

**SEMI
ANNUAL**

**PMB SHARIAH
CASH MANAGEMENT
FUND**



**FINANCIAL PERIOD
ENDED 31 DECEMBER 2025**



 **PMBINVESTMENT**
ISLAMIC FUND MANAGEMENT COMPANY (IFMC)

Dear Valued Unitholder,

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Thank you.

CORPORATE INFORMATION

MANAGER

PMB INVESTMENT BERHAD

(A member of Pelaburan MARA Berhad)

HEAD OFFICE

2nd Floor, Wisma PMB,
No.1A, Jalan Lumut,
50400 Kuala Lumpur.
Tel: (03) 4145 3800 Fax: (03) 4145 3901
E-mail: clients@pelaburanmara.com.my
Website: www.pmbinvestment.com.my

BOARD OF DIRECTORS

Datuk Mohd Idzwan Izuddin bin Ab Rahman (*Chairman*)
Mahdzir bin Othman
Nik Mohamed Zaki bin Nik Yusoff
Mohd Halmishahril bin Ahmad Jamir
Puan Sabariah binti Yusof @ Mohd Eusope

CHIEF EXECUTIVE OFFICER

Hang Tuah bin Amin Tajudin (*Effective from 1 August 2025*)

COMPANY SECRETARIES

Mohd Shah Bin Hashim (BC/M/148)

INVESTMENT COMMITTEE MEMBERS

Mansoor bin Ahmad
Nik Mohamed Zaki bin Nik Yusoff
Prof. Dr. Mohamed Aslam bin Mohamed Haneef
Mahdzir bin Othman
Rahimi bin Ramli

TRUSTEE

AMANAHRAYATRUSTEES BERHAD

SHARIAH ADVISER

AMANIE ADVISORS SDN BHD

AUDITORS

MESSRS AL JAFREE SALIHIN KUZAIMI PLT (ASK)

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1. FUND INFORMATION

1.1 FUND NAME

PMB SHARIAH CASH MANAGEMENT FUND – PMB SCMF (“FUND”).

1.2 FUND CATEGORY/TYPE

Money Market (Shariah-Compliant) / Income.

1.3 FUND INVESTMENT OBJECTIVE

To provide investors with high degree of liquidity while maintaining capital stability through investments primarily in Islamic money market instruments and sukuk.

1.4 FUND PERFORMANCE BENCHMARK

BNM Overnight Islamic Interbank Rate.

1.5 FUND DISTRIBUTION POLICY

The distribution (if any) is on a monthly basis, subject to the availability of income. The distribution of income, will be made in the form of cash or additional units.

2. FUND PERFORMANCE DATA

2.1 PORTFOLIO COMPOSITION

The Fund's composition and performance for the financial period ended 31 December 2025 and 3 financial year ended 30 June are as follows:

Sector	31 DEC	30 JUNE		
	2025	2025	2024	2023
	%	%	%	%
Islamic Deposits/Cash/Others	100.00	100.00	100.00	100.00
Total	100.00	100.00	100.00	100.00

2.2 PERFORMANCE DETAILS

		31 DEC	30 JUNE		
		2025	2025	2024	2023
Net Asset Value (NAV) -xD	(RM'000)	34,742	39,061	52,633	80,832
Unit in circulation	('000)	67,944	77,157	103,914	159,756
NAV per unit -xD	(RM)	0.5113	0.5062	0.5065	0.5060
NAV per unit -xD: <i>Highest</i>	(RM)	0.5114	0.5117	0.5119	0.5114
: <i>Lowest</i>	(RM)	0.5063	0.5065	0.5061	0.5063
Total Return *	(%)	1.52	3.25	3.29	2.65
Capital Growth *	(%)	1.01	(0.06)	0.10	(0.04)
Income Return	(%)	0.51	3.31	3.19	2.69
Gross Distribution per unit	(sen)	^0.26	^1.66	^1.60	^1.35
Net Distribution per unit	(sen)	^0.26	^1.66	^1.60	^1.35
Total Expense Ratio (TER) ¹	(%)	0.19	0.31	0.30	0.27
Portfolio Turnover Ratio (PTR) ²	(times)	1.43	3.39	2.76	1.79

*Source: Lipper

^Distribution is in the form of units

Past performance is not necessarily indicative of future performance, unit prices and investment returns may fluctuate.

2.2 PERFORMANCE DETAILS (CONTD.)

- 1 Despite lower total expenses, the TER increased marginally to 0.19% from 0.16% for the financial period as at 31 December 2025 as the 20.43% decline in average net asset value exceeded the 5.71% reduction in total expenses.
- 2 For the financial period ended 31 December 2025, the PTR declined to 1.43 times, from 1.90 times in the corresponding period last year. The reduction was mainly attributable to a 40.11% reduction in average financial transactions.

* AVERAGE TOTAL RETURN (31 DECEMBER)			
	1-year	3-year	5-year
PMB SCMF	3.17%	3.20%	2.63%
BENCHMARK	2.94%	2.98%	2.57%

* ANNUAL TOTAL RETURN (30 JUNE)					
	2025	2024	2023	2022	2021
PMB SCMF	3.25%	3.29%	2.65%	1.67%	1.67%
BENCHMARK	3.07%	3.06%	2.67%	1.78%	1.75%

*Source: Lipper

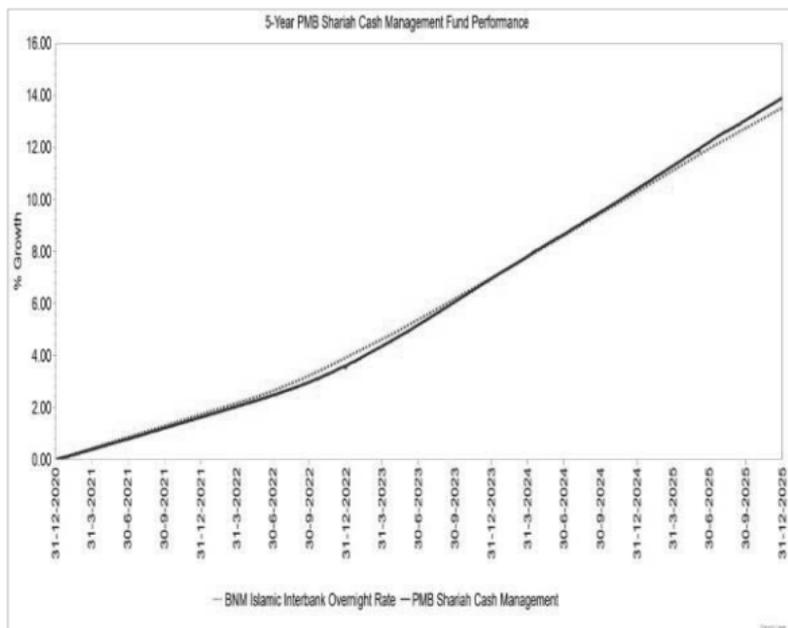
Past performance is not necessarily indicative of future performance, unit prices and investment returns may fluctuate.

3. MANAGER'S REPORT

We are pleased to present the Manager's report of PMB SCMF for the financial period ended 31 December 2025 (1 July 2025 until 31 December 2025).

3.1 FUND PERFORMANCE

The Fund's performance measured against benchmark for 5-year financial period ended 31 December 2025 is as follows:



During the five-year period ended 31 December 2025, the Fund's NAV increased by 13.90%, while the benchmark recorded an appreciation of 13.53%.

For the financial period ended 31 December 2025, NAV/unit increased by RM0.0077 or 1.52% to RM0.5139 (cD) from RM0.5062 (xD) as at 30 June 2025.

3.2 INCOME DISTRIBUTION/UNIT SPLIT

During the financial period ended 31 December 2025, the Fund declared total income distributions of 0.26 sen/unit (net), equivalent to six income distributions, in the form of new units, as follows:

Date (Monthly Distribution)	Net income Distribution (sen/unit)	NAV per unit (CD)	NAV per unit (XD)
31/07/2025	0.05	0.5076	0.5071
31/08/2025	0.05	0.5082	0.5077
30/09/2025	0.05	0.5091	0.5086
31/10/2025	0.05	0.5099	0.5094
30/11/2025	0.05	0.5105	0.5100
31/12/2025	0.01	0.5114	0.5113

No unit split was declared during the financial period ended 31 December 2025.

3.3 POLICY & INVESTMENT STRATEGY

The Fund is essentially managed to provide liquidity to meet the near- and short-term cash flow requirements of its Unit Holders while providing returns. Its investment is largely confined to Islamic money market instruments, Islamic deposit placements and sukuk issued in Malaysia that mature within 397 days. Nevertheless, the Fund can invest up to 10% of its NAV in Islamic money market instruments, Islamic deposit placements or sukuk with maturity period exceeding 397 days but not longer than 732 days. The Fund shall invest up to 100% of its NAV in near term Islamic money market instruments, Islamic deposit placement and/or sukuk that are liquid and conform to the Shariah principles.

During the financial period ended 31 December 2025, the Fund's asset allocation remained at almost 100% in short term Islamic deposits and cash throughout the financial period.

3.4 CROSS TRADE

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

3.5 SECURITIES FINANCING TRANSACTIONS

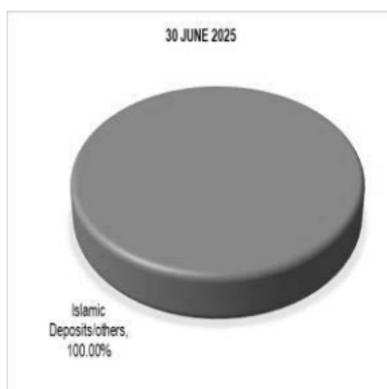
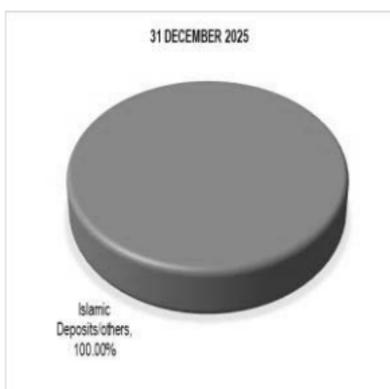
PMB SCMF has not undertaken any securities lending or repurchase transactions during the financial period under review.

3.6 ASSET ALLOCATION OF THE FUND

Comparison of investment components based on NAV is as follows: -

ASSET ALLOCATION				
	31 Dec 2025 (%)	30 June 2025 (%)	Change (%)	Investment Exposure Average (%)
Islamic Deposits/ cash/ others	100.00	100.00	-	100.00

As at 31 December 2025, 100.00% of the Fund's NAV was held in Islamic deposits and/or other permitted investments.



3.7 MONEY MARKET REVIEW

On 6 November 2025, the Monetary Policy Committee (MPC) of BNM decided to maintain the OPR at 2.75%.

The latest indicators point towards a continued expansion in global growth. While the impact of higher tariffs would continue to weigh on global growth, the outlook remains supported by resilient labour market conditions, moderating inflation, less restrictive monetary policy and supportive fiscal policy. The conclusion of more trade negotiations has, to some extent, eased global uncertainty. Downside risks remain, arising from potentially higher tariffs, especially product-specific ones, and escalation in geopolitical tensions. Additionally, there are concerns over the elevated valuations in financial markets. Upside potential includes a milder tariff impact on economic activity and pro-growth policies in major economies.

For the Malaysian economy, latest developments indicate better-than-expected growth in the third quarter, driven by sustained domestic demand, resilient electrical and electronics (E&E) exports, and recovery in commodity production. Looking ahead, resilient domestic demand will continue to support growth going into 2026. Employment, wage growth and income-related policy measures will remain supportive of household spending. The expansion in investment activity will be driven by the progress of multi-year projects in both the private and public sectors, the continued high realisation of approved investments, as well as the ongoing implementation of catalytic initiatives under national master plans and the Thirteenth Malaysia Plan (RMK13).

Measures under Budget 2026 will also support growth. This growth outlook remains subject to uncertainties, in particular surrounding global developments. Downside risks to the growth outlook remain from slower global trade, weaker sentiment, as well as lower-than-expected commodity production. Meanwhile, upside potential to growth could arise from a better global growth outlook, stronger demand for E&E goods, and robust tourism activity.

Year-to-date, headline and core inflation averaged 1.4% and 1.9%, respectively. Moving forward, headline inflation is expected to remain moderate in 2026 amid the continued easing in global cost conditions. Global commodity prices are expected to remain modest, contributing to contained domestic cost conditions. Meanwhile, core inflation in 2026 is expected to remain stable and close to its long-term average, reflecting continued expansion in economic activity and the absence of excessive demand pressures. In this environment, the overall impact of the implemented domestic policy reforms on inflation in 2026 is expected to be limited.

(Source: Bank Negara Malaysia's website)

3.8 INTEREST OF UNIT HOLDERS

Throughout the financial period ended 31 December 2025, there are no circumstances that materially affect any interest of the unit holders other than business transaction in accordance with the limitations imposed under the Deeds, Securities Commission's Guidelines, the Capital Markets and Services Act 2007 and other applicable laws during the financial period then ended.

3.9 SOFT COMMISSIONS AND REBATES

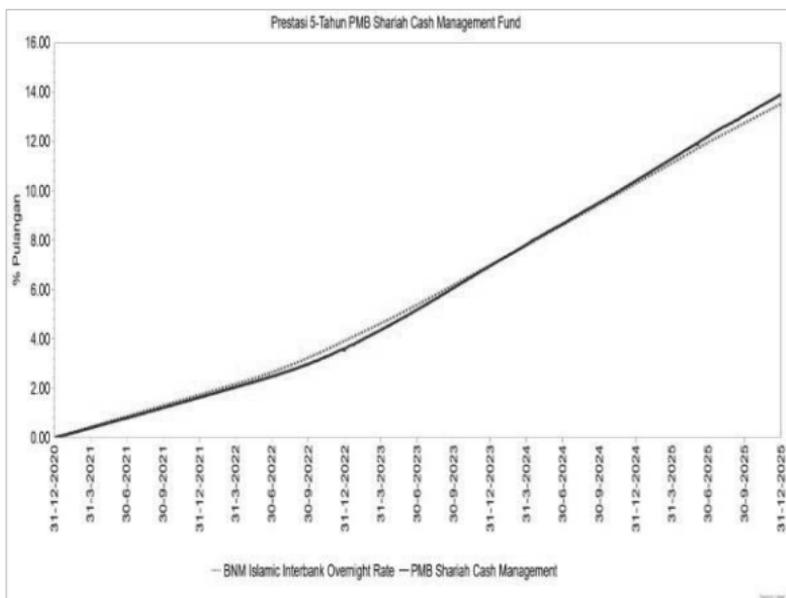
Throughout the financial period ended 31 December 2025, the Fund Manager received soft commission from brokers that indirectly assists in the decision-making process pertaining to the Fund's investment. The soft commission received includes research, software and computer hardware related to Fund's investment. The soft commissions received were for the benefit of the Fund and there was no churning of trades.

4. LAPORAN PENGURUS

Bagi tempoh kewangan berakhir 31 Disember 2025 (1 Julai 2025 hingga 31 Disember 2025).

4.1 PRESTASI DANA

Prestasi Dana berbanding tanda aras bagi tempoh 5-tahun kewangan dan berakhir 31 Disember 2025 adalah seperti berikut:-



Sepanjang tempoh 5-tahun kewangan berakhir 31 Disember 2025, NAB/unit Dana meningkat sebanyak 13.90%, berbanding peningkatan 13.53% bagi penanda aras.

Sepanjang tempoh kewangan berakhir 31 Disember 2025, NAB/unit Dana naik sebanyak RM0.0077 atau 1.52% kepada RM0.5139 (cD) daripada RM0.5062 (xD) pada 30 Jun 2025.

4.2 PENGAGIHAN PENDAPATAN/TERBITAN UNIT PECAHAN

Bagi tempoh kewangan berakhir 31 Disember 2025, Dana telah mengisytiharkan jumlah pengagihan pendapatan sebanyak 0.26 sen seunit (bersih), bersamaan dengan enam kali pengagihan pendapatan, dalam bentuk unit baharu seperti berikut:

Tarikh (Pengagihan Bulanan)	Pengagihan Pendapatan bersih (sen/unit)	NAB seunit (CD)	NAB seunit (XD)
31/07/2025	0.05	0.5076	0.5071
31/08/2025	0.05	0.5082	0.5077
30/09/2025	0.05	0.5091	0.5086
31/10/2025	0.05	0.5099	0.5094
30/11/2025	0.05	0.5105	0.5100
31/12/2025	0.01	0.5114	0.5113

Tiada sebarang unit pecahan dibuat untuk tempoh kewangan berakhir 31 Disember 2025.

4.3 POLISI DAN STRATEGI PELABURAN

Dana ini melabur dalam instrumen jangka pendek pasaran wang Islam, penempatan deposit Islam dan/atau sukuk di Malaysia yang akan matang dalam tempoh 397 hari. Pun begitu, Dana boleh melabur sehingga 10% daripada Nilai Aset Bersih (NAB) dalam instrumen pasaran wang Islam, sukuk dan/atau penempatan deposit Islam dengan tempoh matang melebihi 397 hari tetapi tidak melebihi 732 hari. Peruntukan aset adalah sehingga 100% dalam instrumen pasaran wang Islam, sukuk dan/atau penempatan deposit Islam.

Dalam tempoh kewangan berakhir 31 Disember 2025, peruntukan aset dana kekal hampir 100% dalam deposit Islam jangka pendek dan tunai sepanjang tahun kewangan.

4.4 DAGANGAN SILANG

Tiada urusan dagangan silang yang dilaporkan di dalam tempoh kewangan.

4.5 TRANSAKSI PEMBIAYAAN SEKURITI

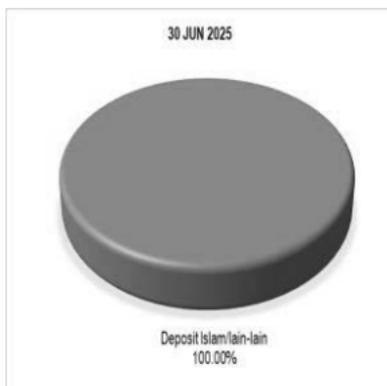
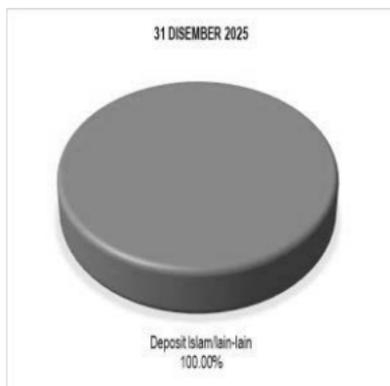
PMB SCMF tidak menjalankan sebarang pinjaman sekuriti atau transaksi pembelian semula sepanjang tempoh kewangan dalam tinjauan.

4.6 PERUMPUKAN ASET DANA

Pecahan seunit mengikut kelas aset adalah seperti berikut: -

PECAHAN SEUNIT MENGIKUT KELAS ASET				
	31 Dis 2025 (%)	30 Jun 2025 (%)	Perubahan Peratus Mata	Purata Pendedahan Pelaburan (%)
Deposit Islam dan lain-lain	100.00	100.00	-	100.00

Pada 31 Disember 2025, pelaburan adalah 100.00% dalam deposit Islam dan pelaburan-pelaburan lain yang dibenarkan.



4.7 SUASANA PASARAN WANG TEMPATAN

Jawatankuasa Dasar Monetari (MPC) BNM memutuskan untuk mengekalkan OPR pada 2.75% dalam mesyuarat yang bersidang pada 6 November 2025.

Penunjuk terkini menunjukkan pengembangan yang berterusan dalam pertumbuhan global. Walaupun kesan tarif yang lebih tinggi akan terus mempengaruhi pertumbuhan global, prospek pertumbuhan akan terus disokong oleh keadaan pasaran pekerja yang berdaya tahan, inflasi yang semakin menurun, dasar monetari yang kurang ketat dan dasar fiskal yang memberikan sokongan. Penyelesaian lebih banyak rundingan perdagangan telah sedikit sebanyak meredakan ketidakpastian global.

Pertumbuhan kekal berisiko menjadi perlahan disebabkan oleh kemungkinan tarif yang lebih tinggi, terutamanya tarif yang khusus bagi produk, serta ketegangan geopolitik yang semakin meruncing. Selain itu, terdapat kebimbangan mengenai penilaian dalam pasaran kewangan yang kekal tinggi. Pertumbuhan berpotensi menjadi pesat berikutan kesan tarif yang lebih sederhana terhadap kegiatan ekonomi serta dasar yang menyokong pertumbuhan di negara-negara maju.

Bagi ekonomi Malaysia, perkembangan terkini menunjukkan pertumbuhan pada suku ketiga yang lebih baik daripada jangkaan, didorong oleh permintaan dalam negeri yang berterusan, eksport elektrik dan elektronik (E&E) yang berdaya tahan serta pengeluaran komoditi yang kembali pulih. Pada masa hadapan, permintaan dalam negeri yang berdaya tahan akan terus menyokong pertumbuhan menjelang tahun 2026. Guna tenaga, pertumbuhan upah serta langkah-langkah dasar berkaitan pendapatan akan kekal menyokong perbelanjaan isi rumah. Pengembangan aktiviti pelaburan akan didorong oleh kemajuan projek berbilang tahun yang dilaksanakan dalam sektor swasta dan awam, lebih banyak pelaksanaan berterusan pelaburan yang telah diluluskan, serta inisiatif pemangkin yang terus dilaksanakan di bawah beberapa pelan induk nasional dan Rancangan Malaysia Ketiga Belas (RMK13). Langkah-langkah di bawah Belanjawan 2026 juga akan memberikan sokongan kepada pertumbuhan. Prospek pertumbuhan ini kekal tertakluk pada ketidakpastian, khususnya berhubung dengan perkembangan global. Risiko prospek pertumbuhan menjadi perlahan kekal berpunca daripada perdagangan global yang lebih perlahan, sentimen yang lebih lemah serta pengeluaran komoditi yang lebih rendah daripada jangkaan. Sementara itu, potensi pertumbuhan menjadi pesat boleh berpunca daripada prospek pertumbuhan global yang lebih baik, permintaan terhadap barangan E&E yang lebih kukuh dan aktiviti pelancongan yang giat.

Sejak awal tahun sehingga kini, inflasi keseluruhan dan inflasi teras masing-masing berpurata sebanyak 1.4% dan 1.9%. Pada masa hadapan, inflasi keseluruhan dijangka kekal sederhana pada tahun 2026 berikutan keadaan kos global yang terus reda. Harga komoditi global dijangka kekal sederhana, menyumbang kepada keadaan kos dalam negeri yang terkawal. Sementara itu, inflasi teras pada tahun 2026 dijangka kekal stabil dan hampir dengan purata jangka panjangnya, mencerminkan pengembangan berterusan dalam kegiatan ekonomi serta ketiadaan tekanan permintaan yang berlebihan.

4.7 SUASANA PASARAN WANG TEMPATAN (SAMB.)

Dalam persekitaran ini, kesan keseluruhan langkah-langkah pembaharuan dasar dalam negeri yang telah dilaksanakan terhadap inflasi pada tahun 2026 dijangka terhad.

(Sumber: Laman sesawang Bank Negara Malaysia)

4.8 KEPENTINGAN PEMEGANG-PEMEGANG UNIT

Sepanjang tempoh kewangan berakhir 31 Disember 2025, tiada sebarang kejadian yang menjejaskan kepentingan Pemegang-Pemegang Unit selain daripada urusniaga-urusniaga yang dijalankan selaras dengan Surat Ikatan Amanah, Garispanduan Tabung Unit Amanah, Akta Pasaran Modal dan Perkhidmatan 2007 dan undang-undang lain yang berkuatkuasa.

4.9 REBAT DAN KOMISEN RINGAN

Sepanjang tempoh kewangan berakhir 31 Disember 2025, Pengurus Dana menerima komisen ringan daripada broker yang secara tidak langsung membantu dalam proses membuat keputusan berkaitan pelaburan Dana. Komisen ringan yang diterima termasuklah penyelidikan, perisian dan perkakasan komputer yang berkaitan dengan pelaburan Dana. Komisen ringan yang diterima adalah untuk manfaat Dana dan tiada pergolakan perdagangan.

Nota: Laporan ini telah diterjemahkan daripada laporan asal (dalam Bahasa Inggeris). Jika terdapat perbezaan, sila rujuk kepada laporan Bahasa Inggeris.

5. TRUSTEE’S REPORT

TO THE UNIT HOLDERS OF PMB SHARIAH CASH MANAGEMENT FUND (“FUND”)

We have acted as Trustee of the Fund for the financial period ended 31 December 2025 and we hereby confirm to the best of our knowledge, after having made all reasonable enquiries, **PMB INVESTMENT 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 deed, securities laws and Guidelines on Unit Trust Funds;
2. Valuation and pricing is carried out in accordance with the deed; and
3. Any creation and cancellation of units are carried out in accordance with the deed and any regulatory requirement.

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

For and on behalf of
AMANAHRAYA TRUSTEES BERHAD

ZAINUDIN BIN SUHAIMI
Chief Executive Officer

KUALA LUMPUR

16 February 2026

6. SHARIAH ADVISER'S REPORT

TO THE UNIT HOLDERS OF PMB SHARIAH CASH MANAGEMENT FUND ("FUND")

We hereby confirm the following:

1. To the best of our knowledge, after having made all reasonable enquiries, PMB Investment Berhad has operated and managed the Fund for the period covered by these financial statements in accordance with Shariah principles and requirements, 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 and on behalf of the Shariah Adviser,
AMANIE ADVISORS SDN BHD

AHMAD ANAS FADZIL
Registered Shariah Officer

KUALA LUMPUR

16 February 2026

7. STATEMENT BY MANAGER

To the Unit Holders of PMB SHARIAH CASH MANAGEMENT FUND

We, **Mahdzir Bin Othman** and **Datuk Mohd Idzwan Izuddin Bin Ab Rahman**, being two of the Directors of PMB Investment Berhad, do hereby state that in the opinion of the Manager, the semi-annual financial statements give a true and fair view on the financial position of the Fund as at 31 December 2025 and of its statement of comprehensive income, changes in equity and cash flows of the Fund for the financial period ended 31 December 2025 in accordance with the Malaysian Financial Reporting Standards, International Financial Reporting Standards and in accordance with the Guidelines on Unit Trust Funds by the Securities Commission Malaysia.

For and on behalf of

PMB INVESTMENT BERHAD

As Manager of PMB SHARIAH CASH MANAGEMENT FUND

MAHDZIR BIN OTHMAN

Director

DATUK MOHD IDZWAN IZUDDIN BIN AB RAHMAN

Director

KUALA LUMPUR

13 February 2026

8. FINANCIAL STATEMENT

STATEMENT OF UNAUDITED FINANCIAL POSITION
AS AT 31 DECEMBER 2025

	NOTE	<u>31.12.2025</u>	<u>30.06.2025</u>
ASSETS		RM	RM
INVESTMENTS	4		
Cash and cash equivalents	5	<u>34,621,386</u>	<u>39,416,463</u>
OTHER ASSETS			
Profit receivable from Islamic deposits		<u>144,146</u>	<u>146,182</u>
		<u>144,146</u>	<u>146,182</u>
TOTAL ASSETS		<u>34,765,532</u>	<u>39,562,645</u>
LIABILITIES			
Amount owing to the Manager	6	5,870	55,488
Amount owing to the Trustee		754	830
Distribution	7	5,448	432,082
Other payables and accruals		<u>11,763</u>	<u>13,300</u>
TOTAL LIABILITIES		<u>23,835</u>	<u>501,700</u>
NET ASSET VALUE		<u>34,741,697</u>	<u>39,060,945</u>
EQUITY			
Unitholders' capital	8	35,263,504	39,935,121
Accumulated losses		<u>(521,807)</u>	<u>(874,176)</u>
TOTAL NET ASSETS ATTRIBUTABLE TO UNITHOLDERS		<u>34,741,697</u>	<u>39,060,945</u>
UNITS IN CIRCULATION	8	<u>67,944,377</u>	<u>77,157,437</u>
NET ASSET VALUE PER UNIT (RM) - XD	9	<u>0.5113</u>	<u>0.5062</u>

**STATEMENT OF UNAUDITED COMPREHENSIVE INCOME
FOR THE FINANCIAL PERIOD ENDED 31 DECEMBER 2025**

	NOTE	<u>31.12.2025</u>	<u>31.12.2024</u>
		RM	RM
INVESTMENTS INCOME			
Profits from Islamic deposits		599,269	778,459
Hibah from Al-Wadiah savings		66	320
		<u>599,335</u>	<u>778,779</u>
EXPENSES			
Management fee	10	44,628	56,078
Trustee fee	11	4,463	5,608
Audit fee		5,000	5,000
Tax agent fee		900	700
Administrative expenses		10,798	2,549
		<u>65,789</u>	<u>69,935</u>
PROFIT BEFORE TAXATION		533,546	708,844
Taxation	12	-	-
PROFIT AFTER TAXATION		<u>533,546</u>	<u>708,844</u>
PROFIT AFTER TAXATION IS MADE UP AS FOLLOWS:			
NET REALISED PROFIT		<u>533,546</u>	708,844
		<u>533,546</u>	<u>708,844</u>
TOTAL DISTRIBUTION FOR THE FINANCIAL PERIOD ENDED		<u>181,177</u>	<u>511,450</u>

**STATEMENT OF UNAUDITED CHANGES IN EQUITY
FOR THE FINANCIAL PERIOD ENDED 31 DECEMBER 2025**

	NOTE	Unitholders' <u>Capital</u> RM	Accumulated <u>Losses</u> RM	Total <u>Equity</u> RM
As at 1 July 2024		53,541,947	(908,749)	52,633,198
Net realised profit		-	708,844	708,844
Creation of units from applications	8	49,244,829	-	49,244,829
Creation of units from distribution	8	800,246	-	800,246
Cancellation of units	8	(58,284,937)	-	(58,284,937)
Distribution	7	-	(511,450)	(511,450)
As at 31 December 2024		45,302,085	(711,355)	44,590,730
As at 1 July 2025		39,935,121	(874,176)	39,060,945
Net realised profit		-	533,546	533,546
Creation of units from applications	8	7,090,340	-	7,090,340
Creation of units from distribution	8	481,668	-	481,668
Cancellation of units	8	(12,243,625)	-	(12,243,625)
Distribution	7	-	(181,177)	(181,177)
As at 31 December 2025		35,263,504	(521,807)	34,741,697

**STATEMENT OF UNAUDITED CASH FLOWS
FOR THE FINANCIAL PERIOD ENDED 31 DECEMBER 2025**

	<u>31.12.2025</u>	<u>31.12.2024</u>
	RM	RM
CASH FLOWS FROM INVESTING AND OPERATING ACTIVITIES		
Profit from Islamic deposits	601,305	841,823
Hibah from Al-Wadiah savings	66	320
Management fee paid	(45,398)	(57,022)
Trustee fee paid	(4,540)	(5,702)
Payment for audit fee	(10,000)	(10,000)
Payment of other expenses	(9,581)	(2,549)
Net cash generated from investing and operating activities	<u>531,852</u>	<u>766,870</u>
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from creation of units	<u>6,966,880</u>	<u>49,435,469</u>
Payment of cancellation of units	<u>(12,293,808)</u>	<u>(59,356,795)</u>
Net cash used in financing activities	<u>(5,326,928)</u>	<u>(9,921,326)</u>
NET DECREASE IN CASH AND CASH EQUIVALENTS	<u>(4,795,076)</u>	<u>(9,154,456)</u>
CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE PERIOD	<u>39,416,462</u>	<u>52,791,560</u>
CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD	<u><u>34,621,386</u></u>	<u><u>43,637,104</u></u>
CASH AND CASH EQUIVALENTS COMPRISE OF:		
Al-Wadiah Savings	38,590	2,923,172
Islamic deposits with licensed Islamic financial institutions in Malaysia	<u>34,582,796</u>	<u>40,713,932</u>
	<u><u>34,621,386</u></u>	<u><u>43,637,104</u></u>

NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL PERIOD ENDED 31 DECEMBER 2025

1. THE FUND, THE MANAGER AND PRINCIPAL ACTIVITY

PMB Shariah Cash Management Fund (“the Fund”), managed by PMB Investment Berhad was launched on 1 November 1969 known as Kumpulan Modal Bumiputera Yang Ketiga and was relaunched on 21 November 2005 as ASM Syariah Money Market Fund. On 8 October 2012, this Fund changed its name to ASM Shariah Cash Management Fund as stated in the Eight Supplement Deed dated on 15 August 2012 and has been registered with the Securities Commission Malaysia on 25 September 2012. Pursuant to the Master Prospectus dated 28 April 2014, this Fund once again changed its name from ASM Shariah Cash Management Fund to PMB Shariah Cash Management Fund in line with the changes of the Manager’s name from ASM Investment Services Berhad to PMB Investment Berhad. This Fund will continue to operate until it is terminated or dissolved in accordance with the provisions of the Deed of Trust and the Capital Markets and Services Act 2007.

The main activity of PMB Shariah Cash Management Fund is to invest primarily in Shariah approved money market instruments and debt securities as defined under Clause 1 of the Deeds of Trust and subject to approval by the Securities Commission Malaysia and in accordance with Shariah principles from time to time.

The Manager is a company incorporated in Malaysia and wholly owned by Pelaburan MARA Berhad. The principal activity of the Manager is the management of Unit Trust Funds and Corporate Funds.

2. OBJECTIVES AND POLICIES OF FINANCIAL RISK MANAGEMENT

The Unit Trust Fund operations are exposed to several risks including market risk (including interest rate risk), credit risk, liquidity risk, capital risk management and fair value estimation. Financial risk management is carried out through the system of internal control and investment restrictions outline in the Guidelines on Unit Trust Funds by the Securities Commission Malaysia and based on Shariah principles.

(a) Market Risk

(i) Interest Rate Risk

Movements in interest rate will have an impact on a management of the Fund. This risk refers to the effect of interest rate changes on the market value of Islamic money market instruments, Islamic deposit placements and sukuk. Any downward movement of the interest rate may result in a loss of the expected return from the Fund’s investments in Islamic money market instrument and Islamic deposit placement. The value of the sukuk has a tendency to move inversely with the movement of the interest rate whereby the prices of the sukuk may fall when interest rates rise, and vice versa.

The interest rate is a general indicator. Although the Fund does not invest in interest bearing instruments, the movement of the interest rate will have an impact on the interest rate of the Islamic money market instruments and Islamic deposit placement, and consequently affect the expected return of the Fund’s investments.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE FINANCIAL PERIOD ENDED 31 DECEMBER 2025**

2. OBJECTIVES AND POLICIES OF FINANCIAL RISK MANAGEMENT (CONTD.)

(a) Market Risk (Contd.)

(i) Interest Rate Risk (Contd.)

The table below shows the sensitivity of changes in interest rate on the NAV of the Fund at the reporting date assuming all other variables held constant.

	Change in basis points	Effect on Islamic profit Increase/(Decrease) RM	Effect on NAV Increase/(Decrease) RM
30.12.2025	+50/-50	88,128/(88,128)	88,128/(88,128)
30.06.2025	+50/-50	215,891/(215,891)	215,891/(215,891)

The above interest rate is a general economic indicator that will have an impact on the management of the Fund regardless whether it is a Shariah-compliant unit trust fund or otherwise. It does not in any way suggest that the Fund will invest in conventional financial instruments. All the investments are carried out for the Fund are in accordance with Shariah requirements.

(b) Credit Risk

Credit risk relates to the creditworthiness of the issuers of the sukuk and their expected ability to make timely payment of profit and/or principal. Any adverse situations faced by the issuer may impact the value as well as liquidity of the sukuk. In the case of rated sukuk, this may lead to a credit downgrade. Default risk relates to the risk that an issuer of a sukuk either defaulting on payments or failing to make payments in a timely manner which will in turn adversely affect the value of the sukuk. This could adversely affect the value of the Fund.

(c) Liquidity Risk

Liquidity risk refers to the ease of liquidating an asset depending on the asset's volume traded in the market. If the Fund holds assets that are illiquid, or are difficult to dispose of, the value of the Fund will be negatively affected when it has to sell such assets at unfavorable prices.

The Fund maintains sufficient level of Islamic liquid assets, after consultation with the Trustee, to meet anticipated payments and cancellations of units by the unitholders. Islamic liquid assets comprise cash, Islamic deposits with licensed Islamic financial institutions and other Shariah-compliant instruments which are capable of being converted into cash within 7 days.

The table below summarises the Fund's financial liabilities into relevant maturity grouping based on the remaining period as at the statement of financial position date to the contractual maturity date. The amounts in the table are the contractual undiscounted cash flows.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE FINANCIAL PERIOD ENDED 31 DECEMBER 2025**

2. OBJECTIVES AND POLICIES OF FINANCIAL RISK MANAGEMENT (CONTD.)

(c) Liquidity Risk (Contd.)

	<u>Less than 1 month RM</u>	<u>31.12.2025 BETWEEN 1 month to 1 year RM</u>	<u>Total RM</u>
Amount owing to the Manager	5,870	-	5,870
Amount owing to the Trustee	754	-	754
Distribution	5,448	-	5,448
Other payables and accruals	-	11,763	11,763
Contractual cash outflows	12,072	11,763	23,835

	<u>Less than 1 month RM</u>	<u>30.06.2025 BETWEEN 1 month to 1 year RM</u>	<u>Total RM</u>
Amount owing to the Manager	55,488	-	55,488
Amount owing to the Trustee	830	-	830
Distribution	432,082	-	432,082
Other payables and accruals	-	13,300	13,300
Contractual cash outflows	488,400	13,300	501,700

(d) Capital Risk Management

The Fund's capital represents by equity consisting of unitholders' capital and retained earnings. The amount of capital can fluctuate according to the daily subscription and redemption of units at the discretion of unitholders. The Fund's capital is managed in accordance with the objectives of the Fund while maintaining sufficient liquidity to meet redemption of units.

(e) Shariah Status Reclassification Risk

This risk refers to the risk of a possibility that the currently held Islamic fixed income instruments or Islamic money market instruments or Islamic deposits invested by the Fund may be declared as Shariah non-compliant by the relevant authority or the Shariah Adviser. If this occurs, the Manager will take the necessary steps to dispose of or withdraw such fixed income instruments or money market instruments or deposits.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE FINANCIAL PERIOD ENDED 31 DECEMBER 2025**

3. MATERIAL ACCOUNTING POLICIES

(a) Basis of Preparation

The financial statements of the Fund are prepared under the historical cost convention and modified to include other bases of valuation as disclosed in other sections under material accounting policies and in compliance with the Malaysian Financial Reporting Standards (“MFRSs”), International Financial Reporting Standards (“IFRSs”) and Guidelines on Unit Trust Funds by the Securities Commission Malaysia.

The following are accounting standards, amendments and interpretations that have been issued by the Malaysian Accounting Standards Board (“MASB”):

(i) Applications towards MFRS and amendments to MFRS

Adoption of new and amended standards

During the financial period, the Fund has adopted the following amended MFRSs that are mandatory for annual financial periods beginning on or after 1 January 2024:

- Amendments to MFRS 16 – Lease Liability in a Sale and Leaseback
- Amendments to MFRS 101 – Presentation of Financial Statements (Classification of Liabilities as Current or Non-Current) and (Non-current Liabilities with Covenants)
- Amendments to MFRS 107 and MFRS 7 – Financial Instruments: Disclosures (Supplier Financial Arrangements).

The adoption of the above new standards and amendments to standards and interpretations did not have any significant impact on the financial statements of the Fund.

Standards issued but not yet effective

Financial year beginning on or after 1 January 2025:

- Amendments to MFRS 121 – The Effects of Changes in Foreign Exchange Rates - Lack of Exchangeability

Effective for financial year beginning on or after 1 January 2026:

- Amendments to MFRS 9 Financial Instruments and MFRS 7 Financial Instrument Disclosures – Amendments to the Classification and Measurement of Financial Instruments
- Annual Improvements to MFRS Accounting Standards – Volume 11

Effective for financial year beginning on or after 1 January 2027:

- MFRS 18 Presentation and Disclosure in Financial Statements
- MFRS 19 Subsidiaries without Public Accountability: Disclosures

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE FINANCIAL PERIOD ENDED 31 DECEMBER 2025**

3. MATERIAL ACCOUNTING POLICIES (CONTD.)

(a) Basis of Preparation (Contd.)

(i) Applications towards MFRS and amendments to MFRS (Contd.)

Standards issued but not yet effective (Contd.)

Effective date of these Amendments to Standards has been deferred, and yet to be announced:

- Amendments to MFRS 10 and MFRS 128 - Investments in Associates and Joint Venture (Sale or Contribution of Assets between an Investor and its Associate or Joint Venture)

The adoption of the above standards and interpretations will have no material impact on the financial statements of the Fund.

(b) Profit from Islamic Deposits

The profit from Islamic deposits is recognised on accrual basis using the effective profit rate method. The profit received by the Fund was derived from Malaysia and credited by any bank or financial institution licensed under the Financial Services Act 2013 or Islamic Financial and Services Act 2013 which are exempt from tax according to Income Tax Act 1967 (ITA 1967).

(c) Creation and Cancellation of Units

Proceeds from creation of units and payment of cancellation of units are based on the market value of the units comprising the share of capital and the portion of income at the date of the invention or disposition.

(d) Distribution Equalisation

Distribution equalisation is accounted for on the date of issue and depreciation based on the average amount of distributable income included in the unit price and disposals.

(e) Cash and Cash Equivalents

Cash and cash equivalents comprise Islamic deposits and Al-Wadiah savings with banks and licensed Islamic financial institutions where such savings are based on Shariah principles.

(f) Functional and presentation currency

The financial statements are presented in Ringgit Malaysia ("RM"), the currency of the primary economic environment in which the Company operates (its functional currency).

(g) Financial Instruments

(i) Recognition and Initial Measurement

A financial asset or a financial liability is recognised in the statement of financial position when, and only when, the Fund becomes a party to the contractual provisions of the instrument.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE FINANCIAL PERIOD ENDED 31 DECEMBER 2025**

3. MATERIAL ACCOUNTING POLICIES (CONTD.)

(g) Financial Instruments (Contd.)

(i) Recognition and Initial Measurement (Contd.)

A financial asset (unless it is a trade receivable without significant financing component) or a financial liability is initially measured at fair value plus or minus, for an item not at fair value through profit or loss, transaction costs that are directly attributable to its acquisition or issuance. A trade receivable without a significant financing component is initially measured at the transaction price.

An embedded Islamic derivative is recognised separately from the host contract where the host contract is not a financial asset, and accounted for separately if, and only if, the Islamic derivative is not closely related to the economic characteristics and risks of the host contract and the host contract is not measured at fair value through profit or loss. The host contract, in the event an embedded Islamic derivative is recognised separately, is accounted for in accordance with policy applicable to the nature of the host contract.

(ii) Financial instrument categories and subsequent measurement

Financial assets

Categories of financial assets are determined on initial recognition and are not reclassified subsequent to their initial recognition unless the Fund changes its business model for managing financial assets in which case all affected financial assets are reclassified on the first day of the first reporting period following the change of the business model.

(a) Amortised cost (AC)

Amortised cost category comprises financial assets that are held within a business model whose objective is to hold assets to collect contractual cash flows and its contractual terms give rise on specified dates to cash flows that are solely payments of principal and profit on the principal amount outstanding. The financial assets are not designated as fair value through profit or loss. Subsequent to initial recognition, these financial assets are measured at amortised cost using the effective profit method. The amortised cost is reduced by impairment losses. Profit income, foreign exchange gains and losses and impairment are recognised in profit or loss. Any gain or loss on derecognition is recognised in profit or loss.

Profit income is recognised by applying effective profit rate to the gross carrying amount except for credit impaired financial assets where the effective profit rate is applied to the amortised cost.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE FINANCIAL PERIOD ENDED 31 DECEMBER 2025**

3. MATERIAL ACCOUNTING POLICIES (CONTD.)

(g) Financial Instruments (Contd.)

(ii) Financial instrument categories and subsequent measurement (Contd.)

(b) Fair value through other comprehensive income (FVOCI)

(i) Sukuk investments

Fair value through other comprehensive income category comprises sukuk where it is held within a business model whose objective is achieved by both collecting contractual cash flows and selling the sukuk, and its contractual terms give rise on specified dates to cash flows that are solely payments of principal and profit on the principal amount outstanding. The sukuk is not designated as at fair value through profit or loss. Profit income calculated using the effective profit method, foreign exchange gains and losses and impairment are recognised in profit or loss. Other net gains and losses are recognised in other comprehensive income.

On derecognition, gains and losses accumulated in other comprehensive income are reclassified to profit or loss.

Profit income is recognised by applying effective profit rate to the gross carrying amount except for credit impaired financial assets where the effective profit rate is applied to the amortised cost.

(ii) Equity investments

This category comprises investment in Shariah-compliant equity that is not held for trading, and the Fund irrevocably elect to present subsequent changes in the investment's fair value in other comprehensive income. This election is made on an investment-by investment basis. Dividends are recognised as income in profit or loss unless the dividend clearly represents a recovery of part of the cost of investment.

Other net gains and losses are recognised in other comprehensive income. On derecognition, gains and losses accumulated in other comprehensive income are not reclassified to profit or loss.

(c) Fair value through profit or loss (FVPL)

All financial assets not measured at amortised cost or fair value through other comprehensive income as described above are measured at fair value through profit or loss. This includes an Islamic derivative financial assets (except for an Islamic derivative that is a designated and effective hedging instrument).

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE FINANCIAL PERIOD ENDED 31 DECEMBER 2025**

3. MATERIAL ACCOUNTING POLICIES (CONTD.)

(g) Financial Instruments (Contd.)

- (ii) Financial instrument categories and subsequent measurement (Contd.)

Financial assets (Contd.)

(c) Fair value through profit or loss (FVPL) (Contd.)

On initial recognition, the Fund may irrevocably designate a financial asset that otherwise meets the requirements to be measured at amortised cost or at fair value through other comprehensive income as at fair value through profit or loss if doing so eliminates or significantly reduces an accounting mismatch that would otherwise arise.

Financial assets categorised as fair value through profit or loss are subsequently measured at their fair value. Net gains or losses, including any profit or dividend income, are recognised in the profit or loss.

All financial assets, except for those measured at fair value through profit or loss and equity investments measured at fair value through other comprehensive income, are subject to impairment assessment.

Financial liabilities

The categories of financial liabilities at initial recognition are as follows:

(a) Amortised cost (AC)

Other financial liabilities not categorised as fair value through profit or loss are subsequently measured at amortised cost using the effective profit method.

Profit expense and foreign exchange gains and losses are recognised in the profit or loss. Any gains or losses on derecognition are also recognised in the profit or loss.

(b) Provisions

Provision is recognised only when the Fund has a present obligation (legal and constructive) as a result of a past event, it is probable that an outflow of economic resources will be required to settle the obligation and the amount of the obligation can be estimated reliably.

Provision are reviewed at each reporting date and adjusted to reflect the current best estimate. If it is no longer probable that an outflow of economic resources will be required to settle the obligation, the provision is reversed. If the effect of the time value of money is material, provisions are discounted using a current pre tax rate that reflects, where appropriate, the risks specific to the liability. When discounting is used, the increase in the provision due to the passage of time is recognised as a finance cost.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE FINANCIAL PERIOD ENDED 31 DECEMBER 2025**

3. MATERIAL ACCOUNTING POLICIES (CONTD.)

(g) Financial Instruments (Contd.)

(iii) Derecognition

A financial asset or part of it is derecognised when, and only when, the contractual rights to the cash flows from the financial asset expired or transferred, or control of the asset is not retained or substantially all of the risks and rewards of ownership of the financial asset are transferred to another party. On derecognition of a financial asset, the difference between the carrying amount of the financial asset and the sum of consideration received (including any new asset obtained less any new liability assumed) is recognised in profit or loss.

A financial liability or a part of it is derecognised when, and only when, the obligation specified in the contract is discharged, cancelled or expired. A financial liability is also derecognised when its terms are modified and the cash flows of the modified liability are substantially different, in which case, a new financial liability based on modified terms is recognised at fair value.

On derecognition of a financial liability, the difference between the carrying amount of the financial liability extinguished or transferred to another party and the consideration paid, including any non-cash assets transferred or liabilities assumed, is recognised in profit or loss.

(iv) Offsetting

Financial assets and financial liabilities are offset and the net amount presented in the statement of financial position when, and only when, the Fund currently has a legally enforceable right to set off the amounts and it intends either to settle them on a net basis or to realise the asset and liability simultaneously.

(v) Unitholders' Contribution

The Unitholders' contributions to the Fund meet the definition of puttable instruments classified as equity under the MFRS 9.

Instruments classified as equity are measured at cost and are not remeasured subsequently.

Distribution equalisation is accounted for at the date of creation and cancellation of units of the Fund. It represents the average amount of distributable income or loss included in the creation and cancellation prices of units.

(h) Impairment of Assets

(i) Financial assets

The Fund recognised loss allowances for expected credit losses on financial assets measured at amortised cost, sukuk measured at fair value through other comprehensive income, contract assets and lease receivables. Expected credit losses are a probability-weighted estimate of credit losses.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE FINANCIAL PERIOD ENDED 31 DECEMBER 2025**

3. MATERIAL ACCOUNTING POLICIES (CONTD.)

(h) Impairment of Assets (Contd.)

(i) Financial assets (Contd.)

The Fund measures loss allowances at an amount equal to lifetime expected credit loss, except for sukuk that are determined to have low credit risk at the reporting date, cash and bank balance and other sukuk for which credit risk has not increased significantly since initial recognition, which are measured at 12-month expected credit loss. Loss allowances for trade receivables, contract assets and lease receivables are always measured at an amount equal to lifetime expected credit loss.

When determining whether the credit risk of a financial asset has increased significantly since initial recognition and when estimating expected credit loss, the Fund consider reasonable and supportable information that is relevant and available without undue cost or effort. This includes both quantitative and qualitative information and analysis, based on the Fund's historical experience and informed credit assessment and including forward-looking information, where available.

Lifetime expected credit losses are the expected credit losses that result from all possible default events over the expected life of the asset, while 12-month expected credit losses are the portion of expected credit losses that result from default events that are possible within the 12-months after the reporting date.

The maximum period considered when estimating expected credit losses is the maximum contractual period over which the Fund are exposed to credit risk.

The Fund estimates the expected credit losses on trade receivables using a provision matrix with reference to historical credit loss experience.

An impairment loss in respect of financial assets measured at amortised cost is recognised in profit or loss and the carrying amount of the asset is reduced through the use of an allowance account.

An impairment loss in respect of sukuk measured at fair value through other comprehensive income is recognised in profit or loss and the allowance account is recognised in other comprehensive income.

At each reporting date, the Fund assess whether financial assets carried at amortised cost and sukuk at fair value through other comprehensive income are credit impaired. A financial asset is credit impaired when one or more events that have a detrimental impact on the estimated future cash flows of the financial asset have occurred.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE FINANCIAL PERIOD ENDED 31 DECEMBER 2025**

3. MATERIAL ACCOUNTING POLICIES (CONTD.)

(h) Impairment of Assets (Contd.)

(i) Financial assets (Contd.)

The gross carrying amount of a financial asset is written off (either partially or fully) to the extent that there is no realistic prospect of recovery. This is generally the case when the Fund determines that the obligor does not have assets or sources of income that could generate sufficient cash flows to pay the amounts subject to the write-off. However, financial assets that are written off could still be subject to enforcement activities in order to comply with the Fund's procedures for recovery amounts due.

(ii) Other assets

The carrying amounts of other assets (except for inventories, contract assets, lease receivables, deferred tax asset, assets arising from employee benefits, investment property measured at fair value and non-current assets (or disposal groups) classified as held for sale) are reviewed at the end of each reporting period to determine whether there is any indication of impairment. If any such indication exists, then the asset's recoverable amount is estimated. For goodwill and intangible assets that have indefinite useful lives or that are not yet available for use, the recoverable amount is estimated each period at the same time.

For the purpose of impairment testing, assets are grouped together into the smallest group of assets that generates cash inflows from continuing use that are largely independent of the cash inflows of other assets or cash-generating units. Subject to an operating segment ceiling test, for the purpose of goodwill impairment testing, cash-generating units to which goodwill has been allocated are aggregated so that the level at which impairment testing is performed reflects the lowest level at which goodwill is monitored for internal reporting purposes.

The recoverable amount of an asset or cash-generating unit is the greater of its value in use and its fair value less costs of disposal. In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset or cash-generating unit.

An impairment loss is recognised if the carrying amount of an asset or its related cash-generating unit exceeds its estimated recoverable amount.

NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL PERIOD ENDED 31 DECEMBER 2025

3. MATERIAL ACCOUNTING POLICIES (CONTD.)

(h) Impairment of Assets (Contd.)

(ii) Other assets (Contd.)

Impairment losses are recognised in profit or loss. Impairment losses recognised in respect of cash-generating units are allocated first to reduce the carrying amount of any goodwill allocated to the cash-generating unit (group of cash-generating units) and then to reduce the carrying amounts of the other assets in the cash-generating unit (groups of cash-generating units) on a *pro rata* basis.

An impairment loss in respect of goodwill is not reversed. In respect of other assets, impairment losses recognised in prior periods are assessed at the end of each reporting period for any indications that the loss has decreased or no longer exists. An impairment loss is reversed if there has been a change in the estimates used to determine the recoverable amount since the last impairment loss was recognised.

An impairment loss is reversed only to the extent that the asset's carrying amount does not exceed the carrying amount that would have been determined, net of depreciation or amortisation, if no impairment loss had been recognised. Reversals of impairment losses are credited to profit or loss in the financial year in which the reversals are recognised.

(i) Fair Value of financial instruments

Financial instruments comprise financial assets and financial liabilities. Fair value is 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. exit price).

The fair value of financial assets traded in active markets (such as trading Shariah-compliant securities) are based on quoted market prices at the close of trading on the financial year end date.

An active market is a market in which transactions for the assets and liabilities 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.

The carrying values of cash and cash equivalents, amount owing by stockbroking, profit receivable from Islamic deposits, dividend receivable and all current liabilities are reasonable approximations of their fair values due to their short-term nature.

The Fund classifies fair value measurements using a fair value hierarchy that reflects the significance of the inputs used in making the measurements. The fair value hierarchy has the following levels:

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

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE FINANCIAL PERIOD ENDED 31 DECEMBER 2025**

3. MATERIAL ACCOUNTING POLICIES (CONTD.)

(i) Fair Value of financial instruments (Contd.)

- 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.

The determination of what constitutes 'observable' requires significant judgement 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.

4. INVESTMENTS

Details are as follows:

		<u>31.12.2025</u>	<u>30.06.2025</u>
	Note	RM	RM
Islamic Deposits	5	34,582,796	39,393,037
Total Investments		<u>34,582,796</u>	<u>39,393,037</u>

The list of investments as per Schedule A.

5. CASH AND CASH EQUIVALENTS

		<u>31.12.2025</u>	<u>30.06.2025</u>
	Note	RM	RM
Islamic deposits with licenced Islamic financial institutions in Malaysia	4	34,582,796	39,393,037
Al – Wadiah savings		38,590	23,426
		<u>34,621,386</u>	<u>39,416,463</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE FINANCIAL PERIOD ENDED 31 DECEMBER 2025**

5. CASH AND CASH EQUIVALENTS (CONTD.)

Islamic deposits includes fixed deposits based on Shariah principles in licensed Islamic financial institutions as follows:

	31.12.2025	30.06.2025
	RM	RM
Islamic Banks	18,659,066	26,719,002
Investment Banks	15,923,730	12,674,035
	34,582,796	39,393,037

Average profit rate during the financial period and the average maturity of the Islamic deposits on the closing date are as follows:

	Average Profit Rate	Average Maturity Period
	%	Days
31.12.2025		
Islamic Banks	3.42	108
Investment Banks	3.38	114
	3.38	114
30.06.2025		
Islamic Banks	3.62	83
Investment Banks	3.45	73
	3.45	73

6. AMOUNT OWING (TO)/BY THE MANAGER

	31.12.2025	30.06.2025
	RM	RM
Creation of unit receivable	1,665	3,000
Cancellation of unit payable	-	(50,183)
Management fee accrued	(7,535)	(8,305)
	(5,870)	(55,488)

7. DISTRIBUTION

Distribution to unitholders in the form of units are as follows: -

Date of Distribution	31.12.2025		
	Gross Distribution per unit	Net Distribution per unit	Total Distribution
	(Sen)	(Sen)	(RM)
31 July 2025	0.05	0.05	34,682
31 August 2025	0.05	0.05	33,852
30 September 2025	0.05	0.05	33,941
31 October 2025	0.05	0.05	36,075
30 November 2025	0.05	0.05	35,833
31 December 2025	0.01	0.01	6,794
Total	0.26	0.26	181,177

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE FINANCIAL PERIOD ENDED 31 DECEMBER 2025**

7. DISTRIBUTION (CONTD.)

<u>Date of Distribution</u>	<u>30.06.2025</u>		
	<u>Gross Distribution per unit (Sen)</u>	<u>Net Distribution per unit (Sen)</u>	<u>Total Distribution (RM)</u>
31 July 2024	0.10	0.10	83,395
31 August 2024	0.10	0.10	92,272
30 September 2024	0.10	0.10	73,126
31 October 2024	0.10	0.10	90,495
30 November 2024	0.10	0.10	84,487
31 December 2024	0.10	0.10	87,674
31 January 2025	0.10	0.10	85,377
28 February 2025	0.10	0.10	84,850
31 March 2025	0.10	0.10	83,248
30 April 2025	0.10	0.10	80,607
31 May 2025	0.10	0.10	80,342
30 June 2025	0.56	0.56	432,082
Total	<u>1.66</u>	<u>1.66</u>	<u>1,357,955</u>

Distribution to unitholders is recommended at the end of each month, depending on the performance of the Fund itself [The distribution of income in the form of units during the financial period ended 31 December 2025: 0.26 sen (gross) (net: 0.26 sen)].

Distributions declared are derived from the following sources:

	<u>31.12.2025</u>	<u>30.06.2025</u>
	<u>RM</u>	<u>RM</u>
Profits from Islamic deposits	599,269	1,526,349
Hibah from Al-Wadiah savings	66	430
Undistributed profit for the year	<u>(352,369)</u>	<u>(34,573)</u>
	246,966	1,492,206
Expenses	(65,789)	(134,251)
Taxation	<u>-</u>	<u>-</u>
	<u>181,177</u>	<u>1,357,955</u>
Unit in circulation	<u>67,944,377</u>	<u>77,157,437</u>
Gross distribution per unit (sen)	<u>0.26</u>	<u>1.66</u>
Net distribution per unit (sen)	<u>0.26</u>	<u>1.66</u>

According to the Finance Act 2021, effective 1 January 2022, amendment on Paragraph 35A of Schedule 6 of the Income Tax Act 1967 (ITA), the distribution of certain income by a retail money market fund to non-individual unit holders is subject to tax (24% per annum).

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE FINANCIAL PERIOD ENDED 31 DECEMBER 2025**

7. DISTRIBUTION (CONTD.)

The details of withholding tax start from 1 July 2025 until 31 December 2025 as per below:

<u>Date of Distribution</u>	<u>Total Distribution</u> RM	<u>Withholding Tax</u> RM
31 July 2025	34,682	7,018
31 August 2025	33,852	7,023
30 September 2025	33,941	7,043
31 October 2025	36,075	7,036
30 November 2025	35,833	7,042
31 December 2025	6,794	1,346
Total	<u>181,177</u>	<u>36,508</u>

8. UNITHOLDER'S CAPITAL

	<u>31.12.2025</u>		<u>30.06.2025</u>	
	Unit	RM	Unit	RM
Balance brought forward	77,157,437	39,935,121	103,914,948	53,541,947
Creation of units from application	13,949,142	7,090,340	120,933,354	61,449,001
Creation of units from distribution	<u>950,050</u>	<u>481,668</u>	<u>2,364,855</u>	<u>1,200,981</u>
	92,056,629	47,507,129	227,213,157	116,191,929
Cancellation of units during the period	<u>(24,112,252)</u>	<u>(12,243,625)</u>	<u>(150,055,720)</u>	<u>(76,256,808)</u>
Balance carried forward	<u>67,944,377</u>	<u>35,263,504</u>	<u>77,157,437</u>	<u>39,935,121</u>

9. NET ASSET VALUE

Net Asset Value is derived after deducting the total liabilities of the Fund from the Fund's total assets, as per follows:

	<u>31.12.2025</u>		<u>30.06.2025</u>	
	RM	RM/ Unit	RM	RM/ Unit
Net asset value per unit attributable to the unitholders disclosed in the Financial Statements	<u>34,741,697</u>	<u>0.5113</u>	<u>39,060,945</u>	<u>0.5062</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE FINANCIAL PERIOD ENDED 31 DECEMBER 2025**

10. MANAGEMENT FEE

The fee paid to the Manager, PMB Investment Berhad is computed on a daily basis at 0.25% per annum on the Net Asset Value before deducting Management fee and Trustee fee for that particular day.

11. TRUSTEE FEE

The fee paid to Trustee, AmanahRaya Trustees Berhad is computed on a daily basis at 0.025% per annum on the Net Asset Value before deducting Management fee and Trustee fee for that particular day.

12. TAXATION

	31.12.2025	31.12.2024
	RM	RM
Taxation expenses for the period	-	-

The reconciliation between tax expenses and accounting profit multiplied by 24% tax rates for the financial period ended 31 December 2025 are as follows:

	31.12.2025	31.12.2024
	RM	RM
Profit before taxation	533,546	708,844
Taxation at the rate of 24%	128,051	170,123
Tax effect of income not subject to tax	(143,840)	(186,907)
Tax effect of expenses not deductible	15,789	16,784
Taxation for the period	-	-

13. TRANSACTIONS WITH FINANCIAL INSTITUTIONS (1 JULY 2025 – 31 DECEMBER 2025)

<u>Financial Institutions</u>	<u>Value of Placements</u>	<u>Percentage of</u> <u>Total Placements</u>
	RM	%
CIMB Islamic Bank Bhd	20,729,882	20.42
Kenanga Investment Bank Bhd	20,184,388	19.88
Bank Islam Malaysia Bhd	17,014,010	16.77
Kuwait Finance House (M) Bhd	10,354,119	10.20
MBSB Bank Bhd	8,914,996	8.78
MIDF Amanah Investment Bank Bhd	8,817,319	8.69
KAF Investment Bank Bhd	6,096,240	6.01
MBSB Investment Bank Bhd	4,738,032	4.67
Hong Leong Islamic Bank Bhd	4,298,361	4.23
Maybank Islamic Bank Bhd	360,305	0.35
Total Transactions	101,507,652	100.00

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE FINANCIAL PERIOD ENDED 31 DECEMBER 2025**

14. MANAGER'S AND DIRECTORS' INTERESTS

The details of the interests of the Manager and the Directors of the Company in the Fund are as follows: -

	<u>31.12.2025</u> RM	<u>31.12.2024</u> RM
(a) Unit Holding		
PMB Investment Berhad	-	-
Directors	-	-
Pelaburan MARA Berhad*	6,288,700.29 units worth RM3,216,041.33	6,098,982.80 units worth RM3,108,041.64
(b) Expenses		
Management fee paid and accrued	RM44,628	RM56,078

*Pelaburan MARA Berhad is the holding company of the Manager, PMB Investment Berhad.

Transactions between Fund, Managers' and related parties are based on normal business transactions. The holding of the Manager's unit is based on beneficial holdings.

15. TOTAL EXPENSE RATIO ("TER")

TER is calculated as follows: -

	<u>31.12.2025</u>	<u>31.12.2024</u>
TER = $\frac{\text{Fees of the Fund} + \text{Recovered expenses of the Fund} \times 100}{\text{Average net asset value of the Fund calculated on a daily basis}}$	0.19%	0.16%

16. PORTFOLIO TURNOVER RATIO ("PTR")

PTR is calculated as follows: -

	<u>31.12.2025</u>	<u>31.12.2024</u>
PTR = $\frac{(\text{Total acquisitions} + \text{Total disposals})/2}{\text{Average net asset value of the Fund calculated on a daily basis}}$	1.43 times	1.90 times

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE FINANCIAL PERIOD ENDED 31 DECEMBER 2025**

17. FINANCIAL INSTRUMENTS**a) Classification of financial instruments**

The table below provides an analysis of financial instruments categories as follows:

- i) Amortised Cost (AC)
- ii) Fair Value Through Profit or Loss (FVPL)

<u>31.12.2025</u>	<u>Carrying Amount RM</u>	<u>AC RM</u>	<u>FVPL RM</u>
Financial Assets			
Cash and cash equivalents	34,621,386	34,621,386	-
Profits receivable from Islamic deposits	144,146	144,146	-
	<u>34,765,532</u>	<u>34,765,532</u>	<u>-</u>

<u>31.12.2025</u>	<u>Carrying Amount RM</u>	<u>AC RM</u>
Financial Liabilities		
Amount owing to the Manager	5,870	5,870
Amount owing to the Trustee	754	754
Distribution	5,448	5,448
Other payables and accruals	11,763	11,763
	<u>23,835</u>	<u>23,835</u>

<u>30.06.2025</u>	<u>Carrying Amount RM</u>	<u>AC RM</u>	<u>FVPL RM</u>
Financial Assets			
Cash and cash equivalents	39,416,463	39,416,463	-
Profits receivable from Islamic deposits	146,182	146,182	-
	<u>39,562,645</u>	<u>39,562,645</u>	<u>-</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE FINANCIAL PERIOD ENDED 31 DECEMBER 2025**

17. FINANCIAL INSTRUMENTS (CONTD.)

a) Classification of financial instruments (Contd.)

<u>30.06.2025</u>	<u>Carrying Amount RM</u>	<u>AC RM</u>
Financial Liabilities		
Amount owing to the Manager	55,488	55,488
Amount owing to the Trustee	830	830
Distribution	432,082	432,082
Other payables and accruals	13,300	13,300
	<u>501,700</u>	<u>501,700</u>

18. APPROVAL OF FINANCIAL STATEMENTS

The financial statements have been approved for issue by Manager on the date of these financial statements.

SCHEDULE A

PMB SHARIAH CASH MANAGEMENT FUND
LIST OF INVESTMENTS AS AT 31 DECEMBER 2025

<u>No</u>	<u>FINANCIAL INSTITUTION</u>	<u>TYPE</u>	<u>PLACEMENT</u>	<u>PLACEMENT</u>	<u>PERCENTAGE</u>
			<u>COST</u>	<u>FUND VALUE</u>	<u>OF NET ASSET</u>
			<u>RM</u>	<u>RM</u>	<u>VALUE</u>
					<u>%</u>
A ISLAMIC DEPOSITS					
1	Bank Islam Malaysia Bhd	Commodity Murabahah	1,799,506	1,811,575	5.21
2	Bank Islam Malaysia Bhd	Commodity Murabahah	1,008,352	1,014,927	2.92
3	Bank Islam Malaysia Bhd	Commodity Murabahah	1,107,359	1,113,445	3.21
4	Bank Islam Malaysia Bhd	Commodity Murabahah	1,212,736	1,217,640	3.50
5	Bank Islam Malaysia Bhd	Commodity Murabahah	1,107,834	1,109,958	3.19
6	CIMB Islamic Bank Bhd	Commodity Murabahah	1,515,440	1,525,180	4.39
7	CIMB Islamic Bank Bhd	Commodity Murabahah	1,177,293	1,184,531	3.41
8	CIMB Islamic Bank Bhd	Commodity Murabahah	552,372	555,713	1.60
9	CIMB Islamic Bank Bhd	Commodity Murabahah	1,051,289	1,054,818	3.04
10	CIMB Islamic Bank Bhd	Commodity Murabahah	1,119,302	1,122,522	3.23
11	CIMB Islamic Bank Bhd	Commodity Murabahah	1,040,317	1,042,643	3.00
12	Hong Leong Islamic Bank Bhd	Commodity Murabahah	1,000,000	1,008,137	2.90
13	Hong Leong Islamic Bank Bhd	Commodity Murabahah	1,200,000	1,208,245	3.48
14	Hong Leong Islamic Bank Bhd	Commodity Murabahah	1,260,000	1,266,455	3.65
15	Hong Leong Islamic Bank Bhd	Commodity Murabahah	1,362,420	1,368,798	3.94

SCHEDULE A**PMB SHARIAH CASH MANAGEMENT FUND
LIST OF INVESTMENTS AS AT 31 DECEMBER 2025**

<u>No</u>	<u>FINANCIAL INSTITUTION</u>	<u>TYPE</u>	<u>PLACEMENT</u>	<u>PLACEMENT</u>	<u>PERCENTAGE</u>
			<u>COST</u>	<u>FUND VALUE</u>	<u>OF NET ASSET</u>
			<u>RM</u>	<u>RM</u>	<u>VALUE</u>
					<u>%</u>
A ISLAMIC DEPOSITS (CONTD.)					
16	Hong Leong Islamic Bank Bhd	Commodity Murabahah	1,144,846	1,145,486	3.30
17	Kenanga Investment Bank Bhd	Commodity Murabahah	650,000	651,521	1.88
18	Kenanga Investment Bank Bhd	Commodity Murabahah	1,801,134	1,804,500	5.19
19	Kenanga Investment Bank Bhd	Commodity Murabahah	799,287	800,240	2.30
20	Kuwait Finance House (M) Bhd	Commodity Murabahah	1,007,848	1,017,755	2.93
21	Kuwait Finance House (M) Bhd	Commodity Murabahah	1,390,374	1,397,707	4.02
22	Kuwait Finance House (M) Bhd	Commodity Murabahah	1,295,702	1,301,197	3.75
23	Kuwait Finance House (M) Bhd	Commodity Murabahah	1,179,918	1,182,633	3.40
24	Kuwait Finance House (M) Bhd	Commodity Murabahah	508,835	509,588	1.47
25	Kuwait Finance House (M) Bhd	Commodity Murabahah	1,043,812	1,044,121	3.01
26	MBSB Bank	Commodity Murabahah	810,461	816,177	2.35
27	MBSB Investment Bank Bhd	Commodity Murabahah	1,140,259	1,146,313	3.30
28	MBSB Investment Bank Bhd	Commodity Murabahah	1,000,000	1,001,304	2.88
29	MBSB Investment Bank Bhd	Commodity Murabahah	1,197,320	1,198,338	3.45
30	MBSB Investment Bank Bhd	Commodity Murabahah	1,588,987	1,589,137	4.57

SCHEDULE A

PMB SHARIAH CASH MANAGEMENT FUND
LIST OF INVESTMENTS AS AT 31 DECEMBER 2025

<u>No</u>	<u>FINANCIAL INSTITUTION</u>	<u>TYPE</u>	<u>PLACEMENT COST</u>	<u>PLACEMENT FUND VALUE</u>	<u>PERCENTAGE OF NET ASSET VALUE</u>
			RM	RM	%
A ISLAMIC DEPOSITS (CONTD.)					
31	MBSB Investment Bank Bhd	Commodity Murabahah	509,793	516,338	1.49
	Total Islamic Deposits		34,582,796	34,726,942	99.96

9. BUSINESS INFORMATION NETWORK

HEAD OFFICES

2nd Floor, Wisma PMB,
No.1A, Jalan Lumut,
50400, Kuala Lumpur.
Tel: (03) 4145 3800 Fax: (03) 4145 3901
E-mail: clients@pelaburanmara.com.my

REGIONAL SALES OFFICES

Central Region

1st Floor, Wisma PMB,
No. 1A, Jalan Lumut
50400 Kuala Lumpur
Tel: (03) 4145 3938 Fax: (03) 4145 3901
H/P: (013) 8456204 (Muhammad Firdaus Sulaiman)
E-mail: pmbi.central@pelaburanmara.com.my
muhammad.firdaus@pelaburanmara.com.my

Northern Region

No. 46 1/F Jalan Todak 2
Pusat Bandar Seberang Jaya
13700 Perai, Pulau Pinang
Tel: (04) 3909036 Fax: (04) 3909041
H/P: (013) 2710392 (Suhaila Malzuki)
E-mail: pmbi.north@pelaburanmara.com.my
suhaila@pelaburanmara.com.my

Eastern Region

Lot D103, Tingkat 1, Mahkota Square
Jalan Mahkota, 25000 Kuantan, Pahang
Tel: (09) 5158545 Fax: (09) 5134545
H/P: (017) 7710117 (Ameer Khalifa Mohd Azman)
E-mail: pmbi.east@pelaburanmara.com.my
ameer.khalifa@pelaburanmara.com.my

Southern Region

No. 17-01, Jalan Molek 1/29
Taman Molek, 81100 Johor Bahru
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E-mail: pmbi.south@pelaburanmara.com.my
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93350 Kuching, Sarawak
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H/P: (013) 8230645 (John Nyaliaw)
E-mail: pmbi.sarawak@pelaburanmara.com.my
john@pelaburanmara.com.my

Sabah

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88100 Kota Kinabalu, Sabah
Tel: (088) 244129 Fax: (088) 244419
H/p: (013) 8730072 (Julia Michael)
E-mail: pmbi.sabah@pelaburanmara.com.my
julia.michael@pelaburanmara.com.my

Kedah

No. 65, 1st Floor, Kompleks Sultan Abdul Hamid,
Persiaran SSAH 1A, 05050 Alor Setar, Kedah
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H/p: (017) 4294108 (Nur Azira Omar)
E-mail: pmbi.kedah@pelaburanmara.com.my
nur.azira@pelaburanmara.com.my

Kelantan

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15100 Kota Bharu, Kelantan
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Selangor

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E-mail: azrinaliman@gmail.com

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20400 Kuala Terengganu, Terengganu
H/P: (019) 9847878
E-mail: nazri.pmbi@gmail.com

Muhamad Zikri Shamsudin,
K8813-C-2, Jalan Kemaman/Dungun,
Bangunan MPK Kerteh,
Bandar Seri Kerteh,
24300 Kemaman, Terengganu
H/P: (013) 5025050
E-mail: muhamadzikrishamsudin@gmail.com

Institutional Unit Trust Agents:

Phillip Mutual Berhad
UOB Kay Hian Securities (M) Sdn Bhd
iFast Capital Sdn Bhd
TA Investment Management Berhad
KAF Investment Funds Berhad
Affin Bank Berhad
Bank Simpanan Nasional
Bank Islam Malaysia

Financial Institutions For Autodebit Services:

Bank Simpanan Nasional
CIMB Bank Berhad
Malayan Banking Berhad/Maybank Islamic Berhad
RHB Bank Berhad/RHB Islamic Bank Berhad

Corporate Unit Trust Adviser (CUTA):

M Advisory Solutions Sdn Bhd

10. INFORMATION OF CUSTOMER SERVICES

CUSTOMER SERVICES

You may communicate with us via: -

- Client Service Units : (03) 4145 3900
- E-mail : clients@pelaburanmara.com.my

Our Customer Service Personnel would assist your queries on our unit trust funds.

NOTES TO PROSPECTIVE INVESTORS

This report is not an offer to sell units.

Prospective investor should read and understand the contents of the Prospectus. If you are in doubt, please consult your investment adviser on this scheme.

Past performance of the Fund is not an indication of future performance and unit prices and investment returns may fluctuate.

11. INVESTOR PROFILE UPDATE FORM



PERSON REQUESTING A CHANGE OF PARTICULARS

Full Name (as in NRIC / Passport)

Nama Penuh (seperti dalam Kad Pengesahan / Passport)

NRIC (New)
No. K/P (Baru)

_____ - _____ - _____

H/P No.
No. Telefon bimbit

_____ - _____

**INVESTOR PROFILE UPDATE FORM
BORANG KEMASKINI MAKLUMAT PELABUR**

Only fill in the details that you wish to update.
Hanya isi butiran yang ingin dikemaskini sahaja.

Telephone No. / No. Telefon : _____ (House / Rumah) _____ (Mobile / Bimbit)
 _____ (Office / Pejabat) _____ (Extension / Sambungan)

Email Address / Alamat Email : _____

Home Address / Alamat Rumah : _____

Marital Status / Status Perkahwinan : Single / Bujang Married / Berkahwin Other (please specify) / Lain-lain (jika nyatakan) : _____ No. of Dependents / Bil. Tergangguan : _____

Employment Status / Status Pekerjaan : Employed / Berkerja Unemployed / Tidak Berkerja Self-employed / Berkerja sendiri

Occupation / Pekerjaan : _____

Name of Employer / Nama Syarikat : _____

Nature of Business / Jenis Perniagaan : _____

Education Level / Tingkatan Pelajaran : Primary / Rendah Secondary / Menengah STPM / Diploma / Pre-U / STPM / Diploma / Pre-U Degree / Sarjana Muda Master / PhD / Sarjana / PhD

Bank Name / Nama Bank (For Reference / Untuk Bilik) : _____ Bank Account No. / No. Akaun Bank : _____

Annual Income / Pendapatan Tahunan : Below RM18,000 / RM18,000 ke bawah RM18,000 - RM36,000 / RM18,000 - RM36,000 RM36,000 - RM90,000 / RM36,000 - RM90,000
 RM90,000 - RM195,000 / RM90,000 - RM195,000 Above RM195,000 / Above RM195,000

Change of Signature / Perubahan Tandatangan : Old Signature / Tandatangan Lama New Signature / Tandatangan Baru

Declaration
 I hereby declare and confirm my agreement to update the information provided above, and that the information is true and correct to the best of my knowledge.
 Saya dengan ini menguak dan mengesahkan persetujuan untuk mengemaskini maklumat yang diberikan di atas, serta bahawa maklumat tersebut adalah benar dan tepat sesuai pengetahuan saya.

 Signature of Holder / (Tandatangan Pemegang Unit)

 Date / (Tarikh)

*Please attached a coloured copy of your identity card for verification purpose
 Sila sertakan salinan penuh berwarna kad pengenalan (berwarna) bagi tujuan pengesahan.
 Disclaimer: By submitting this form, I consent to the processing of my personal data by PMB Investment Berhad, in accordance to its privacy policy at www.pmbinvestment.com.my.
 Penafian: Dengan menyerahkan borang ini, saya bersetuju membolehkan PMB Investment Berhad untuk memproses data peribadi saya, selaras dengan polisi privasi yang di www.pmbinvestment.com.my

PMB Investment Berhad 194301001702 (258439-D)
 (A member of Tabung Aman Group)
 2nd Floor, Wisma PMS, No. 1A, Jalan Lumut 50400 Kuala Lumpur
 General Line: 03-4145 3800 Investor Care Line: 03-4145 3900
 Email: client@pmburamans.com.my Website: www.pmbinvestment.com.my

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Know How. No Doubt.

PMB INVESTMENT BERHAD
199301001702 (256439-D)

An Islamic Fund Management Company (IFMC)

Customer Services Unit: +603 4145 3900



A member of  PELABURANMARA