

BANK ISLAM ADVANCES PROSPERITY FOR ALL THROUGH IMPACT INVESTMENT

KUALA LUMPUR, Sunday, [7 January 2024]: Malaysia's pioneering Islamic bank, Bank Islam Malaysia Berhad (Bank Islam or the Bank), introduces its latest offering, the Ihsan Sustainability Investment Account (ISIA). The innovative product is tailor-made to deliver positive social and environmental impact through Social Finance, in addition to financial returns. Simultaneously, it is designed for clients seeking stable short-term investments to navigate the uncertainties often associated with equities and fixed-income investments.

Bank Islam Group Chief Executive Officer, Dato' Mohd Muazzam Mohamed, said, "As an Islamic Bank, doing good and well is ingrained in us. Aligned with Maqasid Shariah, ISIA reflects our commitment to advancing prosperity for all. Through ISIA, we enable investors to join us in shaping a nature-positive economy by venturing into Islamic Finance potentials."

ISIA was first offered for a period between 25 October 2023 and 24 November 2023 and is available for High-Net-Worth individuals and non-individual investors with a minimum investment amount of RM50,000 for individuals and RM1 million for non-individuals, respectively.

Due to overwhelming demand, the Bank has extended the offer period from 27 November until 14 December 2023, while a new investment date is set for 15 December 2023. ISIA offers an indicative 4.50%* return per annum (p.a.), where 2.50% portion of the profit will be contributed to Pusat Pungutan Zakat Majlis Agama Islam Wilayah Persekutuan (PPZ-MAIWP) or Bank Islam Sadaqa House. This is one of the social elements incorporated in this campaign feature. The profit will be distributed semi-annually and within the investment tenure of 24 months.

ISIA is the pioneering Investment Account designed to offer investors access to ESG or SDG-aligned financing assets curated to support the United Nations (UN) Sustainable Development Goals (SDG) objectives and favourable Climate Change and Principle-Based Taxonomy (CCPT) classification as per Bank Negara Malaysia's (BNM) framework. The funds will be invested in a diversified portfolio of the Bank's non-retail assets involving renewable energy, green financing, clean transportation, clean water and sanitation, and other sectors that contribute to creating sustainable cities and community goals. The Bank has established a rigorous oversight framework that involves meticulous processes such as thorough due diligence, comprehensive impact assessment, and continuous monitoring of the fund.

Beyond financial returns, investors can make a meaningful impact on social causes through collaboration with PPZ-MAIWP or Bank Islam Sadaqa House, which is also entitled to tax deductions. The amount contributed enables selected changemakers under Sadaqa House to continue their efforts in empowering the underserved community.

"Bank Islam is committed to transparency and accountability, and we're determined to make a tangible difference in the communities and ecosystems we serve. These commitments are critical to ensure that every cent of the social impact contribution from ISIA's returns goes toward creating meaningful and lasting change. Clients' investments with ISIA aren't just financials in value; they are investments in a brighter, more sustainable future for all," Dato' Mohd Muazzam adds.

To learn more about the ISIA, visit <https://www.bankislam.com/personal-banking/deposit-and-investments/investments/ihsan-sustainability-investment-account-isia/>.

**This is an indicative rate. Subject to the performance of the underlying investment assets*

About Bank Islam Malaysia Berhad (Registration No [198301002944(98127-X)])

Bank Islam is Malaysia's first publicly listed Islamic Bank on the Main Market of Bursa Malaysia. Established in July 1983 as Malaysia's first Islamic Bank, Bank Islam has 135 branches and over 900 self-service terminals nationwide. As a full-fledged and pure-play Islamic bank, Bank Islam provides banking and financial solutions that strictly adhere to the Shariah rules and principles and are committed to the ideals of sustainable prosperity and ESG values. The core subsidiaries of the Bank Islam Group are pioneers in various Islamic financial services, including investment and stockbroking, namely BIMB Investment Management Berhad and BIMB Securities Sdn Bhd. For more information on the Group's products and services, visit www.bankislam.com.

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