

TERM INVESTMENT AFFIN (TIA)

Performance Report for the Quarter Ended 30 September 2025

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.

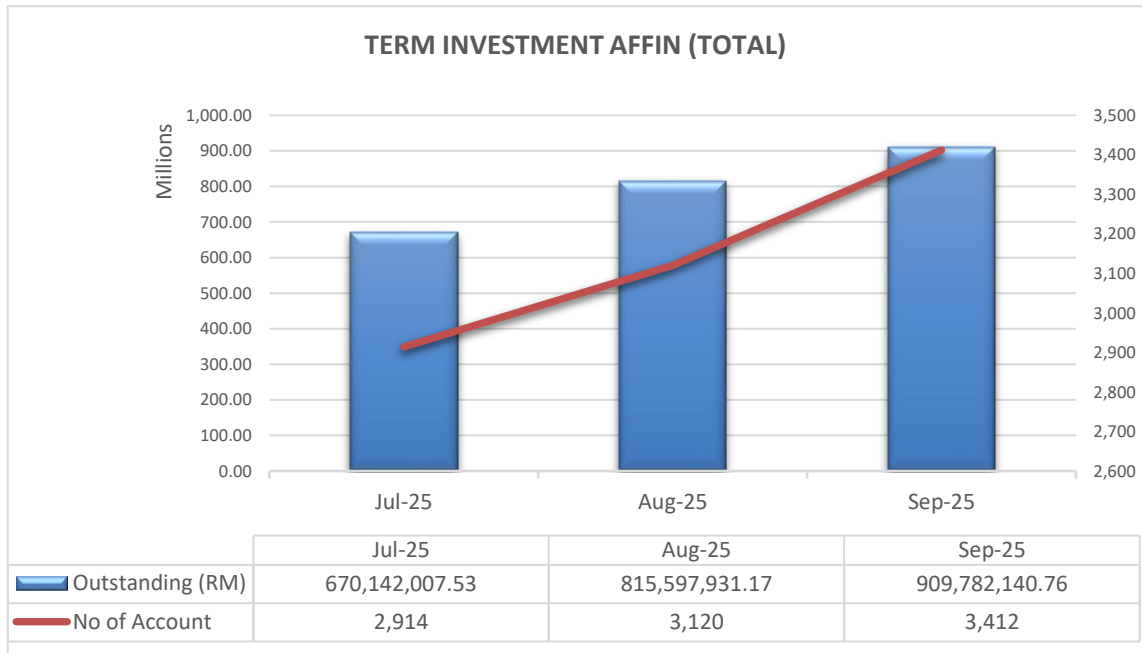
7.0 Analysis of Fund Performance and Asset Valuation

TIA fund balance was recorded as follows:

Investor Type	July 2025		August 2025		September 2025	
	No. of Account	Investment Amount (RM)	No. of Account	Investment Amount (RM)	No. of Account	Investment Amount (RM)
Individual	2,875	626,567,969.50	3,070	765,875,436.17	3,348	861,004,507.91
Non-Individual	39	43,574,038.03	50	49,722,495.00	64	48,777,632.85
TOTAL	2,914	670,142,007.53	3,120	815,597,931.17	3,412	909,782,140.76

TERM INVESTMENT AFFIN (TIA)

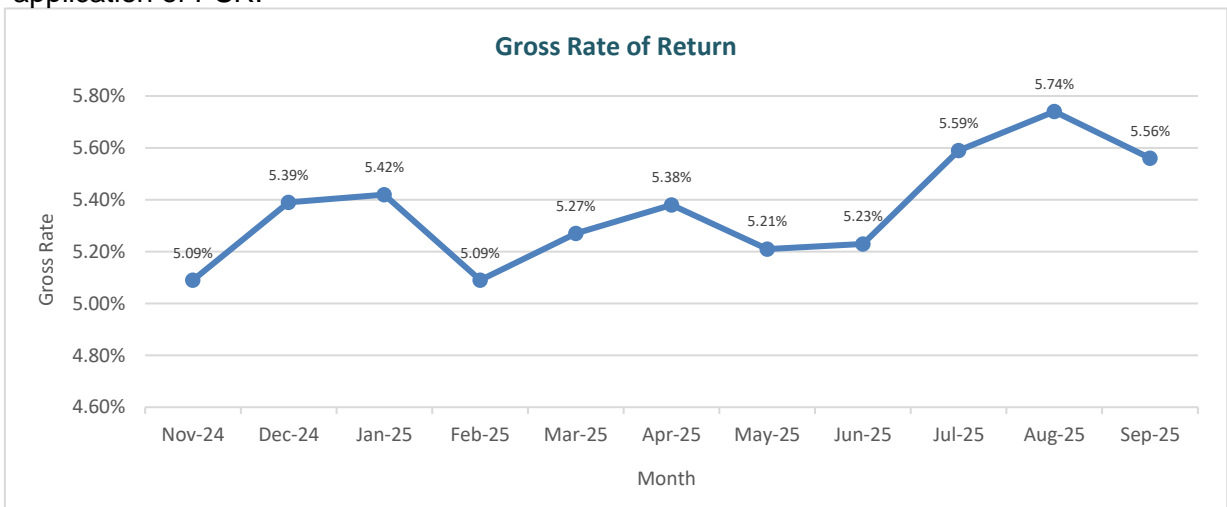
Performance Report for the Quarter Ended 30 September 2025



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 PSR.



TERM INVESTMENT AFFIN (TIA)

Performance Report for the Quarter Ended 30 September 2025

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
July	1.68%	2.29%	2.52%	2.57%	2.57%	2.57%
August	1.72%	2.35%	2.58%	2.64%	2.64%	2.64%
September	1.67%	2.28%	2.50%	2.56%	2.56%	2.56%

TIA Campaign Actual Rate of Return to Investors

TIA Campaign 1.0

Period (Month)	1 month	3 months	6 months	9 months	12 months
July	3.52%	3.91%	4.08%	4.14%	4.19%
August	3.62%	4.02%	4.19%	4.25%	4.31%
September	Nil	3.89%	4.06%	4.11%	4.17%

TIA Campaign 2.0

Period (Month)	3 months	6 months	10 months	12 months
July	3.63%	4.02%	4.08%	4.14%
August	3.73%	4.13%	4.19%	4.25%
September	3.61%	4.00%	4.06%	4.11%

TIA Campaign 2.1

Period (Month)	3 months	6 months	10 months	12 months
July	3.69%	4.08%	4.14%	4.19%
August	3.79%	4.19%	4.25%	4.31%
September	3.67%	4.06%	4.11%	4.17%

TIA Campaign 3.0

Period (Month)	Minimum Investment Amount	July	August	September
12	RM50,000	4.02%	4.13%	4.00%
	RM100,000	4.08%	4.19%	4.06%
	RM500,000	4.14%	4.25%	4.11%
	RM1,000,000	4.19%	4.31%	4.17%

TERM INVESTMENT AFFIN (TIA)

Performance Report for the Quarter Ended 30 September 2025

TIA Campaign 3.1

Period (Month)	Minimum Investment Amount	July	August	September
12	RM50,000	4.19%	4.31%	4.17%
	RM100,000	4.25%	4.36%	4.23%
	RM500,000	4.30%	4.42%	4.28%
	RM1,000,000	4.36%	4.48%	4.34%

TIA Campaign 4.0

Period (Month)	Minimum Investment Amount	July	August	September
3	RM50,000	3.69%	3.79%	3.67%
6	RM50,000	4.19%	4.31%	4.17%
	RM100,000	4.25%	4.36%	4.23%
	RM500,000	4.30%	4.42%	4.28%
	RM1,000,000	4.36%	4.48%	4.34%
9	RM50,000	4.02%	4.13%	4.00%
	RM100,000	4.08%	4.19%	4.06%
	RM500,000	4.14%	4.25%	4.11%
	RM1,000,000	4.19%	4.31%	4.17%
12	RM50,000	3.86%	3.96%	3.84%
	RM100,000	3.91%	4.02%	3.89%
	RM500,000	3.97%	4.08%	3.95%
	RM1,000,000	4.02%	4.13%	4.00%

TIA Campaign 5.0

Period (Month)	Minimum Investment Amount	July	August	September
3	RM50,000	3.69%	3.79%	3.67%
6	RM50,000	3.80%	3.90%	3.78%
	RM100,000	3.86%	3.96%	3.84%
	RM500,000	3.91%	4.02%	3.89%
	RM1,000,000	3.97%	4.08%	3.95%
9	RM50,000	3.80%	3.90%	3.78%
	RM100,000	3.86%	3.96%	3.84%
	RM500,000	3.91%	4.02%	3.89%
	RM1,000,000	3.97%	4.08%	3.95%
12	RM50,000	4.02%	4.13%	4.00%
	RM100,000	4.08%	4.19%	4.06%
	RM500,000	4.14%	4.25%	4.11%
	RM1,000,000	4.19%	4.31%	4.17%

TERM INVESTMENT AFFIN (TIA)

Performance Report for the Quarter Ended 30 September 2025

TIA Campaign 6.0

Period (Month)	Minimum Investment Amount	July	August	September
3	RM50,000	3.19%	3.27%	3.17%
6	RM50,000	3.41%	3.50%	3.39%
	RM100,000	3.47%	3.56%	3.45%
	RM500,000	3.52%	3.62%	3.50%
	RM1,000,000	3.58%	3.67%	3.56%
9	RM50,000	3.41%	3.50%	3.39%
	RM100,000	3.47%	3.56%	3.45%
	RM500,000	3.52%	3.62%	3.50%
	RM1,000,000	3.58%	3.67%	3.56%
12	RM50,000	3.47%	3.56%	3.45%
	RM100,000	3.52%	3.62%	3.50%
	RM500,000	3.58%	3.67%	3.56%
	RM1,000,000	3.63%	3.73%	3.61%

TIA Campaign 7.0

Period (Month)	Minimum Investment Amount	July	August	September
3	RM10,000	NA	3.19%	3.09%
6	RM10,000	NA	3.41%	3.30%
	RM100,000	NA	3.47%	3.36%
	RM500,000	NA	3.52%	3.41%
	RM1,000,000	NA	3.58%	3.47%
9	RM10,000	NA	3.41%	3.30%
	RM100,000	NA	3.47%	3.36%
	RM500,000	NA	3.52%	3.41%
	RM1,000,000	NA	3.58%	3.47%
12	RM10,000	NA	3.47%	3.36%
	RM100,000	NA	3.52%	3.41%
	RM500,000	NA	3.58%	3.47%
	RM1,000,000	NA	3.63%	3.52%

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

- the Actual Profit is equivalent or below the Indicative Profit, the Actual Profit shall be shared based on the agreed PSR; or*
- 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.*
- Notwithstanding clause (b) above, the Bank may, at its discretion, relinquish its entitlement to the excess profit.*

TERM INVESTMENT AFFIN (TIA)

Performance Report for the Quarter Ended 30 September 2025

9.0 Statement of Any Changes

Effective 1 September 2025, the Bank expanded the scope of underlying assets to include Corporate Financing-i portfolios. Apart from this enhancement, the investment objectives, restrictions, and limitations remained unchanged.

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 ECONOMIC OUTLOOK AS AT Q3 2025**

Malaysia's economy demonstrated strong resilience and momentum in the third quarter of 2025. According to the Advance Gross Domestic Product Estimate (AGDPE) for Q3 2025, GDP expanded by **5.2% year-on-year** and **5.5% quarter-on-quarter**, surpassing market expectations. This growth was driven by robust domestic demand, accommodative monetary policy, and a rebound in key sectors such as services, manufacturing, and mining and quarrying.

Although the tariff imposed on Malaysia was reduced from 25% to 19%, it remains a notable headwind for the country's economy. However, the impact during Q3 2025 was partly cushioned by continued high demand for electrical and electronic (E&E) goods, robust tourism activity, and resilient domestic consumption.

Household Spending Anchors Growth

Consumer spending continues to serve as the backbone of Malaysia's economic expansion, supported by favorable labor market conditions and high consumer confidence. Looking ahead, household spending is expected to remain resilient, driven by low inflation, the July 2025 policy rate cut (to 2.75%), stable employment conditions, and wage growth, particularly in domestic-oriented sectors. Income-related policy measures, a healthy household balance sheet, and increased distribution of targeted cash assistance programs such as **Sumbangan Asas Rahmah (SARA)** and **Sumbangan Tunai Rahmah (STR)** will further support consumer spending.

Tourism Sector Recovery

In August 2025, foreign tourist arrivals into Malaysia increased by **14.5% year-on-year** compared to the same period in 2024. The tourism sector actively recovered in Q3 2025, boosting demand in services such as hotels, accommodation, food and beverage, and transportation. The rise in foreign arrivals likely improved tourism receipts and supported employment and business activity in the service sector. Favorable macroeconomic conditions—including low inflation, accommodative policy, and household cash assistance—also supported domestic travel and tourism.

TERM INVESTMENT AFFIN (TIA)

Performance Report for the Quarter Ended 30 September 2025

The AGDPE for Q3 2025 shows that the **services sector expanded by 5.1%**, up from 5.0% in Q2 2025, led by growth in wholesale and retail trade, transportation and storage, and food and beverage and accommodation sub-sectors.

Continued Growth in Manufacturing Production

Malaysia's Industrial Production Index (IPI) increased by **4.9% year-on-year in August 2025** (compared to 4.2% in July), driven by growth across all sectors: manufacturing (+2.8%), mining (+16.8%), and electricity (+1.6%).

The manufacturing sector registered **2.8% growth in August**, supported by both export-oriented and domestic-oriented industries. Export-oriented industries expanded by **2.3%**, driven by higher production of E&E goods and machinery and equipment. Domestic-oriented industries grew by **3.8%**, with strong performance in food and beverage offsetting moderation in motor vehicle production.

Stable Labour Market Conditions

Malaysia's labor market remained stable, with the unemployment rate holding at **3.0% in August 2025**, unchanged since April. Employment prospects are expected to remain positive, supported by strong domestic fundamentals, strategic investments, and proactive government policies.

Despite the Trump administration's tariff on Malaysia effective August 8, 2025, the AGDPE report indicates **minimal impact on economic activity**, particularly in the manufacturing sector, which recorded **4.0% growth in Q3 2025**, up from 3.7% in Q2.

Resilient Investment Activity

Investment activity continued to expand across both public and private sectors, despite rising global uncertainties. Malaysia's imports of capital goods remained positive since March 2025, with **average growth of 13.6% during Q3 2025**.

Forward-looking indicators from MIDA suggest sustained investment momentum, supported by a healthy pipeline of approved projects. The continued implementation of multi-year public infrastructure projects and high realization of private investments will help cushion external shocks and enhance economic resilience.

Moderate Inflation Trends

Headline inflation rose to **1.3% year-on-year in August 2025** (from 1.2% in July), while core inflation increased slightly to **2.0%** (from 1.8%). The moderation in headline inflation was driven by declines in non-core items, particularly fresh food and fuel.

For the first eight months of 2025, headline and core inflation averaged **1.4% and 1.9%**, respectively. This reflects benign overall price pressures, with external cost pressures easing and domestic demand remaining resilient.

Prices for fresh vegetables, eggs, and fuel (RON97 and diesel) declined, reflecting the pass-through of softer global commodity prices. Inflation was also dampened by the waning effects of earlier adjustments in water tariffs and SST on electricity usage.

TERM INVESTMENT AFFIN (TIA)

Performance Report for the Quarter Ended 30 September 2025

Core inflation remained broadly stable, with offsetting movements across categories. While inflation for food away from home remained elevated, rent and mobile communication services showed steadier trends.

During Budget 2026, the government revised its headline inflation forecast for 2025 to **between 1.0% and 2.0%**, down from the previous range of 1.5% to 2.3%. This revision aligns with in-house forecasts and reflects more moderate cost and demand pressures.

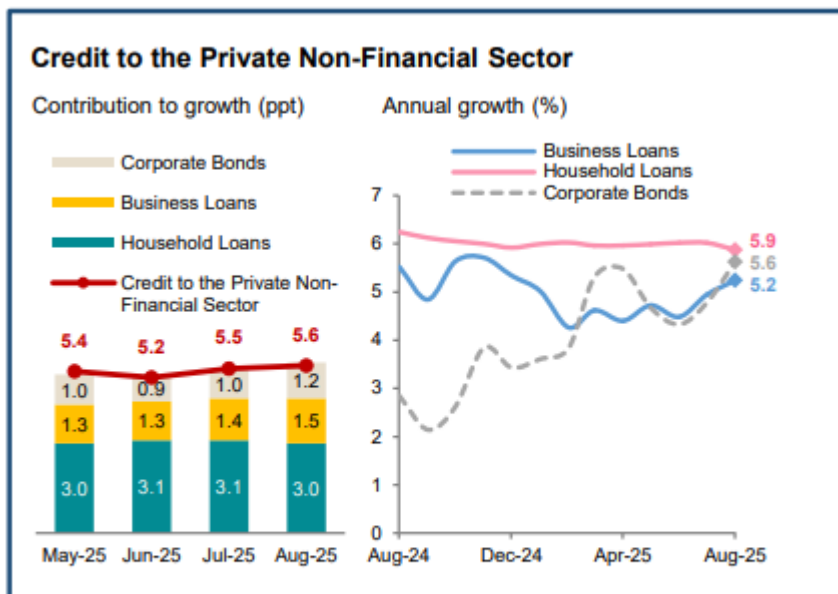
The inflation outlook will depend on evolving global and domestic cost factors. Upside risks include escalating trade tensions and geopolitical instability, while downside risks could emerge from weaker global growth and reduced cost pass-through from domestic policy reforms. The **Budi 95 fuel subsidy rationalization**, scheduled for implementation by end-September 2025, is expected to further ease inflationary pressures.

Sustained Growth in Credit to the Private Non-Financial Sector

Credit to the private non-financial sector grew by **5.6% in August 2025** (July: 5.5%), driven by higher growth in outstanding corporate bonds, which rose by **5.6%** (July: 4.8%), and steady growth in outstanding loans/financing, also at **5.6%** (July: 5.6%).

Growth in outstanding business loans/financing increased to **5.2% in August** (July: 4.9%), supported by higher demand for working capital loans/financing, particularly among non-SMEs. Loan/financing growth for investment-related purposes remained sustained across all segments.

Household loan/financing growth was steady at **5.9% in August** (July: 6.0%), reflecting broadly sustained loan/financing growth across most categories. The reduction in the Overnight Policy Rate (OPR) to **2.75% in July 2025** played a role in stimulating loan/financing demand by making borrowing/financing more affordable.



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

³ 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

TERM INVESTMENT AFFIN (TIA)

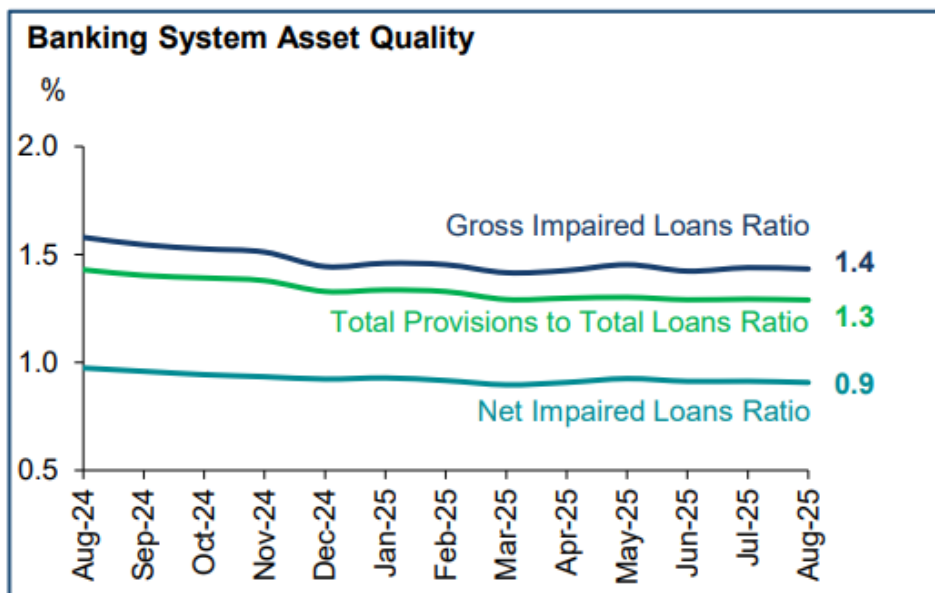
Performance Report for the Quarter Ended 30 September 2025

Asset Quality and Risk Management

Asset quality across Malaysia's banking sector remained robust in Q3 2025. According to Bank Negara Malaysia's monthly statistics for August 2025, the **gross impaired loan/financing (GIL) ratio stabilized at 1.4%**, while the **net impaired loan/financing ratio stood at 0.9%**.

For Islamic personal financing, impairment rates declined from **2.74% year-on-year in July** to **2.57% in August**, reflecting improved payment behavior and effective credit screening.

Loan/Financing loss coverage ratios remained prudent at **128%**, and credit costs were well-contained, averaging around **15 basis points**, significantly below pre-pandemic levels. Banks continued to benefit from write-backs of management overlays and strong provisioning buffers.



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

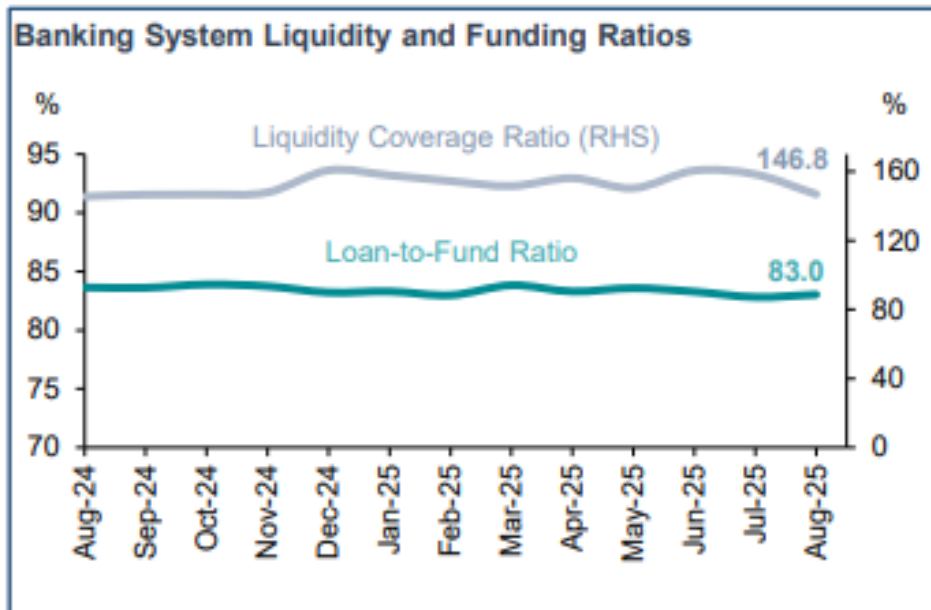
Source: Bank Negara Malaysia

Banking System Liquidity Remains Supportive of Financial Intermediation

The banking system continued to maintain healthy liquidity buffers, with an aggregate **Liquidity Coverage Ratio (LCR) of 146.8%** (July: 158.4%). The **aggregate loan/financing-to-fund ratio** remained broadly stable at **83%** (July: 82.8%), indicating sufficient funding to support lending/financing activities.

TERM INVESTMENT AFFIN (TIA)

Performance Report for the Quarter Ended 30 September 2025



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

⁵ The lower Liquidity Coverage Ratio in August 2025 compared to July 2025 was mainly driven by higher expected net cash outflows, particularly from maturing interbank borrowings and deposits (past 12-month average: 153.1%).
Source: Bank Negara Malaysia

External Risks and Resilience

While Malaysia's domestic fundamentals remained strong, external risks persisted. The reintroduction of Trump-era tariffs and ongoing geopolitical tensions created uncertainty in global trade. Malaysia as an open trade deficit nations, faced potential headwinds in its export sector.

Nevertheless, the diversified nature of Malaysia's export base and resilient domestic demand helped cushion the impact. Bank Negara Malaysia emphasized that the country is navigating these challenges from a position of strength, supported by structural reforms, robust demand for electrical and electronic goods, and a stable financial system.

Conclusion

Malaysia's economic performance in Q3 2025 reflected a resilient and well-balanced recovery, underpinned by strong domestic demand, stable labor market conditions, and accommodative monetary and fiscal policies. The Advance GDP Estimate as at Q3 2025, confirmed a robust 5.2% year-on-year growth, driven by expansion in services, manufacturing, and mining sectors, alongside a rebound in tourism and sustained household spending.

The banking sector supported this momentum with steady credit growth to both households and businesses. Credit to the private non-financial sector rose by 5.6%, aided by the July OPR cut to 2.75%, which made borrowing more affordable. Household loan/financing growth remained firm at 5.9%, with personal financing, mortgages, and working capital loans/financing leading the charge.

Asset quality remained sound, with gross impaired loans/financing stable at 1.4% and Islamic personal financing impairment rates improving. Banks maintained prudent provisioning and benefited from strong liquidity buffers, with the Liquidity Coverage Ratio at 146.8%.

TERM INVESTMENT AFFIN (TIA)

Performance Report for the Quarter Ended 30 September 2025

Despite external risks such as renewed trade tensions and global uncertainties, Malaysia's diversified export base, resilient domestic demand, and proactive policy measures have positioned the economy and financial system to navigate challenges effectively. The outlook remains positive, supported by ongoing structural reforms, investment activity, and moderate inflationary pressures.

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).

This Fund Performance Report is intended for the Investor's benefit and internal use, providing a preliminary indication of the investment's performance as described herein. It is provided exclusively to the Investor and may not be reproduced or distributed, in whole or in part, without written consent from the Bank. By accepting this report, the Investor agrees to maintain the confidentiality of the information contained herein at all times.

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.