

BANK ISLAM REGISTERS RM557.2 MILLION NET PROFIT FOR FY2025

Declares an all-cash second interim dividend of 4.45 sen per ordinary share

HIGHLIGHTS

- Total Net Income increased 7.8% to RM2.8 billion, spurred by a 60.5% year-on-year (y-o-y) rise in non-fund-based income alongside commendable asset growth.
- Total assets rose to RM104.1 billion at end-December 2025, surpassing the LEAP25 target of RM100 billion, on the back of sustained resilience in asset quality, liquidity, and capital positions.
- The 7.6% y-o-y increase in Total Assets was driven by growth in financing and higher investment securities.
- Gross financing grew 6.4% y-o-y to RM74.7 billion, supported by robust performances across Group Retail Banking and Group Institutional Banking.
- Customer deposits and investment accounts increased 4.2% y-o-y to RM84.3 billion, with a healthy current, savings and transactional investment accounts (CASATIA) composition of 40.2%.
- Net profit stood at RM557.2 million, translating to Earnings per Share (EPS) of 24.59 sen and net Return on Equity (ROE) of 7.1%.
- CET1 Ratio and Total Capital Ratio remained robust at 13.6% and 18.3%, respectively
- Sustainable finance mobilisation reached RM31.3 billion, surpassing the LEAP25 target of RM28.0 billion.
- Declares an all-cash second interim dividend of 4.45 sen per ordinary share, bringing total annual dividend of 14.45 sen per ordinary share, amounting to RM327.5 million distributed.

KUALA LUMPUR, Friday, [27 February 2026]: Bank Islam Malaysia Berhad (Bank Islam or the Group) concluded its LEAP25 strategic aspirations on a strong footing, surpassing most key performance targets for the year ended December 2025. Total Assets reached RM104.1 billion, exceeding the targeted RM100 billion, marking a 7.6% y-o-y expansion, driven by financing growth and higher investment securities. Net assets per share stood at RM3.56.

The Group's total gross financing registered a 6.4% y-o-y increase, closing at RM74.7 billion. This strong performance was supported by healthy growth in both Group Retail Banking and Group Institutional Banking, which expanded 4.8% and 12.1%, respectively.

Growth was supported by an increase in customer deposits and investment accounts, which rose 4.2% y-o-y to RM84.3 billion. CASATIA amounted to RM33.9 billion, reflecting a healthy composition of 40.2% at the end of December 2025.

The Group delivered RM2.8 billion in net income, up 7.8% y-o-y, supported by a commendable 60.5% y-o-y increase in non-fund-based income to RM638.4 million, resulting in a 12.5% non-fund-based income (NFBI) ratio. This performance is driven by higher net gains from the sale of investment securities, net gain on disposal of property, higher income from foreign exchange transactions, and stronger fee and commission income contributions. Net fund-based income growth moderated to RM2.1 billion, reflecting the impact of the overnight policy rate revision.

Bank Islam continued to demonstrate strong asset quality, closing 2025 with a gross impaired financing ratio of 0.97%, significantly outperforming the industry average of 1.37%. The Group's Total Capital Ratio remained robust at 18.3%.

Net profit for FY2025 was RM557.2 million, marginally lower by 2.4% y-o-y, due to higher overheads as the Group continues to invest strategically in people and technology to elevate customer experience and strengthen business resilience, as well as higher impairment allowances aligned with financing expansion. EPS stood at 24.59 sen, with ROE at 7.1%.

The Board of Directors is pleased to declare an all-cash second interim dividend of 4.45 sen per ordinary share, bringing the total annual dividend to 14.45 sen per ordinary share. In total, RM327.5 million was distributed to shareholders. The Group remains committed to delivering competitive shareholder returns, while continuing to invest in initiatives that support long-term growth and value creation.

In addition to surpassing the RM100 billion Total Assets target, Bank Islam exceeded the RM28.0 billion sustainable finance target, closing at RM31.3 billion. The Group's NFBI ratio of 12.5% outperformed the target range of at least 8% to 9%. Social Finance beneficiaries totalled 5,318, significantly above the 3,000 targets, reinforcing the Bank's dedication to positive social impact.

Bank Islam Officer-in-Charge, Mizan Masram said, "As LEAP25 concludes, the Group continues to advance with discipline and purpose. Our financial performance demonstrates the effective execution of our strategic pillars – Sustainable Prosperity, Customer-Centricity, a Values-Based Culture, Community Empowerment, and Digitalisation for the Real Economy. Exceeding most of our internal business strategic targets highlights the strength, resilience, and adaptability of our organisation in navigating an evolving economic landscape.

"The Group remains focused on sustaining its relevance and competitiveness beyond 2025. We will continue expanding financial accessibility, accelerating the Shariah digital financial industry, and delivering innovative solutions that meet the evolving needs of our customers," he 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 over 100 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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