

TERM INVESTMENT ACCOUNT-i (WAKALAH)

Fund Performance Report for the Quarter Ended 30 June 2026

Dear Valued Investment Account Holder (IAH),

We are pleased to present the following fund performance report for the quarter ended on 30 June 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

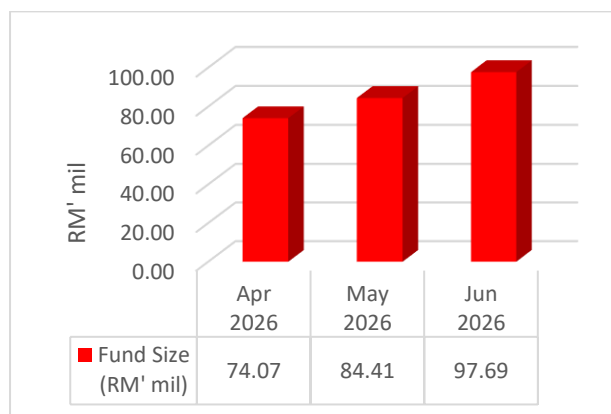
Valuation

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

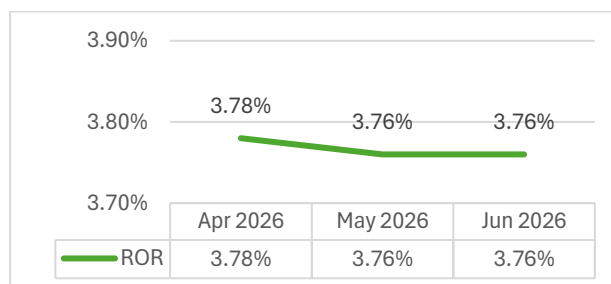
Fund Size and Growth of TIA-i

As at 30 June 2026, the TIA-i balance was recorded at RM97.69 million.



Rate of Return of TIA-i

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



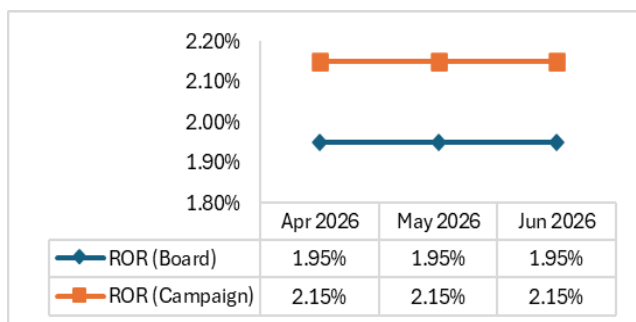
The ROR represents the Actual ROR and is based on the performance of the underlying asset as the product is non-principal guaranteed investment. The IAH shall receive the prevailing ROR upon maturity.

TERM INVESTMENT ACCOUNT-i (WAKALAH)

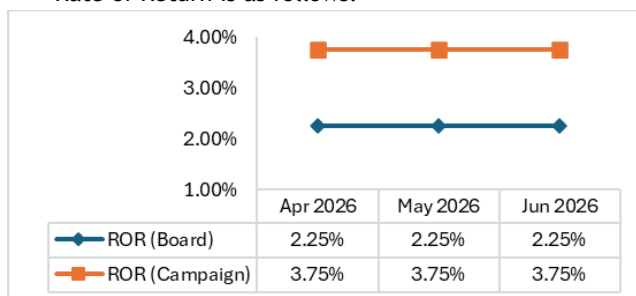
Fund Performance Report for the Quarter Ended 30 June 2026

This section is applicable for IAH who have made placement under the TIA-i board and campaign rate from 1 April 2026 until 30 June 2026.

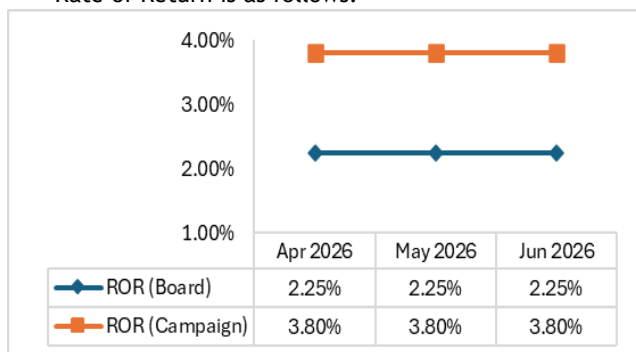
- TIA-i 3 months (3M) Board/Campaign Historical Net Rate of Return is as follows:



- 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 economic outlook remains positive, with Gross Domestic Product (GDP) growth accelerating to 6.0% in the second quarter 2026 compared to 5.4% in the first quarter, supported by resilient domestic demand, stronger exports and continued investment activity. Looking ahead, Bank Negara Malaysia (BNM) expects the economy to remain on track within the 4% - 5% GDP growth forecast for 2026 supported by steady household spending, investment activities and continued growth in the Electrical and Electronics (E&E) products and services sector.

Inflation remained manageable, as headline inflation increased to 1.9% in second quarter 2026, while core inflation moderated to a similar pace. BNM maintained Overnight Policy Rate (OPR) at 2.75%, with the prevailing monetary policy stance remaining supportive of sustainable economic growth and price stability.

Overall, the market outlook remains cautiously positive, supported by Malaysia's resilient domestic fundamentals and sustained investment activity. However, global economic uncertainties, geopolitical tensions, commodity price volatility and changes in global monetary policy may continue to influence financial market performance and investor sentiment.

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").