FUND PERFORMANCE REPORT FOR THE QUARTER ENDED 30 SEPTEMBER 2026

SURIA ACCOUNT

Dear Valued Investment Account Holder (IAH),

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

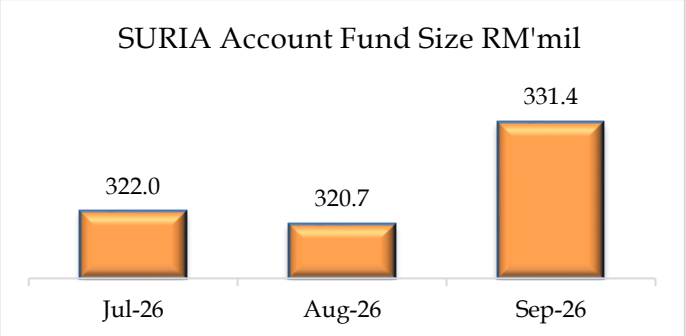
2. RISK STATEMENT

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 September 2026, SURIA account fund balance was recorded at RM331.4 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 Q3 of 2026 (July 2026 to September 2026). BMMB foresees the asset performance to remain stable during the 4Q of 2026 (October 2026 to December 2026). Albeit its net impaired overall financing ratio recorded a marginal increase ratio of 1.09% as at September 2026 (December 2025: 0.97%).

Period	July 2026	August 2026	September 2026
Rate of Return for IAH	**0.08% p.a.**	**0.08% p.a.**	**0.08% p.a.**
Profit Sharing Ratio (PSR) (IAH: BMMB)	**2:98**	**2:98**	**2:98**

Notes:

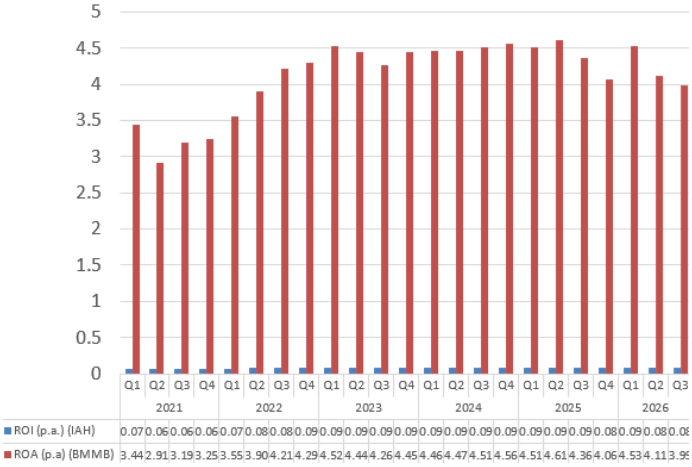
1. *The fund rate of return represents the net rate of return to the IAH and is computed based on the following formula:*

   *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

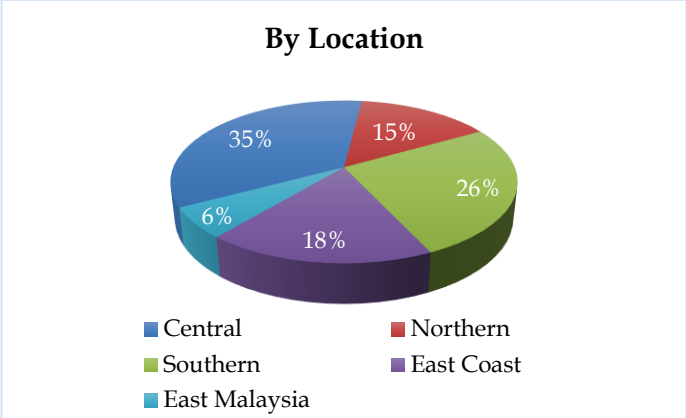


Note: The rates above are the average annual rate of return on a quarterly basis in percentage (%).

3.5 Income Statement

Profit & Loss Statement for the Quarter ended 30 September 2026	July 2026 RM'000	August 2026 RM'000	September 2026 RM'000
Profit from financing	1,076	1,095	1,068
Direct expenses	0.00	0.00	0.00
Allowance for impairment on financing	(30)	(20)	(70)
Total profit	1,046	1,075	998
Return on Asset (p.a.)	4.17%	4.20%	3.99%
Return on Investment (p.a.)	0.08%	0.08%	0.08%

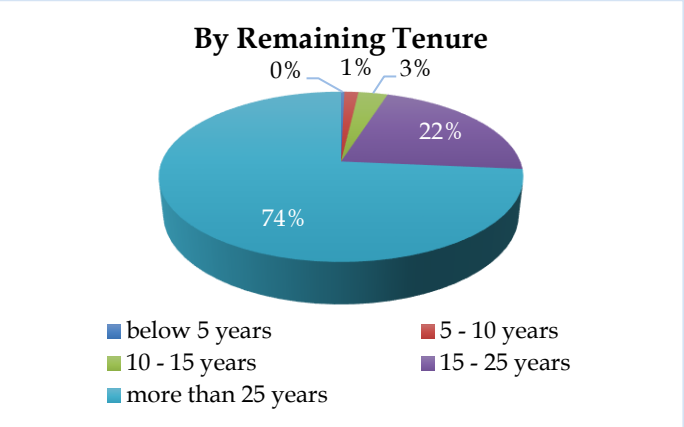
3.6 Home financing Portfolio by Geographical Location



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 the Klang Valley.

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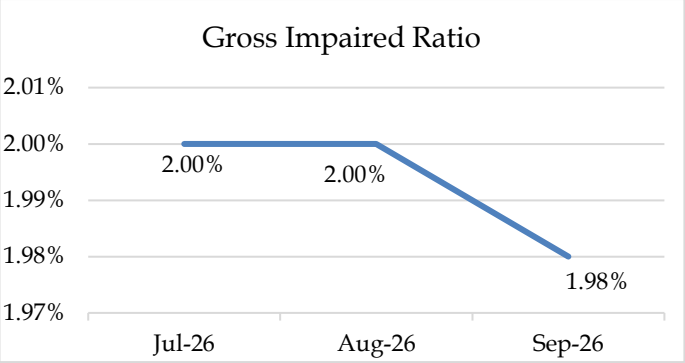
3.7 Home Financing Portfolio by Remaining Maturity



74% 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 is stabilized at 1.98% for September 2026 (1.69%, December 2025). It is above industry's house financing impaired ratio of 1.15% as at August 2026. Nevertheless 58.28% of impaired accounts are under SJKP scheme which is guaranteed by Government.

4 ECONOMIC REVIEW

Malaysia's economy expanded by 5.3% in 3Q2026, based on the Department of Statistics Malaysia's (DOSM) advance estimate, moderating from 6.0% in the preceding quarter. Growth was underpinned by expansion across all economic sectors except mining. For the first three quarters of 2026, the economy grew by 5.5% (9M2025: 4.8%), well above the pre-pandemic average of 4.9%.

The services sector remained the main driver of growth, expanding by 5.4% (2Q2026: 5.9%), supported by the wholesale and retail trade, information and communication, and finance and insurance sub-sectors. The manufacturing sector strengthened to 7.5% (2Q2026: 7.3%), backed by export-oriented industries, particularly electrical, electronic and optical products, as well as petroleum, chemical, rubber and plastic products, amid sustained global demand for semiconductors and artificial intelligence (AI)-related products. The construction sector grew by 6.0% (2Q2026: 6.5%), supported by non-residential buildings, particularly data centre projects, and specialised construction activities. The agriculture sector rebounded to 1.3% (2Q2026: -3.7%), driven by oil palm and livestock. In contrast, the mining sector contracted by 4.9% (2Q2026: +9.2%), mainly due to lower production of crude oil and condensate.

Malaysia's economic outlook remains resilient, with the government projecting gross domestic product (GDP) growth of 4.8%–5.3% in 2026 and 4.2%–5.2% in 2027, supported by sustained domestic demand and robust investment activity. The ongoing global technology upcycle should continue to underpin export performance, particularly in the electrical and electronics (E&E) sector, while infrastructure development and data centre investments provide further impetus to growth. Private consumption is expected to remain supportive, bolstered by Budget 2027 measures, including enhanced cash transfers under Sumbangan Tunai Rahmah (STR), Sumbangan Asas Rahmah (SARA) and Bantuan Awal Persekolahan (BAP), personal income tax reductions, higher tax reliefs and wage-related initiatives. Collectively, these measures should strengthen household disposable income and sustain consumer spending.

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Nevertheless, the government projects headline inflation to rise to 1.8%–2.8% in 2027, from 1.5%–2.5% in 2026, reflecting higher business input costs and potential price pass-through. Against this backdrop, the Overnight Policy Rate (OPR) is expected to normalise towards 3.00% in 2027, consistent with resilient economic growth and gradually rising inflationary pressures.

5 PROPERTY MARKET REVIEW

Malaysia's property market has consolidated in 1H2026, with transaction activity easing and price growth slowing. According to the National Property Information Centre (NAPIC), 187,320 transactions worth RM105.12 billion were recorded in 1H2026, lower by 4.6% in volume and 2.4% in value compared with 1H2025, with the residential segment accounting for about 60% of deals. House price growth moderated to 0.9% year-on-year in 2Q2026 (1Q2026: 2.0%), based on the Malaysian House Price Index (MHPI), as the index edged lower from the previous quarter. Meanwhile, supply continues to build, with the residential overhang rising 8.6% in the first half to 33,094 units.

Financing indicators for the third quarter point to softer demand. Property financing approvals contracted by 3.3% year-on-year in July and by a steeper 13.1% in August, while applications slowed to near-flat in July before declining in August. The approval rate also eased to 40.8% in August from 45.0% a year earlier, indicating that banks have turned more selective. Outstanding residential financing nevertheless continued to grow at a steady pace. On the supply side, construction activity stayed firm in 3Q2026, led by non-residential buildings on the back of data centre and industrial projects.

Looking ahead, the property market is expected to remain steady but measured for the rest of 2026. Firm income and employment conditions, alongside continued homeownership support under Budget 2027, including an additional RM20 billion for the Housing Credit Guarantee Scheme (SJKP) and the extension of stamp duty exemptions for first-time homebuyers until 2030, should sustain demand in the affordable segment. The recent pullback in financing approvals suggests buyers and lenders remain cautious for now, pointing to a possible pickup in activity as these measures take effect in 2027.

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