

Mudarabah Term Investment Account-i (MTIA-i)

Fund Performance Report for the Quarter Ended 31 March 2026

Dear Valued Investment Account Holder,

We are pleased to present the following fund performance report for the quarter ended 31 March 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 Dec 2025	31 Mar 2026
MTIA-i 1.0		
Retail Financing ^{note 1}	100%	100%
MTIA-i 2.0		
Retail Financing ^{note 2}	75%	85%
Non-Retail Financing ^{note 3}	25%	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

The AmBank Group is committed to managing risks effectively to support its business strategy, protect capital and optimize profitability. The Board of Directors oversees the establishment of risk appetite and tolerance levels, ensuring risks such as credit, market, liquidity, operational, Shariah non-compliance and industry-specific risks are controlled through robust policies, procedures and infrastructure. This approach ensures a balanced and sustainable risk profile while maintaining safe and minimal-risk investment practices.

3.0 Fund Performance for the Quarter ended 31 March 2026.

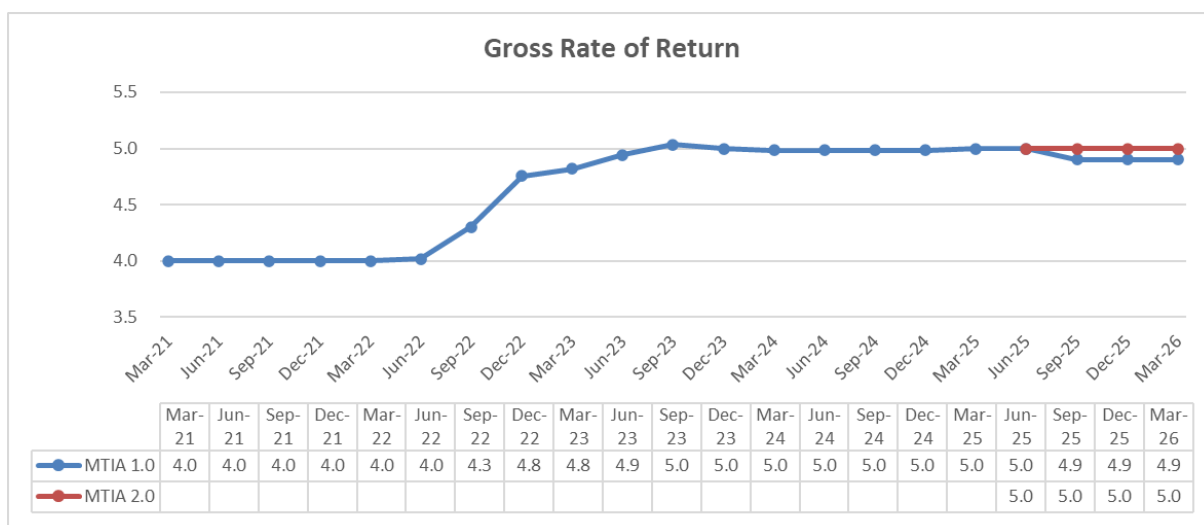
3.1. Profit and Loss Statement for the Quarter ended 31 March 2026

	MTIA 1.0			MTIA 2.0		
	Jan'26	Feb'26	Mar'26	Jan'26	Feb'26	Mar'26
Total profit (RM'000)	4	3	4	5,024	5,586	8,051
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



* 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 31 March 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	Jan	907	1.72	2.00	2.16	
	Feb	908	1.72	2.00	2.16	
	March	858	1.72	2.00	2.16	
MTIA 2.0	Jan	1,298,123	1.85	2.15	2.30	2.35
	Feb	1,626,394	1.85	2.15	2.30	2.35
	March	2,045,323	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

Rising inflation risks have prompted the financial markets to reassess the global monetary policy path. Both the European Central Bank (“ECB”) and the Bank of England (“BOE”) held interest rates steady at 2.0% and 3.75%, respectively, but investors seemed to read the same signal coming from both central banks – hikes are coming later this year. The ECB’s decision to hold rates belies a more hawkish shift in its messaging, while the BOE went a step further by warning that UK inflation could rise to 6% should the West Asia conflict persist. Meanwhile, the US Federal Reserve (“Fed”) held rates steady for a third straight meeting, with an 8–4 vote marking its most divided decision since 1992 and the central bank is expected to pause for the remainder of the year in its latest policy meeting.

Meanwhile, in Japan, the International Monetary Fund (“IMF”) has advised the Bank of Japan (“BOJ”) to continue normalising rates despite rising economic risks, noting that the overall balance of risks remains broadly even. In contrast, steady wage growth should continue to support consumption. Although three of the BOJ’s nine policy board members advocated for an interest rate hike at the April meeting, reflecting rising concerns over inflationary pressures linked to the West Asia conflict, Governor Kazuo Ueda said the central bank opted to keep policy unchanged for now to allow more time to assess the conflict’s economic impact. Nonetheless, he emphasised that the BOJ remains prepared to raise rates should inflationary risks materialise or intensify significantly.

On the domestic front, Malaysia’s advance gross domestic product (“GDP”) estimate showed the economy expanded by 5.3% in 1Q2026, slowing from 6.3% expansion recorded in the previous quarter. While growth moderated across all sectors, recent performance still reflects that household consumption remains the mainstay of economic growth, supported by strong labour market conditions and rising incomes. Additionally, the latest economic outlook from Bank Negara Malaysia (“BNM”), based on its annual report published at end-March, projects Malaysia’s economic growth at between 4% and 5% this year, which is more optimistic than the Ministry of Finance’s (“MOF”) forecast of 4% to 4.5% announced during Budget 2026 in October last year. Domestic demand should remain robust, underpinned by a healthy labour market, civil servants’ salary hikes, and continued government cash assistance, whereas investment remains driven by digitalisation and infrastructure development. Nevertheless, risks remain tilted to the downside as a more prolonged or intensified war in West Asia could weaken sentiment and purchasing power, pulling growth toward the lower end of the official forecast ranges.

We expect the Overnight Policy Rate (“OPR”) to remain unchanged at 2.75% throughout 2026, consistent with market consensus that anticipates no major hikes or cuts unless there is a significant shift in incoming economic data. With a tight labour market and well-contained inflation expected in 2026, we find no compelling reason for BNM to alter its present policy stance. The current monetary policy stance remains accommodative, supporting growth expected to remain within a healthy range.

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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