FUND PERFORMANCE REPORT FOR THE QUARTER ENDED 30 JUNE 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 30 June 2026.

1. FUND INFORMATION

Term Investment Account-i (TIA-i) is an unrestricted investment account 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-term 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

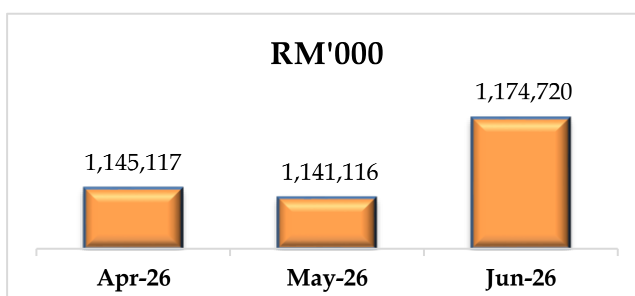
2. RISK STATEMENT

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 June 2026, TIA-i fund balance was recorded at RM1.2 billion.



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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 6.47%p.a. (C) and 3.84%p.a. (B) for the quarter (April 2026 to June 2026). BMMB foresees the asset performance to remain stable during the next quarter (July 2026 to September 2026).

Period	Apr--26	May-26	June-26
Rate of Return (C)	6.29%	6.73%	6.38%
Rate of Return (B)	4.13%	3.34%	4.07%
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

3.41 Board Rate

Tenure	Indicative Profit Rate* (%)		
	Apr-26	May-26	Jun-26
1 Month	2.10	2.10	2.10
2 Months	2.10	2.10	2.10
3 Months	2.25	2.25	2.25
4 Months	2.25	2.25	2.25
5 Months	2.25	2.25	2.25
6 Months	2.30	2.30	2.30
7 Months	2.30	2.30	2.30
8 Months	2.30	2.30	2.30
9 Months	2.30	2.30	2.30
10 Months	2.30	2.30	2.30
11 Months	2.30	2.30	2.30
12 Months	2.30	2.30	2.30
18 Months	2.35	2.35	2.35
24 Months	2.35	2.35	2.35
36 Months	2.40	2.40	2.40
48 Months	2.40	2.40	2.40
60 Months	2.40	2.40	2.40

Non-ESG			
Tenure	Actual Profit Rate* (%)		
	Apr-26	May-26	Jun-26*
1 Month	4.33	4.13	3.34
2 Months	4.65	4.23	3.73
3 Months	4.27	4.47	3.93
4 Months	4.02	4.23	4.18
5 Months	3.98	4.05	4.04
6 Months	3.98	4.01	3.92
7 Months	4.20	4.00	3.90
8 Months	4.44	4.19	3.91
9 Months	4.61	4.40	4.08
10 Months	4.77	4.55	4.28
11 Months	4.94	4.71	4.43
12 Months	4.94	4.81	4.58

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3.42 Campaign Rate

Tenure	Indicative Profit Rate* (%)		
	Apr-26	May-26	Jun-26
6 Months – C1	3.85	3.85	3.85
6 Months – C2	3.65	3.65	3.65
6 Months – C3	3.68	3.68	3.68
6 Months – C4	3.73	3.73	3.73
6 Months – C5	3.73	3.73	3.73
9 Months – C1	3.90	3.90	3.90
9 Months – C2	3.70	3.70	3.70
12 Months – C1	4.20	4.20	4.20
12 Months – C2	4.00	4.00	4.00
12 Months – C3	3.78	3.78	3.78
12 Months – *C3	3.88	3.88	3.88
12 Months – C4	3.83	3.83	3.83
12 Months – C5	3.83	3.83	3.83
12 Months – C6	-	3.88	3.88

ESG			
Tenure	Actual Profit Rate* (%)		
	Apr-26	May-26	Jun-26*
6 Months – C1	6.44	6.25	6.31
6 Months – C2	6.44	6.25	6.31
9 Months – C1	6.51	6.42	6.38
9 Months – C2	6.51	6.42	6.38
12 Months – C1	6.69	6.63	6.57
12 Months – C2	6.69	6.63	6.57

Non-ESG			
Tenure	Actual Profit Rate* (%)		
	Apr-26	May-26	Jun-26*
6 Months – C3	3.98	4.01	3.92
6 Months – C4	3.98	4.01	3.92
6 Months – C5	3.98	4.01	3.92
12 Months – C3	4.94	4.81	4.58
12 Months – C4	4.94	4.81	4.58
12 Months – C5	4.94	4.81	4.58
12 Months – C6	-	4.81	4.58
12 Months – *C3	4.94	4.81	4.58

C1 – TIA Campaign 2025 (before change in OPR)
C2 – TIA Campaign 2025 (after change in OPR)
C3 – Let's Celebr8
**C3 - Early Bird Rate*
C4 – Festive Term
C5 – Special Anti-Attrition
C6 – M-Prestige

3.5 Income Statement

Profit & Loss Statement for the Quarter ended 30 June 2026			
PF ESG ©	Apr -26	May-26	June-26
Profit from financing ©	7,776	7,872	7,465
Direct expenses ©	-	-	-
Allowance for impairment on financing ©	(647)	(138)	(506)
Total Profit ©	7,129	7,734	6,960
Return on Asset(p.a.) ©	6.29%	6.73%	6.38%
Return on Investment ©	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.		

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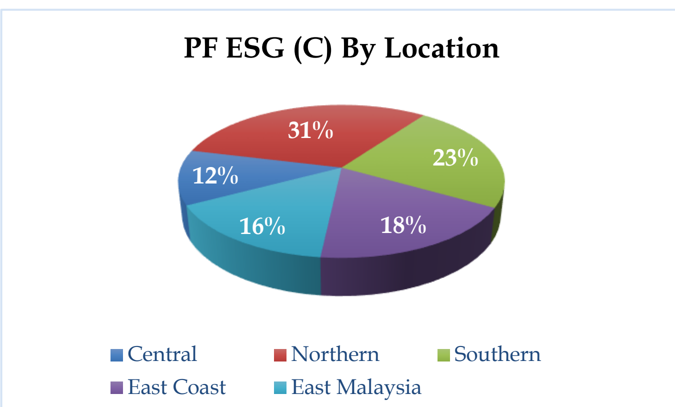
PF Non-ESG (B)	Apr -26	May-26	June-26
Profit from financing (B)	35,472	37,319	36,635
Direct expenses (B)	-	-	-
Allowance for impairment on financing (B)	(13,239)	(18,632)	(14,476)
Total Profit (B)	22,233	18,687	22,159
Return on Asset(p.a.) (B)	4.13%	3.34%	4.07%
Return on Investment (B)	Based on the lower 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.		

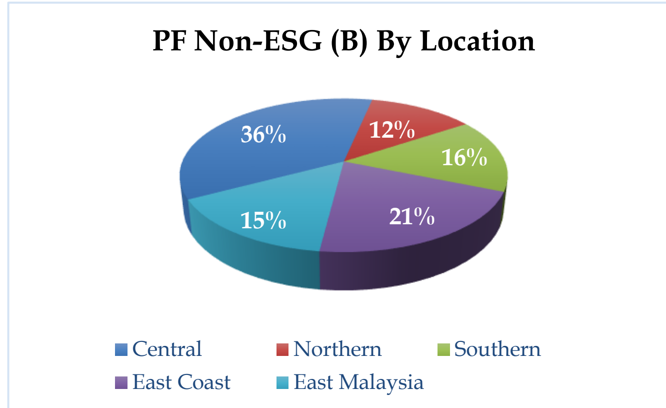
^ © Campaign, (B) Board.

Note: Currently, no charges are imposed on this fund

3.6 Personal Financing Portfolio by Geographical Location

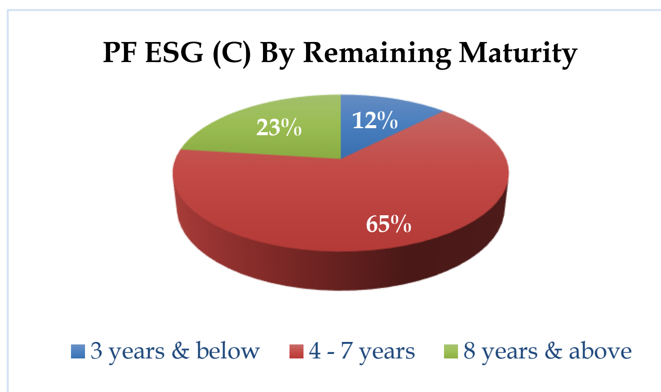


A total of 31% from the total PF ESG portfolio originates from the Northern region, followed by 23% Southern, 18% East Coast, 16% East Malaysia and 12% Central. This reflects a well distribution of PF ESG portfolio by region.



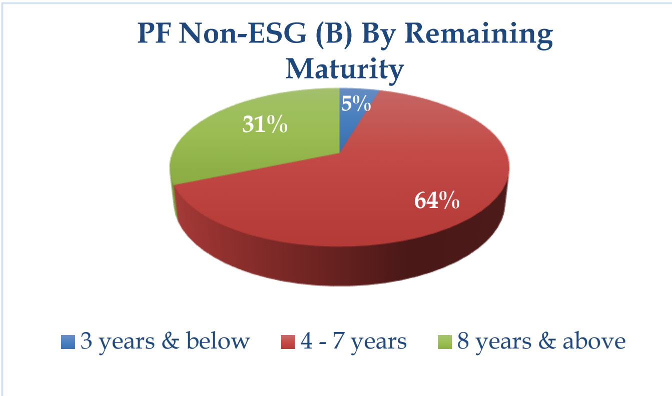
A total of 36% from the total PF Non-ESG portfolio originates from the Central region, followed by 21% East Coast, 16% Southern, 15% East Malaysia and 12% Northern. This reflects a well distributed of PF Non-ESG portfolio across all regions.

3.7 Personal Financing Portfolio by Remaining Maturity



Majority 65% of total PF ESG portfolio with remaining tenure 4 to 7 years.

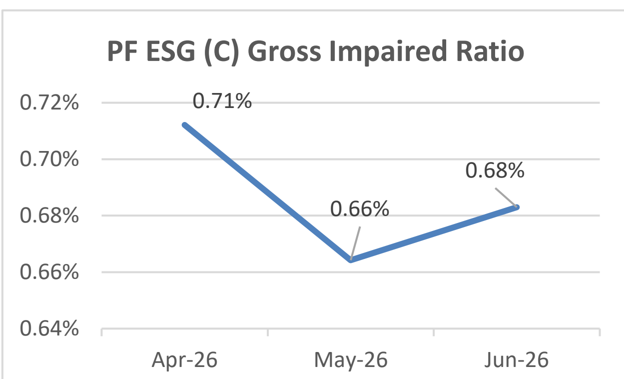
Note: Maximum tenure allowed for PF is 10 years



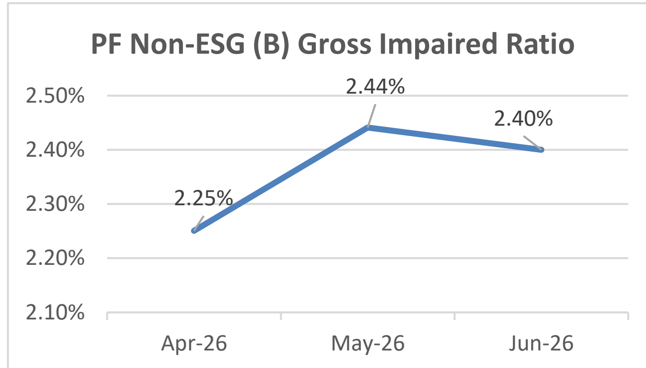
Majority 64% of total PF Non-ESG (B) portfolio with remaining tenure 4 to 7 years.

Note: Maximum tenure allowed for PF is 10 years.

3.8 Asset Quality of Personal Financing Portfolio



Gross impaired ratio for PF ESG portfolio is recorded at 0.68% for June 2026.



Gross impaired ratio for PF Non-ESG portfolio is recorded at 2.40% for June 2026.

4 UNDERLYING ASSET REVIEW

For the quarter ended 30 June 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 6.47% p.a., while PF Non-ESG (B) registered 3.85% p.a., reflecting stable profit generation from the underlying assets.

Asset quality remained within manageable levels, with gross impaired ratios recorded at 0.68% for ESG and 2.40% for Non-ESG as at June 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

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 favorable 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.