BANKRAKYAT
Your Bank of Choice

INVESTMENT-i ACCOUNT RAKYAT MUDARABAH FUND 1

Fund Performance Report for the Quarter Ended 31st March 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 31st March 2026.

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 stable returns to investors primarily through profit distribution via diversified investments, while being invested in a medium- to low-risk Investment Account (IA) that encourages savings and offers opportunities to win prizes through weekly, monthly, quarterly, and yearly draws; Investment Account Holders (IAHs) may visit www.bankrakyat.com.my to view the list of winners

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 will be paid on a daily basis based on the profit rate, which is tentatively declared on the 15th of every 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

Second Line of Defense Functions

- The second line of defense functions assist the Bank in building and/or monitoring the first line of defense controls to ensure that the controls embedded in the operation processes are properly designed, in place, and functioning as intended.

Risk Management Sector

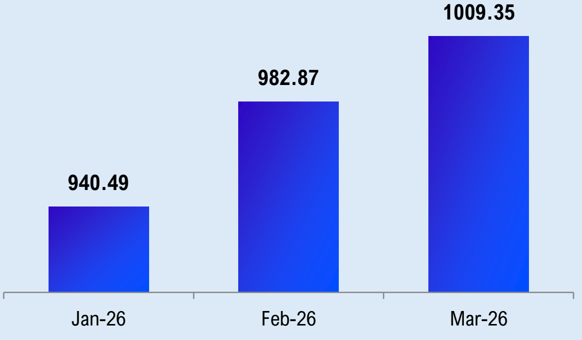
- Risk Management Sector performs independent assessment and monitoring of risk-taking activities and ensure the risk profile and policies remained accommodative for business growth without transgressing the Bank's Risk Appetite Statement.
- In promoting sound implementation of risk management, the Bank has established relevant framework and policies in managing the risk-taking activities, for example, Group Risk Management Framework and dedicated policy for each type of risk (e.g., Credit Risk, Market Risk, Liquidity Risk, Operational Risk etc.).

FUND PERFORMANCE

Fund Size & Growth

- As at March 2026, Investment Account – i Rizq Plus account for fund balance was recorded at RM 1,009 million

Investment Account-i Rizq Plus Fund Size
RM'mil



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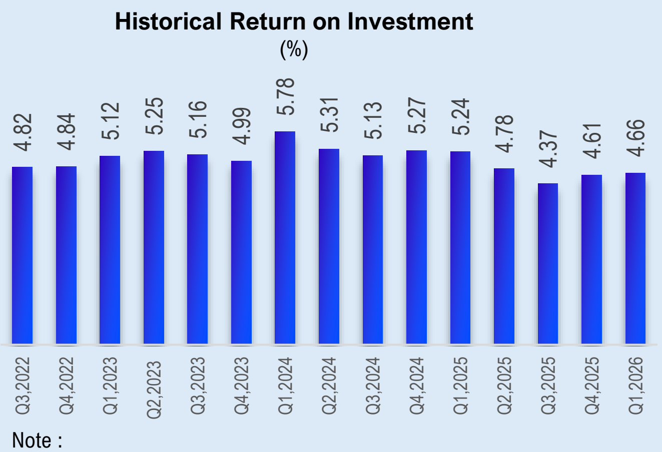
Fund Performance Report for the Quarter Ended 31st March 2026

Rate of Return - for the past 3 months

- Investment-i Account Rizq Plus performance for the Quarter Ended 31/03/2026:

PERIOD	ROA % p.a	RANGE	RATIO	RATE (%)
15/01/2026 - 14/02/2026	6.48%	0 – 4,999.99	1 :99	0.06
		5,000 - 9,999.99	2:98	0.13
		10,000 – 49,999.99	3:97	0.19
		50,000 – 999,999.99	21:79	1.36
		1,000,000 and above	51:49	3.3
15/02/2026 - 14/03/2026	4.68%		1 :99	0.04
			2:98	0.09
			3:97	0.14
			21:79	0.98
			51:49	2.38
15/03/2026 - 31/03/2026	4.66%		1 :99	0.04
			2:98	0.09
			3:97	0.13
			21:79	0.96
			51:49	2.35

- Historical rate of return for Investment-i Account as at Quarter Ended 31/03/2026 are as follows:



Note :

- The fund rate of return represents the net rate of return to the IAH and is computed based on the following formula:

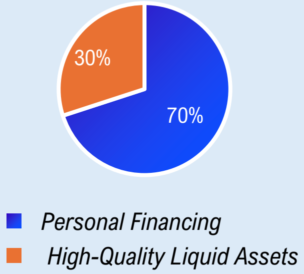
  Rate of Return = (Total income – Impairment Allowance) x PSR

- Past performance is not reflective of future performance

- Income Statement

Income Statement For Quarter Ended 31 March 2026			
Month	Jan-26	Feb-26	Mac-26
Total Profit (RM' 000)	3,740,442.38	3,520,109.44	4,216,941.52
Return on Asset (p.a)	6.48	4.68	4.66

- Asset Allocation as at Quarter Ended 31/03/2026 are as follows:



Notes:-

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

First-quarter winners and prizes overview

Rizq Plus Winners Jan - Mac 2026			
Month	Jan	Feb	Mac
Prizes	Monthly Draw State Draw Salary Transfer Draw New Investor Draw Weekly Bonanza Draw Weekly Youth Reward	Monthly Draw State Draw Salary Transfer Draw Rizq 50+ Draw Weekly Bonanza Draw Weekly Youth Reward	Monthly Draw State Draw Salary Transfer Draw Women's Draw Weekly Bonanza Draw Weekly Youth Reward
Winner (month)	1089	796	792
Total Winners	2677		

MARKET OUTLOOK

Malaysia Economic Review and Outlook: Quarter Ended March 2026

Bank Negara Malaysia (BNM) has revised its domestic GDP growth outlook for 2026 to a range of 4.0 - 5.0% YoY (prev.: 4.0 - 4.5% YoY), signalling expectations of a continued expansion ahead. Meanwhile, the Department of Statistics Malaysia (DOSM)'s advance estimate shows that Malaysia's GDP growth eased to 5.3% YoY in 1Q26 (4Q25: 6.3% YoY). The performance was supported by broad-based expansion across key sectors namely services (1Q26: 5.4% YoY vs 4Q25: 6.3% YoY), manufacturing (1Q26: 5.8% YoY vs 4Q25: 6.1% YoY), construction growth (1Q26: 7.8% YoY vs 4Q25: 11.8% YoY), and agriculture (1Q26: 2.8% YoY vs 4Q25: 5.4% YoY), reflecting base effects while the mining sector declined (1Q26: -1.1% YoY vs 4Q25: 2.0% YoY) primarily due to weaker output of both crude oil and condensate as well as natural gas.
Meanwhile, most of the other economic indicators so far demonstrated encouraging performance and remained supportive of Malaysia's economy:

- Export growth moderated to 8.3% YoY (Mar'26: 10.7% YoY) amounting to RM148.8 bill as growth remained broad-based.

- Inflation rate accelerated to 1.7% YoY in Mar'26 (Feb'26: 1.4% YoY), marking its highest level since Jan'25 (1.7% YoY), driven by a sharp rebound in transport inflation, which rose to 1.6% YoY in Mar'26 (Feb'26: -0.7% YoY). Core inflation edged slightly higher to 2.1% YoY (Feb'26: 2.0% YoY). While some countries are already showing early signs of upward price pressures reflecting lingering cost factors, the overall inflation outlook remains contained, supported by governments' assistance measures.

- Producer Price Index (PPI) rose 1.1% YoY in Mar'26, reversing the previous months' declines, as higher global commodity prices lifted producer costs, with the increase largely driven by a 26.5% YoY jump in the mining sector.

- Industrial Production Index (IPI) expanded at a slower pace of 3.1% YoY in Feb'26, which marked the softest expansion since Nov'25 (4.3% YoY), primarily reflecting a contraction in the mining sector (-2.0% YoY; Jan'26: 0.1%), driven by weaker crude oil production and a continued decline in natural gas output.

- Distributive trade, a proxy for domestic demand, rose at a slower pace of 5.3% YoY in Feb'26 (Jan'26: 7.3% YoY), mainly dragged by the contraction in motor vehicles (-5.3% YoY) and a slight moderation in wholesale trade (5.7% YoY). However, growth was supported by the retail sector, which grew 7.7% YoY, thanks to the double festive boost.

- Unemployment rate held steady at 2.9% in Feb'26, marking the fourth consecutive month at this level. The number of unemployed declined by 4.9% YoY to 506.8k persons in Feb'26 (Jan'26: 509.6k). Meanwhile, employment continued to expand by 0.34% YoY in Feb'26 to 16.79 million persons.

World Trade Organization has downgraded its outlook for global economic (2026: 2.5% YoY vs prev.: 2.8% YoY) and trade (2026: 1.4% YoY vs prev.: 1.9% YoY) growth, warning that a prolonged Middle East conflict could have a deeper-than-expected impact on the global economy. Domestically, near-term fundamentals remain supportive, underpinned by firm consumer spending, a stable labour market, and ongoing fiscal support. While domestic demand conditions are strengthening, potential external shocks may weigh on growth momentum in the 2H26. Downside risks remain elevated amid rising geopolitical uncertainties, including tensions in the Middle East, which could affect global energy prices and supply chains.