Maybank Islamic

MUDARABAH INVESTMENT ACCOUNT - DAILY FUND-i (INDIVIDUAL)

Fund Performance Report for the Quarter Ended 31 March 2026

Dear Valued Investment Account Holder ("IAH"),

We are pleased to present the following fund performance report for the quarter ended 31 March 2026.

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

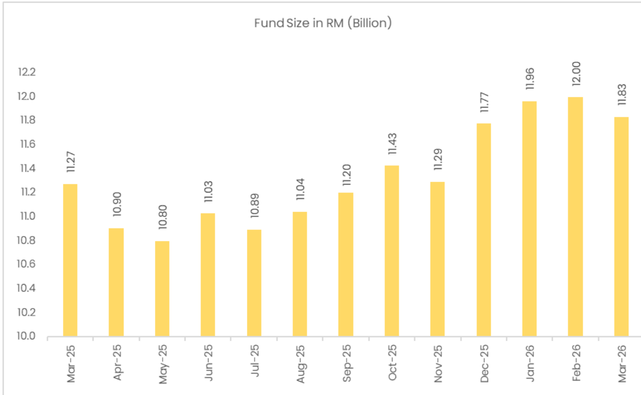
- For fees, charges and other details of the product, please refer to www.maybank2u.com.my.

FUND PERFORMANCE

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

As at March 2026, the Daily Fund-i (Individual) balance reached RM11.83 billion, reflecting a 4.98% year-on-year increase from RM11.27 billion in March 2025.

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.

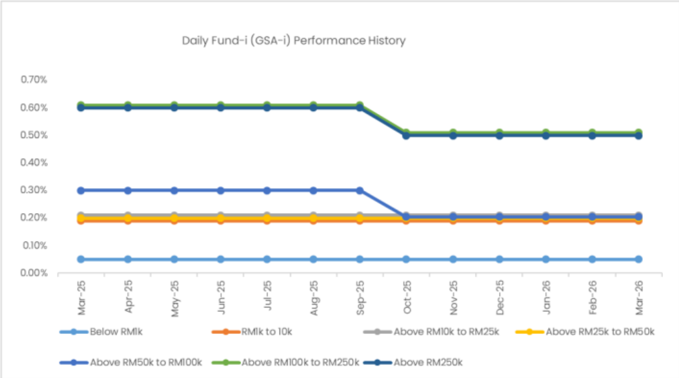
Type of Assets	December 2025	March 2026
Retail Financing	94.8%	94.9%
Non-Retail Financing	5.2%	5.1%
Liquefiable Assets	-	-
Marketable Securities	-	-
	100%	100%

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 0.53% p.a. for the past 12 months and an average of 0.50% p.a. for the period of Q1 2026. The rate to customers for the lowest balance band (below RM1,000) recorded an average of 0.05% for the past 12 months and an average of 0.05% p.a. for the period of Q1 2026.



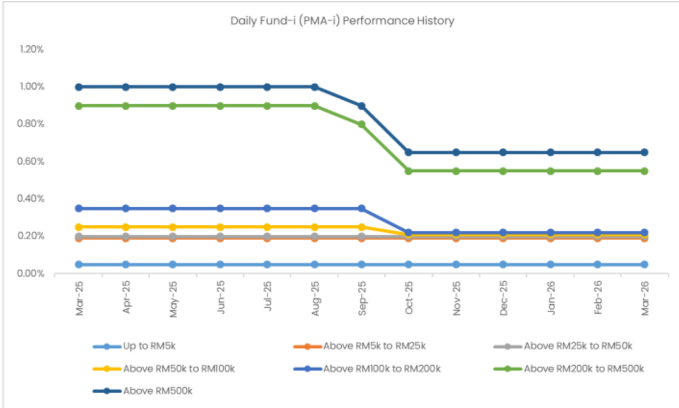
Note: The fund performance history reflects the lagged impact of the OPR rate cut in July 2025 by Bank Negara Malaysia.

Period	16 January 2026 to 15 February 2026		16 February 2026 to 15 March 2026		16 March 2026 to 15 April 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%	3:97	0.05%	3:97	0.05%	3:97
RM1,000 to RM10,000	0.20%	5:95	0.20%	6:94	0.20%	4:96
Above RM10,000 to RM25,000	0.20%	5:95	0.20%	5:95	0.20%	4:96
Above RM25,000 to RM50,000	0.20%	5:95	0.20%	5:95	0.20%	4:96
Above RM50,000 to RM100,000	0.20%	5:95	0.20%	5:95	0.20%	4:96
Above RM100,000 to RM250,000	0.50%	12:88	0.50%	12:88	0.50%	9:91
Above RM250,000	0.50%	12:88	0.50%	12:88	0.50%	9:91

Notes:
1. The fund profit rate represents the net profit rate to the IAH and is computed based on the following formula:
   Profit Rate (%) = <u>(Total Income – Total Impairment) x PSR</u> x 100
   Average Daily Balance
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 0.73 % p.a. for the past 12 months and an average of 0.65% p.a. for the period of Q1 2026. For the middle balance band (up to RM200,000), the average rate for the past 12 months was 0.24% p.a. and average rate of 0.20% p.a. for the period of Q1 2026. For the lowest balance band (up to RM5,000), an average of 0.05% p.a. is reported for the past 12 months and an average of 0.05% p.a. for the period of Q1 2026.



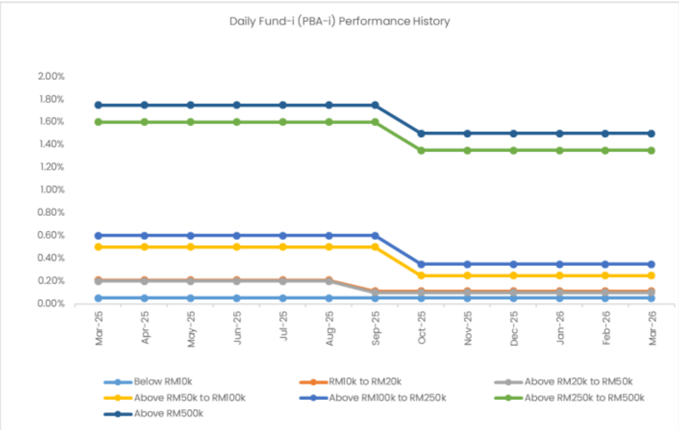
Note: The fund performance history reflects the lagged impact of the OPR rate cut in July 2025 by Bank Negara Malaysia.

Period	16 January 2026 to 15 February 2026		16 February 2026 to 15 March 2026		16 March 2026 to 15 April 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%	6:94
Above RM50,000 to RM100,000	0.20%	5:95	0.20%	5:95	0.20%	6:94
Above RM100,000 to RM200,000	0.20%	5:95	0.20%	5:95	0.20%	6:94
Above RM200,000 to RM500,000	0.55%	13:87	0.55%	13:87	0.55%	15:85
Subsequent balances above RM500,000	0.65%	15:85	0.65%	15:85	0.65%	18:82

Notes:
1. The fund profit rate represents the net profit rate to the IAH and is computed based on the following formula:
   Profit Rate (%) = <u>(Total Income – Total Impairment) x PSR</u> x 100
   Average Daily Balance
2. Past performance is not reflective of future performance.

PBA-i

Based on the performance of the underlying assets, the profit rate to customers for the highest balance band (above RM500,000) registered an average of 1.56% p.a. for the past 12 months and an average of 1.50% p.a. for the period of Q1 2026. For the middle balance band (up to RM100,000), the average rate for the past 12 months is 0.31% p.a. and average of 0.25% p.a. for the period of Q1 2026. 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 Q1 2026.



Note: The fund performance history reflects the lagged impact of the OPR rate cut in July 2025 by Bank Negara Malaysia.

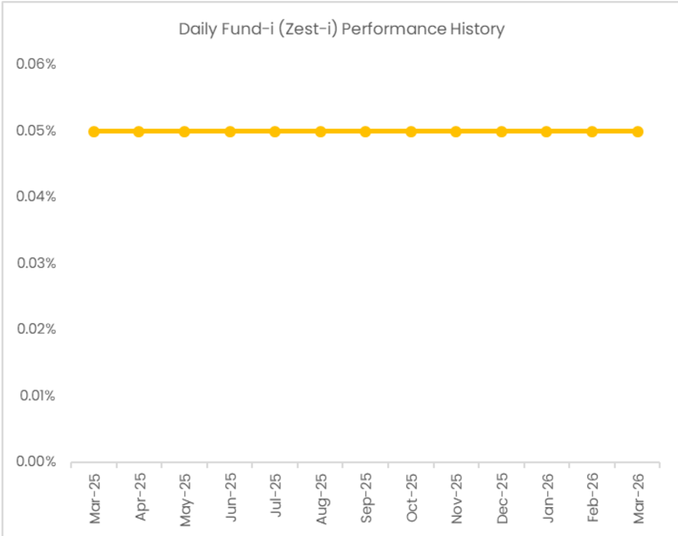
Period	16 January 2026 to 15 February 2026		16 February 2026 to 15 March 2026		16 March 2026 to 15 April 2026	
	Fund Profit Rate to IAH (p.a.)	Profit Sharing Ratio ("PSR") (IAH : Bank)	Fund Profit Rate to IAH (p.a.)	Profit Sharing Ratio ("PSR") (IAH : Bank)	Fund Profit Rate to IAH (p.a.)	Profit Sharing Ratio ("PSR") (IAH : Bank)
Below RM10,000	0.05%	2:98	0.05%	3:97	0.05%	3:97
RM10,000 to RM20,000	0.10%	3:97	0.10%	4:96	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%	10:90
Above RM250,000 to RM500,000	1.35%	32:68	1.35%	33:67	1.35%	36:64
Above RM500,000	1.50%	33:67	1.50%	35:65	1.50%	39:61

Notes:

1. The fund profit rate represents the net profit rate to the IAH and is computed based on the following formula:
   Profit Rate (%) = (Total Income – Total Impairment) x PSR x 100
   Average Daily Balance
2. 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 Q1 2026.



Period	16 January 2026 to 15 February 2026		16 February 2026 to 15 March 2026		16 March 2026 to 15 April 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:

1. The fund profit rate represents the net profit rate to the IAH and is computed based on the following formula:
   Profit Rate (%) = (Total Income – Total Impairment) x PSR x 100
   Average Daily Balance
2. Past performance is not reflective of future performance.

MARKET REVIEW

Bank Negara Malaysia (BNM) kept the Overnight Policy Rate (OPR) at 2.75% after its Monetary Policy Committee (MPC) meeting on 4-5 Mar 2026. The OPR is expected to remain stable through the year, supported by the 25 basis points cut implemented in July 2025 as a pre-emptive measure to underpin the domestic economy amid ongoing trade uncertainties and geopolitical tensions, including developments surrounding US tariff policy and tensions in the Middle East.

Both headline and core inflation edged higher in March 2026, rising to +1.7% YoY (February 2026: +1.4% YoY) and +2.1% YoY (February 2026: +2.0% YoY) respectively. Full-year inflation is now projected to average +2.0% in 2026 and +2.5% in 2027, revised upward from earlier estimates of +1.8% and +2.1% respectively (1Q 2026: +1.6% YoY; 2025: +1.4% YoY). The inflation outlook is subject to upside risks, primarily from the impact of Middle East tensions on global energy, commodity, and transport costs, including aviation and freight. Partially offsetting these pressures are the relative strength of the Ringgit and the continuation of domestic fuel subsidies. A sustained 10% rise in global crude oil prices is estimated to add approximately 0.2 percentage points to Malaysia's inflation rate.

Growth across key economic indicators moderated in February 2026, with the Industrial Production Index (IPI) at +3.1% YoY (January 2026: +5.9% YoY), the Distributive Trade Index (DTI) at +4.4% YoY (January 2026: +5.8% YoY), and crude palm oil (CPO) output at +8.1% YoY (January 2026: +27.2% YoY). The moderation is largely attributable to seasonal and calendar effects associated with the Chinese New Year period, compounded by February being a shorter month. Based on IPI, DTI, and CPO data — collectively representing approximately 50.7% of GDP — GDP growth is estimated at +4.8% YoY for February 2026 (January 2026: +7.4% YoY).

The unemployment rate held steady at 2.9% for the fourth consecutive month in February 2026, reflecting continued resilience in labour market conditions. The number of unemployed persons declined marginally to 506,800 from 509,600 in January 2026, equivalent to a year-on-year drop of 4.9% (January 2026: -4.2% YoY), indicating sustained absorption of job seekers by the economy. Labour income prospects for 2026 are supported by the second phase of civil service salary and pension adjustments effective January 2026, alongside steady private sector wage growth and continued cash assistance programmes for lower-income groups. The unemployment rate forecast for 2026 is maintained at 2.9% (2025: 3.0%). Nonetheless, the outlook remains subject to downside risks arising from the evolving geopolitical situation in the Middle East and its potential spillover effects on the broader macroeconomic environment.

References:

Suhaimi Ilias, Azril Rosli (Mar, 2026) - Malaysia Monthly GDP Estimate, Mar 2026
Suhaimi Ilias, Azril Rosli (Mar, 2026) - Malaysia Labour Statistics, Feb 2026
Suhaimi Ilias, Azril Rosli (Mar, 2026) - Malaysia CPI, Feb 2026
Suhaimi Ilias, Azril Rosli (Mar, 2026) – BNM Monetary Policy, Mar 2026