

TERM INVESTMENT AFFIN (TIA)

Performance Report for the Quarter Ended 31 March 2026

1.0 Product Type

TIA is an unrestricted investment account with a specific investment amount and tenure where the Investor provides the Bank with the mandate to make the ultimate investment decision without specifying any particular restrictions or conditions. TIA is offered based on the Shariah concept of Mudarabah where the Investor provides capital to be managed by the Bank. Any profit generated from the capital is shared between the Investor and the Bank according to a mutually agreed profit-sharing-ratio. TIA was launched on 2 November 2024.

2.0 Investor Profile

Type of Investor: Individual and Non-Individual.

3.0 Investment Currency

Subscription into TIA must be in Ringgit Malaysia.

4.0 Investment Objective

To provide stable returns through low to moderate risk investments.

5.0 Investment Strategies

TIA strategically allocates its funds into a range of Personal Financing-i and Corporate Financing-i portfolios that are not only competitively priced but also exhibit high asset quality. This approach ensures that the investment account benefits from both cost-effective opportunities and robust, reliable asset performance. By carefully selecting and managing these portfolios, TIA aims to optimize returns while maintaining a balanced risk profile, ultimately providing investors with a stable and potentially rewarding investment experience.

6.0 Investment Asset Allocation

TIA funds are invested by the Bank into the pool of Shariah compliant personal financing and corporate financing portfolios of the Bank.

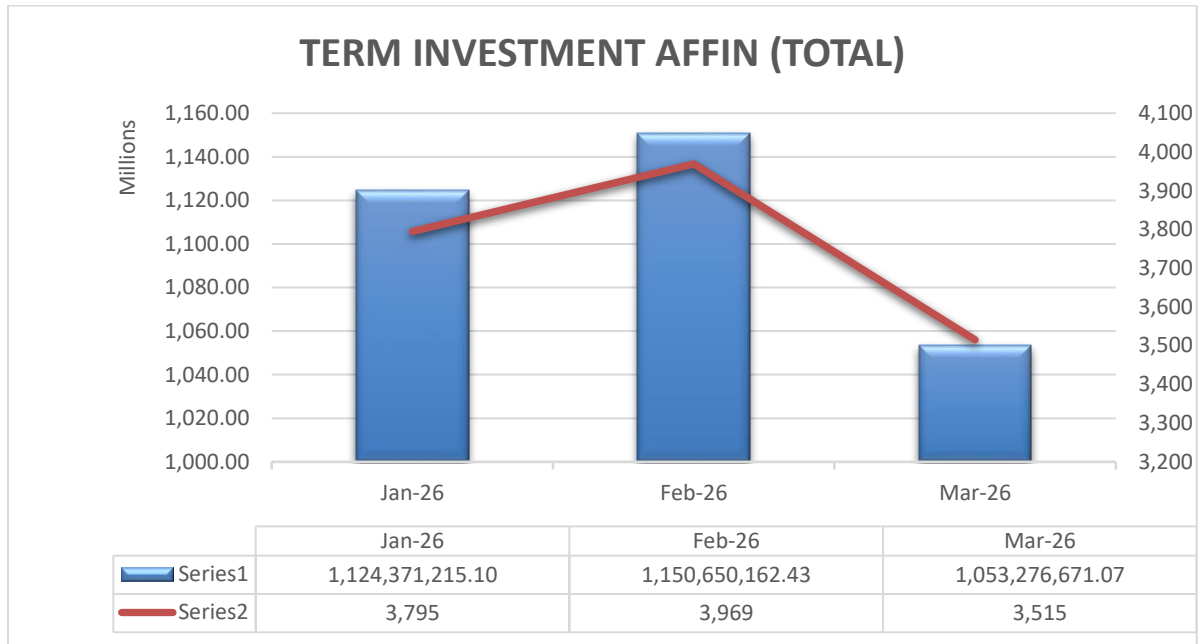
7.0 Analysis of Fund Performance and Asset Valuation

TIA fund balance was recorded as follows:

Month	January 2026	February 2026	March 2026
No. of Account	3,795	3,969	3,515
Investment Amount (RM)	1,124,371,215.10	1,150,650,162.43	1,053,276,671.07

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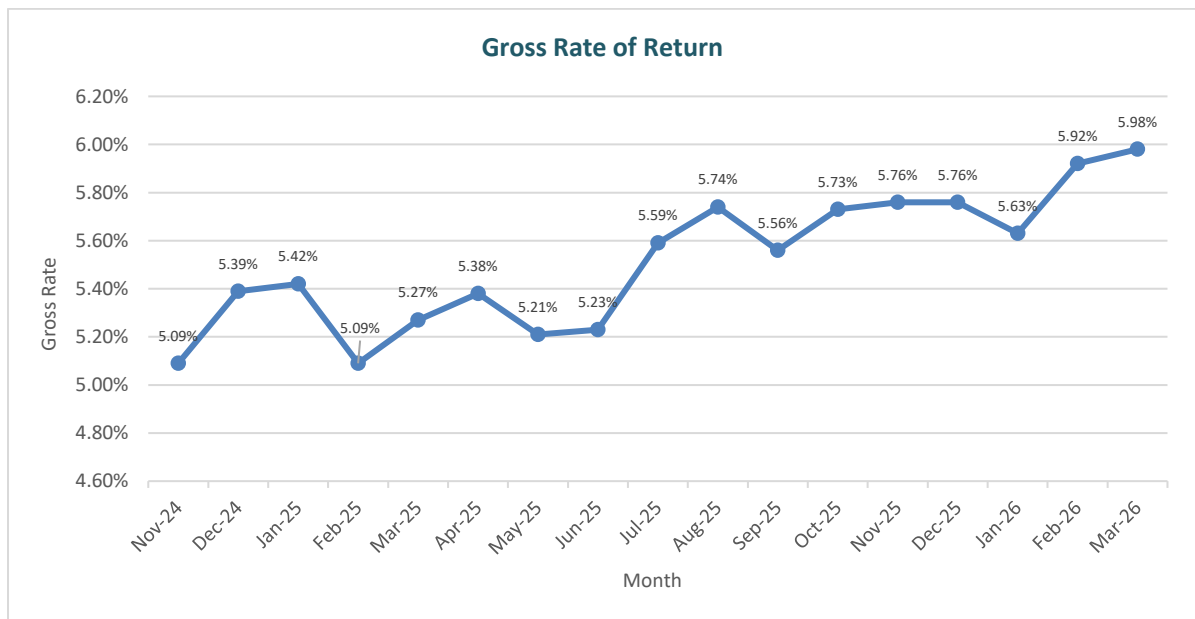
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The Bank will perform valuation of the underlying assets of the Investment Asset in accordance with the Malaysian Financial Reporting Standards (MFRS) which will be carried out on a monthly basis.

Gross Rate of Return

The Gross Rate of Return refers to total profit generated from the investment before the application of Profit-Sharing Ratio (PSR).



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8.0 Analysis of Historical Performance and Rate of Returns

The Actual Rate of Returns refers to the returns generated or realised from the investment assets given to the customer after applying PSR.

TIA Non-Promotional Actual Rate of Return to Investors

Period (Month)	1 month	3 months	6 months	9 months	10 months	12 months
January	1.69%	2.31%	2.53%	2.59%	2.59%	2.59%
February	1.78%	2.43%	2.66%	2.72%	2.72%	2.72%
March	1.79%	2.45%	2.69%	2.75%	2.75%	2.75%

TIA Campaign Actual Rate of Return to Investors

TIA Campaign 1.0

Period (Month)	6 months	9 months	12 months
January	4.11%	4.17%	4.22%
February	4.32%	4.38%	4.44%
March	4.37%	4.43%	4.49%

TIA Campaign 2.0

Period (Month)	6 months	10 months	12 months
January	4.05%	4.11%	4.17%
February	4.26%	4.32%	4.38%
March	4.31%	4.37%	4.43%

TIA Campaign 2.1

Period (Month)	6 months	10 months	12 months
January	4.11%	4.17%	4.22%
February	4.32%	4.38%	4.44%
March	4.37%	4.43%	4.49%

TIA Campaign 3.0

Period (Month)	Minimum Investment Amount	January	February	March
12	RM50,000	4.05%	4.26%	4.31%
	RM100,000	4.11%	4.32%	4.37%
	RM500,000	4.17%	4.38%	4.43%
	RM1,000,000	4.22%	4.44%	4.49%

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TIA Campaign 3.1

Period (Month)	Minimum Investment Amount	January	February	March
12	RM50,000	4.22%	4.44%	4.49%
	RM100,000	4.28%	4.50%	4.54%
	RM500,000	4.34%	4.56%	4.60%
	RM1,000,000	4.39%	4.62%	4.66%

TIA Campaign 4.0

Period (Month)	Minimum Investment Amount	January	February	March
6	RM50,000	4.22%	4.44%	4.49%
	RM100,000	4.28%	4.50%	4.54%
	RM500,000	4.34%	4.56%	4.60%
	RM1,000,000	4.39%	4.62%	4.66%
9	RM50,000	4.05%	4.26%	4.31%
	RM100,000	4.11%	4.32%	4.37%
	RM500,000	4.17%	4.38%	4.43%
	RM1,000,000	4.22%	4.44%	4.49%
12	RM50,000	3.88%	4.08%	4.13%
	RM100,000	3.94%	4.14%	4.19%
	RM500,000	4.00%	4.20%	4.25%
	RM1,000,000	4.05%	4.26%	4.31%

TIA Campaign 5.0

Period (Month)	Minimum Investment Amount	January	February	March
6	RM50,000	3.83%	4.03%	4.07%
	RM100,000	3.88%	4.08%	4.13%
	RM500,000	3.94%	4.14%	4.19%
	RM1,000,000	4.00%	4.20%	4.25%
9	RM50,000	3.83%	4.03%	4.07%
	RM100,000	3.88%	4.08%	4.13%
	RM500,000	3.94%	4.14%	4.19%
	RM1,000,000	4.00%	4.20%	4.25%
12	RM50,000	4.05%	4.26%	4.31%
	RM100,000	4.11%	4.32%	4.37%
	RM500,000	4.17%	4.38%	4.43%
	RM1,000,000	4.22%	4.44%	4.49%

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TIA Campaign 6.0

Period (Month)	Minimum Investment Amount	January	February	March
3	RM50,000	3.21%	3.37%	3.41%
6	RM50,000	3.43%	3.61%	3.65%
	RM100,000	3.49%	3.67%	3.71%
	RM500,000	3.55%	3.73%	3.77%
	RM1,000,000	3.60%	3.79%	3.83%
9	RM50,000	3.43%	3.61%	3.65%
	RM100,000	3.49%	3.67%	3.71%
	RM500,000	3.55%	3.73%	3.77%
	RM1,000,000	3.60%	3.79%	3.83%
12	RM50,000	3.49%	3.67%	3.71%
	RM100,000	3.55%	3.73%	3.77%
	RM500,000	3.60%	3.79%	3.83%
	RM1,000,000	3.66%	3.85%	3.89%

TIA Campaign 7.0

Period (Month)	Minimum Investment Amount	January	February	March
3	RM10,000	3.13%	3.29%	3.32%
6	RM10,000	3.34%	3.52%	3.55%
	RM100,000	3.40%	3.58%	3.62%
	RM500,000	3.45%	3.63%	3.67%
	RM1,000,000	3.51%	3.69%	3.73%
9	RM10,000	3.34%	3.52%	3.55%
	RM100,000	3.40%	3.58%	3.62%
	RM500,000	3.45%	3.63%	3.67%
	RM1,000,000	3.51%	3.69%	3.73%
12	RM10,000	3.40%	3.58%	3.62%
	RM100,000	3.45%	3.63%	3.67%
	RM500,000	3.51%	3.69%	3.73%
	RM1,000,000	3.56%	3.74%	3.78%

TIA Campaign 8.0

Period (Month)	Minimum Investment Amount	January	February	March
3	RM10,000	3.23%	3.40%	3.43%
6	RM10,000	3.45%	3.63%	3.67%
	RM100,000	3.51%	3.69%	3.73%
	RM500,000	3.56%	3.75%	3.79%
	RM1,000,000	3.63%	3.81%	3.85%

TERM INVESTMENT AFFIN (TIA)

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Period (Month)	Minimum Investment Amount	January	February	March
9	RM10,000	3.45%	3.63%	3.67%
	RM100,000	3.51%	3.69%	3.73%
	RM500,000	3.56%	3.75%	3.79%
	RM1,000,000	3.63%	3.81%	3.85%
12	RM10,000	3.51%	3.70%	3.73%
	RM100,000	3.56%	3.75%	3.79%
	RM500,000	3.62%	3.81%	3.85%
	RM1,000,000	3.68%	3.86%	3.90%

TIA Campaign 9.0

Period (Month)	Minimum Investment Amount	January	February	March
3	RM10,000	3.13%	3.30%	3.33%
6	RM10,000	3.35%	3.52%	3.56%
	RM100,000	3.41%	3.59%	3.62%
	RM500,000	3.46%	3.64%	3.67%
	RM1,000,000	3.52%	3.70%	3.74%
9	RM10,000	3.35%	3.52%	3.56%
	RM100,000	3.41%	3.59%	3.62%
	RM500,000	3.46%	3.64%	3.67%
	RM1,000,000	3.52%	3.70%	3.74%
12	RM10,000	3.41%	3.59%	3.62%
	RM100,000	3.46%	3.64%	3.67%
	RM500,000	3.52%	3.70%	3.74%
	RM1,000,000	3.57%	3.75%	3.79%

TIA Campaign 10.0

Period (Month)	Minimum Investment Amount	January	February	March
3	RM10,000	3.13%	3.30%	3.33%
6	RM10,000	3.35%	3.52%	3.56%
	RM100,000	3.41%	3.59%	3.62%
	RM500,000	3.46%	3.64%	3.67%
	RM1,000,000	3.52%	3.70%	3.74%
9	RM10,000	3.35%	3.52%	3.56%
	RM100,000	3.41%	3.59%	3.62%
	RM500,000	3.46%	3.64%	3.67%
	RM1,000,000	3.52%	3.70%	3.74%
12	RM10,000	3.41%	3.59%	3.62%
	RM100,000	3.46%	3.64%	3.67%

TERM INVESTMENT AFFIN (TIA)

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Period (Month)	Minimum Investment Amount	January	February	March
	RM500,000	3.52%	3.70%	3.74%
	RM1,000,000	3.57%	3.75%	3.79%

TIA Campaign 10.1

Period (Month)	Minimum Investment Amount	January	February	March
3	RM10,000	3.12%	3.28%	3.31%
6	RM10,000	3.33%	3.51%	3.54%
	RM100,000	3.39%	3.57%	3.60%
	RM500,000	3.44%	3.62%	3.65%
	RM1,000,000	3.50%	3.68%	3.72%
9	RM10,000	3.33%	3.51%	3.54%
	RM100,000	3.39%	3.57%	3.60%
	RM500,000	3.44%	3.62%	3.65%
	RM1,000,000	3.50%	3.68%	3.72%
12	RM10,000	3.39%	3.57%	3.60%
	RM100,000	3.44%	3.62%	3.65%
	RM500,000	3.50%	3.68%	3.72%
	RM1,000,000	3.55%	3.73%	3.77%

TIA Campaign 10.2

Period (Month)	Minimum Investment Amount	January	February	March
3	RM10,000	3.12%	3.28%	3.31%
6	RM10,000	3.33%	3.51%	3.54%
	RM100,000	3.39%	3.57%	3.60%
	RM500,000	3.44%	3.62%	3.65%
	RM1,000,000	3.50%	3.68%	3.72%
9	RM10,000	3.33%	3.51%	3.54%
	RM100,000	3.39%	3.57%	3.60%
	RM500,000	3.44%	3.62%	3.65%
	RM1,000,000	3.50%	3.68%	3.72%
12	RM10,000	3.39%	3.57%	3.60%
	RM100,000	3.44%	3.62%	3.65%
	RM500,000	3.50%	3.68%	3.72%
	RM1,000,000	3.55%	3.73%	3.77%

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TIA Campaign 11.0

Period (Month)	Minimum Investment Amount	January	February	March
3	RM10,000	NA	3.35%	3.39%
6	RM10,000	NA	3.59%	3.62%
	RM100,000	NA	3.65%	3.69%
	RM500,000	NA	3.70%	3.74%
	RM1,000,000	NA	3.76%	3.80%
9	RM10,000	NA	3.59%	3.62%
	RM100,000	NA	3.65%	3.69%
	RM500,000	NA	3.70%	3.74%
	RM1,000,000	NA	3.76%	3.80%
12	RM10,000	NA	3.65%	3.69%
	RM100,000	NA	3.70%	3.74%
	RM500,000	NA	3.76%	3.80%
	RM1,000,000	NA	3.82%	3.86%

TIA Campaign 12.0

Period (Month)	Minimum Investment Amount	January	February	March
3	RM10,000		NA	3.22%
6	RM10,000	NA	NA	3.45%
	RM100,000	NA	NA	3.51%
	RM500,000	NA	NA	3.56%
	RM1,000,000	NA	NA	3.62%
9	RM10,000	NA	NA	3.45%
	RM100,000	NA	NA	3.51%
	RM500,000	NA	NA	3.56%
	RM1,000,000	NA	NA	3.62%
12	RM10,000	NA	NA	3.51%
	RM100,000	NA	NA	3.56%
	RM500,000	NA	NA	3.62%
	RM1,000,000	NA	NA	3.67%

Note: As disclosed via TIA's Terms and Conditions, the Investor agrees that if:

- (a) the Actual Profit is equivalent or below the Indicative Profit, the Actual Profit shall be shared based on the agreed PSR; or
- (b) the Actual Profit exceeds the Indicative Profit, the Investor agrees to waive the excess profit and the excess amount shall be paid to the Bank.
- (c) Notwithstanding clause (b) above, the Bank may, at its discretion, relinquish its entitlement to the excess profit.

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9.0 Statement of Any Changes

No changes made to the product in Q1 2026.

10.0 Profit Distributions made and Proposed during the Period, and the Effects in Terms of the Valuation of the Investment Account Before and After the Distribution

Profit distribution is made upon maturity.

11.0 Any Charge imposed on TIA

TIA does not impose any fees or charges.

12.0 Commentary on the Fund Performance Up to Date and A Review of Future Prospects of the Investment Asset and Proposed Strategies

Malaysia's Economy in 1Q2026: Resilient Growth Amid Global Headwinds

Malaysia's economy posted a solid 5.3% year-on-year GDP growth in the first quarter of 2026, according to advance estimates released by the Department of Statistics Malaysia (DOSM) on 17 April 2026. This moderated from the 6.3% expansion in 4Q2025 but remained respectable given rising global uncertainties, particularly geopolitical tensions in the Middle East that pushed up energy prices.

QUARTERLY GDP PERFORMANCE



Source : Department of Statistic Malaysia (DOSM)

Key drivers included:

- ❖ Services sector (5.4% growth), anchored by wholesale & retail trade and sustained consumer spending.
- ❖ Manufacturing (5.8%) and construction (7.8%), both benefiting from domestic demand and export-oriented activity.
- ❖ Agriculture (2.8%), while mining & quarrying contracted (-1.1%) due to lower crude oil and gas output.

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Supporting fundamentals were strong:

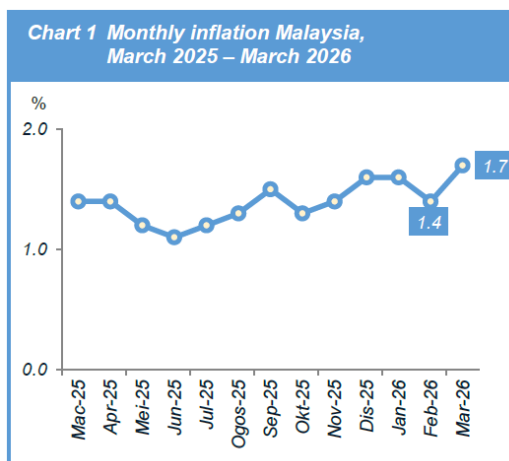
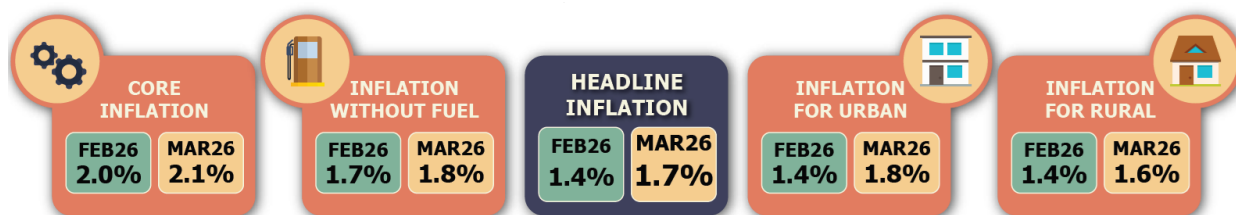
- ❖ Unemployment remained low at 2.9% as of February 2026 (near a decade-low), with firm labour-market conditions and rising incomes.
- ❖ Headline inflation stood at 1.7% yoy in March 2026 (up slightly from 1.4% the prior month), still moderate.
- ❖ The Overnight Policy Rate (OPR) was held steady at 2.75% (unchanged since July 2025), keeping monetary policy accommodative.

Bank Negara Malaysia (BNM) has lifted its full-year 2026 growth forecast to 4–5% (from 4–4.5%), while the World Bank and IMF project 4.4% and 4.7% respectively. **Domestic demand, especially private consumption is expected to remain the primary growth engine**, backed by fiscal measures in Budget 2026, civil-servant salary adjustments, and stable employment.

Monetary conditions were still accommodative enough to support spending and investment, with Bank Negara Malaysia maintaining the Overnight Policy Rate (OPR) at 2.75% in March 2026. The central bank stated that the policy setting remained consistent with Malaysia’s growth and inflation outlook.

In the context of 1Q2026’s economic backdrop, banking financing will benefit directly from:

- ❖ Strong household confidence and spending: Low unemployment, income growth, and government cash assistance (e.g., BUDI95 and civil servant pay hikes) encourage consumers to finance big-ticket items, debt consolidation, or lifestyle needs.
- ❖ Accommodative OPR (2.75%): Keeps borrowing/Financing costs attractive, supporting loan/financing demand without sharp margin compression for banks.
- ❖ Resilient domestic demand: Offsets softer external headwinds (e.g., global trade uncertainties), allowing banks to grow their financing portfolio with relatively low credit risk.



Inflation remained benign during the quarter, which helped preserve household purchasing power. Headline inflation stood at 1.6% in January 2026, then decreased to 1.4% in February 2026 and rose to 1.7% in March 2026. Core inflation was stable at 2.1% in March 2026. Bank Negara indicated that overall inflation in 2026 was expected to remain manageable with the headline inflation rate for 2026 projected at between 1.5% to 2.5% year-on-year. This low-inflation environment reduced immediate pressure for monetary tightening and supported a stable macroeconomic backdrop for consumers and businesses.

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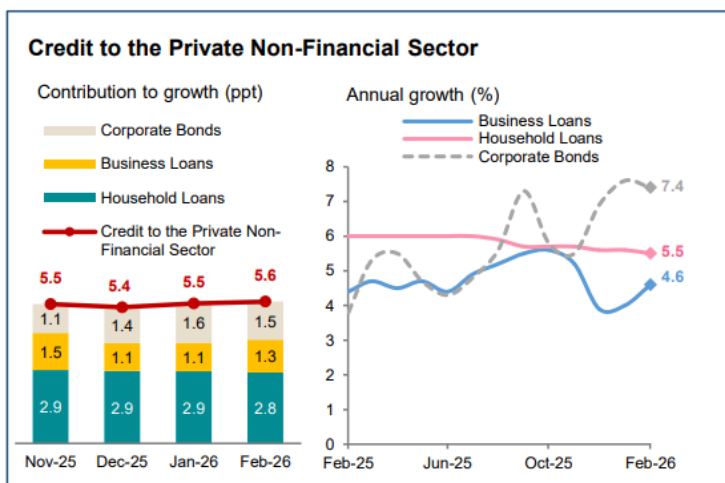
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On the external front, trade performance remained encouraging in the early part of the year. In March 2026, Malaysia's total trade in goods expanded by 9.3% year-on-year to RM273.0 billion. Exports rose 8.3% to RM148.8 billion, while imports increased 10.4% to RM124.2 billion, reflecting sustained external demand, particularly for manufacturing related and supply chain linked sectors. Nevertheless, Malaysia remains exposed to external downside risks stemming from geopolitical tensions, global trade fragmentation, and heightened commodity price volatility.

The Industrial Production Index (IPI)

Industrial activity in Q1 2026 was positive but mixed. The Industrial Production Index (IPI) grew 3.1% in February 2026, with manufacturing expanding 4.2%, while mining was weaker. This suggests that the industrial sector continued to grow, though not all segments performed evenly.

Credit Environment – Steady and broad-based expansion



¹ Comprises loans for the purchase of non-residential properties, residential properties for business use, fixed assets as well as for construction activities.
Source: Bank Negara Malaysia

The terms “Loans and Bonds” in this chart is used in a general context. In Islamic Banking, the appropriate term is “Financing and Sukuk” to reflect Shariah-compliant principles.

Malaysia's credit environment in the first quarter of 2026 remained supportive and resilient, underpinned by stable domestic demand and improving external conditions.

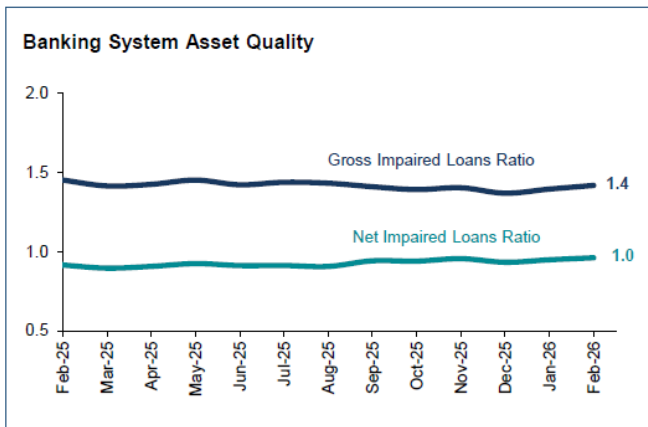
Credit to the private non-financial sector expanded by 5.6% year-on-year in February 2026, a modest acceleration from January, driven mainly by stronger growth in business loans/financing, which rose by 4.6% year-on-year. The pickup in business lending was broad-based, supported by higher demand for working capital and investment-related loans/financing across both SME and non-SME segments, particularly in the manufacturing and services sectors.

Household loan/financing growth remained stable at 5.5%, reflecting sustained consumer spending, steady labour market conditions, and manageable debt servicing burdens. Meanwhile, corporate bond outstanding growth was broadly unchanged at 7.4%, indicating continued access to capital markets for larger corporates alongside bank financing

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Asset Quality Conditions – Intact and well provisioned



Source: Bank Negara Malaysia

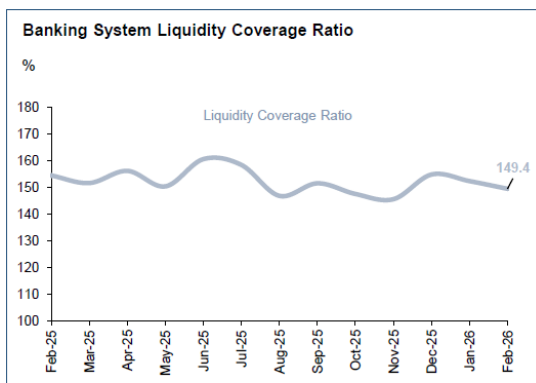
The terms “Loans” in this chart is used in a general context. In Islamic Banking, the appropriate term is “Financing” to reflect Shariah-compliant principles.

Asset quality in the Malaysian banking system remained sound and well-contained during the opening quarter of 2026, despite higher interest rates globally and pockets of cost-of-living pressures.

As of February 2026, the gross impaired loans/financing (GIL) ratio was stable at 1.4%, while the net impaired loans/financing ratio edged up slightly to 1.0% from 0.9% in January. This marginal increase remained within historical norms and did not signal broad-based stress across households or corporates.

Importantly, banks continued to maintain prudent loss-absorbing buffers, with the loan/financing loss coverage ratio (including regulatory reserves) standing at a healthy 124.7% of gross impaired loans/financing. This indicates that banks remain well-positioned to absorb potential asset quality deterioration should macroeconomic conditions weaken.

Liquidity conditions



Source: Bank Negara Malaysia

Liquidity conditions in the banking system remained **comfortable and resilient** in the first quarter of 2026, providing strong support for credit intermediation and financial stability.

The banking system recorded an aggregate **Liquidity Coverage Ratio (LCR) of 149.4% in February 2026**, well above the regulatory minimum of 100%, although slightly lower than January’s 152.3%. This decline was modest and reflected normal balance-sheet adjustments rather than tightening liquidity stress.

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Overall Outlook

Overall, the economic outlook for Malaysia in the first quarter of 2026 was cautiously optimistic. Growth remained solid, inflation was low, employment was stable, and exports were still expanding. At the same time, downside risks persisted, particularly from global geopolitical tensions, weaker commodity output, and uncertainty in the external environment. Even so, the broad picture for Q1 2026 was one of resilience rather than weakness, with Malaysia benefiting from strong domestic fundamentals and a still-supportive policy environment.

IMPORTANT/DISCLAIMER

THIS IS AN INVESTMENT ACCOUNT PRODUCT THAT IS TIED TO THE PERFORMANCE OF THE UNDERLYING ASSETS AND IS NOT A DEPOSIT

WARNING

THE RETURNS ON THIS INVESTMENT ACCOUNT WILL BE AFFECTED BY THE PERFORMANCE OF THE UNDERLYING ASSETS. THE PRINCIPAL AND RETURNS ARE NOT GUARANTEED AND CUSTOMER RISKS EARNING NO RETURNS AT ALL. IF THE INVESTMENT IS REDEEMED EARLY, CUSTOMER MAY SUFFER LOSSES IN PART OR THE ENTIRE PRINCIPAL SUM INVESTED.

THIS INVESTMENT ACCOUNT IS NOT PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA (PIDM).

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The information in this report reflects current conditions and our views as of this date. Nothing in this report should be considered a promise or representation of future performance. Past performance of the investment does not guarantee future results.