26.39
	Final	1,066,790	5.00	53,340	37.71
<b>Total FY2012</b>			<b>12.00</b>	<b>128,016</b>	<b>90.49</b>
FY2013	Interim	1,066,790	3.50	37,338	19.44
	Final	1,493,506	8.50	126,948	66.07
<b>Total FY2013</b>			<b>12.00</b>	<b>164,286</b>	<b>85.51</b>
FY2014	Interim	1,493,506	14.70	219,545*	172.75
<b>Total FY2014</b>					
FY2015	Interim	1,542,210	12.20	188,150	89.18
<b>Total FY2015</b>					
<b>FY2016</b>	<b>Proposed Interim</b>	<b>1,588,680</b>	<b>13.0</b>	<b>206,528</b>	<b>95.71</b>



\* Partly paid out of retained profits

## 1-YEAR BHB SHARE PRICE vs. FBM KLCI TREND



# BANK ISLAM

## FINANCIAL HIGHLIGHTS

**RM541.7 million**

9 mths Sept 2016  
PBZT

**+8.3%**

Net Financing  
Growth\*  
(Industry : 2.6%)

**+85.1%**

Financing-to-  
deposits ratio (-IA)  
(Industry : 88.6%)

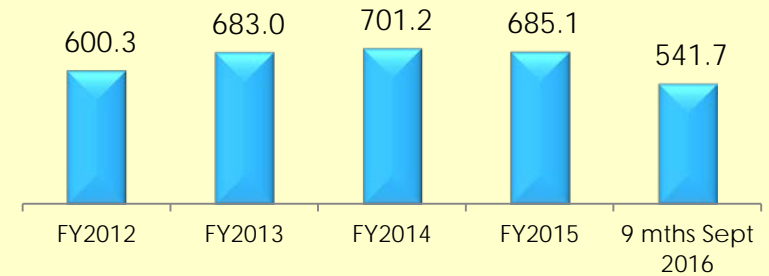
**1.09%**

Gross Impaired  
Ratio  
(Industry : 1.6%)

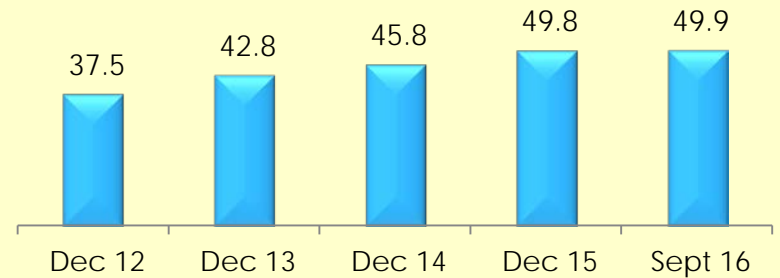
**-0.8%**

Net Impaired Ratio  
(Industry : 0.2%)

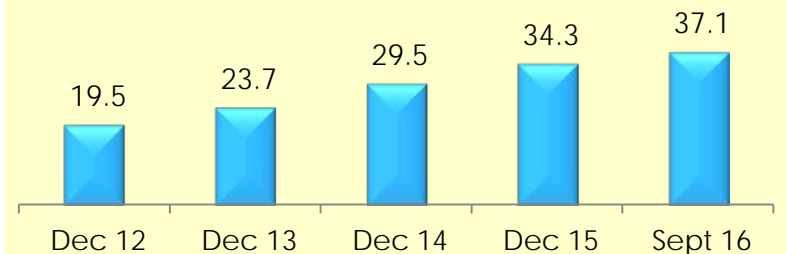
PBZT (RM million)



Total assets (RM billion)



Net financing (RM billion)



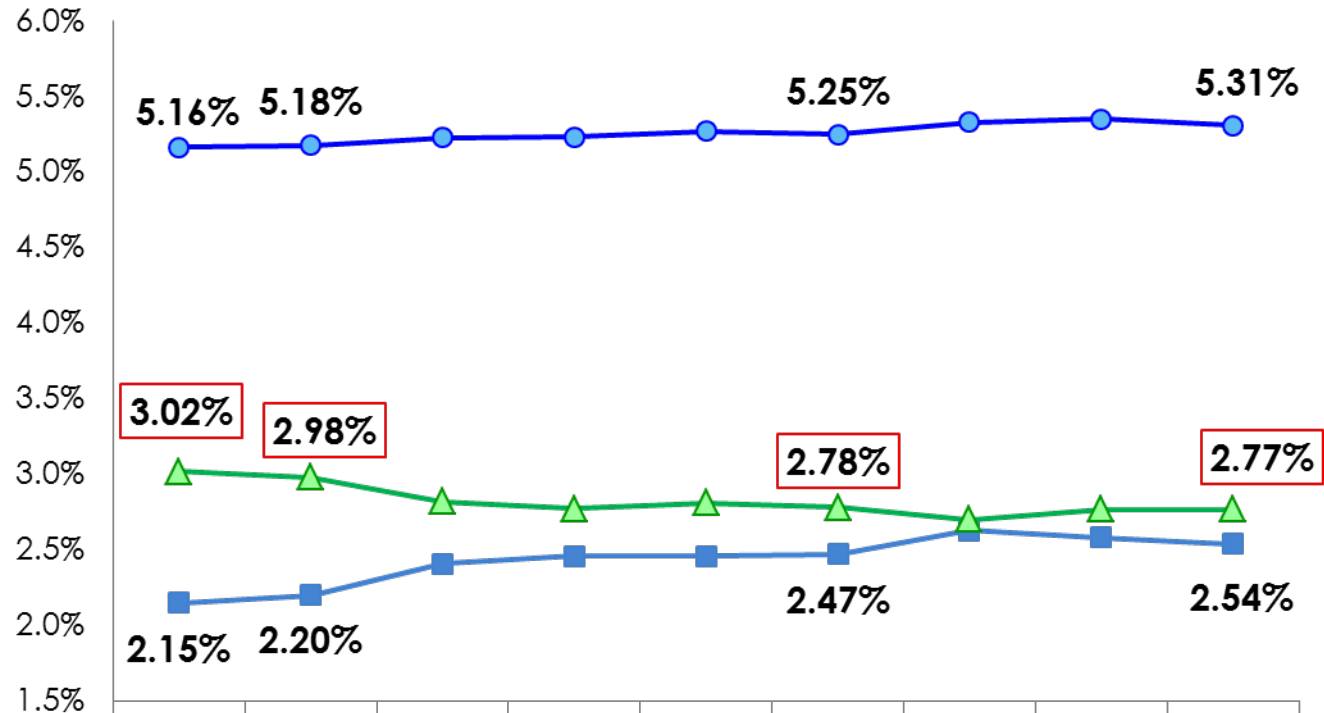
\* Growth against Dec 2015

## BANK ISLAM – PROFIT & LOSS

	9 months ended		Variance	
	Sept 16	Sept 15	Amount	%
Total revenue	2,140.1	1,961.7	178.4	9.1%
Profit to depositors	(820.8)	(762.0)	(58.8)	-7.7%
<b>Net income</b>	<b>1,319.3</b>	<b>1,199.7</b>	<b>119.6</b>	<b>10.0%</b>
Total operating overheads	(660.6)	(612.2)	(48.4)	-7.9%
<b>Operating results</b>	<b>658.7</b>	<b>587.5</b>	<b>71.2</b>	<b>12.1%</b>
Allowance for impairment on financing & advances	(88.0)	(50.6)	(37.4)	-73.9%
Reversal of impairment on other financial assets	0.6	-	0.6	-
Finance cost from issuance of sukuk	(29.6)	(7.7)	(21.9)	-284.4%
<b>Profit before zakat and taxation (PBT)</b>	<b>541.7</b>	<b>529.2</b>	<b>12.5</b>	<b>2.4%</b>
Zakat	(6.8)	(9.0)	2.2	24.4%
Taxation	(137.9)	(155.2)	17.3	11.1%
<b>Profit after zakat and taxation (PAT)</b>	<b>397.0</b>	<b>365.0</b>	<b>32.0</b>	<b>8.8%</b>



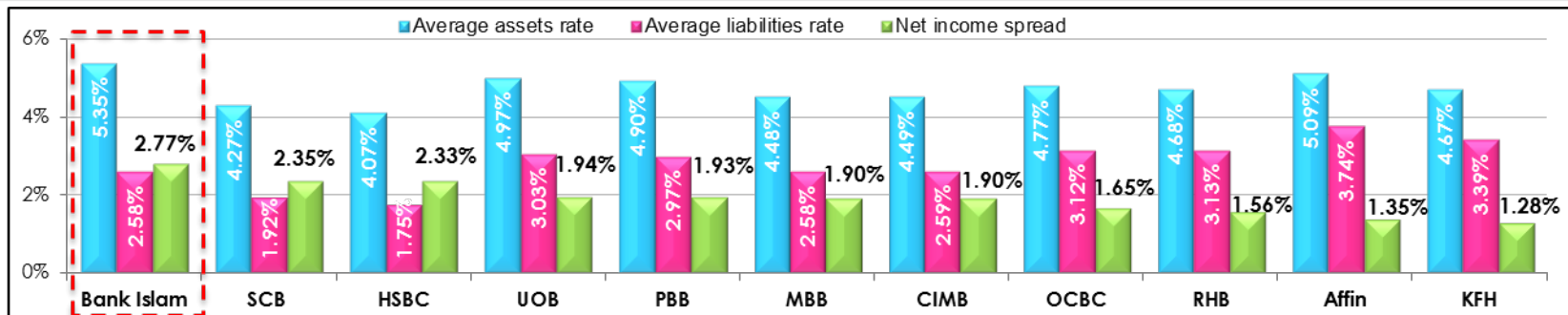
## NET INCOME MARGIN TREND – COMPRESSION CONTINUED



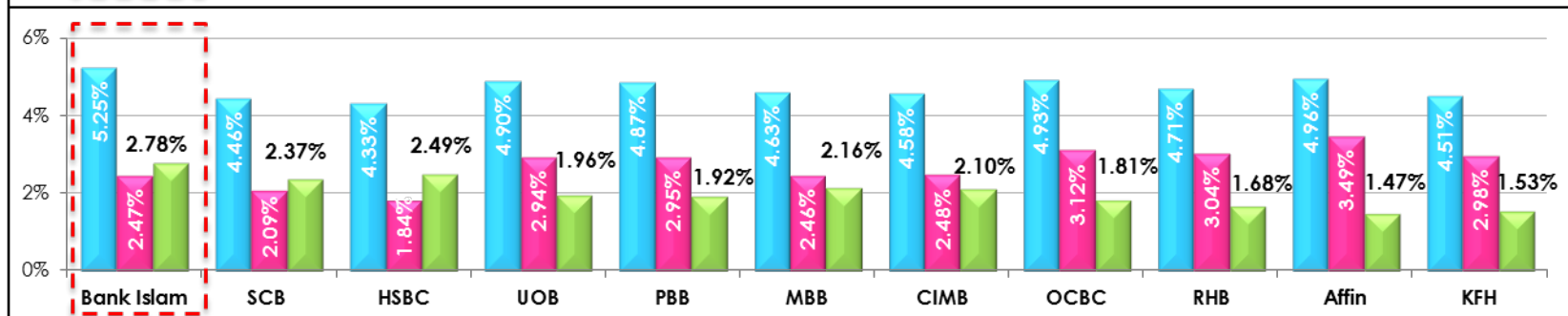
	As at Sep 14	As at Dec 14	As at Mar 15	As at June 15	As at Sept 15	As at Dec 15	As at Mar 16	As at June 16	As at Sept 16
● Average assets rate	5.16%	5.18%	5.23%	5.23%	5.27%	5.25%	5.33%	5.35%	5.31%
■ Average liabilities rate	2.15%	2.20%	2.41%	2.46%	2.46%	2.47%	2.63%	2.58%	2.54%
▲ Net income spread	3.02%	2.98%	2.82%	2.77%	2.81%	2.78%	2.70%	2.77%	2.77%

## NET INCOME SPREAD

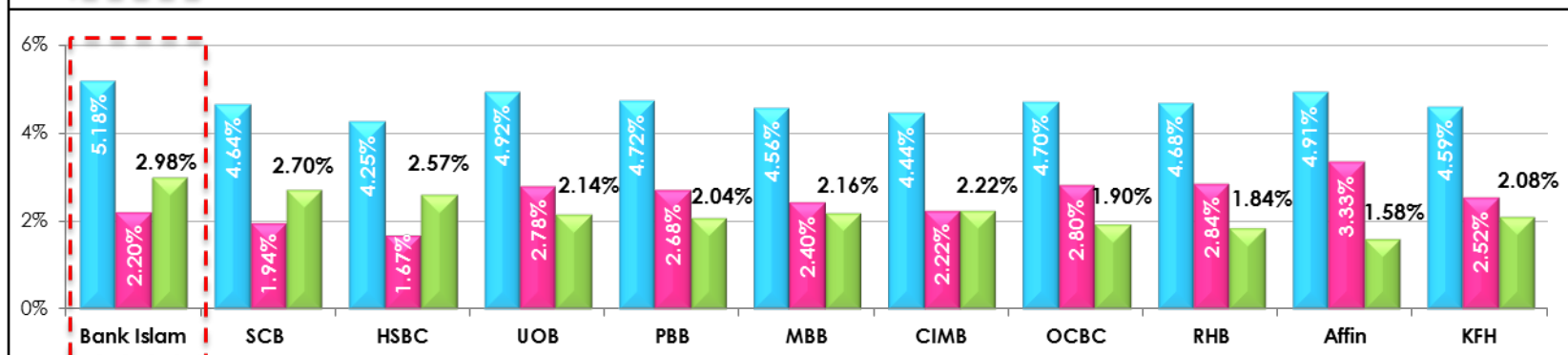
As at 30  
June  
2016



As at 31  
December  
2015



As at 31  
December  
2014



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

## KEY FINANCIAL POSITION ITEMS

	RM million	Actual Sept 16	Actual Dec 15	Variance	
				Amount	%
Total Assets		49,874.3	49,767.1	107.2	0.2%
<i>of which:</i>					
Cash, short-term funds and placements		911.5	2,978.3	(2,066.8)	-69.4%
Marketable securities		10,223.7	10,416.3	(192.6)	-1.8%
Net financing, advances and others		37,132.3	34,294.7	2,837.6	8.3%
<i>Gross impaired financing</i>		412.3	381.3	31.0	8.1%
<i>Net impaired financing</i>		(279.3)	(284.3)	5.0	1.8%
Deposits from customers		41,382.4	43,594.9	(2,212.5)	-5.1%
Investment account		2,608.6	676.1	1,932.5	285.8%
Sukuk liabilities		714.3	704.4	9.9	1.4%
Equity		4,403.7	4,033.1	370.6	9.2%

## KEY FINANCIAL INDICATORS

	Sept 2016	FY2015	Islamic Banking System	Banking System
<b>PROFITABILITY</b>				
Return on equity (%) – based on PBT	<b>16.9% ^</b>	17.6%	14.0% *	12.4% *
Return on assets (%) – based on PBT	<b>1.5% ^</b>	1.4%	1.0% *	1.3% *
Return on equity (%) – based on PAT	<b>12.4% ^</b>	13.1%	NA	NA
Return on assets (%) – based on PAT	<b>1.1% ^</b>	1.1%	NA	NA
Non-Fund Based Income Ratio (%)	<b>11.9%</b>	10.4%	6.2% *	17.2% *
Cost Income Ratio (%)	<b>51.2%</b>	52.5%	46.3% *	48.8% *
<b>ASSET QUALITY</b>				
Gross impaired financing ratio (%)	<b>1.09%</b>	1.09%	1.33% #	1.65% #
Net impaired financing ratio – less IA & CA (%)	<b>-0.75%</b>	-0.83%	0.15% #	0.18% #
Financing loss coverage ratio (%)	<b>167.7%</b>	174.6%	89.2% #	89.4% #
<b>EFFICIENCY</b>				
Financing to Deposits (%) **	<b>85.1%</b>	78.6%	100.6%	88.6% #
CASA to Total Deposits (%)	<b>32.9%</b>	35.1%	24.4%	25.6% #
<b>CAPITALISATION</b>				
Total Capital Ratio (%)	<b>15.1%</b>	15.3%	17.1%	16.7% #

^ Annualised

\* Bank Negara Malaysia Annual Report 2015

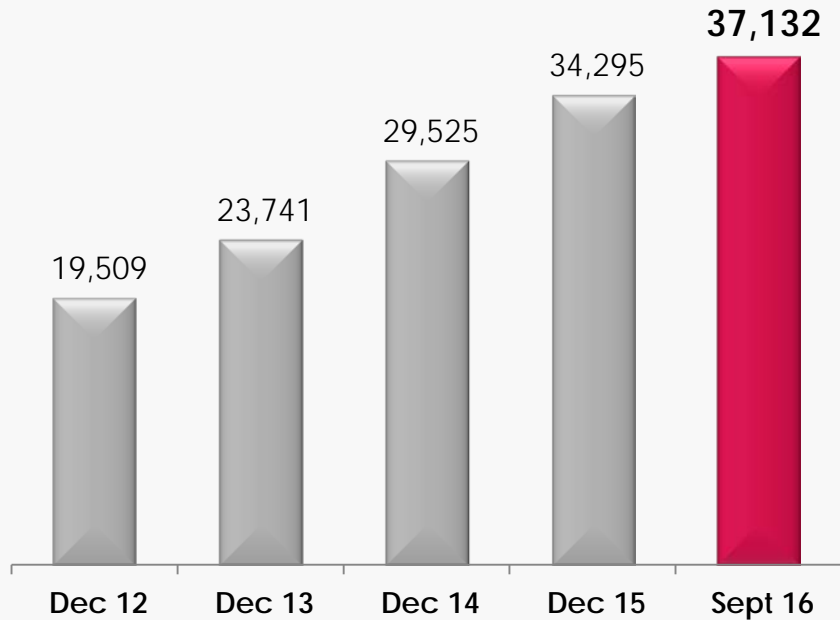
# Bank Negara Malaysia Monthly Statistical Bulletin @ Sept 2016

\*\* Excludes financing funded by Investment Account

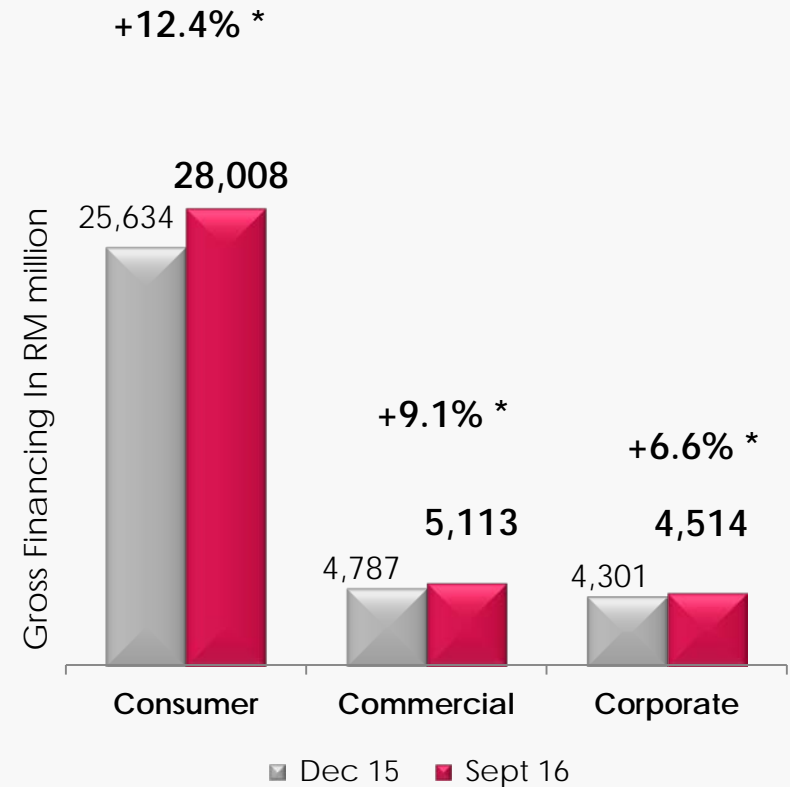
## ROBUST FINANCING GROWTH

### Steady growth in net financing Annualised growth of 11.0%

RM million



### Gross financing growth of 10.9%\*



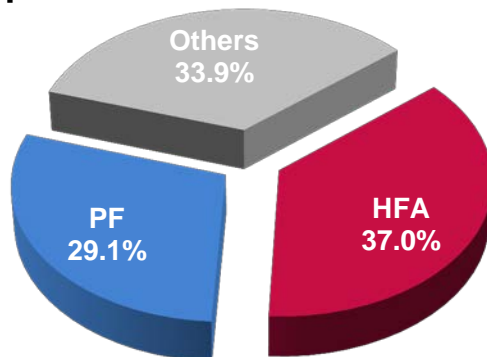
\* Annualised

## CONSUMER FINANCING DRIVEN MAINLY BY HOUSE FINANCING

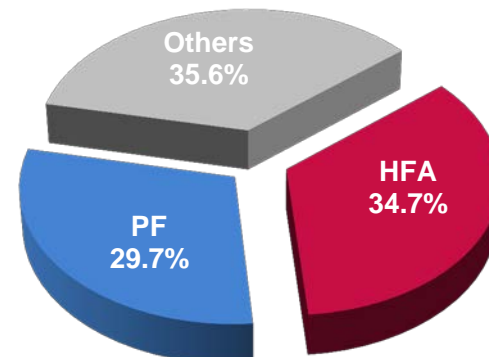
RM million	Sept 16	Dec 15	Growth	
			Amount	%
House & Fixed Assets Financing (HFA)	14,000.3	12,137.7	1,862.6	15.3%
Personal Financing (PF)	11,007.3	10,386.9	620.4	6.0%
Vehicle Financing	2,472.4	2,592.5	(120.1)	-4.6%
Credit Card	448.3	443.5	4.8	1.1%
Ar-Rahnu	80.2	73.9	6.3	8.5%
<b>Total</b>	<b>28,008.5</b>	<b>25,634.5</b>	<b>2,374.0</b>	<b>9.3%</b>

.....HFA & PF makes up more than 64% of Total Financing portfolio

Sept 16

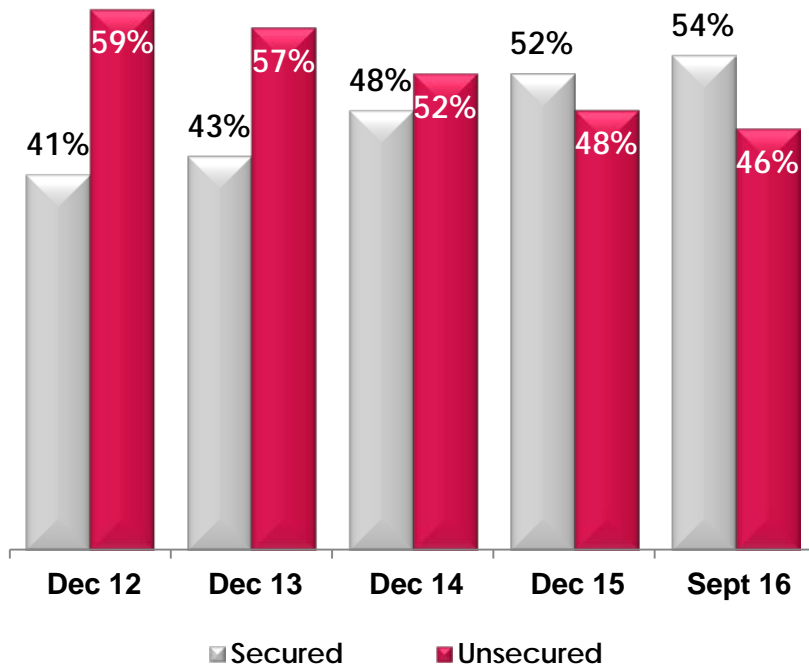


Dec 15

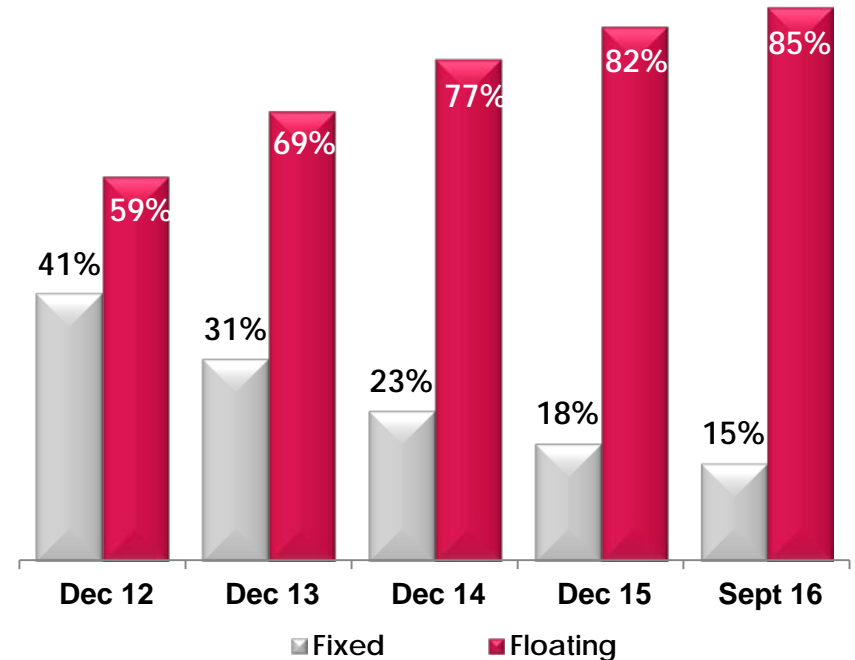


## GROSS FINANCING : SECURED VS UNSECURED & FIXED VS FLOATING

Gross Financing#  
Secured vs. Unsecured



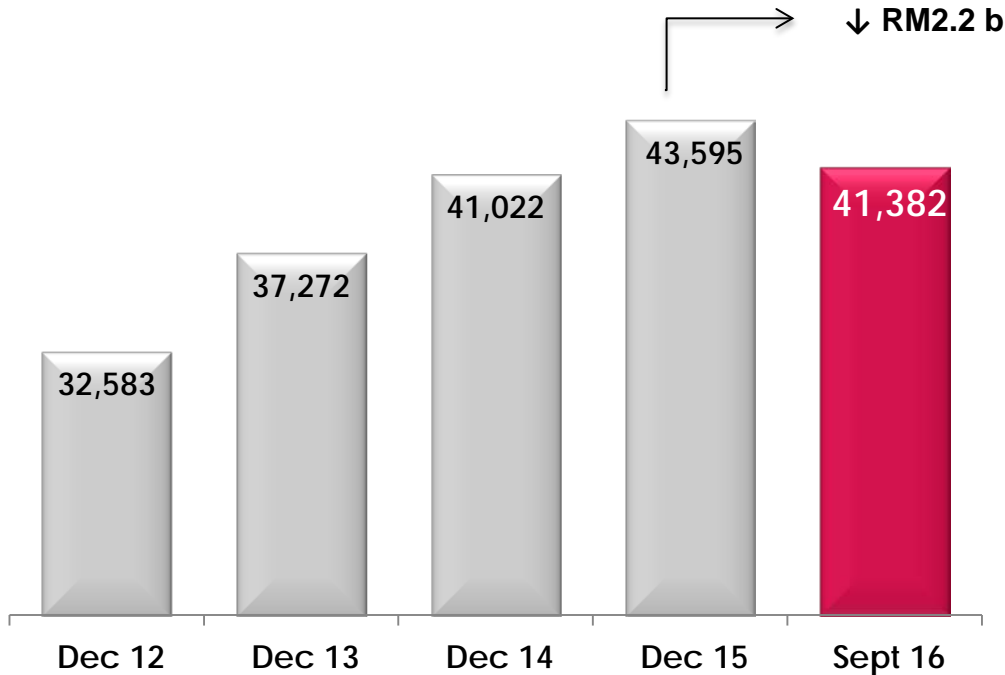
Gross Financing  
Fixed vs. Floating



# Above excludes Corporate Banking

## CUSTOMER DEPOSITS & INVESTMENT ACCOUNT

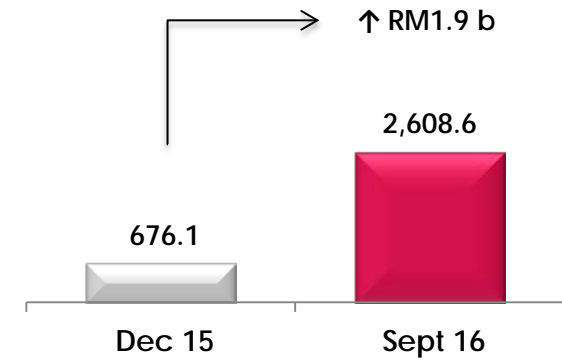
### CUSTOMER DEPOSITS RM Million



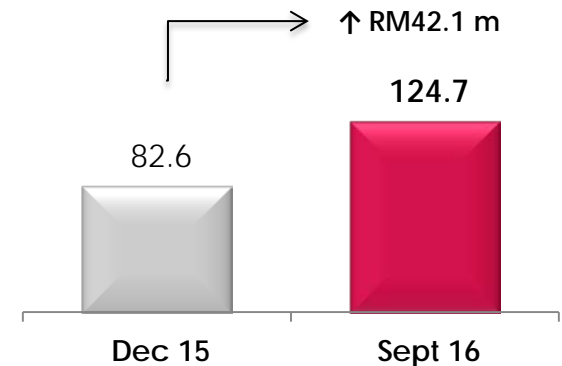
### INVESTMENT ACCOUNT

RM Million

Unrestricted Investment Account



Restricted Investment Account

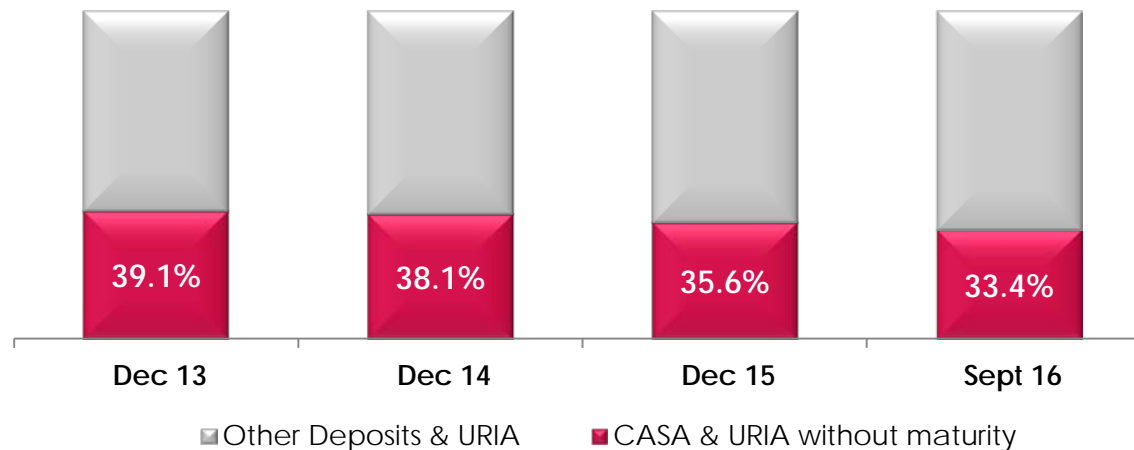




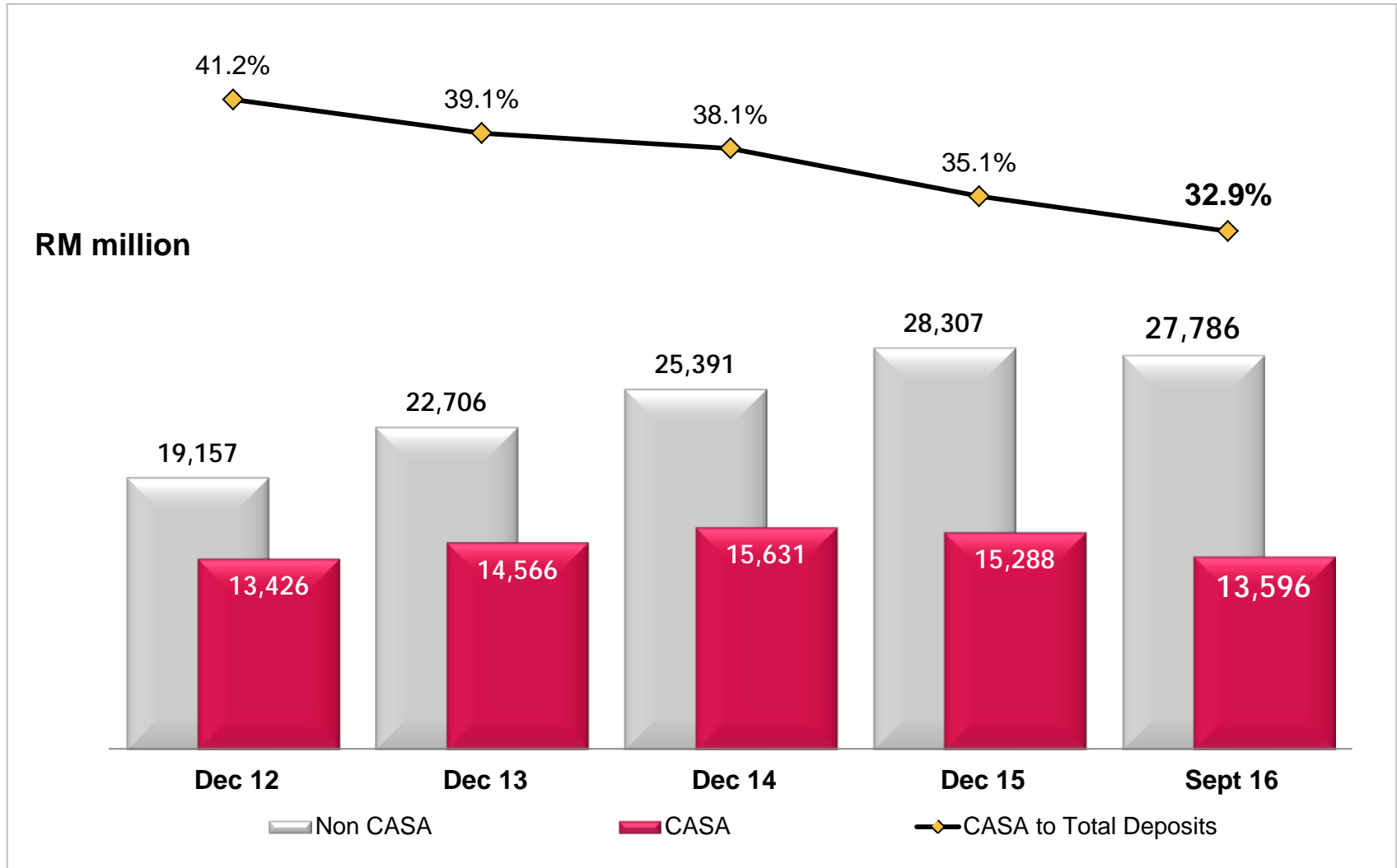
## CASA DEPOSITS & UNRESTRICTED INVESTMENT ACCOUNT WITHOUT MATURITY

RM million	Dec 13	Dec 14	Dec 15	Sept 16
Total Deposits	37,272	41,022	43,595	41,382
<i>of which: CASA Deposits</i>	14,566	15,631	15,288	13,595
Unrestricted Investment Account (URIA)	-	-	676	2,609
<i>of which: Without maturity</i>	-	-	461	1,096
→ CASA Deposits & URIA without maturity	14,566	15,631	15,749	14,691

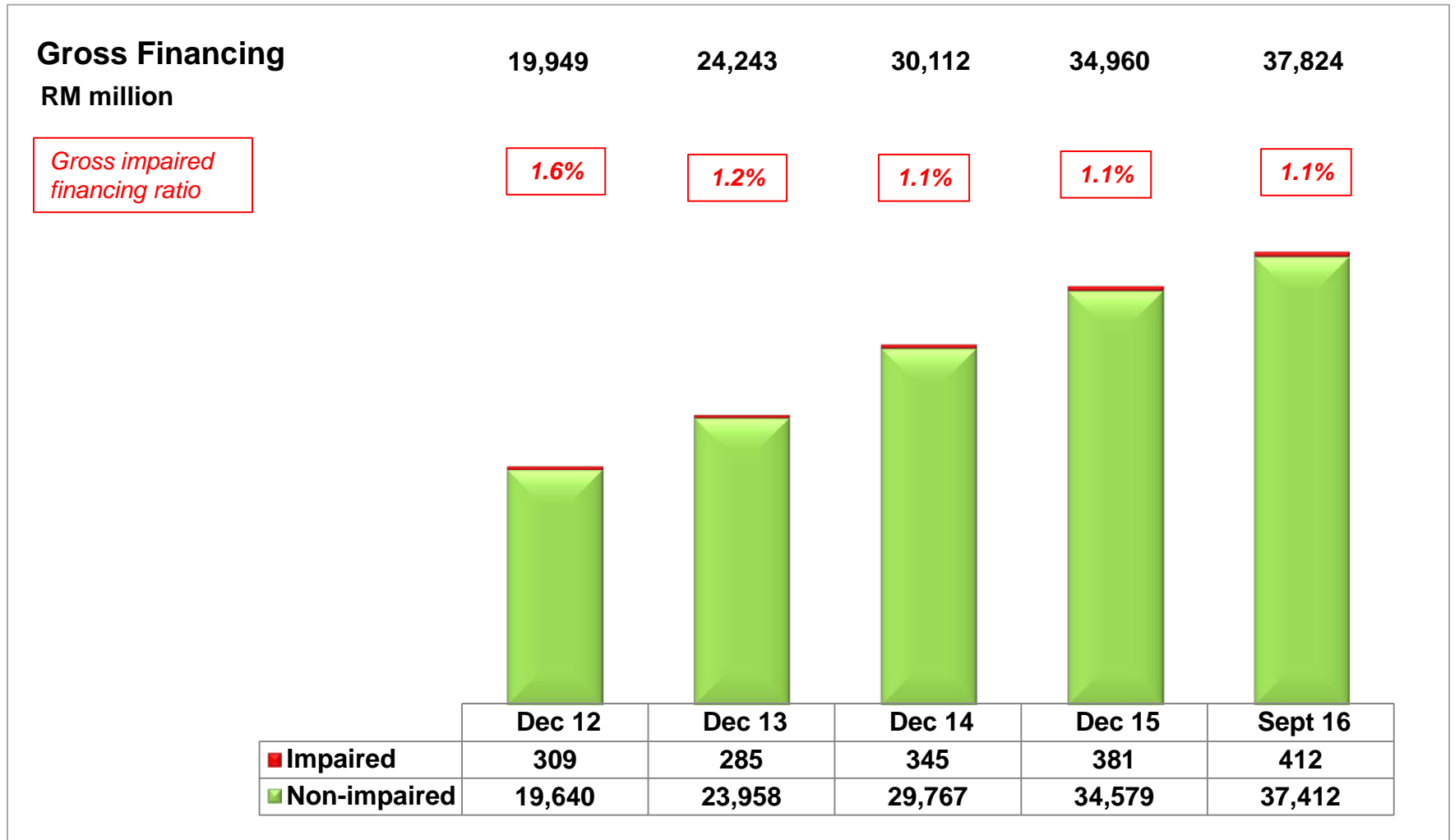
CASA & URIA without maturity against  
to Total Deposits & Investment Accounts



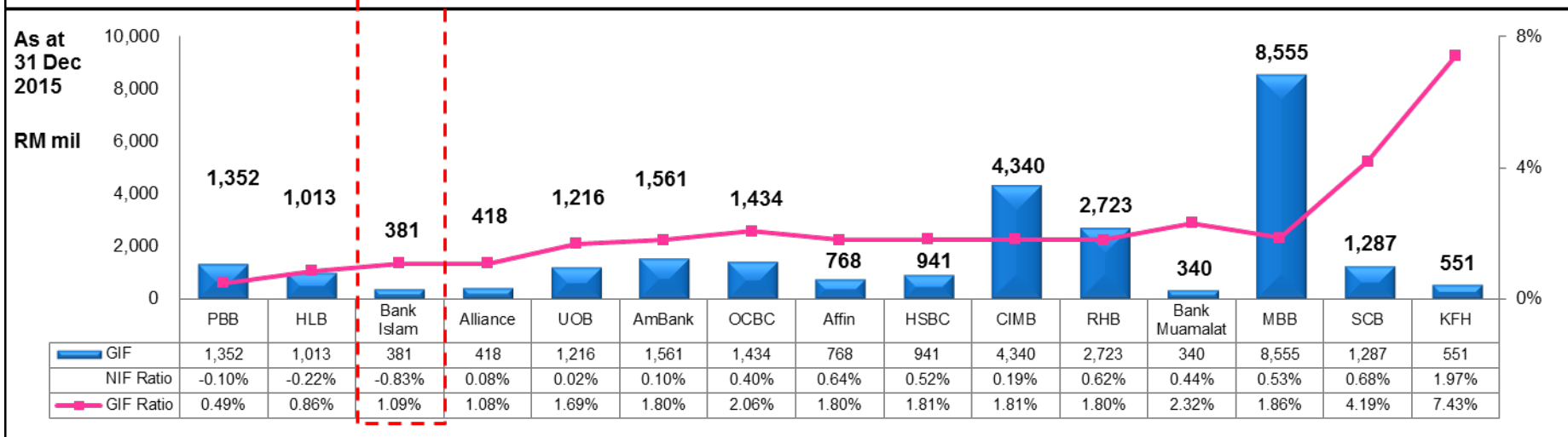
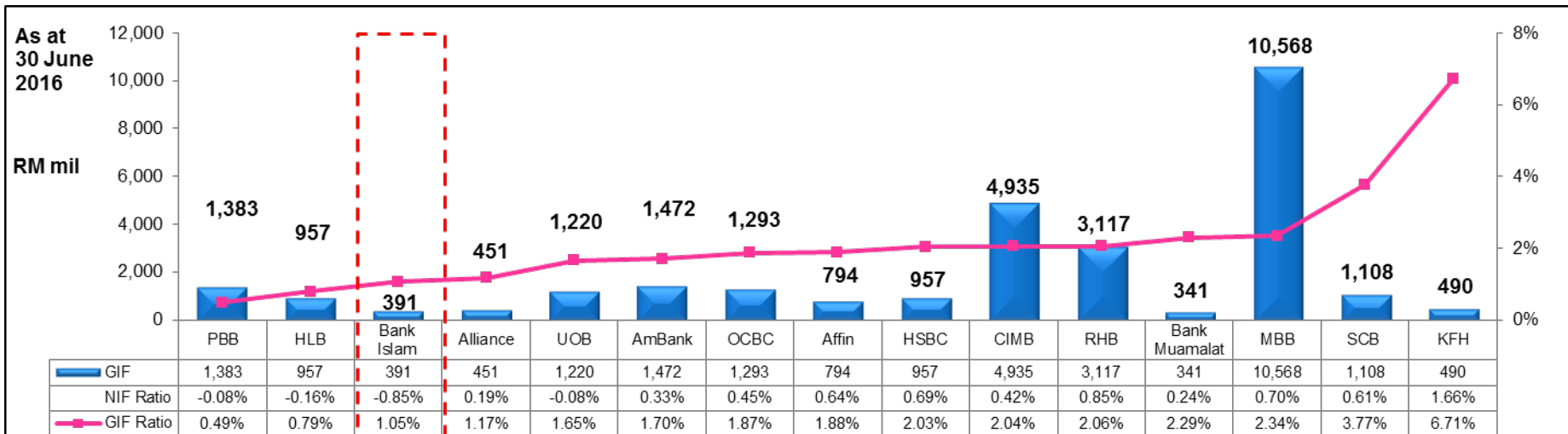
## CASA vs. NON CASA DEPOSITS



## CREDIT QUALITY TREND

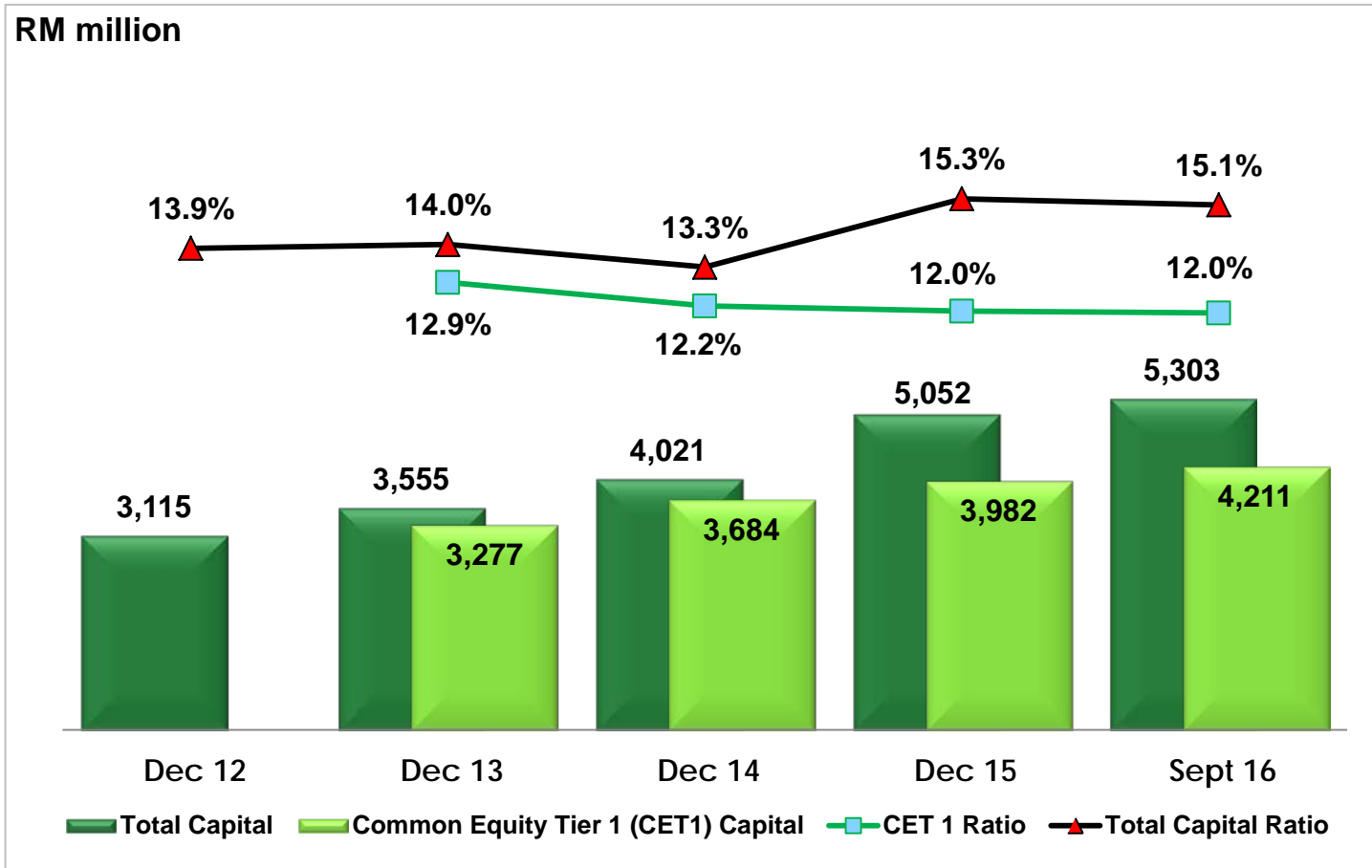


## IMPAIRED FINANCING RATIOS – BANKING GROUP



The above are based on the respective financial institution's latest financial statements

## CAPITAL ADEQUACY



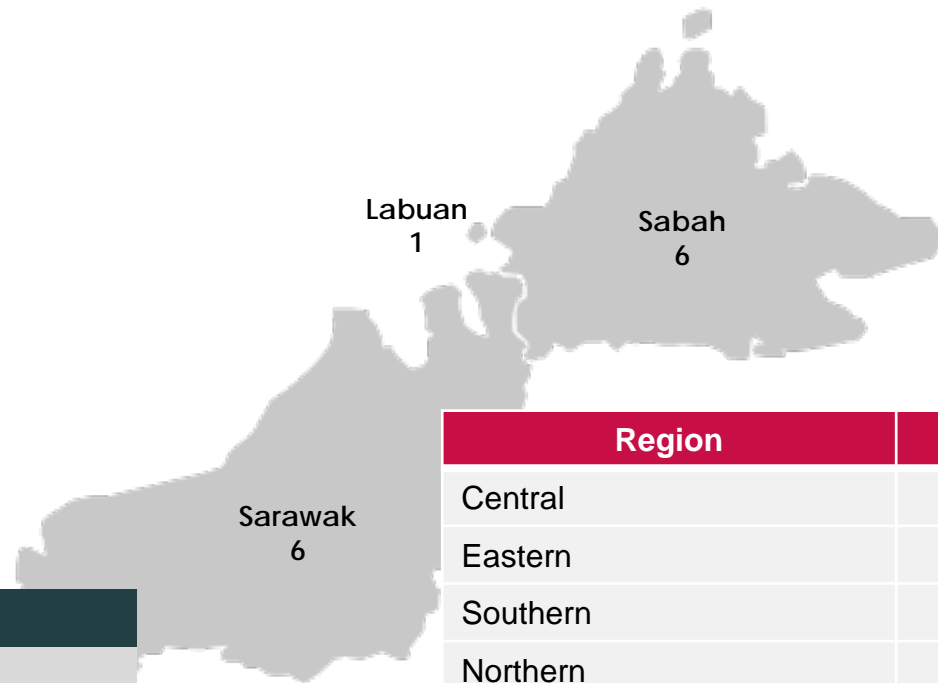
RM million	Dec 12	Dec 13	Dec 14	Dec 15	Sept 16
Total Risk-Weighted Assets	22,466	25,449	30,194	33,051	35,105

## BRANCH NETWORK



Since December 2015 we have added another branch bringing total to 145

New Branches opened during the year	1	Setia Alam (Selangor)
-------------------------------------	---	-----------------------



Region	Total
Central	49
Eastern	29
Southern	28
Northern	26
East Malaysia	13
<b>Total @ 31 October 2016</b>	<b>145</b>

### Additional new branches to be opened in 2016

New Branches	5	Kodiang - BNM approval obtained Ampang 2 Branch - Selangor Tapah Branch - Perak Bdr Seri Putra Branch – Selangor Kuala Selangor Branch – Selangor
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# Thank You والسلام

