

microLEAP 2025 Report

Key Figures

RM293.6M

Funds Disbursed

341

Investment Notes

(340 Islamic / 1 Conventional)

16.9% p.a.

Average Gross Returns

(Govt. programmes excluded)

0.30%

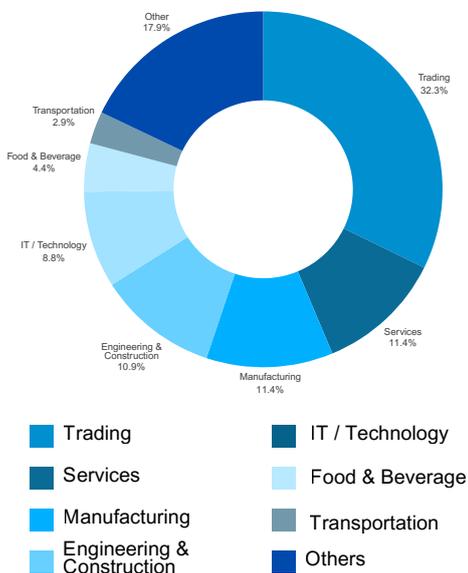
Default Rate

(Lowest in the market)

RM524.6M

Total Financing Disbursed Up To 2025

Industry Breakdown



microLEAP 2025 Performance Summary

Key Performance Metrics:

- **Total Financing Disbursed:** RM293.6 million
- **Notes Issued:** 341 (340 Islamic / 1 Conventional)
- **Average Tenor:** 6 months (Govt. programmes excluded)
- **Average Gross Returns:** 16.9% p.a. (Govt. programmes excluded)
- **Default Rate:** 0.30%
- **New Investors Onboarded:** 2,739
- **Events Participated:** 106 Events
- **Total Financing Disbursed Since Inception:** RM524.6 million

Strong Close to 2025

microLEAP closed the year on a strong note in the fourth quarter of 2025, contributing to a total of RM293.6 million disbursed for the year across 341 Notes. Investor demand remained resilient, supported by a shorter average tenor of 6 months and competitive average gross returns of 16.9% p.a., reflecting evolving Investor preferences toward efficient, shorter-term opportunities. Portfolio quality strengthened further in the last quarter, bringing the full-year default rate down to 0.3%, the lowest recorded since our inception. This outcome underscores the effectiveness of microLEAP's credit discipline, active monitoring, and risk management approach amid a growing and diversified portfolio.

Sustained Investor Confidence

Throughout 2025, microLEAP welcomed 2,739 new Investors and participated in 106 events nationwide, reinforcing financial awareness and expanding our reach. A key milestone was the strategic partnership with Halal Development Corporation (HDC), which strengthens access to Shariah-compliant financing for halal-certified businesses whilst leveraging HDC's extensive network to support Malaysia's growing halal economy and offer Investors quality Shariah-compliant opportunities. The partnership reflects microLEAP's strategic focus on inclusive growth and responsible financing. This steady growth demonstrates the platform's increasing recognition as a credible alternative financing solution. The combination of strong performance metrics, transparent processes, strategic partnerships, and proven track record continues to attract both new and returning Investors seeking meaningful returns within a well-regulated environment.

Driving Inclusive Economic Impact

With over RM524 million disbursed since inception, microLEAP's cumulative impact continues to grow across Malaysia's SME landscape. A landmark initiative in 2025 was the launch of the Business Accelerator Programme (BAP), a RM35 million Loan-to-Grant scheme in collaboration with SME Corp., designed to provide accessible financing to enterprises and early-stage SMEs. Through this programme, eligible businesses can convert up to 40% of their financing into grants upon successful and timely repayment, significantly reducing their financing costs whilst building credit history and business capability. By expanding access to financing for underserved businesses and supporting sustainable growth, microLEAP plays a meaningful role in strengthening local economies. As the platform scales, its focus remains on delivering impact alongside performance, ensuring that growth translates into tangible benefits for businesses, Investors, and communities alike.

Conclusion:

2025 has been a year of significant growth and strategic progress for microLEAP. Our strengthened nationwide presence, highlighted by new local offices in Kedah, Kelantan, and Johor, increased participation in key SME and Investor events, and strategic partnerships has enhanced our ability to reach underserved communities across Malaysia. Key collaborations with Halal Development Corporation (HDC) and the launch of the RM35 million Business Accelerator Programme (BAP) with SME Corp. have expanded access to Shariah-compliant financing for halal-certified businesses and SMEs respectively. The year also demonstrated our operational resilience, with competitive returns, the lowest default rate in the market, and continued Investor confidence reaffirming our commitment to responsible, Shariah-compliant financing. As we enter 2026, microLEAP is well-positioned to build on this momentum, further driving financial inclusivity, innovation, and sustainable growth for both Investors and Issuers.

Year-on-Year Performance Comparison:

Metric	2024	2025	Growth (%)
Total Financing Disbursed	RM124 million	RM293 million	+135.09%
Notes Issued	208 <i>207 Islamic 1 Conventional</i>	341 <i>340 Islamic 1 Conventional</i>	+63.90%
Average Gross Returns	16.5% p.a. <i>(Govt. programmes excluded)</i>	16.9% p.a. <i>(Govt. programmes excluded)</i>	+2.42%
Default Rate	0.63%	0.30%	-0.33%
New Investors Onboarded	1,628	2,739	+68.24%

2025 has been a landmark year for microLEAP. We achieved the lowest default rates in our history and in the market, delivered competitive returns, and disbursed financing that empowered hundreds of SMEs. Strategic initiatives have brought us closer to the communities we serve, reinforcing our mission to make financing inclusive, accessible, and impactful.

Beyond numbers, 2025 has been about building trust, fostering long-term relationships, and proving that sustainable impact comes from consistency, integrity, and focus. Each milestone, from Investor growth to successful financing campaigns, reflects our commitment to a resilient and ethical financing ecosystem.

I extend my gratitude to our Investors, partners, and team. Your support drives the positive change we create. In 2026, microLEAP remains committed to empowering SMEs, enabling financial inclusion, and shaping a sustainable, innovative, and trusted financing landscape for all.

TUNKU DANNY NASAIFUDDIN MUDZAFFAR
FOUNDER & CEO OF MICROLEAP

