# PRINCIPAL ISLAMIC ENHANCED LIQUIDITY FUND

## UNAUDITED SEMI-ANNUAL REPORT

## FOR THE FINANCIAL PERIOD FROM 11 NOVEMBER 2025 (DATE OF LAUNCH) TO 30 APRIL 2026

**CONTENTS** **PAGE(S)**

## 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 Semi-Annual Fund Report of the Principal Islamic Enhanced Liquidity Fund for the financial period from 11 November 2025 (date of launch) to 30 April 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/awardsrecognition/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 provide investors with liquidity and income.

**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 is actively managed with the aim of achieving a liquid and low risk portfolio. In managing the Fund, we employ a two-pronged strategy that focuses on liquidity (primary focus) and yield enhancement (secondary focus), while ensuring that the overall risk of the portfolio is within the acceptable range.

The Fund will invest at least 90% of its NAV in short-term sukuk, short-term Islamic money market instruments and/or short-term Islamic Deposits and the remaining of the Fund's NAV may be invested in high quality sukuk (with remaining maturity period of more than 397 days but fewer than 732 days) and/or liquid assets such as cash which refers to Islamic current account. Short-term Islamic Deposits are Islamic deposits with a tenure of not more than 12 months.

**Base Currency**
Malaysian Ringgit ("MYR")

**Fund category/type**
Money Market (Islamic)/Income

**When was the Fund launched?**

| Name of Class | Launch Date |
|---|---|
| Class AI | 11 November 2025 |
| Class AR | 11 November 2025 |

**What was the size of the Fund as at 30 April 2026?**
RM68.90 million (68.01 million units)

**What is the Fund's benchmark?**
CIMB Islamic 1-month Fixed Deposit-i (FD-i).

*Note: The benchmark is for performance comparison only. You are cautioned that the risk profile of the Fund is higher than the benchmark. The information of the benchmark can be obtained from www.cimb.com.my*

**What is the Fund distribution policy?**
We have the discretion to distribute income monthly, taking into consideration the level of realised income and/or realised gains, as well as the performance of the Fund. We have the right to make provisions for reserves in respect of distribution of the Class. If the income available is too small or insignificant, any distribution may not be of benefit to the Unit holders as the total cost to be incurred in any such distribution may be higher than the amount for distribution. We have the discretion to decide on the amount to be distributed to the Unit holders.

**What was the net income distribution for the financial period from 11 November 2025 (date of launch) to 30 April 2026?**
There was no distribution made for the financial period from 11 November 2025 (date of launch) to 30 April 2026.

## PERFORMANCE DATA

Details of portfolio composition of the Fund for the unaudited financial period were as follows:

| | **30.04.2026** |
|---|---|
| | **%** |
| Shariah-compliant deposits with licensed Islamic financial institutions | 84.34 |
| Unquoted Sukuk | 3.10 |
| Cash and other assets | 12.57 |
| Liabilities | (0.01) |
| | 100.00 |

Performance details of the Fund for the unaudited financial period were as follows:

| | **30.04.2026** |
|---|---|
| NAV (RM Million) | |
| - Class AI | 62.56 |
| - Class AR | 6.34 |
| Units in circulation (Million) | |
| - Class AI | 61.75 |
| - Class AR | 6.26 |
| NAV per unit (RM) | |
| - Class AI | 1.0131 |
| - Class AR | 1.0132 |

| | **11.11.2025 (date of launch) to 30.04.2026** |
|---|---|
| Highest NAV per unit (RM) | |
| - Class AI | 1.0131 |
| - Class AR | 1.0132 |
| Lowest NAV per unit (RM) | |
| - Class AI | 1.0000 |
| - Class AR | 1.0000 |
| Total return (%) | |
| - Class AI | 1.32 |
| - Class AR | 1.31 |
| Capital growth (%) | |
| - Class AI | 1.32 |
| - Class AR | 1.31 |
| Income distribution (%) | |
| - Class AI | - |
| - Class AR | - |
| | |
| Total Expense Ratio (“TER”) (%) | 0.08 |
| Portfolio Turnover Ratio (“PTR”) (times) | 0.15 |

## PERFORMANCE DATA (CONTINUED)

Performance details of the Fund for the unaudited financial period were as follows (continued):

| | **Since inception to 30.04.2026 %** |
|---|---:|
| Annual total return | |
| - Class AI | 1.32 |
| - Class AR | 1.31 |

(Launch date: 11 November 2025)

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 (11 NOVEMBER 2025 (DATE OF LAUNCH) TO 30 APRIL 2026)

Malaysia's labour market stayed firm in January 2026, with unemployment holding at 2.9% as employment continued to outpace labour force growth and job gains remained broad-based. Supported by civil service pay hikes, steady private wage growth, bonuses and cash aid, labour income and private consumption should remain resilient in 2026, although downside risks from the Middle East conflict warrant monitoring.

Headline inflation eased to +1.4% Year-on-Year ("YoY") in February 2026 (January 2026: +1.6%), coming in below consensus expectations of 1.6%. Core inflation also moderated to +2.0% YoY from +2.3%. The softer inflation print was mainly driven by food and insurance & financial services, reflecting a sharper decline in vegetable prices and favourable base effects from transport insurance. Elsewhere, transport and housing-related utilities were broadly steady, while miscellaneous goods and services continued to rise, supported by higher gold prices.

Export growth moderated to +10.8% YoY in February 2026 (January 2026: +19.6% YoY), with the slowdown seen across most segments. Although Electrical & Electronics (E&E) exports remained in double-digit growth, momentum eased from January 2026, while non-E&E manufacturing turned negative and agriculture contracted further due to weaker Crude Palm Oil ("CPO") prices. While the Chinese New Year holidays may have played a part, the broad weakness across products such as petroleum, chemicals, and rubber suggests the slowdown may not be purely seasonal and should be watched closely. Looking ahead, the ongoing Middle East conflict adds fresh uncertainty to the trade outlook.

Bank Negara Malaysia ("BNM") kept the Overnight Policy Rate ("OPR") at 2.75% at its March 2026 Monetary Policy Committee Meeting ("MPC"). BNM maintained its view of steady global and domestic growth, with moderate inflation in Malaysia, but flagged higher downside risks from the Middle East conflict and renewed uncertainty over US tariffs. Still, it stressed that Malaysia is facing these external headwinds from a position of macroeconomic strength, and that the current OPR remains appropriate and supportive of the economy.

Malaysia's manufacturing Purchasing Manager's Index ("PMI") rose further to 51.6 in April 2026, up from 50.7 in March 2026, marking its highest level in four years and signaling a second consecutive month of expansion. The improvement was driven by stronger output and inventory rebuilding, partly reflecting stockpiling behaviour amid supply chain concerns linked to the Middle East conflict. However, export orders weakened for a second straight month, and cost pressures intensified, with input costs and output prices rising at multi-year and record highs, respectively, due to higher energy, transport and material costs.

Malaysia's 2026 macro-outlook remains resilient, but with higher inflation and external risk. Bank Negara has widened its 2026 Gross Domestic Product ("GDP") growth forecast to 4.0%–5.0%, versus 5.2% in 2025, reflecting still-solid domestic momentum but greater uncertainty from tariffs and the ongoing Middle East conflict. Domestic demand is still expected to be the main growth driver, supported by private consumption around 5% and investment growth of about 7.4%, although both are moderating from last year.

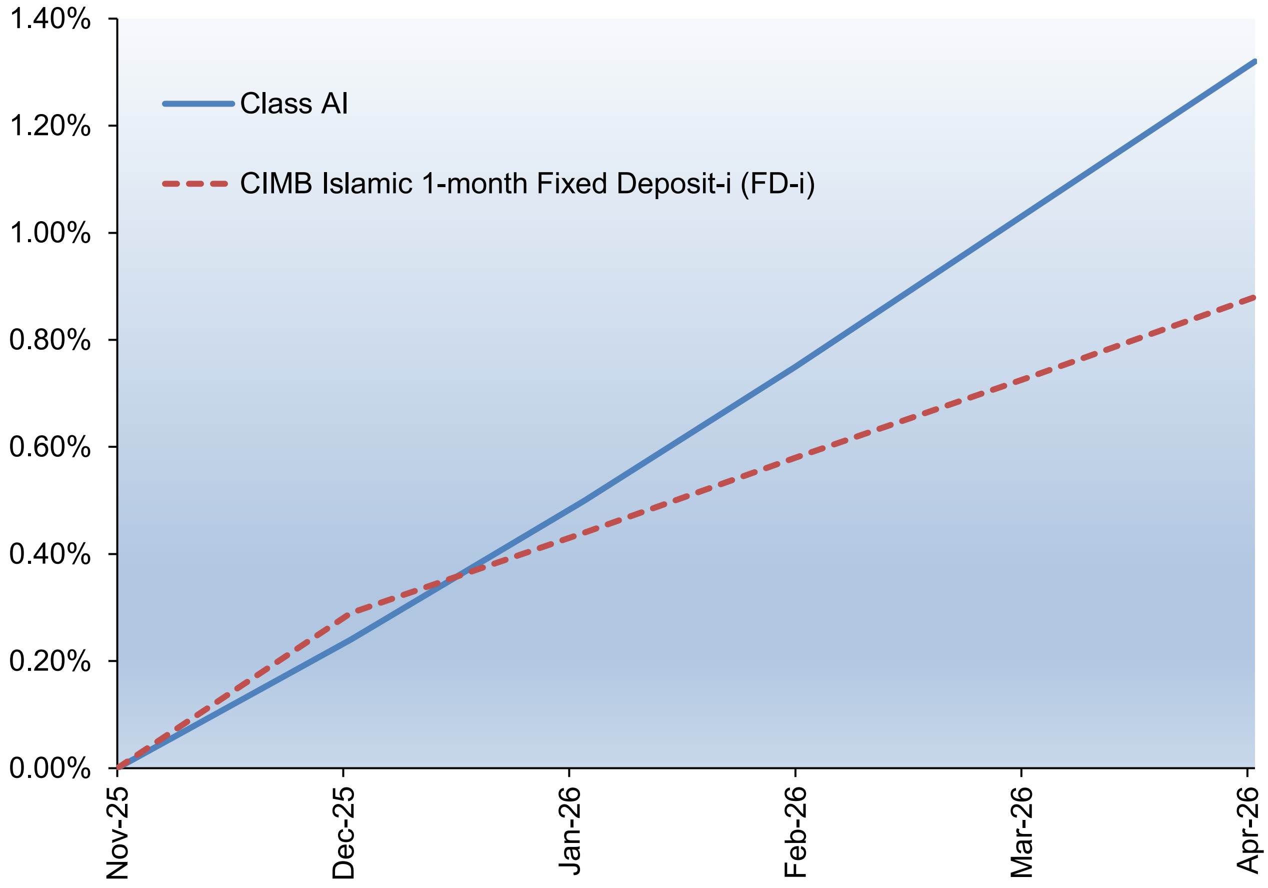
## FUND PERFORMANCE

| | Since inception to 30.04.2026 % |
|---|---|
| Income Distribution | |
| - Class AI | - |
| - Class AR | - |
| Capital Growth | |
| - Class AI | 1.32 |
| - Class AR | 1.31 |
| Total Return | |
| - Class AI | 1.32 |
| - Class AR | 1.31 |
| Benchmark | |
| - Class AI | 0.88 |
| - Class AR | 0.88 |
| Average Total Return | |
| - Class AI | 2.86 |
| - Class AR | 2.83 |

Since inception to 30 April 2026, the Fund delivered total returns of 1.32% for Class AI and 1.31% for Class AR, against the benchmark return of 0.88%.

**Class AI**

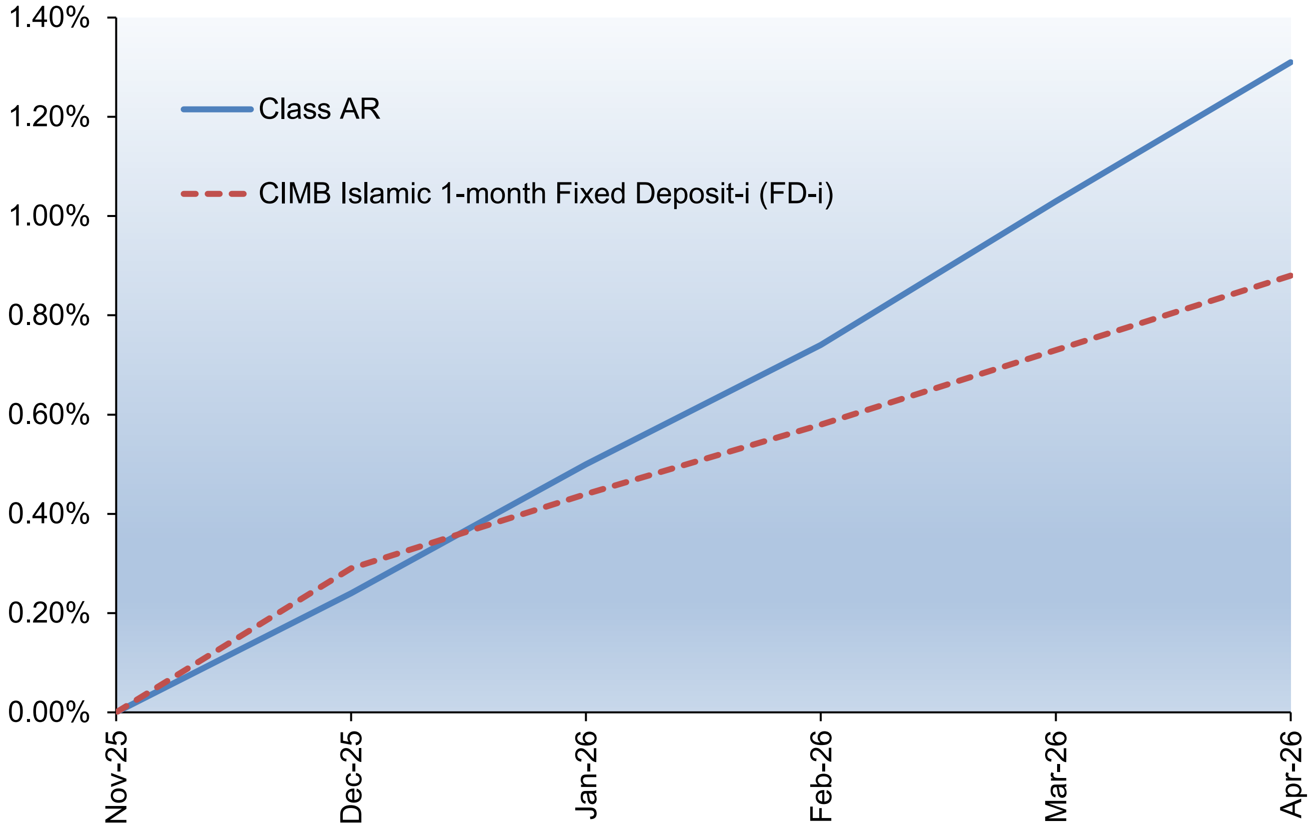
**Since Inception**



## FUND PERFORMANCE (CONTINUED)

### Class AR

### Since Inception (continued)




### Changes in NAV

| | 30.04.2026 |
|---|---|
| **CLASS AI** | |
| NAV (RM Million) | 62.56 |
| NAV/Unit (RM) | 1.0131 |
| **CLASS AR** | |
| NAV (RM Million) | 6.34 |
| NAV/Unit (RM) | 1.0132 |

As at 30 April 2026, the Fund's NAV stood at RM62.56 million (RM0.2155 per unit) for Class AI, and RM6.34 million (RM0.2314 per unit) 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

| (% of NAV) | 30.04.2026 |
|---|---|
| Shariah-compliant deposits with licensed Islamic financial institutions | 84.34 |
| Unquoted Sukuk | 3.10 |
| Cash and other assets | 12.57 |
| Liabilities | (0.01) |
| **Total** | **100.00** |

As of 30 April 2026, the Fund invested 3.10% in unquoted Sukuk, with the remaining 84.34% Shariah-compliant deposits with licensed Islamic financial institutions, cash and other net assets (net of liabilities).

## MARKET OUTLOOK*

Malaysia's economy is projected to grow at a steady ~4% to 4.5% in 2026, supported by resilient consumption, investment and exports, while headline inflation is expected to average between about 1.3% and 2.0% in 2026, according to Bank Negara Malaysia (BNM) projections and Ministry of Finance ("MOF") forecasts.

BNM is expected to keep the OPR unchanged at 2.75% through most of 2026 amid stable domestic growth and inflation, while global central banks such move toward easing, narrowing yield differentials and enhancing the carry appeal of MYR bonds.

* 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") are 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 will continue to maintain its portfolio primarily in deposits with licensed financial institutions and high-quality short-term unquoted Sukuk issued by corporates with strong fundamentals.

## SOFT COMMISSIONS AND REBATES

Principal Asset Management Berhad (the "Manager") and the Trustee will not retain any form of rebate or otherwise share in any commission with, any broker or dealer in consideration for directing dealings in the investments of the Fund. Accordingly, any rebates 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 Funds; 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

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 ISLAMIC ENHANCED LIQUIDITY FUND**

I, being a Director of Principal Asset Management Berhad (the "Manager"), do hereby state that, in the opinion of the Manager, the unaudited financial statements set out on pages 8 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 30 April 2026 and of its financial performance, changes in net assets attributable to unit holders and cash flows for the financial period from 11 November 2025 (date of launch) to 30 April 2026 accordance with 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 & 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

Kuala Lumpur
18 June 2026

## TRUSTEE'S REPORT

## TO THE UNIT HOLDERS OF
## PRINCIPAL ISLAMIC ENHANCED LIQUIDITY FUND ("Fund")

We have acted as Trustee of the Fund for the financial period from 11 November 2025 (date of launch) to 30 April 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 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.

For HSBC (Malaysia) Trustee Berhad

Lee Cincee
Associate Director, Trustee and Fiduciary Services

Kuala Lumpur
18 June 2026

**SHARIAH ADVISER'S REPORT TO THE UNITHOLDERS OF PRINCIPAL ISLAMIC GLOBAL SELECTION MODERATE FUND**

**To the Unit Holders of Principal Islamic Enhanced Liquidity Fund (the "Fund")**

**For the Financial Year Ended 30 April 2026**

We hereby confirm the following:

1. To the best of our knowledge, after having made all reasonable enquiries, Principal Asset Management Berhad has operated and managed the Fund during the year covered by these financial statements in accordance with the Shariah principles and complied with the applicable guidelines, rulings or decisions issued by the Securities Commission Malaysia pertaining to Shariah matters; and

2. The assets of the Fund comprise instruments that have been classified as Shariah-compliant.

For **Amanie Advisors Sdn Bhd**

**Ahamad Anas Fadzil**
Registered Shariah Officer

Kuala Lumpur
18 June 2026

## UNAUDITED STATEMENT OF COMPREHENSIVE INCOME FOR THE FINANCIAL PERIOD FROM 11 NOVEMBER 2025 (DATE OF LAUNCH) TO 30 APRIL 2026

| | Note | 11.11.2025 (date of launch) to 30.04.2026 RM |
|---|---|---|
| **INCOME** | | |
| Interest income from unquoted Sukuk at fair value through profit or loss | | 23,287 |
| Interest income from deposits with licensed financial institutions at amortised cost | | 354,471 |
| Net gain on financial assets at fair value through profit or loss | **7** | 1,096 |
| | | 378,854 |
| **EXPENSES** | | |
| Management fee | **4** | 10,833 |
| Audit fee | | 2,090 |
| Trustee fees | **5** | 1,625 |
| Tax agent's fee | | 1,497 |
| Other expenses | | 2,616 |
| | | 18,661 |
| **PROFIT BEFORE TAXATION** | | 360,193 |
| Taxation | **6** | - |
| **PROFIT AFTER TAXATION, REPRESENTING TOTAL COMPREHENSIVE INCOME FOR THE FINANCIAL PERIOD** | | 360,193 |
| Profit after taxation is made up as follows: | | |
| Realised amount | | 359,641 |
| Unrealised amount | | 552 |
| | | 360,193 |

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

**UNAUDITED STATEMENT OF FINANCIAL POSITION**
**AS AT 30 APRIL 2026**

| | Note | 30.04.2026<br>RM |
|---|---|---|
| **ASSETS** | | |
| Cash and cash equivalents | **8** | 8,659,556 |
| Financial assets at fair value through profit or loss | **7** | 58,119,008 |
| **TOTAL ASSETS** | | 68,911,908 |
| | | |
| **LIABILITIES** | | |
| Accrued management fee | | 5,204 |
| Amount due to Trustee | | 781 |
| Other payables and accruals | | 4,066 |
| **TOTAL LIABILITIES (EXCLUDING NET ASSETS ATTRIBUTABLE TO UNIT HOLDERS)** | | 10,051 |
| | | |
| **NET ASSET VALUE OF THE FUND** | | 68,901,857 |
| | | |
| **NET ASSETS ATTRIBUTABLE TO UNIT HOLDERS** | | 68,901,857 |
| | | |
| **REPRESENTED BY:** | | |
| | | |
| **FAIR VALUE OF OUTSTANDING UNITS (RM)** | | |
| - Class AI | | 62,559,859 |
| - Class AR | | 6,341,998 |
| | | 68,901,857 |
| | | |
| **NUMBER OF UNITS IN CIRCULATION (UNITS)** | | |
| - Class AI | | 61,751,240 |
| - Class AR | | 6,259,609 |
| | **9** | 68,010,849 |
| | | |
| **NET ASSET VALUE PER UNIT (RM)** | | |
| - Class AI | | 1.0131 |
| - Class AR | | 1.0132 |

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 FINANCIAL PERIOD FROM 11 NOVEMBER 2025 (DATE OF LAUNCH) TO 30 APRIL 2026

| | 11.11.2025 (date of launch) to 30.04.2026 RM |
|---|---|
| **NET ASSETS ATTRIBUTABLE TO UNIT HOLDERS AT THE BEGINNING OF THE FINANCIAL PERIOD** | - |
| Movement due to units created and cancelled during the financial period: | |
| Creation of units from applications | |
| - Class AI | 137,634,350 |
| - Class AR | 7,696,854 |
| | 145,331,204 |
| Cancellation of units | |
| - Class AI | (75,404,582) |
| - Class AR | (1,384,958) |
| | (76,789,540) |
| Total comprehensive income for the financial period | 360,193 |
| **NET ASSETS ATTRIBUTABLE TO UNIT HOLDERS AT THE END OF THE FINANCIAL PERIOD** | 68,901,857 |

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

## UNAUDITED STATEMENT OF CASH FLOWS
## FOR THE FINANCIAL PERIOD FROM 11 NOVEMBER 2025 (DATE OF LAUNCH) TO 30 APRIL 2026

| | Note | 11.11.2025 (date of launch) to 30.04.2026 RM |
|---|---|---|
| **CASH FLOWS FROM OPERATING ACTIVITIES** | | |
| Proceeds from disposal of unquoted Sukuk | | 2,381,202 |
| Purchase of unquoted Sukuk | | (4,513,450) |
| Placement of deposits with licensed financial institutions | | (58,119,008) |
| Interest income received from deposits with licensed financial institutions and current account | | 23,287 |
| Interest income received from unquoted Sukuk | | 354,471 |
| Management fee paid | | (5,629) |
| Trustee fees paid | | (844) |
| Payments for other fees and expenses | | (2,137) |
| **Net cash used in operating activities** | | (59,882,108) |
| | | |
| **CASH FLOWS FROM FINANCING ACTIVITIES** | | |
| Proceeds from units created | | 145,331,204 |
| Payments for cancellation of units | | (76,789,540) |
| **Net cash generated from financing activities** | | 68,541,664 |
| | | |
| Net increase in cash and cash equivalents | | 8,659,556 |
| Cash and cash equivalents at beginning of the financial period | | - |
| Cash and cash equivalents at the end of the financial period | **8** | 8,659,556 |
| | | |
| Cash and cash equivalents comprised: | | |
| Bank balances | | 8,659,556 |
| Cash and cash equivalents at the end of financial period | **8** | 8,659,556 |

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

**NOTES TO THE FINANCIAL STATEMENTS**
**FOR THE FINANCIAL PERIOD FROM 11 NOVEMBER 2025 (DATE OF LAUNCH) TO 30 APRIL 2026**

## 1. THE FUND, THE MANAGER AND ITS PRINCIPAL ACTIVITIES

Principal Islamic Enhanced Liquidity Fund (the "Fund") was constituted pursuant to the execution of a Deed dated 2 February 2024 and the Third Supplemental Deed dated 23 July 2025 (collectively referred to as the "Deeds"), made between Principal Asset Management Berhad (the "Manager") and HSBC (Malaysia) Trustee Berhad (the "Trustee").

The Fund is actively managed with the aim of achieving a liquid and low risk portfolio. In managing the Fund, we employ a two-pronged strategy that focuses on liquidity (primary focus) and yield enhancement (secondary focus), while ensuring that the overall risk of the portfolio is within the acceptable range.

The Fund will invest at least 90% of its NAV in short-term sukuk, short-term Islamic money market instruments and/or short-term Islamic Deposits and the remaining of the Fund's NAV may be invested in high quality sukuk (with remaining maturity period of more than 397 days but fewer than 732 days) and/or liquid assets such as cash which refers to Islamic current account. Short-term Islamic Deposits are Islamic deposits with a tenure of not more than 12 months.

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 Accounting Standards as issued by the Malaysian Accounting Standards Board ("MASB") and IFRS Accounting Standards 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.

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).

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 May 2026 are applicable to the financial statements

## 2. MATERIAL ACCOUNTING POLICY INFORMATION (CONTINUED)

### (b) Financial assets and financial liabilities

Classification

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 Fund has not taken the option to irrevocably designate any equity securities as fair value through other comprehensive income ("OCI").

The Fund classifies cash and cash equivalents 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.

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.

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

Unrealised gains or losses arising from changes in the fair value of the financial assets at fair value through profit or loss are presented in the statement of comprehensive income within net gain or loss on financial assets at fair value through profit or loss in the financial period which they arise.

Unquoted sukuk denominated in Malaysian Ringgit ("MYR/RM") are revalued on a daily basis based on fair value prices quoted by a Bond Pricing Agency ("BPA") registered with the SC as per the GUTF.

Shariah-compliant deposits with licensed Islamic financial institutions are stated at cost plus accrued profit calculated on the effective profit method over the period from the date of placement to the date of maturity of the respective deposits.

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

## 2. MATERIAL ACCOUNTING POLICY INFORMATION (CONTINUED)

### (b) Financial assets and financial liabilities (continued)

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 considers 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.

### (c) Income recognition

Profit income from Shariah-compliant deposits with licensed Islamic financial institutions and unquoted Sukuk are recognised on a time proportionate basis using the effective profit method on an accrual basis.

Profit income is calculated by applying the effective profit 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 profit rate is applied to the net carrying amount of the financial asset (after deduction of the loss allowance).

Realised gain or loss on disposal of unquoted Sukuk is accounted for as the difference between the net disposal proceeds and the carrying amount of unquoted Sukuk, determined on cost adjusted for accretion of discount or amortisation of premium.

### (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.

## 2. MATERIAL ACCOUNTING POLICY INFORMATION (CONTINUED)

### (e) Cash and cash equivalents

For the purpose of statement of cash flows, cash and cash equivalents comprise bank balance and Shariah-compliant deposits with licensed Islamic financial institutions with original maturities of three months or less that are readily convertible to known amount of cash and which are subjected to an insignificant risk of changes in value.

### (f) Transaction costs

Transaction costs are costs incurred to acquire or dispose financial assets or liabilities at fair value through profit or loss. They include fees and commissions paid to agents, advisors, brokers and dealers. Transaction costs, when incurred, are immediately recognised in the statement of comprehensive income as expenses.

### (g) Taxation

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

### (h) Realised and unrealised portions of profit or loss after taxation

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

### (i) 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 the 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 reinvested 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 unit holder exercises the right to reinvest the unit 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 unit holders of respective classes with the total number of outstanding units of respective classes

### (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 Funds' results and financial position are tested for sensitivity to changes in the underlying parameters.

## *2.* MATERIAL ACCOUNTING POLICY INFORMATION (CONTINUED)

### (j) Critical accounting estimates and judgements in applying accounting policies (continued)

Estimates and judgements 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.

Estimate of fair value of unquoted Sukuk

In undertaking any of the Fund's Shariah-compliant 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.

MYR/RM-denominated unquoted Sukuk are valued using fair value prices quoted by a BPA. Where the Manager is of the view that the price quoted by BPA for a specific unquoted Sukuk differs from the market price by more than 20 bps, the Manager may use market price, provided that the Manager records its basis for using a non-BPA price, obtains necessary internal approvals to use the non-BPA price, and keeps an audit trail of all decisions and basis for adopting the use of non-BPA price.

## 3. FINANCIAL INSTRUMENTS AND RISK MANAGEMENT OBJECTIVES AND POLICIES

The Fund aims to provide a low risk investment option that normally earns higher interest than traditional bank accounts.

The Fund is exposed to a variety of risks which include market risk (inclusive of price risk and currency 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 Deed and GUTF.

### (a) Market risk

#### (i) Price risk

Price risk is the risk that the fair value of an investment in unquoted Sukuk will fluctuate because of changes in market prices (other than those arising from currency risk). The value of unquoted Sukuk may fluctuate according to the activities of individual companies, sector and overall political and economic conditions. Such fluctuation may cause the Fund's NAV and prices of units to fall as well as rise, and income produced by the Fund may also fluctuate.

The price risk is managed through diversification and selection of unquoted Sukuk and other financial instruments within specified limits according to the Deeds.

#### (ii) Interest rate risk

In general, when interest rates rise, unquoted Sukuk prices will tend to fall and vice versa. Therefore, the NAV of the Fund may also tend to fall when interest rates rise or are expected to rise. However, investors should be aware that should the Fund holds an unquoted Sukuk till maturity, such price fluctuations would dissipate as it approaches maturity, and thus the growth of the NAV shall not be affected at maturity. In order to mitigate interest rates exposure of the Fund, the Manager will manage the duration of the portfolio via shorter or longer tenured assets depending on the view of the future interest rate trend of the Manager, which is based on its continuous fundamental research and analysis.

## 3. FINANCIAL INSTRUMENTS AND RISK MANAGEMENT OBJECTIVES AND POLICIES (CONTINUED)

### (a) Market risk

#### (i) Interest rate risk (continued)

Investors should note that the movement in prices of unquoted Sukuk and Shariah-compliant money market instruments are benchmarked against interest rates. As such, the investments are exposed to the movement of the interest rates. It does not in any way suggest that this Fund will invest in conventional financial instruments. All investments carried out for the Fund including placement and deposits are in accordance with Shariah.

This risk is crucial since unquoted Sukuk portfolio management depends on forecasting interest rate movements. Prices of unquoted Sukuk move inversely to interest rate movements, therefore as interest rates rise, the prices of unquoted Sukuk decrease and vice versa.

Furthermore, unquoted Sukuk with longer maturity and lower yield interest rates are more susceptible to interest rate movements.

Such investments may be subject to unanticipated rise in interest rates which may impair the ability of the issuers to meet the obligation under the instrument, especially if the issuers are highly leveraged. An increase in interest rates may therefore increase the potential for default by an issuer.

### (b) Credit risk

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

Investment in unquoted Sukuk may involve a certain degree of credit/default risk with regards to the issuers. Generally, credit risk or default risk is the risk of loss due to the issuer's non-payment or untimely payment of the investment amount as well as the returns on investment. This will cause a decline in value of the defaulted unquoted Sukuk and subsequently depress the NAV of the Fund. Usually, credit risk is more apparent for an investment with a longer tenure, i.e., the longer the duration, the higher the credit risk.

Credit risk can be managed by performing continuous fundamental credit research and analysis to ascertain the creditworthiness of its issuer. In addition, the Manager imposes a minimum rating requirement as rated by either local and/or foreign rating agencies and manages the duration of the investment in accordance with the objective of the Fund.

For this Fund, the unquoted Sukuk investment must satisfy a minimum credit requirement of at least "BBB3" or "P2" by RAM or equivalent rating by MARC or by local rating agency(ies) of the country issuance; "BBB-" by S&P or equivalent rating by any other international rating agencies.

The credit risk arising from placements of Shariah-compliant deposits in licensed Islamic financial institutions is managed by ensuring that the Fund will only place Shariah-compliant deposits in reputable licensed Islamic 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.

## 3. FINANCIAL INSTRUMENTS AND RISK MANAGEMENT OBJECTIVES AND POLICIES (CONTINUED)

### (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, Shariah-compliant deposits with licensed Islamic financial institutions and other instruments, which are capable of being converted into cash within 7 business days.

Generally, all investments are subject to a certain degree of liquidity risk depending on the nature of the investment instruments, market, sector, and other factors. For the purpose of the Fund, the fund Manager will attempt to balance the entire portfolio by investing in a mix of assets with satisfactory trading volume and those that occasionally could encounter poor liquidity. 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’ contributions. The amount of capital can change significantly on a daily basis as the Fund is subject 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 holders 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 year end date. The Fund utilises the last traded market price for financial assets where the last traded 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:

## 3. FINANCIAL INSTRUMENTS AND RISK MANAGEMENT OBJECTIVES AND POLICIES (CONTINUED)

### (e) Fair value estimation (continued)

(i) Fair value hierarchy (continued)

- Quoted prices (unadjusted) in active market for identical assets or liabilities (Level 1)
- 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 judgement, considering factors specific to the asset or liability.

| | Level 1<br>RM | Level 2<br>RM | Level 3<br>RM | Total<br>RM |
|---|---|---|---|---|
| **30.04.2026** | | | | |
| Financial assets at fair value through profit or loss: | | | | |
| - Shariah-compliant deposits with licensed Islamic financial institutions* | | 58,119,008 | - | 58,119,008 |
| - Unquoted fixed income securities | - | 2,133,344 | - | 2,133,344 |

Investments whose values are based on quoted market prices in active markets and are therefore classified within Level 1, include collective investment scheme which invest in active listed equities. The Fund does not adjust the quoted prices for these instruments. The Fund's policies on valuation of these financial assets are stated in Note 2(b).

Financial instruments that trade in markets that are 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. These include unquoted Sukuk, forward foreign currency contracts and interest rate swaps. 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.

(ii) The carrying values of cash and cash equivalents and all other 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 Class.

For the financial period from 11 November 2025 (date of launch) to 30 April 2026, the management fee for the respective classes was recognised at the following rates:

| Class AI | Class AR |
|---|---|
| 0.10% | 0.10% |

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

## 5. TRUSTEE FEES

In accordance with the Deeds, the Trustee is entitled to a fee of up to 0.03% per annum of the NAV of the Fund. The Trustee fee includes local custodian fees and charges but excludes foreign sub-custodian fees and charges.

For the financial period from 11 November 2025 (date of launch) to 30 April 2026, the Trustee fee was recognised at a rate of 0.015% per annum for each unit class.

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

## 6. TAXATION

| | **11.11.2025 (date of launch) to 30.04.2026** |
|---|---|
| | **RM** |
| Tax charged for the financial period: | |
| - Current taxation | - |

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

| | **11.11.2025 (date of launch) to 30.04.2026** |
|---|---|
| | **RM** |
| Profit before taxation | 360,193 |
| Taxation at Malaysian statutory rate of 24% | 86,446 |
| Tax effects of: | |
| - Investment income not subject for tax purposes | (90,925) |
| - Expenses not deductible for tax purposes | 1,377 |
| - Restriction on tax deductible expenses for Unit Trust Funds | 3,102 |
| Taxation | - |

## 7. FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS

| | **30.04.2026** |
|---|---|
| | **RM** |
| At fair value through profit or loss: | |
| - Shariah-compliant deposits with licensed Islamic financial institutions* | 58,119,008 |
| - Unquoted Sukuk | 2,133,344 |
| | 60,252,352 |

* Includes profit receivable of RM291,008.

| | **11.11.2025 (date of launch) to 30.04.2026** |
|---|---|
| | **RM** |
| Net gain on financial assets at fair value through profit or loss: | |
| - Realised gain on disposals | 544 |
| - Unrealised fair value gain | 552 |
| | 1,096 |

<u>Deposits with licensed financial institutions</u>

The weighted average effective interest rate per annum are as follows:

| | **30.04.2026** |
|---|---|
| | % |
| Deposits with licensed financial institutions | 3.61 |

Deposits with licensed financial institutions of the Fund have an average remaining maturity of 51 days period ended 30 April 2026.

| **Name of counter** | **Nominal value RM** | **Aggregate cost RM** | **Market value RM** | **Percentage of NAV %** |
|---|---|---|---|---|
| **30.04.2026** | | | | |
| **UNQUOTED FIXED INCOME SECURITIES** | | | | |
| OCK Group Bhd 0% 20/11/2026 | 810,000 | 792,001 | 792,245 | 1.15 |
| Perbadanan Kemajuan Pertanian 4.21% 30/10/2026 (AA3) | 1,340,000 | 1,340,791 | 1,341,099 | 1.95 |
| **TOTAL UNQUOTED FIXED INCOME SECURITIES** | **2,150,000** | **2,132,792** | **2,133,344** | **3.10** |
| **ACCUMULATED UNREALISED GAIN ON FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS** | | **552** | | |
| **TOTAL FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS** | | **2,133,344** | | |

## 8. CASH AND CASH EQUIVALENTS

| | 30.04.2026 |
|---|---|
| | RM |
| Deposits with licensed financial institutions | 8,659,555 |
| Bank balance | - |
| | 8,659,555 |

## 9. NUMBER OF UNITS IN CIRCULATION (UNITS)

| | 11.11.2025 (date of launch) to 30.04.2026 |
|---|---|
| | No. of units |
| Class AI (i) | 61,751,240 |
| Class AR (ii) | 6,259,609 |
| | 68,010,849 |

| | |
|---|---|
| (i) Class AI | |
| Add : Creation of units from applications | 136,450,901 |
| Less : Cancellation of units | (74,699,661) |
| At the end of the financial period | 61,751,240 |
| (ii) Class AR | |
| Add : Creation of units from applications | 7,631,557 |
| Less : Cancellation of units | (1,371,948) |
| At the end of the financial period | 6,259,609 |

## 10. TOTAL EXPENSE RATIO ("TER")

| | 11.11.2025 (date of launch) to 30.04.2026 |
|---|---|
| | % |
| TER | 0.08 |

TER is derived based on the following calculation:

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

A = Management fee (exclude management fee rebate)
B = Trustee fees
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 RM23,033,058.

## 11. PORTFOLIO TURNOVER RATIO ("PTR")

| | 11.11.2025 (date of launch) to 30.04.2026 |
|---|---|
| PTR (times) | 0.15 |

PTR is derived based on the following calculation:

$$\frac{\text{(Total acquisition for the financial period + total disposal for the financial period)} \div 2}{\text{Average NAV of the Fund for the financial period calculated on a daily basis}}$$

where:
total acquisition for the financial period = RM4,513,450
total disposal for the financial period = RM2,386,719

## 12. UNITS HELD BY THE MANAGER AND PARTIES RELATED TO THE MANAGER, AND SIGNIFICANT RELATED PARTIES TRANSACTIONS AND BALANCES

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

| Related parties | Relationship |
|---|---|
| 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 |
| 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

| | 30.04.2026 | |
|---|---|---|
| | No. of units | RM |
| **Manager** | | |
| Principal Asset Management Berhad | | |
| - Class AI | 1,000 | 1,013 |
| - Class AR | 1,000 | 1,013 |

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

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

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.

Other than those disclosed elsewhere in the financial statements, there were no significant related party transactions and balances during each of the financial period.

## 13. TRANSACTIONS WITH BROKERS

Details of transactions with the broker/dealer for the financial period from 11 November 2025 (date of launch) to 30 April 2026 were as follows:

| Dealers | Value of trades RM | Percentage of total trades % | Brokerage fees RM | Percentage of total brokerage fees % |
|---|---|---|---|---|
| RHB Bank Bhd | 2,386,719 | 34.59 | - | - |
| Hong Leong Investment Bank Bhd | 1,586,584 | 22.99 | - | - |
| RHB Investment Bank Bhd | 1,585,794 | 22.98 | - | - |
| Bank Islam Malaysia Bhd | 1,341,072 | 19.44 | - | - |
| | **6,900,169** | **100.00** | - | - |

## DIRECTORY

**Head Office of the Manager**
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 Islamic Enhanced Liquidity 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