

## NEWS RELEASE

### **BIMB HOLDINGS BERHAD ACHIEVED RM430.2 MILLION PBZT FOR HALF YEAR ENDED 2015**

#### HIGHLIGHTS

- The Group's Profit Before Zakat and Taxation (PBZT) of RM430.2 million for the half year ended 30 June 2015, represents a growth of 7.3% or RM29.1 million as compared to the corresponding period in 2014.
- The net profit attributable to shareholders of RM265.6 million was higher by RM12.5 million or 4.9% during the same period.
- Earnings per share rose to 17.26 sen for the period under review compared to 16.95 sen for the corresponding period in 2014.
- At Bank Islam, PBZT was RM350.3 million for the period under review, an increase of 4.5% or RM15.0 million compared with the corresponding period in 2014.
- For Bank Islam, an interim single tier dividend of 5.27 sen per ordinary share, amounting to RM123.5 million was proposed by the directors. Approximately 50% of the proposed interim dividend is to be reinvested via the Dividend Reinvestment Plan (DRP).
- At Takaful Malaysia, PBZT was RM112.0 million, an increase of 11.7% compared with the corresponding period in 2014.

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**Kuala Lumpur, 14 September 2015 :** BIMB Holdings Berhad ("BHB") reported a Profit before Zakat and Taxation ("PBZT") for the half year ended 30 June 2015 of RM430.2 million, representing a growth of 7.3% or RM29.1 million as compared to the corresponding period in 2014.

The net profit attributable to shareholders also grew by 4.9% or RM12.5 million to RM265.6 million. Consequently, earnings per share for the period under review also rose from 16.95 sen to 17.26 sen.

#### **Islamic Banking**

Bank Islam Group ("Bank Islam" or "the Bank") reported a PBZT of RM350.3 million for the half year ended 30 June 2015. This represents an increase of 4.5% or RM15.0 million compared to the corresponding period in 2014.

The Bank continued to maintain traction in its financing growth with net financing assets recording a commendable year-on-year growth of 18.5% or RM 4.9 billion to reach RM31.1 billion as at 30 June 2015. For the first six months of 2015, net financing annualised growth was 10.8%. The Group's customer deposits also registered a strong growth of 13.5% or RM5.1 billion year-on-year to reach RM43.3 billion, whereas for the first six months of 2015, annualised growth was 11.2%. The current and savings accounts (CASA) reported a year-on-year growth of 5.2% or RM 0.7 billion. The CASA ratio as at end June 2015 stood at 33.8% compared to the Islamic Banking Industry CASA ratio of 24.8% as at end June 2015.

With the Bank's continued efforts in managing its credit risk, the Bank was able to maintain its strong asset quality. The Bank's gross impaired financing ratio of 1.18% as at end June 2015 was lower than the Banking System's ratio of 1.62% as at end June 2015.

The Bank's capital position also remained healthy to support the continuous business growth with the Risk Weighted Capital Adequacy ratio of 14.3% as at end June 2015.

For the half year ended 30 June 2015, an interim single tier dividend of 5.27 sen per ordinary share, amounting to RM123.5 million was proposed by the directors of Bank Islam. Approximately 50% of the proposed interim single tier dividend totalling RM61.7 million is to be reinvested to subscribe for new ordinary share of RM1.00 at RM3.00 each via the Dividend Reinvestment Plan (DRP). The proposed dividend and the DRP has been approved by Bank Negara Malaysia.

### **Takaful**

For the half year ended 30 June 2015, Takaful Malaysia Group recorded a PBZT of RM112.0 million, an increase of 11.7% as compared to RM100.3 million in the corresponding period in 2014.

The higher profit is attributable to higher wakalah fee income. The operating revenue increased by 16.2% to RM996.0 million from RM856.8 million recorded for 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.

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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