Mudarabah Term Investment Account-i (MTIA-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

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	30 Jun 2026	30 Sept 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

Risk that the MTIA-i fund does not achieve its targeted investment performance due to adverse economic conditions, deterioration in the quality and performance of the underlying assets, or changes in market factors, resulting in lower profit distribution to Investment Account Holders and potential reputational impact to the Bank.

3.0 Fund Performance for the Quarter ended 30 September 2026.

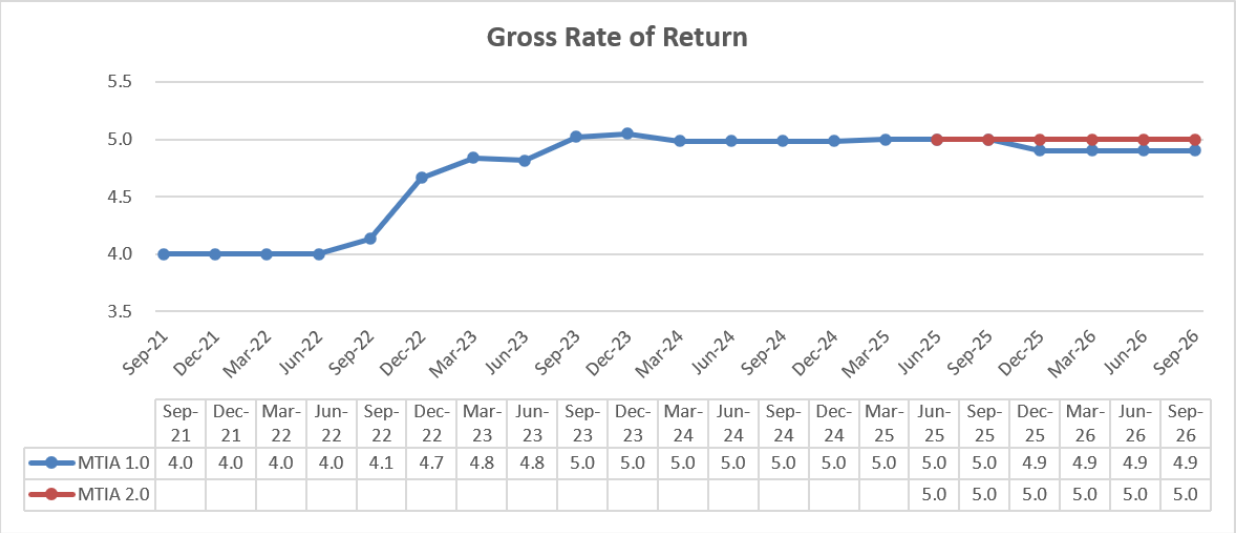
3.1. Profit and Loss Statement for the Quarter ended 30 September 2026

	MTIA 1.0			MTIA 2.0		
	July	August	September	July	August	September
Total profit (RM'000)	3	3	3	11,267	11,441	11,344
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



	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	Sep-26
MTIA 1.0	4.0	4.0	4.0	4.0	4.1	4.7	4.8	4.8	5.0	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	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 September 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	July	731	1.72	2.00	2.16	
	August	732	1.72	2.00	2.16	
	September	713	1.72	2.00	2.16	
MTIA 2.0	July	2,652,108	1.85	2.15	2.30	2.35
	August	2,729,004	1.85	2.15	2.30	2.35
	September	2,765,255	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 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

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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