

1.0 KEY FUND INFORMATION

1.1 Shariah Concept	1.2 Investment Currency	1.3 Fund Inception
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Mudarabah & Hibah	Ringgit Malaysia	June 2015
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1.4 Product Classification

An Unrestricted Investment Account (UA) is an investment account where the Investment Account Holder (IAH), without imposing any specific restrictions or conditions, authorizes the Bank to make investment decisions on their behalf.

1.5 Investment Objective

To invest in a low-risk Investment Account (IA) that promotes disciplined savings while offering the opportunity to win prizes via monthly and quarterly draws. IAHs may visit www.bankislam.com.my to view the list of winners.

1.6 Investment Strategy

The fund invests in secured retail financial assets. Currently, funds are allocated to the Bank's House & Fixed Asset (HFA) Financing portfolio, aimed at preserving capital and generating stable returns.

1.7 Nature of Investment Account

This is an on-demand investment account, allowing IAHs to withdraw funds at any time.

1.8 Investment Asset Allocation

The Bank will allocate IAHs' funds in its existing HFA Financing portfolio, which generates stable profits.

1.9 Valuation of Allocated Assets

To be carried out on a monthly basis to determine the returns for IAHs.

Returns are influenced by:

- Asset performance
- Asset quality (e.g. impairment levels)
- Movements in Effective Profit Rates (EPR)

The principal and returns are not guaranteed, and IAHs may be exposed to the risk of no returns.

This investment account is not protected by Perbadanan Insurans Deposit Malaysia (PIDM). However, the product structure is designed to mitigate the risk of capital loss. In the event of liquidation, IAHs rank ahead of depositors.

1.10 Distribution Policy

Profit is calculated on a daily basis and distributed monthly, based on the performance of the HFA Financing portfolio.

1.11 Statement on Any Changes

There have been no changes in the investment objectives, strategies, restrictions and limitations during the quarter period.

1.12 Investor Profile

- Individuals (Residents and Non-Residents)
- Non-Individuals (Business and other entities)
- Investors with low risk tolerance
- Investors seeking opportunities to win prizes
- Investors with short- to medium-term investment horizons
- Investors seeking Shariah-compliant investment solutions

Note: Investors are advised to carefully consider all associated risks, including market, credit, liquidity, operational, legal and Shariah non-compliance risks. Please refer to Bank Islam's website for further details on each risk.

2.0 RISK STATEMENT

The Board of Directors of Bank Islam holds ultimate responsibility for risk management, including setting the Bank's risk appetite and tolerance levels in line with the Bank's overall business objectives.

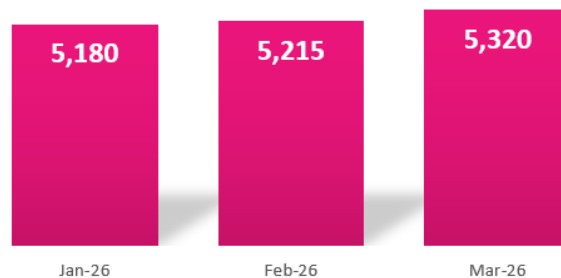
The Board Risk Committee, with support from the Management Risk Control Committee, ensures effective oversight of the implementation of risk strategies, policies and infrastructure.

3.0 FUND PERFORMANCE

3.1 Fund Size & Growth

As at March 2026, AWFAR account fund balance stood at RM5.3 billion.

Awfar Investment Account Fund Size RM'million



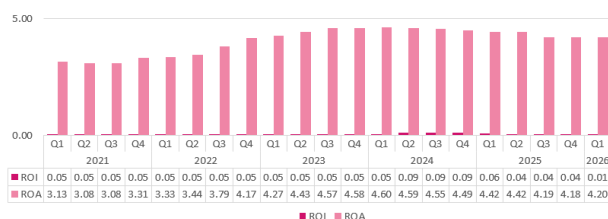
3.2 Rate of Return

Position 2026	Return on Asset (ROA)*	Profit Sharing Ratio (Customer : Bank)	Return on Investment (ROI)
January	4.18% p.a.	0.25 : 99.75	0.02% p.a.
February	4.16% p.a.	0.25 : 99.75	0.01% p.a.
March	4.20% p.a.	0.25 : 99.75	0.01% p.a.

*ROA - allocated assets of the fund.

Note: For further illustration, please refer to the Product Disclosure Sheet (PDS), Terms & Conditions and Investment Confirmation Notice (where applicable).

3.3 Historical Rate of Return



Note: The rates above are the average annual rate of return on a quarterly basis in percentage (%).

3.4 Income Statement

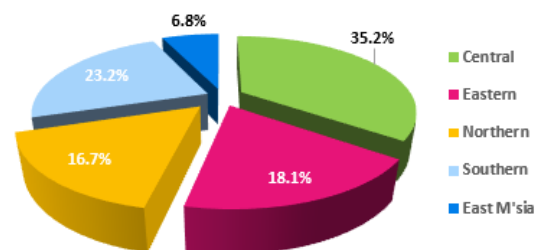
Income Statement for the Quarter Ended 31 March 2026			
	Jan	Feb	Mar
	RM'000	RM'000	RM'000
Profit from financing	18,179	16,987	19,465
Direct expenses*	-	-	-
Allowance for impairment on financing	(181)	(216)	(164)
Total profit	17,998	16,771	19,301
Return on asset (p.a.)	4.18%	4.16%	4.20%
Return on investment (p.a.)	0.02%	0.01%	0.01%

*Currently there are no charges imposed on this fund.

3.5 HFA Financing Portfolio by Geographical Location in

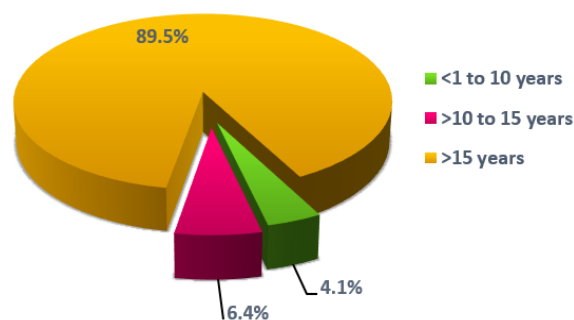
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Malaysia



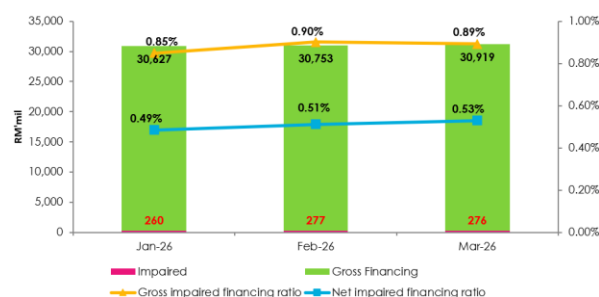
A total of 35.2% of the total HFA Financing portfolio originates from the Central region. This reflects the concentration of the HFA portfolio in developed areas such as Klang Valley.

3.6 HFA Financing Portfolio by Remaining Maturity of Facilities



The majority of the HFA Financing Portfolio has a remaining maturity exceeding 15 years, providing a stable profit stream that supports long-term return expectations.

3.7 Asset Quality of HFA Portfolio



The portfolio continues to demonstrate strong asset quality, as reflected by its low impairment ratio.

4.0 ECONOMIC REVIEW & PROSPECT

Malaysia's economy entered 2026 on a firm footing, supported by stronger-than-expected growth in the second half of 2025. GDP growth is forecast at 4.7%, although the outlook is tempered by geopolitical uncertainties, particularly in the Middle East, which may impact energy and transportation costs.

Despite these risks, Malaysia remains resilient, supported by a stable labor market, ongoing investment activity and continued tourism momentum under Visit Malaysia Year 2026. Domestic demand and the Electrical & Electronics (E&E) sector continue to drive growth. While external pressures may affect costs, consumption and exports, Malaysia's solid economic fundamentals and position as a net energy exporter provide support for medium-term growth.

5.0 PROPERTY MARKET & HFA PORTFOLIO REVIEW

According to the latest data published by the National Property Information Centre (NAPIC), Malaysia's property market remained resilient in 2025 despite global uncertainties, recording 416,413 transactions worth RM241.87 billion, representing a 4.1% increase in value. Transaction volume, however, declined slightly by 1.0% compared to 2024 (420,545 transactions; RM232.30 billion).

The residential sub-sector continued to dominate and expand, solidifying its position as the largest contributor to the national transaction activity, accounting for 61.6% of total transactions. A total of 256,512 transactions worth RM108.27 billion recorded, reflecting a marginal decline of 1.5% in volume, while transaction value registered a slight increase of 1.3% compared to 2024 (260,516 transactions; RM106.92 billion). By price range, demand remained concentrated in properties priced at RM300,000 and below, comprising 52.3% of total residential transactions, followed by RM300,001 to RM500,000 (24.9%) and RM500,001 to RM1.0 million (16.9%). Properties priced above RM1.0 million accounted for a smaller share of 5.9%.

In terms of property type, demand remained strongest for terrace houses, which represented 41.3% of total residential transactions, followed by vacant plots (18.1%) and high-rise units (14.3%). Regionally, Selangor recorded the highest residential transactions, contributing 20.7% in volume and 28.2% in value (52,998 transactions; RM30.53 billion).

The primary market experienced softer performance in 2025, with 64,487 units launched, representing a 14.9% decline from 75,784 units in 2024. Terrace houses dominated new launches, accounting for 51.9% (33,442 units), followed by condominiums/apartments at 33.5% (21,588 units). Sales performance also moderated, with a sales rate of 35.5%, down from 37.3% in 2024.

As at March 2026, the HFA portfolio reached RM30.92 billion, reflecting a month-on-month increase of 0.53% from RM30.75 billion in the previous month. Asset quality remained stable, with a Gross Impairment Ratio (GIR) of 0.89% in March 2026, a slight decrease from the previous month. This ratio remains lower than the industry average of 1.15% (February 2026) for residential property financing. Meanwhile, the HFA asset yield edged down

slightly to 4.20% in March 2026, compared to 4.21% in the previous quarter.