

## **Term Investment Account - i**

Wholesale Fund Performance Report for  
Quarter Ended 30 September 2025

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### Fund Information

**Product Name** Term Investment Account-i ("TIA-i")

**Shariah Contract** **Mudarabah** - A profit sharing contract between the Bank as fund manager and the customer as Investment Account Holder (IAH) or the Investor(s).

**Investment Account Type** **Unrestricted Investment Account** – IAH provides the Bank with a mandate to make an ultimate investment decision without specifying specific restrictions or conditions.

**Fund Inception** 8 January 2019

### Investment Objective

The fund aims to generate stable returns over an agreed investment interval through low to medium risk investment activities.

### Investor Profile

- Category of Investor(s):
  - Wholesale(s)
- Investor(s) with low to medium risk
- Investor(s) who seeks stable profits

#### Note:

IAH are advised to understand the risk(s) related to TIA-i before making an investment decision. Further explanation of each risk is in Product Disclosure Sheet (PDS) available on Hong Leong Islamic Bank's website.

### Profit Payment Policy

Profit distribution is upon maturity.

### Nature of Investment Account

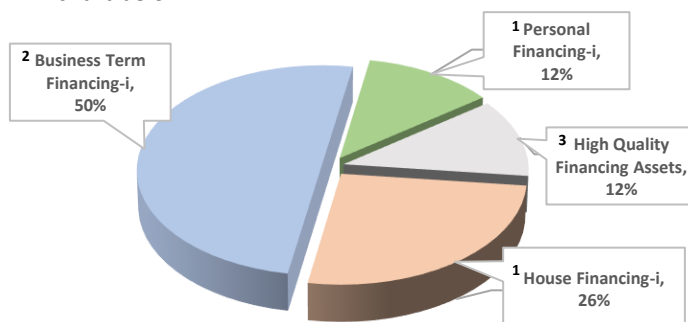
A renewable term investment type of 1 to 12 months tenure.

### Fund Investment Strategies

Investment into selective Shariah-compliant financing assets within the risk parameters prescribed under the Fund Investment Objective. Portfolio rebalancing is also executed to ensure the performance of the particular assets is aligned with the Investment Objective. Any profit generated from the investment will be shared between the IAH and the Bank according to mutually pre-agreed Profit Sharing Ratio (PSR) whilst losses (if any) will be borne by the Investor(s).

### Investment Asset Allocation

The fund is invested in a portfolio of Hong Leong Islamic Bank's retail assets<sup>1</sup>, non-retail assets<sup>2</sup> and HQLA<sup>3</sup> as per chart below.



#### Note:

<sup>1</sup> Retail financing assets consist of House Financing-i and Personal Financing-i.

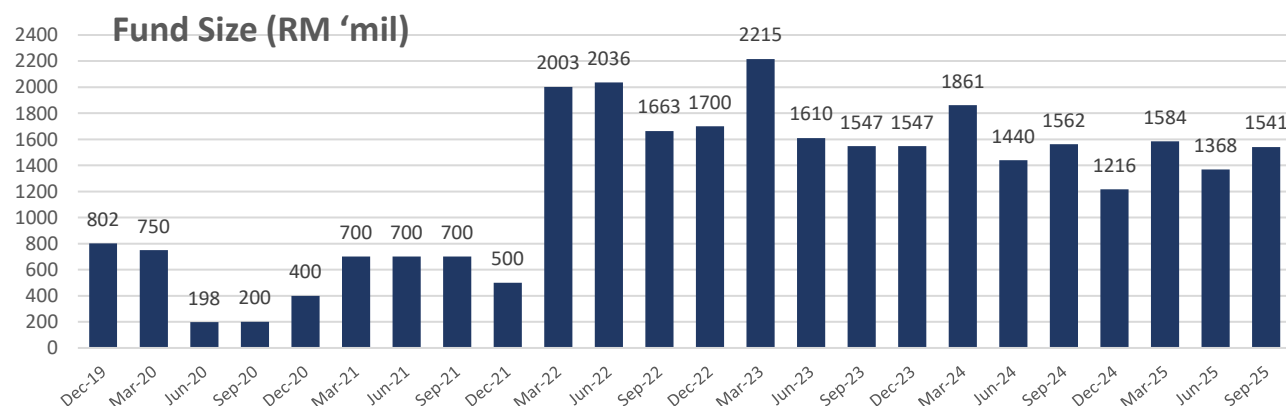
<sup>2</sup> Non-retail financing assets consist of Business Term Financing-i.

<sup>3</sup> High Quality Liquid Assets (HQLA) are assets that can be easily and immediately converted into cash at little or no loss of value.

### Fund Performance

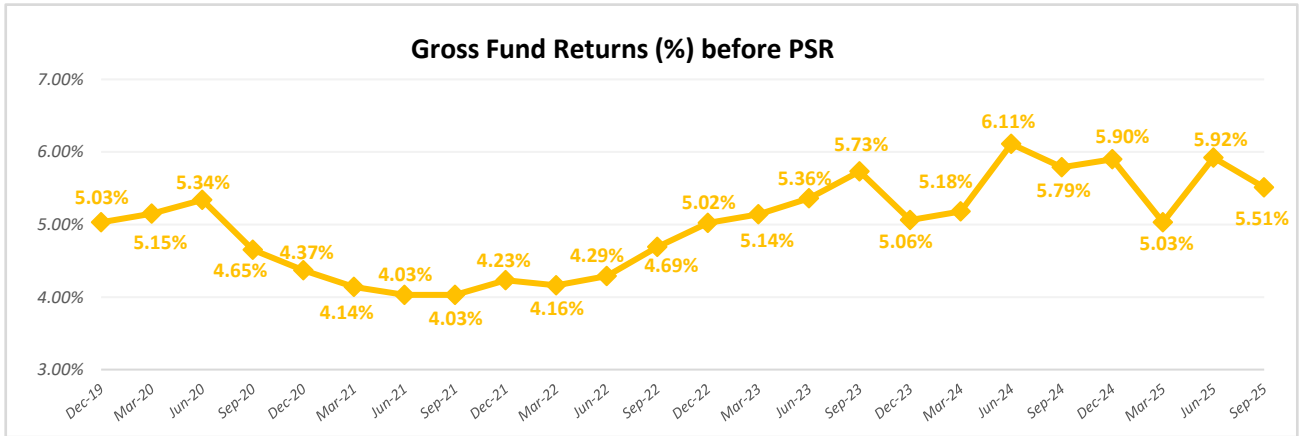
#### 1. Fund Size and Returns

As at September 2025, TIA-i's Wholesale Fund Balance was recorded at RM1,541 million.



## Term Investment Account - i

Wholesale Fund Performance Report for Quarter Ended 30 September 2025



### 2. Rate of Return of TIA-i for Wholesale IAH

This section is applicable to Wholesale IAH for the quarter period ended September 2025.

#### 1 Months

Month <sup>4</sup>	Gross Rate of Return (Gross RoR % p.a.) <sup>5</sup>	Rate of Return to IAH % (p.a.) <sup>6</sup>	
		Wholesale Rate	
		Indicative	Actual
Jul	5.76	3.10	3.10
		3.15	3.15
		3.40	3.40
Aug	5.57	3.10	3.10
		3.15	3.15
Sep	5.51	3.10	3.10

#### 2 Months

Month <sup>4</sup>	Gross Rate of Return (Gross RoR % p.a.) <sup>5</sup>	Rate of Return to IAH % (p.a.) <sup>6</sup>	
		Wholesale Rate	
		Indicative	Actual
Jul	5.76	3.20	3.20
		3.35	3.35
		3.70	3.70
Aug	5.57	3.20	3.20
		3.35	3.35
Sep	5.51	3.20	3.20
		3.35	3.35

#### 3 Months

Month <sup>4</sup>	Gross Rate of Return (Gross RoR % p.a.) <sup>5</sup>	Rate of Return to IAH % (p.a.) <sup>6</sup>	
		Wholesale Rate	
		Indicative	Actual
Jul	5.76	3.30	3.30
		3.55	3.55
		3.60	3.60
		3.80	3.80
		3.85	3.85
Aug	5.57	3.30	3.30
		3.55	3.55
		3.60	3.60
		3.80	3.80
		3.85	3.85
Sep	5.51	3.30	3.30
		3.40	3.40
		3.55	3.55
		3.60	3.60
		3.80	3.80

#### 4 Months

Month <sup>4</sup>	Gross Rate of Return (Gross RoR % p.a.) <sup>5</sup>	Rate of Return to IAH % (p.a.) <sup>6</sup>	
		Wholesale Rate	
		Indicative	Actual
Jul	5.76	3.40	3.40
Aug	5.57	3.40	3.40
Sep	5.51	3.40	3.40

#### 5 Months

Month <sup>4</sup>	Gross Rate of Return (Gross RoR % p.a.) <sup>5</sup>	Rate of Return to IAH % (p.a.) <sup>6</sup>	
		Wholesale Rate	
		Indicative	Actual
Jul	5.76	3.80	3.80
Aug	5.57	3.80	3.80
Sep	5.51	3.80	3.80

## Term Investment Account - i

Wholesale Fund Performance Report for Quarter Ended 30 September 2025

### 6 Months

Month <sup>4</sup>	Gross Rate of Return (Gross RoR % p.a.) <sup>5</sup>	Rate of Return to IAH % (p.a.) <sup>6</sup>	
		Wholesale Rate	
		Indicative	Actual
Jul	5.76	3.60	3.60
		3.80	3.80
		3.85	3.85
Aug	5.57	3.60	3.60
		3.80	3.80
		3.85	3.85
Sep	5.51	3.60	3.60
		3.80	3.80
		3.85	3.85

PSR Table	Tenure (months)	Profit Sharing Ratio (PSR) (IAH:Bank)
Board	1 to 12	85:15

#### Note:

<sup>4</sup> Maturity Month.

<sup>5</sup> Gross RoR is the return from investment before the application of PSR.

<sup>6</sup> [Indicative] Rate of Return to IAH % p.a. is the target rate advertised by the Bank to the IAH.

<sup>6</sup> [Actual] Rate of Return to IAH % p.a. is the net profit rate to IAH after applying PSR (refer to the PSR table above) to Gross RoR. Any excess profit after PSR generated more than the Indicative Rate of Return to IAH will be waived under the Shariah concept of Tanazul where the excess profit shall be retained by the Bank.

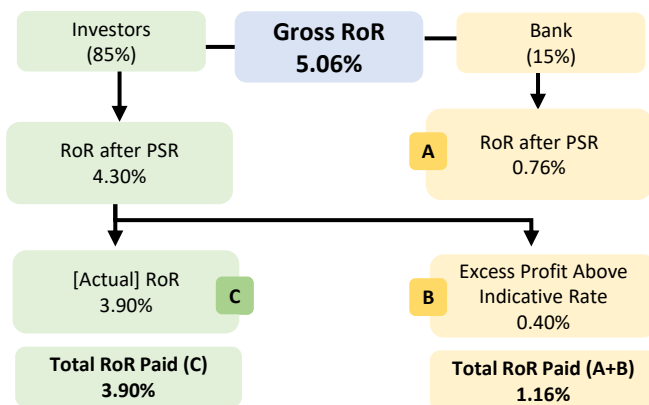
### Profit & Loss Statement

#### Profit & Loss Statement for Quarter Ended 30 September 2025

	RM' July 2025	RM' August 2025	RM' September 2025
<b>Total Gross Income</b>	7,292,342	7,937,398	7,304,887
<b>Net Income Distributed to IAH</b>	4,810,320	5,288,325	4,689,940
<b>Net Income Distributed to Bank</b>	2,482,002	2,649,073	2,614,947

#### Profit Calculation Illustration

(6 Months Indicative Rate: 3.90% p.a.)



### Statement of Any Changes

There have been no changes in the Investment Objectives, Strategies, restrictions and limitations during the quarter period.

### Underlying Asset Outlook

Based on the Fund Investment Strategies during this review period, the Bank is optimistic on the future performance of the fund until the next review period.

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## Term Investment Account - i

Wholesale Fund Performance Report for Quarter Ended 30 September 2025

### Market Outlook

The latest indicators point towards continued expansion in global growth, supported by sustained consumer spending and front-loading activities. The conclusion of many trade negotiations has to some extent eased global uncertainty. The global growth outlook would remain supported by positive labour market conditions, less restrictive monetary policy and fiscal stimulus. Nonetheless, trade policy developments are still expected to weigh on global growth going forward, as announced tariff rates take effect and the frontloading activity dissipates. Downside risks remain, albeit to a lesser degree arising from potentially higher tariffs, especially product-specific ones, and escalations in geopolitical tensions. These lingering uncertainties could lead to greater volatility in the global financial markets and commodity prices. Upside potential includes favourable outcomes from remaining US trade negotiations and pro-growth policies in major economies.

The Malaysian economy expanded by 4.4% in the first half of 2025, underpinned by sustained spending and investment activities, and is on track to grow between 4% and 4.8% in 2025. Moving forward into 2026, growth will continue to be supported by resilient domestic demand. Employment, wage growth and income-related policy measures will remain supportive of household spending. The expansion in investment activity will be driven by the progress of multi-year projects in both the private and public sectors, the continued high realisation of approved investments, as well as the ongoing implementation of catalytic initiatives under the national master plans and the Thirteenth Malaysia Plan (RMK13). This outlook remains subject to uncertainties, in particular surrounding global developments. Downside risks to the growth outlook remain from slower global trade, weaker sentiment, as well as lower-than-expected commodity production. Meanwhile, favourable outcomes from remaining US trade negotiations, pro-growth policies in major economies, continued demand for electrical and electronic goods, and robust tourism activity could raise Malaysia's export and growth prospects.

Headline and core inflation averaged 1.4% and 1.9% in the first seven months of the year, respectively. Headline inflation for 2025 and 2026 is expected to remain moderate amid contained global cost conditions. The easing trend in global commodity prices is expected to contribute to moderate domestic cost conditions. Core inflation is expected to remain stable and close to the long-term average, reflecting continued expansion in economic activity and the absence of excessive demand pressures. This trend is expected to continue going into 2026. In this environment, the overall impact of the announced and upcoming domestic policy reforms on inflation is expected to be contained.

### IMPORTANT/DISCLAIMER

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