

FUND PERFORMANCE REPORT FOR THE QUARTER ENDED 31 JANUARY 2026
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 January 2026.

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

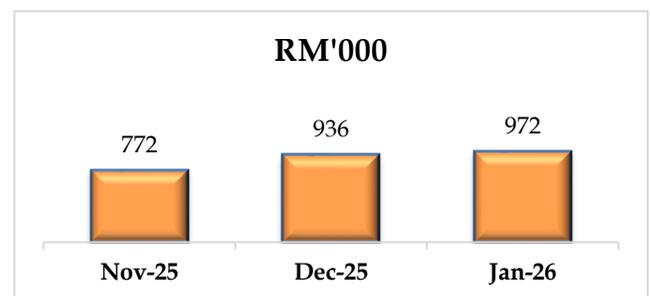
2. RISK STATEMENT

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 January 2026, TIA-i fund balance was recorded at RM972 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 6.01%p.a. (C) and 3.26%p.a. (B) for the quarter (November 2025 to January 2026). BMMB foresees the asset performance to remain stable during the next quarter (February 2026 to March 2026).

Period	Nov-25	Dec-25	Jan-26
Rate of Return (C)	6.26%	6.59%	5.17%
Rate of Return (B)	3.79%	2.61%	3.40%
Return on Investment	Based on Expected Profit Rate (EPR) and Actual Profit Rate (APR) (whichever is lower)		

^(C) Campaign, (B) Board.

Notes:

- Campaign Period until 31st December 2025.
- 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 Rate of Return of TIA-i for IAH

Tenure	Indicative Profit Rate* (%)		
	Nov-25	Dec-25	Jan-26
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
6 Months - C3 [^]	-	-	3.68
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
12 Months - C3 [^]	-	-	3.78
12 Months - *C3 [^]	-	-	3.88

^(C) Campaign, (B) Board.

*C3[^] Early Bird Rate

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

Tenure	ESG		
	Actual Profit Rate* (%)		
	Nov-25	Dec-25	Jan-26
1 Month - B [^]	7.26	6.26	6.71
3 Months - B [^]	6.69	6.48	6.75
6 Months - B [^]	6.91	6.76	6.68
6 Months - C1 [^]	7.26	6.26	6.71
6 Months - C2 [^]	7.26	6.26	6.71
6 Months - C3 [^]	-	-	6.71
9 Months - B [^]	-	-	6.85
9 Months - C1 [^]	-	-	6.85
9 Months - C2 [^]	-	-	6.85
12 Months - B [^]	-	-	-
12 Months - C1 [^]	-	-	-
12 Months - C2 [^]	-	-	-
12 Months - *C3 [^]	-	-	-

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Non-ESG			
Tenure	Actual Profit Rate* (%)		
	Nov-25	Dec-25	Jan-26
1 Month - B [^]	3.99	3.79	3.23
3 Months - B [^]	5.25	4.45	3.67
6 Months - B [^]	5.69	5.32	4.80
6 Months - C1 [^]	3.99	3.79	3.23
6 Months - C2 [^]	3.99	3.79	3.23
6 Months - C3 [^]	-	-	3.23
9 Months - B [^]	-	-	5.19
9 Months - C1 [^]	-	-	-
9 Months - C2 [^]	-	-	-
12 Months - B [^]	-	-	-
12 Months - C1 [^]	-	-	-
12 Months - C2 [^]	-	-	-
12 Months - *C3 [^]	-	-	-

[^](C) Campaign, (B) Board.

*C3[^] Early Bird Rate

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

3.5 Income Statement

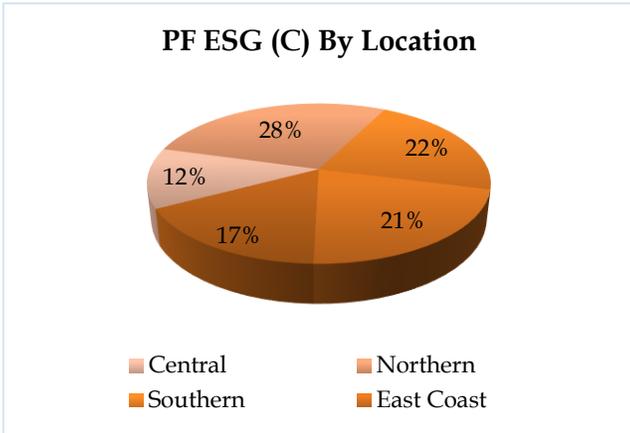
Profit & Loss Statement for the Quarter ended 31 January 2026			
PF ESG (C)	Nov-25	Dec-25	Jan-26
Profit from financing (C)	13,977	14,160	13,859
Direct expenses (C)	-	-	-
Allowance for impairment on financing (C)	(1,162)	(473)	(3,336)
Total Profit (C)	12,814	13,687	10,523
Return on Asset(p.a.) (C)	6.26%	6.59%	5.17%
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)	Nov-25	Dec-25	Jan-26
Profit from financing (B)	28,227	29,614	30,087
Direct expenses (B)	-	-	-
Allowance for impairment on financing (B)	(10,973)	(17,294)	(13,951)
Total Profit (B)	17,255	12,320	16,135
Return on Asset(p.a.) (B)	3.79%	2.61%	3.40%
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

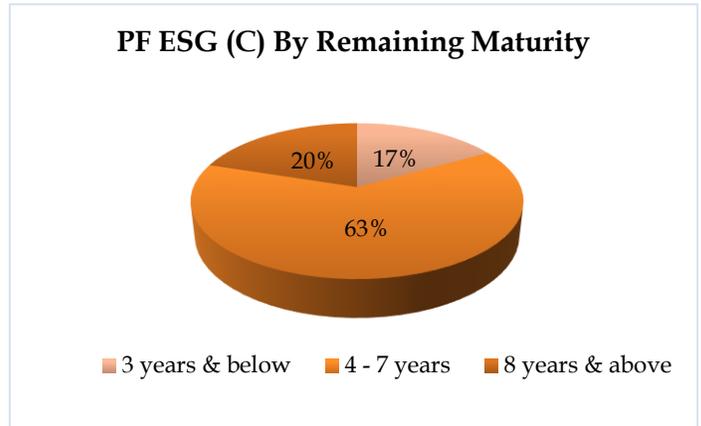
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3.6 Personal Financing Portfolio by Geographical Location



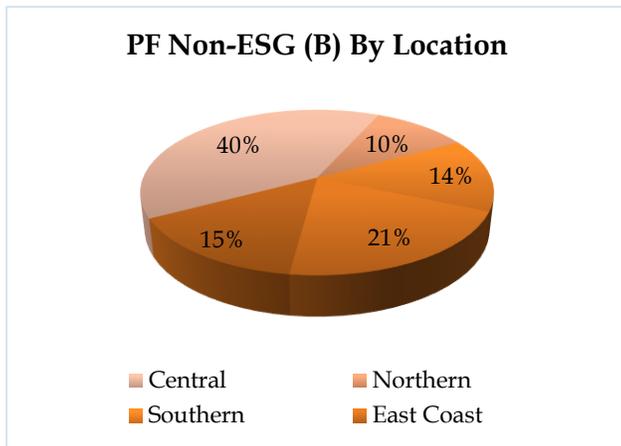
A total of 28% from the total PF ESG portfolio originates from the Northern region, followed by 22% Southern, 21% East Coast, 17% East Malaysia and 12% Central . This reflects a well distribution of PF ESG portfolio by region.

3.7 Personal Financing Portfolio by Remaining Maturity

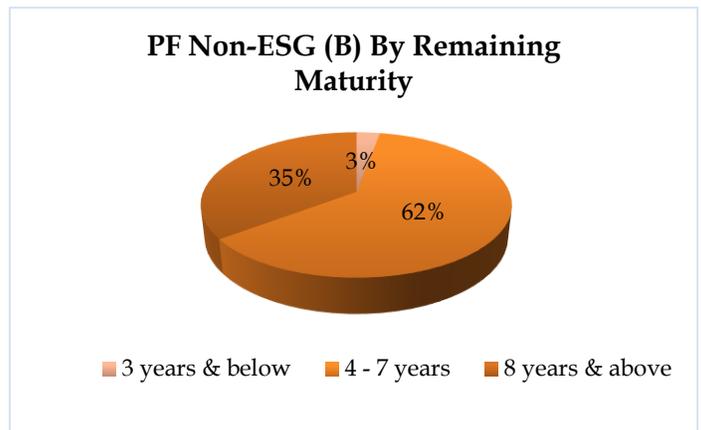


Majority 63% of total PF ESG portfolio with remaining tenure 4 to 7 years.

Note: Maximum tenure allowed for PF is 10 years.



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 a well distribution of PF ESG portfolio by region.

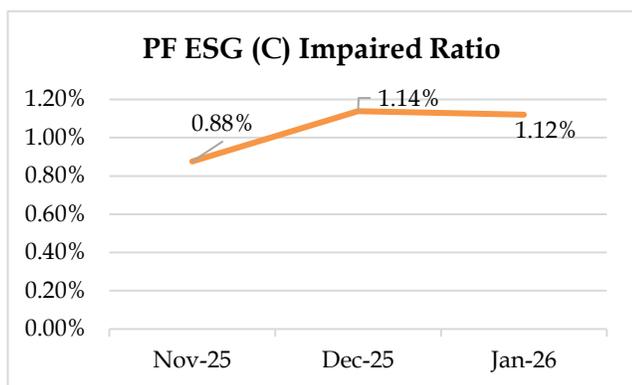


Majority 62% of total PF Non-ESG (B) portfolio with remaining tenure 4 to 7 years.

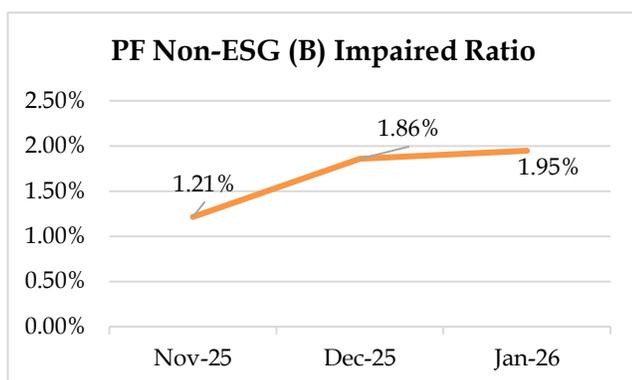
Note: Maximum tenure allowed for PF is 10 years.

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3.8 Asset Quality of Personal Financing Portfolio



Impaired ratio for PF ESG portfolio is recorded at 1.12% for January 2026.



Impaired ratio for PF Non-ESG portfolio is recorded at 1.95% for January 2026.

4 UNDERLYING ASSET REVIEW

For the quarter ended 31 January 2026, TIA-i continued to be supported by the Bank's Personal Financing-i (PF) portfolio comprising ESG (C) and Non-ESG (B) segments. During the quarter, the PF ESG (C) portfolio recorded an average ROA of 6.01% p.a., while PF Non-ESG (B) registered 3.26% p.a., reflecting stable profit generation from the underlying assets.

Asset quality remained within manageable levels, with impaired ratios recorded at 1.12% for ESG and 1.95% for Non-ESG as at January 2026. The portfolio continues to be well diversified by geographical region and remaining maturity, with the majority of accounts within the 4 to 7 years tenure band, supporting consistent income stream. Overall, the underlying asset performance remained resilient during the quarter and continued to provide sustainable support to TIA-i returns.

5 ECONOMIC REVIEW

Malaysia's economic growth accelerated to 5.7% year-on-year in the fourth quarter of 2025, delivering a stronger-than-expected year-end outcome and exceeding market expectations. The pickup from 5.2% in the previous quarter reflects broad-based sectoral support. On a quarter-on-quarter seasonally adjusted basis, growth moderated to 3.0% following an exceptionally strong third quarter, indicating that momentum remained intact even as the pace of expansion normalized toward year-end.

The services sector expanded by 5.4% year-on-year, underpinned by wholesale and retail trade, transport and storage, and accommodation-related segments – consistent with resilient domestic demand and sustained tourism activity. Manufacturing growth accelerated to 6.0%, driven by firmer output in electrical and electronic products alongside food processing and metal-related industries, pointing to improving momentum across export-oriented and

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process industries. Construction continued to register a double-digit growth of 11.9%, supported by non-residential and specialized works and signaling continued execution of investment projects. Agriculture rebounded strongly, expanding by 5.1%, reflecting improved oil palm output and steadier livestock activity, providing a cyclical lift to headline growth after earlier softness. These gains more than offset a moderation in mining output, where growth slowed to 1.1% amid softer crude and natural gas production toward year-end.

Looking ahead, growth is expected to moderate in 2026 following a stronger-than-anticipated 2025 outturn. While domestic demand remains broadly supportive – underpinned by labour-market resilience, consumption and an active investment pipeline – the external environment is likely to remain a drag. The unwinding of earlier front-loading effects and the full-year impact of higher US tariffs are expected to weigh on export performance and net trade. Taken together, the strong finish to 2025 provides a buffer entering the new year, but softer external conditions and a more challenging global backdrop point to a more measured growth trajectory ahead.