

## **TERM INVESTMENT AFFIN (TIA)**

Performance Report for the Quarter Ended 31 December 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.

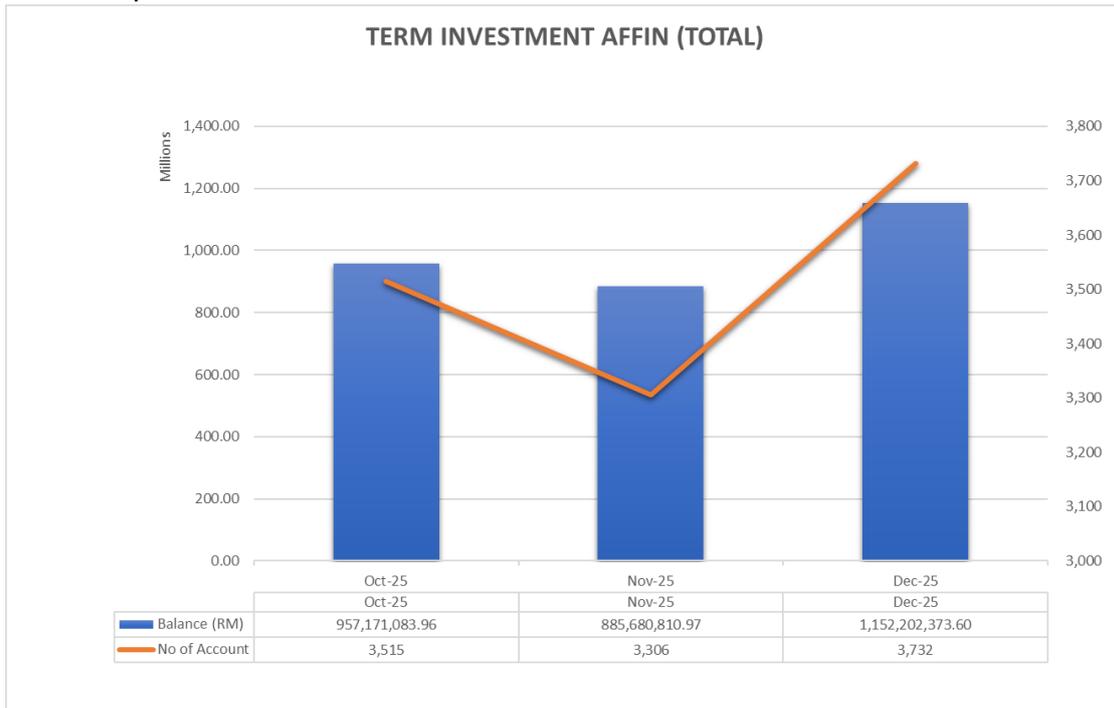
### **7.0 Analysis of Fund Performance and Asset Valuation**

TIA fund balance was recorded as follows:

Investor Type	October 2025		November 2025		December 2025	
	No. of Account	Investment Amount (RM)	No. of Account	Investment Amount (RM)	No. of Account	Investment Amount (RM)
Individual	3,445	913,002,813.13	3,070	841,686,965.12	3,665	1,085,791,391.44
Non-Individual	70	44,168,270.83	50	43,993,845.85	67	66,410,982.16
<b>TOTAL</b>	<b>3,515</b>	<b>957,171,083.96</b>	<b>3,306</b>	<b>885,680,810.97</b>	<b>3,732</b>	<b>1,152,202,373.60</b>

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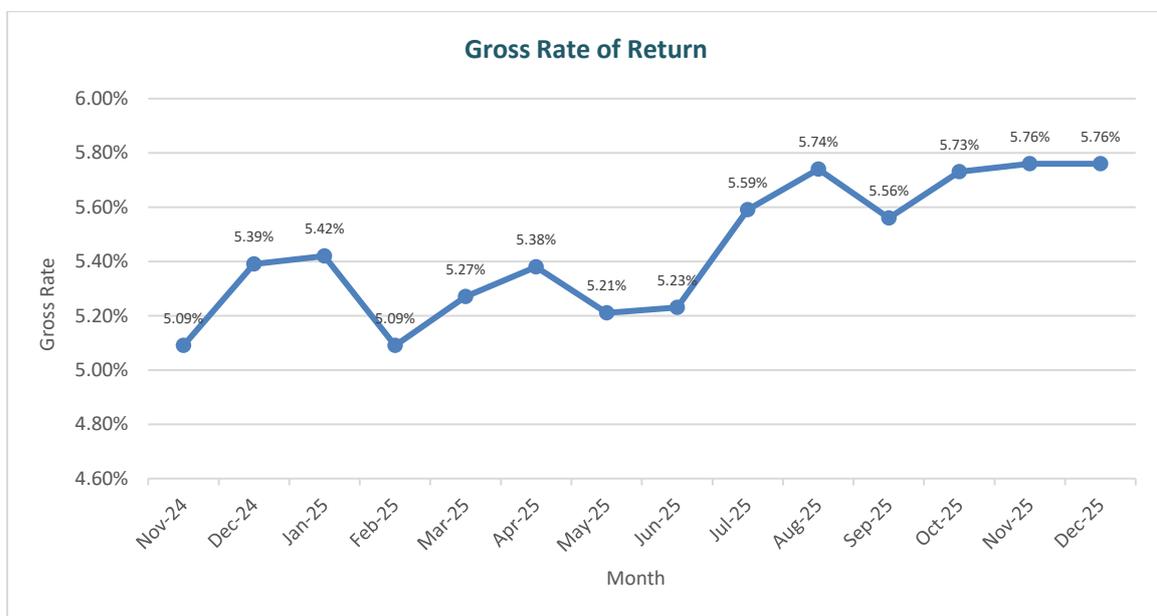
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The Bank will perform valuation of the underlying assets of the Investment Asset in accordance with the Malaysian Financial Reporting Standards (MFRS) which will be carried out on a monthly basis.

### **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**

<b>Period (Month)</b>	<b>1 month</b>	<b>3 months</b>	<b>6 months</b>	<b>9 months</b>	<b>10 months</b>	<b>12 months</b>
October	1.72%	2.35%	2.58%	2.64%	2.64%	2.64%
November	1.73%	2.36%	2.59%	2.65%	2.65%	2.65%
December	1.73%	2.36%	2.59%	2.65%	2.65%	2.65%

#### **TIA Campaign Actual Rate of Return to Investors**

##### **TIA Campaign 1.0**

<b>Period (Month)</b>	<b>6 months</b>	<b>9 months</b>	<b>12 months</b>
October	4.18%	4.24%	4.30%
November	4.20%	4.26%	4.32%
December	4.20%	4.26%	4.32%

##### **TIA Campaign 2.0**

<b>Period (Month)</b>	<b>6 months</b>	<b>10 months</b>	<b>12 months</b>
October	4.13%	4.18%	4.24%
November	4.15%	4.20%	4.26%
December	4.15%	4.20%	4.26%

##### **TIA Campaign 2.1**

<b>Period (Month)</b>	<b>6 months</b>	<b>10 months</b>	<b>12 months</b>
October	4.18%	4.24%	4.30%
November	4.20%	4.26%	4.32%
December	4.20%	4.26%	4.32%

##### **TIA Campaign 3.0**

<b>Period (Month)</b>	<b>Minimum Investment Amount</b>	<b>October</b>	<b>November</b>	<b>December</b>
12	RM50,000	4.13%	4.15%	4.15%
	RM100,000	4.18%	4.20%	4.20%
	RM500,000	4.24%	4.26%	4.26%
	RM1,000,000	4.30%	4.32%	4.32%

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**TIA Campaign 3.1**

Period (Month)	Minimum Investment Amount	October	November	December
12	RM50,000	4.30%	4.32%	4.32%
	RM100,000	4.35%	4.38%	4.38%
	RM500,000	4.41%	4.44%	4.44%
	RM1,000,000	4.47%	4.49%	4.49%

**TIA Campaign 4.0**

Period (Month)	Minimum Investment Amount	October	November	December
6	RM50,000	4.30%	4.32%	4.32%
	RM100,000	4.35%	4.38%	4.38%
	RM500,000	4.41%	4.44%	4.44%
	RM1,000,000	4.47%	4.49%	4.49%
9	RM50,000	4.13%	4.15%	4.15%
	RM100,000	4.18%	4.20%	4.20%
	RM500,000	4.24%	4.26%	4.26%
	RM1,000,000	4.30%	4.32%	4.32%
12	RM50,000	3.95%	3.97%	3.97%
	RM100,000	4.01%	4.03%	4.03%
	RM500,000	4.07%	4.09%	4.09%
	RM1,000,000	4.13%	4.15%	4.15%

**TIA Campaign 5.0**

Period (Month)	Minimum Investment Amount	October	November	December
6	RM50,000	3.90%	3.92%	3.92%
	RM100,000	3.95%	3.97%	3.97%
	RM500,000	4.01%	4.03%	4.03%
	RM1,000,000	4.07%	4.09%	4.09%
9	RM50,000	3.90%	3.92%	3.92%
	RM100,000	3.95%	3.97%	3.97%
	RM500,000	4.01%	4.03%	4.03%
	RM1,000,000	4.07%	4.09%	4.09%
12	RM50,000	4.13%	4.15%	4.15%
	RM100,000	4.18%	4.20%	4.20%
	RM500,000	4.24%	4.26%	4.26%
	RM1,000,000	4.30%	4.32%	4.32%

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**TIA Campaign 6.0**

Period (Month)	Minimum Investment Amount	October	November	December
3	RM50,000	3.27%	3.28%	3.28%
6	RM50,000	3.50%	3.51%	3.51%
	RM100,000	3.55%	3.57%	3.57%
	RM500,000	3.61%	3.63%	3.63%
	RM1,000,000	3.67%	3.69%	3.69%
9	RM50,000	3.50%	3.51%	3.51%
	RM100,000	3.55%	3.57%	3.57%
	RM500,000	3.61%	3.63%	3.63%
	RM1,000,000	3.67%	3.69%	3.69%
12	RM50,000	3.55%	3.57%	3.57%
	RM100,000	3.61%	3.63%	3.63%
	RM500,000	3.67%	3.69%	3.69%
	RM1,000,000	3.72%	3.74%	3.74%

**TIA Campaign 7.0**

Period (Month)	Minimum Investment Amount	October	November	December
3	RM10,000	3.18%	3.20%	3.20%
6	RM10,000	3.40%	3.42%	3.42%
	RM100,000	3.46%	3.48%	3.48%
	RM500,000	3.51%	3.53%	3.53%
	RM1,000,000	3.57%	3.59%	3.59%
9	RM10,000	3.40%	3.42%	3.42%
	RM100,000	3.46%	3.48%	3.48%
	RM500,000	3.51%	3.53%	3.53%
	RM1,000,000	3.57%	3.59%	3.59%
12	RM10,000	3.46%	3.48%	3.48%
	RM100,000	3.51%	3.53%	3.53%
	RM500,000	3.57%	3.59%	3.59%
	RM1,000,000	3.62%	3.64%	3.64%

**TIA Campaign 8.0**

Period (Month)	Minimum Investment Amount	October	November	December
3	RM10,000	3.29%	3.30%	3.30%
6	RM10,000	3.51%	3.53%	3.53%
	RM100,000	3.58%	3.59%	3.59%
	RM500,000	3.63%	3.65%	3.65%
	RM1,000,000	3.69%	3.71%	3.71%

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Period (Month)	Minimum Investment Amount	October	November	December
9	RM10,000	3.51%	3.53%	3.53%
	RM100,000	3.58%	3.59%	3.59%
	RM500,000	3.63%	3.65%	3.65%
	RM1,000,000	3.69%	3.71%	3.71%
12	RM10,000	3.58%	3.59%	3.59%
	RM100,000	3.63%	3.65%	3.65%
	RM500,000	3.69%	3.71%	3.71%
	RM1,000,000	3.74%	3.76%	3.76%

**TIA Campaign 9.0**

Period (Month)	Minimum Investment Amount	October	November	December
3	RM10,000	3.19%	3.21%	3.21%
6	RM10,000	3.41%	3.43%	3.43%
	RM100,000	3.47%	3.49%	3.49%
	RM500,000	3.52%	3.54%	3.54%
	RM1,000,000	3.58%	3.60%	3.60%
9	RM10,000	3.41%	3.43%	3.43%
	RM100,000	3.47%	3.49%	3.49%
	RM500,000	3.52%	3.54%	3.54%
	RM1,000,000	3.58%	3.60%	3.60%
12	RM10,000	3.47%	3.49%	3.49%
	RM100,000	3.52%	3.54%	3.54%
	RM500,000	3.58%	3.60%	3.60%
	RM1,000,000	3.63%	3.65%	3.65%

**TIA Campaign 10.0**

Period (Month)	Minimum Investment Amount	October	November	December
3	RM10,000	NA	3.21%	3.21%
6	RM10,000	NA	3.43%	3.43%
	RM100,000	NA	3.49%	3.49%
	RM500,000	NA	3.54%	3.54%
	RM1,000,000	NA	3.60%	3.60%
9	RM10,000	NA	3.43%	3.43%
	RM100,000	NA	3.49%	3.49%
	RM500,000	NA	3.54%	3.54%
	RM1,000,000	NA	3.60%	3.60%
12	RM10,000	NA	3.49%	3.49%
	RM100,000	NA	3.54%	3.54%

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Period (Month)	Minimum Investment Amount	October	November	December
	RM500,000	NA	3.60%	3.60%
	RM1,000,000	NA	3.65%	3.65%

**TIA Campaign 10.1**

Period (Month)	Minimum Investment Amount	October	November	December
3	RM10,000	NA	3.19%	3.19%
6	RM10,000	NA	3.41%	3.41%
	RM100,000	NA	3.47%	3.47%
	RM500,000	NA	3.52%	3.52%
	RM1,000,000	NA	3.58%	3.58%
9	RM10,000	NA	3.41%	3.41%
	RM100,000	NA	3.47%	3.47%
	RM500,000	NA	3.52%	3.52%
	RM1,000,000	NA	3.58%	3.58%
12	RM10,000	NA	3.47%	3.47%
	RM100,000	NA	3.52%	3.52%
	RM500,000	NA	3.58%	3.58%
	RM1,000,000	NA	3.63%	3.63%

**TIA Campaign 10.2**

Period (Month)	Minimum Investment Amount	October	November	December
3	RM10,000	NA	NA	3.19%
6	RM10,000	NA	NA	3.41%
	RM100,000	NA	NA	3.47%
	RM500,000	NA	NA	3.52%
	RM1,000,000	NA	NA	3.58%
9	RM10,000	NA	NA	3.41%
	RM100,000	NA	NA	3.47%
	RM500,000	NA	NA	3.52%
	RM1,000,000	NA	NA	3.58%
12	RM10,000	NA	NA	3.47%
	RM100,000	NA	NA	3.52%
	RM500,000	NA	NA	3.58%
	RM1,000,000	NA	NA	3.63%

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

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- (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.*

### 9.0 Statement of Any Changes

No changes made to the product in Q4 2025.

### 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.

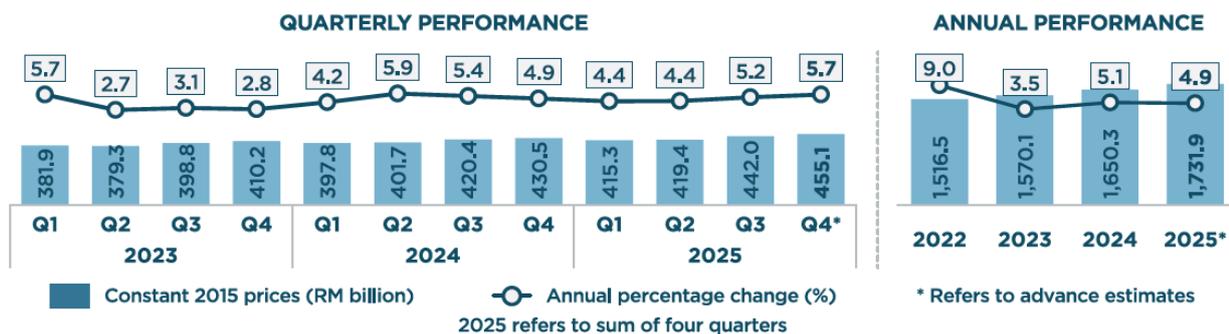
### 12.0 Commentary on the Fund Performance Up to Date and A Review of Future Prospects of the Investment Asset and Proposed Strategies

## MALAYSIA'S ECONOMIC OUTLOOK AS AT Q4 2025

Malaysia's economic landscape in the final quarter of 2025 continued to strengthen despite a more challenging global environment. The latest advance estimates from the Department of Statistics Malaysia (DSOM) indicate that the economy expanded by **5.7% year-on-year in Q4 2025**, an acceleration from the 5.2% growth recorded in Q3. This stronger performance capped full-year GDP growth at **4.9%**, exceeding earlier projections. Broad-based expansion across the Services, Manufacturing, Construction, and Agriculture sectors underpinned this momentum, while the Mining & Quarrying sector moderated significantly.

The robust performance in the **Services sector**, which grew by 5.4%, was driven by improvements in wholesale and retail trade, transport-related activity, and tourism-linked spending. The **Manufacturing sector** also gained traction, expanding by 6.0%, supported by electronics-related clusters and food processing. Agriculture rebounded strongly with 5.1% growth, while Construction maintained double-digit expansion of 11.9%, reflecting sustained infrastructure progress and private-sector building activity.

### Advance GDP Estimate Q4 2025



Source: DOSM

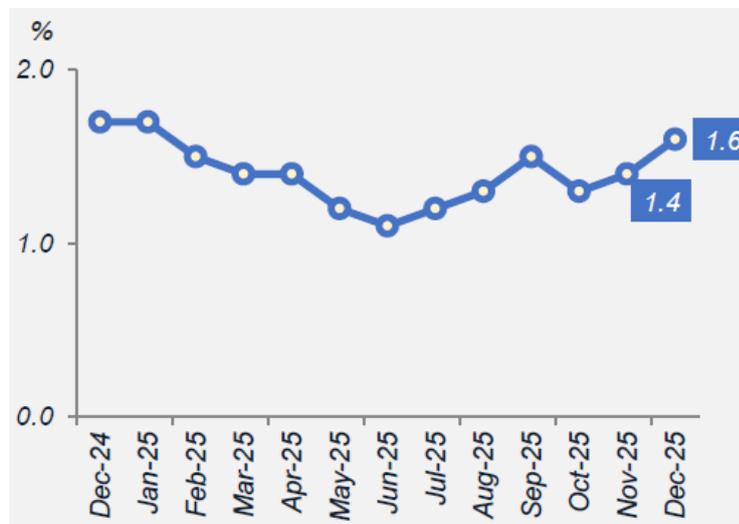
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### Stable Inflation

Inflation remained manageable throughout the year, reflecting a stable price environment that continued to support household spending and borrowing/financing activity. Malaysia's **headline inflation rose 1.6% in December 2025**, driven primarily by higher prices in personal care, education, and selected consumer-related goods. Core inflation trends remained steady, and **full-year inflation averaged 1.4%**, easing from 1.8% in 2024 as price pressures moderated across most major expenditure groups. This stable inflation backdrop was complemented by a **stronger ringgit**, which emerged as one of the region's best-performing currencies in 2025, appreciating by **10.3% year-to-date and closing around RM4.06 per USD**. The firmer currency helped mitigate imported inflation, further reinforcing overall price stability. Against this favourable setting, monetary policy remained accommodative, with **Bank Negara Malaysia maintaining the Overnight Policy Rate at 2.75%**, supported by benign inflation dynamics and orderly domestic financial conditions.

**Malaysia's Monthly inflation  
December 2024 – December 2025**



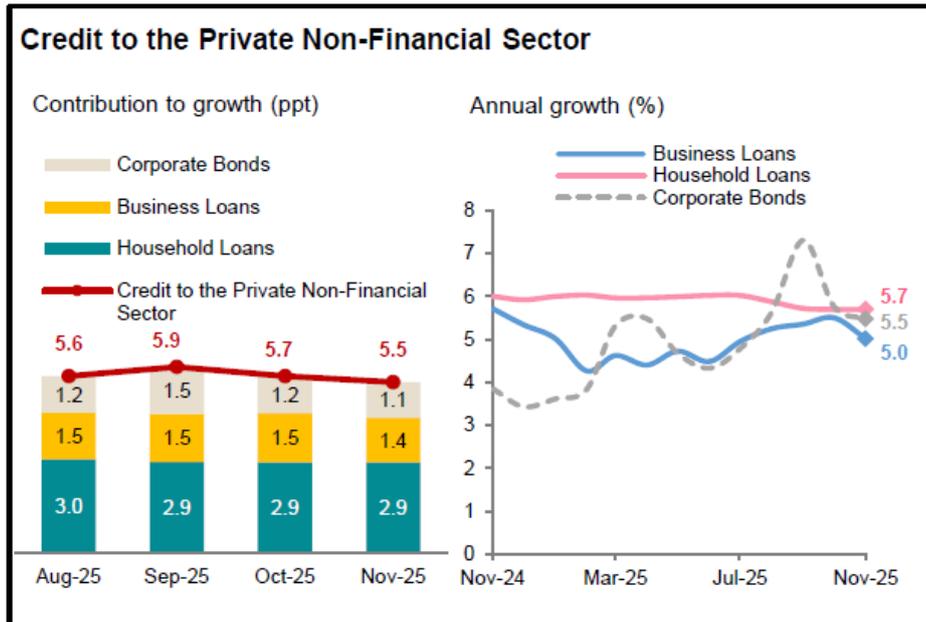
Source: DOSM

### Personal Financing and Household Credit Dynamics

As the Term Investment AFFIN (TIA) channels funds into personal financing, the performance and stability of household financing markets are central to the investment outlook. Recent data indicates that Malaysia's **household loan/financing growth remained steady at 5.7% in November 2025**, unchanged from the previous month. This resilience reflects healthy demand across a broad range of loan/financing purposes including personal financing, residential mortgages, and vehicle financing—underpinned by improving labour market conditions and sustained consumer confidence.

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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.

<sup>1</sup> 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

### Credit Environment

The credit environment remained supportive of personal financing activities. **Overall credit to the private non-financial sector grew by 5.5% in November 2025**, with household loans/financings contributing significantly to this expansion. Increases in household loan/financing were broad-based, reinforced by modest inflation, stable interest/profit rates, and accessible credit conditions. These factors cultivate an environment that favours the continued expansion of personal financing portfolios, benefitting financing-based investment structures such as the TIA.

### Asset Quality conditions

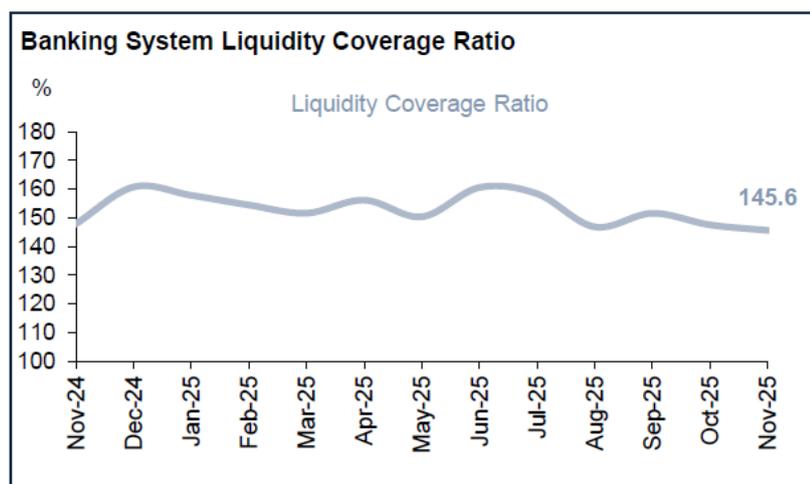
Asset quality indicators remained sound, further supporting the stability of personal financing as an underlying asset class. **The banking system’s gross impaired financings ratio held steady at 1.4%**, with net impaired loans/financings at 1.0%. Loan/Financing loss coverage also remained high at 124.6%, reflecting prudent provisioning by financial institutions. This solid credit quality reduces default risk across household financing books and enhances the resilience of portfolios backed by personal financing receivables.

### Liquidity conditions

Liquidity conditions in the banking system were also reassuring. The industry’s **Liquidity Coverage Ratio (LCR) stood at 145.6% in November 2025**, well above regulatory minima. This buffer ensures that banks remain well-positioned to meet short-term obligations and sustain financing flows, including the continued origination and refinancing of personal financing products.

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Source: Bank Negara Malaysia

### **Implications for TIA**

Given that the TIA is structured around financing activities, particularly **personal financing**. The current macroeconomic and financial backdrop is supportive of stable returns. Key factors contributing to this stability include:

1. **Steady demand for personal financing**, supported by sustained household loan/financing growth of 5.7%.
2. **Benign inflation and stable interest/profit rates**, which help maintain household payment capacity.
3. **Strong asset quality**, reflected in low impaired loan/financing ratios and robust loan/financing loss coverage.
4. **Ample liquidity in the banking system**, ensuring uninterrupted financing activity.

These conditions collectively indicate a conducive environment for the continued growth and stability of personal financing portfolios. As a result, the financing assets underlying the TIA are supported by strong economic fundamentals, stable consumer sector dynamics, and healthy credit quality conditions.

### **Overall Outlook**

Looking ahead into 2026, Malaysia's growth trajectory is expected to remain stable despite global uncertainties. Domestic demand including private consumption and financing activity is projected to remain the key engine of growth. Continued digitalisation, infrastructure investment, and normalising tourism flows will further support economic expansion. While external risks such as global trade deceleration and commodity price volatility remain, Malaysia's diversified economic structure and stable financial conditions position it well for resilient performance.

For **TIA**, the current environment reflects a favourable balance between economic stability, manageable inflation, and healthy household financing trends. These elements reinforce the suitability of personal financing as a reliable and income-generating underlying asset class for the fund.

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**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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