

**BANK ISLAM REGISTERS RM382.2 MILLION NET PROFIT FOR 9M2025,  
TOTAL ASSETS SURPASSED RM100 BILLION MARK**

*Declares an all-cash interim dividend of 10 sen per ordinary share*

**HIGHLIGHTS**

- The Group achieved RM382.2 million net profit in 9M2025, translating to Earnings per Share (EPS) of 16.86 sen and an annualised net Return on Equity (ROE) of 6.7%.
- Gross financing grew 7.2% year-on-year (y-o-y) to RM73.4 billion, supported by strong retail and institutional banking performance.
- Total Assets rose to RM102.7 billion at end September 2025, exceeding LEAP25's target of RM100 billion by December 2025.
- The 9.6% y-o-y increase in Total Assets was driven by growth in financing and higher investment in securities.
- Robust customer deposits and investment account growth of 6.9% y-o-y to RM83.8 billion with healthy current, savings and transactional investment accounts (CASATIA) composition of 35.8%.
- Total Net Income increased 9.2% to RM2.0 billion, spurred by a 74.3% y-o-y rise in non-fund-based income and strong growth in financing.
- The Group maintained a solid capital position with a Total Capital Ratio of 20.3%.
- Declares an interim single-tier cash dividend of 10 sen per ordinary share, amounting to RM226.6 million.

**KUALA LUMPUR, Friday, [28 November 2025]:** Bank Islam Malaysia Berhad (Bank Islam or the Group) achieved a significant milestone by surpassing RM100 billion of Total Assets under its LEAP25 strategic target ahead of the December 2025 schedule, to close at RM102.7 billion at the end of September 2025. This reflects a 9.6% year-on-year (y-o-y) increase, driven by growth in financing and higher investment in securities. Consequently, net assets per share stood at RM3.55.

The Group's total gross financing registered a commendable 7.2% y-o-y growth, reaching RM73.4 billion at the end of September 2025. The strong momentum was propelled by healthy y-o-y growth from the Group Retail Banking and Group Institutional Banking, at 5.1% and 15.0%, respectively.

Growth was supported by an increase in customer deposits and investment accounts, which rose 6.9% y-o-y to RM83.8 billion. CASATIA stood at RM30.0 billion, reflecting a healthy composition of 35.8% at the end of September 2025.

The Group delivered RM2.0 billion in net income, up 9.2% y-o-y for the period under review, supported by a commendable 74.3% y-o-y increase in non-fund-based income to RM451.7 million, reflecting a non-fund-based income ratio of 11.9%. This performance is driven by higher net gains from the sale of investment securities, increased income from foreign exchange transactions, and stronger fee and commission income. Net fund-based income growth moderated to RM1.6 billion, reflecting the impact of the overnight policy rate revision.

Bank Islam Group Chief Executive Officer, Dato' Mohd Muazzam Mohamed, said, "2025 began with global economic moderation, geopolitical tensions, and tightening financial conditions across key markets. Domestically, intensifying competition, evolving regulatory expectations, and rising customer demands required us to act decisively and with clarity. Against this backdrop, Bank Islam

has demonstrated resilience and agility, supported by our operational transformation and steadfast adherence to Shariah principles.”

“The Group is resolute in our commitment to creating sustainable value for our customers and shareholders, embedding ESG principles into our business model, and advancing Islamic social finance as a catalyst for inclusive growth and socio-economic development. These achievements would not have been possible without the trust and support of our customers, employees, and stakeholders as we continue to strengthen our position as a leading Islamic financial institution, delivering long-term growth and positive impact for the communities we serve.”

As of 30 September 2025, the gross impaired financing ratio stood at 1.04%, well below the industry average of 1.41%, underscoring the Group’s strong asset quality. Total Capital Ratio remained robust at 20.3%.

The Group’s net profit declined slightly by 4.1% y-o-y to RM382.2 million, due to higher overhead costs and increased impairment allowances on financing. This performance translates to Earnings per Share (EPS) of 16.86 sen and an annualised net Return on Equity (ROE) of 6.7%.

For the nine-month period ended September 2025 (9M2025), the Board of Directors is pleased to declare an all-cash interim single-tier dividend of 10 sen per ordinary share, amounting to RM226.6 million. Bank Islam remains committed to delivering competitive returns to its shareholders, while continuing to invest in initiatives that support long-term growth.

### **Driving Innovation Through Strategic Initiatives**

The Group is in a transitional phase, streamlining operations by removing redundancies and consolidating resources to enhance efficiency. Key initiatives include optimising processes to improve agility, efficiency, and customer experience across all touchpoints, alongside branch network optimisation.

One of the initiatives under branch network optimisation was to reposition selected branches into Wealth and Experience Hubs, elevating customer experience while strengthening wealth management offerings. In August, the flagship Premier Wealth Centre was launched at Menara Bank Islam to serve high-net-worth and mass affluent clients better. The Centre provides personalised advisory, Shariah-compliant financial solutions, and exclusive lifestyle privileges in one dedicated space.

In line with this focus on wealth growth, Bank Islam has broadened its suite of Shariah-compliant investment solutions through a strategic partnership with Opus Asset Management Sdn Bhd (OpusAM). Renowned for its commitment to responsible and sustainable investing, OpusAM is a signatory of the United Nations-backed Principles for Responsible Investment (UN PRI). The partnership offers Bank Islam’s customers a range of diversified options that strike a balance between stability, liquidity, and long-term growth, empowering them to preserve and grow their wealth with confidence.

Bank Islam continues to enhance customer convenience by accelerating its digitalisation agenda, enabling Mastercard Debit and Credit Card-i holders to add their cards to Google Pay and Samsung Wallet for seamless and secure contactless payments via Android mobile devices. This customer-centric initiative enables users to pay in-store and online without the need for a physical card, offering greater convenience and flexibility in line with evolving digital lifestyles.

Complementing these efforts, RAM Ratings has affirmed Bank Islam's P1 financial institution ratings (FIR) at AA3/Stable/P1, along with the respective ratings of its sukuk programmes. These ratings affirmations reflect the Bank's stand-alone credit strengths, underscored by solid asset quality, healthy capitalisation and a satisfactory funding and liquidity position.

Mohd Muazzam added, "Bank Islam's sustainability commitment is anchored in creating lasting value for all stakeholders. We have invested strategically in critical areas that strengthen resilience and future-readiness, while embedding ESG principles across our operations. This transition aligns with the aspirations of the 13th Malaysia Plan (RMK-13) and Malaysia's Financial Sector Blueprint 2022–2026, which recognise Islamic finance as a catalyst for economic diversification, innovation, and inclusive growth. Our focus is clear: advancing Islamic finance as a driver of sustainable development, while ensuring long-term returns for shareholders and impactful outcomes for our customers and the society."

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#### **About Bank Islam Malaysia Berhad**

Bank Islam is the first Islamic bank publicly listed in the main market of Bursa Malaysia. Established in July 1983, the bank has over 130 branches and over 900 self-service terminals across Malaysia. As a pure-play Islamic bank, Bank Islam provides retail banking and corporate financial solutions that strictly adhere to Shariah rules and principles. The bank is committed to sustainable prosperity and ESG values and is an official participant of the UN Global Compact Malaysia and Brunei. Bank Islam's core subsidiaries, BIMB Investment and BIMB Securities, offer various Islamic financial services, including investment and stockbroking. For more information on the Group's products and services, please visit [www.bankislam.com](http://www.bankislam.com).

For further information, please email Bank Islam Group's Media Relations team at: [media@bankislam.com.my](mailto:media@bankislam.com.my)