HLB Meezani Account - i

Fund Performance Report for
Quarter Ended 31 March 2026

HLB Islamic

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HLB Meezani Account-i

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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

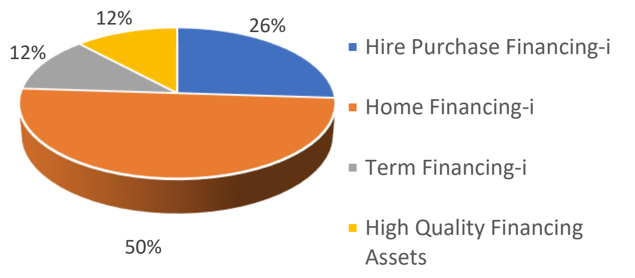
The fund aims to achieve capital preservation and generate stable returns through low risk investment activities.

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 assets[1], non-retail assets[2] and HQLA[3] as per chart below.



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

Note:

[1] Retail financing assets consist of House Financing-i and Hire Purchase Financing-i.

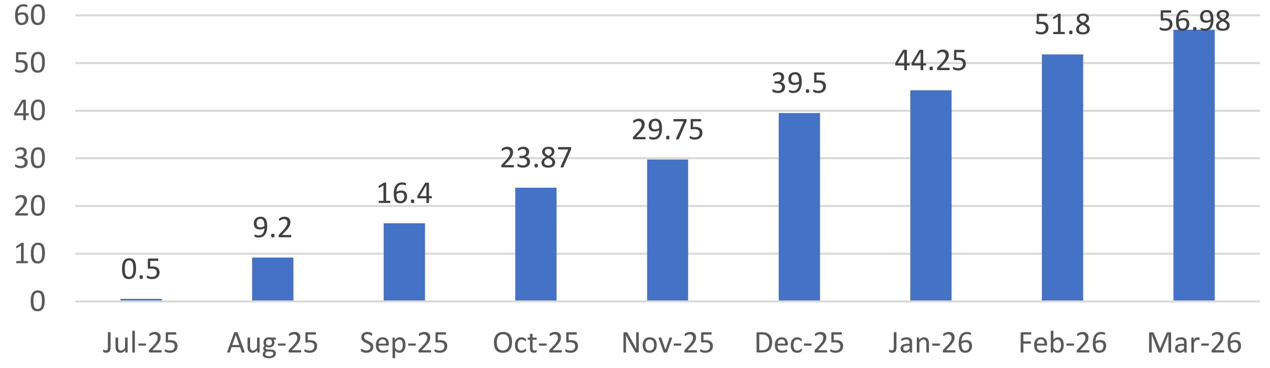
[2] Non-retail financing assets consist of Term Financing-i.

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

Fund Performance

1. Fund Size and Growth

As at 31 March 2026, HLB Meezani Account-i's fund balance was recorded at RM56.98 million.



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Fund Performance

2. Rate of Return

For the Q1 2026 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)
Jan-26	0.05%	2:98
Feb-26	0.05%	2:98
Mar-26	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.

Market Outlook

The Monetary Policy Committee (MPC) of Bank Negara Malaysia decided to maintain the Overnight Policy Rate (OPR) at 2.75%. Building on the strengths of 2025, global growth would continue to be supported by sustained domestic demand, moderating inflation, robust tech investments, and supportive fiscal and monetary policies. However, the recent conflict in the Middle East has raised uncertainty in the global economy. The impact on the global economy will depend on the length and severity of the conflict. In light of recent developments, downside risks have risen, arising from further escalation in geopolitical tensions and heightened volatility in global financial markets. Additionally, there are continued concerns over potentially higher tariffs and elevated valuations in financial markets. Upside potential includes stronger tech spending, a milder tariff impact on economic activity, and pro growth policy measures in key economies.

The Malaysian economy grew by 5.2% in 2025, driven by strong domestic demand, higher electrical and electronics (E&E) exports and robust inbound tourism. This growth momentum is expected to continue in 2026, anchored by resilient domestic demand. Employment, wage growth and policy measures will remain supportive of household spending. Investment activity will be driven by the progress of multi-year projects in both the private and public sectors, implementation of new smaller-scale public projects, continued high realisation of approved investments, as well as the ongoing implementation of national master plans. The external sector will benefit from continued strength in E&E exports and higher tourist spending. This growth outlook remains subject to uncertainties surrounding global developments, including the recent conflict in the Middle East. Downside risks remain from slower global trade and 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 more robust tourism activity.

Headline and core inflation stood at 1.6% and 2.3%, respectively, in January 2026. Overall, headline inflation in 2026 is expected to remain moderate. While global commodity prices may be subject to greater volatility given recent developments, the impact on domestic inflation is expected to be contained. 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. The MPC acknowledges the uncertainties from the ongoing conflict in the Middle East. The impact to the global and Malaysian economy will depend on how these developments evolve. The Malaysian economy is facing these challenges from a position of strength, with robust domestic growth, moderate inflation, sound financial sector and resilient external position.

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.

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IMPORTANT/DISCLAIMER

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WARNING

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Prepared by: