HomeLink / PropertyLink Investment Account-i (HLPLIA-i)

Fund Performance Report for the Quarter Ended 30 September 2026

Dear Valued Investment Account Holder,

We are pleased to present the following fund performance report for the quarter ended 30 September 2026.

1.0 Key Fund Information

1.1. Product Name

HomeLink / PropertyLink Investment Account-i ("HLPLIA-i"): HLPLIA-i is a type of an investment account that is linked to a HomeLink / PropertyLink Financing-i for the purpose of calculating the profit by reducing the principal balance for profit calculation in the financing facility.

The Shariah concept applicable is Wakalah bi al-istithmar (Investment Agency). It refers to an arrangement whereby the Investment Accountholder ("IAH") (principal / muwakkil) appoints the Bank as an agent (wakil) for the purpose of investment. The Bank as wakil shall not be liable to compensate losses except losses due to its own misconduct, negligence or breach of specified terms.

1.2. Investment Account Type

The HLPLIA-i is an unrestricted investment account in which the Bank invests in accordance with the investment mandate given by IAH and Fund Investment Strategies.

1.3. Fund Investment Objective

HLPLIA-i presents the opportunity for IAH:

- Through the linkage between the HLPLIA-i and HomeLink / PropertyLink Financing-i facility, IAH can benefit from greater savings on the profit charge on the Financing-i account.
- To garner profit returns on low-risk investment instruments.

1.4. Fund Investment Strategies

HLPLIA-i funds are invested in interbank placements that are classified as low-risk investment instruments while giving a stable return to IAH.

1.5. Nature of Investment Account

HLPLIA-i is an on-demand account, where the IAHs are able to place and withdraw monies from the account at any time.

1.6. Investment Asset Allocation

All funds placed into HLPLIA-i is wholly invested and allocated in stable Shariah-compliant interbank placements. The Bank shall manage the investment return in a manner that is consistent with IAH investment objectives and the related governing rules and regulations.

1.7. Investor Profile

Type of Investor: Individuals (Residents and Non-Residents) with a HomeLink and PropertyLink Financing-i facility.

1.8. Valuation of the Allocated Asset

As the HLPLIA-i is matched with interbank placement, for which a real-time value is always available, a separate valuation of the assets is not required.

1.9. Profit Payment Policy

Profit distribution is on monthly basis.

1.10. Statement on Any Changes

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

1.11. Other Information

Details of the HLPLIA-i fees and charges can be obtained via the Banks website, www.ambank.com.my

2.0 Risk Statement

Risk that the HLPLIA-i fund is unable to achieve its intended investment objective due to deterioration in the performance of the underlying asset portfolio, adverse economic conditions, or heightened credit risk exposures, resulting in lower returns to Investment Account Holders, reduced investor confidence, and reputational impact to the Bank.

3.0 Fund Performance for the Quarter ended 30 September 2026

3.1. Profit and Loss Statement for the Quarter ended 30 September 2026

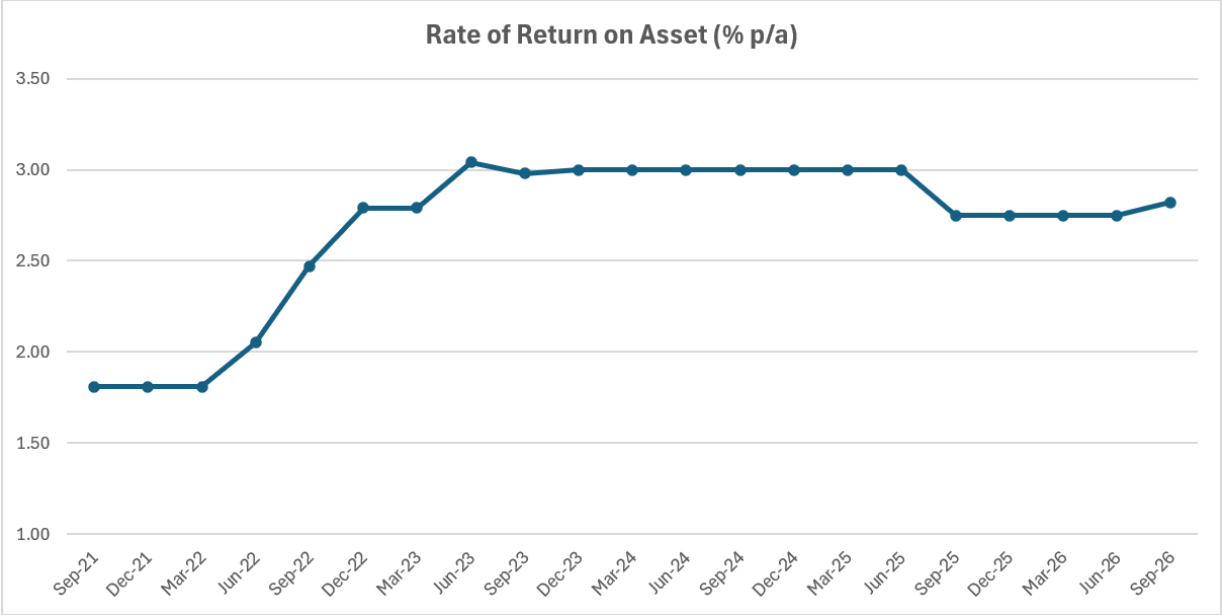
	July	August	September
Total Profit (RM '000)	27	28	28
Return on Asset (ROA) (p.a.) %	2.75	2.75	2.82
Return on Investment (p.a.) %*	0.05	0.05	0.05

** Based on the agreed expected return*

3.2. Performance for the Quarter ended 30 September 2026

Month	Fund Size (RM'000)
July	11,872
August	12,034
September	11,893

3.3. Historical Performance of the Investment Portfolio



4.0 Economic Review and Prospect

The global economy has thus far demonstrated resilience despite persistent geopolitical uncertainties and the resulting higher commodity prices. The continued rapid growth in artificial intelligence ("AI")-related investments and production, increased government spending, and robust household consumption have helped mitigate these headwinds. The International Monetary Fund ("IMF") has recently revised its 2026 global growth forecast slightly higher to 3.1%, although this remains below the average growth rate of 3.5% recorded in 2024 and 2025. However, the IMF cautioned that the global economy's resilience is increasingly being tested and risks are tilted to the downside. In particular, further escalation of geopolitical tensions, a reassessment of expectations surrounding AI, renewed trade tensions and fiscal vulnerabilities amid rising global bond yields could weaken growth.

With inflation likely to remain above target for longer, major central banks, including the US Federal Reserve ("Fed"), the European Central Bank ("ECB"), and the Bank of Japan ("BOJ"), resumed raising interest rates in September following a brief pause. Their policy communications suggest that further, albeit modest, monetary policy tightening may be warranted to curb inflationary pressures. Notably, the latest Fed dotplot projections point to another rate hike later this year, with markets currently assigning more than 90% probability of an increase at the December meeting.

On the domestic front, Malaysia's advance estimate of gross domestic product ("GDP") showed that the economy expanded by 5.3% YoY in 3Q2026, easing from 6.0% recorded in the previous quarter. Despite the softer pace, growth remained robust and broad-based, supported by continued expansion in the services (3Q2026: 5.4% vs. 2Q2026: 5.9%), manufacturing (3Q2026: 7.5% vs. 2Q2026: 7.3%) and construction sectors (3Q2026: 6.0% vs. 2Q2026: 6.5%) while the agriculture sector returned to positive territory (3Q2026: 1.3% vs. 2Q2026: -3.7%). In contrast, the mining and quarrying sector remained a drag on overall performance (3Q2026: -4.9% vs. 2Q2026: 9.2%) amid lower crude oil and condensate production. Cumulatively, GDP growth for the first 9M2026 reached 5.5%, exceeding the 4.8% recorded in the corresponding period of 2025, suggesting Malaysia may exceed the government's full-year target.

Meanwhile, we view Budget 2027 as striking a balance between supporting domestic demand and advancing fiscal consolidation amid heightened external uncertainties. While targeted assistance and wage-related measures should provide some support to household spending, the government's commitment to fiscal discipline remains evident, with the fiscal deficit projected to narrow further from 3.6% in 2026 to 3.3% in 2027. Continued subsidy rationalisation and productivity-focused initiatives indicate a gradual shift towards a more sustainable fiscal framework. That said, implementation risks, persistent cost pressures and a challenging external environment could limit the pass-through of higher incomes to consumption. Overall, we see the budget as a continuation of policy normalisation, while maintaining adequate support for near-term economic growth.

From the monetary policy perspective, we expect the Overnight Policy Rate ("OPR") to remain unchanged at 2.75% throughout 2026, consistent with market consensus, unless there is a significant shift in incoming economic data. With a stable labour market and well-contained inflation expected this year, we see no compelling reason for Bank Negara Malaysia ("BNM") to alter its policy stance, as the central bank will stick to its "gradual and measured" approach to ensure sustainable economic growth and price stability.

5.0 Underlying Asset Outlook

The funds are invested in interbank placements, which are short-term, low-risk instruments aimed at preserving capital while generating stable returns. Where returns from interbank placements are influenced by Bank Negara Malaysia's monetary policy stance and overall liquidity conditions of the banking system.

Overall, the outlook for the underlying asset remains stable with predictable returns as it is supported by resilient liquidity conditions within the interbank market and the sound financial standing of participating financial institutions.

IMPORTANT

HLPLIA-i IS AN INVESTMENT ACCOUNT PRODUCT. THE PROFIT AND LOSS OF WHICH IS BASED ON THE PERFORMANCE OF INVESTMENT ASSETS AND THEREFORE, IS NOT A DEPOSIT PRODUCT. THE RETURNS ON HLPLIA-i WILL BE BASED UPON THE PERFORMANCE OF THE INVESTMENT ASSETS. THE PRINCIPAL AND RETURNS ARE NOT GUARANTEED AND IAH HAS THE RISK OF EARNING NO RETURNS AT ALL AND AT WORST, RISK OF LOSING THE INVESTMENT AMOUNT AT ANY POINT OF TIME. NONETHELESS, SUCH RISKS ARE MITIGATED BY THE BANK'S PRUDENT INTERNAL CREDIT AND RISK POLICIES. HLPLIA-i IS NOT PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA (PIDM).

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