eastspring investments

A Prudential plc company

WHOLESALE BOND FUND
OCTOBER 2026

3-year Fund Volatility 0.5 Very Low Lipper Analytics 12-Oct-2026

ALL DATA AS AT 30 SEPTEMBER 2026 UNLESS OTHERWISE STATED

FUND INFORMATION

Launch Date: 21 March 2022

Fund Category/Fund Type: Fixed Income / Income

Fund Size: RM622,178,281.51

Initial Offer Price: RM1.0000

NAV per Unit: RM1.0249

EPF Investment Scheme: Nil

ISIN No: MYU0100A3330

FEES, CHARGES AND EXPENSES

Annual Management Fee:
Up to 0.50% of the Fund's NAV per annum

Annual Trustee Fee:
NAV of the Fund of up to RM1 billion:
0.05% of the Fund's NAV per annum calculated and accrued daily, subject to a minimum of RM15,000 per annum (excluding foreign custodian fees and charges)
NAV of the Fund of above RM1 billion:
0.04% of the Fund's NAV per annum calculated and accrued daily, subject to a minimum of RM15,000 per annum (excluding foreign custodian fees and charges)

Sales Charge: Nil

Redemption charge: Nil

Redemption Payment Period: Seven (7) business days

TRANSACTION DETAILS

Minimum Initial Investments:
Lump Sum: RM100,000*
Regular Investment: not available

Minimum Additional Investment:
Lump Sum: RM100,000*
Regular Investment: not available
* The Manager reserves the right to change the minimum amounts stipulated above from time to time

DISTRIBUTIONS

Income Distribution Policy:
Subject to the availability of income, distribution of income, if any, will be on quarterly basis

Fund NAV:

	NAV	Date
52-Week High	1.0428	25-06-2026
52-Week Low	1.0249	30-09-2026

FUND MANAGER

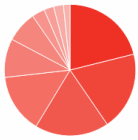
Eastspring Investments Berhad

FUND OBJECTIVE

The Fund aims to provide regular income stream* and capital growth to unit holders.

* Income distributed to a unit holder will be reinvested into additional units unless unit holder opts for the distribution to be paid out.

ASSET ALLOCATION*



1.	Cash & cash equivalents	21.11%	6.	AA-	7.62%
2.	AA1	19.33%	7.	AA2	3.19%
3.	AAA	18.23%	8.	AA+	2.41%
4.	AA3	14.55%	9.	NR(LT)	2.41%
5.	AA	9.53%	10.	A1	1.62%

* as percentage of NAV.

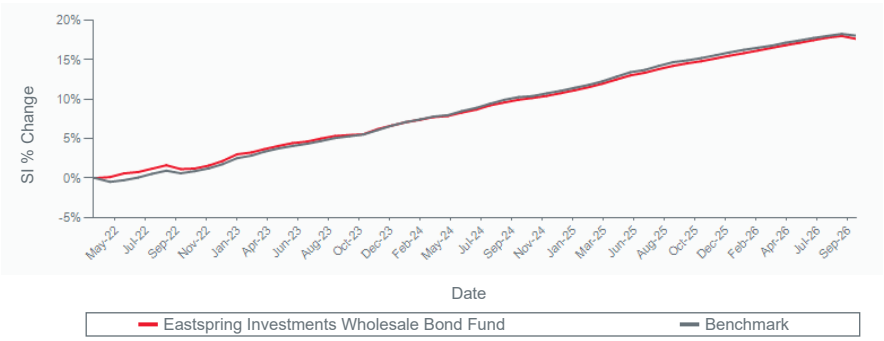
TOP HOLDINGS*

1.	Sabah Development Bank Berhad	6.10%	4.	Moneymax Treasure Sdn Bhd	4.60%
2.	TY Consolidated Capital Berhad	4.90%	5.	Exsim Capital Resources Berhad	4.40%
3.	VS Capital Management Sdn Bhd	4.69%			

* as percentage of NAV.

FUND PERFORMANCE

Eastspring Investments Wholesale Bond Fund - Since Inception (SI) Return Vs Benchmark



The performance is calculated on NAV-to-NAV basis with gross income or dividend reinvested

Source: Lipper for Investment Management. Past performance is not necessarily indicative of future performance.

PERFORMANCE TABLE

	1 month	6 months	YTD	1 year	3 years	5 years	10 years	Since Inception
Fund	-0.33%	0.99%	1.84%	2.70%	11.55%	n.a.	n.a.	17.65%
Benchmark *	-0.18%	1.10%	1.83%	2.73%	12.12%	n.a.	n.a.	18.07%

*60% FTSE BPAM Corporate 1Y-3Y All Bond Index + 40% FTSE BPAM Government 1Y-3Y All Bond Index effective 1 November 2024. Prior to that, 60% Refinitiv BPAM 1 – 3 years corporate bond index + 40% Refinitiv BPAM 1 – 3 years government bond index.
Fund performance and Lipper ranking are sourced from Lipper for Investment Management, 30 September 2026. Performance is calculated on a Net Asset Value ("NAV") to NAV basis with gross income or dividend reinvested. Past performance is not necessarily indicative of future performance.

LIPPER LEADERS RATING (OVERALL)

Total Return	Consistent Return	Preservation
5	5	5

Lipper Leaders Key

Lowest ①
Highest ⑤

The Lipper Leaders Ratings System is a set of tools that guide investors and their advisors to select funds that suit individual investment styles and goals. It uses investors-centred criteria to deliver a simple, clear description of a fund's success in meeting certain goals, such as preserving capital or building wealth through consistent strong returns.

Lipper Leader ratings are derived from highly sophisticated formulas that analyse funds against clearly defined criteria. Each fund is ranked against its peers based on the metric used (such as Total Return or Expense), and then the top 20% of funds in that ranking receive the Lipper Leader designation. Lipper Leaders measures are not predictive of future performance, but they do provide context and perspective for making knowledgeable fund investment decisions.

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FUND MANAGER'S COMMENTARY

In August, Malaysia's headline inflation rose to 1.9% y-o-y in August 2026 (Jul: 1.8%), driven by higher transport, housing and food costs, while core inflation eased to 1.7% (Jul: 1.8%). Labour condition remained stable, with the unemployment rate unchanged at 3.0% in July (Jun: 3.0%). BNM's international reserves amounted to US$131.7bn as of 15 September 2026 (31 August 2026: US$132.0bn), sufficient to finance 4.6 months of retained imports and cover 0.9x of short-term external debt. Meanwhile, the Ringgit depreciated by 1.3% m-o-m against the US dollar to 4.074 at end-September (end-August: 4.022), amid broad US dollar strength and a hawkish stance from the Fed.

PORTFOLIO CHARACTERISTICS AS AT 30 SEPTEMBER 2026

	Value
Average Duration (years)	1.85
Average Yield to Maturity (%)	4.30

OTHER INFORMATION ABOUT THE FUND

Year	2022	2023	2024	2025	2026
Annual Fund Performance (%)	-	4.37	3.86	4.29	-
Annual Benchmark Performance (%)	-	4.79	4.16	4.38	-
Date/Distribution (RM)	9 Dec, 0.0122	29 Sep, 0.0287	23 Dec, 0.0067	15 Dec, 0.0078	2 Mar, 0.0098 26 Jun, 0.0099
Distribution Yield (%)	1.20	2.79	0.65	0.75	0.94 0.95

Source: Distribution and Distribution Yield are sourced from the fund's Annual Report. Fund and Benchmark for current year are based on Year to Date (YTD) figures which is sourced from Lipper for Investment Management. Past performance is not necessarily indicative of future performance.

IMPORTANT INFORMATION

Based on the Fund's portfolio returns as at 30 September 2026, the Volatility Factor (VF) for this Fund is 0.5 and is classified as "Very Low" (Source: Lipper). "Very Low" generally includes funds with VF that are higher than 0.000 but not more than 4.51. The VF means that there is a possibility for the Fund in generating an upside return or downside return around this VF. The Volatility Class (VC) is assigned by Lipper based on quintile ranks of VF for qualified funds. VF is subject to monthly revision. The VF for the Fund may be higher or lower than the VC, depending on the market conditions. The Fund's portfolio may have changed since this date and there is no guarantee that the Fund will continue to have the same VF or VC in the future. Presently, only funds launched in the market for at least 36 months will display the VF and its VC.

Investors are advised to read and understand the contents of the Eastspring Investments Wholesale Bond Fund ("Fund") Information Memorandum dated 21 March 2022, the Fund's First Supplementary Information Memorandum dated 29 August 2022, the Fund's Second Supplementary Information Memorandum dated 1 November 2023, the Fund's Third Supplementary Information Memorandum dated 1 November 2024, the Fund's Fourth Supplementary Information Memorandum dated 14 November 2025 (collectively, the "Info Memos") and the Fund's Product Highlights Sheet ("PHS") before investing. The Info Memos and PHS are available at offices of Eastspring Investments Berhad ("Manager") or its authorised distributors and investors have the right to request for a copy of the Info Memos and PHS.

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