

## Quarterly recap: Q1 2025

### Key Figures

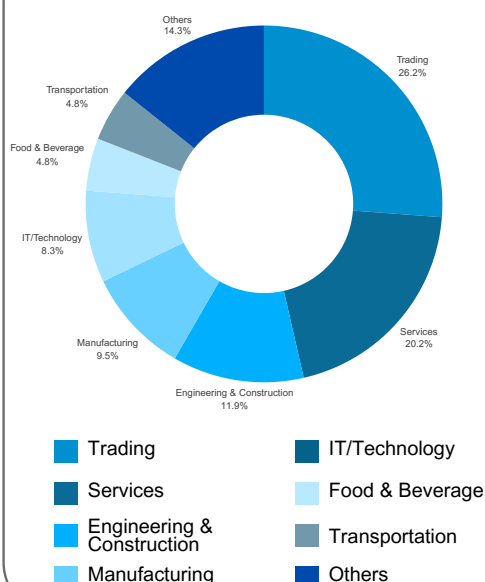
**RM67M**  
Funds Disbursed

**85**  
(85 Islamic)  
Investment Notes

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

**0.48%**  
Default Rate

### Industry Breakdown



### microLEAP Q1 2025 Performance Summary

microLEAP continues its mission to empower underserved businesses across Malaysia through Shariah-compliant financing. Quarter 1 of 2025 marks a strong start to the year, with notable growth in funding disbursed, investor acquisition, and consistent asset performance.

#### Key Performance Metrics:

- **Total Financing Disbursed:** RM67 million
- **Notes Issued:** 85 (85 Islamic)
- **Average Tenor:** 12 months
- **Average Returns:** 16.9% p.a.
- **Default Rate:** 0.48%
- **New Investors Onboarded:** 792
- **Events Participated:** 18 events, 10 webinars

#### Strong Start to 2025:

microLEAP began the year on a strong note with the disbursement of RM67 million across 85 Islamic financing notes, reaffirming Investor confidence in our Shariah-compliant offering. Our notes continue to demonstrate consistent performance, with an average tenor of 12 months that maintains an attractive risk-return profile for our growing Investor base. Furthermore, our robust asset quality is reflected in a low default rate of just 0.48% from 0.94% last year, underscoring the effectiveness of our credit assessment and portfolio monitoring strategies.

#### Investor Growth and Returns:

Investor interest in microLEAP continued to grow in Q1 2025, with 792 onboarded Investors on the platform, signalling increased engagement from both retail and institutional participants in the P2P financing space. During the same period, microLEAP delivered an average return of 16.9% per annum, maintaining a strong competitive edge over traditional investment avenues.

#### Events and Outreach:

microLEAP actively engaged in 28 outreach initiatives, comprising 18 in-person physical events and 10 webinars or virtual sessions held throughout Malaysia. Strategic participation in both national and regional events significantly enhanced our visibility, while webinars remained a vital channel for Investor education and onboarding, reinforcing our commitment to accessibility and financial literacy.

## Conclusion:

Q1 2025 highlights microLEAP's financial strength, operational resilience, and market relevance. Our strong performance in disbursements, Investor growth, and asset quality reflects our commitment to responsible financing. As we expand our reach and scale impact, we remain dedicated to Investor transparency, Shariah-compliant practices, and sustainable economic empowerment for underserved communities. With a clear strategic focus, microLEAP is poised to drive inclusive financial growth and long-term value.

## Year-on-Year Performance Comparison:

Metric	Q1 2025	Q1 2024	Growth (%)
Total Financing Disbursed	RM67 million	RM23 million	+191.3%
Notes Issued	85 <i>85 Islamic</i>	34 <i>33 Islamic, 1 Conventional</i>	+150%
Average Returns	16.9% p.a.	15.8% p.a.	+7.0%
Default Rate	0.48%	0.94%	-48.94%
New Investors Onboarded	792	479	+65.34%



As we close the first quarter of 2025, I want to take a moment to sincerely thank our Investors, partners, and the incredible team at microLEAP. Your belief in our mission and your unwavering support continues to drive us forward.

Q1 has been a period of meaningful progress. Together, we've enabled more underserved businesses to access vital, Shariah-compliant financing supporting real entrepreneurs, real families, and real communities. Our growth isn't just in the numbers, it's in the stories of resilience and opportunity that emerge from every successful campaign.

But we're not here to rest on early wins.

Looking ahead to Q2, our vision is clear: we will scale with purpose. In a world where economic uncertainty and evolving expectations are the new norm, microLEAP remains committed to building a financial system that is not only inclusive, but sustainable and future-ready. We're doubling down on technology, strengthening compliance, and innovating the Investor journey to ensure transparency, security, and meaningful returns.

We are building something that lasts. And with your continued trust, we will do more than grow, we will lead.

Thank you for being part of this journey. The best is ahead.

**TUNKU DANNY NASAIFUDDIN MUDZAFFAR**  
FOUNDER & CEO OF MICROLEAP