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

Fund Performance Report for the Quarter Ended 30 June 2026

Dear Valued Investment Account Holder,
We are pleased to present the following fund performance report for the quarter ended 30 June 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

AmBank Group is committed to maintain a sound risk management practices to support its strategy, protect capital, and sustain profitability within its risk management framework. The Board of Directors holds ultimate accountability for the establishment and maintenance of a sound risk management framework and internal control system across the Group to safeguard shareholder interests, preserve the Group's assets, and support the continuity and integrity of operations including prudent investment practices. This includes the identification of principal risks, the setting of an appropriate risk appetite, and the enforcement of controls to ensure the Group operates within established risk parameters.

Key risks such as credit, market, liquidity, operational, Shariah non-compliance, and industry-specific risks are actively managed through clear policies, procedures, and systems.

3.0 Fund Performance for the Quarter ended 30 June 2026

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

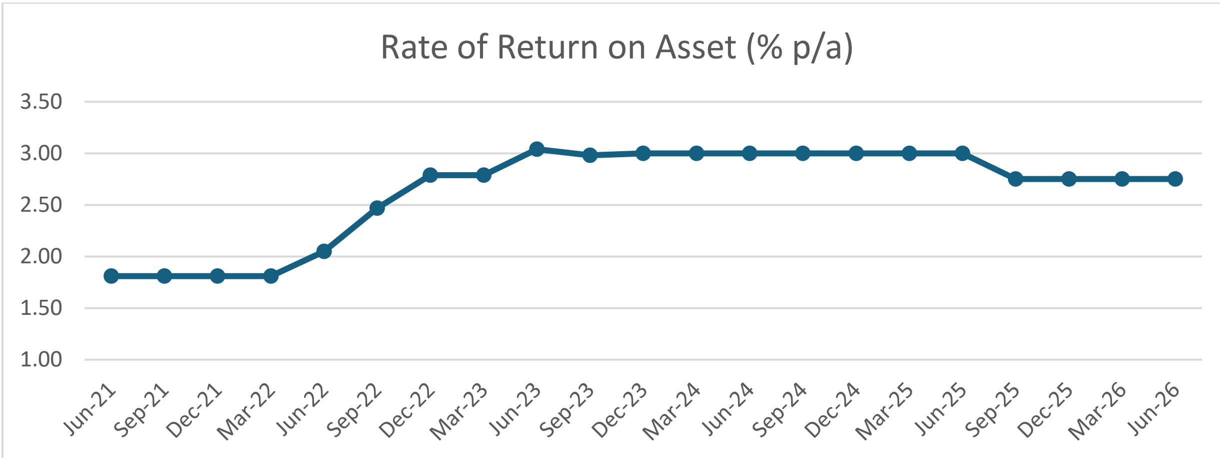
	April	May	June
Total Profit (RM '000)	25	26	25
Return on Asset (ROA) (p.a.) %	2.75	2.75	2.75
Return on Investment (p.a.) %*	0.05	0.05	0.05

** Based on the agreed expected return*

3.2. Performance for the Quarter ended 30 June 2026

Month	Fund Size (RM'000)
April	10,981
May	10,990
June	11,328

3.3. Historical Performance of the Investment Portfolio



4.0 Economic Review and Prospect

The US-Iran memorandum of understanding ("MoU"), signed in June, eased market tensions after weeks of military ups and downs in West Asia, but it was short-lived. Recent clashes between the US and Iran sparked another wave of military tension, reigniting fears of possible energy supply disruptions in the region. Meanwhile, the latest inflation data from both the US and Europe came in softer than expected, signalling that major central banks can afford to hold rates and assess evolving geopolitical developments before determining the future path of policy rates. As such, a rate hold in July is widely expected.

Recent policy communications suggest that the rate hike remains on the table beyond July. Fed Chair Kevin Warsh noted that while inflation moderated more than expected in June, it is still premature to declare the mission accomplished, given upside risks stemming from geopolitical events and an artificial intelligence ("AI") boom that has sent the cost of technology and equipment soaring. This is reflected in producer price inflation continuing to outpace consumer price inflation, indicating that cost pressures remain in the pipeline. That said, policymakers remain divided on the timing and the extent of rate tightening. Markets are currently pricing in one to two rate hikes in 2026 by the US Federal Reserve ("Fed") and two to three hikes by both the European Central Bank ("ECB") and the Bank of England ("BOE").

On the domestic front, Malaysia's advance estimate of gross domestic product ("GDP") showed that the economy expanded by 5.8% YoY in 2Q2026, higher than the 5.4% recorded in the previous quarter. The still-strong growth, which we believe is the best-performing quarter of the year, was supported by expansion in all sectors except agriculture, which contracted during the said period. At the same time, despite the conflict in West Asia since late February, which triggered oil price shocks and shipping disruptions, economic indicators suggest that growth in 1H2026 has exceeded the assumptions underpinning our previous forecast. Together with the reduction in the US tariff rate and the signing of the US-Iran MoU, which helped avert a full closure of the Strait of Hormuz, near-term risks have eased. Consequently, we have revised our 2026 GDP growth forecast upward to 4.8% from 4.5%, placing it at the upper end of BNM's 4.0%-5.0% growth projection range.

Meanwhile, Malaysia's unemployment rate stayed stable at 3.0% in May, after edging higher in April from the 2.9% rate maintained during the period from November 2025 to March 2026. Nevertheless, the level of unemployment recorded a marginal increase to 513.4 thousand in May 2026 from 511.8 thousand in April, although it remained below the 522.4 thousand observed in the corresponding period last year. This suggests that labour market slack has remained contained thus far, notwithstanding heightened external uncertainties associated with the West Asia conflict. Though data from the Social Security Organisation (PERKESO)'s Employment Insurance System (EIS) showed that over 47,000 people lost their jobs in 1H2026, the labour force participation rate ("LFPR") remained unchanged at 70.9% in May, reflecting current economic stability.

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 BNM to alter its policy stance, as the central bank may want to stick to its "gradual and measured" mantra to ensure an optimal level of 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.