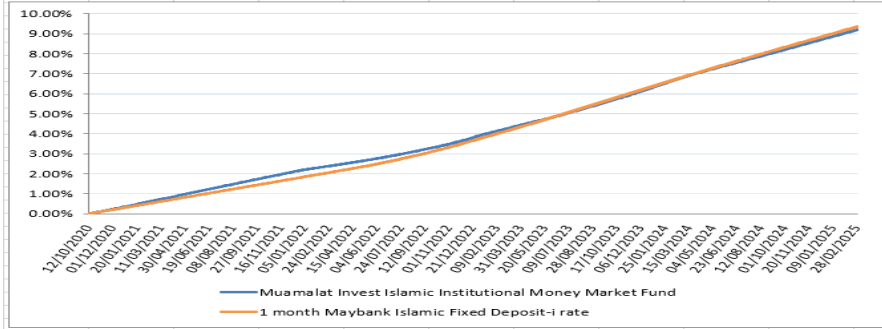


FUND PERFORMANCE

Cumulative Performance Since Inception



Cumulative Fund Performance

| Period | 1 month | 3 months | 6 months | 1 year | 3 years | YTD | Since Inception |
|----------------------------------|---------|----------|----------|--------|---------|-------|-----------------|
| The Fund | 0.17% | 0.55% | 1.10% | 2.24% | 6.46% | 0.36% | 9.19% |
| Benchmark - gross ⁽¹⁾ | 0.17% | 0.56% | 1.14% | 2.37% | 7.12% | 0.37% | 9.34% |
| Benchmark - net ⁽²⁾ | 0.13% | 0.43% | 0.86% | 1.80% | 5.41% | 0.28% | 7.10% |

Calendar Year Performance

| Period | 2021 | 2022 | 2023 | 2024 |
|----------------------------------|----------------------|-------|-------|-------|
| The Fund | 1.82% | 1.66% | 2.34% | 2.34% |
| Benchmark - gross ⁽¹⁾ | 1.50% | 1.86% | 2.55% | 2.41% |
| Benchmark - net ⁽²⁾ | 1.50% ⁽³⁾ | 1.41% | 1.94% | 1.83% |

Information as at 28th February 2025
Source : Novagni Analytics and Advisory Sdn Bhd
(1) Maybank 1-month Islamic Fixed Deposit-i Rate
(2) Maybank 1-month Islamic Fixed Deposit-i Rate after 24% tax deduction
(3) Fund is tax exempted in that year

FUND INFORMATION

Fund Objective

The Fund aims to generate regular income for unit holders. Income can be distributed either in the form of cash or units.

Investment Strategy

- The Fund seeks to achieve its objective by investing up to 100% of its Net Asset Value (NAV) in liquid and low risk Ringgit denominated Islamic deposits and Islamic money market instruments issued by financial institutions.
- The minimum credit rating for financial institutions in relation to Islamic deposits and Islamic money market instruments shall be "A3" by RAM or "A-" by MARC or other equivalent rating by any other similar rating agencies.
- The minimum credit rating for investments in Islamic money market instruments shall be "P3" by RAM Ratings or "MARC-3" by MARC or other equivalent rating by any other similar rating agencies.

Fund's Asset Allocation

- At least 90% of its NAV in Islamic deposits as well as Islamic money market instruments which have a remaining maturity period of not more than 365 days; and
- Up to 10% of its NAV in Shariah-compliant permitted investments (listed below) which have a remaining maturity period of more than 365 days but less than 732 days.

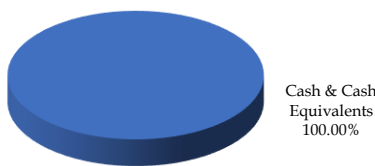
The Fund is suitable for Investors who:

- Want a portfolio of investments that adhere to Shariah principles;
- Require a high level of liquidity;
- Have a short-term investment horizon of 1-year and below; and
- Have a low tolerance for risk.

TOP 5 MONEY MARKET PLACEMENT

| No | Financial Institutions | % of Placement |
|----|--------------------------------|----------------|
| 1. | Public Islamic Bank Berhad | 16.10 |
| 2. | OCBC Al Amin Bank | 15.25 |
| 3. | RHB Islamic Bank Berhad | 15.20 |
| 4. | Bank Muamalat Malaysia Berhad | 15.20 |
| 5. | Hong Leong Islamic Bank Berhad | 15.20 |

ASSET ALLOCATION



DISTRIBUTION HISTORY

| Ex-Dividend Date | Gross Distribution (sen) | Net Distribution (sen) |
|--------------------------------|--------------------------|------------------------|
| 31 st January 2025 | 0.2469 | 0.1861 |
| 28 th February 2025 | 0.2252 | 0.1698 |

Note: For inquiries regarding the distribution history from the past year, please contact us at misb@muamalat.com.my.

Manager

Muamalat Invest Sdn Bhd

Trustee

Maybank Trustees Berhad [196301000109 (5004-P)]

Fund Category/Type

Islamic Money Market Fund / Income

Launch Date

12th October 2020

Financial Year End

30th June

Minimum Initial Investment

RM100,000.00

Minimum Additional Investment

RM100,000.00

Benchmark

1-month Maybank Islamic Fixed Deposit-i Rate

Sales Charge

Nil

Redemption Charge

Nil

Annual Management Fee

Up to 0.07% per annum of NAV of the Fund calculated and accrued on daily basis

Annual Trustee Fee

0.02% per annum of NAV of the Fund calculated and accrued on a daily basis

Fund Size

RM1,823,177.59

NAV Per Unit

RM1.0000

Units In Circulation

1,823,177.59 units

Distribution Policy

Subject to the availability of realized income received from the investment, the Fund will distribute income at least once a month

FUND MANAGER'S COMMENTARY

- In February, the US Federal Reserve maintained its current monetary policy stance, keeping the federal funds rate unchanged at 4.25%-4.5%. The Fed's minutes from the previous meeting indicated a cautious approach, with policymakers monitoring inflation trends closely. The US GDP forecast for 2025 was revised slightly upward to 2.3%, reflecting strong economic momentum at the start of the year.
- US inflation expectations have been relatively stable, with the 10-year breakeven inflation rate hovering around 2.46%. This stability reflects a balance between strong wage growth and productivity gains, which have helped to mitigate inflationary pressures.
- In the commodity markets, crude oil prices saw marginal fluctuations. Brent crude slipped by 4.2%, closing at USD 72.81 per barrel, while WTI crude settled at USD 69.76 per barrel. Global economic uncertainty, particularly in major economies, has significantly impact oil demand and expectations about future supply and demand.
- Meanwhile, the Malaysian ringgit appreciated by 0.25% against the U.S. dollar, ending February at 4.4625, amid cautious market sentiment over President Trump's tariff plans. The greenback extended its gains following Trump's remarks on planned duties targeting Canada, Mexico, and an additional 10% tariff on Chinese goods starting 4 March, building on the 10% tariff imposed on 4 February.

Source : Bloomberg

Disclaimer:

The content of this Fund Fact Sheet ("FFS") is intended for general information purposes only and does not constitute investment advice, recommendations, offers, and/or solicitation to invest in any investment product. We recommend that investors read and fully understand the contents of the PHS, Information Memorandum and Prospectus and its supplementary(ies) ("collectively known as the **Offering Documents**") (if any) which have been registered with the Securities Commission Malaysia ("SC") prior making investing decisions. The SC's approval, authorization, or the registration of the Offering Documents should not be taken as an endorsement or recommendation of the fund by the SC. The SC has not reviewed this FFS. Please note that the past performance of a Fund(s) and its managers is not indicative of its future performance. The unit price and income distribution payable, if any, may rise or fall. Investors are advised to consider the fees, charges and risks involved before investing. Fund are exposed to among others, market risk, credit and default risk, liquidity risk, concentration risk, operational risk and Shariah non-compliance risk. It is recommended that you perform your own independent risk assessment, seek independent advice and/or consult relevant laws, regulations and rules before making any investment in the Fund. Units will only be issued upon receipt of a completed Fund Application Form, which should be accompanied by a copy of the Offering Documents, and upon payment received by Muamalat Invest Sdn Bhd. For more information or to request the Offering Documents, please contact us at misb@muamalat.com.my.