

# HLB Meezani Account - i

Fund Performance Report for  
Quarter Ended 31 December 2025



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# HLB Meezani Account-i

Fund Performance Report for Quarter Ended 31 December 2025

## Fund Information

<b>Product Name</b>	HLB Meezani Account-i
<b>Shariah Contract</b>	<b>Mudarabah</b> - A profit sharing contract between the Bank as fund manager and the customer as Investment Account Holder (IAH) or the Investor(s).
<b>Investment Account Type</b>	<b>Unrestricted Investment Account</b> – IAH/Customer provides the Bank with a mandate to make an ultimate investment decision without specifying specific restrictions or conditions.
<b>Investment Currency</b>	Ringgit Malaysia
<b>Profit Distribution Frequency</b>	Monthly (end of month)
<b>Investment Account Nature</b>	On demand, whereby withdrawal is allowed at any given point of time.
<b>Fund Inception</b>	29 July 2025

## Investment Objective

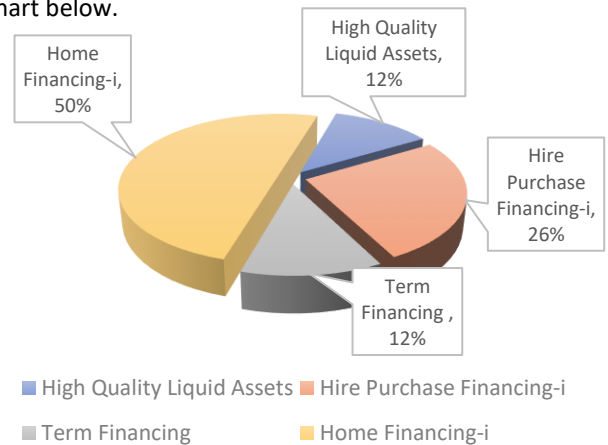
The fund aims to achieve capital preservation and generate stable returns through low risk investment activities.

## Investment Strategies

Investment into selective high-quality Shariah-compliant financing assets within the risk parameters prescribed under the Investment Objective. Profit generated from the investment will be shared between the IAH (Customer) and the Bank according to mutually agreed Profit Sharing Ratio (PSR).

## Investment Asset Allocation

The fund is invested in a portfolio of Hong Leong Islamic Bank's retail assets<sup>1</sup>, non-retail assets<sup>2</sup> and HQLA<sup>3</sup> as per chart below.



### Note:

<sup>1</sup> Retail financing assets consist of House Financing-i and Hire Purchase Financing-i.

<sup>2</sup> Non-retail financing assets consist of Term Financing-i.

<sup>3</sup> High Quality Liquid Assets (HQLA) are assets that can be easily and immediately converted into cash at little or no loss of value.

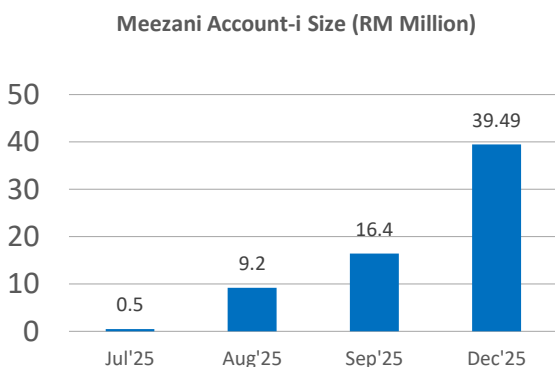
## Investor Profile

- Category of Investors: Individuals (Residents)
- Investors with low to medium risk tolerance
- Investors who seeks stable profits
- Investors who desire to win prizes

## Fund Performance

### 1. Fund Size and Growth

As at December 2025, Meezani-i's Fund Balance was recorded at RM39.49 million.



### 2. Rate of Return

For the Q4 2025 position, the Rate of Return ("RoR") to customers recorded an average of 0.05% p.a.

Month	RoR to Customers p.a.	Profit Sharing Ratio (IAH:Bank)
Oct-25	0.05%	2:98
Nov-25	0.05%	2:98
Dec-25	0.05%	2:98

### Note:

- 1) Distribution of RoR will be based on the agreed Profit Sharing Ratio ("PSR")
- 2) Past performance is not reflective of future performance

## HLB Meezani Investment Account-i

Retail Fund Performance Report for Quarter Ended 31 December 2025

### Market Outlook

The latest indicators point towards a continued expansion in global growth. While the impact of higher tariffs would continue to weigh on global growth, the outlook remains supported by resilient labour market conditions, moderating inflation, less restrictive monetary policy and supportive fiscal policy. The conclusion of more trade negotiations has, to some extent, eased global uncertainty. Downside risks remain, arising from potentially higher tariffs, especially product-specific ones, and escalation in geopolitical tensions. Additionally, there are concerns over the elevated valuations in financial markets. Upside potential includes a milder tariff impact on economic activity and pro-growth policies in major economies.

For the Malaysian economy, latest developments indicate better-than-expected growth in the third quarter, driven by sustained domestic demand, resilient electrical and electronics (E&E) exports, and recovery in commodity production. Looking ahead, resilient domestic demand will continue to support growth going into 2026. Employment, wage growth and income-related policy measures will remain supportive of household spending. The expansion in investment activity will be driven by the progress of multi-year projects in both the private and public sectors, the continued high realisation of approved investments, as well as the ongoing implementation of catalytic initiatives under national master plans and the Thirteenth Malaysia Plan (RMK13). Measures under Budget 2026 will also support growth. This growth outlook remains subject to uncertainties, in particular surrounding global developments. Downside risks to the growth outlook remain from slower global trade, weaker sentiment, as well as lower-than-expected commodity production. Meanwhile, upside potential to growth could arise from a better global growth outlook, stronger demand for E&E goods, and robust tourism activity.

Year-to-date, headline and core inflation averaged 1.4% and 1.9%, respectively. Moving forward, headline inflation is expected to remain moderate in 2026 amid the continued easing in global cost conditions. Global commodity prices are expected to remain modest, contributing to contained domestic cost conditions. Meanwhile, core inflation in 2026 is expected to remain stable and close to its long-term average, reflecting continued expansion in economic activity and the absence of excessive demand pressures. In this environment, the overall impact of the implemented domestic policy reforms on inflation in 2026 is expected to be limited.

At the current OPR level, the MPC considers the monetary policy stance to be appropriate and supportive of the economy amid price stability. The MPC will continue to monitor ongoing developments and assess the balance of risks surrounding the outlook for domestic growth and inflation.

#### IMPORTANT/DISCLAIMER

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Prepared by: