FUND PERFORMANCE REPORT FOR THE QUARTER ENDED 30 SEPTEMBER 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 September 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-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

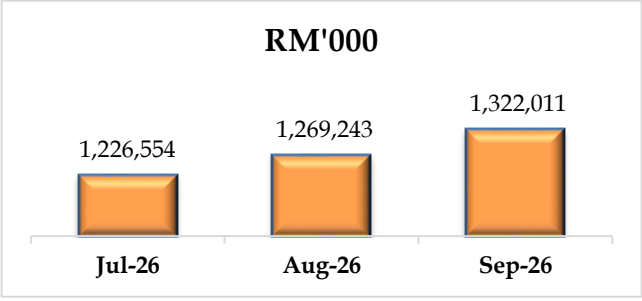
2. RISK STATEMENT

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 September 2026, TIA-i fund balance was recorded at RM1.3 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 6.61%p.a. (C) and 4.72%p.a. (B) for the quarter (July 2026 to September 2026). BMMB foresees the asset performance to remain stable during the next quarter (October 2026 to November 2026).

Period	July-26	August-26	Sept-26
Rate of Return (C)	6.55%	6.81%	6.47%
Rate of Return (B)	4.79%	5.06%	4.31%
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* (%)		
	Jul-26	Aug-26	Sept-26
1 Month	2.10	2.00	2.00
2 Months	2.10	2.00	2.00
3 Months	2.25	2.15	2.15
4 Months	2.25	2.15	2.15
5 Months	2.25	2.15	2.15
6 Months	2.30	2.20	2.20
7 Months	2.30	2.20	2.20
8 Months	2.30	2.20	2.20
9 Months	2.30	2.20	2.20
10 Months	2.30	2.20	2.20
11 Months	2.30	2.20	2.20
12 Months	2.30	2.20	2.20
18 Months	2.35	2.25	2.25
24 Months	2.35	2.25	2.25
36 Months	2.40	2.30	2.30
48 Months	2.40	2.30	2.30
60 Months	2.40	2.30	2.30

Non-ESG			
Tenure	Actual Profit Rate* (%)		
	Jul-26	Aug-26	Sept-26
1 Month	4.07	4.79	5.06
2 Months	3.71	4.43	4.93
3 Months	3.85	4.07	4.64
4 Months	3.97	4.08	4.32
5 Months	4.16	4.13	4.28
6 Months	4.05	4.27	4.29
7 Months	3.94	4.16	4.38
8 Months	3.93	4.06	4.28
9 Months	3.93	4.03	4.17
10 Months	4.08	4.02	4.14
11 Months	4.26	4.15	4.13
12 Months	4.40	4.31	4.24

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3.42 Campaign Rate

Tenure	Indicative Profit Rate* (%)		
	Jul-26	Aug-26	Sept-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
6 Months – C7	3.68	3.68	3.68
9 Months – C1	3.90	3.90	3.90
9 Months – C2	3.70	3.70	3.70
9 Months – C8	-	3.80	3.80
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	3.88
12 Months – C7	3.78	3.78	3.78
12 Months – C8	-	3.75	3.75
12 Months – *C8	-	3.85	3.85
12 Months – **C8	-	3.88	3.88

ESG			
Tenure	Actual Profit Rate* (%)		
	Jul-26	Aug-26	Sept-26
6 Months – C1	6.22	6.56	6.49
6 Months – C2	6.22	6.56	6.49
9 Months – C1	6.45	6.33	6.38
9 Months – C2	6.45	6.33	6.38
12 Months – C1	6.50	6.45	6.41
12 Months – C2	6.50	6.45	6.41

Non-ESG			
Tenure	Actual Profit Rate* (%)		
	Jul-26	Aug-26	Sept-26
6 Months – C3	4.05	4.27	4.29
6 Months – C4	4.05	4.27	4.29
6 Months – C5	4.05	4.27	4.29
12 Months – C3	4.40	4.31	4.24
12 Months – C4	4.40	4.31	4.24
12 Months – C5	4.40	4.31	4.24
12 Months – *C3	4.40	4.31	4.24
12 Months – C6	4.40	4.31	4.24
12 Months – C7	4.40	4.31	4.24
12 Months – C8	4.40	4.31	4.24
12 Months – *C8	4.40	4.31	4.24
12 Months – **C8	4.40	4.31	4.24

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
C7 – TIA-i Campaign 2026
C8 – Elevate
**C8 - Elevate (Affluent - 50K)*
***C8 - Elevate (Affluent – 300K)*

3.5 Income Statement

Profit & Loss Statement for the Quarter ended 30 September 2026			
PF ESG ©	July-26	Aug-26	Sept-26
Profit from financing ©	7,562	7,408	7,021
Direct expenses ©	-	-	-
Allowance for impairment on financing ©	(325)	(32)	(377)
Total Profit ©	7,237	7,376	6,644
Return on Asset(p.a.) ©	6.55%	6.81%	6.47%

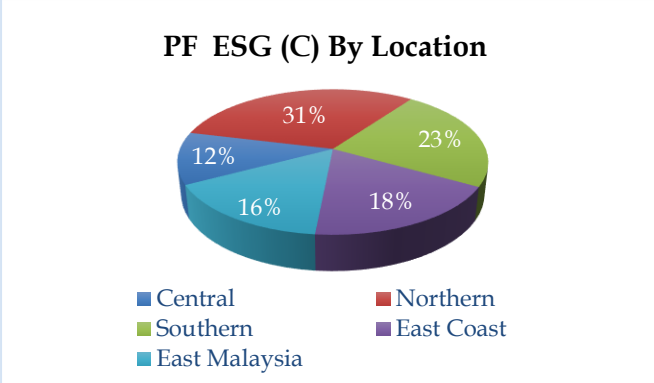
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Return on Investment ©	Based on the lower of the indicative profit rate agreed at the point of fund placement or the performance of the underlying assets and varies according to the respective TIA tenure.		
PF Non-ESG (B)	**July-26**	**Aug-26**	**Sept-26**
Profit from financing (B)	38,334	38,849	38,085
Direct expenses (B)	-	-	-
Allowance for impairment on financing (B)	(11,334)	(10,213)	(14,378)
Total Profit (B)	27,001	28,637	23,707
Return on Asset(p.a.) (B)	4.79%	5.06%	4.31%
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.		

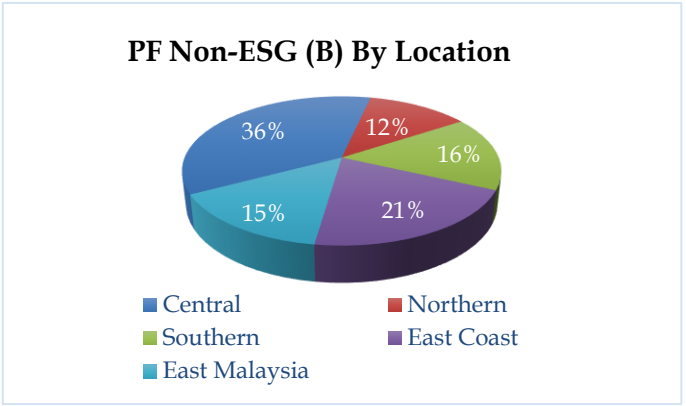
^ © *Campaign, (B) Board.*

Note: Currently, no charges are imposed on this fund

3.6 Personal Financing Portfolio by Geographical Location

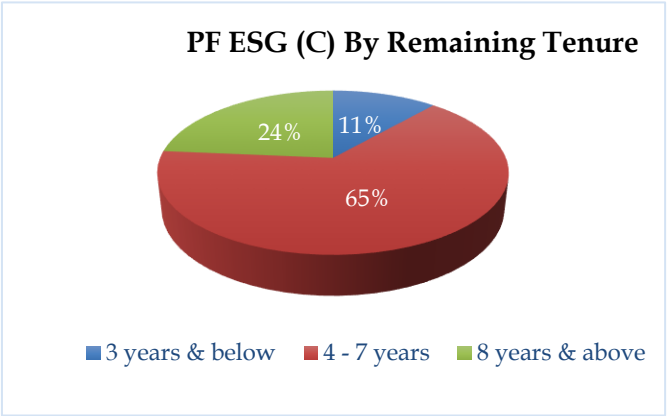


A total of 31% from the total PF ESG portfolio originates from the Northern region, followed by 23% Southern, 18% East Coast, 16% East Malaysia and 12% Central. This reflects a well distribution of PF ESG portfolio by region



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

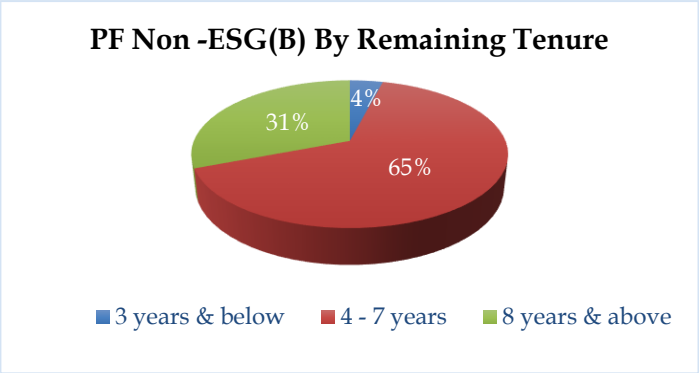
3.7 Personal Financing Portfolio by Remaining Maturity



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

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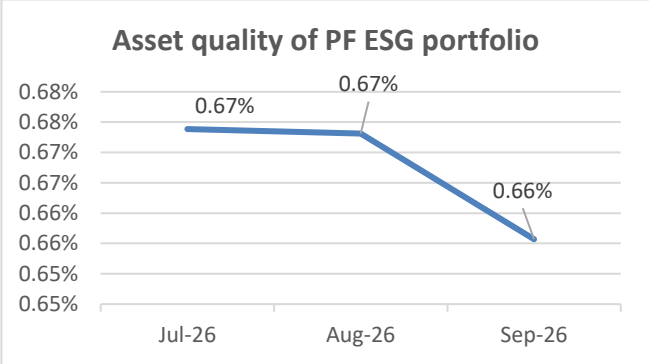
Note: Maximum tenure allowed for PF is 10 years



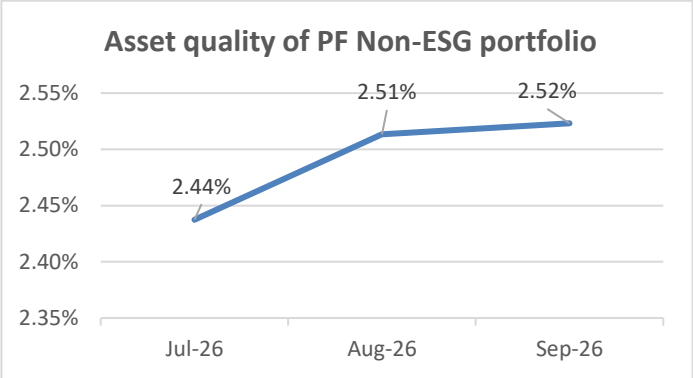
Majority 65% of total PF Non-ESG portfolio with remaining tenure 4 to 7 years.

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 0.66% for September 2026.



Gross impaired ratio for PF Non-ESG portfolio is recorded at 2.52% for September 2026.

4 UNDERLYING ASSET REVIEW

For the quarter ended 30 September 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 6.61% p.a., while PF Non-ESG (B) registered 4.72% p.a., reflecting stable profit generation from the underlying assets.

Asset quality remained within manageable levels, with gross impaired ratios recorded at 0.66% for ESG and 2.52% for Non-ESG as at September 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 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.

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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%[1].

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.

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.

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