

MUDARABAH INVESTMENT ACCOUNT - DAILY FUND-i (INDIVIDUAL)

Fund Performance Report for the Quarter Ended 30th June 2025

Dear Valued Investment Account Holder ("IAH"),

We are pleased to present the following fund performance report for the quarter ended 30th June 2025.

FUND INFORMATION

Type of Product

- This is an unrestricted investment account known as Mudarabah Investment Account under the Daily Fund-i (Individual), where customers provide the Bank with the mandate to invest in the Bank's selected portfolio of Shariah-compliant assets.

Applicable Products

- Golden Savvy Account-i ("GSA-i")
- Zest-i
- Private Banking Account-i ("PBA-i")
- Premier Mudharabah Account-i ("PMA-i")

Type of Investors

- Individual

Fund Inception

- 16 July 2015

Fund Investment Objectives

- The Fund's objective is to preserve capital while providing stable returns through low risk investments

Fund Investment Strategy

- The Fund will be invested in a blended portfolio of the Bank's assets
- This is a low risk investment to achieve capital preservation and steady returns

Profit Distribution Frequency

- Monthly

Valuation

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

Other Information

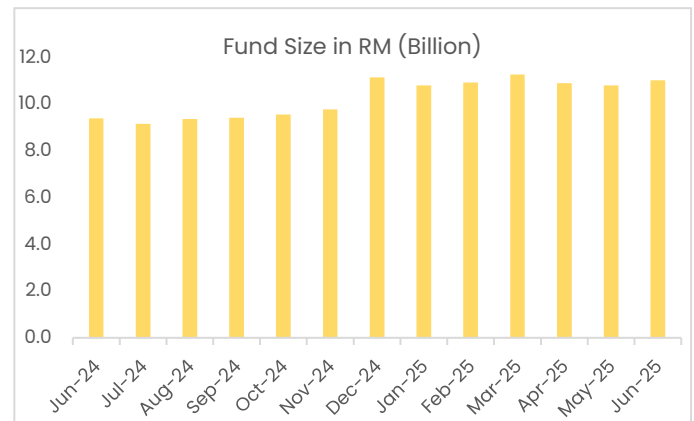
- For fees, charges and other details of the product, please refer to www.maybank2u.com.my

FUND PERFORMANCE

Fund Size and Growth of Daily Fund-i (Individual)

As at June 2025, the Daily Fund-i (Individual) balance reached RM 11.03 billion, reflecting a 17.42% year-on-year increase from RM 9.39 billion in June 2024.

FUND PERFORMANCE



Asset Allocation of Daily Fund-i (Individual)

The fund is invested in a portfolio comprising the Bank's retail and non-retail assets. The asset allocation for the past two quarters is outlined in the table below. This allocation adheres to the approved investment objective and strategy.

Type of Assets	March 2025	June 2025
Retail Financing	93.6%	93.7%
Non-Retail Financing	6.4%	5.9%
Liquefiable Assets	-	0.4%
Marketable Securities	-	-
	100%	100%

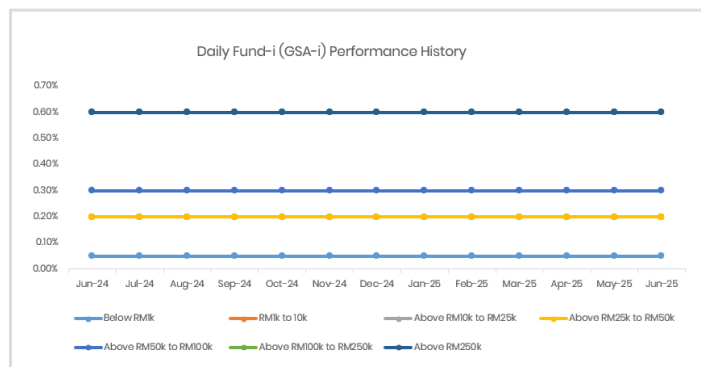
Notes:

¹ Retail assets consist of Unit Trust, Automobile, Home, Personal and Credit Card Financing while non-retail assets consists of Commercial Banking and Corporate Banking Financing.

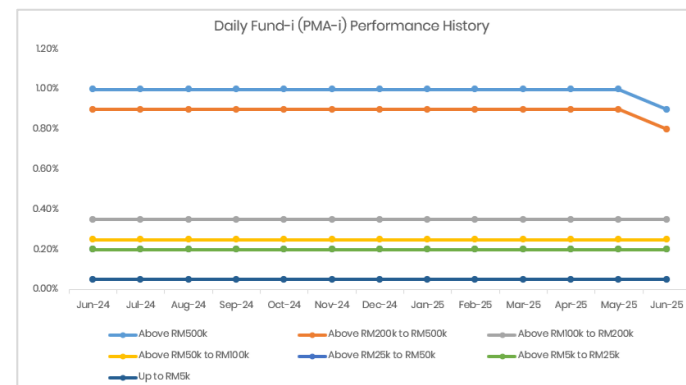
Profit Rate of Daily Fund-i (Individual)

(a) GSA-i

Based on the performance of the underlying assets, the profit rate to customers for the highest balance band (above RM250,000) recorded an average of 0.60% p.a. for the past 12 months and an average of 0.60% p.a. for the period of Q2 2025. The rate to customers for the lowest balance band (below RM1,000) recorded an average of 0.05% p.a. for the past 12 months and an average of 0.05% p.a. for the period of Q2 2025.



12 months and an average of 0.05% p.a. for the period of Q2 2025.



Period	16 April 2025 to 15 May 2025		16 May 2025 to 15 June 2025		16 June 2025 to 15 July 2025	
	Fund Profit Rate to IAH (p.a.)	Profit Sharing Ratio ("PSR") (IAH: Bank)	Fund Profit Rate to IAH (p.a.)	Profit Sharing Ratio ("PSR") (IAH: Bank)	Fund Profit Rate to IAH (p.a.)	Profit Sharing Ratio ("PSR") (IAH: Bank)
Below RM1,000	0.05%	1:99	0.05%	1:99	0.05%	1:99
RM1,000 to RM10,000	0.20%	5:95	0.20%	5:95	0.20%	5:95
Above RM10,000 to RM25,000	0.20%	5:95	0.20%	5:95	0.20%	5:95
Above RM25,000 to RM50,000	0.20%	5:95	0.20%	5:95	0.20%	5:95
Above RM50,000 to RM100,000	0.30%	7:93	0.30%	7:93	0.30%	7:93
Above RM100,000 to RM250,000	0.60%	14:86	0.60%	14:86	0.60%	14:86
Above RM250,000	0.60%	14:86	0.60%	14:86	0.60%	14:86

Notes:

1. The fund profit rate represents the net profit rate to the IAH and is computed based on the following formula:

$$\text{Profit Rate} = (\text{Total Income} - \text{Impairment Allowances}) \times \text{PSR}$$

2. Past performance is not reflective of future performance.

(b) PMA-i

Based on the performance of the underlying assets, the profit rate to customers for the highest balance band (above RM500,000) recorded an average of 1.00 % p.a. for the past 12 months and an average of 0.99% p.a. for the period of Q2 2025. For the middle balance band (up to RM200,000), the average rate recorded for the past 12 months is 0.35% p.a. and average rate of 0.35% p.a. for the period of Q2 2025. For the lowest balance band (up to RM5,000), an average of 0.05% p.a. is recorded for the past

Period	16 April 2025 to 15 May 2025		16 May 2025 to 15 June 2025		16 June 2025 to 15 July 2025	
	Fund Profit Rate to IAH (p.a.)	Profit Sharing Ratio ("PSR") (IAH: Bank)	Fund Profit Rate to IAH (p.a.)	Profit Sharing Ratio ("PSR") (IAH: Bank)	Fund Profit Rate to IAH (p.a.)	Profit Sharing Ratio ("PSR") (IAH: Bank)
First RM5,000	0.05%	1:99	0.05%	1:99	0.05%	1:99
Above RM5,000 to RM25,000	0.20%	5:95	0.20%	5:95	0.20%	5:95
Above RM25,000 to RM50,000	0.20%	5:95	0.20%	5:95	0.20%	5:95
Above RM50,000 to RM100,000	0.25%	6:94	0.25%	6:94	0.25%	6:94
Above RM100,000 to RM200,000	0.35%	8:92	0.35%	8:92	0.35%	8:92
Above RM200,000 to RM500,000	0.90%	20:80	0.90%	20:80	0.80%	18:82
Subsequent balances above RM500,000	1.00%	22:78	1.00%	22:78	0.90%	20:80

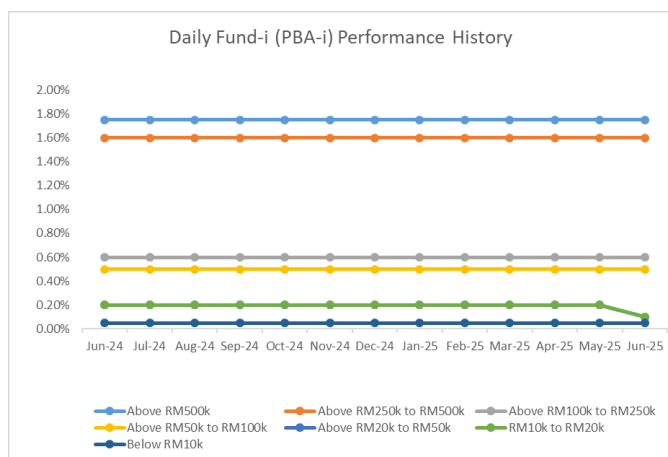
Notes:

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

$$\text{Profit Rate} = (\text{Total Income} - \text{Impairment Allowances}) \times \text{PSR}$$
- Past performance is not reflective of future performance.

(c) PBA-i

Based on the performance of the underlying assets, the profit rate to customers for the highest balance band (above RM500,000) recorded an average of 1.75% p.a. for the past 12 months and an average of 1.75% p.a. for the period of Q2 2025. For the middle balance band (up to RM100,000), the average rate recorded for the past 12 months is 0.50% p.a. and average rate of 0.50% p.a. for the period of Q2 2025. For the lowest balance band (up to RM10,000), the average rate recorded for the past 12 months is 0.05% p.a. and average rate of 0.05% p.a. for the period of Q2 2025.



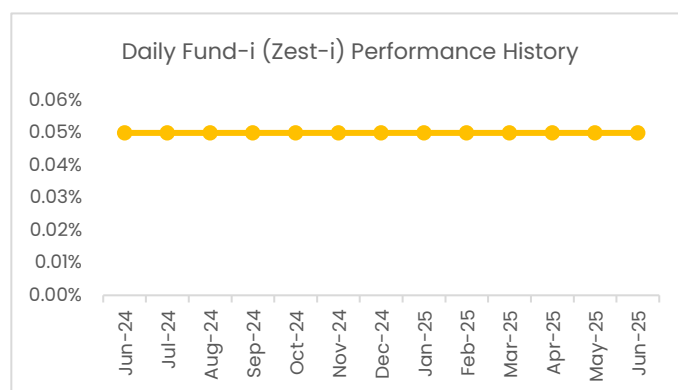
Period	16 April 2025 to 15 May 2025		16 May 2025 to 15 June 2025		16 June 2025 to 15 July 2025	
	Fund Profit Rate to IAH (p.a.)	Profit Sharing Ratio ("PSR") (IAH : Bank)	Fund Profit Rate to IAH (p.a.)	Profit Sharing Ratio ("PSR") (IAH : Bank)	Fund Profit Rate to IAH (p.a.)	Profit Sharing Ratio ("PSR") (IAH : Bank)
Below RM10,000	0.05%	1:99	0.05%	1:99	0.05%	1:99
RM10,000 to RM20,000	0.20%	5:95	0.20%	5:95	0.10%	2:98
Above RM20,000 to RM50,000	0.20%	5:95	0.20%	5:95	0.10%	2:98
Above RM50,000 to RM100,000	0.50%	11:89	0.50%	11:89	0.50%	11:89
Above RM100,000 to RM250,000	0.60%	14:86	0.60%	14:86	0.60%	14:86
Above RM250,000 to RM500,000	1.60%	36:64	1.60%	36:64	1.60%	36:64
Above RM500,000	1.75%	39:61	1.75%	39:61	1.75%	39:61

Notes:

- The fund profit rate represents the net profit rate to the IAH and is computed based on the following formula:
Profit Rate = (Total Income – Impairment Allowances) * PSR
- Past performance is not reflective of future performance.

(d) Zest-i

Based on the performance of the underlying assets, the profit rate to customers recorded an average of 0.05% p.a. for the past 12 months and an average rate of 0.05% p.a. for Q2 2025.



Period	16 April 2025 to 15 May 2025		16 May 2025 to 15 June 2025		16 June 2025 to 15 July 2025	
	Fund Profit Rate to IAH (p.a.)	Profit Sharing Ratio ("PSR") (IAH : Bank)	Fund Profit Rate to IAH (p.a.)	Profit Sharing Ratio ("PSR") (IAH : Bank)	Fund Profit Rate to IAH (p.a.)	Profit Sharing Ratio ("PSR") (IAH : Bank)
Any Balance	0.05%	1:99	0.05%	1:99	0.05%	1:99

Notes:

- The fund profit rate represents the net profit rate to the IAH and is computed based on the following formula:
Profit Rate = (Total Income – Impairment Allowances) * PSR
- Past performance is not reflective of future performance.

MARKET OUTLOOK

Bank Negara Malaysia (BNM) kept the Overnight Policy Rate (OPR) at 3.00% for the twelfth consecutive time at the 7-8 May 2025 Monetary Policy Committee (MPC) meeting. But the Statutory Reserve Requirement (SRR) is cut by -100bps to 1% from 2%, effective 16 May 2025. At the same time, with an increasingly dovish Monetary Policy Statement (MPS), we expect a -25bps cut in OPR next quarter to mitigate the downside risk to domestic growth as the hurdle for monetary policy easing is lowered amid external headwinds from global trade uncertainties, currently tame inflation with manageable upside risk, as well as firm Ringgit.

Inflation and core inflation in May 2025 eased to +1.2% YoY (Apr 2025: +1.4% YoY) and +1.8% YoY (Apr 2025: +2.0% YoY). 5M2025 inflation averaged +1.4%. Maintain 2025 inflation forecast of +2.0% (2024: +1.8%) given factors like Sales and Services Tax as well as Tenaga's tariff reviews (1 July 2025); full compliance in new minimum wage (1 Aug 2025); RON95 petrol subsidy rationalization (2H 2025); and higher foreign workers' costs i.e. EPF contributions (4Q 2025); multi-tier levies (pending).

Industrial Production Index (IPI) growth moderated to +2.7% YoY in Apr 2025 (Mar 2025: +3.2% YoY) as manufacturing pick up (Apr 2025: +5.6% YoY; Mar 2025: +4.0% YoY) was offset by declines in mining (Apr 2025: -6.3% YoY; Mar 2025: +1.9% YoY) and electricity (Apr 2025: -1.6% YoY; Mar 2025: -2.2% YoY). Manufacturing growth was underpinned by firmer growth of export-oriented industries (Apr 2025: +6.4% YoY; Mar 2025: +4.8% YoY) driven by Electronics & Electricals (Apr 2025: +9.9% YoY; Mar 2025: +13.2% YoY), Vegetables & Animal Oils & Fats (Apr 2025: +22.8% YoY; Mar 2025: +10.6% YoY) and Chemicals & Chemical Products (Apr 2025: +4.7% YoY; Mar 2025: +4.9% YoY), plus pickup in domestic-oriented industries (Apr 2025: +3.9% YoY; Mar 2025: +2.3% YoY) amid higher output of Food Processing Products (Apr 2025: +8.2% YoY; Mar 2025: +7.8% YoY), Fabricated Metal Products Ex- Machinery & Equipment (Apr 2025: +5.0% YoY; Mar 2025: +4.2% YoY), Non- Metallic Mineral Products (Apr 2025: +4.6% YoY; Mar 2025: +3.7% YoY), and Basic Metals (Apr 2025: +6.0% YoY; Mar 2025: +3.8% YoY). Meanwhile, the values and volumes increased for both exports (Apr 2025: +16.4% YoY / +15.6% YoY; Mar 2025: +1.3% YoY / +5.4% YoY) and imports (Apr 2025: +20.0% YoY / +24.5% YoY; Mar 2025: -2.9% YoY / -0.5% YoY).

Unemployment rate dipped to 3.0% in Apr 2025 (Mar: 3.1%, 2024: 3.3% - revised from 3.2%) as employment growth (Apr 2025: +2.8% YoY; Mar 2025: +3.0% YoY) outpaced labour force growth (Apr 2025: +2.5% YoY; Mar 2025: +2.7% YoY). This state of "full employment" is accompanied by firmer income growth amid Phase 1 of civil service pay adjustments on 1 Dec 2024 (Phase 2 on 1 Jan 2026), monthly minimum wage hike to MYR1,700 (from MYR1,500) on 1 Feb 2025 as well as manufacturing salaries and wages growth (Apr 2025: +2.4% YoY; Mar 2025: +1.8% YoY; 4M 2025: +1.9%; 2024: +1.5%), which is positive for consumer spending, where we see real private consumption growth of +5.3% and +5.1% in 2025 and 2026 respectively (2024: +5.1%).

References:

Suhaimi Ilias, Fatin Nabila Mohd Zaini (June, 2025) - Malaysia Monthly GDP Estimate, Apr 2025

Suhaimi Ilias, Fatin Nabila Mohd Zaini (June, 2025) - Malaysia Labour Statistics, Apr 2025

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Suhaimi Ilias, Fatin Nabila Mohd Zaini (May, 2025) - BNM Monetary Policy, May 2025