

**BIMB Holdings Berhad (423858-X)**  
(Incorporated in Malaysia)  
**and its subsidiaries**  
**Unaudited Interim Financial Statements**

**Condensed Consolidated Statement of Financial Position as at  
30 September 2015**

	Note	Group As at		Company As at	
		30.09.2015 RM'000	31.12.2014 RM'000	30.09.2015 RM'000	31.12.2014 RM'000
<b>Assets</b>					
Cash and short-term funds	8	1,745,275	3,898,172	241,811	123,566
Deposits and placements with financial institutions	9	1,018,002	721,324	-	-
Financial assets held-for-trading	10	848,115	1,165,590	-	-
Derivative financial assets	11	177,198	62,541	-	-
Financial assets available-for-sale	12	13,732,642	13,815,889	19,051	18,559
Financial assets held-to-maturity	13	633,159	547,258	-	-
Financing, advances and others	14	32,234,695	29,524,571	-	-
Other assets	15	293,428	580,985	1,210	1,189
Takaful assets	16	901,587	811,051	-	-
Statutory deposits with Bank Negara Malaysia		1,443,280	1,335,000	-	-
Current tax assets		54,516	41,872	-	510
Deferred tax assets		62,215	65,816	10	10
Investments in subsidiaries		-	-	4,835,462	4,707,615
Investments in associates		-	1	-	1
Property, plant and equipment		445,400	446,933	916	1,431
Investment properties		12,148	11,506	-	-
Intangible assets		59,277	-	-	-
Assets classified as held for sale		-	1,696	-	-
<b>Total assets</b>		<u>53,660,937</u>	<u>53,030,205</u>	<u>5,098,460</u>	<u>4,852,881</u>
		=====	=====	=====	=====

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**Unaudited Interim Financial Statements**

**Condensed Consolidated Statement of Financial Position as at  
30 September 2015 (continued)**

	Note	Group As at		Company As at	
		30.09.2015 RM'000	31.12.2014 RM'000	30.09.2015 RM'000	31.12.2014 RM'000
<b>Liabilities and equity</b>					
Deposits from customers	17	39,701,497	40,678,379	-	-
Investment account	18	638,634	-	-	-
Deposits and placements of banks and other financial institutions	19	700,000	300,000	-	-
Derivative financial liabilities	11	142,661	32,407	-	-
Bills and acceptances payable		99,924	127,524	-	-
Other liabilities	20	727,027	1,195,304	1,877	221,541
Takaful liabilities	21	6,470,468	6,323,577	-	-
Sukuk liabilities	37	1,486,206	1,133,256	1,186,206	1,133,256
Zakat and taxation		62,662	50,498	173	-
<b>Total liabilities</b>		<b>50,029,079</b>	<b>49,840,945</b>	<b>1,188,256</b>	<b>1,354,797</b>
<b>Equity</b>					
Share capital		1,542,210	1,493,506	1,542,210	1,493,506
Reserves		1,829,206	1,455,531	2,367,994	2,004,578
<b>Equity attributable to owners of the Company</b>		<b>3,371,416</b>	<b>2,949,037</b>	<b>3,910,204</b>	<b>3,498,084</b>
Non-controlling interests		260,442	240,223	-	-
<b>Total equity</b>		<b>3,631,858</b>	<b>3,189,260</b>	<b>3,910,204</b>	<b>3,498,084</b>
<b>Total liabilities and equity</b>		<b>53,660,937</b>	<b>53,030,205</b>	<b>5,098,460</b>	<b>4,852,881</b>
<b>Commitments and contingencies</b>	35	13,132,672	12,135,967	-	-
Net assets per share attributable to owners of the Company (RM)		2.19	1.97	2.54	2.34

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**BIMB Holdings Berhad (423858-X)**  
(Incorporated in Malaysia)  
**and its subsidiaries**  
**Unaudited Interim Financial Statements**

**Condensed Consolidated Statement of Profit or Loss and Other  
Comprehensive Income for the nine months period ended  
30 September 2015**

Group	Note	Quarter		Year-to-date	
		30.09.2015	30.09.2014	30.09.2015	30.09.2014
		RM'000	RM'000	RM'000	RM'000
Income derived from investment of depositors' funds	23	551,996	524,876	1,652,905	1,499,937
Income derived from investment of shareholders' funds	24	111,175	99,338	319,289	305,405
Net income from Takaful business	25	139,391	120,271	454,156	400,635
Reversal of/(Allowance) for impairment on financing and advances	26	5,337	(22,961)	(50,631)	(56,183)
Reversal of impairment on investments and other assets		-	-	-	816
Direct expenses		(5,630)	(4,226)	(18,065)	(13,041)
Total distributable income		802,269	717,298	2,357,654	2,137,569
Income attributable to depositors	27	(255,309)	(214,982)	(754,928)	(609,889)
Total net income		546,960	502,316	1,602,726	1,527,680
Personnel expenses	28	(159,339)	(152,402)	(446,896)	(448,345)
Other overhead expenses	29	(161,634)	(138,472)	(461,049)	(432,866)
Finance cost		225,987	211,442	694,781	646,469
		(21,998)	(16,978)	(60,606)	(50,936)
<b>Profit before zakat and tax</b>		203,989	194,464	634,175	595,533
Zakat		(3,139)	(2,629)	(9,593)	(7,977)
Tax expense	B5	(66,180)	(52,731)	(189,891)	(164,054)
<b>Profit for the period</b>		134,670	139,104	434,691	423,502
<b>Attributable to:</b>					
Owners of the Company		119,822	125,297	385,411	378,424
Non-controlling interests		14,848	13,807	49,280	45,078
<b>Profit for the period</b>		134,670	139,104	434,691	423,502
Earnings per share (sen)	B12	7.77	8.39	25.03	25.34

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**and its subsidiaries**  
**Unaudited Interim Financial Statements**

**Condensed Consolidated Statement of Profit or Loss and Other  
Comprehensive Income for the nine months period ended  
30 September 2015 (continued)**

Group	Quarter		Year-to-date	
	3 months ended	3 months ended	9 months ended	9 months ended
	30.09.2015	30.09.2014	30.09.2015	30.09.2014
	RM'000	RM'000	RM'000	RM'000
<b>Profit for the period</b>	134,670	139,104	434,691	423,502
	=====	=====	=====	=====
<b>Other comprehensive income, net of tax</b>				
<b>Items that may be reclassified</b>				
<b>subsequently to profit or loss:</b>				
Currency translation differences				
in respect of foreign operations	(63,774)	(3,589)	(92,478)	4,724
Fair value reserve:				
Net change in fair value	(98,270)	43,017	(45,429)	20,569
Net amount transferred to profit or loss	736	(14,041)	(10,622)	(27,187)
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<b>Other comprehensive income for</b>				
<b>the period, net of tax</b>	(161,308)	25,387	(148,529)	(1,894)
	-----	-----	-----	-----
<b>Total comprehensive income for</b>				
<b>the period</b>	(26,638)	164,491	286,162	421,608
	=====	=====	=====	=====
<b>Total comprehensive income</b>				
<b>attributable to:</b>				
Owners of the Company	(38,982)	149,912	240,934	377,355
Non-controlling interests	12,344	14,579	45,228	44,253
	-----	-----	-----	-----
<b>Total comprehensive income</b>				
<b>for the period</b>	(26,638)	164,491	286,162	421,608
	=====	=====	=====	=====

*The Unaudited Interim Financial Statements should be read in conjunction with the Audited Financial Statements of the Group and of the Company for the financial year ended 31 December 2014.*

**BIMB Holdings Berhad (423858-X)**  
(Incorporated in Malaysia)  
**and its subsidiaries**  
**Unaudited Interim Financial Statements**

**Condensed Consolidated Statement of Profit or Loss and Other  
Comprehensive Income for the nine months period ended  
30 September 2015 (continued)**

Company	Note	Quarter		Year-to-date	
		3 months ended 30.09.2015	30.09.2014	9 months ended 30.09.2015	30.09.2014
		RM'000	RM'000	RM'000	RM'000
Income derived from investment of shareholders' funds / Total distributable income / Total net income	24	125,339	122,244	295,443	165,807
Personnel expenses	28	(2,506)	(1,623)	(5,819)	(5,643)
Other overhead expenses	29	(946)	(1,003)	(4,463)	(2,400)
		<u>121,887</u>	<u>119,618</u>	<u>285,161</u>	<u>157,764</u>
Finance cost		(17,650)	(16,978)	(52,950)	(50,936)
<b>Profit before zakat and tax</b>		<u>104,237</u>	<u>102,640</u>	<u>232,211</u>	<u>106,828</u>
Tax expense	B5	(375)	(590)	(734)	(590)
<b>Profit for the period</b>		<u>103,862</u>	<u>102,050</u>	<u>231,477</u>	<u>106,238</u>
<b>Attributable to:</b>					
Owners of the Company		<u>103,862</u>	<u>102,050</u>	<u>231,477</u>	<u>106,238</u>
<b>Profit for the period</b>		<u>103,862</u>	<u>102,050</u>	<u>231,477</u>	<u>106,238</u>

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(Incorporated in Malaysia)  
**and its subsidiaries**  
**Unaudited Interim Financial Statements**

**Condensed Consolidated Statement of Profit or Loss and Other  
Comprehensive Income for the nine months period ended  
30 September 2015 (continued)**

Company	Quarter		Year-to-date	
	3 months ended	3 months ended	9 months ended	9 months ended
	30.09.2015	30.09.2014	30.09.2015	30.09.2014
	RM'000	RM'000	RM'000	RM'000
<b>Profit for the period</b>	103,862	102,050	231,477	106,238
	=====	=====	=====	=====
<b>Other comprehensive income, net of tax</b>				
<b>Items that may be reclassified</b>				
<b>subsequently to profit or loss:</b>				
Fair value reserve:				
Net change in fair value	123	203	492	519
Net amount transferred to profit or loss	(102)	(98)	(540)	(503)
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<b>Other comprehensive income for the period, net of tax</b>	21	105	(48)	16
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<b>Total comprehensive income for the period</b>	103,883	102,155	231,429	106,254
	=====	=====	=====	=====
<b>Total comprehensive income attributable to:</b>				
Owners of the Company	103,883	102,155	231,429	106,254
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<b>Total comprehensive income for the period</b>	103,883	102,155	231,429	106,254
	=====	=====	=====	=====

*The Unaudited Interim Financial Statements should be read in conjunction with the Audited Financial Statements of the Group and of the Company for the financial year ended 31 December 2014.*

**BIMB Holdings Berhad (423858-X)**  
(Incorporated in Malaysia)  
**and its subsidiaries**  
**Unaudited Interim Financial Statements**

**Condensed Consolidated Statement of Changes in Equity for the nine months period ended 30 September 2015**

Group	← Attributable to owners of the Company →				Total RM'000	Non-controlling interests RM'000	Total equity RM'000
	Share capital RM'000	Share premium RM'000	Other reserves RM'000	Retained Earnings RM'000			
<b>At 1 January 2014</b>	1,493,506	1,859,628	(592,405)	49,608	2,810,337	239,603	3,049,940
Profit for the period	-	-	-	378,424	378,424	45,078	423,502
Other comprehensive income							
Currency translation differences in respect of foreign operations	-	-	2,394	-	2,394	2,330	4,724
Fair value reserve:							
Net change in fair value	-	-	20,581	-	20,581	(12)	20,569
Net amount reclassified to profit or loss	-	-	(24,044)	-	(24,044)	(3,143)	(27,187)
Total comprehensive income for the period	-	-	(1,069)	378,424	377,355	44,253	421,608
Transfer to statutory reserve	-	-	182,935	(182,935)	-	-	-
Dividends to shareholders	-	-	-	(126,948)	(126,948)	-	(126,948)
Dividends to non-controlling interests	-	-	-	-	-	(25,725)	(25,725)
Disposal of interest in subsidiary	-	-	-	1,229	1,229	454	1,683
Share-based payment transactions	-	-	1,145	-	1,145	753	1,898
Subscription of shares by non-controlling interests of a subsidiary	-	-	-	-	-	1,698	1,698
Capital repayment from a subsidiary	-	-	-	-	-	(7,011)	(7,011)
<b>At 30 September 2014</b>	1,493,506	1,859,628	(409,394)	119,378	3,063,118	254,025	3,317,143

Note 22

*The Unaudited Interim Financial Statements should be read in conjunction with the Audited Financial Statements of the Group and of the Company for the financial year ended 31 December 2014.*

**BIMB Holdings Berhad (423858-X)**  
(Incorporated in Malaysia)  
**and its subsidiaries**  
**Unaudited Interim Financial Statements**

**Condensed Consolidated Statement of Changes in Equity for the nine months period ended 30 September 2015**  
**(continued)**

Group	← Attributable to owners of the Company →						Total equity RM'000
	← Non-distributable →			→ Distributable		Non-controlling interests RM'000	
	Share capital RM'000	Share premium RM'000	Other reserves RM'000	Retained Earnings/ (Accumulated Losses) RM'000	Total RM'000		
<b>At 1 January 2015</b>	1,493,506	1,859,628	(386,831)	(17,266)	2,949,037	240,223	3,189,260
Profit for the period	-	-	-	385,411	385,411	49,280	434,691
Other comprehensive income							
Currency translation differences in respect of foreign operations	-	-	(94,708)	-	(94,708)	2,230	(92,478)
Fair value reserve:							
Net change in fair value	-	-	(39,950)	-	(39,950)	(5,479)	(45,429)
Net amount reclassified to profit or loss	-	-	(9,819)	-	(9,819)	(803)	(10,622)
Total comprehensive income for the period	-	-	(144,477)	385,411	240,934	45,228	286,162
Transfer to statutory reserve	-	-	123,661	(123,661)	-	-	-
Dividends to non-controlling interest	-	-	-	-	-	(22,644)	(22,644)
Dividend reinvestment plan	48,704	131,987	-	-	180,691	-	180,691
Share-based payment transactions	-	-	1,566	-	1,566	1,030	2,596
Long Term Incentive Plan exercised	-	-	(812)	-	(812)	812	-
Capital repayment from a subsidiary	-	-	-	-	-	(4,207)	(4,207)
<b>At 30 September 2015</b>	<b>1,542,210</b>	<b>1,991,615</b>	<b>(406,893)</b>	<b>244,484</b>	<b>3,371,416</b>	<b>260,442</b>	<b>3,631,858</b>

Note 22

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**BIMB Holdings Berhad (423858-X)**  
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**Unaudited Interim Financial Statements**

**Condensed Consolidated Statement of Changes in Equity for the nine months period ended 30 September 2015 (continued)**

Company	← Attributable to owners of the Company →					Total equity RM'000
	Share capital RM'000	Share premium RM'000	Warrant reserves RM'000	Fair value reserves RM'000	Retained earnings RM'000	
<b>At 1 January 2014</b>	1,493,506	1,859,628	129,300	(45)	235,004	3,717,393
Profit for the year	-	-	-	-	106,238	106,238
Other comprehensive income						
Fair value reserve:						
Net change in fair value	-	-	-	519	-	519
Net amount reclassified to profit or loss	-	-	-	(503)	-	(503)
Total comprehensive income for the year	-	-	-	16	106,238	106,254
Dividends paid on ordinary shares	-	-	-	-	(126,948)	(126,948)
<b>At 30 September 2014</b>	1,493,506	1,859,628	129,300	(29)	214,294	3,696,699
<b>At 1 January 2015</b>	1,493,506	1,859,628	129,300	51	15,599	3,498,084
Profit for the period	-	-	-	-	231,477	231,477
Other comprehensive income						
Fair value reserve:						
Net change in fair value	-	-	-	492	-	492
Net amount reclassified to profit or loss	-	-	-	(540)	-	(540)
Total comprehensive income for the period	-	-	-	(48)	231,477	231,429
Issue of shares pursuant to Dividend Reinvestment Plan	48,704	131,987	-	-	-	180,691
<b>At 30 September 2015</b>	1,542,210	1,991,615	129,300	3	247,076	3,910,204

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**BIMB Holdings Berhad (423858-X)**  
(Incorporated in Malaysia)  
**and its subsidiaries**  
**Unaudited Interim Financial Statements**

**Condensed Consolidated Statement of Cash Flows for the nine months  
period ended 30 September 2015**

	<b>Group</b>		<b>Company</b>	
	<b>9 months ended</b>	<b>9 months ended</b>	<b>9 months ended</b>	<b>9 months ended</b>
	<b>30.09.2015</b>	<b>30.09.2014</b>	<b>30.09.2015</b>	<b>30.09.2014</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>Cash flows from operating activities</b>				
Profit before zakat and tax	634,175	595,533	232,211	106,828
Adjustments for:				
Depreciation of property and equipment	59,137	44,526	515	509
Depreciation of investment property	209	225	-	-
Reversal of allowance for doubtful debts	(52)	-	-	-
Collective assessment allowance	138,979	118,114	-	-
Individual assessment allowance	26,841	26,346	-	-
Reversal of impairment on other assets	-	(710)	-	-
Reversal of impairment loss on securities held to maturity	-	(106)	-	-
Dividends from securities	(2,625)	(3,261)	(540)	(503)
Dividends from subsidiaries	-	-	(291,264)	(161,286)
Net loss on disposal of property, plant and equipment	497	1,253	-	-
Net (gain)/loss on sale of financial assets held-for-trading	(2,140)	1,140	-	-
Net gain on sale of financial assets available-for-sale	(8,978)	(19,417)	-	-
Fair value loss/(gain) on financial assets held-for-trading	1,927	(4,119)	-	-
Equity settled share-based payment	2,596	-	-	-
Net derivative (gain)/loss	(2,629)	3,350	-	-
Gain on disposal of investment in subsidiary	-	-	-	(1,552)
Gain on disposal of an associate company	(247)	-	(247)	-
Finance cost	60,606	50,936	52,950	50,936
<b>Operating profit/(loss) before working capital changes</b>	<b>908,296</b>	<b>813,810</b>	<b>(6,375)</b>	<b>(5,068)</b>

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**Unaudited Interim Financial Statements**

**Condensed Consolidated Statement of Cash Flows for the nine months period ended 30 September 2015 (continued)**

	<b>Group</b>		<b>Company</b>	
	<b>9 months ended</b>		<b>9 months ended</b>	
	<b>30.09.2015</b>	<b>30.09.2014</b>	<b>30.09.2015</b>	<b>30.09.2014</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Operating profit/(loss) before working capital changes	908,296	813,810	(6,375)	(5,068)
Changes in working capital:				
Deposits and placements of banks and other financial institutions	400,000	(1,134,794)	-	-
Financing of customers	(2,875,944)	(3,791,194)	-	-
Statutory deposits with Bank Negara Malaysia	(108,280)	(66,900)	-	-
Other assets	85,891	(260,480)	(19)	1,884
Deposits from customers	(976,882)	940,064	-	-
Investment account	638,634	-	-	-
Other liabilities	(679)	366,930	(659)	(10,281)
Bills payable	(27,600)	(26,707)	-	-
	<hr/>	<hr/>	<hr/>	<hr/>
Cash generated (used in)/from operations	(1,956,564)	(3,159,271)	(7,053)	(13,465)
Zakat paid	(13,174)	-	-	-
Tax paid	(182,226)	(195,668)	(479)	(591)
Tax refund	473	-	427	-
	<hr/>	<hr/>	<hr/>	<hr/>
<b>Net cash generated (used in)/from operating activities</b>	<b>(2,151,491)</b>	<b>(3,354,939)</b>	<b>(7,105)</b>	<b>(14,056)</b>
	<hr/>	<hr/>	<hr/>	<hr/>
<b>Cash flows from investing activities</b>				
Net proceeds from disposal of securities	267,961	1,470,459	-	-
Purchase of property, plant and equipment	(58,141)	(35,074)	-	(49)
Proceeds from disposal of property and equipment	790	-	-	-
Additional investment in subsidiary company	-	-	(127,847)	(60,442)
Dividend from subsidiaries	-	-	291,264	161,286
Dividend from securities	2,625	3,261	540	503
Proceeds from disposal of investment in subsidiary	-	1,683	-	1,683
Disposal of an associate company	247	-	247	-
Intangible assets	(59,277)	-	-	-
	<hr/>	<hr/>	<hr/>	<hr/>
<b>Net cash generated from/(used in) investing activities</b>	<b>154,205</b>	<b>1,440,329</b>	<b>164,204</b>	<b>102,981</b>
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**BIMB Holdings Berhad (423858-X)**  
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**and its subsidiaries**  
**Unaudited Interim Financial Statements**

**Condensed Consolidated Statement of Cash Flows for the nine months period ended 30 September 2015 (continued)**

	<b>Group</b>		<b>Company</b>	
	<b>9 months ended</b>		<b>9 months ended</b>	
	<b>30.09.2015</b>	<b>30.09.2014</b>	<b>30.09.2015</b>	<b>30.09.2014</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>Cash flows from financing activities</b>				
Subordinated Sukuk Murabahah	300,000	-	-	-
Dividends paid by holding company	(219,545)	(126,948)	(219,545)	(126,948)
Dividends paid to non-controlling interest	(22,644)	(25,725)	-	-
Proceeds from share issuance of ordinary shares pursuant to Dividend Reinvestment Plan	180,691	-	180,691	-
Capital repayment	(4,207)	-	-	-
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<b>Net cash (used in)/generated from financing activities</b>	234,295	(152,673)	(38,854)	(126,948)
	<hr/>	<hr/>	<hr/>	<hr/>
<b>Net (decrease)/increase in cash and cash equivalents</b>	(1,762,991)	(2,067,283)	118,245	(38,023)
	<hr/>	<hr/>	<hr/>	<hr/>
<b>Cash and cash equivalents at beginning of the period</b>	4,619,496	4,655,198	123,566	149,559
<b>Foreign exchange differences</b>	(93,228)	4,724	-	-
	<hr/>	<hr/>	<hr/>	<hr/>
<b>Cash and cash equivalents at end of the period</b>	2,763,277	2,592,639	241,811	111,536
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>
Cash and cash equivalents comprise:				
Cash and short-term funds	1,745,275	1,598,797	241,811	111,536
Deposits and placements with financial institutions	1,018,002	993,842	-	-
	<hr/>	<hr/>	<hr/>	<hr/>
	2,763,277	2,592,639	241,811	111,536
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

*The Unaudited Interim Financial Statements should be read in conjunction with the Audited Financial Statements of the Group and of the Company for the financial year ended 31 December 2014.*

**BIMB Holdings Berhad (423858-X)**  
(Incorporated in Malaysia)  
**and its subsidiaries**  
**Unaudited Interim Financial Statements**

**Explanatory Notes to the Unaudited Interim Financial Statements  
for the nine months period ended 30 September 2015**

**1. Basis of preparation**

BIMB Holdings Berhad ("BHB") is a public limited liability company, incorporated and domiciled in Malaysia and listed on the Main Market of Bursa Malaysia Securities Berhad.

The condensed consolidated financial statements of the Group as at and for the nine months ended 30 September 2015 comprise that of the Company and its subsidiaries (together referred to as the Group).

These condensed consolidated interim financial statements were approved for issue by the Board of Directors.

These condensed consolidated interim financial statements have been prepared in accordance with the applicable disclosure provisions of the Listing Requirements of the Bursa Malaysia Securities Berhad and MFRS 134, Interim Financial Reporting in Malaysia and with IAS 134, Interim Financial Reporting and Financial Reporting for Islamic Banking Institution policy issued by Bank Negara Malaysia ("BNM"). They do not include all of the information required for full annual financial statements, and should be read in conjunction with the consolidated financial statements of the Group as at and for the financial year ended 31 December 2014.

The audited consolidated financial statements of the Group as at and for the financial year ended 31 December 2014, which were prepared in accordance with the applicable Malaysian Financial Reporting Standards ("MFRS"), International Financial Reporting Standards ("IFRS"), the provisions of Companies Act 1965 and Shariah requirements, are available upon request from the Company's registered office at Level 31, Menara Bank Islam, 22 Jalan Perak, 50450 Kuala Lumpur.

**BIMB Holdings Berhad (423858-X)**  
(Incorporated in Malaysia)  
**and its subsidiaries**  
**Unaudited Interim Financial Statements**

**1. Basis of preparation (continued)**

The significant accounting policies and methods of computation applied in the unaudited interim financial statements are consistent with those adopted in the recent audited financial statements for the financial year ended 31 December 2014, except for the adoption of the following Malaysian Financial Reporting Standards ("MFRS") and amendments to MFRSs:

***MFRSs, Interpretations and Amendments effective for annual periods beginning on or after 1 July 2014***

- Amendments to MFRS 1, *First-time Adoption of Malaysian Financial Reporting Standards (Annual Improvements 2011-2013 Cycle)*
- Amendments to MFRS 3, *Business Combinations (Annual Improvements 2010-2012 Cycle and 2011-2013 Cycle)*
- Amendments to MFRS 8, *Operating Segments (Annual Improvements 2010-2012 Cycle)*
- Amendments to MFRS 13, *Fair Value Measurement (Annual Improvements 2010-2012 Cycle and 2011-2013 Cycle)*
- Amendments to MFRS 116, *Property, Plant and Equipment (Annual Improvements 2010-2012 Cycle)*
- Amendments to MFRS 124, *Related Party Disclosures (Annual Improvements 2010-2012 Cycle)*

**BIMB Holdings Berhad (423858-X)**  
(Incorporated in Malaysia)  
**and its subsidiaries**  
**Unaudited Interim Financial Statements**

**1. Basis of preparation (continued)**

The following MFRSs and IC Interpretations have been issued by the MASB and are not yet effective for the Group and the Company:

***MFRSs, Interpretations and Amendments effective for annual periods beginning on or after 1 January 2016***

- Amendments to MFRS 5, *Non-current Assets Held for Sale and Discontinued Operations (Annual Improvements 2012-2014 Cycle)*
- Amendments to MFRS 7, *Financial Instruments: Disclosures (Annual Improvements 2012-2014 Cycle)*
- Amendments to MFRS 10, *Consolidated Financial Statements* and MFRS 128, *Investments in Associates and Joint Ventures – Sale or Contribution of Assets between an Investor and its Associate or Joint Venture*
- Amendments to MFRS 10, *Consolidated Financial Statements*, MFRS 12, *Disclosure of Interests in Other Entities* and MFRS 128, *Investments in Associates and Joint Ventures – Investment Entities: Applying the Consolidation Exception*
- Amendments to MFRS 11, *Joint Arrangements – Accounting for Acquisitions of Interests in Joint Operations*
- MFRS 14, *Regulatory Deferral Accounts*
- Amendments to MFRS 101, *Presentation of Financial Statements – Disclosure Initiative*
- Amendments to MFRS 116, *Property, Plant and Equipment* and MFRS 138, *Intangible Assets – Clarification of Acceptable Methods of Depreciation and Amortisation*
- Amendments to MFRS 116, *Property, Plant and Equipment* and MFRS 141, *Agriculture – Agriculture: Bearer Plants*
- Amendments to MFRS 119, *Employee Benefits (Annual Improvements 2012-2014 Cycle)*
- Amendments to MFRS 127, *Separate Financial Statements – Equity Method in Separate Financial Statements*
- Amendments to MFRS 134, *Interim Financial Reporting (Annual Improvements 2012-2014 Cycle)*

***MFRSs, Interpretations and Amendments effective for annual periods beginning on or after 1 January 2018***

- MFRS 9, *Financial Instruments (2014)*
- MFRS 15, *Revenue from Contracts with Customers*

**BIMB Holdings Berhad (423858-X)**  
(Incorporated in Malaysia)  
**and its subsidiaries**  
**Unaudited Interim Financial Statements**

**1. Basis of preparation (continued)**

The Group and the Company plan to apply the abovementioned standards, amendments and interpretations:

- from the annual period beginning on 1 January 2016 for those accounting standards, amendments or interpretations that are effective for annual periods beginning on or after 1 January 2016, except for Amendments to MFRS 11 and MFRS 14 which are not applicable to the Group and the Company.
- from the annual period beginning on 1 January 2018 for those accounting standards, amendments or interpretations that are effective for annual periods beginning on or after 1 January 2018.

The initial application of the accounting standards, amendments or interpretations are not expected to have any material financial impact to the current period and prior period financial statements of the Group and of the Company except as mentioned below:

***MFRS 15, Revenue from Contracts with Customers***

MFRS 15 replaces the guidance in MFRS 111, *Construction Contracts*, MFRS 118, *Revenue*, IC Interpretation 13, *Customer Loyalty Programmes*, IC Interpretation 15, *Agreements for Construction of Real Estate*, IC Interpretation 18, *Transfers of Assets from Customers* and IC Interpretation 131, *Revenue - Barter Transactions Involving Advertising Services*.

The Group is currently assessing the financial impact that may arise from the adoption of MFRS 15.

***MFRS 9, Financial Instruments***

MFRS 9 replaces the guidance MFRS 139, *Financial Instruments: Recognition and Measurement on the classification and measurement of financial assets*. MFRS 9 includes revised guidance on the classification and measurement of financial instruments, including a new expected credit loss model for calculating impairment on financial assets, and the new general hedge accounting requirements. It also carries forward the guidance on recognition and derecognition of financial instruments from MFRS 139.

The adoption of MFRS 9 will result in a change in accounting policy. The Group is currently assessing the financial impact of adopting MFRS 9.



**BIMB Holdings Berhad (423858-X)**  
(Incorporated in Malaysia)  
**and its subsidiaries**  
**Unaudited Interim Financial Statements**

**2. Audit report of preceding financial year ended 31 December 2014**

The audited report on the financial statements of the preceding financial year ended 31 December 2014 did not contain any qualification.

**3. Seasonality and cyclicity of operations**

The operations of the Group were not subject to material seasonal or cyclical effects for the nine months ended 30 September 2015.

**4. Exceptional or unusual items**

There were no items of an exceptional or unusual nature that may affect the assets, liabilities, equity, net income or cash flows of the Group for the nine months ended 30 September 2015.

**5. Changes in estimates of amounts reported previously**

There were no material changes in estimates of amounts reported in the prior financial year that may have a material effect to the financial statements for the nine months ended 30 September 2015.

**6. Issuance or repayment of debt and equity securities**

On 13 January 2015, the Company increased its issued and paid-up capital from RM1,493,505,934 to RM 1,542,209,734 via the issuance of 48,703,800 new ordinary shares of RM1.00 each at a consideration of RM3.71 each arising from the Dividend Reinvestment Plan.

**BIMB Holdings Berhad (423858-X)**  
(Incorporated in Malaysia)  
**and its subsidiaries**  
**Unaudited Interim Financial Statements**

**7. Significant events during the nine months ended 30 September 2015**

- **Corporate proposal**

On 10 February 2015, RHB Investment Bank Berhad ("RHB Investment Bank") had, on behalf of the Board of Directors of Takaful Malaysia ("Board"), announced that Takaful Malaysia proposes to undertake the following:

- (i) share split involving the subdivision of every one (1) existing ordinary share of RM1.00 each in Takaful Malaysia held by the entitled shareholders of Takaful Malaysia on an entitlement date to be determined later ("Entitlement Date") into five (5) ordinary shares of RM0.20 each in Takaful Malaysia ("Subdivided Share(s)") ("Share Split"); and
- (ii) amendments to the Memorandum and Articles of Association of Takaful Malaysia ("Amendments").

On 28 May 2015, the announcement was made to Bursa Malaysia Securities Berhad on the completion of the share split.

- **Subordinated Sukuk Murabahah**

Bank Islam issued the Tranche 1 of the Subordinated Sukuk Murabahah ("the Sukuk") of RM300 million on 22 April 2015. The Sukuk is part of the Tier-2 Sukuk programme which was approved by the Securities Commission on 7 October 2014. Under the programme, the Bank is allowed to raise Tier-2 capital of up to RM1.0 billion in nominal value outstanding at any one time.

The Sukuk is due on 22 April 2025, with optional redemption on 22 April 2020 or any periodic payment date thereafter. The Sukuk bears a profit rate of 5.75% per annum payable semi-annually in arrears.

The RM300 million Sukuk qualify as Tier-2 capital for the purpose of the Risk Weighted Capital Ratio ("RWCR") computation.

**BIMB Holdings Berhad (423858-X)**  
(Incorporated in Malaysia)  
**and its subsidiaries**  
**Unaudited Interim Financial Statements**

**7. Significant events during the nine months ended 30 September 2015**  
**(continued)**

- **Dividends received**

On 25 May 2015, Takaful Malaysia paid the final single tier dividend totalling RM34.409 million for the financial year ended 31 December 2014.

On 30 June 2015, Bank Islam also distributed the final single tier dividend of 5.75 sen per ordinary share amounting to RM133.395 million for the financial year ended 31 December 2014. 50% of the final dividend amounting to RM67.278 million was in the form of cash dividend and the remaining 50% of the dividend, that is, RM66.117 million was reinvested for acquisition of 22,799,000 new ordinary shares of Bank Islam at RM2.90 per ordinary share under the Dividend Reinvestment Plan ("DRP").

On 22 September 2015, Bank Islam paid an interim dividend of 5.27 sen per ordinary share totalling RM123.461 million for the six months ended 30 June 2015. 50% of the interim dividend totalling RM61.731 million was in the form of cash dividend and the remaining 50%, that is, RM61.730 million was reinvested for acquisition of 20,576,700 new ordinary shares of Bank Islam at RM3.00 per ordinary share under the DRP.

- **Investment in associates**

BIMB Holdings Berhad's investment in Islamic Banking and Finance Institute Malaysia Sdn Bhd was zeroed pursuant to the voluntary winding-up. On 31 May 2015, BHB received full and final payment amounting to RM247,441.

- **Bancatakaful service agreement**

On 26 August 2015, Takaful Malaysia has entered into an exclusive bancatakaful service agreement with RHB Islamic Bank. It is a 10-year bancatakaful relationship whereby RHB Islamic Bank shall commit to distribute Family and General Takaful products developed by Takaful Malaysia. Takaful Malaysia shall pay RHB Islamic Bank a total service fee of RM110 million. An initial payment of RM59.277 million has been paid and the amount is classified as intangible assets in Takaful Malaysia's books.

**BIMB Holdings Berhad (423858-X)**  
(Incorporated in Malaysia)  
**and its subsidiaries**  
**Unaudited Interim Financial Statements**

**8. Cash and short-term funds**

	<b>30.09.2015</b>	<b>31.12.2014</b>
	<b>RM'000</b>	<b>RM'000</b>
<b>Group</b>		
Cash and balances with banks and other financial institutions	639,328	796,588
Money at call and interbank placements with remaining maturity not exceeding one month	1,105,947	3,101,584
	<u>1,745,275</u>	<u>3,898,172</u>
	=====	=====
<b>Company</b>		
Cash and balances with banks and other financial institutions	241,811	123,566
	<u>241,811</u>	<u>123,566</u>
	=====	=====

**9. Deposits and placements with financial institutions**

	<b>Group</b>	
	<b>30.09.2015</b>	<b>31.12.2014</b>
	<b>RM'000</b>	<b>RM'000</b>
Licensed banks	968,112	715,238
Other financial institutions	49,890	6,086
	<u>1,018,002</u>	<u>721,324</u>
	=====	=====

**BIMB Holdings Berhad (423858-X)**  
(Incorporated in Malaysia)  
**and its subsidiaries**  
**Unaudited Interim Financial Statements**

**10. Financial assets held-for-trading**

	<b>Group</b>	
	<b>30.09.2015</b>	<b>31.12.2014</b>
	<b>RM'000</b>	<b>RM'000</b>
<b>At fair value:</b>		
<i>Quoted securities in Malaysia</i>		
- Shares	58,387	61,635
- Unit trusts	5,209	5,090
<i>Quoted securities outside Malaysia</i>		
- Shares	54,232	43,594
- Unit trusts	7,112	22,943
	124,940	133,262
	-----	-----
<i>Unquoted securities in Malaysia</i>		
- Malaysian Government Investment Issues	320,238	50,767
- Bank Negara Negotiable Notes	-	394,808
- Islamic Debt Securities	137,280	205,492
- Negotiable Islamic Debt Certificates	79,864	279,628
- Malaysian Islamic Treasury Bills	99,375	-
<i>Unquoted securities outside Malaysia</i>		
- Islamic Debt Securities	86,418	101,633
	723,175	1,032,328
	-----	-----
	848,115	1,165,590
	=====	=====

**BIMB Holdings Berhad (423858-X)**  
(Incorporated in Malaysia)  
**and its subsidiaries**  
**Unaudited Interim Financial Statements**

**11. Derivative financial assets/liabilities**

The following tables summarise the contractual or underlying principal amounts of derivative financial instruments held at fair value through profit or loss and hedging purposes. The principal or contractual amounts of these instruments reflect the volume of transactions outstanding at financial position date, and do not represent amounts at risk.

Trading derivative financial instruments are revalued on a gross position and the unrealised gains or losses are reflected as derivative financial assets and liabilities respectively.

<b>Group</b>	<b>Notional Amount RM'000</b>	<b>Fair value</b>	
		<b>Assets RM'000</b>	<b>Liabilities RM'000</b>
<b>30.09.2015</b>			
Forward contracts	2,951,489	159,285	(138,537)
Profit rate swaps	868,979	17,913	(4,124)
Structured deposits	-	-	-
	<hr/>	<hr/>	<hr/>
	3,820,468	177,198	(142,661)
	<hr/>	<hr/>	<hr/>
<b>31.12.2014</b>			
Forward contracts	1,840,778	45,508	(28,798)
Profit rate swaps	1,187,694	17,018	(3,594)
Structured deposits	106,680	15	(15)
	<hr/>	<hr/>	<hr/>
	3,135,152	62,541	(32,407)
	<hr/>	<hr/>	<hr/>

**BIMB Holdings Berhad (423858-X)**  
(Incorporated in Malaysia)  
**and its subsidiaries**  
**Unaudited Interim Financial Statements**

**12. Financial assets available-for-sale**

	<b>Group</b>	
	<b>30.09.2015</b>	<b>31.12.2014</b>
	<b>RM'000</b>	<b>RM'000</b>
<b>At fair value</b>		
<i>Quoted securities in Malaysia</i>		
- Unit trusts	322,522	208,161
- Shares	482,277	428,420
<i>Quoted securities outside Malaysia</i>		
- Unit trusts	70,209	82,902
- Shares	22,850	14,747
- Islamic Debt Securities	302	1,173
	<u>898,160</u>	<u>735,403</u>
	-----	-----
<b>At fair value</b>		
<i>Unquoted securities in Malaysia</i>		
- Malaysian Government Islamic Papers	174,294	241,466
- Malaysian Government Investment Issues	2,511,139	1,202,058
- Islamic Debt Securities	9,964,065	11,452,570
- Shares	380	380
- Unit trusts	150,847	149,313
<i>Unquoted securities outside Malaysia</i>		
- Shares	41	38
- Islamic Debt Securities	-	1,405
- Islamic Development Bank Unit Trusts	1,647	1,647
	<u>12,802,413</u>	<u>13,048,877</u>
	-----	-----
<b>At cost</b>		
<i>Unquoted securities in Malaysia</i>		
- Unquoted shares in Malaysia	28,954	24,450
Less: Accumulated impairment loss*	(19,778)	(15,734)
	<u>9,176</u>	<u>8,716</u>
	-----	-----
<i>Unquoted securities outside Malaysia</i>		
- Unquoted shares outside Malaysia	22,893	22,893
	<u>22,893</u>	<u>22,893</u>
	-----	-----
	<u>13,732,642</u>	<u>13,815,889</u>
	=====	=====

\* Movement in accumulated impairment loss is due to translation difference.

**BIMB Holdings Berhad (423858-X)**  
(Incorporated in Malaysia)  
**and its subsidiaries**  
**Unaudited Interim Financial Statements**

**12. Financial assets available-for-sale (continued)**

	<b>Company</b>	
	<b>30.09.2015</b>	<b>31.12.2014</b>
	<b>RM'000</b>	<b>RM'000</b>
<b>At fair value</b>		
<i>Quoted securities in Malaysia</i>		
- Unit trusts	19,051	18,559
	=====	=====

**13. Financial assets held-to-maturity**

	<b>Group</b>	
	<b>30.09.2015</b>	<b>31.12.2014</b>
	<b>RM'000</b>	<b>RM'000</b>
<i>Unquoted securities in Malaysia</i>		
- Malaysian Government Islamic Papers	145,186	145,276
- Islamic Debt Securities	441,415	387,306
Less: Accumulated impairment loss	(7,019)	(7,019)
<i>Unquoted securities outside Malaysia</i>		
- Islamic Debt Securities	53,577	21,695
	-----	-----
	633,159	547,258
	=====	=====







**BIMB Holdings Berhad (423858-X)**  
(Incorporated in Malaysia)  
**and its subsidiaries**  
**Unaudited Interim Financial Statements**

**14. Financing, advances and others (continued)**

	<b>Group</b>	
	<b>30.09.2015</b>	<b>31.12.2014</b>
	<b>RM'000</b>	<b>RM'000</b>
<b>(b) By type of customer</b>		
Domestic non-bank financial institutions	540,942	471,181
Domestic business enterprise	5,763,441	5,884,575
Small medium industries	961,690	658,763
Government and statutory bodies	319,420	292,201
Individuals	24,635,082	22,336,404
Other domestic entities	8,584	8,230
Foreign entities	649,319	460,358
	<hr/>	<hr/>
	32,878,478	30,111,712
	=====	=====
<b>(c) By profit rate sensitivity</b>		
Fixed rate		
House financing	1,435,841	1,563,643
Others	4,934,706	7,553,928
Floating rate		
Others	26,507,931	20,994,141
	<hr/>	<hr/>
	32,878,478	30,111,712
	=====	=====
<b>(d) By remaining contractual maturity</b>		
Maturity within one year	3,172,978	3,147,023
More than one year to three years	1,144,468	992,088
More than three years to five years	1,673,532	1,468,082
More than five years	26,887,500	24,504,519
	<hr/>	<hr/>
	32,878,478	30,111,712
	=====	=====
<b>(e) By geographical distribution</b>		
Central Region	14,734,582	13,567,565
Eastern Region	5,641,423	5,037,536
Northern Region	5,148,085	4,722,950
Southern Region	4,556,505	4,411,954
East Malaysia Region	2,797,883	2,371,707
	<hr/>	<hr/>
	32,878,478	30,111,712
	=====	=====

**BIMB Holdings Berhad (423858-X)**  
(Incorporated in Malaysia)  
**and its subsidiaries**  
**Unaudited Interim Financial Statements**

**14. Financing, advances and others (continued)**

	<b>Group</b>	
	<b>30.09.2015</b>	<b>31.12.2014</b>
	<b>RM'000</b>	<b>RM'000</b>
<b>(f) By sector</b>		
Primary agriculture	408,634	331,524
Mining and quarrying	12,611	20,481
Manufacturing (including agro-based)	997,372	1,011,749
Electricity, gas and water	628,445	549,284
Wholesale & retail trade, and hotels & restaurants	1,221,795	879,627
Construction	2,124,756	2,316,754
Real estate	928,520	693,563
Transport, storage and communications	411,315	563,955
Finance, insurance and business activities	972,517	924,120
Education, health and others	537,485	483,863
Household sectors	24,635,028	22,336,792
	<u>32,878,478</u>	<u>30,111,712</u>
	=====	=====
<b>(g) Movement in impaired financing and advances (“impaired financing”) are as follows:</b>		
At 1 January 2015/ 2014	344,539	285,302
Classified as impaired during the year	373,783	438,837
Reclassified as not impaired during the year	(142,598)	(194,739)
Amount recovered	(89,220)	(72,983)
Amount written off	(124,996)	(115,145)
Exchange differences	13,258	3,267
	<u>374,766</u>	<u>344,539</u>
	=====	=====
Gross impaired financing as a percentage of gross financing, advances and others	1.14%	1.14%
	=====	=====

**BIMB Holdings Berhad (423858-X)**  
(Incorporated in Malaysia)  
**and its subsidiaries**  
**Unaudited Interim Financial Statements**

**14. Financing, advances and others (continued)**

	<b>Group</b>	
	<b>30.09.2015</b>	<b>31.12.2014</b>
	<b>RM'000</b>	<b>RM'000</b>
<b>(h) Impaired financing by geographical distribution</b>		
Central Region	157,398	148,240
Eastern Region	45,106	44,509
Northern Region	36,910	30,618
Southern Region	26,602	13,307
East Malaysia Region	108,750	107,865
	<hr/>	<hr/>
	374,766	344,539
	=====	=====
<b>(i) Impaired financing by sector</b>		
Primary agriculture	1,311	1,854
Manufacturing (including agro-based)	5,674	7,669
Electricity, gas and water	-	54
Wholesale & retail trade, and hotels & restaurants	28,992	14,732
Construction	48,121	72,192
Transport, storage and communications	38,589	42,689
Finance, insurance and business activities	71,421	60,258
Education, health and others	4,816	590
Household sectors	175,842	144,501
	<hr/>	<hr/>
	374,766	344,539
	=====	=====
<b>(j) Movement of allowance for impaired financing</b>		
<u>Collective assessment allowance</u>		
At 1 January 2015/ 2014	444,388	365,375
Allowance made during the year	138,979	162,878
Amount written off	(80,815)	(84,416)
Exchange differences	2,886	551
	<hr/>	<hr/>
At 30 September 2015/ 31 December 2014	505,438	444,388
	=====	=====

**BIMB Holdings Berhad (423858-X)**  
(Incorporated in Malaysia)  
**and its subsidiaries**  
**Unaudited Interim Financial Statements**

**14. Financing, advances and others (continued)**

**(j) Movement of allowance for impaired financing (continued)**

	<b>Group</b>	
	<b>30.09.2015</b>	<b>31.12.2014</b>
	<b>RM'000</b>	<b>RM'000</b>
<u>Individual assessment allowance</u>		
At 1 January 2015/ 2014	142,753	136,197
Allowance made during the year	26,841	34,055
Amount written off	(44,020)	(30,802)
Exchange differences	12,771	3,303
	-----	-----
At 30 September 2015/ 31 December 2014	138,345	142,753
	=====	=====

**15. Other assets**

	<b>30.09.2015</b>	<b>31.12.2014</b>
	<b>RM'000</b>	<b>RM'000</b>
<b>Group</b>		
Clients' and dealers' debit balances	45,723	179,229
Deposits and prepayments	57,659	42,781
Other financing	85,666	78,290
Other receivables	104,380	280,685
	-----	-----
	293,428	580,985
	=====	=====
<b>Company</b>		
Amount due from subsidiaries	870	281
Deposits and prepayments	303	436
Income receivable	-	472
Other receivables	37	-
	-----	-----
	1,210	1,189
	=====	=====

**BIMB Holdings Berhad (423858-X)**  
(Incorporated in Malaysia)  
**and its subsidiaries**  
**Unaudited Interim Financial Statements**

**16. Takaful assets**

		<b>Group</b>	
	<b>Note</b>	<b>30.09.2015</b>	<b>31.12.2014</b>
		<b>RM'000</b>	<b>RM'000</b>
Retakaful assets:			
- Claims liabilities	21(a)(i)	415,337	405,867
- Contribution liabilities	21(a)(ii)	43,270	69,949
- Actuarial liabilities	21(a)(iii)	232,875	206,644
		<hr/>	<hr/>
		691,482	682,460
		-----	-----
Takaful receivables			
- Due contributions		177,681	95,074
- Due from retakaful/co-takaful		38,916	38,004
		<hr/>	<hr/>
		216,597	133,078
Less: Allowance for impaired receivables		(6,492)	(4,487)
		<hr/>	<hr/>
		210,105	128,591
		-----	-----
		901,587	811,051
		=====	=====

**BIMB Holdings Berhad (423858-X)**  
(Incorporated in Malaysia)  
**and its subsidiaries**  
**Unaudited Interim Financial Statements**

**17. Deposits from customers**

	<b>Group</b>	
	<b>30.09.2015</b>	<b>31.12.2014</b>
	<b>RM'000</b>	<b>RM'000</b>
<b>(a) By type of deposit</b>		
<b>Savings deposits</b>	4,836,682	5,091,650
<i>Wadiah</i>	4,836,682	3,052,428
<i>Mudharabah</i>	-	2,039,222
<b>Demand deposits</b>		
<i>Wadiah</i>	9,206,248	10,470,568
<b>Term Deposit</b>	25,571,886	25,029,432
Special Investment Accounts <i>Mudharabah</i>	28,716	4,755,488
General Investment Accounts <i>Mudharabah</i>	493,711	919,816
Term & Special term deposit-i <i>Tawarruq</i>	23,218,012	17,895,591
Negotiable Islamic Debt Certificates (NIDC)	1,821,095	1,229,025
<i>Waheed-i</i>	10,352	134,453
<i>Ziyad</i>	-	95,059
<b>Others</b>	86,681	86,729
<b>Total Deposits</b>	39,701,497	40,678,379
	39,701,497	40,678,379
<b>(b) Maturity structure of term deposits are as follows:</b>		
Due within six months	20,594,650	21,933,815
More than six months to one year	4,319,272	2,834,535
More than one year to three years	619,649	224,132
More than three years to five years	38,315	36,950
	25,571,886	25,029,432
	25,571,886	25,029,432



**BIMB Holdings Berhad (423858-X)**  
(Incorporated in Malaysia)  
**and its subsidiaries**  
**Unaudited Interim Financial Statements**

**17. Deposits from customers (continued)**

	<b>Group</b>	
	<b>30.09.2015</b>	<b>31.12.2014</b>
	<b>RM'000</b>	<b>RM'000</b>
<b>(c) By type of customer</b>		
Government and statutory bodies	9,622,743	7,022,205
Business enterprises	8,991,414	9,638,052
Individuals	5,511,520	5,565,494
Others	15,575,820	18,452,628
	<u>39,701,497</u>	<u>40,678,379</u>
	=====	=====

**18. Investment account**

	<b>Group</b>	
	<b>30.09.2015</b>	<b>31.12.2014</b>
	<b>RM'000</b>	<b>RM'000</b>
At 1 January 2015 / 2014	-	-
New placement during the year	638,634	-
	<u>638,634</u>	<u>-</u>
	=====	=====
Investment portfolio:		
House financing	638,634	-
	<u>638,634</u>	<u>-</u>
	=====	=====

Bank Islam launched its Investment Accounts on 1 June 2015 under the Mudharabah and Wakalah concept.

**19. Deposits and placements of banks and other financial institutions**

	<b>Group</b>	
	<b>30.09.2015</b>	<b>31.12.2014</b>
	<b>RM'000</b>	<b>RM'000</b>
<b>Mudharabah fund</b>		
Licensed banks	400,000	280,000
Other financial institutions	300,000	20,000
	<u>700,000</u>	<u>300,000</u>
	=====	=====

**BIMB Holdings Berhad (423858-X)**  
(Incorporated in Malaysia)  
**and its subsidiaries**  
**Unaudited Interim Financial Statements**

**20. Other liabilities**

	<b>30.09.2015</b>	<b>31.12.2014</b>
	<b>RM'000</b>	<b>RM'000</b>
<b>Group</b>		
Accruals and other payables	681,781	805,461
Clients' and dealers' credit balances	45,246	170,298
Dividend payable	-	219,545
	<u>727,027</u>	<u>1,195,304</u>
	=====	=====
<b>Company</b>		
Accruals and other payables	1,876	1,944
Amount due to subsidiaries	1	52
Dividend payable	-	219,545
	<u>1,877</u>	<u>221,541</u>
	=====	=====

The amount due to subsidiaries is non-trade, unsecured, not subject to financing charge and repayable on demand.

**21. Takaful liabilities**

		<b>Group</b>	
	<b>Note</b>	<b>30.09.2015</b>	<b>31.12.2014</b>
		<b>RM'000</b>	<b>RM'000</b>
Takaful contract liabilities	21(a)	6,261,648	6,120,133
Expense reserves	21(b)	139,146	142,127
Takaful payables	21(c)	69,674	61,317
		<u>6,470,468</u>	<u>6,323,577</u>
		=====	=====

**BIMB Holdings Berhad (423858-X)**  
(Incorporated in Malaysia)  
**and its subsidiaries**  
**Unaudited Interim Financial Statements**

**21. Takaful liabilities (continued)**

**(a) Takaful contract liabilities**

The takaful contract liabilities comprise the following:

		<b>Group</b>	
	<b>Note</b>	<b>30.09.2015</b>	<b>31.12.2014</b>
		<b>RM'000</b>	<b>RM'000</b>
Provision for outstanding claims	21(a)(i)	785,890	808,491
Provision for unearned contributions	21(a)(ii)	284,885	290,899
Participants' fund	21(a)(iii)	5,190,873	5,020,743
		<u>6,261,648</u>	<u>6,120,133</u>
		=====	=====

**(i) Provision for outstanding claims**

The provision for outstanding claims is further analysed as follows:

		<b>30.09.2015</b>		
		<b>Gross</b>	<b>Retakaful</b>	<b>Net</b>
		<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>Group</b>				
Provision for claims reported by participants	428,434	(299,795)	128,639	
Provision for IBNR*	357,456	(115,542)	241,914	
		<u>785,890</u>	<u>(415,337)</u>	<u>370,553</u>
		=====	=====	=====

Note 16

		<b>31.12.2014</b>		
		<b>Gross</b>	<b>Retakaful</b>	<b>Net</b>
		<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>Group</b>				
Provision for claims reported by participants	408,946	(262,975)	145,971	
Provision for IBNR*	399,545	(142,892)	256,653	
		<u>808,491</u>	<u>(405,867)</u>	<u>402,624</u>
		=====	=====	=====

Note 16

\* Incurred-but-not-reported ("IBNR")

**BIMB Holdings Berhad (423858-X)**  
(Incorporated in Malaysia)  
**and its subsidiaries**  
**Unaudited Interim Financial Statements**

**21. Takaful liabilities (continued)**

**(a) Takaful contract liabilities (continued)**

**(i) Provision for outstanding claims (continued)**

Movement of provision for outstanding claims:

	<b>Gross RM'000</b>	<b>Group Retakaful RM'000</b>	<b>Net RM'000</b>
<b>At 1 January 2014</b>	861,274	(407,393)	453,881
Claims incurred during the year	730,580	(90,633)	639,947
Claims paid during the year	(796,785)	121,754	(675,031)
Increase in IBNR	10,938	(29,024)	(18,086)
Effect of movement in exchange rates	2,484	(571)	1,913
	-----	-----	-----
<b>At 31 December 2014/ 1 January 2015</b>	808,491	(405,867)	402,624
Claims incurred during the year	704,978	(154,225)	550,753
Claims paid during the year	(688,997)	118,003	(570,994)
Increase in IBNR	(44,878)	27,396	(17,482)
Effect of movement in exchange rates	6,296	(644)	5,652
	-----	-----	-----
<b>At 30 September 2015</b>	785,890	(415,337)	370,553
	=====	=====	=====

**BIMB Holdings Berhad (423858-X)**  
(Incorporated in Malaysia)  
**and its subsidiaries**  
**Unaudited Interim Financial Statements**

**21. Takaful liabilities (continued)**

**(a) Takaful contract liabilities (continued)**

**(ii) Provision for unearned contributions**

The provision for unearned contributions is further analysed as follows:

	<b>Gross RM'000</b>	<b>Group Retakaful RM'000</b>	<b>Net RM'000</b>
30.09.2015	284,885	(43,270)	241,615
	=====	=====	=====
		Note 16	
31.12.2014	290,899	(69,949)	220,950
	=====	=====	=====
		Note 16	

Movement of provision for unearned contributions:

	<b>Gross RM'000</b>	<b>Group Retakaful RM'000</b>	<b>Net RM'000</b>
<b>At 1 January 2014</b>	296,425	(80,200)	216,225
Contributions written during the year	451,319	(170,096)	281,223
Contributions earned during the year	(457,441)	180,457	(276,984)
Effect of movement in exchange rates	596	(110)	486
	-----	-----	-----
<b>At 31 December 2014/ 1 January 2015</b>	290,899	(69,949)	220,950
Contributions written during the year	354,656	(127,218)	227,438
Contributions earned during the year	(361,625)	154,057	(207,568)
Effect of movement in exchange rates	955	(160)	795
	-----	-----	-----
<b>At 30 September 2015</b>	284,885	(43,270)	241,615
	=====	=====	=====

**BIMB Holdings Berhad (423858-X)**  
(Incorporated in Malaysia)  
**and its subsidiaries**  
**Unaudited Interim Financial Statements**

**21. Takaful liabilities (continued)**

**(a) Takaful contract liabilities (continued)**

**(iii) Participants' fund**

Participants' fund balance at end of the reporting period comprises the following:

	<b>Gross</b>	<b>Group</b>	<b>Net</b>
	<b>RM'000</b>	<b>Retakaful</b>	<b>RM'000</b>
		<b>RM'000</b>	<b>RM'000</b>
<b>30.09.2015</b>			
Actuarial liabilities	4,239,227	(232,875)	4,006,352
Unallocated surplus/accumulated surplus	962,510	-	962,510
AFS reserve	(163,262)	-	(163,262)
Translation reserve	(406)	-	(406)
Net assets value attributable to unitholders	152,804	-	152,804
	<u>5,190,873</u>	<u>(232,875)</u>	<u>4,957,998</u>
	=====	=====	=====
		Note 16	
<b>31.12.2014</b>			
Actuarial liabilities	4,022,862	(206,644)	3,816,218
Unallocated surplus/accumulated surplus	923,020	-	923,020
AFS reserve	(68,235)	-	(68,235)
Translation reserve	999	-	999
Net assets value attributable to unitholders	142,097	-	142,097
	<u>5,020,743</u>	<u>(206,644)</u>	<u>4,814,099</u>
	=====	=====	=====
		Note 16	

**(b) Expense reserves**

	<b>Group</b>	
	<b>30.09.2015</b>	<b>31.12.2014</b>
	<b>RM'000</b>	<b>RM'000</b>
At 1 January 2015/ 2014	142,127	131,522
Provision for the year, net	(3,316)	10,415
Effect of movement in exchange rates	335	190
	<u>139,146</u>	<u>142,127</u>
	=====	=====

**BIMB Holdings Berhad (423858-X)**  
(Incorporated in Malaysia)  
**and its subsidiaries**  
**Unaudited Interim Financial Statements**

**21. Takaful liabilities (continued)**

(c) Takaful payables

	<b>Group</b>	
	<b>30.09.2015</b>	<b>31.12.2014</b>
	<b>RM'000</b>	<b>RM'000</b>
Due to retakaful companies	45,157	46,409
Due to Intermediaries/Participants	24,517	14,908
	<u>69,674</u>	<u>61,317</u>
	=====	=====

**22. Other reserves**

Breakdown of share premium and reserves are as follows:

	<b>Group</b>	
	<b>30.09.2015</b>	<b>30.09.2014</b>
	<b>RM'000</b>	<b>RM'000</b>
Capital reserve	6,863	6,863
Warrant reserve	129,300	129,300
Statutory reserve	862,267	667,024
Acquisition reserve	(1,199,747)	(1,199,747)
Fair value reserve	(74,438)	784
Translation reserve	(134,991)	(15,983)
LTIP reserve	3,853	2,365
	<u>(406,893)</u>	<u>(409,394)</u>
	=====	=====

**BIMB Holdings Berhad (423858-X)**  
(Incorporated in Malaysia)  
**and its subsidiaries**  
**Unaudited Interim Financial Statements**

**22. Other reserves (continued)**

<b>Group</b>	<b>Capital reserve RM'000</b>	<b>Statutory reserve RM'000</b>	<b>Warrant reserve RM'000</b>	<b>Acquisition Reserve RM'000</b>	<b>Fair value reserve RM'000</b>	<b>Translation reserve RM'000</b>	<b>LTIP* reserve RM'000</b>	<b>Total RM'000</b>
<b>At 1 January 2014</b>	6,863	484,089	129,300	(1,199,747)	4,247	(18,377)	1,220	(592,405)
Foreign exchange translation differences	-	-	-	-	-	2,394	-	2,394
Fair value reserve:								
Net change in fair value	-	-	-	-	20,581	-	-	20,581
Net amount reclassified to profit or loss	-	-	-	-	(24,044)	-	-	(24,044)
Transfer from current year profit	-	182,935	-	-	-	-	-	182,935
Share-based payment transactions	-	-	-	-	-	-	1,145	1,145
<b>At 30 September 2014</b>	6,863	667,024	129,300	(1,199,747)	784	(15,983)	2,365	(409,394)
<b>At 1 January 2015</b>	6,863	738,606	129,300	(1,199,747)	(24,669)	(40,283)	3,099	(386,831)
Foreign exchange translation differences	-	-	-	-	-	(94,708)	-	(94,708)
Fair value reserve:								
Net change in fair value	-	-	-	-	(39,950)	-	-	(39,950)
Net amount reclassified to profit or loss	-	-	-	-	(9,819)	-	-	(9,819)
Transfer from current year profit	-	123,661	-	-	-	-	-	123,661
Share-based payment transactions	-	-	-	-	-	-	1,566	1,566
LTIP exercised	-	-	-	-	-	-	(812)	(812)
<b>At 30 September 2015</b>	6,863	862,267	129,300	(1,199,747)	(74,438)	(134,991)	3,853	(406,893)

\* Long Term Incentive Plan



**BIMB Holdings Berhad (423858-X)**  
(Incorporated in Malaysia)  
**and its subsidiaries**  
**Unaudited Interim Financial Statements**

**23. Income derived from investment of depositors' funds**

<b>Group</b>	<b>Quarter</b>		<b>Year-to-date</b>	
	<b>3 months ended</b>		<b>9 months ended</b>	
	<b>30.09.2015</b>	<b>30.09.2014</b>	<b>30.09.2015</b>	<b>30.09.2014</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Income derived from investment of:				
(i) General investment deposits	14,578	29,243	65,285	86,757
(ii) Other deposits	537,418	495,633	1,587,620	1,413,180
	<u>551,996</u>	<u>524,876</u>	<u>1,652,905</u>	<u>1,499,937</u>
	=====	=====	=====	=====

**BIMB Holdings Berhad (423858-X)**  
(Incorporated in Malaysia)  
**and its subsidiaries**  
**Unaudited Interim Financial Statements**

**23. Income derived from investment of depositors' funds (continued)**

(i) **Income derived from investment of general investment deposits**

Group	Quarter 3 months ended		Year-to-date 9 months ended	
	30.09.2015 RM'000	30.09.2014 RM'000	30.09.2015 RM'000	30.09.2014 RM'000
<b>Financing income and hibah</b>				
Financing, advances and others	11,801	22,748	53,084	66,832
Financial assets:				
- Held-for-trading	264	509	900	1,841
- Available-for-sale	2,274	4,631	8,522	15,284
- Held-to-maturity	24	36	94	121
Money at call and deposit with financial institutions	342	526	2,228	1,439
	14,705	28,450	64,828	85,517
<b>Other dealing income</b>				
Net (loss)/gain from sale of financial assets held-for-trading	(48)	91	119	(90)
Net (loss)/gain on revaluation of financial assets held-for-trading	(111)	18	(54)	223
	(159)	109	65	133
<b>Other operating income</b>				
Net gain from sale of financial assets available-for-sale	32	684	392	1,107
	32	684	392	1,107
	14,578	29,243	65,285	86,757
<i>of which</i>				
<i>Financing income earned on impaired financing</i>	290	357	968	1,045
	290	357	968	1,045

**BIMB Holdings Berhad (423858-X)**  
(Incorporated in Malaysia)  
**and its subsidiaries**  
**Unaudited Interim Financial Statements**

**23. Income derived from investment of depositors' funds (continued)**

(ii) **Income derived from investment of other deposits**

<b>Group</b>	<b>Quarter</b>		<b>Year-to-date</b>	
	<b>3 months ended</b>	<b>3 months ended</b>	<b>9 months ended</b>	<b>9 months ended</b>
	<b>30.09.2015</b>	<b>30.09.2014</b>	<b>30.09.2015</b>	<b>30.09.2014</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>Financing income and hibah</b>				
Financing, advances and others	464,143	385,449	1,319,733	1,088,788
Financial assets:				
- Held-for-trading	7,118	8,642	20,099	29,882
- Available-for-sale	60,072	78,454	189,134	248,239
- Held-to-maturity	619	607	2,089	1,969
Money at call and deposit with financial institutions	8,874	8,916	48,308	23,468
	<u>540,826</u>	<u>482,068</u>	<u>1,579,363</u>	<u>1,392,346</u>
	-----	-----	-----	-----
<b>Other dealing income</b>				
Net (loss)/gain from sale of financial assets held-for-trading	(1,343)	1,547	1,708	(1,260)
Net (loss)/gain on revaluation of financial assets held-for-trading	(2,894)	281	(2,037)	3,468
	<u>(4,237)</u>	<u>1,828</u>	<u>(329)</u>	<u>2,208</u>
	-----	-----	-----	-----
<b>Other operating income</b>				
Net gain from sale of financial assets available-for-sale	829	11,737	8,586	18,626
	<u>829</u>	<u>11,737</u>	<u>8,586</u>	<u>18,626</u>
	-----	-----	-----	-----
	<u>537,418</u>	<u>495,633</u>	<u>1,587,620</u>	<u>1,413,180</u>
	=====	=====	=====	=====
<i>of which</i>				
<i>Financing income earned on impaired financing</i>	<u>7,657</u>	<u>6,065</u>	<u>21,639</u>	<u>17,033</u>
	=====	=====	=====	=====

**BIMB Holdings Berhad (423858-X)**  
(Incorporated in Malaysia)  
**and its subsidiaries**  
**Unaudited Interim Financial Statements**

**24. Income derived from investment of shareholders' funds**

<b>Group</b>	<b>Quarter</b>		<b>Year-to-date</b>	
	<b>3 months ended</b>	<b>3 months ended</b>	<b>9 months ended</b>	<b>9 months ended</b>
	<b>30.09.2015</b>	<b>30.09.2014</b>	<b>30.09.2015</b>	<b>30.09.2014</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>Financing income and hibah</b>				
Financing, advances and others	1,480	1,539	4,530	4,591
Financial assets available-for-sale	41,113	32,709	103,833	89,302
Money at call and deposits with financial institutions	(333)	104	3,801	6,133
	<u>42,260</u>	<u>34,352</u>	<u>112,164</u>	<u>100,026</u>
	-----	-----	-----	-----
<b>Other dealing income</b>				
Net gain from foreign exchange transactions	16,491	20,853	59,212	73,686
Net gain/(loss) from sale of financial assets held-for-trading	206	(17)	313	210
Net (loss)/gain on revaluation of financial assets held-for-trading	(348)	84	164	428
Net derivatives gain/(loss)	5,733	(1,049)	2,629	(3,350)
	<u>22,082</u>	<u>19,871</u>	<u>62,318</u>	<u>70,974</u>
	-----	-----	-----	-----
<b>Other operating income</b>				
Net loss from sale of financial assets available-for-sale	-	-	-	(316)
Reversal of allowance for doubtful debts	-	-	52	-
Gross dividend income from securities:				
- Quoted in Malaysia	115	82	311	206
- Unit trust outside Malaysia	23	-	82	-
- Unit trust in Malaysia	182	115	620	519
- Unquoted in Malaysia	1	-	1,612	2,536
Fees and commission	45,394	43,925	140,307	130,446
Net loss on disposal of property, plant and equipment	(71)	-	(497)	(1,253)
Gain on disposal of shares in associated company	-	-	247	-
Rental income	786	981	1,618	2,209
Others	403	12	455	58
	<u>46,833</u>	<u>45,115</u>	<u>144,807</u>	<u>134,405</u>
	-----	-----	-----	-----
	<u>111,175</u>	<u>99,338</u>	<u>319,289</u>	<u>305,405</u>
	=====	=====	=====	=====

**BIMB Holdings Berhad (423858-X)**  
(Incorporated in Malaysia)  
**and its subsidiaries**  
**Unaudited Interim Financial Statements**

**24. Income derived from investment of shareholders' funds (continued)**

Company	Quarter		Year-to-date	
	3 months ended	3 months ended	9 months ended	9 months ended
	30.09.2015	30.09.2014	30.09.2015	30.09.2014
	RM'000	RM'000	RM'000	RM'000
<b>Financing income and hibah</b>				
Money at call and deposits with financial institutions	1,771	400	3,372	2,463
	<u>1,771</u>	<u>400</u>	<u>3,372</u>	<u>2,463</u>
	-----	-----	-----	-----
<b>Other operating income</b>				
Gross dividend income from securities:				
- Unit trust in Malaysia	102	98	540	503
Gross dividend income from subsidiary companies	123,461	120,884	291,264	161,286
Net gain on disposal of shares in subsidiary	-	862	-	1,552
Gain on disposal of shares in associated company	-	-	247	-
Others	5	-	20	3
	<u>123,568</u>	<u>121,844</u>	<u>292,071</u>	<u>163,344</u>
	-----	-----	-----	-----
	<u>125,339</u>	<u>122,244</u>	<u>295,443</u>	<u>165,807</u>
	=====	=====	=====	=====

**BIMB Holdings Berhad (423858-X)**  
(Incorporated in Malaysia)  
**and its subsidiaries**  
**Unaudited Interim Financial Statements**

**25. Net income from Takaful business**

Group	Quarter		Year-to-date	
	3 months ended	3 months ended	9 months ended	9 months ended
	30.09.2015	30.09.2014	30.09.2015	30.09.2014
	RM'000	RM'000	RM'000	RM'000
<b>Net earned contributions</b>				
Gross earned contributions	365,021	340,937	1,138,208	1,048,901
Contribution ceded to retakaful	(60,503)	(68,843)	(201,433)	(181,961)
	<u>304,518</u>	<u>272,094</u>	<u>936,775</u>	<u>866,940</u>
	-----	-----	-----	-----
<b>Other income</b>				
Administration income	9,355	11,257	30,623	29,938
Investment income	67,703	64,312	196,505	176,083
Realised gains and losses	(25,095)	23,509	13,814	112,112
Fair value gains and losses	(17,305)	(384)	(21,623)	1,158
Other operating income	12,068	1,721	16,537	9,011
	<u>46,726</u>	<u>100,415</u>	<u>235,856</u>	<u>328,302</u>
	-----	-----	-----	-----
<b>Net benefits and claims</b>				
Gross benefits and claims paid	(231,160)	(197,891)	(688,997)	(585,072)
Claims ceded to retakaful	34,058	36,704	118,003	82,332
Gross change to contract liabilities	78,148	(15,650)	28,897	(17,041)
Change to contract liabilities ceded to takaful	(32,048)	(6,535)	8,826	12,311
	<u>(151,002)</u>	<u>(183,372)</u>	<u>(533,271)</u>	<u>(507,470)</u>
	-----	-----	-----	-----
Expense reserves	2,008	(4,454)	3,316	(29,688)
	-----	-----	-----	-----
<b>Income from takaful business</b>	202,250	184,683	642,676	658,084
Profits attributable to participants/ takaful operator	(62,859)	(64,412)	(188,520)	(257,449)
	<u>139,391</u>	<u>120,271</u>	<u>454,156</u>	<u>400,635</u>
	=====	=====	=====	=====

**BIMB Holdings Berhad (423858-X)**  
(Incorporated in Malaysia)  
**and its subsidiaries**  
**Unaudited Interim Financial Statements**

**26. (Reversal of)/Allowance for impairment on financing and advances**

Group	Quarter 3 months ended		Year-to-date 9 months ended	
	30.09.2015 RM'000	30.09.2014 RM'000	30.09.2015 RM'000	30.09.2014 RM'000
Allowance for impaired financing, advances and others				
- collective assessment allowance	42,960	39,447	138,979	118,114
- individual assessment allowance	2,387	14,514	26,841	26,346
Bad debts and financing recovered	(50,684)	(31,000)	(115,189)	(88,277)
	<u>(5,337)</u>	<u>22,961</u>	<u>50,631</u>	<u>56,183</u>
	-----	-----	-----	-----

**27. Income attributable to depositors**

Group	Quarter 3 months ended		Year-to-date 9 months ended	
	30.09.2015 RM'000	30.09.2014 RM'000	30.09.2015 RM'000	30.09.2014 RM'000
Deposits from customers				
- Mudharabah Fund	4,598	166,190	58,272	495,498
- Non-Mudharabah Fund	247,956	44,762	691,438	95,239
Deposits and placements of banks and other financial institutions				
- Mudharabah Fund	-	3,994	2,261	18,845
- Non-Mudharabah Fund	2,342	36	2,544	307
Unlimited Investments Accounts				
- Non-Mudharabah Fund	413	-	413	-
	<u>255,309</u>	<u>214,982</u>	<u>754,928</u>	<u>609,889</u>
	-----	-----	-----	-----

**BIMB Holdings Berhad (423858-X)**  
(Incorporated in Malaysia)  
**and its subsidiaries**  
**Unaudited Interim Financial Statements**

**28. Personnel expenses**

	<b>Quarter</b>		<b>Year-to-date</b>	
	<b>3 months ended</b>		<b>9 months ended</b>	
	<b>30.09.2015</b>	<b>30.09.2014</b>	<b>30.09.2015</b>	<b>30.09.2014</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>Group</b>				
Salaries and wages	128,512	123,374	352,946	356,459
Employees' Provident Fund	15,564	14,254	46,773	42,911
Directors' remuneration	1,498	1,298	4,990	4,536
Others	13,765	13,476	42,187	44,439
	<u>159,339</u>	<u>152,402</u>	<u>446,896</u>	<u>448,345</u>
	=====	=====	=====	=====
<b>Company</b>				
Salaries and wages	2,039	1,147	4,250	4,047
Employees' Provident Fund	154	118	357	458
Directors' remuneration	211	188	882	768
Others	102	170	330	370
	<u>2,506</u>	<u>1,623</u>	<u>5,819</u>	<u>5,643</u>
	=====	=====	=====	=====



**BIMB Holdings Berhad (423858-X)**  
(Incorporated in Malaysia)  
**and its subsidiaries**  
**Unaudited Interim Financial Statements**

**29. Other overhead expenses**

Group	Quarter 3 months ended		Year-to-date 9 months ended	
	30.09.2015 RM'000	30.09.2014 RM'000	30.09.2015 RM'000	30.09.2014 RM'000
<b><i>Promotion</i></b>				
Advertisement and publicity	7,783	5,777	23,229	17,804
Credit and debit card expenses	5,820	4,954	14,271	14,044
Commission	32,865	20,524	109,550	85,771
	46,468	31,255	147,050	117,619
<b><i>Establishment</i></b>				
Office rental	15,132	13,735	42,884	39,913
Depreciation of property and equipment	20,857	15,075	59,137	44,526
Depreciation of investment property	70	69	209	225
Information technology expenses	13,546	7,001	26,496	21,483
Rental equipment	1,809	1,395	4,463	4,340
Office maintenance	6,747	5,230	16,343	14,522
Utilities	5,478	4,975	14,968	15,558
Security services	7,267	7,289	18,988	19,250
Takaful and insurance	5,155	1,931	9,634	5,874
Others	257	261	873	899
	76,318	56,961	193,995	166,590
<b><i>General expenses</i></b>				
Auditors' remuneration	485	477	1,469	1,351
Professional fees	6,446	4,592	19,854	18,782
Office supplies	2,703	2,325	7,916	9,039
Travelling & transport	2,571	2,755	7,821	8,131
Subscription fees	485	938	2,173	2,762
Outsourcing fees	4,704	10,460	13,533	33,194
Processing charges	282	1,537	1,473	10,039
Others	21,172	27,172	65,765	65,359
	38,848	50,256	120,004	148,657
	161,634	138,472	461,049	432,866
	=====	=====	=====	=====

**BIMB Holdings Berhad (423858-X)**  
(Incorporated in Malaysia)  
**and its subsidiaries**  
**Unaudited Interim Financial Statements**

**29. Other overhead expenses (continued)**

Company	Quarter 3 months ended		Year-to-date 9 months ended	
	30.09.2015 RM'000	30.09.2014 RM'000	30.09.2015 RM'000	30.09.2014 RM'000
<i>Promotion</i>				
Advertisement and publicity	37	46	1,152	149
	<u>37</u>	<u>46</u>	<u>1,152</u>	<u>149</u>
	-----	-----	-----	-----
<i>Establishment</i>				
Office rental	253	219	747	655
Depreciation of property and equipment	171	171	515	509
Rental equipment	26	25	77	75
Office maintenance	3	26	29	35
Utilities	8	5	19	17
Takaful and insurance	16	22	62	67
Others	14	63	20	108
	<u>491</u>	<u>531</u>	<u>1,469</u>	<u>1,466</u>
	-----	-----	-----	-----
<i>General expenses</i>				
Auditors' remuneration	32	28	96	83
Professional fees	4	33	16	39
Office supplies	15	21	41	44
Travelling & transport	1	5	6	18
Subscription fees	-	-	2	-
Others	366	339	1,681	601
	<u>418</u>	<u>426</u>	<u>1,842</u>	<u>785</u>
	-----	-----	-----	-----
	<u>946</u>	<u>1,003</u>	<u>4,463</u>	<u>2,400</u>
	=====	=====	=====	=====

**BIMB Holdings Berhad (423858-X)**  
(Incorporated in Malaysia)  
**and its subsidiaries**  
**Unaudited Interim Financial Statements**

**30. Operating segment information**

The Group comprises of the following main business segments:

Banking	Islamic banking and provision of related services.
Takaful	Underwriting of family and general Islamic insurance ("Takaful").
Others	Investment holding, currency trading, ijarah financing, stockbroking and unit trust.

**BIMB Holdings Berhad (423858-X)**  
(Incorporated in Malaysia)  
**and its subsidiaries**  
**Unaudited Interim Financial Statements**

**30. Operating segment information (continued)**

Quarter ended 30 September 2015	<b>Banking</b>	<b>Takaful</b>	<b>Others</b>	<b>Elimination</b>	<b>Consolidated</b>
<i>Business segments</i>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>Segment result</b>					
Revenue from external customers	663,601	139,391	(430)	-	802,562
Inter-segment revenue	-	1,083	128,690	(129,773)	-
<b>Total revenue</b>	<b>663,601</b>	<b>140,474</b>	<b>128,260</b>	<b>(129,773)</b>	<b>802,562</b>
Net income from operations (before allowance for impairment on financing and other assets)	403,839	140,474	128,260	(125,320)	547,253
Operating overheads	(225,534)	(95,820)	(7,108)	1,859	(326,603)
Operating results	178,305	44,654	121,152	(123,461)	220,650
Allowance for impairment on financing and advances	5,337	-	-	-	5,337
Finance cost	(4,348)	-	(17,650)	-	(21,998)
<b>Profit before zakat and taxation</b>	<b>179,294</b>	<b>44,654</b>	<b>103,502</b>	<b>(123,461)</b>	<b>203,989</b>

**BIMB Holdings Berhad (423858-X)**  
(Incorporated in Malaysia)  
**and its subsidiaries**  
**Unaudited Interim Financial Statements**

**30. Operating segment information (continued)**

Quarter ended 30 September 2014	<b>Banking</b>	<b>Takaful</b>	<b>Others</b>	<b>Elimination</b>	<b>Consolidated</b>
<i>Business segments</i>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>Segment result</b>					
Revenue from external customers	621,353	120,271	2,861	-	744,485
Inter-segment revenue	-	682	123,043	(123,725)	-
<b>Total revenue</b>	<b>621,353</b>	<b>120,953</b>	<b>125,904</b>	<b>(123,725)</b>	<b>744,485</b>
Net income from operations (before allowance for impairment on financing and other assets)	405,546	120,953	125,904	(122,900)	529,503
Operating overheads	(211,614)	(78,553)	(6,088)	1,155	(295,100)
Operating results	193,932	42,400	119,816	(121,745)	234,403
Allowance for impairment on financing	(22,961)	-	-	-	(22,961)
Reversal of impairment on other assets	-	-	-	-	-
Finance cost	-	-	(16,978)	-	(16,978)
<b>Profit before zakat and taxation</b>	<b>170,971</b>	<b>42,400</b>	<b>102,838</b>	<b>(121,745)</b>	<b>194,464</b>

**BIMB Holdings Berhad (423858-X)**  
(Incorporated in Malaysia)  
**and its subsidiaries**  
**Unaudited Interim Financial Statements**

**30. Operating segment information (continued)**

Year-to-date 9 months ended 30 September 2015	Banking RM'000	Takaful RM'000	Others RM'000	Elimination RM'000	Consolidated RM'000
<i>Business segments</i>					
<b>Segment result</b>					
Revenue from external customers	1,965,878	454,156	6,316	-	2,426,350
Inter-segment revenue	-	1,955	299,779	(301,734)	-
<b>Total revenue</b>	<b>1,965,878</b>	<b>456,111</b>	<b>306,095</b>	<b>(301,734)</b>	<b>2,426,350</b>
=====					
Net income from operations (before allowance for impairment on financing and other assets)	1,204,080	456,111	306,095	(294,864)	1,671,422
Operating overheads	(616,175)	(297,934)	(20,601)	8,700	(926,010)
Operating results	587,905	158,177	285,494	(286,164)	745,412
Allowance for impairment on financing and advances	(50,631)	-	-	-	(50,631)
Finance cost	(7,656)	-	(52,950)	-	(60,606)
<b>Profit before zakat and taxation</b>	<b>529,618</b>	<b>158,177</b>	<b>232,544</b>	<b>(286,164)</b>	<b>634,175</b>
=====					
Segment assets	46,349,335	7,291,094	5,314,560	(5,294,024)	53,660,965
=====					
Segment liabilities	42,521,444	6,654,277	1,239,027	(385,641)	50,029,107
=====					

**BIMB Holdings Berhad (423858-X)**  
(Incorporated in Malaysia)  
**and its subsidiaries**  
**Unaudited Interim Financial Statements**

**30. Operating segment information (continued)**

Year-to-date 9 months ended 30 September 2014	<b>Banking</b>	<b>Takaful</b>	<b>Others</b>	<b>Elimination</b>	<b>Consolidated</b>
<i>Business segments</i>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>Segment result</b>					
Revenue from external customers	1,796,595	400,635	8,747	-	2,205,977
Inter-segment revenue	-	2,022	168,098	(170,120)	-
<b>Total revenue</b>	<b>1,796,595</b>	<b>402,657</b>	<b>176,845</b>	<b>(170,120)</b>	<b>2,205,977</b>
Net income from operations (before allowance for impairment on financing and other assets)	1,182,953	402,657	176,845	(166,367)	1,596,088
Operating overheads	(621,312)	(258,511)	(17,958)	3,529	(894,252)
Operating results	561,641	144,146	158,887	(162,838)	701,836
Allowance for impairment on financing	(56,183)	-	-	-	(56,183)
Reversal on allowance for impairment on investments and other assets	816	-	-	-	816
Finance cost	-	-	(50,936)	-	(50,936)
<b>Profit before zakat and taxation</b>	<b>506,274</b>	<b>144,146</b>	<b>107,951</b>	<b>(162,838)</b>	<b>595,533</b>
Segment assets	42,879,123	7,157,609	5,110,934	(4,992,912)	50,154,754
Segment liabilities	39,244,402	6,539,783	1,248,073	(194,647)	46,837,611

**BIMB Holdings Berhad (423858-X)**  
(Incorporated in Malaysia)  
**and its subsidiaries**  
**Unaudited Interim Financial Statements**

### **31. Valuation of property, plant and equipment**

Property, plant and equipment are stated at cost less accumulated depreciation and impairment losses. There was no valuation carried out during the nine months ended 30 September 2015.

### **32. Changes in composition of the Group**

There were no changes in the composition of the Group for the financial period ended 30 September 2015.

### **33. Fair value of financial instruments**

#### **Fair value hierarchy**

MFRS 7 specifies a hierarchy of valuation techniques based on whether the inputs to those valuation techniques adopted are observable or unobservable. Observable inputs reflect market data obtained from independent sources and unobservable inputs reflect the Group's market assumptions. The fair value hierarchy is as follows:

- Level 1 – Quoted price (unadjusted) in active markets for the identical assets or liabilities. This level includes listed equity securities and debt instruments.
- Level 2 – Inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly (i.e. as prices) or indirectly (i.e. derived from prices). This level includes profit rates swap and structured debt. The sources of input parameters include Bank Negara Malaysia ("BNM") indicative yields or counterparty credit risk.
- Level 3 – Inputs for asset or liability that are not based on observable market data (unobservable inputs). This level includes equity instruments and debt instruments with significant unobservable components.

The following tables show the carrying amounts and fair values of financial assets and financial liabilities, including their levels in the fair value hierarchy for financial instruments measured at fair value. It does not include short-term / on demand financial assets and financial liabilities where the carrying amount is a reasonable approximation of their fair value:



**BIMB Holdings Berhad (423858-X)**  
(Incorporated in Malaysia)  
**and its subsidiaries**  
**Unaudited Interim Financial Statements**

**33. Fair value of financial instruments (continued)**

**Fair value information**

30.09.2015 Group RM'000	Fair value of financial instruments carried at fair value				Fair value of financial instruments not carried at fair value				Total fair value	Carrying Amount
	Level 1	Level 2	Level 3	Total	Level 1	Level 2	Level 3	Total		
<b>Financial assets</b>										
Financial assets held-for-trading	199,037	649,078	-	848,115	-	-	-	-	848,115	848,115
Derivative financial assets	-	177,198	-	177,198	-	-	-	-	177,198	177,198
Financial assets available-for-sale	724,559	12,820,126	155,468	13,700,153	-	-	32,069	32,069	13,732,222	13,732,642
Financial assets held-to-maturity	-	-	-	-	50,930	517,091	59,886	627,907	627,907	633,159
Financing, advances and others	-	-	-	-	-	-	32,295,745	32,295,745	32,295,745	32,234,695
<b>Total assets</b>	<b>923,596</b>	<b>13,646,402</b>	<b>155,468</b>	<b>14,725,466</b>	<b>50,930</b>	<b>517,091</b>	<b>32,387,700</b>	<b>32,955,721</b>	<b>47,681,187</b>	<b>47,625,809</b>
<b>Financial liabilities</b>										
Derivative financial liabilities	-	42,926	-	42,926	-	-	-	-	42,926	142,661
Sukuk liabilities	-	-	-	-	-	-	1,486,206	1,486,206	1,486,206	1,486,206
<b>Total liabilities</b>	<b>-</b>	<b>42,926</b>	<b>-</b>	<b>42,926</b>	<b>-</b>	<b>-</b>	<b>1,486,206</b>	<b>1,486,206</b>	<b>1,529,132</b>	<b>1,628,867</b>
<b>30.09.2015 Company</b>										
<b>Financial assets</b>										
Financial assets available-for-sale	19,051	-	-	19,051	-	-	-	-	19,051	19,051
<b>Total assets</b>	<b>19,051</b>	<b>-</b>	<b>-</b>	<b>19,051</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>19,051</b>	<b>19,051</b>
<b>Financial liabilities</b>										
Sukuk liabilities	-	-	-	-	-	-	1,186,206	1,186,206	1,186,206	1,186,206
<b>Total liabilities</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,186,206</b>	<b>1,186,206</b>	<b>1,186,206</b>	<b>1,186,206</b>

**BIMB Holdings Berhad (423858-X)**  
(Incorporated in Malaysia)  
**and its subsidiaries**  
**Unaudited Interim Financial Statements**

**33. Fair value of financial instruments (continued)**

**Fair value information (continued)**

31.12.2014 Group RM'000	Fair value of financial instruments carried at fair value				Fair value of financial instruments not carried at fair value				Total fair value	Carrying Amount
	Level 1	Level 2	Level 3	Total	Level 1	Level 2	Level 3	Total		
<b>Financial assets</b>										
Financial assets held-for-trading	229,805	921,629	-	1,151,434	-	-	-	-	1,151,434	1,165,590
Derivative financial assets	-	62,541	-	62,541	-	-	-	-	62,541	62,541
Financial assets available-for-sale	650,677	12,992,952	153,933	13,797,562	-	-	32,066	32,066	13,829,628	13,815,889
Financial assets held-to-maturity	-	-	-	-	21,089	466,896	60,752	548,737	548,737	547,258
Financing, advances and others	-	-	-	-	-	-	29,527,807	29,527,807	29,527,807	29,524,571
<b>Total assets</b>	<b>880,482</b>	<b>13,977,122</b>	<b>153,933</b>	<b>15,011,537</b>	<b>21,089</b>	<b>466,896</b>	<b>29,620,625</b>	<b>30,108,610</b>	<b>45,120,147</b>	<b>45,115,849</b>
<b>Financial liabilities</b>										
Derivative financial liabilities	-	32,407	-	32,407	-	-	-	-	32,407	32,407
Sukuk liabilities	-	-	-	-	-	-	1,133,256	1,133,256	1,133,256	1,133,256
<b>Total liabilities</b>	<b>-</b>	<b>32,407</b>	<b>-</b>	<b>32,407</b>	<b>-</b>	<b>-</b>	<b>1,133,256</b>	<b>1,133,256</b>	<b>1,165,663</b>	<b>1,165,663</b>
<b>31.12.2014 Company</b>										
<b>Financial assets</b>										
Financial assets available-for-sale	18,559	-	-	18,559	-	-	-	-	18,559	18,559
<b>Total assets</b>	<b>18,559</b>	<b>-</b>	<b>-</b>	<b>18,559</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>18,559</b>	<b>18,559</b>
<b>Financial liabilities</b>										
Sukuk liabilities	-	-	-	-	-	-	1,133,256	1,133,256	1,133,256	1,133,256
<b>Total liabilities</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,133,256</b>	<b>1,133,256</b>	<b>1,133,256</b>	<b>1,133,256</b>

**BIMB Holdings Berhad (423858-X)**  
(Incorporated in Malaysia)  
**and its subsidiaries**  
**Unaudited Interim Financial Statements**

**33. Fair value of financial instruments (continued)**

The following table presents the changes in Level 3 instruments for the financial period ended 30 September 2015 for the Group:

	<b>9 months</b> <b>30.09.2015</b> <b>RM'000</b>	<b>12 months</b> <b>31.12.2014</b> <b>RM'000</b>
<i>Financial assets available-for-sale</i>		
At 1 January 2015/ 2014	153,933	303,517
Maturity	(3,802)	(159,474)
Gains	5,337	9,890
	<hr/>	<hr/>
At 30 September 2015/ 31 December 2014	155,468	153,933
	<hr/> <hr/>	<hr/> <hr/>

The following table shows the valuation techniques used in the determination of fair values within Level 3, as well as the key unobservable inputs used in the valuation models.

**(a) Financial instruments carried at fair value**

<b>Type</b>	<b>Valuation technique</b>	<b>Significant unobservable inputs</b>	<b>Inter-relationship between significant unobservable inputs and fair value measurement</b>
Financial assets available-for-sale	Valued at cost less impairment	Not applicable	Not applicable
Institutional trust account	Discounted cash flows using market profit rate for a similar instrument at the measurement date	4.58%	The estimated fair value would increase (decrease) if the discount rate were (lower) higher.

**BIMB Holdings Berhad (423858-X)**  
(Incorporated in Malaysia)  
**and its subsidiaries**  
**Unaudited Interim Financial Statements**

**33. Fair value of financial instruments (continued)**

**(b) Financial instruments not carried at fair value**

The following methods and assumptions are used to estimate the fair values of the following classes of financial instruments:

**(i) Financial investments held-to-maturity ("HTM")**

The fair values of securities that are actively traded is determined by quoted bid prices. For non-actively traded securities, the fair values are valued at cost less impairment or estimated using discounted cash flow analysis. Where discounted cash flow technique is used, the estimated future cash flows are discounted using applicable prevailing market or indicative rates of similar instruments at the reporting date.

**(ii) Financing and advances**

The fair values of variable rate financing are estimated to approximate their carrying values. For fixed rate financing, the fair values are estimated based on expected future cash flows of contractual instalment payments, discounted at applicable and prevailing rates at reporting date offered for similar facilities to new borrowers with similar credit profiles. In respect of impaired financing, the fair values are deemed to approximate the carrying values which are net of impairment allowances.

**BIMB Holdings Berhad (423858-X)**  
(Incorporated in Malaysia)  
**and its subsidiaries**  
**Unaudited Interim Financial Statements**

**34. Off balance sheet financial instruments by value of contracts classified by remaining period to maturity/net re-pricing date (whichever earlier)**

Group Items	30.09.2015				
	Principal Amount RM'000	up to 1 month RM'000	>1-3 months RM'000	>3-6 months RM'000	>6-12 months RM'000
<b>Foreign exchange related contracts</b>					
- forwards	1,077,138	113,903	166,806	106,478	689,951
- swaps	1,633,744	861,300	78,611	114,644	579,189
- spot	240,607	240,607	-	-	-
<b>Total</b>	<b>2,951,489</b>	<b>1,215,810</b>	<b>245,417</b>	<b>221,122</b>	<b>1,269,140</b>

**Market risk**

Market risk is the potential change in value caused by movement in market rates or prices. The contractual amounts stated above provide only a measure of involvement in these types of transactions and do not represent the amount subject to market risk. Exposure to market risk may be reduced through offsetting on and off-balance sheet positions. As at 30 September 2015, the amount of contracts which were not hedged and, hence, exposed to market risk was RM712.34 million. (31 December 2014: RM542.91 million).

**Credit risk**

Credit risk arises from the possibility that a counter-party may be unable to meet the terms of a contract in which the Bank has a gain position. This amount will increase or decrease over the life of the contracts, maturity dates and rates or prices. As at 30 September 2015, the credit risk measured in terms of the cost to replace the profitable contracts was RM231.18 million (31 December 2014: RM105.26 million).

**BIMB Holdings Berhad (423858-X)**  
(Incorporated in Malaysia)  
**and its subsidiaries**  
**Unaudited Interim Financial Statements**

### 35. Commitments and contingencies

In the normal course of business, the Group makes various commitments and incurs certain contingent liabilities with legal recourse to their customers. No material losses are anticipated as a result of these transactions. These exclude all contracts cleared in the normal course of the takaful business.

As at 30.09.2015	Principal Amount RM'000	Positive Fair Value of Derivative Contracts RM'000	Credit Equivalent Amount RM'000	Risk Weighted Asset RM'000
<b>Credit-related Exposures</b>				
Direct credit substitutes	324,765		324,765	285,120
Assets sold with recourse	2		2	2
Transaction related contingent items	944,216		472,108	416,478
Short term self-liquidating trade related contingencies	324,565		64,913	62,504
Other commitments, such as formal standby facilities and credit lines with original maturity of:				
- not exceeding one year	2,014		403	403
- exceeding one year	834,076		417,038	338,468
Unutilised credit card lines	1,144,813		228,962	173,623
Any commitments that are unconditionally cancelled at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness	5,737,753		-	-
	9,312,204	-	1,508,191	1,276,598
<b>Derivative Financial Instruments</b>				
Foreign exchange related contracts				
- Less than one year	2,951,489	159,285	206,271	108,499
Profit rate related contracts				
- One year to less than five years	600,000	13,212	14,104	2,821
- Five years and above	268,979	4,701	10,807	10,807
	3,820,468	177,198	231,182	122,127
	13,132,672	177,198	1,739,373	1,398,725

**BIMB Holdings Berhad (423858-X)**  
(Incorporated in Malaysia)  
**and its subsidiaries**  
**Unaudited Interim Financial Statements**

**35. Commitments and contingencies (continued)**

<b>As at 31.12.2014</b>	<b>Principal Amount RM'000</b>	<b>Positive Fair Value of Derivative Contracts RM'000</b>	<b>Credit Equivalent Amount RM'000</b>	<b>Risk Weighted Asset RM'000</b>
<b>Credit-related Exposures</b>				
Direct credit substitutes	360,433		360,433	355,715
Assets sold with recourse	2		2	2
Transaction related contingent items	1,026,265		513,132	451,601
Other commitments, such as formal standby facilities and credit lines with original maturity of:				
- not exceeding one year	6,165		1,233	1,215
- exceeding one year	942,851		471,425	378,793
Short term self-liquidating trade related contingencies	236,874		47,375	45,832
Unutilised credit card lines	1,023,337		204,668	153,502
Any commitments that are unconditionally cancelled at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness	5,404,888		-	-
	<u>9,000,815</u>	<u>-</u>	<u>1,598,268</u>	<u>1,386,660</u>
<b>Derivative Financial Instruments</b>				
Foreign exchange related contracts				
- Less than one year	1,840,778	45,508	65,406	36,492
Profit rate related contracts				
- Less than one year	300,000	348	308	62
- One year to less than five years	600,000	12,278	20,153	4,031
- 5 years and above	287,694	4,392	12,996	12,996
Equity related contracts				
- One year to less than five years	106,680	15	6,401	3,200
	<u>3,135,152</u>	<u>62,541</u>	<u>105,264</u>	<u>56,781</u>
	<u>12,135,967</u>	<u>62,541</u>	<u>1,703,532</u>	<u>1,443,441</u>

**BIMB Holdings Berhad (423858-X)**  
(Incorporated in Malaysia)  
**and its subsidiaries**  
**Unaudited Interim Financial Statements**

**36. Capital adequacy**

With effect from 1 January 2013, total capital and capital adequacy ratios of Bank Islam Group have been computed based on BNM's Capital Adequacy Framework for Islamic Banks (Capital Components and Risk-Weighted Assets) issued on 28 November 2012. The minimum regulatory capital adequacy ratios requirement for Common Equity Tier 1 ("CET 1") capital ratio, Tier 1 capital ratio and total capital ratio are 4.0%, 5.5% and 8.0% respectively. The Bank has adopted the Standardised Approach for Credit Risk and Market Risk and the Basic Indicator Approach for Operational Risk.

	<b>30.09.2015</b>	<b>31.12.2014</b>
	%	%
Common Equity Tier I (CET I) Capital Ratio	11.327	12.240
Total Tier 1 Capital Ratio	11.327	12.240
Total Capital Ratio	13.365	13.355

The components of CET I, Tier I and Tier II capital of Bank Islam:

	<b>30.09.2015</b>	<b>31.12.2014</b>
	RM'000	RM'000
<b><u>Tier I capital</u></b>		
Paid-up share capital	2,363,283	2,319,907
Share premium	175,452	90,981
Retained earnings	255,970	388,923
Other reserves	915,407	929,779
Less: Deferred tax assets	(31,220)	(31,220)
<b>Total CET I and Tier I Capital</b>	<b>3,678,892</b>	<b>3,698,370</b>
Sukuk Murabahah	300,000	-
Collective assessment allowance <sup>^</sup>	361,750	336,850
<b>Total Tier II Capital</b>	<b>661,750</b>	<b>336,850</b>
<b>Total Capital</b>	<b>4,340,642</b>	<b>4,035,220</b>

<sup>^</sup> Collective assessment allowance on non-impaired financing subject to maximum of 1.25% of total credit risk-weighted assets.



**BIMB Holdings Berhad (423858-X)**  
(Incorporated in Malaysia)  
**and its subsidiaries**  
**Unaudited Interim Financial Statements**

**36. Capital adequacy (continued)**

The breakdown of risk-weighted assets by each major risk category is as follows:

	<b>30.09.2015</b>	<b>31.12.2014</b>
	<b>RM'000</b>	<b>RM'000</b>
Credit risk	28,940,032	26,947,994
Market risk	712,338	542,910
Operational risk	2,826,513	2,724,074
	<u>32,478,883</u>	<u>30,214,978</u>
	=====	=====

**37. Sukuk liabilities**

	<b>30.09.2015</b>	<b>31.12.2014</b>
	<b>RM'000</b>	<b>RM'000</b>
<b>Group</b>		
Sukuk liabilities	1,486,206	1,133,256
	=====	=====
<b>Company</b>		
Sukuk liabilities	1,186,206	1,133,256
	=====	=====

The amount refers to the following:

- The 10-year Islamic securities ("Sukuk") of RM1.66 billion in nominal value issued by the Company on 12 December 2013.
- Bank Islam's RM 300 million Tranche 1 of the 10-year Subordinated Sukuk Murabahah programme. Bank Islam is allowed to raise up to RM1.00 billion in nominal value outstanding at any one time.

**BIMB Holdings Berhad (423858-X)**  
(Incorporated in Malaysia)  
**and its subsidiaries**  
**Unaudited Interim Financial Statements**

**Explanatory notes pursuant to Appendix 9B of the listing requirements of  
Bursa Malaysia Securities Berhad**

**B1. Performance review for the nine months ended 30 September 2015**

For the nine months ended 30 September 2015, BIMB Holdings Berhad Group ("BHB Group") registered a Profit before Zakat and Taxation ("PBZT") of RM634.2 million, representing a growth of 6.5% or RM38.6 million as compared to the corresponding period in 2014.

BHB Group's net profit attributable to shareholders also grew by 1.8% or RM7.0 million to RM385.4 million. Earnings per share for the period under review was 25.03 sen.

**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 a 4.6% increase compared to the previous corresponding period. The improved performance was mainly attributed to growth in business activities.

Year-on-year net financing assets grew by RM4.8 billion or 17.7% to reach RM32.2 billion as at end September 2015. Correspondingly, fund based income from financing also increased by RM217.1 million or 18.7%. Non fund based income reported a decrease of 5.0% or RM11.0 million mainly from lower foreign exchange profit and lower net gain from sale of financial assets available-for-sale.

As at end of September 2015, customer deposits stood at RM40.1 billion with a year-on-year increase of RM2.0 billion or 5.3%. The Current and Savings accounts ("CASA") ratio as at end September 2015 stood at 35.1%, higher than the Islamic Banking Industry CASA ratio of 25.5% as at end August 2015.

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 net impaired financing ratio (less IA and CA) was a negative 0.83% as at end September 2015, whilst the net impaired financing ratio (less IA only) was 0.72%. The Banking System's gross impaired ratio was 1.60% and the net impaired ratios were 0.04% (less IA and CA) and 1.23% (less IA only) as at end August 2015.

The key performance ratios as at end September 2015 also compared favourably against the Banking System ratio as at end December 2014. The Bank's pre-tax return on equity was 18.4% against the Banking System's 15.2%. The pre-tax return on assets was 1.5% on par with the Banking System. The Risk Weighted Capital Adequacy ratio and Common Equity Tier 1 ("CET 1") Capital ratio of 13.3% and 11.3% respectively remained strong.

**BIMB Holdings Berhad (423858-X)**  
(Incorporated in Malaysia)  
**and its subsidiaries**  
**Unaudited Interim Financial Statements**

**B1. Performance review for the nine months ended 30 September 2015**  
**(continued)**

**Takaful**

For the nine months ended 30 September 2015, Takaful Malaysia Group ("Takaful Malaysia") recorded PBZT of RM156.4 million, increased by 9.8% as compared to RM142.5 million in the same period last year. The higher profit is attributable to higher wakalah fee income. Operating Revenue increased by 10.7% to RM1,385.2 million from RM1,251.2 million in the same period of the preceding year. The increase is mainly attributable to higher sales generated by both Family Takaful and General Takaful business and higher net investment income.

For the nine months period under review, Family Takaful generated gross earned contributions of RM776.6 million as compared to RM711.2 million in the corresponding period last year. The increase is mainly attributable to higher sales from Family Takaful Group Medical products. In the nine months period under review, the surplus transfer from Family Takaful decreased by RM9.8 million to RM57.1 million. The lower surplus transfer from Family Takaful is mainly due to the shift to wakalah model products and lower realized gains on disposal of investments.

General Takaful recorded gross earned contributions of RM361.4 million as compared to RM338.0 million in the corresponding period last year. The growth was mainly from Fire and Motor class of business. For the nine months period under review, the surplus transfer from General Takaful recorded RM27.9 million as compared to RM38.7 million last year. The General Takaful reported lower surplus transfer mainly due to lower realized gains on disposal of investments.

**BIMB Holdings Berhad (423858-X)**  
(Incorporated in Malaysia)  
**and its subsidiaries**  
**Unaudited Interim Financial Statements**

**B2. Comparison with the preceding quarter's results for the three months performance (Third Quarter 2015 vs. Second Quarter 2015)**

BHB Group registered a PBZT of RM204.0 million for the third quarter ended 30 September 2015, a decrease of RM5.9 million or 2.8% compared to the PBZT for the second quarter ended 30 June 2015 of RM209.9 million.

Bank Islam's PBZT of RM179.3 million for the third quarter ended 30 September 2015 was higher by RM2.6 million or 1.5% compared to the preceding quarter ended 30 June 2015 of RM176.7 million, which was mainly attributable to growth in business activities.

Takaful Malaysia reported a PBZT of RM44.4 million, which was lower than the preceding quarter of RM49.8 million.

**B3. Prospect for 2015**

**Outlook on the economy**

Under the challenging economic conditions, the Malaysian economy exhibited commendable resilience, growing 4.9% y-o-y in the 2Q2015. This, however, represented a marked slowdown from the 5.6% recorded in 1Q2015. The decline, arising from slower domestic demand, was mainly attributed to lower net exports and the weaker private sector. On cumulative basis, GDP grew by 5.3% in the 1H2015 from 6.4% in the same period last year.

Moving forward, slower economic growth is anticipated with the continuous softening of the domestic demand. On the external factors, uncertainty over the US Fed rate increase and the on-going concern on China's growth trajectory coupled with lower crude oil prices are also likely to have an impact on the Malaysian economy.

Nevertheless, as widely reported, the monetary and fiscal policy would serve as a buffer in the event of significant economic slowdown. As for currency, the MYR/USD continues to be on a weak trajectory, in line with markets of the other emerging countries. As a result, the economy is expected to remain challenging with sentiments among consumers and businesses remaining weak in the foreseeable future amid higher inflation rate, volatile Ringgit and uneven global growth.

**BIMB Holdings Berhad (423858-X)**  
(Incorporated in Malaysia)  
**and its subsidiaries**  
**Unaudited Interim Financial Statements**

**B3. Prospect for 2015 (continued)**

**Islamic banking**

Given the challenging times ahead, the Bank maintains its banking industry loan growth forecast between 7% and 8% for 2015 but still with a stable outlook as the industry's credit fundamentals remain strong and well poised to withstand the uncertain environment. For Islamic banking, financing growth is still expected to record double digit growth but perhaps lower than the rate it had previously achieved.

Factors that the Bank view will set the pace for the banking sector in the near term are stiff competition for deposits, further margin compression and regulatory compliance. Firstly, the race for deposits will continue, as accommodative interest rates steer depositors towards higher-yielding alternative investments, and competition for retail and transactional-account deposits intensifies to meet the liquidity coverage ratio ("LCR") under Basel III which came into force in June 2015. Secondly, heftier funding costs and competition for loans and deposits will continue to exert pressure on the net interest margins of Malaysian banks. Thirdly, meeting regulatory requirements and higher regulatory costs will continue to be the key theme as banks strive to ensure full compliance with some guidelines such as the new BNM ruling on R&R (restructured and rescheduled), and the clear segregation of Islamic deposits and investment accounts under the Islamic Financial Services Act 2013. As topline revenue growth remains modest, banks will continue to focus on operational efficiencies as a way to drive financial performance.

In many ways, the Bank is on a more solid footing than it has been several years ago. However, the Bank will continue to be cautious and intend to take measures to defend its 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.

**BIMB Holdings Berhad (423858-X)**  
(Incorporated in Malaysia)  
**and its subsidiaries**  
**Unaudited Interim Financial Statements**

**B3. Prospect for 2015 (continued)**

**Takaful**

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 its extensive range of products and services, Takaful Malaysia continues to be the market leader in the Group Family Takaful business. The successful implementation of core initiatives in Operational Excellence, Technology Driven Capabilities, Product Innovation and Performance Oriented Culture will enable Takaful Malaysia to be ahead of its competitors, increase its overall market share and continuously improve shareholders' value.

**B4. Variance from profit forecast and profit guarantee**

The Group neither made any profit forecast nor issued any profit guarantee.

**BIMB Holdings Berhad (423858-X)**  
(Incorporated in Malaysia)  
**and its subsidiaries**  
**Unaudited Interim Financial Statements**

**B5. Tax expense**

**Major components of tax expense**

	<b>Group</b>		<b>Company</b>	
	<b>30.09.2015</b>	<b>30.09.2014</b>	<b>30.09.2015</b>	<b>30.09.2014</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Current tax expense	177,907	172,138	734	590
Under provision in prior years	5,662	-	-	-
Deferred tax expense	6,322	(8,084)	-	-
	-----	-----	-----	-----
	189,891	164,054	734	590
	=====	=====	=====	=====

A reconciliation of effective tax expense for the Group and Company are as follows:

Profit before tax	634,175	595,533	232,211	106,828
	=====	=====	=====	=====
Income tax calculated using Malaysian tax rate of 25% (2014: 25%)	158,544	148,883	58,053	26,707
Non-deductible expenses	34,419	13,270	2,259	1,985
Non-deductible Sukuk finance cost	13,238	12,734	13,238	12,734
Non-taxable income	(24,609)	(2,749)	(72,816)	(40,836)
Other items	(66)	-	-	-
	-----	-----	-----	-----
	181,526	172,138	734	590
Under/(Over) provision of income tax	8,365	-	-	-
Under/(Over) provision of deferred tax	-	(8,084)	-	-
	-----	-----	-----	-----
Tax expense	189,891	164,054	734	590
	=====	=====	=====	=====

**B6. Corporate proposals**

There were no corporate proposals outstanding as at the date of this submission.

**B7. Status of utilisation of proceeds raised from corporate proposals**

The proceeds raised from the issuances of all debt securities in prior years have been used for working capital, general banking and other corporate purposes, as intended.

**BIMB Holdings Berhad (423858-X)**  
(Incorporated in Malaysia)  
**and its subsidiaries**  
**Unaudited Interim Financial Statements**

**B8. Supplementary information on the breakdown of realised and unrealised profits or losses**

The breakdown of the retained earnings of the Group, into realised and unrealised profits or losses, pursuant to Paragraphs 2.06 and 2.23 of Bursa Malaysia Main Market Listing Requirements, are as follows:

	<b>Group</b>	
	<b>30.09.2015</b>	<b>31.12.2014</b>
	<b>RM'000</b>	<b>RM'000</b>
Total retained earnings of the Group		
- realised	1,005,568	729,851
- unrealised	89,087	84,730
	<hr/>	<hr/>
	1,094,655	814,581
Less: Consolidation adjustments	(850,171)	(831,847)
	<hr/>	<hr/>
<b>Total retained earnings</b>	244,484	(17,266)
	<hr/> <hr/>	<hr/> <hr/>

The determination of realised and unrealised profits is based on the Guidance of Special Matter No.1, *Determination of Realised and Unrealised Profits or Losses in the Context of Disclosure Pursuant to Bursa Malaysia Securities Berhad Listing Requirements*, issued by Malaysian Institute of Accountants on 20 December 2010.



**BIMB Holdings Berhad (423858-X)**  
(Incorporated in Malaysia)  
**and its subsidiaries**  
**Unaudited Interim Financial Statements**

**B9. Deposits and placements of financial institutions and debt securities**

	<b>Group</b>	
	<b>30.09.2015</b>	<b>31.12.2014</b>
	<b>RM'000</b>	<b>RM'000</b>
<b>Deposits from customers</b>		
Mudharabah accounts deposits and negotiable instruments of deposits		
- One year or less (short-term)	25,511,395	24,695,723
- More than one year (medium/long-term)	60,491	2,372,931
	25,571,886	27,068,654
Current accounts	9,206,248	10,470,568
Savings accounts	4,836,682	3,052,428
Others	86,681	86,729
	39,701,497	40,678,379
	39,701,497	40,678,379
<b>Investment account</b>		
- One year or less (short-term)	638,634	-
	638,634	-
	638,634	-
<b>Deposits and placements of banks and other financial institutions</b>		
- One year or less (short-term)	700,000	300,000
	700,000	300,000
	700,000	300,000

**BIMB Holdings Berhad (423858-X)**  
(Incorporated in Malaysia)  
**and its subsidiaries**  
**Unaudited Interim Financial Statements**

**B10. Material litigation**

Save as disclosed below, there were no changes in material litigation, including the status of pending material litigations since the last annual balance sheet date of 31 December 2014.

- (a) In February 2003, Padas Hevea Wood Products Sdn Bhd ("the Customer") was wound up by a third party. The Customer was granted financing facilities by Bank Islam with land and equipment charged to the Bank as security for the said financing. The outstanding amount under the financing facilities to be recovered from the Customer is RM40,154,476.45. Bank Islam had filed Proof of Debt and had proceeded with foreclosure proceedings against the Customer. An auction was held on 18 October 2012 but it was unsuccessful. Upon receipt of the valuation report on the land charged to Bank Islam, the Land Office then fixed the next auction on 5 March 2015. The reserved price was fixed at RM2,980,000.00. The auction was postponed to 23 April 2015.

The property was successfully auctioned for an amount of RM2,980,000.00. Bank Islam received the full balance purchase price on 18 June 2015. Since the Customer has been wound up, Bank Islam in the midst of filing Proof of Debt at the Insolvency Department for the remaining outstanding amount. No further action will be taken against the Customer.

- (b) On 9 February 2004, Bank Islam filed a civil suit against PC Auto Blast Sdn Bhd, Jaya Raj a/l A. Mariadas and Johnson a/l Mariadas (collectively "the Defendants") to recover the outstanding amount of RM13,145,946.46 under the financing facilities granted by the Bank to the Defendants. On 13 April 2004, the Bank withdrew the suit against the Defendants. On 17 August 2006, the Bank filed another civil suit against the Defendants to recover the outstanding amount of RM13,125,946.46 under the financing facilities granted by the Bank to the Defendants (as the amount claimed under the suit in 2004 was inaccurate). The Defendants filed a counterclaim seeking, amongst others, declaration that the agreements executed pursuant to the financing facilities were null and void for non-compliance with the Shariah principles and damages amounting to RM656,326.29. On 30 September 2010, the Court allowed the Bank's claim and struck out the Defendants' counterclaim. On 28 October 2010, the Court granted an order for sale. On 12 October 2011 the property was successfully auctioned but the successful bidder failed to pay the balance of the purchase price resulting to the property being put-up for auction again. On 17 March 2015, the property was successfully auctioned for RM15 million. Meanwhile, the Defendants filed an interim injunction against Bank Islam to estop the property from being auctioned. The High Court fixed 17 May 2015 for hearing of the injunction application where the High Court dismissed the Defendants' injunction application. As at June 2015, no appeal has been filed by the Defendants. Bank Islam received the full balance purchase price on 27 July 2015. The amount outstanding was fully settled.

**BIMB Holdings Berhad (423858-X)**  
(Incorporated in Malaysia)  
**and its subsidiaries**  
**Unaudited Interim Financial Statements**

**B10. Material litigation (continued)**

- (c) On 27 August 2007, Bank Islam filed a civil suit against four (4) senior management staff of Bank Islam Labuan Ltd (BILL) ("the Defendants") claiming for an amount of USD8,586,483.00 being the outstanding financing facilities granted by BILL to certain customers whose accounts have been in default, namely Faaris Investment Holding Plc, Profound Heritage Sdn Bhd, Commerce Resources Inc., Commerce Trading Inc., Crest Group, Crestek Inc. and Trident Timber Co. Ltd. Bank Islam claimed that the Defendants had acted contrary to the interest of BILL and were in breach of their statutory duties, common law duty of care and skill and contractual duties. All the Defendants are no longer in BILL or under Bank Islam's employment.

The matter was fixed for Trial on 9 October 2013. During the trial, it was highlighted that the Third Defendant had agreed to record consent judgment. Subsequently, the High Court judge struck out the First and Second Defendants' defence and witness statements as the cause papers were not filed within the time directed by the Court earlier. On 10 October 2013, the trial was postponed to enable the High Court to hear the First and Second Defendants' application to set aside the High Court's order to strike out the First and Second Defendants' defence and witness statements. The application by the First and Second Defendants' was dismissed by the High Court. The First and Second Defendant applied for a stay of proceeding pending their appeal to the Court of Appeal on the High Court's decision.

On 17 September 2014 the Court of Appeal allowed the First and Second Defendant's appeal with cost of RM10,000.00 awarded to Bank Islam. The Trial at the High Court continued on 28 to 30 January 2015. On 16 June 2015 the High Court decided in the Bank Islam's favour with cost against the Defendants. On 13 July 2015, the First, Second, and Fourth Defendants decided to file an appeal to the Court of Appeal. The next date is yet to be fixed by the Court of Appeal.

- (d) On 7 March 2013, Saharuddin Abd Jabar ("the Plaintiff") filed a civil suit against Bank Islam Malaysia Berhad ("Bank Islam") claiming for total damages of RM10,716,383.77 and unspecified special damages for libel. The Plaintiff alleged that Bank Islam had defamed him by negligently sending the letter of demand to a wrong address. As a consequence, the Plaintiff claimed that the letter was opened by a third party and pursuant to that suffered humiliation, mental distress, and huge financial loss. Bank Islam defended that the financing was granted to the Plaintiff and Encik Mohd Razlan (jointly). The letter was addressed to Encik Mohd Razlan and it was private and confidential. The matter was fixed for Trial on 13 & 14 April 2015 and continued on 6 June 2015 and subsequently on 01 July 2015. The Court fixed 29 July 2015 for the Plaintiff to file his Submission and 13 August 2015 for Bank Islam to file a reply Submission. The court fixed 26 October 2015 for Decision.

**BIMB Holdings Berhad (423858-X)**  
(Incorporated in Malaysia)  
**and its subsidiaries**  
**Unaudited Interim Financial Statements**

**B11. Dividends**

- a) On 13 January 2015, the Company had paid an interim dividend of approximately 14.70 sen per ordinary share totalling RM219,545,372 in respect of the financial year ended 31 December 2014. From the total dividend amount, approximately 18% was distributed as cash dividend whilst the remaining 82% was reinvested to subscribe for 48,703,800 new ordinary shares of RM1.00 at RM3.71 each via the Dividend Reinvestment Plan.
- b) i) An interim single tier dividend of 12.20 sen per ordinary share amounting up to RM188,149,588 based on the outstanding issued on paid-up share capital as at 30 September 2015, has been declared by the directors. The entire interim dividend is applicable for the Dividend Reinvestment Plan ("DRP"). In the event that new BIMB Holdings Berhad ("BHB") shares are allotted by the book closing date arising from the full exercise of the outstanding warrants, the proposed interim dividend will translate into dividend of 9.56 sen per ordinary share.
- ii) Amount per share : Single tier dividend of 12.20 sen.
- iii) Previous corresponding period : Single tier dividend of 14.70 sen.
- iv) Payment date : Tentatively end January 2016, subject to approval by relevant authorities.
- v) Entitlement to dividend will be determined on the basis of the record of shareholders as at book closing date, tentatively, on 31 December 2015.

**B12. Earnings per share**

Basic EPS is calculated by dividing profit for the period attributable to ordinary equity holders of the parent by the number of ordinary shares in issue during the period.

<b>Group</b>	<b>Quarter</b>		<b>Year-to-date</b>	
	<b>3 months ended</b>	<b>3 months ended</b>	<b>9 months ended</b>	<b>9 months ended</b>
	<b>30.09.2015</b>	<b>30.09.2014</b>	<b>30.09.2015</b>	<b>30.09.2014</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Net profit for the period under review attributable to equity holders of the parent	119,822	125,297	385,411	378,424
Number of ordinary shares	1,542,210	1,493,506	1,542,210	1,493,506
Number of average ordinary shares	1,542,210	1,493,506	1,540,069	1,493,506
Earnings per share (sen)	7.77	8.39	25.03	25.34
	=====	=====	=====	=====

**BIMB Holdings Berhad (423858-X)**  
(Incorporated in Malaysia)  
**and its subsidiaries**  
**Unaudited Interim Financial Statements**

**B13. Economic profit statement**

Group	Quarter 3 months ended		Year-to-date 9 months ended	
	30.09.2015 RM'000	30.09.2014 RM'000	30.09.2015 RM'000	30.09.2014 RM'000
<b>Net Operating profit after zakat &amp; tax (NOPAT)</b>				
Profit before zakat and taxation (PBZT)	203,989	194,464	634,175	595,533
Zakat & Taxation	(69,319)	(55,360)	(199,484)	(172,031)
<b>NOPAT</b>	<u>134,670</u>	<u>139,104</u>	<u>434,691</u>	<u>423,502</u>
<b>Economic charge computation</b>				
Average invested capital (excludes the debit balance of the acquisition reserve arising from the acquisition of shares from non-controlling interests)	4,846,700	4,437,103	4,610,307	4,383,289
Weighted Average Cost of Capital (WACC) (%)	7.13	9.89	7.13	9.89
<b>Economic charge</b>	87,103	110,609	245,861	324,240
<b>Economic profit</b>	47,567	28,495	188,830	99,262

By order of the Board

MARIA MAT SAID (LS 0009400)  
Company Secretary  
October 30, 2015