AFFIN ISLAMIC

TERM INVESTMENT AFFIN (TIA) & AFFIN COMPREHENSIVE ACCESSIBLE SHARIAH INVESTMENT ACCOUNT-i (AFFIN CASIA-i)

Fund Performance Report for the Quarter Ended 30 September 2026

TERM INVESTMENT AFFIN (TIA)

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

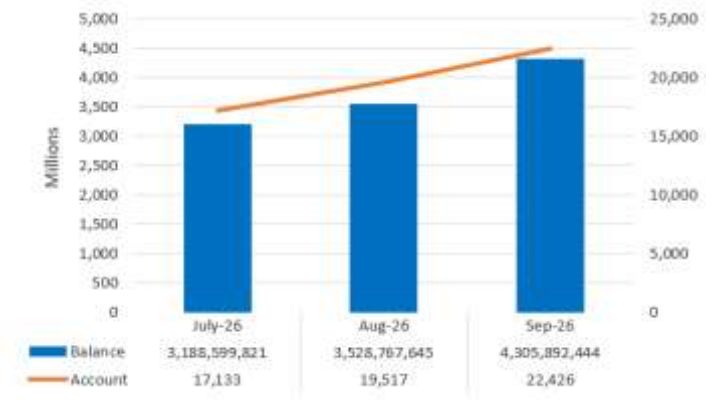
TIA strategically allocates its funds into a range of Personal Financing-i and Corporate Financing-i portfolios that are not only competitively priced but also exhibit high asset quality. This approach ensures that the investment account benefits from both cost-effective opportunities and robust, reliable 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:



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.

TIA recorded robust growth in Q3 2026, with balances reaching RM4.31 billion and the customer base expanding to 22,426 accounts as of September 2026. The consistent growth in balances and account holdings underscores strong customer demand and successful deposit mobilisation efforts.

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).



Based on the graph, the Gross Rate of Return generally trended upward from 5.1% in November 2024 to approximately 6.1% in August 2026, despite some fluctuations during the period. The rate reached a peak of around 6.3% in June 2026 before moderating slightly in the subsequent months. Overall, the improving return trend reflects the portfolio's ability to generate stronger earnings over time, supported by effective management of the underlying assets while maintaining relatively stable performance.

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	3	5	6	9	10	12
July	1.35%	1.85%	NA	2.00%	2.00%	2.00%	2.05%
	1.33%	1.83%	NA	1.98%	1.98%	1.98%	2.02%
Aug	1.31%	1.80%	1.81%	1.95%	1.95%	1.95%	1.99%
Sept	1.31%	1.79%	1.80%	1.94%	1.94%	1.94%	1.98%

Campaign Actual Rate of Return to Investors

TIA Campaign 5.0

Period (Month)	Investment Amount		July	Aug	Sept
12	RM	50,000	4.45%		
	RM	100,000	4.51%		
	RM	500,000	4.57%		
	RM	1,000,000	4.64%		

Copyright 2026 Affin Islamic Bank Berhad 200501027372 (709506-V)

Confidential [ ], Internal/Private [ ], Public [X]

AFFIN ISLAMIC

TERM INVESTMENT AFFIN (TIA) & AFFIN COMPREHENSIVE ACCESSIBLE SHARIAH INVESTMENT ACCOUNT-i (AFFIN CASIA-i)

Fund Performance Report for the Quarter Ended 30 September 2026

TIA Campaign 6.0

Period (Month)	Investment Amount	July	Aug	Sept
12	RM 50,000	3.83%	3.77%	
	RM 100,000	3.89%	3.83%	
	RM 500,000	3.96%	3.89%	
	RM 1,000,000	4.02%	3.95%	

TIA Campaign 7.0

Period (Month)	Investment Amount	July	Aug	Sept
12	RM 50,000	3.74%	3.68%	3.66%
	RM 100,000	3.79%	3.73%	3.72%
	RM 500,000	3.85%	3.79%	3.78%
	RM 1,000,000	3.91%	3.85%	3.83%

TIA Campaign 8.0

Period (Month)	Investment Amount	July	Aug	Sept
9	RM 50,000	3.79%	3.73%	
	RM 100,000	3.86%	3.80%	
	RM 500,000	3.91%	3.85%	
	RM 1,000,000	3.98%	3.91%	
12	RM 50,000	3.86%	3.80%	3.78%
	RM 100,000	3.91%	3.85%	3.84%
	RM 500,000	3.98%	3.91%	3.90%
	RM 1,000,000	4.03%	3.97%	3.96%

TIA Campaign 9.0

Period (Month)	Investment Amount	July	Aug	Sept
9	RM 50,000	3.68%	3.62%	
	RM 100,000	3.74%	3.68%	
	RM 500,000	3.80%	3.74%	
	RM 1,000,000	3.86%	3.80%	
12	RM 50,000	3.74%	3.68%	3.67%
	RM 100,000	3.80%	3.74%	3.72%
	RM 500,000	3.86%	3.80%	3.79%
	RM 1,000,000	3.92%	3.85%	3.84%

TIA Campaign 10.0

Period (Month)	Investment Amount	July	Aug	Sept
9	RM 10,000	3.68%	3.62%	
	RM 100,000	3.74%	3.68%	
	RM 500,000	3.80%	3.74%	
	RM 1,000,000	3.86%	3.80%	
12	RM 10,000	3.74%	3.68%	3.67%
	RM 100,000	3.80%	3.74%	3.72%
	RM 500,000	3.86%	3.80%	3.79%
	RM 1,000,000	3.92%	3.85%	3.84%

TIA Campaign 10.1 & 10.2

Period (Month)	Investment Amount	July	Aug	Sept
9	RM 10,000	3.66%	3.60%	3.59%
	RM 100,000	3.72%	3.66%	3.65%
	RM 500,000	3.78%	3.72%	3.70%
	RM 1,000,000	3.84%	3.78%	3.77%
12	RM 10,000	3.72%	3.66%	3.65%
	RM 100,000	3.78%	3.72%	3.70%
	RM 500,000	3.84%	3.78%	3.77%
	RM 1,000,000	3.90%	3.83%	3.82%

TIA Campaign 11.0

Period (Month)	Investment Amount	July	Aug	Sept
6	RM 10,000	3.74%	3.68%	
	RM 100,000	3.81%	3.75%	
	RM 500,000	3.86%	3.80%	
	RM 1,000,000	3.93%	3.87%	
9	RM 10,000	3.74%	3.68%	3.67%
	RM 100,000	3.81%	3.75%	3.74%
	RM 500,000	3.86%	3.80%	3.79%
	RM 1,000,000	3.93%	3.87%	3.85%
12	RM 10,000	3.81%	3.75%	3.74%
	RM 100,000	3.86%	3.80%	3.79%
	RM 500,000	3.93%	3.87%	3.85%
	RM 1,000,000	3.98%	3.92%	3.91%

TIA Campaign 12.0

Period (Month)	Investment Amount	July	Aug	Sept
6	RM 10,000	3.56%	3.50%	
	RM 100,000	3.62%	3.56%	
	RM 500,000	3.67%	3.62%	
	RM 1,000,000	3.74%	3.68%	
9	RM 10,000	3.56%	3.50%	3.49%
	RM 100,000	3.62%	3.56%	3.55%
	RM 500,000	3.67%	3.62%	3.60%
	RM 1,000,000	3.74%	3.68%	3.67%
12	RM 10,000	3.62%	3.56%	3.55%
	RM 100,000	3.67%	3.62%	3.60%
	RM 500,000	3.74%	3.68%	3.67%
	RM 1,000,000	3.79%	3.73%	3.72%

12 Months TIA Campaign

Period (Month)	Minimum Investment Amount	July	Aug	Sept
12	RM 10,000	3.95%	3.89%	3.87%

12 Months TIA Campaign 2.0

Period (Month)	Minimum Investment Amount	July	Aug	Sept
12	RM 10,000	4.05%	3.99%	3.98%

12 Months TIA Campaign 3.0

Period (Month)	Minimum Investment Amount	July	Aug	Sept
12	RM 10,000	3.78%	3.72%	3.71%

Copyright 2026 Affin Islamic Bank Berhad 200501027372 (709506-V)

Confidential [ ], Internal/Private [ ], Public [X]

AFFIN ISLAMIC

TERM INVESTMENT AFFIN (TIA) & AFFIN COMPREHENSIVE ACCESSIBLE SHARIAH INVESTMENT ACCOUNT-i (AFFIN CASIA-i)

Fund Performance Report for the Quarter Ended 30 September 2026

12 Months TIA Campaign 4.0

	Minimum Investment Amount	July	Aug	Sept
12	RM 10,000	3.83%	3.77%	3.76%

12 Months TIA Campaign 5.0

	Minimum Investment Amount	July	Aug	Sept
12	RM 10,000		3.83%	3.82%

12 Months TIA Campaign 6.0

	Minimum Investment Amount	July	Aug	Sept
12	RM 10,000			2.83%
				3.82%

12 Months TIA Campaign 7.0

	Minimum Investment Amount	July	Aug	Sept
12	RM 10,000			3.83%

12 Months TIA & eTIA Campaign 3.85

	Minimum Investment Amount	July	Aug	Sept
12	RM 10,000			3.85%
				3.84%

TIA with CASA-i Campaign

Period (Month)	Segment	Investment Amount	July	Aug	Sept
3	AFFIN AVANCE™	RM 14,000	5.00%	4.92%	4.90%
	AFFIN INVIKTA™	RM 35,000	5.00%	4.92%	4.90%
	AFFIN DIVENTIUM	RM 140,000	5.00%	4.92%	4.90%
6	AFFIN AVANCE™	RM 14,000	5.20%	5.12%	5.10%
	AFFIN INVIKTA™	RM 35,000	5.20%	5.12%	5.10%
	AFFIN DIVENTIUM	RM 140,000	5.00%	4.92%	4.90%

TIA with CASA-i Campaign 2.0

Period (Month)	Segment	Investment Amount	July	Aug	Sept
3	AFFIN AVANCE™	RM 14,000		5.00%	4.98%
	AFFIN INVIKTA™	RM 35,000		5.00%	4.98%
	AFFIN DIVENTIUM	RM 140,000		5.00%	4.98%
6	AFFIN AVANCE™	RM 14,000		5.20%	5.18%
	AFFIN INVIKTA™	RM 35,000		5.20%	5.18%
	AFFIN DIVENTIUM	RM 140,000		5.20%	5.18%

TIA with CASA-i Campaign 3.0

Period (Month)	Segment	Investment Amount	July	Aug	Sept
3	AFFIN AVANCE™	RM 14,000			5.00%
	AFFIN INVIKTA™	RM 35,000			5.00%
	AFFIN DIVENTIUM	RM 140,000			5.00%
6	AFFIN AVANCE™	RM 14,000			5.20%
	AFFIN INVIKTA™	RM 35,000			5.20%
	AFFIN DIVENTIUM	RM 140,000			5.20%

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.

9.0 Statement of Any Changes
No changes made to the product in Q3 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.

Copyright 2026 Affin Islamic Bank Berhad 200501027372 (709506-V)

Confidential [ ], Internal/Private [ ], Public [X]

AFFIN ISLAMIC

TERM INVESTMENT AFFIN (TIA) & AFFIN COMPREHENSIVE ACCESSIBLE SHARIAH INVESTMENT ACCOUNT-i (AFFIN CASIA-i)

Fund Performance Report for the Quarter Ended 30 September 2026

AFFIN COMPREHENSIVE ACCESSIBLE SHARIAH INVESTMENT ACCOUNT-i (AFFIN CASIA-i)

1.0 Product Type

AFFIN CASIA-i is an unrestricted investment account based on the Shariah principle of Wakalah bi al-istithmar, where investors appoint the Bank as their agent to invest in a pool of Shariah-compliant Hire Purchase-i financing assets. The product offers flexible investment and withdrawal with no fixed tenure, and returns are derived from the performance of the underlying assets. AFFIN CASIA-i was launched on 30 April 2026.

2.0 Investor Profile

Individuals.

3.0 Investment Currency

Subscription into AFFIN CASIA-i must be in Ringgit Malaysia.

4.0 Investment Objective

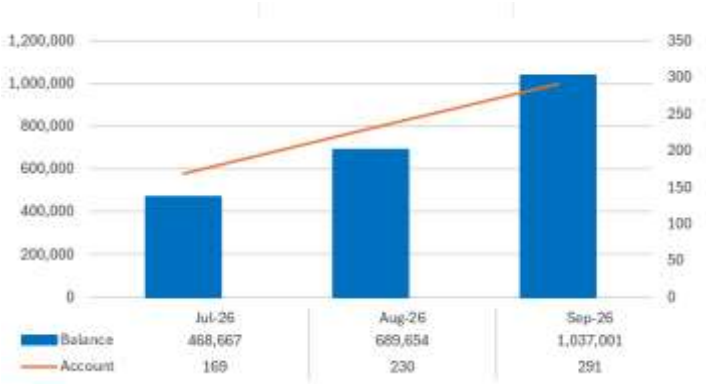
To provide stable returns through low to moderate risk investments.

5.0 Investment Strategies

AFFIN CASIA-i invests in the Bank's Hire Purchase-i financing portfolio. The Bank actively manages and may rebalance the investment portfolio when necessary to preserve the investment fund and optimize performance. This approach aims to balance risk and return while maintaining adequate liquidity, providing investors with a flexible investment solution that offers the potential for stable and sustainable returns based on the performance of the underlying Hire Purchase-i assets.

6.0 Investment Asset Allocation

The funds are invested by the Bank into its pool of Shariah-compliant Hire Purchase-i financing portfolio.



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

7.0 Analysis of Fund Performance and Asset Valuation

AFFIN CASIA-i fund balance was recorded as follows:

8.0 Analysis of Historical Performance and Rate of Returns

The Gross Rate of Return refers to total profit generated from the investment before any profit distributed to investors.

Months	Tiers	Rate of Return (%)	Investment Account Holder (IAH) Rate (%)	Bank Rate (%)
July 2026	All Balance	5.00	0.30	4.70
August 2026	All Balance	5.00	0.30	4.70
September 2026	All Balance	4.99	0.30	4.69

Note: If the Actual Profit exceeds the Indicative Profit, the Investor agrees to waive the access profit and the excess amount shall be paid to the Bank as Performance Incentive Fee.

9.0 Statement of Any Changes

No changes made to the product in Q3 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 monthly.

11.0 Any Charge imposed on AFFIN CASIA-i

No fees or charges applicable to AFFIN CASIA-i.

Agency Fee: The Bank is waiving the Agency Fee until further notice.

Copyright 2026 Affin Islamic Bank Berhad 200501027372 (709506-V)

Confidential [ ], Internal/Private [ ], Public [X]

AFFIN ISLAMIC

TERM INVESTMENT AFFIN (TIA) & AFFIN COMPREHENSIVE ACCESSIBLE SHARIAH INVESTMENT ACCOUNT-i (AFFIN CASIA-i)

Fund Performance Report for the Quarter Ended 30 September 2026

COMMENTARY ON THE FUND PERFORMANCE UP TO DATE AND A REVIEW OF FUTURE PROSPECTS OF THE INVESTMENT ASSET AND PROPOSED STRATEGIES

Malaysia Economic Outlook in the Third Quarter of 2026

Malaysia's economy continued to demonstrate resilience in the third quarter of 2026 amid ongoing global trade uncertainties, geopolitical tensions, and evolving monetary policy conditions in major economies. Economic activity remained supported by robust domestic demand, sustained private investment, a healthy labour market, and continued expansion in export-oriented industries, particularly the electrical and electronics (E&E) sector.

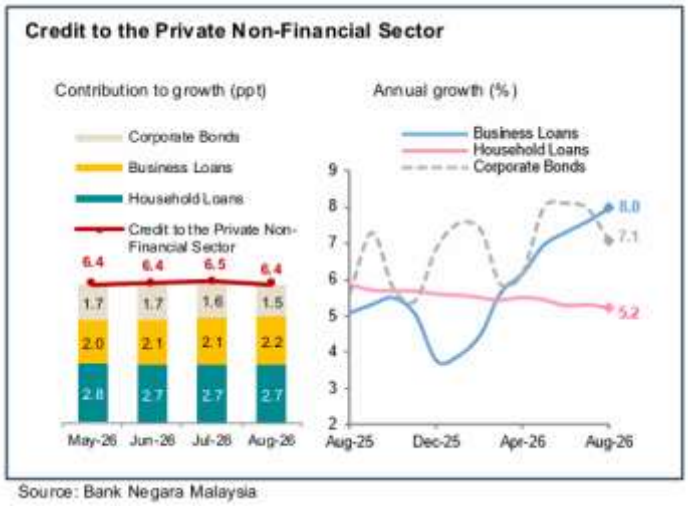
The services sector remained the primary driver of growth, supported by wholesale and retail trade, financial services, telecommunications, and tourism-related activities. Manufacturing activity also remained firm, underpinned by strong demand for semiconductors, electronics products, machinery and equipment. According to the latest indicators, Malaysia's Manufacturing Industrial Production Index (IPI) expanded by 6.4% year-on-year in July 2026, supported by both export-oriented and domestic-oriented industries. Export-oriented manufacturing clusters grew by 6.7%, driven mainly by E&E and machinery products, while domestic-oriented industries expanded by 5.8%.

A notable feature of Malaysia's economic performance in 2026 has been the strength of the external sector. Malaysia recorded one of its strongest trade performances on record, underscoring the country's growing role in regional and global supply chains. Total trade for the first nine months of 2026 reached RM2.91 trillion, an increase of 30.1% compared with the same period in 2025. Exports rose by 34.0% to RM1.57 trillion, while the trade surplus more than doubled to RM232.4 billion, representing a 115.7% increase year-on-year. During the third quarter alone, total trade reached RM1.12 trillion, the highest quarterly trade value ever recorded, reflecting robust global demand for Malaysia's manufactured products, particularly E&E goods.

September 2026 marked another milestone, with total trade reaching a record RM396.5 billion, while exports surged to an all-time monthly high of RM215.1 billion, driven primarily by E&E products, petroleum products, machinery and equipment. E&E exports alone exceeded RM110 billion during the month, accounting for more than half of Malaysia's total exports.

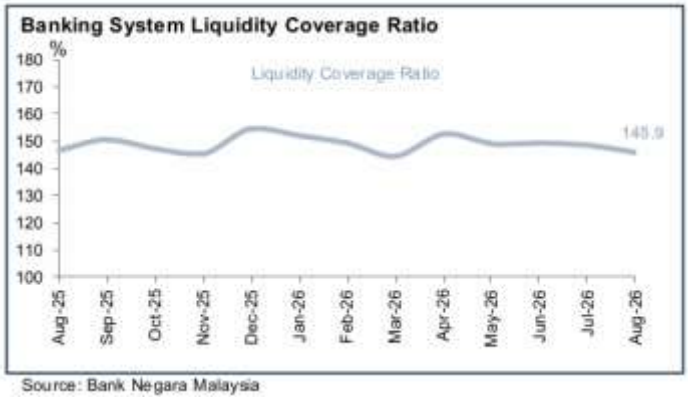
Inflation remained moderate and manageable, supporting household purchasing power and business confidence. Headline inflation eased to 1.8% year-on-year in September 2026 from 1.9% in August, while core inflation remained stable at 1.7%, indicating that underlying price pressures remain contained. The relatively low inflation environment has helped sustain domestic consumption and provides a supportive backdrop for economic growth compared with many regional and advanced economies experiencing higher inflationary pressures.

The strength of Malaysia's banking system continued to be a key pillar supporting economic growth. Credit growth to the private non-financial sector remained healthy at 6.4% in August 2026, reflecting continued expansion in loan/financing activities across households and businesses. Outstanding loan/financing growth stood at 6.2%, while business loan/financing growth accelerated to 8.0%, driven primarily by working capital loan/financing and stronger demand from the services sector. Household loan/financing remained resilient, with household loan/financing growth holding steady at 5.2%, supported by sustained demand across housing, vehicle and other consumer-related loan/financing segments.



Source: Bank Negara Malaysia

Malaysia's banking sector also maintained strong liquidity conditions. The aggregate Liquidity Coverage Ratio (LCR) stood at 145.9% in August 2026, significantly above the regulatory minimum requirement, indicating that banks possess ample liquid assets to withstand potential funding or market stress scenarios. This healthy liquidity position continues to support credit intermediation and reinforces confidence in the financial system.



Source: Bank Negara Malaysia

Asset quality across the banking sector remained sound despite a higher profit rate environment relative to previous years. Gross impaired financing and net impaired financing ratios were stable at 1.4% and 1.0%, respectively, reflecting prudent risk management practices and the continued debt-servicing

Copyright 2026 Affin Islamic Bank Berhad 200501027372 (709506-V)

Confidential [ ], Internal/Private [ ], Public [X]

capacity of borrowers/customers. In addition, loan/financing loss coverage remained strong at 125.1% of gross impaired loan/financing, providing banks with substantial buffers against potential credit losses.



Financial markets remained resilient during the quarter. The Malaysian ringgit was supported by favourable economic fundamentals, backed by strong export performance, healthy investment activity and continued confidence in Malaysia's medium-term growth prospects. Meanwhile, domestic capital markets continued to function in an orderly manner despite episodes of global financial market volatility.

Investment Outlook

Looking ahead, Malaysia's economic fundamentals remain supportive of sustainable growth. Strong domestic demand, resilient household spending, healthy banking sector conditions, contained inflation, and continued investments in technology, digital infrastructure and industrial development are expected to underpin economic performance. Furthermore, Malaysia's record trade performance and strengthening position within the global semiconductor and technology supply chain reinforce the country's attractiveness as an investment destination.

While external risks arising from global trade tensions, geopolitical developments and commodity price fluctuations remain, Malaysia's diversified economic structure, sound macroeconomic management and well-capitalised banking system provide a solid foundation for long-term economic stability. For investors, these favourable macroeconomic and financial-sector conditions provide a constructive backdrop for investment, offering exposure to opportunities within a stable and growing economy while benefiting from the resilience and strength of Malaysia's financial system.

IMPORTANT/DISCLAIMER

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

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 CUSTOMERS RISK EARNING NO RETURNS AT ALL. IF THE INVESTMENT IS REDEEMED EARLY, CUSTOMERS 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.

Copyright 2026 Affin Islamic Bank Berhad 200501027372 (709506-V)

Confidential [ ], Internal/Private [ ], Public [X]