

MALAYSIA'S PREMIER
SHARIAH - COMPLIANT
FINANCIAL SERVICES GROUP



FINANCIAL HIGHLIGHTS

MARCH 2020

BIMB HOLDINGS BERHAD



BHB GROUP 1QFY2020 HIGHLIGHTS

Total Revenue
RM1.2 billion
Reduction 6.0%

PBZT
RM321.8 million
Growth 0.7%

Net Financing
RM50.4 billion
YoY Growth 9.5%

Gross Fund Based
Income
RM0.8 billion
Reduction 1.8%

ROE (based on PAZT)
14.6%
EPS 11.71 sen

Gross Impaired
Financing ratio
0.83%

Family Takaful
Gross Earned
Contribution
RM0.5 billion
Reduction 1.3%

Total Assets
RM75.4 billion
YoY Growth 4.2%

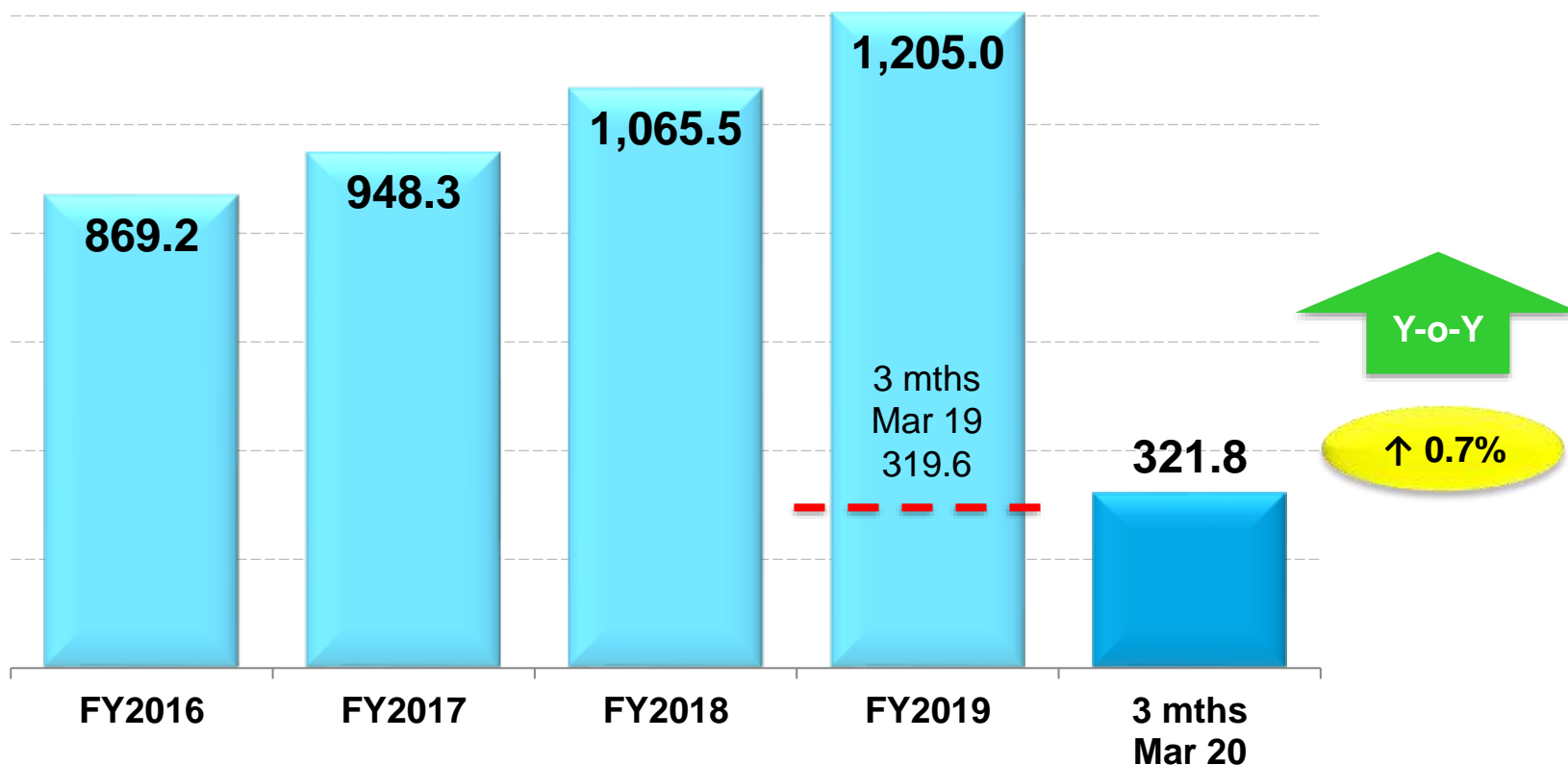
Takaful Assets
RM1.1 billion
YoY Growth 14.4%

Takaful Liabilities
RM8.8 billion
YoY Growth 10.1%

PROFITABILITY – BHB GROUP

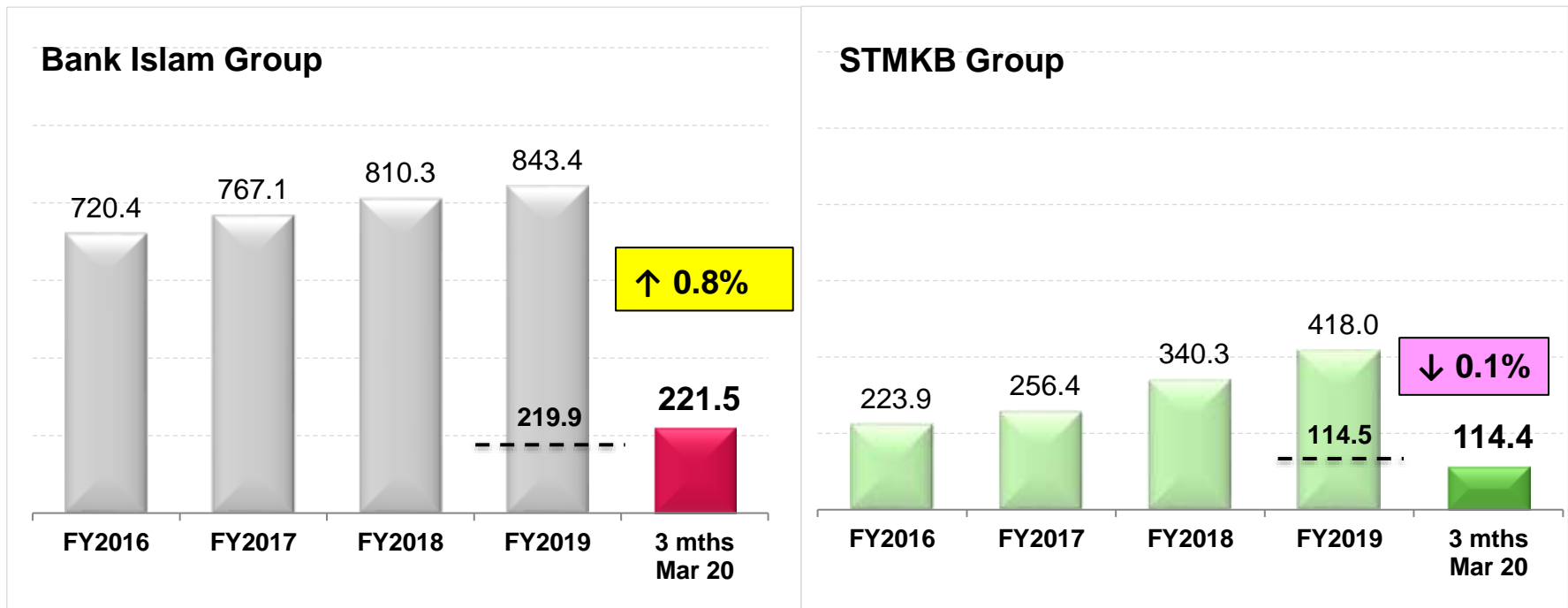
Profit before zakat & taxation

RM million



PROFITABILITY TREND – BHB GROUP

Profit before zakat and taxation (RM million)



CONSOLIDATED PROFIT & LOSS

RM million	3 months Actual		Variance	
	Mar 20	Mar 19	Amount	%
Total revenue	1,244.1	1,323.5	(79.4)	-6.0
Net income	848.6	805.0	43.6	5.4
Total operating overheads	(461.4)	(429.0)	(32.4)	-7.6
Operating results	387.2	376.0	11.2	3.0
Allowance for impairment on financial assets	(30.3)	(22.4)	(7.9)	-35.3
Finance cost from issuance of sukuk	(30.6)	(29.5)	(1.1)	-3.7
Finance cost – profit expense on lease	(4.5)	(4.5)	-	0.0
Profit before zakat & taxation (PBZT)	321.8	319.6	2.2	0.7
Zakat	(4.0)	(4.1)	0.1	2.4
Taxation	(67.6)	(73.9)	6.3	8.5
Profit after zakat & taxation (PAT)	250.2	241.6	8.6	3.6
Profit attributable to Owners of the Company	209.2	202.5	6.7	3.3

KEY CONSOLIDATED FINANCIAL POSITION ITEMS

RM million	Mar 20	Dec 19	Mar 20 vs. Dec 19		Mar 19	Mar 20 vs. Mar 19	
			Amount	%		Amount	%
Total Assets	75,366.2	77,263.5	(1,897.3)	-2.5	72,312.9	3,053.3	4.2
Cash, short-term funds and placements	3,735.3	5,916.1	(2,180.8)	-36.9	4,291.0	(555.7)	-13.0
Financial assets measured at FVTPL	1,704.6	1,494.5	210.1	14.1	2,034.7	(330.1)	-16.2
Financial assets measured at FVOCI	16,900.1	16,946.9	(46.8)	-0.3	16,171.9	728.2	4.5
Net financing, advances and others	50,410.3	49,472.5	937.8	1.9	46,050.9	4,359.4	9.5
Takaful assets	1,090.9	959.5	131.4	13.7	954.0	136.9	14.4
Statutory deposits with BNM	224.1	1,170.1	(946.0)	-2.2	1,518.9	(1,294.8)	-85.2
Deposits from customers	43,889.4	46,752.7	(2,863.3)	-6.1	46,991.4	(3,102.0)	-6.6
Investment accounts	10,542.6	9,797.5	745.1	7.6	6,188.8	4,353.8	70.3
Recourse obligation on financing sold to Cagamas	1,501.2	1,501.2	-	0.0	1,501.2	-	0.0
Takaful liabilities	8,815.4	8,684.2	131.2	1.5	8,007.6	807.8	10.1
Sukuk liabilities	2,570.2	2,139.7	430.5	20.1	2,132.2	438.0	20.5
Equity	6,661.0	6,418.1	242.9	3.8	5,916.9	744.1	12.6

GROUP KEY FINANCIAL INDICATORS

	Actual Mar 20	Actual Dec 19
Return on Equity (%) based on PAZT	14.6%	15.6%
Return on Assets (%) based on PAZT	1.3%	1.3%
Return on Equity (%) based on PATAMI	13.3%	14.4%
Return on Assets (%) based on PATAMI	1.1%	1.1%
Cost Income Ratio (%)	56.7%	57.7%
Earnings per Share (sen)	11.71	44.75
Net tangible assets per share (RM)	3.40	3.34

CAPITAL ADEQUACY RATIO

CAPITAL ADEQUACY RATIOS RM million	Mar 20	Dec 19
RATIOS		
Common Equity Tier 1 (CET1)/ Tier 1 Capital (%)	12.641%	12.656%
Total Capital Ratio (%)	18.019%	17.052%
CAPITAL		
Total CET1 and Tier 1 Capital	5,041	5,020
Sukuk Murabahah	1,700	1,300
Collective assessment allowance	445	443
Total Capital	7,186	6,763
RISK WEIGHTED ASSETS (RWA)		
Credit RWA	43,305	42,747
Credit RWA Investment Account (IA)	(7,699)	(7,268)
Market RWA	602	580
Operational RWA	3,673	3,603
Total RWA	39,881	39,662



FINANCIAL HIGHLIGHTS MARCH 2020

Assuring Trust. Delivering Value.

KEY FINANCIAL INDICATORS

	Actual Mar 20	Actual Dec 19	Islamic Banking System	Banking System
PROFITABILITY				
Return on equity (%) – based on PBZT	12.7% ^	15.3%	NA	13.0 *
Return on assets (%) – based on PBZT	1.1% ^	1.3%	1.2% *	1.5% *
Return on equity (%) – based on PAZT	8.8% ^	11.4%	NA	NA
Return on assets (%) – based on PAZT	0.8% ^	1.0%	NA	NA
Non-Fund Based Income Ratio (%)	14.2%	10.8%	NA	NA
Cost Income Ratio (%)	51.5%	52.9%	NA	NA
ASSET QUALITY				
Gross impaired financing ratio (%)	0.83%	0.86%	1.45% #	1.59% #
Net impaired financing ratio – less IA & CA (%)	-0.67%	-0.64%	0.25% #	0.29% #
Financing loss coverage ratio (%)	184.8%	179.3%	82.9% #	81.7% #
Financing credit cost ratio (%)	0.24% ^	0.17%	NA	NA
EFFICIENCY				
Financing to available fund ratio (%)	83.7%	78.9%	89.5% #	86.7% #
CASA & Transactional IA to Total Deposits & IA (%)	35.9%	32.8%	NA	NA
CAPITALISATION				
Total Capital Ratio (%)	19.3%	18.6%	18.2% #	17.9% #

^ Annualised

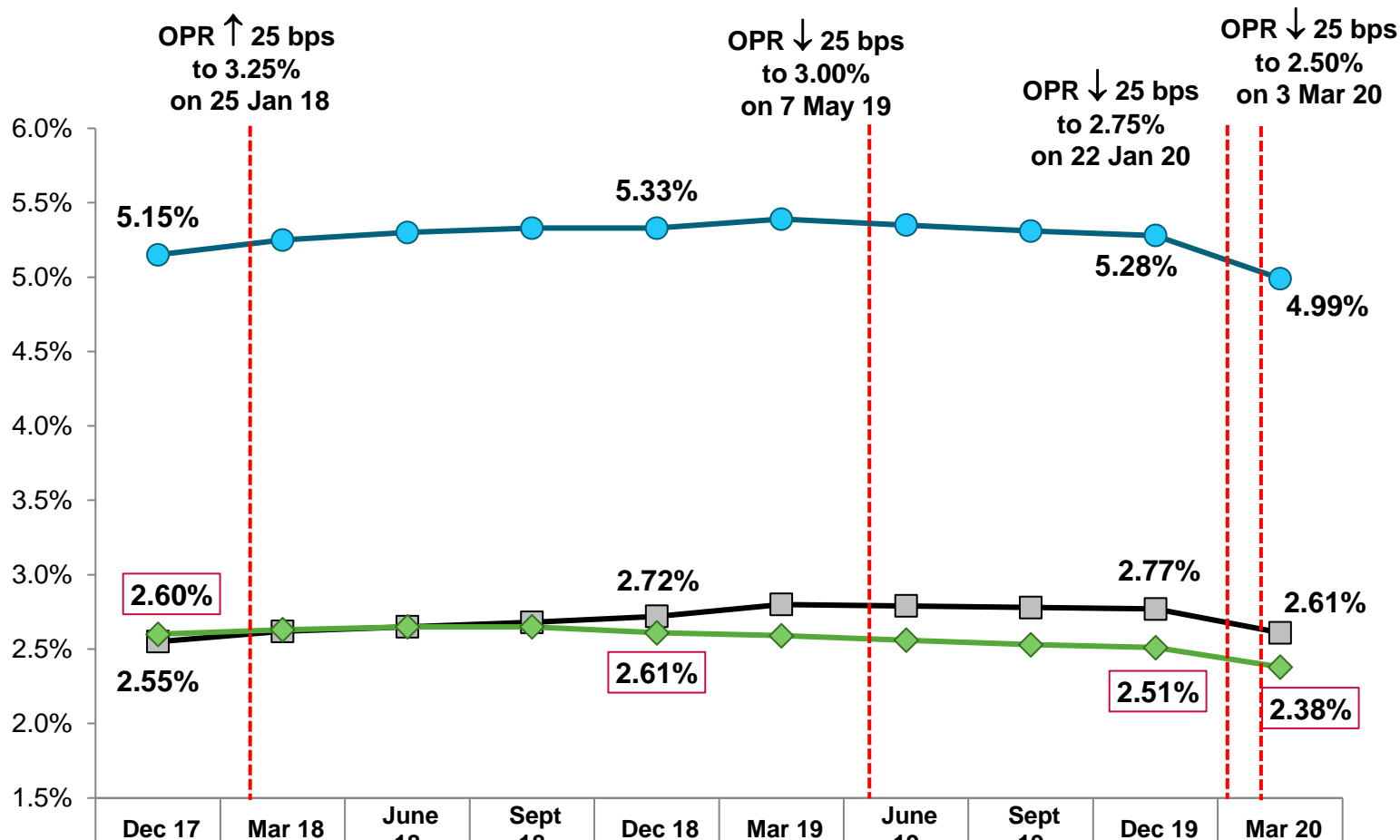
* Bank Negara Malaysia Annual Report 2019

Bank Negara Malaysia Monthly Statistical Bulletin @ March 2020

BANK ISLAM – PROFIT & LOSS

RM million	3 months Actual		Variance	
	Mar 20	Mar 19	Amount	%
Total revenue	916.5	892.2	24.3	2.7
Profit to depositors & investment account holders	(377.2)	(383.1)	5.9	1.5
Net income	539.3	509.1	30.2	5.9
Total operating overheads	(266.0)	(245.5)	(20.5)	-8.4
Operating results	273.3	263.6	9.7	3.7
Allowance for impairment on financing & advances	(30.8)	(23.2)	(7.6)	-32.8
Reversal of impairment on other financial assets	0.4	0.8	(0.4)	-50.0
Finance cost from issuance of sukuk	(17.7)	(17.2)	(0.5)	-2.9
Finance cost – profit expense on lease	(4.5)	(4.5)	-	0.0
Profit before zakat & taxation (PBZT)	220.7	219.5	1.2	0.5
Profit after zakat & taxation (PAZT)	163.5	160.1	3.4	2.1

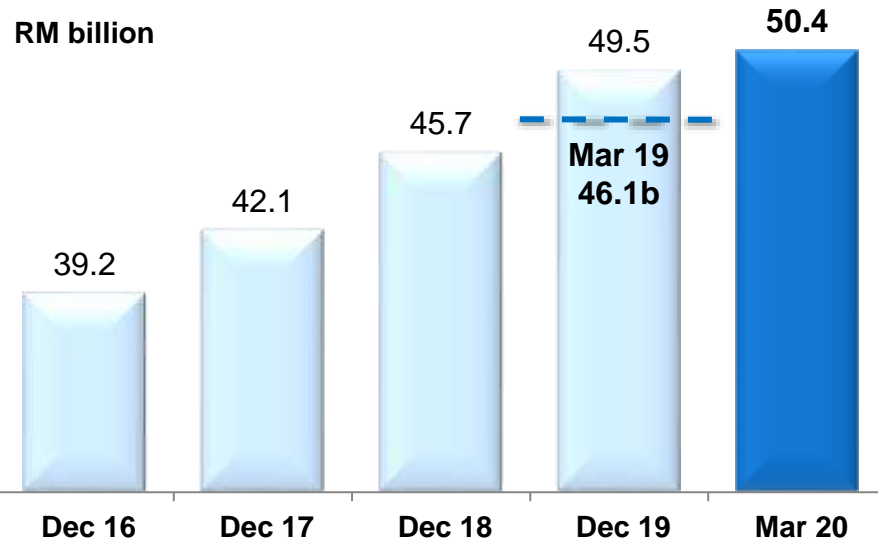
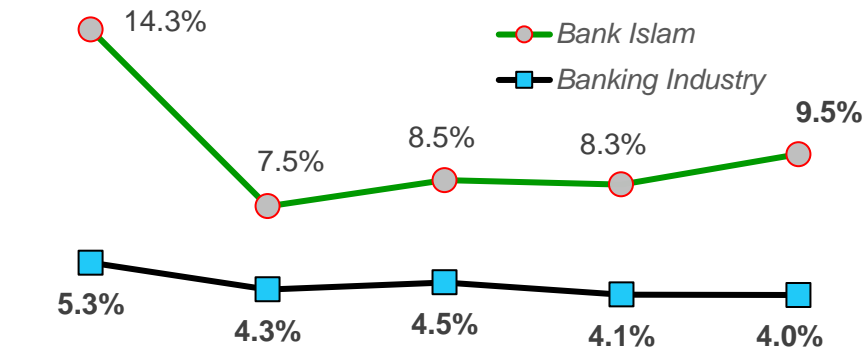
NET INCOME MARGIN TREND



● Average assets rate	5.15%	5.25%	5.30%	5.33%	5.33%	5.39%	5.35%	5.31%	5.28%	4.99%
■ Average liabilities rate	2.55%	2.62%	2.65%	2.68%	2.72%	2.80%	2.79%	2.78%	2.77%	2.61%
◆ Net income margin	2.60%	2.63%	2.65%	2.65%	2.61%	2.59%	2.56%	2.53%	2.51%	2.38%

HEALTHY YEAR-on-YEAR FINANCING GROWTH

Healthy 9.5%YoY net financing growth and well above banking industry growth



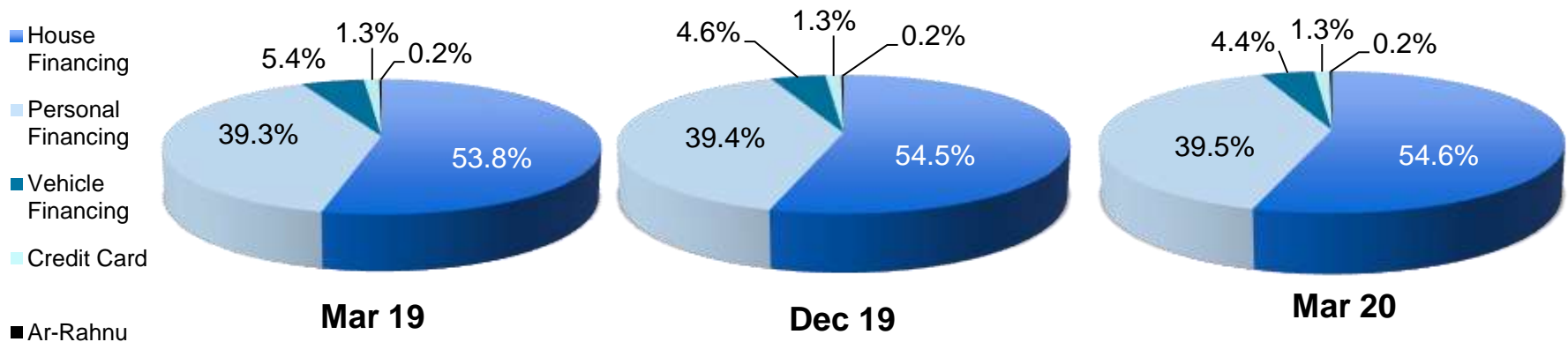
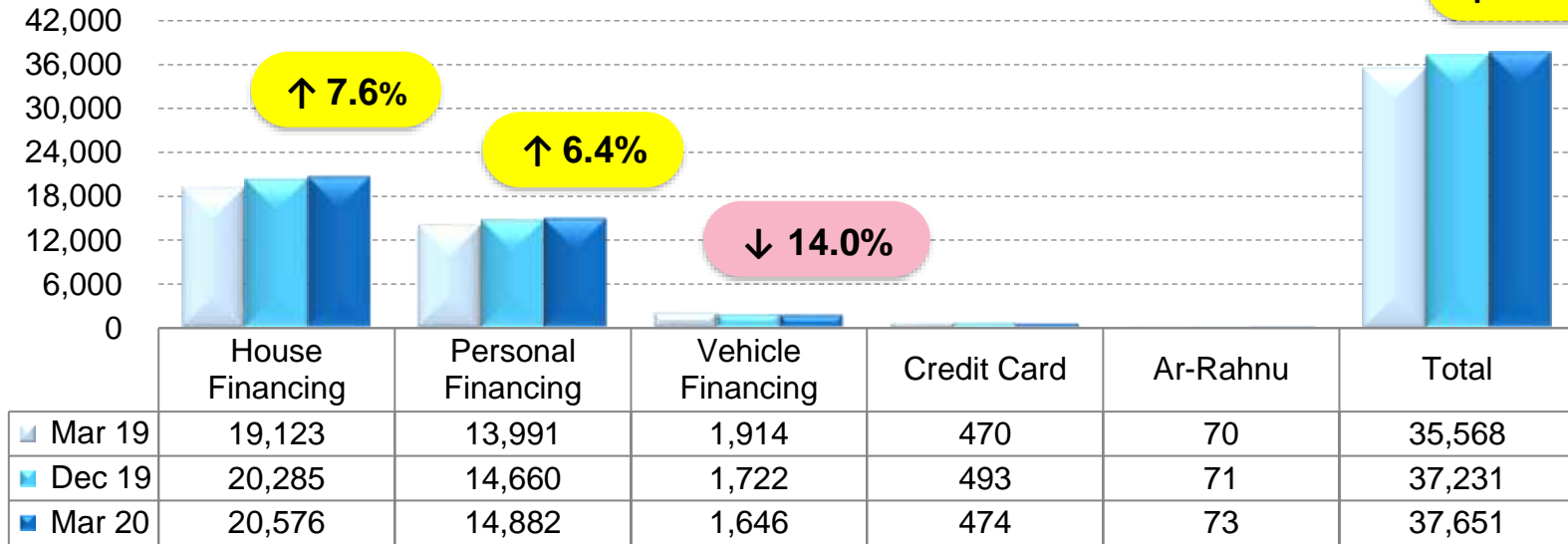
Gross financing grew 9.3%YoY



CONSUMER FINANCING

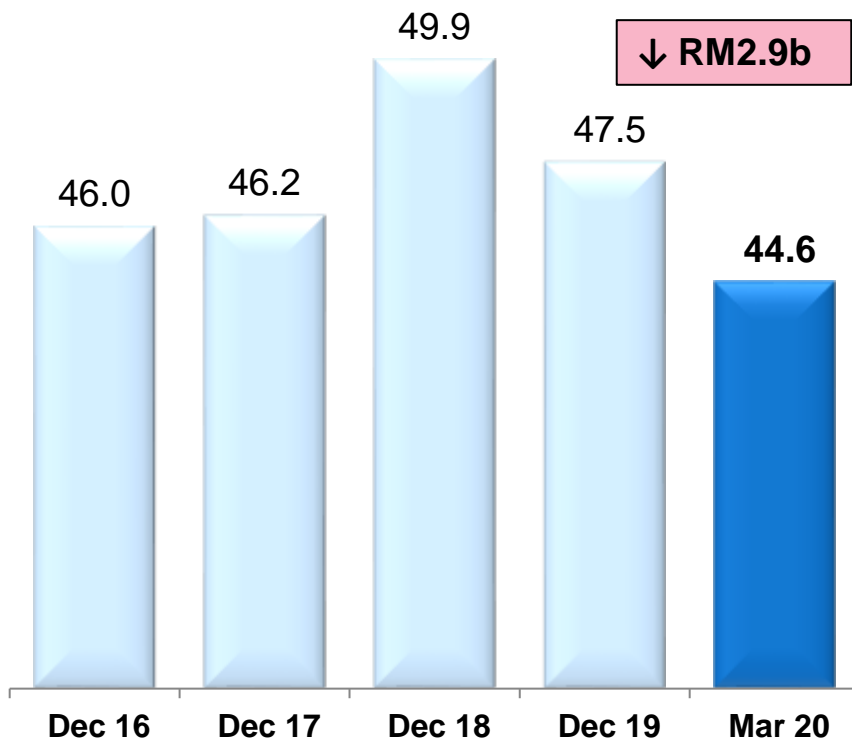
RM million

* Year-on-Year growth



FUNDING

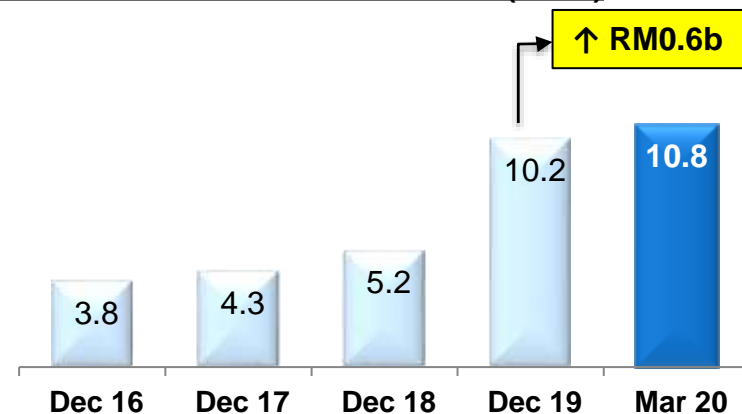
CUSTOMER DEPOSITS RM Billion



INVESTMENT ACCOUNT

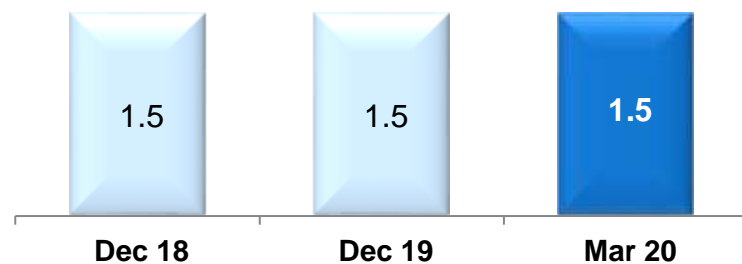
RM Million

Unrestricted Investment Account (URIA)



RECOURSE OBLIGATION ON FINANCING SOLD TO CAGAMAS

RM Million



CASA DEPOSITS & TRANSACTIONAL INVESTMENT ACCOUNT

RM million	Dec 16	Dec 17	Dec 18	Dec 19	Mar 20
Total Deposits	45,950	46,209	49,909	47,477	44,644
<i>of which: CASA Deposits</i>	14,136	15,482	15,081	15,711	16,117
Investment Accounts (URIA)	3,812	4,260	5,177	10,240	10,849
<i>of which: Transactional IA</i>	1,517	1,994	2,595	3,211	3,790
Total Deposits & Investment Accounts	49,762	50,469	55,086	57,717	55,493
➔ CASA Deposits & Transactional IA	15,653	17,476	17,676	18,922	19,907

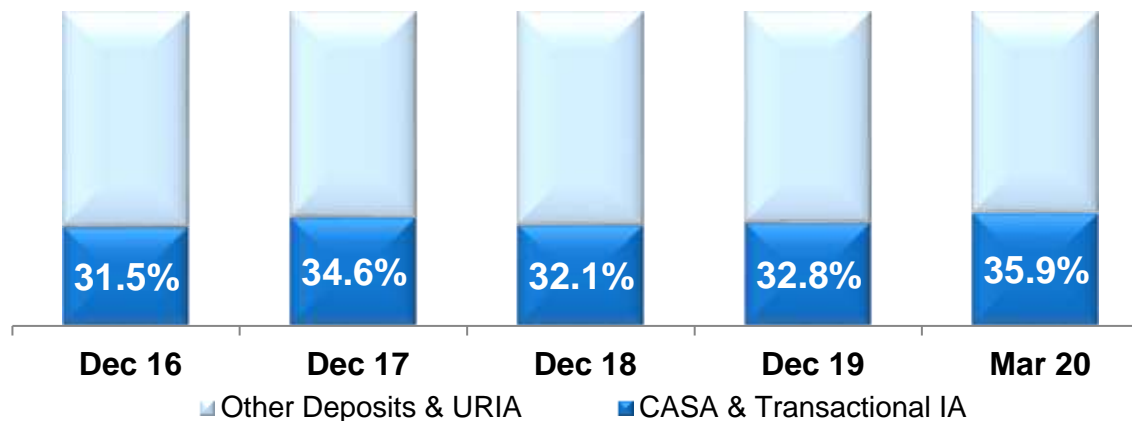


↑ 2.6%

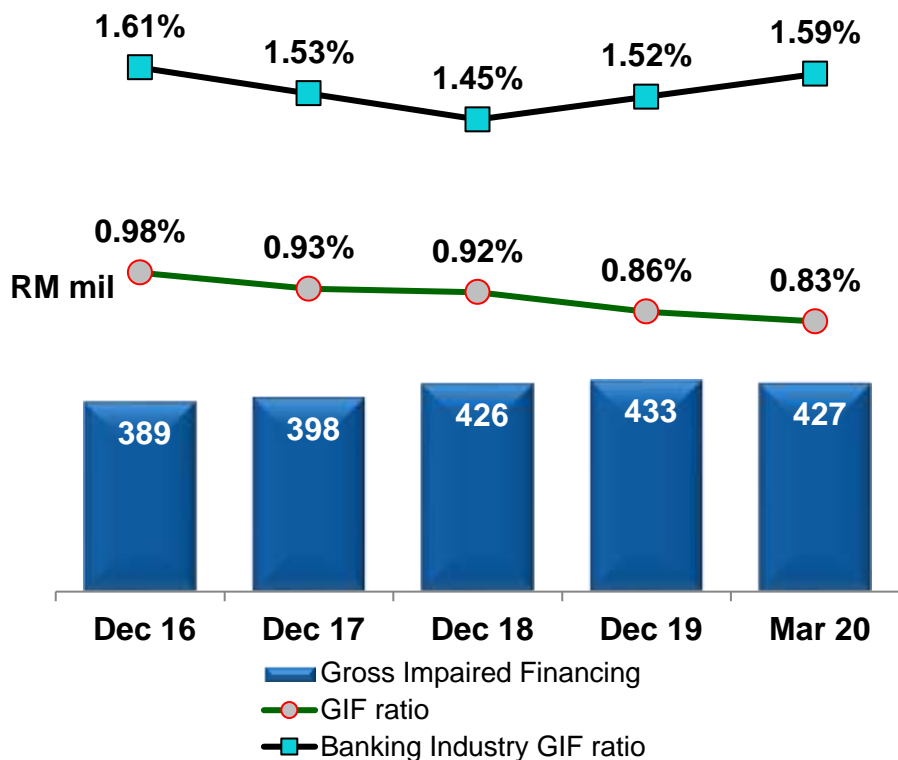
↑ 18.0%

↑ 5.2%

**CASA & Transactional IA against
Total Deposits & Investment Accounts**



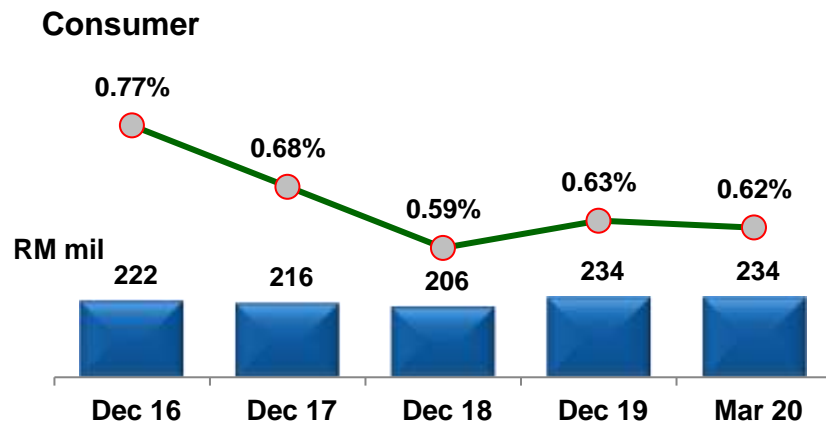
ASSET QUALITY



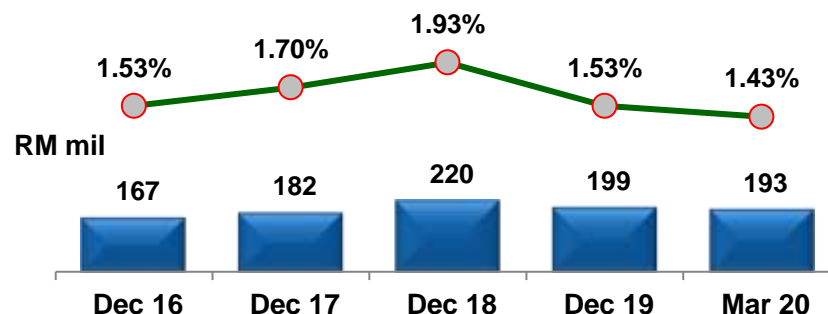
Financing Loss Coverage	Dec 16	Dec 17	Dec 18	Dec 19	Mar 20
Bank Islam	175.4%	160.0%*	187.8%*	179.3%*	184.8%*
Banking Industry	90.2%	82.9%	97.9%	89.4%	81.7%

* inclusive of regulatory reserve

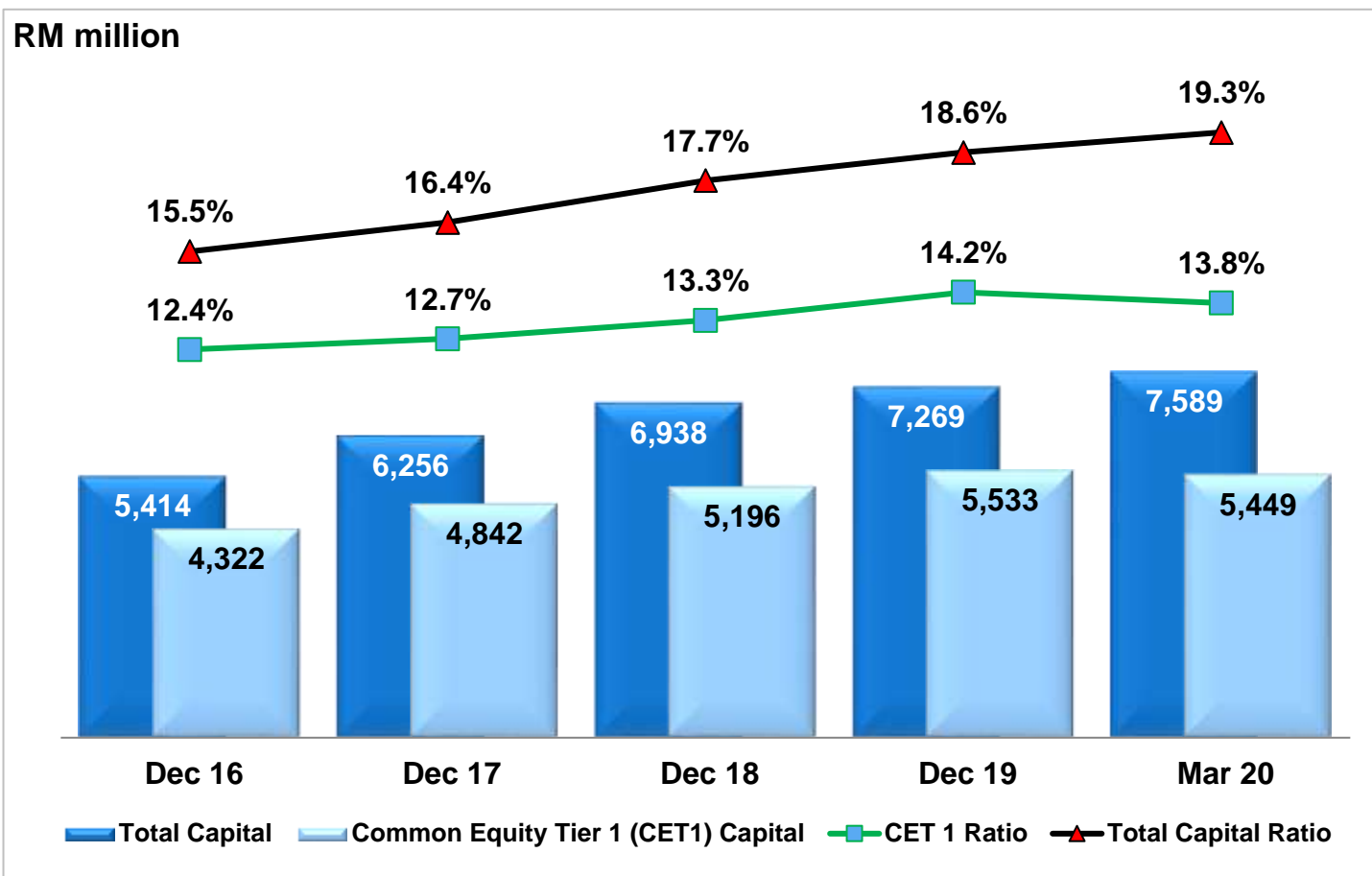
Gross impaired financing of which:



Corporate and Commercial



CAPITAL ADEQUACY



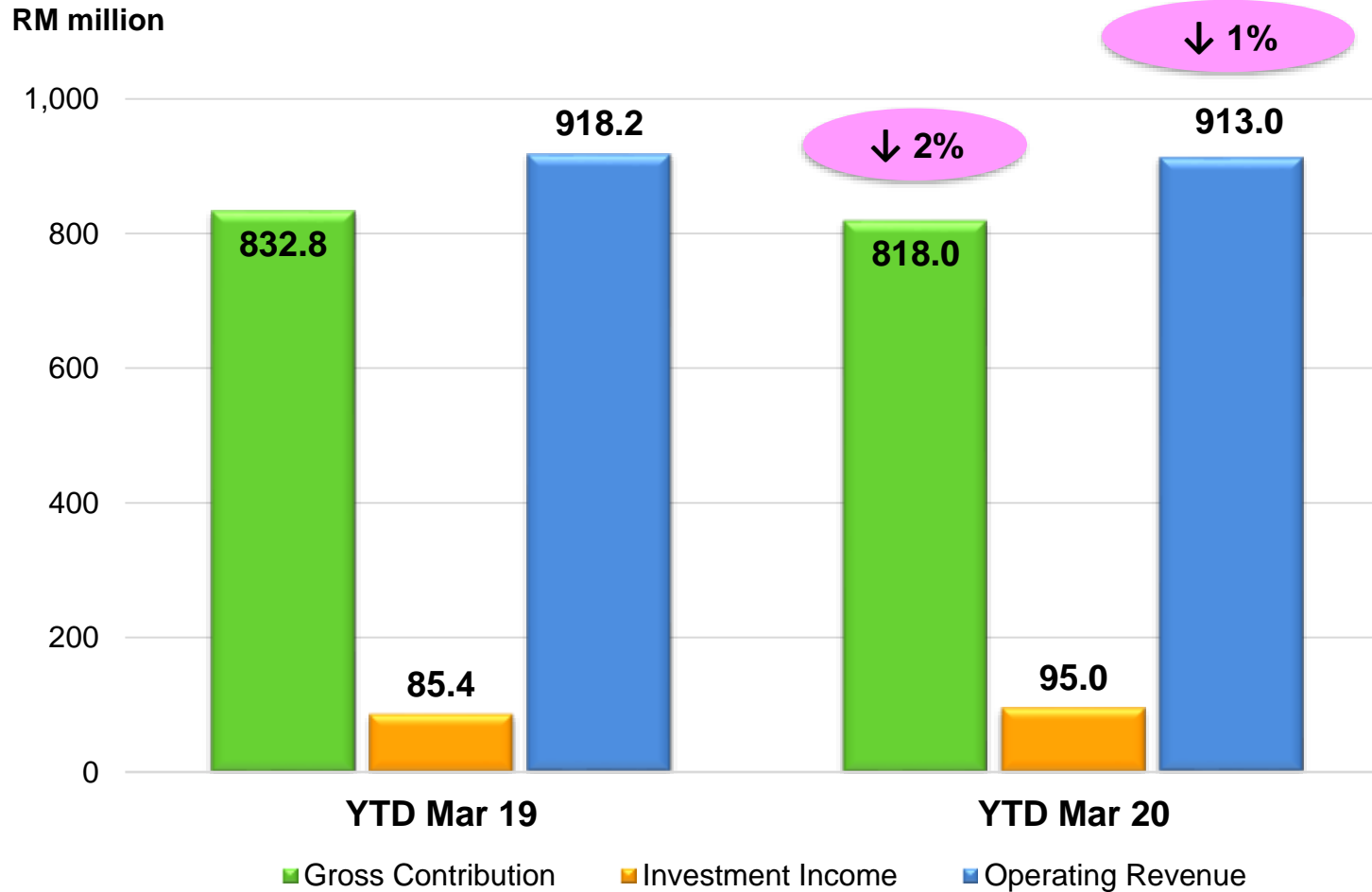
RM million	Dec 16	Dec 17	Dec 18	Dec 19	Mar 20
Total Risk-Weighted Assets	34,962	38,122	39,109	39,003	39,371

FINANCIAL HIGHLIGHTS MARCH 2020



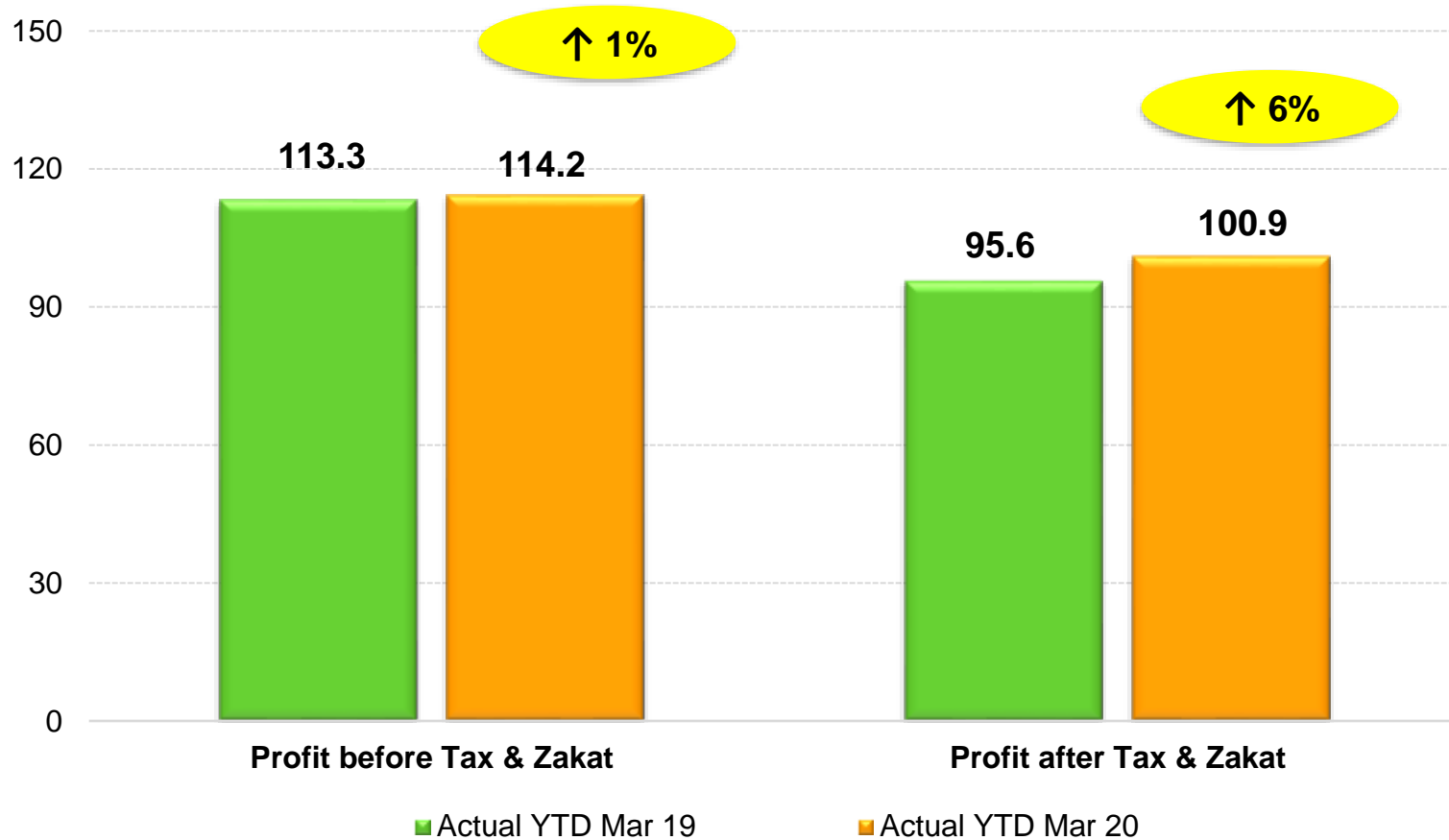
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GROUP OPERATING REVENUE

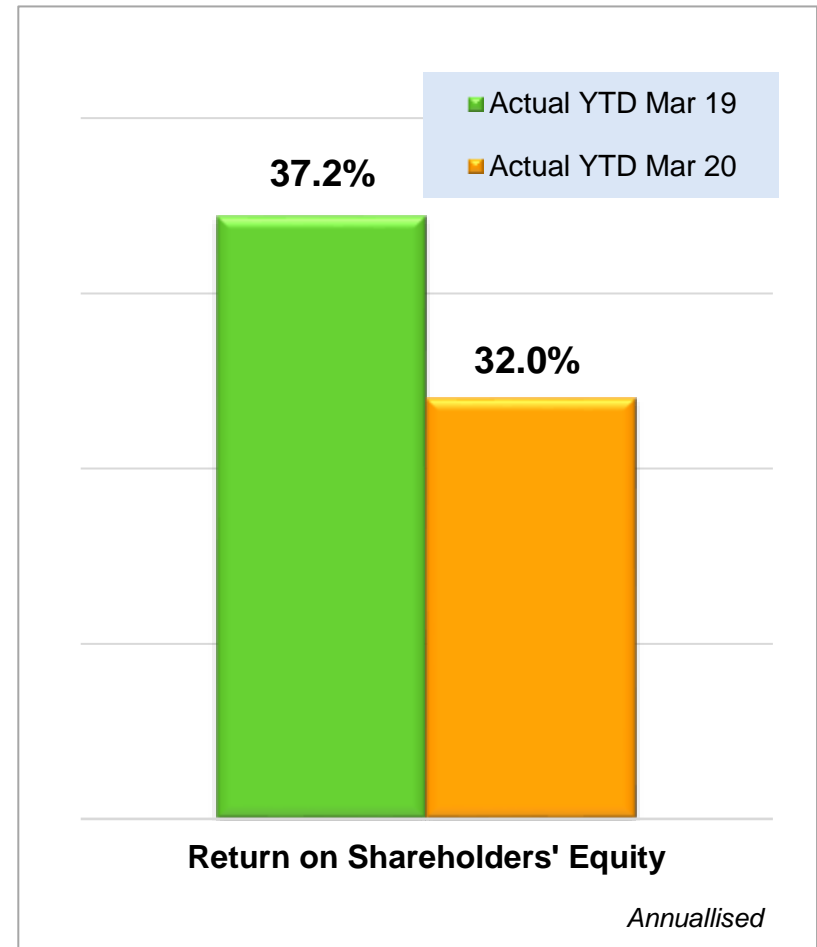
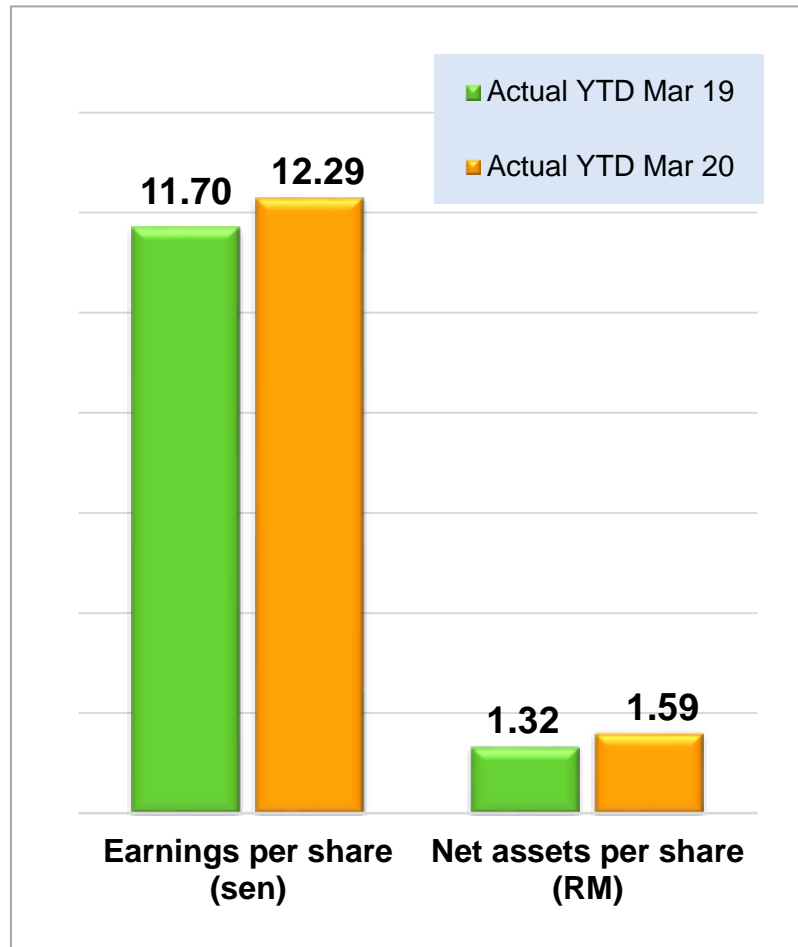


PROFITABILITY

RM million



GROUP'S KPI



Thank You والسلام

