

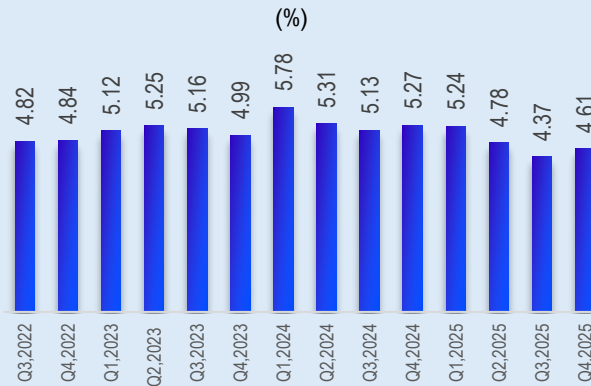
Rate of Return

- Investment-i Account Rizq Plus performance for the Quarter Ended 31/12/2025:

PERIOD	ROA % p.a	RANGE	RATE (%)	RATIO
15/10/2025 - 14/11/2025	5.06%	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	1.06	21:79
		1,000,000 and above	2.58	51:49
15/11/2025 - 14/12/2025	4.65%	0 – 4,999.99	0.04	1 :99
		5,000 – 9,999.99	0.09	2:98
		10,000 – 49,999.99	0.13	3:97
		50,000 – 999,999.99	0.97	21:79
		1,000,000 and above	2.37	51:49
15/12/2025 - 31/12/2025	4.61%	0 – 4,999.99	0.04	1 :99
		5,000 – 9,999.99	0.09	2:98
		10,000 – 49,999.99	0.13	3:97
		50,000 – 999,999.9	0.96	21:79
		1,000,000 and above	2.35	51:49

- Historical rate of return for Investment-i Account as at Quarter Ended 31/12/2025 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

$$\text{Rate of Return} = (\text{Total income} - \text{Impairment Allowance}) \times \text{PSR}$$

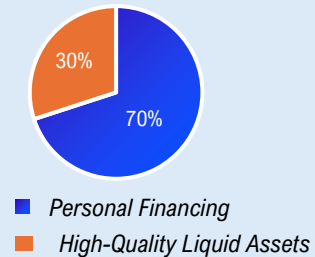
- Rate for the past 3 month

Position 2025	Return on Asset (ROA)* %	Profit Sharing Ratio (PSR)
Oct 2025	5.06	The rate will be applied based on the ending daily balance, following the profit-sharing ratio according to the respective tiers
Nov 2025	4.65	
Dec 2025	4.61	

- Income Statement

Income Statement For Quarter Ended 31 December 2026			
Month	Oct-26	Nov-26	Dec-26
Total Profit (RM' 000)	3,229,732.78	3,209,408.38	5,176,418.36
Return on Asset (p.a)	5.06	4.65	4.61

- Asset Allocation as at Quarter Ended 31/12/2025 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,

- The growth for Personal Financing portfolio in the banking industry is at 0.66% for the year 2025 with Bank Rakyat grow 3.51% in 2025 beating the industrial growth.
- Bank Rakyat lead the PF market with 25.66% market share. PF portfolio increase 0.37% QoQ and 3.51% in 2025 with the balance of RM60.44 billion. The Bank added RM2.05 billion in PF balance in 2025 alone.

MARKET OUTLOOK

Malaysia Economic Review and Outlook: Quarter Ended December 2025

Malaysia Outlook

Malaysia's economy expanded by 6.3% YoY in the 4Q25 (3Q25: 5.4% YoY), higher than the advance GDP estimate of 5.7% YoY, bringing the full-year 2025 growth to 5.2% YoY (2024: 5.1% YoY), the highest annual growth since 2022. The growth was primarily driven by strong domestic demand, with higher household spending supported by a healthy labour market and income prospects.

Moreover, most of the other economic indicators so far demonstrated encouraging performance and remain supportive of Malaysia's economy:

- The unemployment rate held steady at 2.9% in Dec'25, remain below 3.0% level for the 2nd consecutive month. The unemployment rate is projected to average at 3.0% in 2026, supported by sustained employment opportunities, particularly in the domestic-oriented services sector and Visit Malaysia 2026, which will continue to benefit the household segment.
- Inflation rate edged slightly higher at 1.6% YoY in Dec'25 (Nov'25: 1.4% YoY), above market expectations of 1.4% YoY. For 2026, the inflation rate is projected to remain in the range of 1.3% - 2.0% YoY. At the producer level, producer price index (PPI) fell by -2.7% YoY in Dec'25 (Nov'25: -1.8% YoY). This suggests cost-push pressures remain manageable and are unlikely to translate into significant consumer price increases in the near term.
- Retail sector remains broadly supportive with sales value of wholesale & retail trade surged by 7.6% YoY in Dec'25 (Nov'25: 6.4% YoY), driven by continued growth across major segments, including wholesale trade, retail trade and motor vehicles. The retail sector is expected to continue to be anchored by steady labour market conditions, wage growth, contained inflation, and a low-interest-rate environment.
- Ringgit closed at RM4.06 against USD in Dec'25, appreciated nearly 10% YoY. The ringgit is expected to remain firm through 2026, with Finance Minister II expecting the ringgit to strengthen below RM4.00 against USD, supported by robust domestic spending and the government's fiscal prudence. Meanwhile, BNM has maintained the OPR at 2.75% at its Nov'25 meeting, citing that current monetary settings remain appropriate and supportive of the economy amid price stability.
- Leading index (LI), which signals the direction of economic activity over the 4-6 months ahead, rose by 0.2% YoY in Nov'25 (Oct'25: 3.4% YoY) and has remained in positive territory for the 4th consecutive month. This suggests Malaysia's economy will continue to expand in the near term, albeit at a softer pace with domestic demand remains as the backbone of growth.

Overall, Malaysia's economy is expected to maintain a stable growth trajectory, underpinned by strong economic fundamental amid global uncertainties such as trade tariffs and geopolitical tensions. The GDP growth is projected to be at 4.0% - 4.5% YoY in 2026 with Finance Minister II indicated potential upward revision to the forecast. While exports remain vulnerable to the external headwinds, growth prospects are expected to be underpinned by domestic demand amid robust household spending, stable labour market, contained inflation and continued government supports such as civil servant phase 2 salary adjustment in January 2026 salary and cash assistance. These positive developments are expected to provide continued support for banking financing and deposit growth