

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 September 2025.

KEY FUND INFORMATION

Shariah Concept

Mudarabah

Investment Currency

Ringgit Malaysia

Fund Inception

15 July 2022

Type of Investment Account

- Unrestricted Investment Account where the investor provides Bank Rakyat with the mandate to make 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 optimal return to the investors. The Bank's risk appetite is to invest into retail portfolio based on the Bank's expertise.

Type of Investor

- Individual/ Joint/ Trustee

Profit Distribution Frequency

- Profit will be paid on daily basis based on the profit rate which is tentatively declared on every 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

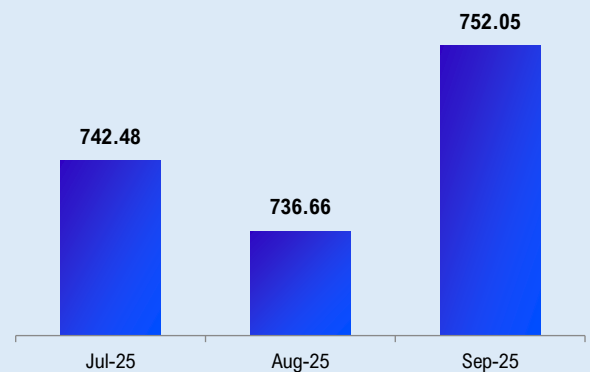
- Risk Management Sector performs independent assessment and monitoring of risk-taking activities and ensure the risk profile and policies remained accommodative for business growth without transgressing the Bank's Risk Appetite Statement.
- In promoting sound implementation of risk management, the Bank 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 September 2025, Investment Account – i Rizq Plus account for fund balance was recorded at RM 752 million

Investment Account-i Rizq Plus Fund Size RM'mil



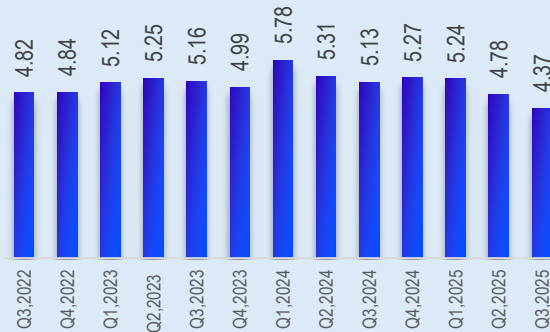
Rate of Return

- Investment-i Account Rizq Plus performance for the Quarter Ended 30/09/2025:

PERIOD	ROA % p.a	RANGE	RATE (%)	RATIO
15/07/2025 - 14/08/2025	5.12%	0 – 4,999.99:	0.05	1 :99
		5,000 - 9,999.99	0.10	2:98
		10,000 – 49,999.99	0.15	3:97
		50,000 – 999,999.99	1.07	21:79
		1,000,000 and above	2.61	51:49
15/08/2025 - 14/09/2025	4.92%	0 – 4,999.99	0.04	1 :99
		5,000 - 9,999.99	0.09	2:98
		10,000 – 49,999.99	0.14	3:97
		50,000 – 999,999.99	1.03	21:79
		1,000,000 and above	2.5	51:49
15/09/2025 - 30/09/2025	4.37%	0 – 4,999.99	0.04	1 :99
		5,000 – 9,999.99	0.08	2:98
		10,000 – 49,999.99	0.13	3:97
		50,000 – 999,999.9	0.91	21:79
		1,000,000 and above	2.22	51:49

- Historical rate of return for Investment-i Account as at Quarter Ended 30/09/2025 are as follows:

Historical Return on Investment (%)



Note :

- The fund rate of return represents the net rate of return to the IAH and is computed based on the following formula:
- Past performance is not reflective of future performance

Rate of Return =

$$(\text{Total income} - \text{Impairment Allowance}) \times \text{PSR}$$

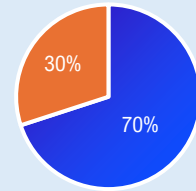
- Rate for the past 3 months

Position 2025	Return on Asset (ROA)* %	Profit Sharing Ratio (PSR)
Sep-25	5.12	The rate will be applied based on the ending daily balance, following the profit-sharing ratio according to the respective tiers
Aug-25	4.92	
Jul-25	4.37	

- Income Statement

Income Statement For Quarter Ended 30 September 2025			
Month	Jul-25	Aug-25	Sep-25
Total Profit (RM' 000)	3,418,098.54	3,037,958.70	3,402,377.02
Return on Asset (p.a)	5.12	4.92	4.37

- Asset Allocation as at Quarter Ended 30/09/2025 are as follows:



- Personal Financing
- High-Quality Liquid Assets

Notes:-

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

MARKET OUTLOOK

Economic Review and Outlook: Quarter Ended September 2025

Global Outlook

Globally, the economic environment has turned more accommodative. This was evidenced international agencies namely Fitch as several Ratings and Organisation for Economic Co-operation and Development (OECD) in Sept'25 have lifted global growth forecast to 2.4% YoY (2024: 2.9% YoY) and 3.2% YoY (previous forecast.: 2.9% YoY) respectively, driven by clarity on the U.S. tariff policy which had eased some uncertainty, but the scale of tariff increase remains a major drag for the U.S. major trading partners.

