

## NEWS RELEASE

### **BIMB HOLDINGS BERHAD ACHIEVED RM634.2 MILLION PBZT FOR THE NINE MONTHS ENDED 30 SEPTEMBER 2015**

#### HIGHLIGHTS

- The Group's Profit Before Zakat and Taxation (PBZT) of RM634.2 million for the nine months ended 30 September 2015, represents a growth of 6.5% or RM38.6 million compared with the corresponding period in 2014.
- The net profit attributable to shareholders also grew by RM7.0 million or 1.8% to RM385.4 million during the same period.
- Earnings per share for the period under review was 25.03 sen compared with 25.34 sen in the corresponding period in 2014 backed by larger capital base as at 30 September 2015.
- Net asset per share has improved to RM2.19 as at 30 September 2015 compared with RM1.97 as at 31 December 2014.
- An interim dividend of 12.2 sen per ordinary share, amounting to RM188.15 million was proposed by the directors.
- Bank Islam's PBZT was RM529.6 million for the period under review, an increase of 4.6% or RM23.3 million compared with the corresponding period in 2014 of RM506.3 million.
- Takaful Malaysia's PBZT was RM156.4 million, an increase of 9.8% or RM13.9 million compared with the corresponding period in 2014.

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**Kuala Lumpur, Monday, 30 November 2015:** BIMB Holdings Berhad ("BHB") reported a Profit Before Zakat and Taxation ("PBZT") for the nine months ended 30 September 2015 of RM634.2 million, representing a growth of 6.5% or RM38.6 million compared with the corresponding period in 2014. The net profit attributable to shareholders also grew by 1.8% or RM7.0 million to RM385.4 million.

For the nine months ended 30 September 2015, an interim dividend of 12.2 sen per ordinary share, amounting to RM188.15 million was proposed by the directors of BHB. It was also proposed that the Dividend Reinvestment Plan be made applicable to the entire proposed interim dividend.

#### **Islamic Banking**

Bank Islam Group ("Bank Islam" or "the Bank") reported a PBZT of RM529.6 million for the nine months ended 30 September 2015. This represents an increase of 4.6% or RM23.3 million compared with the corresponding period in 2014. The improved performance was mainly attributed to growth in business activities and its ability to sustain sound asset quality.

The Bank continued to maintain its financing growth momentum despite the challenging economic environment. As at 30 September 2015, net financing stood at RM32.2 billion, representing a growth of 9.2% (annualised: 12.2%) or RM2.7 billion, compared with 31 December 2014. With the Bank's continued effort in managing credit risk, it was able to maintain its strong asset quality. As at end September 2015, the Bank's gross impaired financing ratio remained at 1.14%, similar to the position as at December 2014. The Bank will continue to be cautious and intends to take measures to defend its position.

The Group's customer deposits also grew 5.3% or RM2.0 billion year-on-year to reach RM40.1 billion. The Current and Savings (CASA) ratio as at end September 2015 stood at 35.1% compared with the Islamic Banking Industry CASA ratio of 25.6%. As at end September 2015, the financing-to-deposit ratio remained healthy at 80.4%.

The Bank's pre-tax return on equity was 18.4%. The pre-tax return on assets was 1.5%. The Risk Weighted Capital Adequacy ratio and Common Equity Tier 1 Capital ratio of 13.3% and 11.3% respectively remained healthy to support the continuous business growth. The Bank will continue to strengthen its infrastructure and resources to capture opportunities. As such, the Bank is planning to issue another RM400 million Tier 2 Capital by mid December 2015 to further enhance its capital position.

Moving forward, the pursuit of growth and profitability against the backdrop of uncertain economic cycle and heightened regulatory requirements have led the Bank to focus on liability management, safeguarding asset quality and capital preservation. The Bank will continue its effort to drive growth in demand and saving accounts and aggressively market Investment Account products. The Bank also plans to maintain its cautious and stringent underwriting standards to uphold asset quality and continue with its aggressive collection strategy. In addition, managing capital to ensure healthy capital levels will remain crucial. Meanwhile, creating service excellence remains an ongoing journey for the Bank.

## **Takaful**

Through its extensive range of products and services, Takaful Malaysia Group ("Takaful Malaysia") continues to be the market leader in the Group Family Takaful business. For the nine months ended 30 September 2015, Takaful Malaysia recorded a PBZT of RM156.4 million, an increase of 9.8% compared with RM142.5 million achieved in the corresponding period in 2014.

The higher profit is attributable to higher wakalah fee income. The operating revenue increased by 10.7% to RM1,385.2 million from RM1,251.2 million recorded in the corresponding period in 2014. The increase is mainly attributable to higher sales generated by both Family Takaful and General Takaful business and higher net investment income.

Takaful Malaysia will continue its value proposition of rewarding its customers with 15% Cash Back for General Takaful products and establish a strong foothold in the local insurance and takaful arena as the preferred choice for insurance through continuous product innovation.

For further information on BHB, please visit [www.bimbholdings.com](http://www.bimbholdings.com)

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## **About BIMB Holdings Berhad**

BIMB Holdings Berhad ("BHB") is the first Islamic Financial Holding company approved by Bank Negara Malaysia under the Islamic Financial Services Act 2013. BHB was incorporated in Malaysia on 20 March 1997, and was listed on the Main Market of Bursa Malaysia Securities Berhad on 16 September in the same year. The core subsidiaries of the BHB Group are pioneers in various Islamic financial services including banking, takaful, stockbroking, and other related services namely Bank Islam Malaysia Berhad, Syarikat Takaful Malaysia Berhad and BIMB Securities Sendirian Berhad.

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