FUND PERFORMANCE REPORT FOR THE QUARTER ENDED 30 JUNE 2026

SURIA ACCOUNT

Dear Valued Investment Account Holder (IAH),

We are pleased to present the following performance report for the quarter ended 30 June 2026.

1. FUND INFORMATION

This is an unrestricted investment account based on the concept of Mudarabah. Without any restrictions or conditions from IAH, the investment decision is the ultimate decision of Bank Muamalat Malaysia Berhad (BMMB).

1.1 Investment Currency
Ringgit Malaysia

1.2 Fund Inception
June 2021

1.3 Investment Objectives
To invest in a low-risk investment avenue with the privilege of taking part in the campaign for an opportunity to win prizes. This is a low-risk investment to achieve capital preservation and steady returns.

1.4 Investment Strategy
To invest in a secured and low-risk retail asset, the existing Home Financing is for the purpose of safeguarding the investment and generating a stable return for IAHs.

1.5 Profit Distribution Frequency
Profit will be distributed on a monthly basis, with daily calculation. The profit is based on the performance of Home Financing Portfolio.

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

1.7 Investor's Criteria
- Individuals & Non-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 really 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.

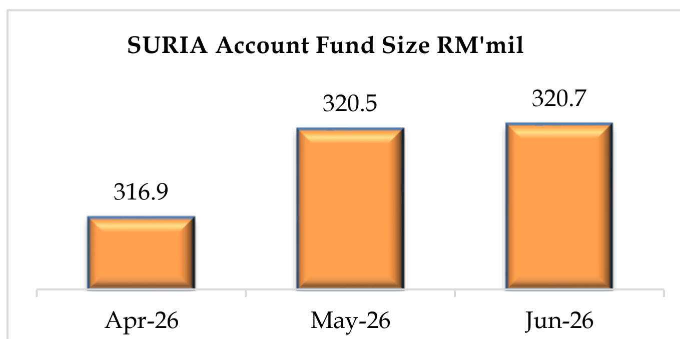
1.9 Other Information
For fees, charges and other details on the product, please refer to www.muamalat.com.my.

2. RISK STATEMENT

The Board of Directors of BMMB has the overall oversight on the management of risks related to its business strategy and operations by approving risk management policies and procedures, methodologies including risk appetite and risk tolerance limits that align with BMMB's strategic business objectives and stakeholders' expectations. BMMB shall ensure the oversight of various types of risks are consistent and effective through the development and establishment of a comprehensive risk management framework, policies, processes and infrastructure.

3. FUND PERFORMANCE

3.1 Fund Size and Growth
As of June 2026, SURIA account fund balance was recorded at RM320.7 million.



3.2 Asset Allocation
The fund is invested in Home Financing-i.

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3.3 Rate of Return

Based on the performance of the underlying asset, the rate of return to customers recorded an average of 0.08%p.a. for Q2 of 2026 (April 2026 to June 2026). BMMB foresees the asset performance to remain stable during the 3Q of 2026 (July 2026 to September 2026). Albeit its net impaired overall financing ratio recorded a marginal increase ratio of 1.09% as at June 2026 (December 2025: 0.97%).

Period	April 2026	May 2026	June 2026
Rate of Return for IAH	0.09% p.a.	0.07% p.a.	0.09% p.a.
Profit Sharing Ratio (PSR) (IAH: BMMB)	2:98	2:98	2:98

Notes:

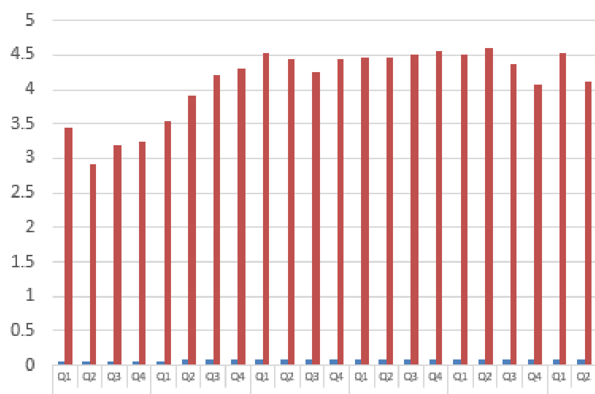
1. *The fund rate of return represents the net rate of return to the IAH and is computed based on the following formula:*

   *Rate of Return = (Total Income – Impairment Allowances) * PSR*

2. *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



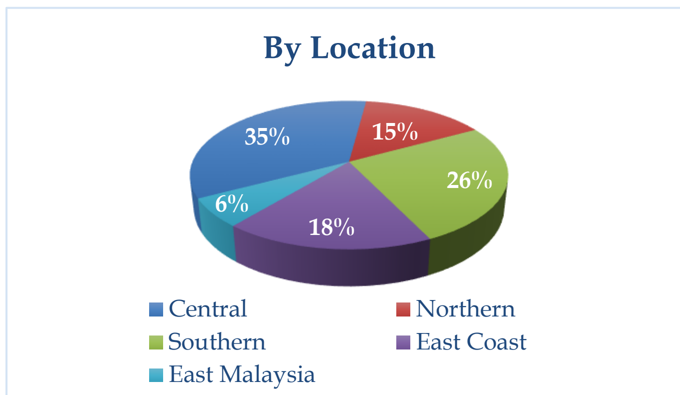
	2021 Q1	2021 Q2	2021 Q3	2021 Q4	2022 Q1	2022 Q2	2022 Q3	2022 Q4	2023 Q1	2023 Q2	2023 Q3	2023 Q4	2024 Q1	2024 Q2	2024 Q3	2024 Q4	2025 Q1	2025 Q2	2025 Q3	2025 Q4	2026 Q1	2026 Q2
ROI (p.a.) (IAH)	0.07	0.06	0.06	0.06	0.07	0.08	0.08	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.08	0.09	0.08
ROA (p.a) (BMMB)	3.44	2.91	3.19	3.25	3.55	3.90	4.21	4.29	4.52	4.44	4.26	4.45	4.46	4.47	4.51	4.56	4.51	4.61	4.36	4.06	4.53	4.11

Note: The rates above are the average annual rate of return on a quarterly basis in percentage (%).

3.5 Income Statement

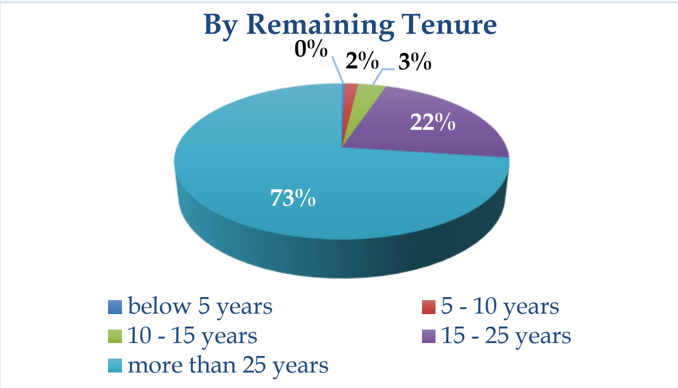
Profit & Loss Statement for the Quarter ended 30 June 2026			
	April 2026 RM'000	May 2026 RM'000	June 2026 RM'000
Profit from financing	1,022	1,082	1,030
Direct expenses	0.00	0.00	0.00
Allowance for impairment on financing	37	(206)	29
Total profit	1,059	875	1,059
Return on Asset (p.a.)	4.45%	3.47%	4.41%
Return on Investment (p.a.)	0.09%	0.07%	0.09%

3.6 Home financing Portfolio by Geographical Location



A total of 35% from the total house financing portfolio originates from the central region. This reflects the concentration of the house financing portfolio to developed areas such as Klang Valley

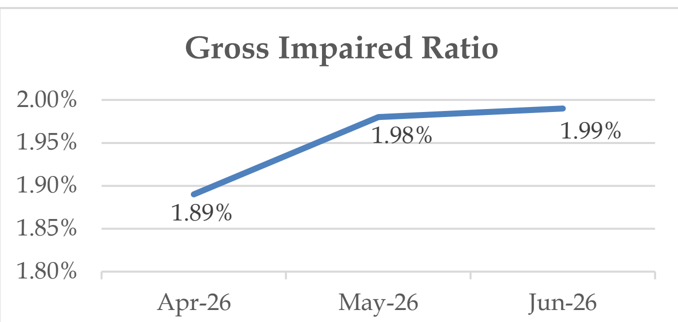
3.7 Home Financing Portfolio by Remaining Maturity



73% of total house financing portfolio with remaining tenure more than 25 years.

Note: Maximum tenure allowed for home financing is 35 years

3.8 Asset Quality of Home Financing Portfolio



House Financing gross impaired ratio deteriorated at 1.99% in June 2026 (1.69%, December 2025). It is above industry's house financing impaired ratio of 1.14% as at May 2026. Nevertheless 56.30% of impaired accounts are under SJKP scheme which is guaranteed by Government.

4 ECONOMIC REVIEW

The Malaysian economy expanded by 5.8% year-on-year in the second quarter of 2026, surpassing consensus estimates of 5.3%. In addition, the economic growth also improved from 5.4% expansion during March quarter. The stronger growth was driven by firmer activity in the manufacturing and mining, while services and construction industries continued to provide steady support to overall economic activity.

The services sector expanded by 5.4% year-on-year (1Q2026: +5.6%), reflecting continued strength in consumer-facing and business-related activities, with wholesale and retail trade, information and communication, and transportation and storage remaining key contributors. The manufacturing sector accelerated to 7.5% (1Q2026: +5.9%), reflecting stronger production across export-oriented and domestic industrial activities, led by electrical and electronic products, petroleum and chemical products, as well as metal-related industries. Mining rebounded sharply to 10.2% following a contraction in the previous quarter (1Q2026: -2.1%), reflecting higher natural gas production, while construction expanded by 6.6% (1Q2026: +7.7%), supported by continued project implementation across all segments, particularly non-residential building activities. In contrast, agriculture contracted by 3.7% (1Q2026: +2.6%), mainly due to weaker performance in oil palm and fishing.

Following stronger-than-expected growth in the first half of 2026 (1H 2026: 5.6%), we expect economic activity will continue to grow at a healthy speed in the second half of the year. Economic growth should continue to be supported by the global technology upcycle, which is expected to underpin Malaysia's export performance, particularly in the electrical and electronics sector. Domestic investment is also likely to remain firm, driven by ongoing infrastructure and data centre-related projects. Household spending, however, is expected to moderate as consumers remain cautious amid a more uncertain external environment. Domestically, the upcoming state elections are likely to intensify speculation surrounding the timing of the next General Election, which could contribute to a more cautious business environment and financial market volatility. This, in turn, may have negative repercussion on business and investors sentiment in the second half of the year. Against such backdrop, the GDP growth is projected to grow in the region of 4.0% to 5.0% in the 2H2026.

For the Bank, the favourable growth outlook should continue to support financing activities, particularly across business-related segments, amid softer household financing growth in recent months. The stronger-than-expected economic performance also reinforces our view that Bank Negara Malaysia will keep the OPR unchanged for the remainder of 2026. Nevertheless, continued strength in economic activity, particularly across high-growth states, suggests that conditions for a gradual policy normalization could become more evident in 2027, should domestic demand and inflationary pressures continue to firm.

5 PROPERTY MARKET REVIEW

Malaysia's property market moderated in the 1Q2026, following a strong performance in the corresponding period last year. Total property transactions declined by 8.0% y-o-y to 89,966, while transaction value eased marginally by 0.6% y-o-y. Despite softer transaction activity, the Malaysia House Price Index (MHPI) rose by 1.7% y-o-y, with the average house price increasing to RM507,533 from RM499,824 a year earlier. The relatively smaller decline in transaction value compared with transaction volume, together with continued house price appreciation, suggests that pricing conditions remained broadly stable despite a more measured pace of market activity.

Latest financing indicators suggest that housing credit conditions have remained stable despite the moderation in market activity. Outstanding housing loans/financing expanded by 5.9% y-o-y in May 2026, extending the broadly steady growth observed in recent months, while outstanding loans/financing for the purchase of residential properties remained unchanged at 5.6%. Across residential price segments, financing growth continued to ease for properties valued below RM1 million. In contrast, loan/financing growth for properties priced above RM1 million edged higher to 5.3% from 4.8% a year earlier, marking the only residential price segment to record stronger financing growth over the period.

Looking ahead, the property market is expected to remain orderly, supported by continued expansion in housing financing and stable house prices. However, softer transaction activity and a moderation in residential financing approvals suggest that buyers are becoming more selective, pointing to a market where underlying demand remains intact but purchasing decisions are increasingly measured. Against this backdrop, activity is likely to be supported by projects with strong location fundamentals and genuine owner-occupier demand, while broad-based acceleration in market activity may remain limited.