SAADIQ MY HOMEONE ACCOUNT-i

Investment Objective
To provide a short-term, low-risk investment instrument with a return on investment with the purpose of principal preservation.

The Investment is not a capital guaranteed investment and is not protected by PIDM.

Asset Allocation
Commodity Murabahah Interbank Placement (MYR) 100.00%

Investment Value and Declared Profit Year To Date

<table>
<thead>
<tr>
<th>Month (2020)</th>
<th>Investment Account Value (MYR)</th>
<th>Total Profit Declared (MYR)</th>
<th>Profit Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Apr</td>
<td>348,046,648.95</td>
<td>(1,069,252.39)</td>
<td>3.75%</td>
</tr>
<tr>
<td>May</td>
<td>352,247,849.83</td>
<td>(1,016,608.94)</td>
<td>3.41%</td>
</tr>
<tr>
<td>June</td>
<td>344,786,156.36</td>
<td>(920,311.03)</td>
<td>3.26%</td>
</tr>
</tbody>
</table>

Profit Distribution Frequency: Monthly

Summary Performance on the Saadiq My HomeOne Account-i
Funds utilized by the Bank under the Saadiq My HomeOne Account-i is used for Commodity Murabahah Placement based on the contract of Commodity Murabahah up to 12 months maturity which is calculated monthly based on a fixed rate of return. An average of MYR 390.51 million monthly placements was made into the Saadiq My HomeOne Account-i during the past 60 months (July 2015 to June 2020), providing an average monthly return of 4.34% p.a. calculated on Daily Average Account Balances on each individual account. Based on our calculation the Investment Asset risk profile to remain low-risk, with the expected level of returns to be maintained.

The Investment Counterparty for this arrangement is Standard Chartered Bank Malaysia Berhad (SCBMB). SCBMB currently is rated AAA/P1 by RAM Rating Services with global banking presence across 70 countries. Asset holding for SCBMB as at 31 March 2020 is MYR 50.76 billion and Total Net Profit of MYR 132.72 million. For 2020 Financial report on SCBMB performance, visit www.sc.com/my. All income distributed to the Bank from the Investment Asset based on Commodity Murabahah are derived from Syariah Compliant instrument managed by SCBMB.

*NOTE*: The graph above indicates the Profit Rate received monthly by the Commodity Murabahah Interbank Placement. The Profit Sharing Ratio of the account is calculated against the Profit Rate.