INVESTMENT-i ACCOUNT RAKYAT MUDARABAH FUND 1

Fund Performance Report for the Quarter Ended 30th June 2026

Dear Valued Investment Account Holder (IAH),

We are pleased to present the following Fund Performance Report of Investment-i Account RAKYAT MUDARABAH FUND 1 for the quarter ended 30th June 2026.

During the quarter, the Fund continued to deliver returns to Investment Account Holders through a diversified portfolio, while maintaining its focus on prudent investment and liquidity management.

KEY FUND INFORMATION

Shariah Concept	Investment Currency	Fund Inception
Mudarabah	Ringgit Malaysia	15 July 2022

Type of Investment Account

- Unrestricted Investment Account where the investor provides Bank Rakyat with the mandate to make the ultimate investment decision without specifying any restrictions or conditions on the management of the funds.

Fund Investment Objective

- The fund aims to provide competitive and sustainable returns to Investment Account Holders through profit distribution generated from a diversified portfolio of underlying assets.
- The fund is positioned as a medium-to-low risk investment solution, offering investors the opportunity to participate in the performance of the Bank's underlying retail financing assets while maintaining a focus on portfolio stability and disciplined risk management.
- In addition, Investment Account Holders may participate in the Bank's various promotional programmed and prize draws, subject to the applicable terms and conditions.

Fund Investment Strategies

- To invest in low to medium risk investment which utilizing the Bank's stable retail financing asset. To provide capital stability and an optimal return to the investors. The Bank's risk appetite is to invest in a retail portfolio based on the Bank's expertise.

Type of Investor

- Individual/ Joint/ Trustee

Profit Distribution Frequency

- Profit is calculated and credited on a daily basis, with the applicable profit rate declared on the 15th of each month.

Valuation

- The Bank will perform valuation of the underlying assets of the Fund in accordance with the Malaysia Financial Reporting Standards ("MFRS"), which will be carried out on a monthly basis.

Statement on any changes

- There have been no changes in the investment objectives, strategies, restrictions, and limitations during the quarter period.

RISK STATEMENT

Risk Management Sector

- Risk Management serves as the Bank's second line of defense by providing independent oversight of risk-taking activities and supporting the effective implementation of the Bank's risk management framework.
- The Sector assists in establishing and monitoring the effectiveness of controls implemented by the first line of defense to ensure that key risks are appropriately identified, assessed, monitored, and managed.
- The Bank has established a comprehensive risk management framework, supported by appropriate policies and governance processes, to ensure that the Investment-i Account Rakyat Mudharabah Fund 1 is managed in accordance with the Bank's approved Risk Appetite Statement, internal policies, and applicable regulatory requirements.
- Risk Management continues to monitor the Fund's risk profile to ensure that risk exposures remain within the approved risk parameters while supporting the Fund's investment objectives and safeguarding the interests of investment account holders.

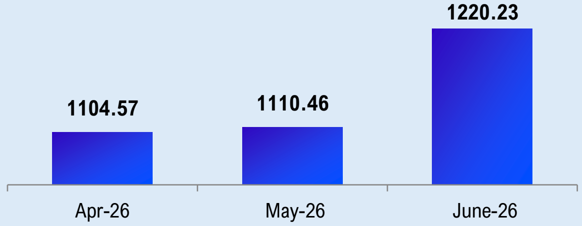
FUND PERFORMANCE

Fund Size & Growth

- As of June 2026, the Fund balance for Investment Account – i Rizq Plus stood at RM1.22 billion.

Investment Account-i Rizq Plus Fund Size

RM'mil



- The Fund grew by RM115.7 million during Q2,2026, representing approximately 10.5% growth from April to June 2026.

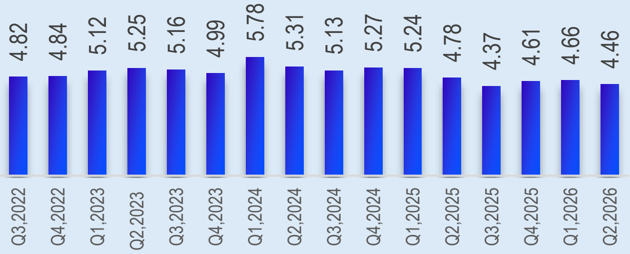
- *The increase in fund size reflects continued growth in the Investment Account portfolio and strengthens the Fund's scale and capacity to support diversified underlying investments.*

Rate of Return

PERIOD	RETURN ON ASSET (ROA) % p.a	PROFIT SHARING RANGE	PROFIT SHARING RATIO (CUSTOMER: BANK)	RETURN ON INVESTMENT (ROI)
15/04/2026 – 14/05/2026	4.91%	0 – 4,999.99	1:99	0.04
		5,000 - 9,999.99	2:98	0.09
		10,000 – 49,999.99	3:97	0.14
		50,000 – 999,999.99	21:79	1.03
		>1,000,000	51: 49	2.50
15/05/2026 – 14/06/2026	4.67%	0 – 4,999.99	1:99	0.04
		5,000 - 9,999.99	2:98	0.09
		10,000 – 49,999.99	3:97	0.14
		50,000 – 999,999.99	21:79	0.98
		>1,000,000	51: 49	2.38
15/06/2026 – 30/06/2026	4.46%	0 – 4,999.99	1:99	0.04
		5,000 - 9,999.99	2:98	0.08
		10,000 – 49,999.99	3:97	0.13
		50,000 – 999,999.99	21:79	0.93
		>1,000,000	51: 49	2.27

- For Q2 2026, the Fund recorded a Return on Asset (ROA) of 4.91% p.a in April, 4.67% p.a in May and 4.46% p.a in June.

Historical Rate of Asset

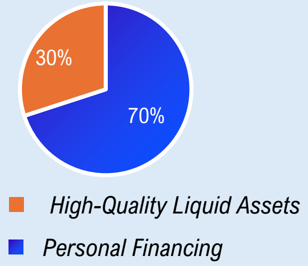


Income Statement

Income Statement For Quarter Ended 30 June 2026			
Month	Apr-26	May-26	June-26
Total Profit (RM' 000)	4,216,941.52	4,247,392.90	4,210,098.74
Return on Asset (p.a)	4.91	4.67	4.46

Asset Allocation

- Asset Allocation as at Quarter Ended 30/06/2026 are as follows:



- **70% Personal Financing**
  Investment in the Bank's Retail Financing portfolio in line with the Fund's investment strategy

- **30 % High-Quality Liquid Asset (HQLA)**
  High-quality, readily tradable financial assets that support the Fund's liquidity requirement

High-Quality Liquid Assets (HQLA) *are stable, easily tradable financial instruments that banks can quickly convert into cash without losing value.*

Investment Approach

- The Fund seeks to provide returns to Investment Account Holders through a diversified investment portfolio while maintaining an appropriate balance between return, risk and liquidity

- The Fund invests primarily in the Bank's retail financing assets and high-quality liquid assets, within the approved risk parameters and in accordance with the Bank's investment expertise.

BEYOND INVESTMENT RETURNS

- Rizq Plus also rewards eligible Investment Account Holders through various prize categories designed to encourage consistent saving and continued participation.

- A total of 2,448 Investment Account Holders were rewarded under the Rizq Plus prize programme during Q2,2026 with 1,003 winners in April, 709 in May and 736 in June.

Summary April - June 2026			
Month	April	May	June
Prizes	Monthly Draw State Draw (Selangor) Salary Transfer Draw Weekly Bonanza Draw Weekly Youth Reward Millionaire Draw New Investor Draw	Monthly Draw State Draw (Melaka) Salary Transfer Draw Weekly Bonanza Draw Weekly Youth Reward Rizq 50+ Draw	Monthly Draw State Draw (Perak) Salary Transfer Draw Weekly Bonanza Draw Youth Draw Member's Draw
Winner (month)	1003	709	736
Total Winners	2448		

MARKET OUTLOOK

Malaysia Economic Review and Outlook: Quarter Ended June 2026

Department of Statistics Malaysia (DOSM)'s advance estimate shows that Malaysia's 2Q26 GDP growth accelerated to 5.8% YoY from 5.4% YoY in 1Q26 – bringing 1H26 growth to 5.6% YoY (1H25: 4.5% YoY) – on the back of stronger performances across most major sectors. Services sector eased marginally to 5.4% YoY (1Q26: 5.6% YoY), manufacturing sector strengthened further to 7.5% YoY (1Q26: 5.9% YoY), mining & quarrying sector rebounded sharply to 10.2% YoY (1Q26: -2.1% YoY) and construction sector moderated to 6.6% YoY (1Q26: 7.7% YoY). In contrast, agriculture industry contracted by -3.7% YoY (1Q26: 2.6% YoY). Meanwhile, most of the other economic indicators so far demonstrated encouraging performance and remained supportive of the Malaysia's economy:

- Exports remained strong, rising to 45.4% YoY in June'26 supported by strong demand for electrical and electronic (E&E) products, energy-related products and other high-value manufacturing products. Imports grew more moderately at 43.9% YoY during the same period, driven mainly by the demand for intermediate goods, while capital and consumption imports weakened.

- Both headline Consumer Price Index (CPI) and core CPI eased to 1.9% YoY in Jun'26 (May'26: 2.0% YoY). This brought headline inflation for 2Q26 to 1.9% YoY, up from 1.6% YoY in 1Q26, suggesting that underlying price pressures remain contained.

- Producer Price Index (PPI) accelerated further to 9.2% YoY in Jun'26 (May'26: 7.8% YoY), extending the sharp increase and marking the highest recorded level so far this year. The sharp increase was primarily driven by the mining sector, which remained double digit at 29.0% YoY in Jun'26 (May'26: 52.6% YoY), supported by sustained increases in crude oil-related prices by 40.7% YoY (May'26: 74.5% YoY) amid ongoing global energy market volatility.

- Industrial Production Index (IPI) growth edged higher to 8.4% YoY in May'26 (Apr'26: 8.2% YoY) as the output growth in the manufacturing sector led the way, with an increase of 6.6% YoY (Apr'26: 8.3% YoY) coupled with 19.8% YoY surge in the production of the mining sector (Apr'26: 6.8% YoY).

- Distributive trade, a proxy for domestic demand, continued to expand to 10.9% YoY in May'26 (Apr'26: 15.3% YoY), driven by the double-digit growth in wholesale trade 18.4% YoY (Apr'26: 24.1% YoY) and stronger retail trade by 7.2% YoY (Apr'26: 6.3% YoY).

Global developments were centered on the Middle East following the interim U.S.-Iran agreement on 17 June 2026, which eased geopolitical tensions and supported confidence in global energy markets through the cessation of hostilities and gradual reopening of the Strait of Hormuz.

Meanwhile, on 3 June, trade risks resurfaced after the Trump administration proposed additional duties of 10% or 12.5% on imports from 60 economies, including Malaysia. On monetary policy, some central banks, including the European Central Bank (ECB), Bank of Japan (BoJ), Bank of Korea (BoK) and People's Bank of China (PBoC), maintained a relatively cautious stance or tightened policy to safeguard currency stability and anchor inflation expectations.

Domestically, the government announced enhancements to the Budi Madani Diesel programmed on 22 June 2026, with the subsidy mechanism revised from direct cash assistance to a targeted diesel subsidy, allowing eligible individuals to purchase diesel at a subsidized price. Meanwhile, Malaysia's political environment is expected to remain in focus in the near term following the dissolutions of the Johor and Negeri Sembilan State Legislative Assemblies, paving the way for state elections in both states. The Johor State Legislative Assembly was dissolved on 1 June 2026, followed by the dissolution of the Negeri Sembilan State Legislative Assembly on 5 June 2026. Near-term fundamentals remain supportive, underpinned by firm consumer spending, a stable labor market, and ongoing fiscal support. While domestic demand conditions are strengthening and economy was seen in encouraging performance in 1H26, potential external shocks may weigh on growth momentum in the 2H26.