

MUDARABAH INVESTMENT ACCOUNT – DAILY FUND-i (INDIVIDUAL)

Fund Performance Report for the Quarter Ended 31 December 2025

Dear Valued Investment Account Holder (“IAH”),

We are pleased to present the following fund performance report for the quarter ended 31 December 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

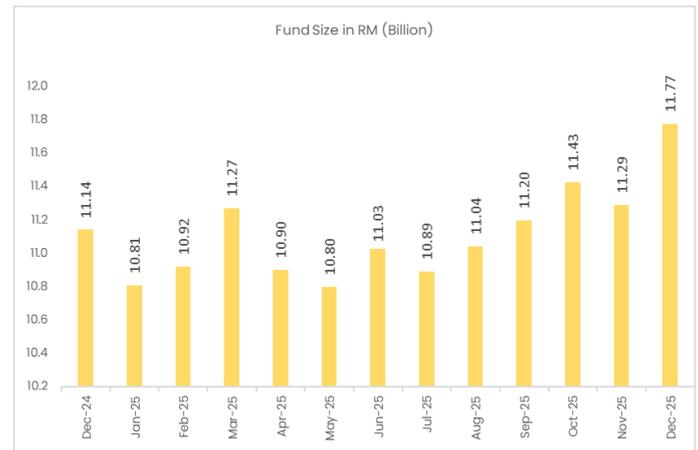
- For fees, charges and other details of the product, please refer to www.maybank2u.com.my.

FUND PERFORMANCE

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

As at December 2025, the Daily Fund-i (Individual) balance reached RM11.77 billion, reflecting a 5.68% year-on-year increase from RM11.14 billion in December 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	September 2025	December 2025
Retail Financing	94.3%	94.8%
Non-Retail Financing	5.7%	5.2%
Liquefiable Assets	-	-
Marketable Securities	-	-
	100%	100%

Note:

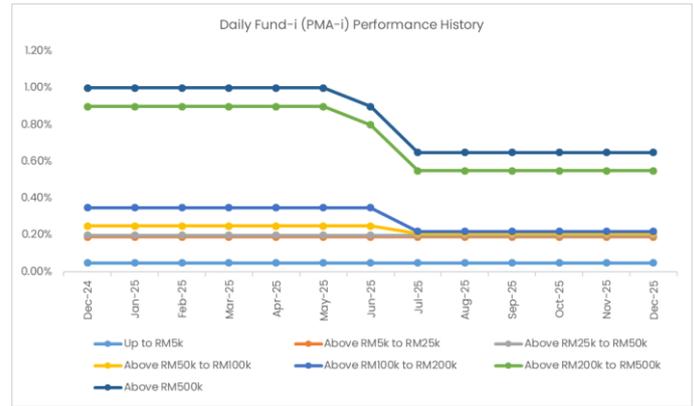
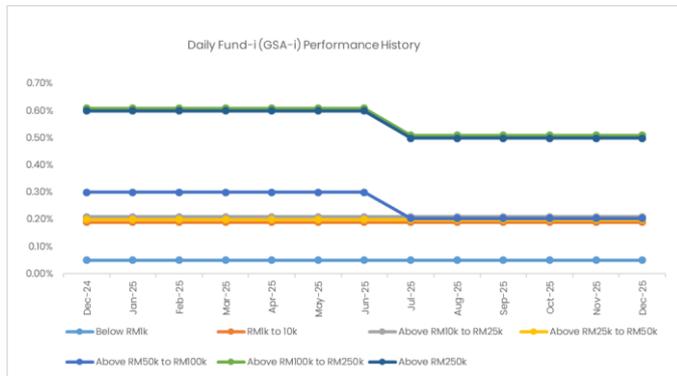
Retail assets consist of Unit Trust, Automobile, Home, Personal and Credit Card Financing while non-retail assets consists of Commercial Banking and Corporate Banking Financing.

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 0.55% p.a. for the past 12 months and an average of 0.50% p.a. for the period of Q4 2025. The rate to customers for the lowest balance band (below RM1,000) recorded an average of 12 months and an average of 0.05% p.a. for the period of Q4 2025.

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Period	16 October 2025 to 15 November 2025		16 November 2025 to 15 December 2025		16 December 2025 to 15 January 2026	
	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%	2:98	0.05%	3:97	0.05%	3:97
RM1,000 to RM10,000	0.20%	4:96	0.20%	6:94	0.20%	6:94
Above RM10,000 to RM25,000	0.20%	4:96	0.20%	5:95	0.20%	5:95
Above RM25,000 to RM50,000	0.20%	4:96	0.20%	5:95	0.20%	5:95
Above RM50,000 to RM100,000	0.20%	4:96	0.20%	5:95	0.20%	5:95
Above RM100,000 to RM250,000	0.50%	10:90	0.50%	12:88	0.50%	11:89
Above RM250,000	0.50%	10:90	0.50%	12:88	0.50%	11:89

Notes:

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

$$\text{Profit Rate (\%)} = \frac{(\text{Total Income} - \text{Total Impairment}) \times \text{PSR} \times 100}{\text{Average Daily Balance}}$$
- 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 0.82 % p.a. for the past 12 months and an average of 0.65% p.a. for the period of Q4 2025. For the middle balance band (up to RM200,000), the average rate recorded for the past 12 months is 0.28% p.a. and average rate of 0.20% p.a. for the period of Q4 2025. For the lowest balance band (up to RM5,000), an average of 0.05% p.a. is recorded for the past

Period	16 October 2025 to 15 November 2025		16 November 2025 to 15 December 2025		16 December 2025 to 15 January 2026	
	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%	2:98	0.05%	2:98	0.05%	2:98
Above RM5,000 to RM25,000	0.20%	5:95	0.20%	5:95	0.20%	6:94
Above RM25,000 to RM50,000	0.20%	5:95	0.20%	5:95	0.20%	5:95
Above RM50,000 to RM100,000	0.20%	5:95	0.20%	5:95	0.20%	5:95
Above RM100,000 to RM200,000	0.20%	5:95	0.20%	5:95	0.20%	5:95
Above RM200,000 to RM500,000	0.55%	14:86	0.55%	13:87	0.55%	14:86
Subsequent balances above RM500,000	0.65%	16:84	0.65%	16:84	0.65%	16:84

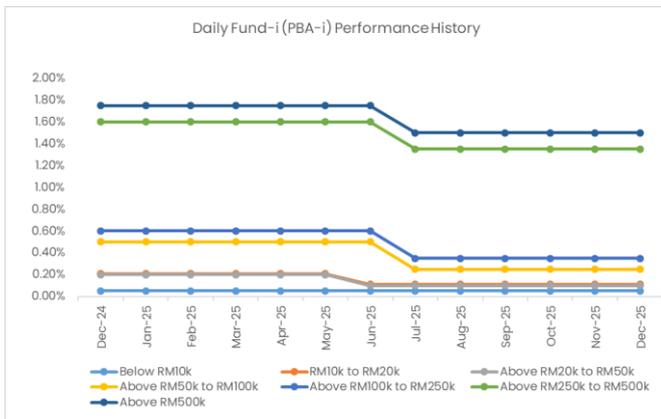
Notes:

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(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 1.63% p.a. for the past 12 months and an average of 1.50% p.a. for the period of Q4 2025. For the middle balance band (up to RM100,000), the average rate recorded for the past 12 months is 0.38% p.a. and average rate of 0.25% p.a. for the period of Q4 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 Q4 2025.



Period	16 October 2025 to 15 November 2025		16 November 2025 to 15 December 2025		16 December 2025 to 15 January 2026	
	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%	3:97	0.05%	3:97	0.05%	3:97
RM10,000 to RM20,000	0.10%	4:96	0.10%	3:97	0.10%	4:96
Above RM20,000 to RM50,000	0.10%	3:97	0.10%	3:97	0.10%	3:97
Above RM50,000 to RM100,000	0.25%	7:93	0.25%	7:93	0.25%	7:93
Above RM100,000 to RM250,000	0.35%	9:91	0.35%	9:91	0.35%	9:91
Above RM250,000 to RM500,000	1.35%	34:66	1.35%	33:67	1.35%	34:66
Above RM500,000	1.50%	36:64	1.50%	35:65	1.50%	35:65

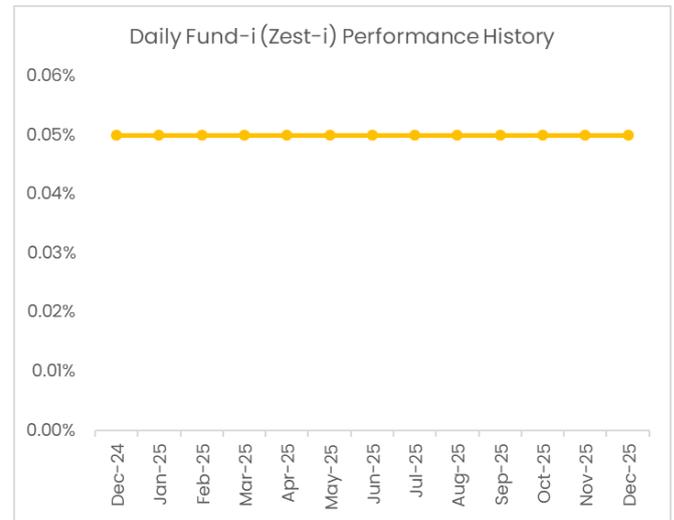
Notes:

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$$\text{Profit Rate (\%)} = \frac{(\text{Total Income} - \text{Total Impairment}) \times \text{PSR} \times 100}{\text{Average Daily Balance}}$$
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(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 Q4 2025.



Period	16 October 2025 to 15 November 2025		16 November 2025 to 15 December 2025		16 December 2025 to 15 January 2026	
	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:

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MARKET REVIEW

Bank Negara Malaysia (BNM) left the Overnight Policy Rate (OPR) at 2.75% following this year's final Monetary Policy Committee (MPC) meeting on 5-6 Nov 2025. Monetary Policy Statement (MPS) flags stable OPR outlook going into next year. Amid upside to our 2025-2026 growth forecasts following above-5% flash 3Q 2025 GDP growth plus our projection of moderate pick up to inflation, we maintain our view of stable OPR in 2026 after a single 25bps cut in July 2025.

Headline inflation edged slightly higher to +1.4% YoY in Nov 2025 (Oct 2025: +1.3% YoY), while core inflation remained steady at +2.2% YoY. 11M2025 inflation averaged +1.4%. We maintain our 2025 forecast at +1.4% (2026F: +1.7%; 2024: +1.8%), taking cue from the manageable impact on inflation of multiple cost factors that include higher labour costs, consumption-related tax adjustments, reviews in utilities' rates, and subsidy rationalization.

Oct 2025 saw firmer growth in Industrial Production Index (IPI - Oct 2025: +6.0% YoY; Sep 2025: +5.7% YoY), Distributive Trade Index (DTI - Oct 2025: +5.7% YoY; Sep 2025: +5.4% YoY) and Crude Palm Oil output (Oct 2025: +13.7% YoY; Sep 2025: +1.0% YoY). Based on IPI, DTI and CPO, we estimated GDP growth of +6.2% YoY in Oct 2025 (Sep 2025: +5.3% YoY, 3Q 2025: +5.2% YoY) – the fastest monthly GDP growth this year and since Feb 2023 (+6.6% YoY). While Oct 2025 GDP growth is robust, we need to be mindful of the volatility in monthly GDP growth, especially due to the impact of seasonal factors like weather (monsoon floods) and year-end holidays. Our current 2025 full-year real GDP growth forecast is +4.7% (9M 2025: +4.7%; 2024: +5.1%), implying 4Q 2025 growth of between +4.6% YoY and +5.0% YoY. We currently expect growth to moderate slightly to +4.5% in 2026. Meanwhile, the official growth forecast for 2025 was at a range of between +4.0% to +4.8%, and between +4.0% to +4.5% for 2026.

Unemployment rate stayed at 3.0% in Oct 2025 as employment growth (+3.1% YoY) continued to outpace labor force growth (+2.8% YoY). For 10M2025, the unemployment rate was 3.0% (2024: 3.3%) as employment rose +3.0% YoY vs labour force +2.7% YoY growth, hence 5.3% decline in the numbers of unemployed. Labour income outlook remains positive, supported by civil service pay and pension hikes, steady private sector salary growth and bonus, plus continued record-high cash assistance to lower income households/individuals.

References:

- Suhaimi Ilias, Fatin Azril Rosli (Dec, 2025) – Malaysia Monthly GDP Estimate, Oct 2025
- Suhaimi Ilias, Fatin Azril Rosli (Dec, 2025) – Malaysia Labour Statistics, Oct 2025
- Suhaimi Ilias, Fatin Azril Rosli (Nov, 2025) – Malaysia CPI, Dec 2025
- Suhaimi Ilias, Fatin Azril Rosli (Nov, 2025) – BNM Monetary Policy, Nov 2025