

FUND PERFORMANCE REPORT FOR THE QUARTER ENDED 31 OCTOBER 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 October 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 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

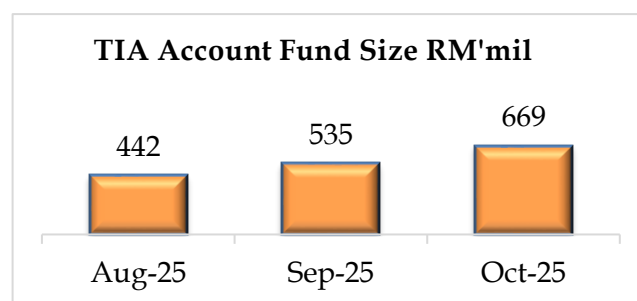
2. RISK STATEMENT

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 October 2025, TIA-i fund balance was recorded at RM669 million.



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3.2 Asset Allocation

The fund is invested in ESG (C) and Non ESG (B) 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 6.69%p.a. (C) and 5.26%p.a. (B) for the quarter (August 2025 to October 2025). BMMB foresees the asset performance to remain stable during the next quarter (November 2025 to January 2026).

Period	Aug-25	Sep-25	Oct-25
Rate of Return (C)	6.90%	5.91%	7.26%
Rate of Return (B)	6.21%	5.59%	3.99%
Total Portfolio Return	6.43%	5.69%	5.02%
Return on Investment	Based on Expected Profit Rate (EPR) and Actual Profit Rate (APR) (whichever is lower)		

^(C) Campaign, (B) Board.

Notes:

1. Campaign Period until 31st December 2025.
2. 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.
3. Past performance is not reflective of future performance. Effective from the 16th of the month to the 15th of the following month.

3.4 Rate of Return of TIA-i for IAH

Tenure	Indicative Profit Rate* (%)		
	Aug-25	Sep-25	Oct-25
1 Month – B [^]	2.15	2.15	2.15
3 Months – B [^]	2.30	2.30	2.30
6 Months – B [^]	2.35	2.35	2.35
6 Months – C1 [^]	3.85	3.85	3.85
6 Months – C2 [^]	3.65	3.65	3.65
9 Months – B [^]	2.35	2.35	2.35
9 Months – C1 [^]	3.90	3.90	3.90
9 Months – C2 [^]	3.70	3.70	3.70
12 Months – B [^]	2.35	2.35	2.35
12 Months – C1 [^]	4.20	4.20	4.20
12 Months – C2 [^]	4.00	4.00	4.00

^(C) Campaign, (B) Board.

* The investment return (IAH ROR) refers to the prevailing indicative or actual rate (whichever is lower) at the point of maturity.

Tenure	Actual Profit Rate* (%)		
	Aug-25	Sep-25	Oct-25
1 Month – B [^]	6.21	5.59	3.99
3 Months – B [^]	6.20	5.95	5.25
6 Months – B [^]	-	5.96	5.69
6 Months – C1 [^]	-	6.90	6.91
6 Months – C2 [^]	-	6.90	6.91
9 Months – B [^]	-	-	-
9 Months – C1 [^]	-	-	-
9 Months – C2 [^]	-	-	-
12 Months – B [^]	-	-	-
12 Months – C1 [^]	-	-	-
12 Months – C2 [^]	-	-	-

^(C) Campaign, (B) Board.

* The investment return (IAH ROR) refers to the prevailing indicative or actual rate (whichever is lower) at the point of maturity.

Notes:

1. The actual rate is calculated based on the actual monthly Return on Assets (ROA) according to the respective tenure
2. Special rates apply to specific deals and are not shown in the table.

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3.5 Income Statement

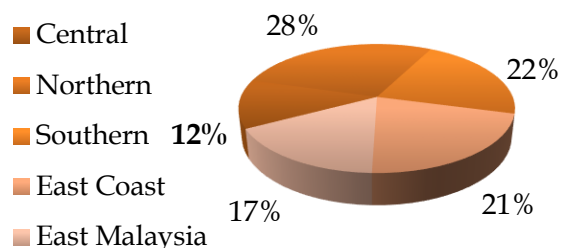
Profit & Loss Statement for the Quarter ended 31 October 2025			
PF ESG (C)	Aug-25	Sep-25	Oct-25
Profit from financing (C)	15,268	14,513	14,721
Direct expenses (C)	-	-	-
Allowance for impairment on financing (C)	(3,868)	(1,944)	930
Total Profit (C)	11,400	12,570	15,651
Return on Asset(p.a.) (C)	6.90%	5.91%	7.26%
Return on Investment (C)	Based on the lower of the indicative profit rate agreed at the point of fund placement or the performance of the underlying assets and varies according to the respective TIA tenure.		
PF Non-ESG (B)	Aug-25	Sep-25	Oct-25
Profit from financing (B)	28,113	27,501	28,746
Direct expenses (B)	-	-	-
Allowance for impairment on financing (B)	(12,587)	(2,243)	(10,070)
Total Profit (B)	15,526	25,258	18,677
Return on Asset(p.a.) (B)	6.21%	5.59%	3.99%
Return on Investment (B)	Based on the lower of the indicative profit rate agreed at the point of fund placement or the performance of the underlying assets and varies according to the respective TIA tenure.		

^ (C) Campaign, (B) Board.

Note: Currently, no charges are imposed on this fund

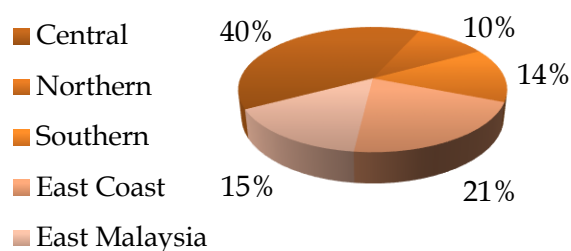
3.6 Personal Financing Portfolio by Geographical Location

PF ESG(C) By Location



A total of 28% from the total PF ESG portfolio originates from the Northern region, followed by 22% Southern, 21% East Coast, 17% East Malaysia and 12% Central. This reflects well distribution of PF ESG portfolio by region.

PF Non-ESG (B) By Location



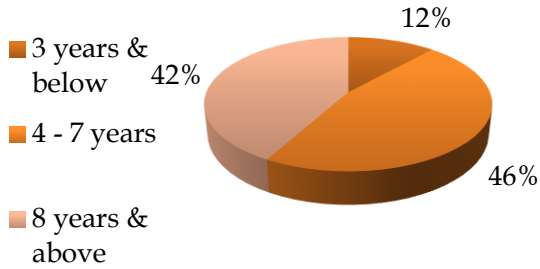
A total of 40% from the total PF Non-ESG portfolio originates from the Central region, followed by 21% East Coast, 15% East Malaysia, 14% Southern and 10% Northern. This reflects well distribution of PF Non- ESG portfolio by region.

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3.7 Personal Financing Portfolio by Remaining Maturity

3.8 Asset Quality of Personal Financing Portfolio

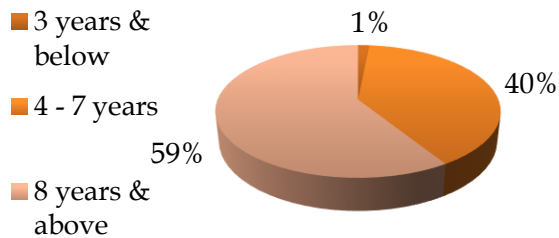
PF ESG (C) By Remaining Tenure



Majority 46% of total PF ESG portfolio with remaining tenure 4 to 7 years.

Note: Maximum tenure allowed for PF is 10 years.

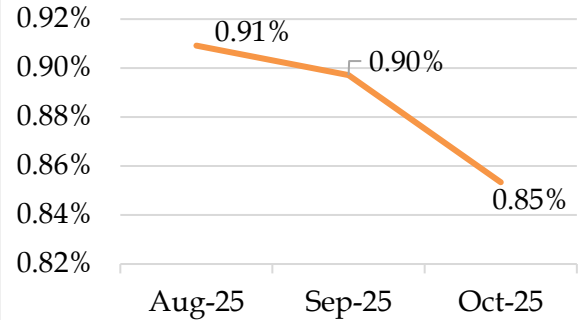
PF Non-ESG (B) By Remaining Tenure



Majority 59% of total PF Non-ESG portfolio with remaining tenure of 8 years and above.

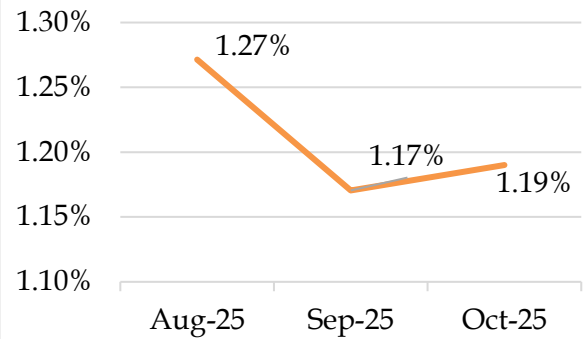
Note: Maximum tenure allowed for PF is 10 years.

PF ESG (C) Impaired Ratio



Impaired ratio for PF ESG portfolio is recorded at 0.85% for October 2025.

PF Non-ESG (B) Impaired Ratio



Impaired ratio of PF Non-ESG portfolio is recorded at 1.19% for October 2025.

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4 UNDERLYING ASSET REVIEW

In August – October 2025, the fund continued to record steady growth, with fund size increasing from RM442 million in August to RM669 million by the end of October. This was mainly supported by stable profit contributions from both ESG (C) and Non-ESG (B) Personal Financing-i portfolios, with average returns of 6.69%p.a. and 5.26%p.a. respectively. The impaired ratio for the PF ESG (C) and PF Non-ESG (B) was recorded at 0.85% and 1.19% respectively as of October 2025, reflecting sustained asset quality. Bank Muamalat's total PF ESG portfolio remains well diversified by region and tenure, supporting the overall stability of TIA-i's performance.

The issuance of the Policy Document on Personal Financing on 30 September 2025 is expected to influence BMMB's personal financing portfolio, which serves as a key underlying asset for Term Investment Accounts (TIA). Any adjustments in portfolio composition or pricing strategies could directly affect the return on assets (ROA) linked to TIA, potentially altering yield expectations and risk profiles for customers. This underscores the importance of monitoring regulatory changes and their impact on asset performance to ensure transparency and informed decision-making.

5 ECONOMIC REVIEW

The Malaysian economy continued to demonstrate resilience 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 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. Meanwhile, latest industrial production index (IPI) data showed a 5.7% year-on-year rise in September 2025 (up from 4.8% in August), driven by mining (+10.2%) and manufacturing (+5.0%) gains. Looking ahead, domestic demand will remain the primary growth anchor amid challenging external environment. In response, Bank Negara Malaysia has implemented a 25-basis-point reduction in the Overnight Policy Rate (OPR) to 2.75% in July - and has kept the rate unchanged at the September and November meetings. 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.