

HLB Meezani Account-i

Fund Performance Report for
Quarter Ended 30 September 2025



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Fund Information

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

Investment Objective

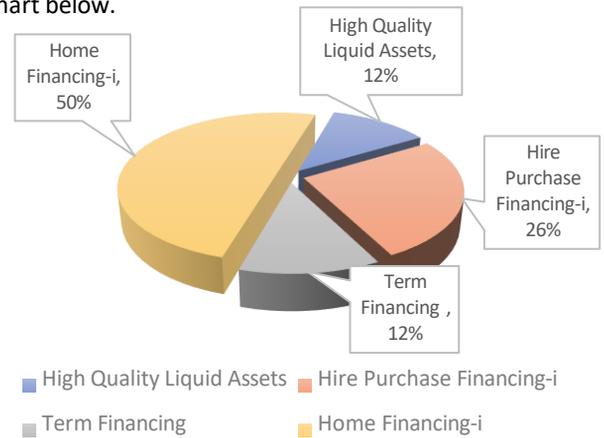
The fund aims to achieve capital preservation and generate stable returns through low risk investment activities.

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 assets¹, non-retail assets² and HQLA³ as per chart below.



Note:

- ¹ Retail financing assets consist of House Financing-i and Hire Purchase Financing-i.
- ² Non-retail financing assets consist of Term Financing-i.
- ³ High Quality Liquid Assets (HQLA) are assets that can be easily and immediately converted into cash at little or no loss of value.

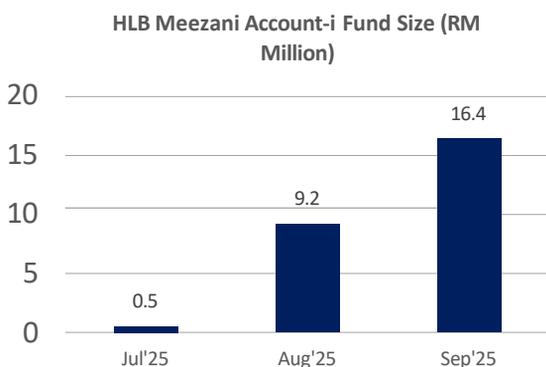
Investor Profile

- 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 September 2025, HLB Meezani Account-i’s Fund Balance was recorded at RM16.4 million.



2. Rate of Return

For the Q3 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)
Jul-25	0.05%	2:98
Aug-25	0.05%	2:98
Sep-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 MeezanInvestmentAccount-I

Retail Fund Performance Report for Quarter Ended 30 September 2025

Market Outlook

The latest indicators point towards continued expansion in global growth, supported by sustained consumer spending and front-loading activities. The conclusion of many trade negotiations has to some extent eased global uncertainty. The global growth outlook would remain supported by positive labour market conditions, less restrictive monetary policy and fiscal stimulus. Nonetheless, trade policy developments are still expected to weigh on global growth going forward, as announced tariff rates take effect and the frontloading activity dissipates. Downside risks remain, albeit to a lesser degree arising from potentially higher tariffs, especially product-specific ones, and escalations in geopolitical tensions. These lingering uncertainties could lead to greater volatility in the global financial markets and commodity prices. Upside potential includes favourable outcomes from remaining US trade negotiations and pro-growth policies in major economies.

The Malaysian economy expanded by 4.4% in the first half of 2025, underpinned by sustained spending and investment activities, and is on track to grow between 4% and 4.8% in 2025. Moving forward into 2026, growth will continue to be supported by resilient domestic demand. 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 the national master plans and the Thirteenth Malaysia Plan (RMK13). This 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, favourable outcomes from remaining US trade negotiations, pro-growth policies in major economies, continued demand for electrical and electronic goods, and robust tourism activity could raise Malaysia's export and growth prospects.

Headline and core inflation averaged 1.4% and 1.9% in the first seven months of the year, respectively. Headline inflation for 2025 and 2026 is expected to remain moderate amid contained global cost conditions. The easing trend in global commodity prices is expected to contribute to moderate domestic cost conditions. Core inflation is expected to remain stable and close to the long-term average, reflecting continued expansion in economic activity and the absence of excessive demand pressures. This trend is expected to continue going into 2026. In this environment, the overall impact of the announced and upcoming domestic policy reforms on inflation is expected to be contained.

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Prepared by: