

BANK ISLAM REDUCES STANDARDISED BASE RATE TO 2.75%

KUALA LUMPUR, Wednesday, [9 July 2025]: Bank Islam Malaysia Berhad (Bank Islam or the Bank) is revising its Standardised Base Rate (SBR), Base Rate (BR) and Base Financing Rate (BFR) by 25 basis points (bps) to 2.75%, 3.52% and 6.47% per annum, respectively. The revised rates will take effect on 10 July 2025.

This adjustment follows Bank Negara Malaysia's decision to reduce the Overnight Policy Rate (OPR) by 25 bps, from 3.00% to 2.75%, announced today.

Bank Islam's Group Chief Executive Officer, Dato' Mohd Muazzam Mohamed said, "The strategic move is expected to support economic activity and offer financial relief to individuals and businesses with financing linked to the SBR, BR or BFR. Bank Islam remains committed to advancing economic growth while staying responsive to the evolving needs of our customers."

The lower OPR also allows Bank Islam with greater capacity to boost its financing portfolios, strengthening customer engagement while maintaining asset quality. Additionally, it enables the Bank to expand its outreach to the underbanked segments through enhanced digital banking access via platforms such as BIMB Mobile and Be U by Bank Islam banking apps.

"As a purpose-driven and responsible Bank, we view the OPR reduction as an opportunity to continue our role in enabling financial resilience, particularly for those most affected by the rising cost of living. Our role extends beyond offering affordable financing; we aim to contribute to a more inclusive and sustainable economic ecosystem for all," Mohd Muazzam added.

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 135 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.

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