3 October 2025

microLEAP Q3 2025 Quarterly Report

Key Figures

RM57.5M
Funds Disbursed

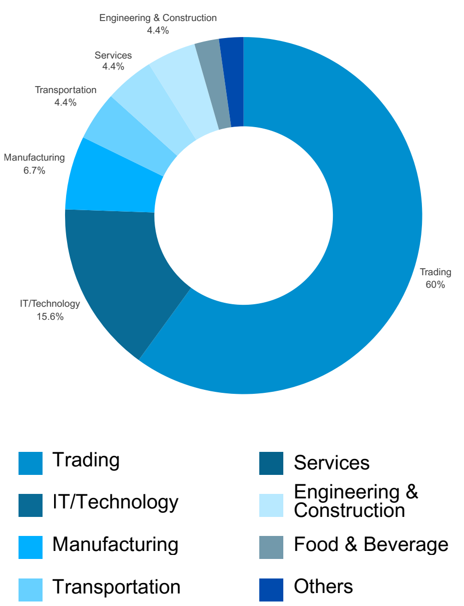
47
(47 Islamic)
Investment Notes

16.9% p.a.
Average Returns
(Govt. programmes excluded)

0.36%
Default Rate

RM207.3M
Total Financing Disbursed 2025 Till Date

Industry Breakdown



microLEAP Q3 2025 Performance Summary

Key Performance Metrics:

- **Total Financing Disbursed:** RM57.5 million
- **Notes Issued:** 47 (47 Islamic)
- **Average Tenor:** 6 months
- **Average Returns:** 16.9% p.a. (Govt. programmes excluded)
- **Default Rate:** 0.36%
- **New Investors Onboarded:** 1,055
- **Events Participated:** 37 events
- **Total Financing Disbursed Since Inception:** RM438M

Steady Growth in Q3 2025:

microLEAP continued its upward trajectory in the third quarter of 2025, with RM57.5 million disbursed across 47 Islamic financing notes, underscoring sustained investor confidence in our Shariah-compliant financing model. The quarter saw a shorter average tenor of 6 months, reflecting stronger demand for shorter-term investment opportunities while maintaining attractive average returns of 16.9% p.a. Our portfolio quality remains exemplary, as the default rate improved further to 0.36%, the lowest recorded to date. Meanwhile, 1,055 new investors joined our growing community, driven by enhanced engagement and financial literacy efforts through 37 events held nationwide.

Investor Growth & Market Engagement:

Investor participation remained strong in Q3 2025, with 1,055 new Investors joining the microLEAP community. The quarter was marked by heightened engagement, as our team participated in 37 strategic events across Malaysia, connecting directly with investors, SMEs, and ecosystem partners. The steady growth reflects increasing confidence in microLEAP's track record of stable returns and disciplined risk management, as well as a growing interest in shorter-tenor, Shariah-compliant investments that align with evolving investor preferences.

Expanded Ground Presence:

Building on the momentum from Q2, microLEAP continued its national expansion with the opening of a new local office in Kedah (Alor Setar). This marks another important step in strengthening our physical presence across Malaysia, following earlier expansions in North Johor and Kelantan. The Alor Setar office enables us to serve more SMEs and investors in the Northern Region including Perlis, providing on-the-ground support and fostering closer engagement with communities that stand to benefit most from accessible, Shariah-compliant financing.

microLEAP
small steps, BIG IMPACT

Conclusion:

Q3 2025 reaffirms microLEAP's steady growth and operational resilience. With continued investor trust, strong portfolio performance, and the opening of our new office, we have further strengthened our nationwide presence. Achieving our lowest default rate to date and maintaining competitive returns underscores our unwavering commitment to responsible, Shariah-compliant financing. As we move toward the final quarter of the year, microLEAP remains focused on expanding access, enhancing investor experience, and creating meaningful impact for SMEs and communities across Malaysia.

Year-on-Year Performance Comparison:

Metric	Q3 2024	Q3 2025	Growth (%)
Total Financing Disbursed	RM27 million	RM57.5 million	**+112.96%**
Notes Issued	42 *42 Islamic*	47 *47 Islamic*	**+11.90%**
Average Returns	16.8% p.a. *(Govt. programmes excluded)*	16.9% p.a. *(Govt. programmes excluded)*	**+0.60%**
Default Rate	0.72%	0.36%	**-50%**
New Investors Onboarded	697	1,055	**+51.40%**

Q3 2025 was a quarter defined by stability, focus, and disciplined growth. As we strengthened our nationwide presence and deepened engagement with both investors and issuers, microLEAP continued to demonstrate that sustainable impact is built on consistency, not speed. Every milestone this quarter, from achieving our lowest default rate to date to maintaining strong investor participation, reinforces our commitment to building a trusted, resilient financing ecosystem.

The opening of our new office in Kedah marks another step forward in connecting with local entrepreneurs and communities in the Northern Region. It represents our ongoing effort to decentralise access to financing and bring ethical, Shariah-compliant opportunities closer to those who need them most.

As we prepare to close the year, our focus remains clear: to enhance efficiency, deepen investor relationships, and strengthen our platform's role as a catalyst for inclusive economic growth. To our investors, partners, and team, thank you for being the foundation of our journey. Together, we continue to empower businesses and communities, one meaningful step at a time.

TUNKU DANNY NASAIFUDDIN MUDZAFFAR
FOUNDER & CEO OF MICROLEAP