

TERM INVESTMENT ACCOUNT-i (WAKALAH)

Fund Performance Report for the Quarter Ended 31 March 2026

Dear Valued Investment Account Holder (IAH),

We are pleased to present the following fund performance report for the quarter ended on 31 March 2026.

FUND INFORMATION

Type of Product

This is an unrestricted investment account whereby the IAH provides the Bank with the mandate to make the ultimate decision to invest without specifying any particular restrictions or conditions.

Product Name

Term Investment Account-i (TIA-i)

Type of Investors

- Individual (Malaysian)
- Non-Individual (Fully owned by Malaysian Resident)

Investment Currency

Ringgit Malaysia (RM)

Fund Inception

5 January 2026

Investment Objectives

The Fund's objective is to preserve capital while providing stable returns through low-risk investments.

Investment Strategy

The Fund is invested in the portfolio of Shariah-compliant Personal Financing assets with low-risk investment to achieve capital preservation and steady returns.

Returns Distribution Frequency

Returns (if any) will be paid upon maturity.

Investment Asset Allocation of TIA-i

The Fund for the quarter was invested within the stated investment objective and strategy as above. The Fund was invested in the Bank's Personal Financing portfolio.

Statement on Any Changes

There have been no changes in the investment objectives, strategies, restrictions and limitations during the quarter period.

Other Information

For fees, charges and other details on the product, please refer to the PIBB website i.e. www.publicislamicbank.com.my

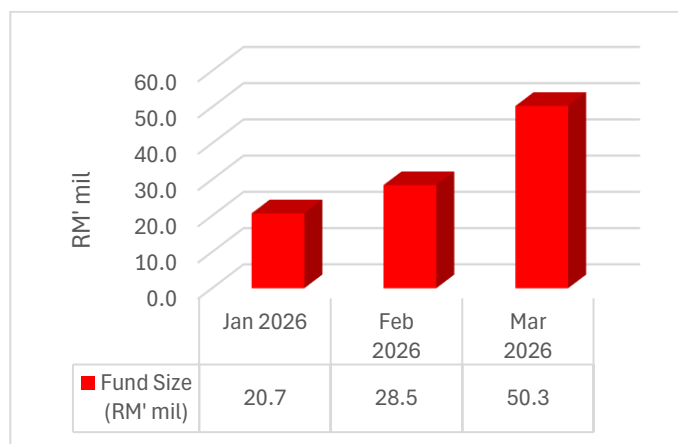
Valuation

The Bank performed the valuation of the underlying assets of the Fund in accordance with the Malaysia Financial Reporting Standards ("MFRS") which is carried out on a monthly basis.

FUND PERFORMANCE

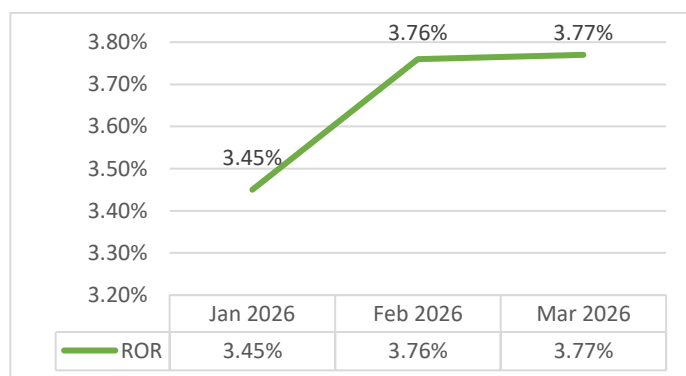
Fund Size and Growth of TIA-i

As at 31 March 2026, the TIA-i balance was recorded at RM50.3 million.



Rate of Return of TIA-i

The underlying assets funded by TIA-i recorded the following Rate of Return (ROR) for the IAH:



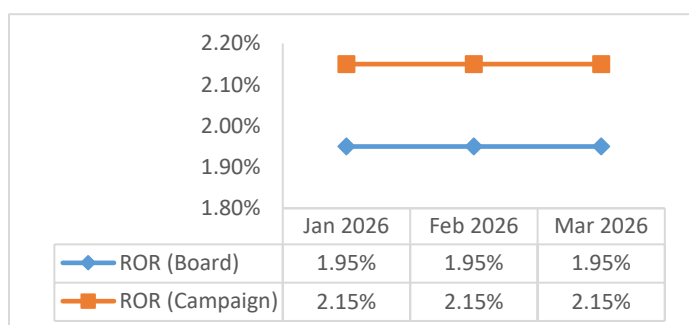
The ROR represents the Actual ROR and is based on the performance of the underlying asset as the product is non-principal guaranteed investment. The IAH shall receive the prevailing ROR upon maturity.

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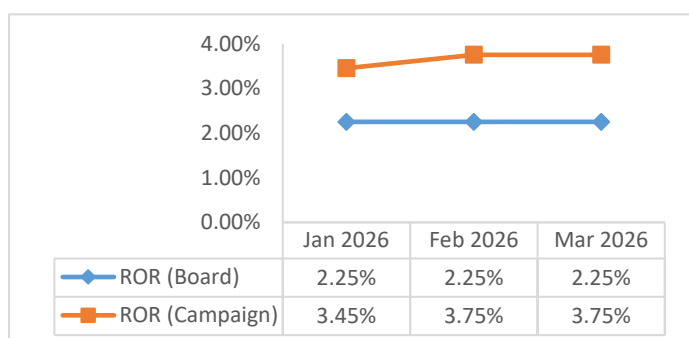
Fund Performance Report for the Quarter Ended 31 March 2026

This section is applicable for IAH who have made placement under the TIA-i board and campaign rate from 5 January 2026 until 31 March 2026.

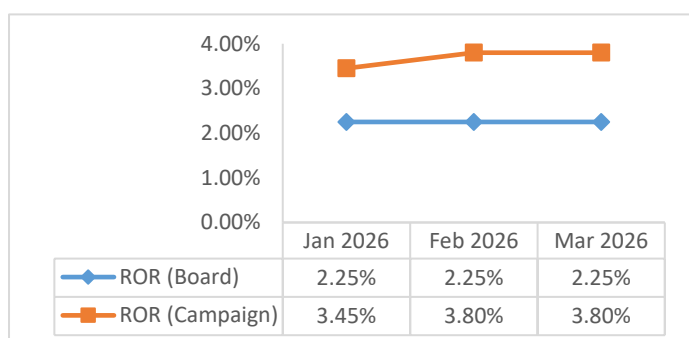
- TIA-i 3 months (3M) Board/Campaign Historical Net Rate of Return is as follows:



- TIA-i 6 months (6M) Board/Campaign Historical Net Rate of Return is as follows:



- TIA-i 9 months (9M) Board/Campaign Historical Net Rate of Return is as follows:



Note: Past performance is not reflective of future performance.

MARKET OUTLOOK

Malaysia's economy remained resilient in the first quarter of 2026, with Gross Domestic Product (GDP) expanding by 5.4%, supported by steady domestic demand, household spending and investment activity. Headline inflation remained moderate at 1.6%, while Bank Negara Malaysia maintained the Overnight Policy Rate (OPR) at 2.75%, reflecting a monetary policy stance that remains supportive of sustainable economic growth and price stability.

Looking ahead, Malaysia's economic growth is expected to remain within 4.0% to 5.0% range in 2026, supported by domestic demand and continued investment activity. Islamic finance continues to expand, both domestically and globally driven by Bank Negara Malaysia's ongoing support via diversified funding channels for strategic programmes under national plans.

In line with this outlook, Public Islamic Bank Berhad will continue to manage the TIA-i fund prudently by focusing on low-risk Shariah compliant financing assets, while maintaining competitive returns to IAH, subject to the actual performance of the underlying assets.

WARNING

THE RETURNS ON THIS INVESTMENT ACCOUNT WILL BE AFFECTED BY THE PERFORMANCE OF THE UNDERLYING INVESTMENT ASSETS. THE PRINCIPAL AND RETURNS ARE NOT GUARANTEED AND CUSTOMER RISKS EARNING NO RETURNS AT ALL. THIS INVESTMENT ACCOUNT IS NOT PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA ("PIDM").