Mudarabah Term Investment Account-i (MTIA-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

Mudarabah Term Investment Account-i (MTIA-i): MTIA-i is a type of an unrestricted investment account opened and maintained by the Investment Account Holder ("IAH") with the Bank. Monies placed in MTIA-i ("Investment Amount") is mandated by IAH to be utilized by the Bank, to fund its stable Shariah-compliant financing as investment assets of the Bank ("Investment Asset"). Distribution of returns of the Investment is based on the pre-agreed Profit Sharing Ratio ("PSR"), the amount of which dependent on the performance of the Investment Asset.

1.2. Investment Account Type

The MTIA-i is a form of an unrestricted investment account in which the Bank invests in the Investment Asset in accordance with the investment mandate given by IAH.

1.3. Fund Investment Objective

MTIA-i presents the opportunity to the public to invest in a low risk investment account product that funds the Investment Asset.

1.4. Fund Investment Strategies

MTIA-i fund is invested in Investment Asset with competitive pricing and good asset quality. The Investment Asset subscribes to the Bank's internal credit controls as regulated by Bank Negara Malaysia ("BNM").

1.5. Nature of Investment Account

Term Investment Account. For retail IAH, the tenure offered is 1 month, 3 months, 6 months or 12 months. For corporate IAH, the minimum tenure is 1 day to a maximum of 12 months or as specified by the Bank on a case-to-case basis.

1.6. Investment Asset Allocation

Investment Asset allocated is stable Shariah-compliant financing portfolio of the Bank. The Bank shall manage the investment return in a manner that is consistent with IAH investment objective and the related governing rules and regulations.

The asset allocation for the past two quarters is outlined in the table below.

Type of Assets	31 Mar 2026	30 Jun 2026
MTIA-i 1.0		
Retail Financing note 1	100%	100%
MTIA-i 2.0		
Retail Financing note 2	85%	85%
Non-Retail Financing note 3	15%	15%

Note 1: Home financing
Note 2: Auto financing and personal financing
Note 3: Financing to an institutional customer

1.7. Investor Profile

Type of Investor:

- Individuals (Residents and Non-Residents)
- Small and Medium Enterprises ("SMEs")
- Corporate
- Corporate Agencies
- Universities
- Companies & Partnerships
- Government
- Government Agencies
- Statutory Bodies
- Government-Linked Companies ("GLC")
- Other Business & Non-Business Entities deemed fit by the Bank.

1.8. Valuation of the Allocated Asset

Valuation methodology employed is in accordance with sound industry practice and consistent with the Malaysian Financial Reporting Standards ("MFRS"). The Bank will be monitoring the performance of the Investment Asset on monthly basis. The net returns/loss on the MTIA-i will be displayed at our branches and published on our website at www.ambank.com.my.

In the event of any impairment assessment on illiquid Investment Asset, such assessment shall be reflected in its current valuation. Adequate mechanism will be put in place by the Bank to ensure timely and fair recognition and measurement of impairment loss during the period in which it arises.

1.9. Profit Payment Policy

Profit distribution is upon maturity.

1.10. Statement on Any Changes

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

2.0 Risk Statement

There is a risk that the underlying investments of MTIA-i may underperform or incur losses, resulting in lower returns or loss of capital to Investment Account Holders (IAH). Ineffective management, monitoring, disclosure, or non-compliance with Shariah, regulatory, and contractual requirements may lead to inaccurate profit distribution, Shariah non-compliance events, financial losses, regulatory sanctions, customer disputes, and reputational damage. These risks may adversely affect stakeholder confidence and expose the Bank to operational, regulatory, and Shariah risks. The Bank manages these risks through established governance, policies, procedures, controls, and risk management frameworks to ensure prudent investment management and compliance with regulatory and Shariah requirements.

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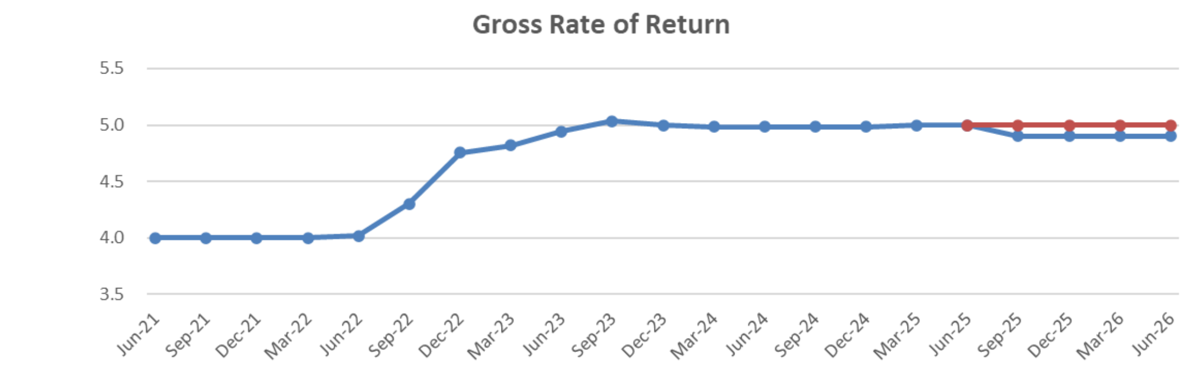
3.0 Fund Performance for the Quarter ended 30 June 2026.

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

	MTIA 1.0			MTIA 2.0		
	Apr'26	May'26	Jun'26	Apr'26	May'26	Jun'26
Total profit (RM'000)	3	3	3	8,955	10,113	10,632
Return on Asset (ROA)[1] (p.a.) %[*]	4.90	4.90	4.90	5.00	5.00	5.00
Return on Investment (p.a.)	As mutually agreed based on the negotiation between the Bank and the IAH, subject to the Terms and Conditions.					

[1] ROA: Return on Asset of the allocated portfolio to the Investment Account fund.
[*] Average returns of all tenures of placement

3.2. Historical Gross Rate of Return



	Jun-21	Sep-21	Dec-21	Mar-22	Jun-22	Sep-22	Dec-22	Mar-23	Jun-23	Sep-23	Dec-23	Mar-24	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25	Sep-25	Dec-25	Mar-26	Jun-26
MTIA 1.0	4.0	4.0	4.0	4.0	4.0	4.3	4.8	4.8	4.9	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	4.9	4.9	4.9	4.9
MTIA 2.0																	5.0	5.0	5.0	5.0	5.0

* The rates above are the average annual rate of return on a quarterly basis in percentage (%) per annum.
* MTIA 2.0 was launched in June'25.

3.3. Performance for the Quarter ended 30 June 2026

Product	Month	Fund Size (RM'000)	Return on Investment [2] % p.a. based on Board PSR			
			1 Month	3 Months	6 Months	12 Months
MTIA 1.0	Apr	802	1.72	2.00	2.16	
	May	744	1.72	2.00	2.16	
	June	730	1.72	2.00	2.16	
MTIA 2.0	Apr	2,251,014	1.85	2.15	2.30	2.35
	May	2,507,381	1.85	2.15	2.30	2.35
	June	2,648,280	1.85	2.15	2.30	2.35

[2] Subject to Profit Sharing Ratio between the Bank and the IAH as well as the Terms and Conditions.

Note: For further information, please refer to the Specific Terms and Conditions, Product Disclosure Sheet and Term Investment Account Placement Summary/ Confirmation Notice.

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

In line with the bank's commitment to capital preservation and delivering stable returns to IAH, the bank continues to prioritize low to moderate risk investment strategies. To further strengthen this approach, the bank has broadened its portfolio of underlying assets by incorporating additional Shariah-compliant financing assets. The bank aims to provide more predictable and consistent performance, ensuring that IAH receive returns that are both stable and aligned with their risk appetite.

IMPORTANT

MTIA-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 MTIA-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 UPON MATURITY OR EARLY WITHDRAWAL. NONETHELESS, SUCH RISKS ARE MITIGATED BY THE BANK'S PRUDENT INTERNAL CREDIT AND RISK POLICIES. MTIA-i IS NOT PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA (PIDM).

THIS PERFORMANCE REPORT HAS BEEN PREPARED FOR THE BENEFIT AND INTERNAL USE OF THE IAH TO INDICATE, ON A PRELIMINARY BASIS, THE PERFORMANCE OF THE INVESTMENT AS DESCRIBED HEREIN. IT IS FURNISHED SOLELY TO THE IAH AND MAY NOT BE REPRODUCED OR OTHERWISE DISSEMINATED IN WHOLE OR IN PART WITHOUT THE BANK'S PRIOR WRITTEN CONSENT.

THE INFORMATION IN THIS PERFORMANCE REPORT REFLECTS PREVAILING CONDITIONS AND OUR VIEWS AS OF THIS DATE. NOTHING CONTAINED IN THIS REPORT IS, OR SHALL BE, RELIED UPON AS A PROMISE OR REPRESENTATION AS TO THE FUTURE. PAST PERFORMANCE OF THE INVESTMENT IS NOT A GUARANTEE OF FUTURE PERFORMANCE. THE BANK ACCEPTS NO RESPONSIBILITY TO ANYONE OTHER THAN THE PARTIES IDENTIFIED IN THE FUND PERFORMANCE REPORT FOR THE INFORMATION CONTAINED IN THIS DOCUMENT.

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