

Principal Deposit Fund

Unaudited Semi-Annual Report

For The Six Months Financial Period Ended 28 February 2026

PRINCIPAL DEPOSIT FUND

SEMI-ANNUAL REPORT

FOR THE SIX MONTHS FINANCIAL PERIOD ENDED 28 FEBRUARY 2026

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INVESTORS' LETTER

Dear Valued Investor,

Greetings from Principal Asset Management Berhad ("Principal Malaysia") and thank you for investing with us!

We are pleased to bring you a copy of the Unaudited Semi-Annual Report of the Principal Deposit Fund for the six months financial period ended 28 February 2026. You may also download this report from our website at www.principal.com.my.

We're truly grateful to share that we've recently been recognised with 8 awards at the LSEG Lipper Fund Awards 2026. We're also honoured to receive accolades at the Asia Asset Management Best of the Best Awards 2026 under the Malaysia Country Awards, including Fund Launch of the Year for our Signature Dynamic Income Fund ("SDIF") and Best Retail Asset Manager.

We remain humbled by the recognition we've earned over the years. Principal Malaysia has been honoured with a collection of awards spanning fund performance, asset management, Environmental, Social, Governance ("ESG") leadership, and digital innovation. Each reflects our commitment to serving you with integrity and innovation. Learn more: <https://www.principal.com.my/en/awards-recognition/my>.

Digital innovation is central to our strategy, as we use data and technology to develop the right solutions for you. We will continue to advance our digital capabilities to provide easy access to your investment portfolio and enable you to carry out transactions seamlessly. Please continue to check out our website, like our Facebook page (@PrincipalMalaysia), follow us on our Instagram account (@principalmalaysia), and LinkedIn page (Principal Malaysia) for the latest updates, market insights and investment articles.

We appreciate your continuous support and the trust you place in us.

Yours faithfully,
for **Principal Asset Management Berhad**

Munirah Khairuddin

Chief Executive Officer & Head of Principal Asset Management Berhad (Group of Companies),
and Managing Director Strategic Distribution & Institutional Client Relations
(Southeast Asia & Global Shariah)
Non-Independent Executive Director

MANAGER’S REPORT

FUND OBJECTIVE AND POLICY

What is the investment objective of the Fund?

The Fund aims to generate regular income for investors through investments primarily in the money market.

Has the Fund achieved its objective?

For the financial period under review, the Fund is in line with its stated objective.

What are the Fund investment policy and principal investment strategy?

The Fund seeks to achieve its objective by investing at least 90% of the Fund’s NAV in Deposits. Up to 10% of the Fund’s NAV may be maintained in cash. The investment policy is to invest in liquid and low risk short-term investments for capital preservation*.

Note: *The Fund is neither a capital guaranteed fund nor a capital protected fund.

The asset allocation strategy for this Fund is as follows:

- at least 90% of the Fund’s NAV in Deposits; and
- up to 10% of the Fund’s NAV in cash

Fund category/type

Money Market/Income

When was the Fund launched?

Name of Class #	Launch Date
Class AI	8 July 2004
Class AR	13 August 2021*

With effect from 13 August 2021, the Fund will be split into Class AI and AR where individual unitholders will be designated to Class AR and non-individual unit holders will be designated to Class AI.

*The effective launch date of Class AR will be the date of the Fund is split into Class AI and AR.

What was the size of the Fund as at 28 February 2026?

RM4,707.89 million (4,127.65 million units)

What is the Fund’s benchmark?

CIMB Bank Overnight Rate

Note: Given that the Fund is an income fund, the Fund shall benchmark itself against the overnight rate for performance comparison purpose only. Therefore, investors are cautioned that the risk profile of the Fund is higher than the benchmark.

What is the Fund distribution policy?

Class AI: annually, Class AR monthly, depending on the level of income (if any) the Fund generates.

What was the net income distribution for the six months financial period ended 28 February 2026?

The Fund distributed a total net income of RM1.00 million to unit holders for the six months financial period ended 28 February 2026.

FUND OBJECTIVE AND POLICY (CONTINUED)

The Fund's NAV per unit before and after distributions were as follows:

Date	NAV per unit (Before distribution)	NAV per unit (After distribution)
Distribution on 26 September 2025		
- Class AI	1.1253	1.1252
- Class AR	1.1253	1.1252
Distribution on 29 October 2025		
- Class AI	1.1285	1.1285
- Class AR	1.1285	1.1285
Distribution on 26 November 2025		
- Class AI	1.1313	1.1312
- Class AR	1.1313	1.1312
Distribution on 29 December 2025		
- Class AI	1.1345	1.1344
- Class AR	1.1344	1.1343
Distribution on 28 January 2026		
- Class AI	1.1375	1.1374
- Class AR	1.1373	1.1372
Distribution on 25 February 2026		
- Class AI	1.1403	1.1402
- Class AR	1.1401	1.1400

Breakdown of distribution were as follows:

Source of distribution	28.02.2026		28.02.2025	
	RM	%	RM	%
Distribution out of current period's income	1,004,384	100.00	589,735	100.00
Distribution out of prior period's income/capital	-	-	-	-
Total	1,004,384	100.00	589,735	100.00

PERFORMANCE DATA

Details of portfolio composition of the Fund for the last three unaudited financial periods were as follows:

	28.02.2026	28.02.2025	29.02.2024
	%	%	%
Deposits with licensed financial institutions	98.11	98.27	99.92
Cash and other assets	1.92	1.78	0.32
Liabilities	(0.03)	(0.05)	(0.24)
	<u>100.00</u>	<u>100.00</u>	<u>100.00</u>

Performance details of the Fund for the last three unaudited financial periods were as follows:

	28.02.2026	28.02.2025	29.02.2024
NAV (RM Million) *			
- Class AI	4,353.34	2,117.44	1,490.64
- Class AR	354.55	262.47	159.14
Units in circulation (Million)			
- Class AI	3,816.75	1,919.12	1,398.89
- Class AR	310.90	237.89	149.35

* Ex-distribution

PERFORMANCE DATA (CONTINUED)

Performance details of the Fund for the last three unaudited financial periods were as follows:
(continued)

	28.02.2026	28.02.2025	29.02.2024
NAV per unit (RM)*			
- Class AI	1.1406	1.1033	1.0655
- Class AR	1.1404	1.1033	1.0655
	01.09.2025 to 28.02.2026	01.09.2024 to 28.02.2025	01.09.2023 to 29.02.2024
Highest NAV per unit (RM)			
- Class AI	1.1406	1.1034	1.0655
- Class AR	1.1404	1.1034	1.0655
Lowest NAV per unit (RM)*			
- Class AI	1.1228	1.0850	1.0474
- Class AR	1.1227	1.0845	1.0468
Total return (%)			
- Class AI	1.63	1.79	1.80
- Class AR	1.61	1.79	1.80
Capital growth (%)			
- Class AI	1.59	1.75	1.80
- Class AR	1.58	1.75	1.80
Income distribution (%)			
- Class AI	0.03	0.04	0.00*
- Class AR	0.03	0.03	0.00*
* Ex-distribution			
Total Expense Ratio ("TER") (%) ^	0.17	0.16	0.16
Portfolio Turnover Ratio ("PTR") (times) #	1.43	1.92	7.42

^ The Fund's TER increased from 0.16% to 0.17% due to increase in expenses during the financial period under review.

The Fund's PTR decreased from 1.92 times to 1.43 times due to lower number of transactions during the financial period under review.

Gross/Net distribution per unit (sen)

Distribution on 26 September 2025			
- Class AI	0.01	-	-
- Class AR	0.01	-	-
Distribution on 29 October 2025			
- Class AI	0.01	-	-
- Class AR	0.01	-	-
Distribution on 26 November 2025			
- Class AI	0.01	-	-
- Class AR	0.01	-	-
Distribution on 29 December 2025			
- Class AI	0.01	-	-
- Class AR	0.01	-	-
Distribution on 28 January 2026			
- Class AI	0.01	-	-
- Class AR	0.01	-	-
Distribution on 25 February 2026			
- Class AI	0.01	-	-
- Class AR	0.01	-	-

PERFORMANCE DATA (CONTINUED)

	01.09.2025 to 28.02.2026	01.09.2024 to 28.02.2025	01.09.2023 to 29.02.2024
Gross/Net distribution per unit (sen)			
Distribution on 26 September 2024			
- Class AI	-	0.01	-
- Class AR	-	0.01	-
Distribution on 29 October 2024			
- Class AI	-	0.01	-
- Class AR	-	0.01	-
Distribution on 27 November 2024			
- Class AI	-	0.00*	-
- Class AR	-	0.01	-
Distribution on 27 December 2024			
- Class AI	-	0.01	-
- Class AR	-	0.01	-
Distribution on 27 January 2025			
- Class AI	-	0.01	-
- Class AR	-	0.01	-
Distribution on 26 February 2025			
- Class AI	-	0.01	-
- Class AR	-	0.01	-
Distribution on 26 September 2023			
- Class AI	-	-	0.00*
- Class AR	-	-	0.00*
Distribution on 27 October 2023			
- Class AI	-	-	0.00*
- Class AR	-	-	0.00*
Distribution on 28 November 2023			
- Class AI	-	-	0.00*
- Class AR	-	-	0.00*
Distribution on 27 December 2023			
- Class AI	-	-	0.00*
- Class AR	-	-	0.00*
Distribution on 29 January 2024			
- Class AI	-	-	0.00*
- Class AR	-	-	0.00*
Distribution on 27 February 2024			
- Class AI	-	-	0.00*
- Class AR	-	-	0.00*

* Denotes value less than RM 0.01

	28.02.2026 %	28.02.2025 %	29.02.2024 %	28.02.2023 %	28.02.2022 %
Annual total return					
- Class AI	3.44	3.62	3.63	2.52	1.72
(Launch date: 8 July 2004)					
- Class AR	3.42	3.61	3.63	2.52	1.73
(Launch date: 13 August 2021)					

Past performance is not necessarily indicative of future performance and that unit prices and investment returns may go down, as well as up. All performance figures for the financial period have been extracted from Lipper.

MARKET REVIEW (1 SEPTEMBER 2025 TO 28 FEBRUARY 2026)

Bank Negara Malaysia (“BNM”) held Overnight Policy Rate (“OPR”) unchanged at 2.75% in its 4 September 2025 Monetary Policy Committee (“MPC”) meeting, viewing the rate appropriate to balance growth with price stability. The statement also adopted a more constructive tone, noting that conclusion of tariff negotiations helped reduce global uncertainty. BNM is expected to adopt a data dependent approach (trade performance and Growth Domestic Products (“GDP”) growth figures) going forward.

Standard & Poor’s (“S&P”) Global Ratings affirmed Malaysia’s sovereign credit rating at A-/Stable on 19 September 2025 underpinned by consistently strong economic growth and high degree of monetary policy flexibility. Meanwhile, external position is balanced, characterized by moderate current account surpluses and a large export base.

Malaysia reported an upbeat fourth quarter of 2025 (“4Q2025”) GDP of 6.3% year-on-year (“YoY”), revised upwards relative to the advanced estimates of 5.7%. This marked the sharpest growth since fourth quarter of 2022 (“4Q2022”), spurred by positive domestic demand arising from favorable labor market and income related policy. For the full year of 2025, the economy grew by 5.2%, surpassing the official guidance of 4.0% to 4.8% (2024: 5.1%). Growth was supported by robust domestic demand, favorable exports, increased tourism flows and the ongoing Artificial Intelligence (“AI”)-driven technology upcycle.

BNM’s Monetary Policy Committee kept the OPR unchanged at 2.75% as widely expected on 22 January 2026. The statement signaled no rush for any policy tightening as inflation outlook remained stable with the central bank emphasizing downside risks on the back of geopolitical tensions albeit acknowledging a stronger baseline growth.

S&P Global Manufacturing Purchasing Managers' Index (“PMI”) retreated to 49.3 in February 2026 from 50.2 in January 2026, reflecting a renewed slowing in new orders. The manufacturing sector reported a challenging month as companies reported weakness in output and new orders. The moderation in total new order book volumes was mainly due to sluggish market conditions. Business sentiment also waned during the month.

FUND PERFORMANCE

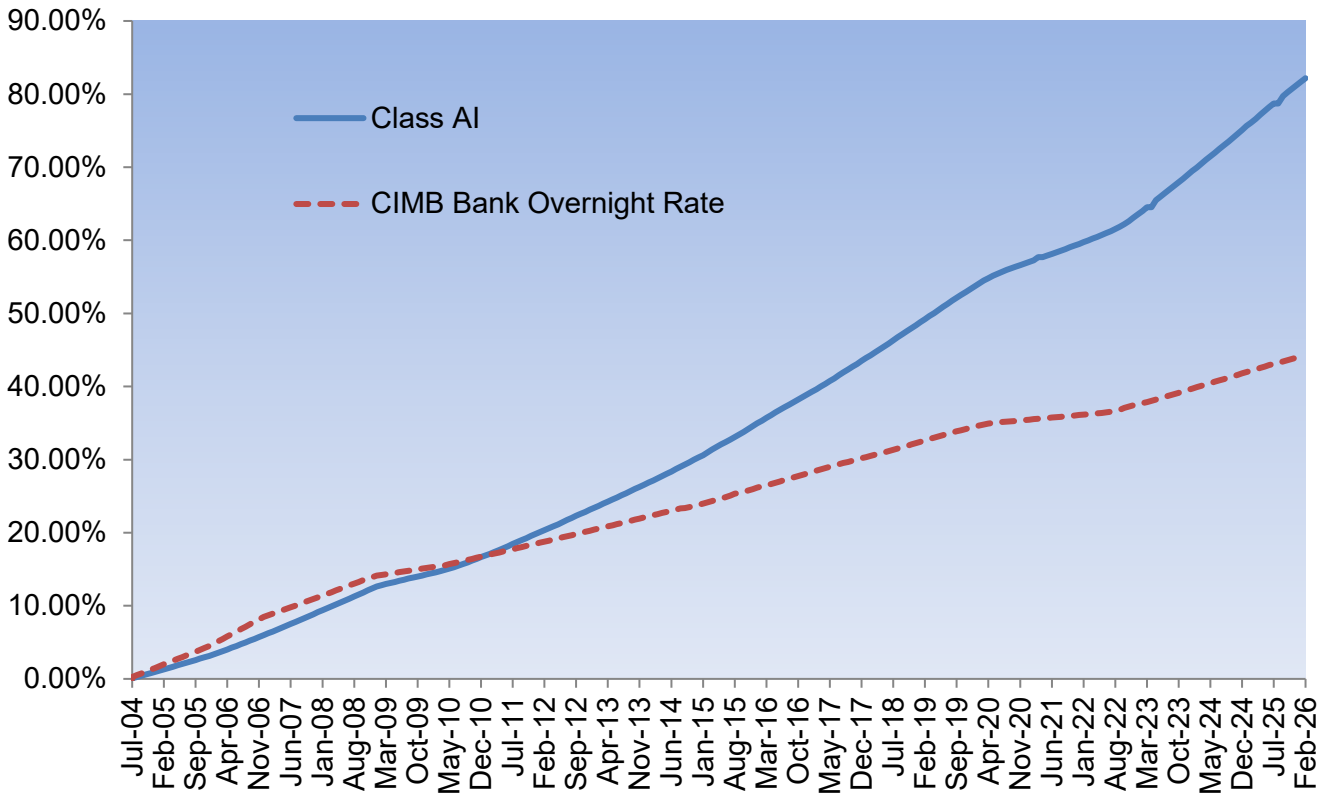
	6 months to 28.02.2026	1 year to 28.02.2026	3 years to 28.02.2026	5 years to 28.02.2026	Since inception to 28.02.2026
	%	%	%	%	%
Income Distribution					
- Class AI	0.03	0.07	0.14	1.57	59.72
- Class AR	0.03	0.07	0.13	1.57	59.73
Capital Growth					
- Class AI	1.59	3.37	10.92	14.05	14.05
- Class AR	1.58	3.35	10.90	14.03	14.03
Total Return					
- Class AI	1.63	3.44	11.07	15.84	82.17
- Class AR	1.61	3.42	11.05	15.82	82.14
Benchmark					
- Class AI	0.70	1.49	4.74	6.32	44.08
- Class AR	0.70	1.49	4.74	6.32	44.08
Average Total Return					
- Class AI	3.31	3.44	3.56	2.98	2.81
- Class AR	3.27	3.42	3.55	2.98	2.81

As at 28 February 2026, the Fund’s Class AI and Class AR gave 1-year return of 3.44% and 3.42%, outperforming the benchmark by 195 bps and 193 bps respectively. Since inception, Class AI and Class AR delivered a return of 82.17% and 82.14% respectively to unit holders, outperforming the benchmark by 38.09% for Class AI and 38.06% for Class AR.

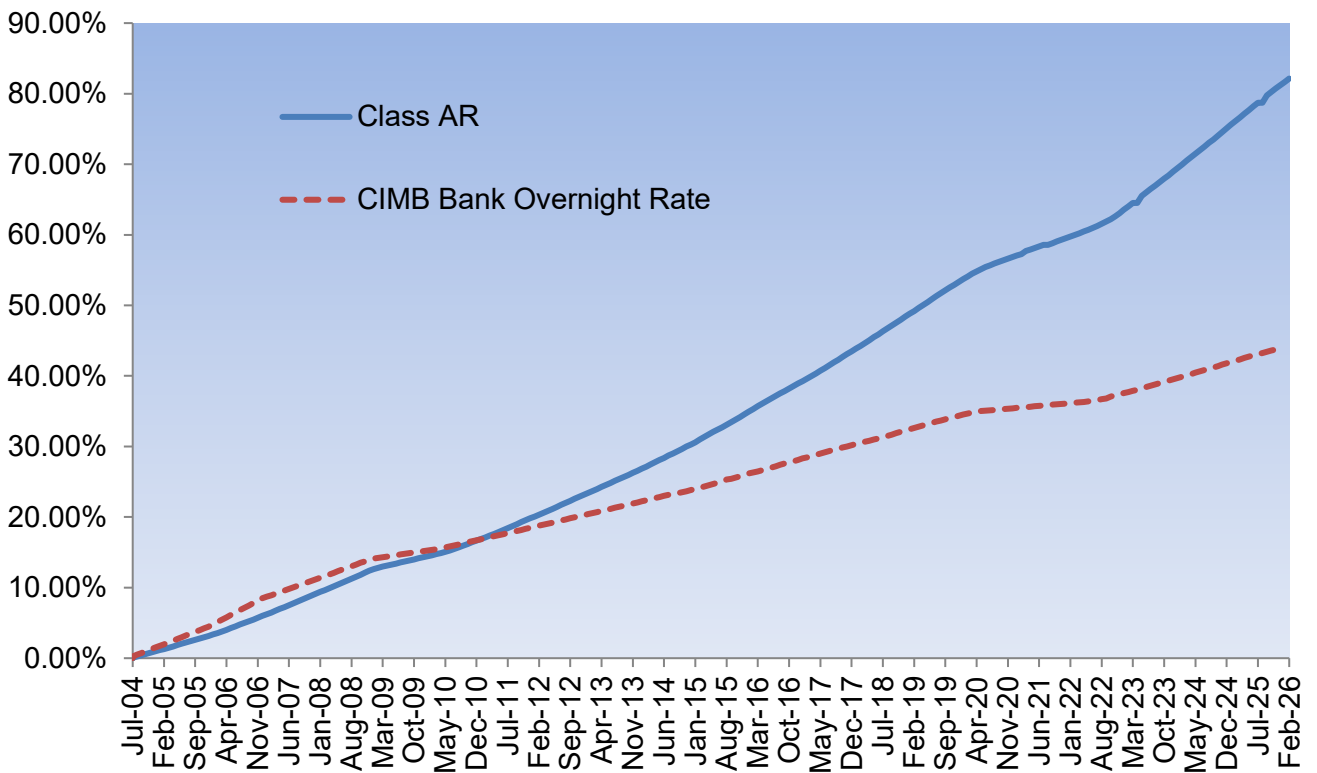
FUND PERFORMANCE (CONTINUED)

Since inception

Class AI



Class AR



FUND PERFORMANCE (CONTINUED)

Changes in NAV

	28.02.2026	31.08.2025 Audited	Changes %
Class AI			
NAV (RM Million) *	4,353.34	3,233.05	34.65
NAV/Unit (RM)*	1.1406	1.1225	1.61
Class AR			
NAV (RM Million) *	354.55	338.81	4.65
NAV/Unit (RM)*	1.1404	1.1225	1.59

* Ex- distribution

The Fund's NAV for Class AI rose by 34.65% from RM3,233.05 million to RM4,353.34 million, while Class AR increased by 4.65% from RM338.81 million to RM354.55 million between 31 August 2025 and 28 February 2026. Over the same period, NAV/Unit increased by 1.61% for Class AI and 1.59% for Class AR.

Performance data represents the combined income and capital return as a result of holding units in the Fund for the specified length of time, based on NAV to NAV price. The performance data assumes that all earnings from the Fund are reinvested and are net of management and trustee fees. Past performance is not reflective of future performance and income distributions are not guaranteed. Unit prices and income distributions, if any, may fall and rise. All performance figures for the financial period have been extracted from Lipper.

PORTFOLIO STRUCTURE

Asset allocation

	28.02.2026	31.08.2025 Audited
Deposits with licensed financial institutions	98.11	90.29
Cash and other assets	1.92	9.76
Liabilities	(0.03)	(0.05)
TOTAL	100.00	100.00

The Fund was fully invested in deposit placements.

MARKET OUTLOOK*

As widely expected, OPR was maintained at 2.75% in March 2026 with a statement broadly neutral in tone while acknowledging the heightened external uncertainties and risks to the global outlook.

The recent geopolitical tensions in the Middle East have triggered a risk off sentiment with investors pricing in potential energy supply disruption, higher energy inflation and slower global growth. Rising global oil prices will result in greater government spending on fuel subsidies though the government has set RM1.99 per litre for the first 300 litres which is expected to generate savings between RM2.5 billion to RM4 billion annually. Meanwhile, Malaysia Prime Minister said the government would strive to maintain the RON95 petrol price under BUDI95 fuel subsidy despite global market uncertainties following the escalation of the Middle East conflict.

*This market outlook does not constitute an offer, invitation, commitment, advice or recommendation to make a purchase of any investment. The information given in this article represents the views of Principal Asset Management Berhad ("Principal Malaysia") or based on data obtained from sources believed to be reliable by Principal Malaysia. Whilst every care has been taken in preparing this, Principal Malaysia makes no guarantee, representation or warranty and is under no circumstances liable for any loss or damage caused by reliance on, any opinion, advice or statement made in this market outlook

INVESTMENT STRATEGY

The Fund's objective is to provide investors with liquidity and regular income, hence it will continue to maintain its investment primarily in deposits with licensed financial institutions.

SOFT COMMISSIONS AND REBATES

Principal Malaysia (the "Manager") and the Trustee will not retain any form of rebate from, or otherwise share in any commission with, any broker or dealer in consideration for directing dealings in the investments of the Fund. Accordingly, any rebate or shared commission will be directed to the account of the Fund. The Manager may retain goods and services (soft commission) provided by any broker or dealer if the following conditions are met:

- (a) the soft commission brings direct benefit or advantage to the management of the Fund and may include research and advisory related services;
- (b) any dealings with the broker or dealer is executed on terms which are the most favourable for the Fund; and
- (c) the availability of soft commission is not the sole or primary purpose to perform or arrange transactions with such broker or dealer, and we and the fund the manager will not enter into unnecessary trades in order to achieve a sufficient volume of transactions to qualify for soft commission.

During the financial period under review, the Manager and Trustee did not receive any rebates from the brokers or dealers but the Manager has retained soft commission in the form of goods and services for the benefit of the fund such as financial wire services and stock quotations system incidental to investment management of the Funds and there was no churning of trades.

SECURITIES FINANCING TRANSACTIONS

The Fund has not undertaken any securities lending or repurchase transactions during the financial period under review.

STATE OF AFFAIR OF THE FUND

The Fund had issued the Third Supplemental Prospectus dated 23 January 2026. We are of view that the changes above do not affect the existing unit holder to stay invested in the Fund and it is not a significant change. Unit holders may refer to Appendix 1 for the detailed list of changes.

There were no significant changes in the state of affairs of the Fund during the financial period and up to the date of Manager's report, not otherwise disclosed in the financial statements.

CIRCUMSTANCES THAT MATERIALLY AFFECT ANY INTEREST OF UNIT HOLDERS

There were no circumstances that had materially affected the interest of the unit holders during the financial period under review.

CROSS TRADE

No cross-trade transactions have been carried out during the financial period under review.

UNIT SPLIT

No unit split exercise has been carried out during the financial period under review.

**STATEMENT BY MANAGER TO THE UNIT HOLDERS OF
PRINCIPAL DEPOSIT FUND**

I, being the Director of Principal Asset Management Berhad (the “Manager”), do hereby state that, in the opinion of the Manager, the accompanying unaudited financial statements set out on pages 3 to 20 are drawn up in accordance with the provisions of the Deeds and give a true and fair view of the financial position of the Fund as at 28 February 2026 and of its financial performance, changes in net assets attributable to unit holders and cash flows for the financial period then ended in accordance with the provisions of the Malaysian Financial Reporting Standards (“MFRS”) 134 - Interim Financial Reporting and International Accounting Standards (“IAS”) 34 - Interim Financial Reporting.

For and on behalf of the Manager

Principal Asset Management Berhad (Company No.: 199401018399 (304078-K))

Munirah Khairuddin

Chief Executive Officer Principal Asset Management Berhad (Group of Companies),
and Managing Director Strategic Distribution & Institutional Client Relations
(Southeast Asia & Global Shariah)
Non-Independent Executive Director

Kuala Lumpur
15 April 2026

TRUSTEE'S REPORT

**TO THE UNIT HOLDERS OF
PRINCIPAL DEPOSIT FUND ("Fund")**

We have acted as Trustee of the Fund for the financial period ended 28 February 2026 and we hereby confirm to the best of our knowledge, after having made all reasonable enquires, Principal Asset Management Berhad has operated and managed the Fund during the period covered by these financial statements in accordance with the following:

1. Limitations imposed on the investment powers of the Management Company under the Deeds, securities laws and the Guidelines on the Unit Trust Funds;
2. Valuation and pricing is carried out in accordance with the Deeds; and
3. Any creation and cancellation of units are carried out in accordance with the Deeds and any regulatory requirement.

We are of the opinion that the distributions of income by the Fund are appropriate and reflects the investment objective of the Fund.

For HSBC (Malaysia) Trustee Berhad

Lee Cincee
Associate Director, Trustee and Fiduciary Services

Kuala Lumpur
15 April 2026

**UNAUDITED STATEMENT OF COMPREHENSIVE INCOME
FOR THE SIX MONTHS FINANCIAL PERIOD ENDED 28 FEBRUARY 2026**

		01.09.2025 to 28.02.2026	01.09.2024 to 28.02.2025
	Note	RM	RM
INCOME			
Interest income from deposits with licensed financial institutions at amortised cost		71,452,156	41,552,445
Interest earned from current account		<u>2,212,781</u>	<u>-</u>
		<u>73,664,937</u>	<u>41,552,445</u>
EXPENSES			
Management fee	4	6,116,471	3,200,807
Trustee fee	5	305,824	160,040
Audit fee		4,463	3,033
Tax agent's fee		3,173	2,485
Other expenses		<u>687,624</u>	<u>177,233</u>
		<u>7,117,555</u>	<u>3,543,598</u>
PROFIT BEFORE DISTRIBUTION AND TAXATION		<u>66,547,382</u>	<u>38,008,847</u>
Distributions:			
- Class AI		886,492	439,034
- Class AR		<u>117,892</u>	<u>150,701</u>
	6	<u>1,004,384</u>	<u>589,735</u>
PROFIT BEFORE TAXATION		<u>65,542,998</u>	<u>37,419,112</u>
Taxation	7	<u>-</u>	<u>-</u>
PROFIT AFTER TAXATION, REPRESENTING TOTAL COMPREHENSIVE INCOME FOR THE FINANCIAL PERIOD		<u>65,542,998</u>	<u>37,419,112</u>
Profit after taxation is made up as follows:			
Realised amount		<u>65,542,998</u>	<u>37,419,112</u>

The accompanying notes to the financial statements form an integral part of the unaudited financial statements.

**UNAUDITED STATEMENT OF FINANCIAL POSITION
AS AT 28 FEBRUARY 2026**

		28.02.2026	31.08.2025
	Note	RM	Audited RM
ASSETS			
Cash and cash equivalents	9	27,210,800	162,238,625
Financial assets at fair value through profit or loss	8	4,618,783,470	3,224,960,756
Amount due from Manager		63,489,097	186,363,511
TOTAL ASSETS		<u>4,709,483,367</u>	<u>3,573,562,892</u>
LIABILITIES			
Amount due to Manager		262,120	803,873
Accrued management fee		1,121,656	825,560
Amount due to Trustee		56,083	41,278
Distribution payable		64	39
Other payables and accruals		149,000	28,960
TOTAL LIABILITIES (EXCLUDING NET ASSETS ATTRIBUTABLE TO UNIT HOLDERS)		<u>1,588,923</u>	<u>1,699,710</u>
NET ASSET VALUE OF THE FUND		<u>4,707,894,444</u>	<u>3,571,863,182</u>
NET ASSETS ATTRIBUTABLE TO UNIT HOLDERS		<u>4,707,894,444</u>	<u>3,571,863,182</u>
REPRESENTED BY:			
FAIR VALUE OF OUTSTANDING UNITS			
- Class AI		4,353,344,468	3,233,049,016
- Class AR		354,549,976	338,814,166
		<u>4,707,894,444</u>	<u>3,571,863,182</u>
NUMBER OF UNITS IN CIRCULATION (UNITS)			
- Class AI		3,816,745,534	2,880,185,172
- Class AR		310,904,144	301,830,398
	10	<u>4,127,649,678</u>	<u>3,182,015,570</u>
NET ASSET VALUE PER UNIT (RM) (EX-DISTRIBUTION)			
- Class AI		1.1406	1.1225
- Class AR		<u>1.1404</u>	<u>1.1225</u>

The accompanying notes to the financial statements form an integral part of the unaudited financial statements.

**UNAUDITED STATEMENT OF CHANGES IN NET ASSETS ATTRIBUTABLE TO UNIT HOLDERS
FOR THE SIX MONTHS FINANCIAL PERIOD ENDED 28 FEBRUARY 2026**

	01.09.2025 to 28.02.2026 RM	01.09.2024 to 28.02.2025 RM
NET ASSETS ATTRIBUTABLE TO UNIT HOLDERS AT THE BEGINNING OF THE FINANCIAL PERIOD/YEAR	<u>3,571,863,182</u>	<u>2,110,616,857</u>
Movement in unit holders' contributions:		
Creation of units from applications		
- Class AI	3,447,161,668	1,842,585,205
- Class AR	<u>288,775,617</u>	<u>263,404,906</u>
	<u>3,735,937,285</u>	<u>2,105,990,111</u>
Creation of units from distributions		
- Class AI	886,492	506,903
- Class AR	<u>117,816</u>	<u>82,788</u>
	<u>1,004,308</u>	<u>589,691</u>
Cancellation of units		
- Class AI	(2,387,553,451)	(1,667,819,703)
- Class AR	<u>(278,899,878)</u>	<u>(206,885,449)</u>
	<u>(2,666,453,329)</u>	<u>(1,874,705,152)</u>
Total comprehensive income for the financial period	<u>65,542,998</u>	<u>37,419,112</u>
NET ASSETS ATTRIBUTABLE TO UNIT HOLDERS AT THE END OF THE FINANCIAL PERIOD	<u>4,707,894,444</u>	<u>2,379,910,619</u>

The accompanying notes to the financial statements form an integral part of the unaudited financial statements.

**UNAUDITED STATEMENT OF CASH FLOWS
FOR THE SIX MONTHS FINANCIAL PERIOD ENDED 28 FEBRUARY 2026**

	Note	01.09.2025 to 28.02.2026 RM	01.09.2024 to 28.02.2025 RM
CASH FLOWS FROM OPERATING ACTIVITIES			
Proceeds from maturity of deposits with licensed financial institutions		4,513,291,353	3,783,475,000
Placement of deposits with licensed financial institutions		(6,348,466,000)	(4,253,554,000)
Redemption of deposits with licensed financial institutions		441,351,933	211,000,000
Interest income received from deposits with licensed financial institutions and interest earned		73,664,937	42,218,947
Management fee paid		(5,820,375)	(3,170,026)
Trustee fee paid		(291,019)	(158,501)
Payments for other fees and expenses		(575,220)	(185,431)
Net cash used in operating activities		<u>(1,326,844,391)</u>	<u>(220,374,011)</u>
CASH FLOWS FROM FINANCING ACTIVITIES			
Cash proceeds from units created		3,858,811,699	2,097,472,531
Payments for cancellation of units		(2,666,995,082)	(1,875,608,315)
Distribution paid		(51)	(44)
Net cash generated from financing activities		<u>1,191,816,566</u>	<u>221,864,172</u>
Net (decrease)/increase in cash and cash equivalents		(135,027,825)	1,490,161
Cash and cash equivalents at the beginning of the financial period/year		<u>162,238,625</u>	<u>30,653,010</u>
Cash and cash equivalents at the end of the financial period/year	9	<u>27,210,800</u>	<u>32,143,171</u>
<u>Cash and cash equivalents comprised:</u>			
Bank balance		<u>27,210,800</u>	<u>32,143,171</u>
Cash and cash equivalents at the end of financial period/year	9	<u>27,210,800</u>	<u>32,143,171</u>

The accompanying notes to the financial statements form an integral part of the unaudited financial statements.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE SIX MONTHS FINANCIAL PERIOD ENDED 28 FEBRUARY 2026****1. THE FUND, THE MANAGER AND ITS PRINCIPAL ACTIVITIES**

Principal Deposit Fund (the “Fund”) is governed by a Principal Master Deed dated 15 May 2008, a First Supplemental Master Deed dated 25 June 2008, a Third Supplemental Master Deed dated 14 July 2008, a Fifth Supplemental Master Deed dated 16 July 2009, a Thirteenth Supplemental Master Deed dated 26 June 2012, a Fourteenth Supplemental Master Deed dated 21 September 2012, an Eighteenth Supplemental Master deed dated 25 March 2015, a Twentieth Supplemental Master Deed dated 21 October 2019, a Twenty Second Supplemental Master Deed dated 7 May 2021, a Twenty Third Supplemental Master Deed dated 27 June 2022, a Twenty Fourth Supplemental Master Deed dated 13 January 2023 and Twenty Sixth Supplemental Master Deed dated 25 March 2025 (collectively referred to as the “Deeds”), made between Principal Asset Management Berhad (the “Manager”) and HSBC (Malaysia) Trustee Berhad (the “Trustee”).

The Fund seeks to achieve its objective by investing at least 90% of the Fund’s NAV in Deposits. Up to 10% of the Fund’s NAV may be maintained in cash. The investment policy is to invest in liquid and low risk short-term investments for capital preservation.

The asset allocation strategy for this Fund is as follows:

- at least 90% of the Fund’s NAV in Deposits; and
- up to 10% of the Fund’s NAV in cash.

All investments are subjected to the Guidelines of Unit Trust Funds (“GUTF”), SC requirements, the Deeds, except where exemptions or variations have been approved by the SC, internal policies and procedures and the Fund’s objective.

The Fund had issued the Third Supplemental Prospectus dated 23 January 2026.

The Manager is a joint venture between Principal Financial Group®, a member of the FORTUNE 500® and a Nasdaq-listed global financial services and CIMB Group Holdings Berhad, one of Southeast Asia’s leading universal banking groups. The principal activities of the Manager are the establishment and management of unit trust funds and fund management activities.

2. MATERIAL ACCOUNTING POLICY INFORMATION

The following accounting policies have been used consistently in dealing with items which are considered material in relation to the financial statements:

(a) Basis of preparation

The financial statements have been prepared in accordance with the provisions of the MFRS as issued by the Malaysian Accounting Standards Board (“MASB”) and International Financial Reporting Standards (“IFRS”) as issued by the International Accounting Standards Board (“IASB”).

The financial statements have been prepared under the historical cost convention, as modified by financial assets at fair value through profit or loss.

The preparation of financial statements in conformity with MFRS and IFRS requires the use of certain critical accounting estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements, and the reported amounts of revenues and expenses during the reported period.

2. MATERIAL ACCOUNTING POLICY INFORMATION (CONTINUED)**(a) Basis of preparation (continued)**

It also requires the Manager to exercise their judgement in the process of applying the Fund's accounting policies. Although these estimates and judgements are based on the Manager's best knowledge of current events and actions, actual results may differ.

The areas involving a higher degree of judgement or complexity, or areas where assumptions and estimates are significant to the financial statements are disclosed in Note 2(j).

There are no other standards, amendments to standards or interpretations that are effective for financial period beginning on 1 September 2025 that have a material effect on the financial statements of the Fund.

Other than MFRS 18: Presentation and Disclosure in Financial Statements (which will first become applicable for annual periods beginning on or after 1 January 2027), none of the standards, amendments to standards or interpretations that are effective for the financial period beginning on or after 1 March 2026 are applicable to the financial statements of the Fund. The Fund is still currently in the process of assessing the impact, if any, of MFRS 18: Presentation and Disclosure in Financial Statements.

(b) Financial assets and financial liabilitiesClassification

The Fund classifies its financial assets in the following measurement categories:

- those to be measured subsequently at fair value through profit or loss, and
- those to be measured at amortised cost.

The Fund classifies its investments based on both the Fund's business model for managing those financial assets and the contractual cash flow characteristics of the financial assets. The portfolio of financial assets is managed and performance is evaluated on a fair value basis. The Fund is primarily focused on fair value information and uses that information to assess the assets' performance and to make decisions.

The contractual cash flows of the Fund's debt securities are solely payments of principal and interest ("SPPI"). However, these securities are neither held for the purpose of collecting contractual cash flows nor held both for collecting contractual cash flows and for sale. The collection of contractual cash flows is only incidental to achieving the Fund's business model's objective. Consequently, all investments are measured at fair value through profit or loss.

The Fund classifies cash and cash equivalents and amount due from Manager as financial assets at amortised cost as these financial assets are held to collect contractual cash flows consisting of the amount outstanding.

All of the Fund's financial liabilities are measured at amortised cost.

Recognition and measurement

Regular purchases and sales of financial assets are recognised on the trade-date, the date on which the Fund commits to purchase or sell the asset. Investments are initially recognised at fair value.

2. MATERIAL ACCOUNTING POLICY INFORMATION (CONTINUED)**(b) Financial assets and financial liabilities (continued)**Recognition and measurement (continued)

Financial instruments are recognised in the statement of financial position when, and only when, the Fund becomes a party to the contractual provisions of the financial instrument.

Financial assets are derecognised when the rights to receive cash flows from the investments have expired or have been transferred and the Fund has transferred substantially all risks and rewards of ownership.

Deposits with licensed financial institutions are stated at fair value. Due to the short-term nature of the deposits, the cost plus accrued profit calculated based on the effective interest method over the period from the date of placement to the date of maturity of the respective deposits is a reasonable estimate of fair value.

Financial liabilities are derecognised when it is extinguished, i.e. when the obligation specified in the contract is discharged or cancelled or expired.

Financial assets at amortised cost and other financial liabilities are subsequently carried at amortised cost using the effective interest method.

Impairment for assets carried at amortised costs

The Fund measures credit risk and expected credit losses (“ECL”) using probability of default, exposure at default and loss given default. The Manager consider both historical analysis and forward looking information in determining any ECL. The Manager consider the probability of default to be close to zero as these instruments have a low risk of default and the counterparties have a strong capacity to meet their contractual obligations in the near term. As a result, no loss allowance has been recognised based on 12-month ECL as any such impairment would be wholly insignificant to the Fund.

Significant increase in credit risk

A significant increase in credit risk is defined by the Manager as any contractual payment which is more than 30 days past due.

Definition of default and credit-impaired financial assets

Any contractual payment which is more than 90 days past due is considered credit impaired.

Write-off

The Fund writes off financial assets, in whole or in part, when it has exhausted all practical recovery efforts and has concluded there is no reasonable expectation of recovery. The assessment of no reasonable expectation of recovery is based on unavailability of debtor’s sources of income or assets to generate sufficient future cash flows to repay the amount. The Fund may write-off financial assets that are still subject to enforcement activity. Subsequent recoveries of amounts previously written off will result in impairment gains. There are no write-offs/recoveries during the financial period.

2. MATERIAL ACCOUNTING POLICY INFORMATION (CONTINUED)**(c) Income recognition**

Interest income from deposits with licensed financial institutions is recognised on a time proportionate basis using the effective interest rate method on an accrual basis.

Interest income is calculated by applying the effective interest rate to the gross carrying amount of a financial asset except for financial assets that subsequently become credit impaired. For credit-impaired financial assets the effective interest rate is applied to the net carrying amount of the financial asset (after deduction of the loss allowance).

(d) Functional and presentation currency

Items included in the financial statements of the Fund are measured using the currency of the primary economic environment in which the Fund operates (the “functional currency”). The financial statements are presented in Malaysian Ringgit (“MYR/ RM”), which is the Fund’s functional and presentation currency.

(e) Cash and cash equivalents

For the purpose of statement of cash flows, cash and cash equivalents comprise bank balance which are subject to an insignificant risk of changes in value.

(f) Taxation

Current tax expense is determined according to Malaysian tax laws at the current rate based upon the taxable profit earned during the financial period.

(g) Distribution

A distribution to the Fund’s unit holders is accounted for as a deduction from realised reserve. A proposed distribution is recognised as a liability in the financial period in which it is approved by the Trustee.

(h) Unit holders’ contributions

The unit holders’ contributions to the Fund meet the definition of puttable instruments classified as financial liability under MFRS 132 “Financial Instruments: Presentation”.

The Fund issues cancellable units, in two classes of units, known respectively as Class AI and Class AR which are cancelled at the unit holder’s option. The units are classified as financial liabilities. Cancellable units can be put back to the Fund at any time for cash equal to a proportionate share of the Fund’s NAV of respective classes. The outstanding units are carried at the redemption amount that is payable at the date of the statement of financial position if the member exercises the right to put back the units to the Fund.

Units are created and cancelled at the unit holders’ option at prices based on the Fund’s NAV per unit of respective classes at the close of business on the relevant dealing day. The Fund’s NAV per unit of respective classes is calculated by dividing the net assets attributable to members of respective classes with the total number of outstanding units of respective classes.

(i) Realised and unrealised portions of profit or loss after tax

The analysis of realised and unrealised portions of profit or loss after tax as presented on the statement of comprehensive income is prepared in accordance with GUTF.

2. MATERIAL ACCOUNTING POLICY INFORMATION (CONTINUED)**(j) Critical accounting estimates and judgements in applying accounting policies**

The Fund makes estimates and assumptions concerning the future. The resulting accounting estimates will, by definition, rarely equal the related actual results. To enhance the information content of the estimates, certain key variables that are anticipated to have material impact to the Fund's results and financial position are tested for sensitivity to changes in the underlying parameters.

Estimates and judgement are continually evaluated by the Manager and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

In undertaking any of the Fund's investment, the Manager will ensure that all assets of the Fund under management will be valued appropriately, that is at fair value and in compliance with the GUTF.

However, the Manager is of the opinion that there are no accounting policies which require significant judgement to be exercised.

3. RISK MANAGEMENT OBJECTIVES AND POLICIES

The Fund aims to generate regular income for investors through investments primarily in the money market.

The Fund is exposed to a variety of risks which include market risk (inclusive of interest rate risk), credit risk and liquidity risk.

Financial risk management is carried out through internal control process adopted by the Manager and adherence to the investment restrictions as stipulated in the Deeds and GUTF.

(a) Market risk**(i) Interest rate risk**

Interest rate is a general economic indicator that will have an impact on the management of the Fund. Fair value interest rate risk is the risk that the value of a financial instrument will fluctuate due to changes in market interest rates.

The Fund's exposure to fair value interest rate risk arises from investment in money market instruments. The interest rate risk is expected to be minimal as the Fund's investments comprise mainly short-term deposits with approved licensed financial institutions.

Cash flow interest rate risk is the risk that the future cash flows of a financial instrument will fluctuate because of changes in market interest rates.

The Fund is not exposed to cash flow interest rate risk as the Fund does not hold any financial instruments at variable interest rate.

As at the end of each financial period, the Fund is not exposed to a material level of interest rate risk.

3. RISK MANAGEMENT OBJECTIVES AND POLICIES (CONTINUED)**(b) Credit risk**

Credit risk refers to the risk that counterparty will default on its contractual obligation resulting in financial loss to the Fund.

The credit risk arising from bank balance and placements of deposits with licensed financial institutions is managed by ensuring that the Fund will only place deposits in reputable licensed financial institutions.

For amount due from Manager, the settlement terms of the proceeds from the creation of units receivable from the Manager are governed by the GUTF.

(c) Liquidity risk

Liquidity risk is the risk that the Fund will encounter difficulty in meeting its financial obligations.

The Manager manages this risk by maintaining sufficient level of liquid assets to meet anticipated payments and cancellations of the units by unit holders. Liquid assets comprise bank balance and deposits with licensed financial institutions, which are capable of being converted into cash within 7 business days. This is expected to reduce the risks for the entire portfolio without limiting the Fund's growth potentials.

(d) Capital risk management

The capital of the Fund is represented by equity consisting of unit holders' capital and retained earnings. The amount of capital can change significantly on a daily basis as the Fund is subjected to daily subscriptions and redemptions at the discretion of unit holders. The Fund's objective when managing capital is to safeguard the Fund's ability to continue as a going concern in order to provide returns to unit holder and benefits for other stakeholders and to maintain a strong capital base to support the development of the investment activities of the Fund.

(e) Fair value estimation

Fair value is defined as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date (i.e. an exit price).

The fair value of financial assets traded in active markets (such as trading securities) are based on quoted market prices at the close of trading on the financial period end date. The Fund utilises the last traded market price for financial assets where the last traded market price falls within the bid-ask spread. In circumstances where the last traded price is not within the bid-ask spread, the Manager will determine the point within the bid-ask spread that is most representative of the fair value.

An active market is a market in which transactions for the asset or liability take place with sufficient frequency and volume to provide pricing information on an ongoing basis.

The fair value of financial assets that are not traded in an active market is determined by using valuation techniques.

(i) Fair value hierarchy

The table below analyses financial instruments carried at fair value. The different levels have been defined as follows:

- Quoted prices (unadjusted) in active market for identical assets or liabilities (Level 1)

3. RISK MANAGEMENT OBJECTIVES AND POLICIES (CONTINUED)

(e) Fair value estimation (continued)

(ii) Fair value hierarchy (continued)

- Inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly (that is, as prices) or indirectly (that is, derived from prices) (Level 2)
- Inputs for the asset and liability that are not based on observable market data (that is, unobservable inputs) (Level 3)

The level in the fair value hierarchy within which the fair value measurement is categorised in its entirety is determined on the basis of the lowest level input that is significant to the fair value measurement in its entirety. For this purpose, the significance of an input is assessed against the fair value measurement in its entirety. If a fair value measurement uses observable inputs that require significant adjustment based on unobservable inputs, that measurement is a Level 3 measurement.

Assessing the significance of a particular input to the fair value measurement in its entirety requires judgment, considering factors specific to the asset or liability.

The determination of what constitutes 'observable' requires significant judgment by the Fund. The Fund considers observable data to be that market data that is readily available, regularly distributed or updated, reliable and verifiable, not proprietary, and provided by independent sources that are actively involved in the relevant market.

	Level 1 RM	Level 2 RM	Level 3 RM	Total RM
28.02.2026				
Financial assets at fair value through profit or loss:				
- Deposits with licensed financial institutions	-	4,618,783,470	-	4,618,783,470
31.08.2025				
Audited				
Financial assets at fair value through profit or loss:				
- Deposits with licensed financial institutions	-	3,224,960,756	-	3,224,960,756

Financial instruments that trade in markets that are not considered to be active but are valued based on quoted market prices, dealer quotations or alternative pricing sources supported by observable inputs are classified within Level 2. This includes deposits with licensed financial institutions.

3. RISK MANAGEMENT OBJECTIVES AND POLICIES (CONTINUED)

(e) Fair value estimation (continued)

(i) Fair value hierarchy (continued)

As Level 2 instruments include positions that are not traded in active markets and/or are subject to transfer restrictions, valuations may be adjusted to reflect illiquidity and/or non-transferability, which are generally based on available market information. The Fund's policies on valuation of these financial assets are stated in Note 2(b).

The carrying values of cash and cash equivalents, amount due from Manager, and all current liabilities are a reasonable approximation of their fair values due to their short-term nature.

4. MANAGEMENT FEE

In accordance with the Deeds, the Manager is entitled to a maximum management fee of 3.00% per annum, calculated daily based on the NAV of the Fund.

For the six months financial period ended 28 February 2026, the management fee is recognised at a rate of 0.30% per annum (28.02.2025: 0.30% per annum).

The new rate is effective on 25 June 2021 upon the issuance of new prospectus.

Class AI	Class AR
0.30%	0.30%

There was no further liability to the Manager in respect of management fee other than the amount recognised above.

5. TRUSTEE FEE

In accordance with the Deeds, the Trustee is entitled to a maximum fee of 0.02% per annum, calculated daily based on the NAV of the Fund.

For the six months financial period ended 28 February 2026, the Trustee fee is recognised at a rate of 0.015% per annum (28.02.2025: 0.015% per annum).

There was no further liability to the Trustee in respect of Trustee's fee other than the amount recognised above.

6. DISTRIBUTION

Breakdown of distribution were as follows:

	28.02.2026		28.02.2025	
	RM	%	RM	%
Source of distribution				
Distribution out of current period's income	1,004,384	100.00	589,735	100.00
Distribution out of prior period's income/capital*	-	-	-	-
Total	1,004,384	100.00	589,735	100.00

6. DISTRIBUTION (CONTINUED)

* Distribution income has been accrued as at the end of the prior financial period but is not declared and paid as distribution.

	28.02.2026	28.02.2025
Gross/Net distribution per unit (sen)		
Distribution on 26 September 2025		
- Class AI	0.01	-
- Class AR	0.01	-
Distribution on 29 October 2025		
- Class AI	0.01	-
- Class AR	0.01	-
Distribution on 26 November 2025		
- Class AI	0.01	-
- Class AR	0.01	-
Distribution on 29 December 2025		
- Class AI	0.01	-
- Class AR	0.01	-
Distribution on 28 January 2026		
- Class AI	0.01	-
- Class AR	0.01	-
Distribution on 25 February 2026		
- Class AI	0.01	-
- Class AR	0.01	-
Distribution on 26 September 2024		
- Class AI	-	0.01
- Class AR	-	0.01
Distribution on 29 October 2024		
- Class AI	-	0.01
- Class AR	-	0.01
Distribution on 27 November 2024		
- Class AI	-	0.00*
- Class AR	-	0.01
Distribution on 27 December 2024		
- Class AI	-	0.01
- Class AR	-	0.01
Distribution on 27 January 2025		
- Class AI	-	0.01
- Class AR	-	0.01
Distribution on 26 February 2025		
- Class AI	-	0.01
- Class AR	-	0.01

* denotes value less than RM 0.01

6. DISTRIBUTION (CONTINUED)

Gross distribution is derived using total income less total expenses. Net distribution above is mainly sourced from current financial period's realised income.

Gross distribution per unit is derived from gross realised income less expenses, divided by the number of units in circulation. Net distribution per unit is derived from gross realised income less expenses and taxation, divided by the number of units in circulation.

Distribution equalisation represents the average amount of distributable income included in the creation and cancellation prices of units. It is computed as at each date of creation and cancellation of units.

For the purpose of determining amount available for distribution, distribution equalisation is included in the computation of realised gain or income available for distribution.

7. TAXATION

	01.09.2025 to 28.02.2026	01.09.2024 to 28.02.2025
	RM	RM
Tax charged for the financial period:		
- Current taxation	-	-

A numerical reconciliation between the profit before taxation multiplied by the Malaysian statutory income tax rate and tax expense of the Fund is as follows:

	01.09.2025 to 28.02.2026	01.09.2024 to 28.02.2025
	RM	RM
Profit before taxation	65,547,384	37,419,112
Taxation at Malaysian statutory rate of 24% (28.02.2025: 24%)	15,730,320	8,980,587
Tax effects of:		
- Income not subject to tax	(17,679,585)	(9,972,587)
- Expenses not deductible for tax purposes	480,241	222,453
- Restriction on tax deductible expenses for Unit Trust Fund	1,469,024	769,547
Taxation	-	-

8. FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS

	28.02.2026	31.08.2025
	RM	Audited RM
At fair value through profit or loss:		
- Deposits with licensed financial institutions*	4,618,783,470	2,080,434,924

* Includes interest receivables of RM44,783,470 (31.08.2025: RM34,960,756)

9. CASH AND CASH EQUIVALENTS

	28.02.2026	31.08.2025
	RM	Audited RM
Bank balance	<u>27,210,800</u>	<u>162,238,625</u>

10. NUMBER OF UNITS IN CIRCULATION (UNITS)

	28.02.2026	31.08.2025
	No. of units	Audited No. of units
Class AI (i)	3,816,745,534	2,880,185,172
Class AR (ii)	<u>310,904,144</u>	<u>301,830,398</u>
	<u>4,127,649,678</u>	<u>3,182,015,570</u>

(i) Class AI

At the beginning of the financial period/year	2,880,185,172	1,760,304,820
Add : Creation of units from applications	2,282,230,197	4,891,250,139
Add : Creation of units from distribution	886,492	1,018,292
Less : Cancellation of units	<u>(1,346,556,327)</u>	<u>(3,772,388,079)</u>
At the end of the financial period/year	<u>3,816,745,534</u>	<u>2,880,185,172</u>

(iii) Class AR

At the beginning of the financial period/year	301,830,398	186,131,982
Add : Creation of units from applications	166,667,055	577,764,758
Add : Creation of units from distribution	117,816	168,580
Less : Cancellation of units	<u>(157,711,125)</u>	<u>(462,234,922)</u>
At the end of the financial period/year	<u>310,904,144</u>	<u>301,830,398</u>

11. TOTAL EXPENSE RATIO (“TER”)

	01.09.2025 to 28.02.2026	01.09.2024 to 28.02.2025
	%	%
TER	<u>0.17</u>	<u>0.16</u>

TER is derived from the following calculation:

$$\text{TER} = \frac{(A + B + C + D + E) \times 100}{F}$$

- A = Management fee
- B = Trustee fee
- C = Audit fee
- D = Tax agent's fee
- E = Other expenses
- F = Average NAV of the Fund calculated on a daily basis

The average NAV of the Fund for the financial period calculated on a daily basis is RM4,106,295,044 (28.02.2025: RM2,156,515,557).

12. PORTFOLIO TURNOVER RATIO (“PTR”)

	01.09.2025 to 28.02.2026	01.09.2024 to 28.02.2025
PTR (times)	1.43	1.92

PTR is derived from the following calculation:

$$\frac{(\text{Total placement for the financial period} + \text{total maturity for the financial period})}{2}$$

Average NAV of the Fund for the financial period calculated on a daily basis

where:

total placement for the financial period = RM5,189,466,000 (28.02.2025: RM4,253,554,000)
total maturity for the financial period = RM6,573,466,000 (28.02.2025: RM4,035,838,626)

13. UNITS HELD BY THE MANAGER AND PARTIES RELATED TO THE MANAGER, AND SIGNIFICANT RELATED PARTY TRANSACTIONS AND BALANCES

The related parties and their relationships with the Fund are as follows:

<u>Related parties</u>	<u>Relationship</u>
Principal Asset Management Berhad	The Manager
Principal Financial Group, Inc.	Ultimate holding company of shareholder of the Manager
Principal International (Asia) Ltd	Shareholder of the Manager
Subsidiaries and associates of Principal Financial Group Inc., other than above, as disclosed in its financial statements	Fellow subsidiary and associated companies of the ultimate holding company of shareholder of the Manager
CIMB Group Holdings Bhd	Ultimate holding company of shareholder of the Manager
CIMB Group Sdn Bhd	Shareholder of the Manager
CIMB Islamic Bank Bhd	Fellow related party to the Manager
CIMB Bank Bhd	Fellow related party to the Manager
Subsidiaries and associates of CIMB Group Holdings Bhd, other than above, as disclosed in its financial statements	Fellow subsidiary and associated companies of the ultimate holding company of the Manager

Units held by the Manager and parties related to the Manager:

Manager	28.02.2026		31.08.2025	
	No. of units	RM	No. of units	Audited RM
Principal Asset Management Berhad				
- Class AI	7	8	774	869
- Class AR	9	10	554	622

In the opinion of the Manager, the above units were transacted at the prevailing market price.

13. UNITS HELD BY THE MANAGER AND PARTIES RELATED TO THE MANAGER, AND SIGNIFICANT RELATED PARTY TRANSACTIONS AND BALANCES (CONTINUED)

The units are held beneficially by the Manager for booking purposes. Other than the above, there were no units held by the Directors or parties related to the Manager.

In addition to related party disclosures mentioned elsewhere in the financial statements, set out below are other significant related party transactions and balances. The Manager is of the opinion that all transactions with the related companies have been entered into in the normal course of business at agreed terms between the related parties.

	01.09.2025 to 28.02.2026 RM	01.09.2024 to 28.02.2025 RM
<u>Significant related party transactions</u>		
Interest income from deposits with licensed financial institutions:		
- CIMB Bank Bhd	12,147,154	10,356,946
- CIMB Islamic Bank Bhd	1,928,753	4,324,370
	28.02.2026	31.08.2025
	RM	Audited RM
<u>Significant related party balances</u>		
Deposits with licensed financial institutions:		
- CIMB Bank Bhd	602,147,154	657,607,096
- CIMB Islamic Bank Bhd	146,928,753	246,242,055

14. TRANSACTIONS WITH FINANCIAL INSTITUTIONS

Details of transactions with the top 10 financial institutions for the six months financial period ended 28 February 2026 are as follows:

Financial Institutions	Value of placements RM	Percentage of total placements %
Hong Leong Bank Bhd	1,152,452,000	22.21
Malayan Banking Bhd	1,032,014,000	19.89
CIMB Bank Bhd #	660,000,000	12.72
Public Bank Bhd	540,000,000	10.41
Public Islamic Bank Bhd	505,000,000	9.73
AmBank Bhd	490,000,000	9.44
Bank Islam Malaysia Bhd	185,000,000	3.56
CIMB Islamic Bank Bhd #	160,000,000	3.08
Hong Leong Islamic Bank Bhd	140,000,000	2.70
Affin Hwang Investment Bank Bhd	85,000,000	1.64
Others	240,000,000	4.62
	5,189,466,000	100.00

14. TRANSACTIONS WITH FINANCIAL INSTITUTIONS (CONTINUED)

Details of transactions with the top 10 financial institutions for the six months financial period ended 28 February 2025 are as follows:

Financial Institutions	Value of placements RM	Percentage of total placements %
CIMB Bank Bhd #	592,119,000	13.92
Public Bank Bhd	546,000,000	12.84
Malayan Banking Bhd	539,043,000	12.67
Public Islamic Bank Bhd	490,000,000	11.52
AmBank Bhd	435,000,000	10.23
Hong Leong Investment Bank Bhd	333,567,000	7.84
CIMB Islamic Bank Bhd #	320,000,000	7.52
Affin Hwang Investment Bank Bhd	300,000,000	7.05
Kenanga Investment Bank Bhd	220,000,000	5.17
Hong Leong Bank Bhd	212,825,000	5.00
Others	265,000,000	6.23
	<u>4,253,554,000</u>	<u>100.00</u>

Included in the transactions are trades conducted with CIMB Bank Bhd and CIMB Islamic Bank Bhd, related parties to the Manager amounting to RM660,000,000 (28.02.2025: RM592,119,000) and RM160,000,000 (28.02.2025: RM320,000,000) respectively. The Manager is of the opinion that all transactions with the related companies have been entered into in the normal course of business at agreed terms between the related parties.

DIRECTORY

Head Office of the PRS Provider

Principal Asset Management Berhad (Company No.: 199401018399 (304078-K))
Level 32, Exchange 106,
Lingkaran TRX,
55188 Tun Razak Exchange, Kuala Lumpur
MALAYSIA.
Tel: (03) 8680 8000

Website

www.principal.com.my

E-mail address

myservice@principal.com

Customer Care Centre

(03) 7723 7260

Chat with us via WhatsApp

(6016) 299 9792

Trustee for the Principal Deposit Fund

HSBC (Malaysia) Trustee Berhad (Company No.: 193701000084 (1281-T))
19th Floor, Menara IQ, Lingkaran TRX,
55188 Tun Razak Exchange, Kuala Lumpur, MALAYSIA.
Tel: (03) 2075 7800
Fax: (03) 8894 2611

List of Amendment
Third Supplemental Prospectus for Principal Deposit Fund (“Fund”)

APPENDIX 1

Prospectus for Principal Deposit Fund dated 25 June 2021, First Supplemental Prospectus dated 16 May 2023 and Second Supplemental Prospectus dated 29 August 2025 for Principal Deposit Fund (“Prospectus 1”)		Third Supplemental Prospectus dated 23 January 2026 for Principal Deposit Fund (“Prospectus 2”)
Section / Page	Description	Description
Principal Deposit Fund / 1.1. / 1	<p>Investment Policy and Strategy</p> <p>The Fund will place at least 95% of its NAV in Deposits. Up to 5% of the Fund’s NAV may be invested in money market instruments, short-term bonds and/or notes with a minimum credit rating of “BBB3” or “P2” by RAM or equivalent rating by MARC or by local rating agency(ies) of the country of issuance or “BBB-” by S&P or equivalent rating by any other international rating agencies, all of which have a remaining maturity period of less than 397 days. The investment policy and strategy is to invest in liquid and low risk short-term investments for capital preservation*.</p> <p>*The Fund is neither a capital guaranteed fund nor a capital protected fund.</p> <p>The Fund will be actively managed by undertaking duration strategies (i.e. placing in short-term versus long-term deposits) according to our assessment of the interest rate outlook and market conditions at that point in time. In addition, we also analyze the Fund injection and redemption patterns to actively manage the liquidity of the Fund.</p> <p>The asset allocation strategy for this Fund is as follows:</p> <ul style="list-style-type: none"> ▪ at least 95% of the Fund’s NAV in Deposits; and ▪ up to 5% of the Fund’s NAV in money market instruments and short-term bonds and/or notes. 	<p>Investment Policy and Strategy</p> <p>The Fund seeks to achieve its objective by investing at least 90% of the Fund’s NAV in Deposits. Up to 10% of the Fund’s NAV may be maintained in cash. money market instruments, short term bonds and/or notes with a minimum credit rating of “BBB3” or “P2” by RAM or equivalent rating by MARC or by local rating agency(ies) of the country of issuance or “BBB-” by S&P or equivalent rating by any other international rating agencies, all of which have a remaining maturity period of less than 397 days.</p> <p>The investment policy is to invest in liquid and low risk short-term investments for capital preservation*.</p> <p>*The Fund is neither a capital guaranteed fund nor a capital protected fund.</p> <p>The Fund will be actively managed by undertaking duration strategies (i.e. placing in short-term versus long term deposits) according to our assessment of the interest rate outlook and market conditions at that point in time. In addition, we also analyze the Fund injection and redemption patterns to actively manage the liquidity of the Fund.</p> <p>The asset allocation strategy for this Fund is as follows:</p> <ul style="list-style-type: none"> • at least 90% of the Fund’s NAV in Deposits; and • up to 10% of the Fund’s NAV in cash.
Fees and expenses / 2.2.2. / 5	<p>Trustee Fee</p> <p>Please note that the Trustee Fee charged to the Fund is based on the NAV of the Fund. The Trustee Fee shall be accrued daily and paid monthly.</p> <p>The Trustee Fee is 0.02% per annum for the Fund.</p> <p><i>Below is an illustration on how the Trustee Fee is calculated, assuming the NAV of the Fund is MYR 200 million:</i></p>	<p>Trustee Fee</p> <p>Please note that the Trustee Fee charged to the Fund is based on the NAV of the Fund. The Trustee Fee shall be accrued daily and paid monthly.</p> <p>The Trustee Fee is 0.015% per annum for the Fund.</p> <p><i>Below is an illustration on how the Trustee Fee is calculated, assuming the NAV of the Fund is MYR 200 million:</i></p>

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	<p><i>Trustee Fee for the day = NAV of the Fund x annual Trustee Fee rate for the Fund (%) / 365 days</i></p> <p style="text-align: right;"><i>= MYR 200 million x 0.02% per annum /365 days</i> <i>= MYR 109.58</i></p> <p><i>Note: In the event of a leap year, the computation will be based on 366 calendar days.</i></p>	<p><i>Trustee Fee for the day = NAV of the Fund x annual Trustee Fee rate for the Fund (%) / 365 days</i></p> <p style="text-align: right;"><i>= MYR 200 million x 0.015% per annum / 365 days</i> <i>= MYR 82.19</i></p> <p><i>Note: In the event of a leap year, the computation will be based on 366 calendar days.</i></p>																																									
Other expenses / 2.2.3. / 6	Nil.	<ul style="list-style-type: none"> ▪ costs, fees and expenses deemed by the Manager to have been incurred in connection with any change or introduction of any law, regulation or requirement (whether or not having the force of law) of any governmental or regulatory authority, ministry, agency or department; ▪ costs, fees and expenses incurred in relation to the subscription, renewal and/or licensing of the performance benchmark for the Fund; ▪ costs, fees and expenses incurred in the engagement and provision of a registrar, administrator and/or transfer agent services; ▪ costs, fees and expenses incurred in the provision of any electronic or digital invoicing; 																																									
Multi-class Ratio (MCR) / 3.2.1. / 8 and 9	<p>MCR is the apportionment of the NAV of each Class over the Fund’s NAV based on the size of each Class. The MCR is calculated by dividing the NAV of the respective Class by the NAV of the Fund before income and expenses for the day. The apportionment is expressed as a ratio and calculated as a percentage.</p> <p><i>Below is an illustration on computation of the NAV of the Fund:</i></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr style="background-color: #0070C0; color: white;"> <th></th> <th style="text-align: center;">Fund (MYR)</th> <th style="text-align: center;">Class ABC (Denominated in MYR) (MYR)</th> <th style="text-align: center;">Class XYZ (Denominated in MYR) (MYR)</th> </tr> </thead> <tbody> <tr> <td>NAV of the Fund before income and expenses</td> <td style="text-align: right;">185,942,897.00</td> <td style="text-align: right;">173,335,969</td> <td style="text-align: right;">12,606,928</td> </tr> <tr> <td>% MCR</td> <td style="text-align: center;">100%</td> <td style="text-align: center;">⁽¹⁾93.22%</td> <td style="text-align: center;">⁽¹⁾6.78%</td> </tr> <tr> <td>Add: Income</td> <td style="text-align: right;">30,000.00</td> <td style="text-align: right;">⁽²⁾27,966.00</td> <td style="text-align: right;">⁽²⁾2,034.00</td> </tr> <tr> <td>Less: Expenses</td> <td style="text-align: right;">(10,000.00)</td> <td style="text-align: right;">⁽²⁾(9,322.00)</td> <td style="text-align: right;">⁽²⁾(678.00)</td> </tr> </tbody> </table>		Fund (MYR)	Class ABC (Denominated in MYR) (MYR)	Class XYZ (Denominated in MYR) (MYR)	NAV of the Fund before income and expenses	185,942,897.00	173,335,969	12,606,928	% MCR	100%	⁽¹⁾ 93.22%	⁽¹⁾ 6.78%	Add: Income	30,000.00	⁽²⁾ 27,966.00	⁽²⁾ 2,034.00	Less: Expenses	(10,000.00)	⁽²⁾ (9,322.00)	⁽²⁾ (678.00)	<p>MCR is the apportionment of the NAV of each Class over the Fund’s NAV based on the size of each Class. The MCR is calculated by dividing the NAV of the respective Class by the NAV of the Fund before income and expenses for the day. The apportionment is expressed as a ratio and calculated as a percentage.</p> <p><i>Below is an illustration on computation of the NAV of the Fund:</i></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr style="background-color: #0070C0; color: white;"> <th></th> <th style="text-align: center;">Fund (MYR)</th> <th style="text-align: center;">Class ABC (Denominated in MYR) (MYR)</th> <th style="text-align: center;">Class XYZ (Denominated in MYR) (MYR)</th> </tr> </thead> <tbody> <tr> <td>NAV of the Fund before income and expenses</td> <td style="text-align: right;">85,942,897.00</td> <td style="text-align: right;">173,342,897.00</td> <td style="text-align: right;">12,600,000.00</td> </tr> <tr> <td>% MCR</td> <td style="text-align: center;">100.00%</td> <td style="text-align: center;">⁽¹⁾93.22%</td> <td style="text-align: center;">⁽¹⁾6.78%</td> </tr> <tr> <td>Add: Income</td> <td style="text-align: right;">30,000.00</td> <td style="text-align: right;">⁽²⁾27,966.00</td> <td style="text-align: right;">⁽²⁾2,034.00</td> </tr> <tr> <td>Less: Expenses</td> <td style="text-align: right;">(10,000.00)</td> <td style="text-align: right;">⁽²⁾(9,322.00)</td> <td style="text-align: right;">⁽²⁾(678.00)</td> </tr> </tbody> </table>			Fund (MYR)	Class ABC (Denominated in MYR) (MYR)	Class XYZ (Denominated in MYR) (MYR)	NAV of the Fund before income and expenses	85,942,897.00	173,342,897.00	12,600,000.00	% MCR	100.00%	⁽¹⁾ 93.22%	⁽¹⁾ 6.78%	Add: Income	30,000.00	⁽²⁾ 27,966.00	⁽²⁾ 2,034.00	Less: Expenses	(10,000.00)	⁽²⁾ (9,322.00)	⁽²⁾ (678.00)
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Principal Asset Management Berhad
199401018399 (304078-K)

Enquiries:

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