

FUND PERFORMANCE REPORT FOR THE QUARTER ENDED 31 JULY 2025
TERM INVESTMENT ACCOUNT-i (TIA)

Dear Valued Investment Account Holder (IAH),

We are pleased to present the following performance report for the quarter ended 31 July 2025.

1. FUND INFORMATION

Term Investment Account-i (TIA-i) is an unrestricted investment account (URIA) product and based on the Shariah concept of Wakalah Bi Al-Ishtithmar, where Investment Account Holder (“IAH”) is the Muwakkil who appoints the Bank as its Wakil (agent) to manage its investment.

1.1 Investment Currency

Ringgit Malaysia

1.2 Fund Inception

May 2025

1.3 Investment Objectives

To provide moderate and consistent returns (if any) by investing in retail financing portfolio with low to moderate risk.

1.4 Investment Strategy

The Investment Fund will be invested by the Bank into the secured retail financial asset. The Bank reserves the right to change the Investment Asset financing accounts allocation at any time when necessary to preserve the Investment Fund. The liquidity risk management strategies are aligned with the Bank’s established liquidity framework and policies.

1.5 Profit Distribution Frequency

Profit (if any) will be paid upon maturity as agreed by the Bank and IAH.

1.6 Valuation

To be performed on monthly basis for the determination of returns to IAH based on the valuation of the portfolio asset of the Fund in accordance with the Malaysian Financial Reporting Standards (MFRS).

1.7 Investor’s Criteria

- ◆ Individuals (Residents and Non-Residents)
- ◆ Investors who prefer low-risk investment
- ◆ Investors who are looking for Shariah-compliant investment.
- ◆ Investors who prefer short- or medium-term investment.

Note: Investors are advised to consider all risk factors before making any investment decision.

1.8 Statement of Changes

There are no changes to the investment objectives, strategies, restrictions, or limitations during the quarter period.

1.9 Other Information

For fees, charges and other details on the product, please refer to www.muamalat.com.my.

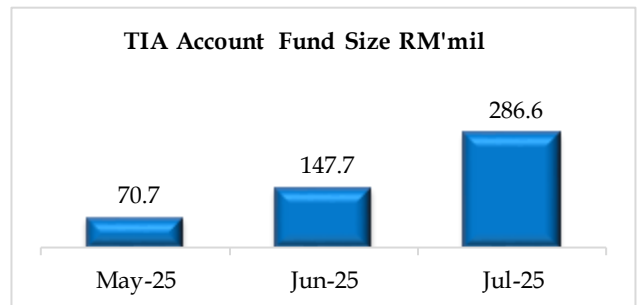
2. RISK STATEMENT

The Board of Directors of BMMB has the ultimate responsibility to manage risks related to its operations and business activities by setting risk appetite and tolerance levels that are consistent with BMMB’s overall business objectives and desired risk profile. The Board Risk & Compliance Committee, which is assisted by the Risk Management Department, ensures that there is an effective oversight into the development of strategies, policies, procedures and infrastructure to manage the Bank’s risks.

3. FUND PERFORMANCE

3.1 Fund Size and Growth

As of July 2025, TIA-i fund balance was recorded at RM286.6 million.



3.2 Asset Allocation

The fund is invested in ESG Personal Financing-i.

3.3 Rate of Return

Based on the performance of the underlying asset, the rate of return to customers recorded an average of 7.11%p.a. for the quarter (May 2025 to July 2025). BMMB foresees the asset performance to remain stable during the next quarter (August 2025 to October 2025).

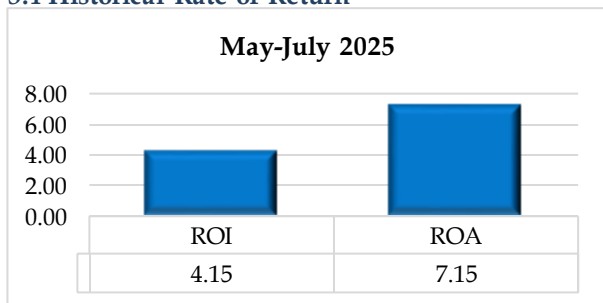
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Period	May'25	June'25	July'25
Rate of Return	7.17%	7.14%	7.03%
Return on Investment	Based on Expected Profit Rate (EPR) and Actual Profit Rate (APR) (whichever is lower)		

Notes:

- The fund rate of return represents Actual Profit Rate and will be based on performance of the underlying asset as the product is non-principle guaranteed investment, whichever is lower
- Past performance is not reflective of future performance. Effective from the 16th of the month to the 15th of the following month.

3.4 Historical Rate of Return



Note:

- The rates above are the average annual rate of return on a quarterly basis in percentage (%).
- The ROI will be different in accordance with the respective tenure of the TIA

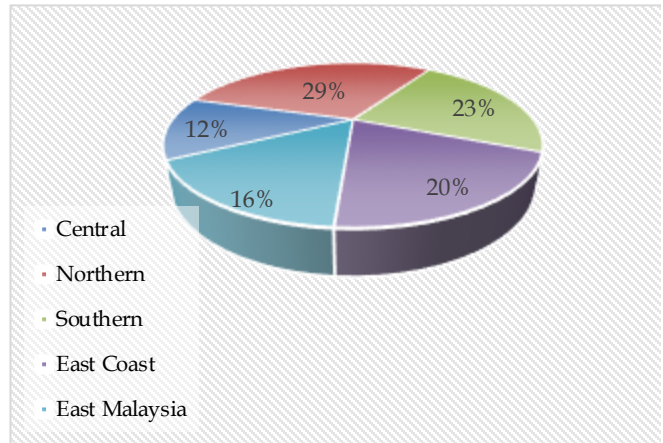
3.5 Income Statement

Profit & Loss Statement for the Quarter ended 31 July 2025			
	May RM '000	June RM '000	July RM '000
Profit from financing	16,666	15,797	15,719
Direct expenses	-	-	-
Allowance for impairment on financing	201	148	177
Total Profit	16,867	15,945	15,896
Return on Asset(p.a.)	7.17%	7.14%	7.03%
Return on Investment	-	-	-

Note: Currently, there are no charges imposed on this fund.

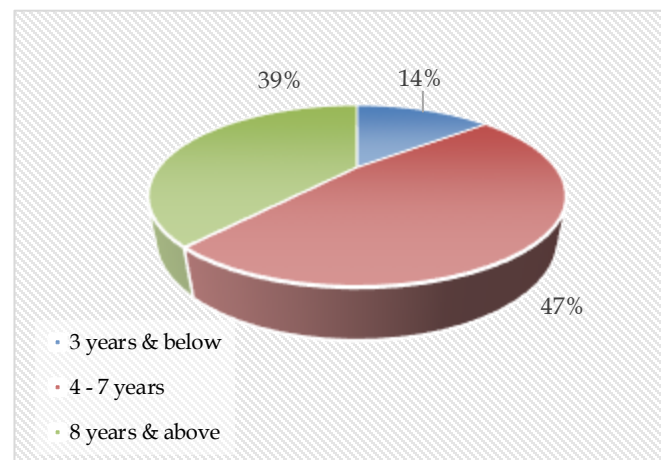
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3.6 Personal Financing Portfolio by Geographical Location



A total of 29% from the total PF ESG portfolio originates from the Northern region, followed by 20% Southern, 20% East Coast, 16% East Malaysia and 12% Central. This reflects the good distribution of PF ESG portfolio by region.

3.7 Personal Financing Portfolio by Remaining Maturity

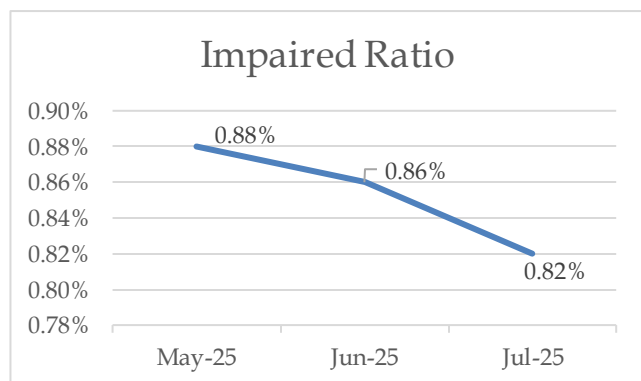


Majority 47% of total PF ESG portfolio with remaining tenure 4 to 7 years.

Note: Maximum tenure allowed for PF is 10 years.

3.8 Asset Quality of Personal Financing Portfolio

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Impaired ratio for PF ESG portfolio is recorded at 0.82% for July 2025 which is minimal.

across sectors, led by services, manufacturing, construction, and mining.

The services sector (+5.1%) remained the key growth driver, supported by wholesale & retail trade, transportation & storage, and food, beverages & accommodation. Construction (+11.2%) sustained its double-digit expansion, buoyed by infrastructure projects, commercial and industrial developments, as well as related mechanical and electrical works. Manufacturing (+4.0%) registered a slight improvement from the preceding quarter, driven by electrical & electronic products, food processing, and metal-related industries. Mining and quarrying surged 10.9% in 3Q, rebounding from earlier declines, supported by stronger natural gas and crude oil output following post-maintenance recovery. Meanwhile, agriculture (+0.4%) moderated, with gains in livestock and fisheries offsetting weaker palm oil and rubber production.

The 3Q outturn reflected a more broad-based recovery compared to previous quarters. September's trade data indicated a 12.2% year-on-year rise in exports, signaling firmer external demand. Looking ahead, domestic demand will remain the primary growth anchor amid external headwinds such as US tariffs, geopolitics, and commodity price fluctuations. In response, Bank Negara Malaysia implemented a 25-basis-point reduction in the Overnight Policy Rate (OPR) to 2.75% in July. Complemented by targeted RON95 fuel subsidies and cash aid programs like Sumbangan Tunai Rahmah (STR) and Sumbangan Asas Rahmah (SARA), the policy mix is expected to support household spending and sustain growth momentum in the second half. Consequently, the Malaysian economy is projected to expand within the official forecast range of 4.0% to 4.8% in 2025.

4 UNDERLYING ASSET REVIEW

In May - July 2025, the fund recorded steady growth with fund size increasing from RM70.7 million in May to RM286.60 by the end of July. This was mainly supported by stable profit contribution from the performance of our underlying PF ESG assets, with profits for July recorded at RM15.719 million. While the Rate of Return declined slightly from 7.17% to 7.03% during the quarter, it remained within reasonable range thus reflecting the consistent performance of Bank's personal financing portfolio. Bank Muamalat's total PF ESG portfolio of RM2.356 billion as of 31 July 2025 continues to support TIA-i's overall return stability. Impaired ratio on PF ESG portfolio as the underlying assets recorded a decreasing trend from 0.88% to 0.82% in July 2025

5 ECONOMIC REVIEW

The Malaysian economy continued to perform favorably despite heightened uncertainties stemming from the US tariff shock and persistent geopolitical tensions. The unemployment rate remained at 3.0% for five consecutive months as of August, signifying a state of full employment. Gross Domestic Product (GDP) expanded by 5.2% year-on-year in 3Q2025, up from 4.4% in the previous quarter and surpassing consensus estimates of 4.2%. On a quarter-on-quarter seasonally adjusted basis, GDP rose by 5.5%, following a 1.0% increase in 2Q. Growth was broad-based