

**Budget 2027 Commentary by
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KUALA LUMPUR, Friday, [9 October 2026]: Budget 2027 reinforces Malaysia's aspiration to build a more productive, competitive and future-ready economy. Its continued focus on strategic industries, MSMEs, digitalisation, the halal economy and energy transition provides an important foundation for long-term economic progress, resilience and enduring value creation.

Malaysia's next phase of development will depend not only on access to funding, but on how effectively resources, innovation and talent are mobilised to improve productivity, strengthen competitiveness and create higher-value economic activity. As the economy becomes more complex and interconnected, execution will be critical to translating policy intent into meaningful outcomes.

The financial sector has an important role to play by channelling funds towards activities that support national development and economic advancement. At Bank Islam, we see our role as helping businesses innovate, scale and strengthen their long-term sustainability, while ensuring economic opportunities remain accessible and inclusive. Guided by *Maqasid Al-Shariah*, we are committed to supporting initiatives that create lasting value for businesses, communities and the nation.

Bank Islam supports the Government's priorities by enabling business expansion, advancing financial inclusion and facilitating investment into emerging sectors. We will continue supporting MSMEs, halal businesses and entrepreneurs through financing, trade and supply chain solutions, as well as advisory support that helps businesses scale and enhance their competitiveness. At the same time, we remain committed to facilitating investment into renewable energy, green infrastructure and transition-related sectors through Shariah-compliant financing, sustainable finance solutions and Sukuk offerings.

For individuals and households, our focus remains on strengthening financial wellbeing through responsible financing, savings and wealth management solutions. Accessible offerings such as Ar-Rahnu continue to play an important role in broadening access to financial services and enabling more Malaysians to participate in economic opportunities.

The Government's emphasis on strengthening Malaysia's Islamic finance ecosystem is also timely. Beyond providing banking and financing solutions, Islamic finance offers a values-based framework that promotes inclusion, sustainability and responsible economic participation. Through our social finance arm, Sadaqa House, and initiatives such as the iTEKAD Entrepreneurship Development Programme, Bank Islam combines financing, training and mentoring to help underserved and asnaf entrepreneurs build sustainable livelihoods and achieve greater financial independence.

Budget 2027 presents an opportunity to strengthen the link between national priorities, private sector participation and positive social outcomes. As Malaysia's pioneer Islamic bank, we believe success should be measured not only by financial returns, but also by the impact created and the broader value delivered to society.

Values-based finance can play an important role in supporting Malaysia's next stage of development by directing resources towards sustainable, inclusive and high-impact economic activity. This reflects our belief that long-term prosperity is best achieved when economic advancement is accompanied by stronger financial resilience, broader participation and meaningful social outcomes.

Bank Islam remains committed to deploying resources with discipline and purpose, helping businesses become more innovative and sustainable while widening access to banking services. Our focus is on translating the aspirations of Budget 2027 into tangible outcomes that strengthen competitiveness, expand opportunity and create lasting value for businesses, communities and the nation, guided by our Shariah principles.

About Bank Islam Malaysia Berhad

Bank Islam is the first Islamic bank publicly listed on the main market of Bursa Malaysia. Established in July 1983, the Bank has over 100 branches and more than 900 self-service terminals nationwide. As a pure-play Islamic bank, Bank Islam provides retail and corporate financial solutions strictly adhering to Shariah principles. The Bank is committed to sustainable prosperity and ESG values and is an official participant of the UN Global Compact Malaysia and Brunei. Key subsidiaries include BIMB Investment Management Berhad and BIMB Securities Sdn Bhd providing full-fledged Shariah fund management and stockbroking services.

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