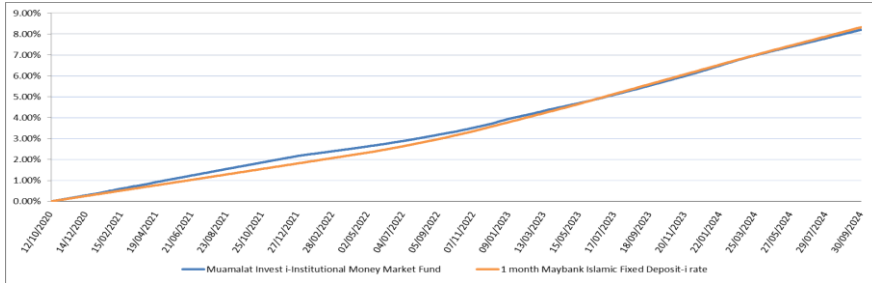


FUND PERFORMANCE

Cumulative Performance Since Inception



Cumulative Fund Performance

Period	1 month	3 months	6 months	1 year	3 years	YTD	Since Inception
The Fund	0.18%	0.55%	1.10%	2.44%	6.35%	1.77%	8.20%
Benchmark - gross ⁽¹⁾	0.19%	0.60%	1.20%	2.49%	6.78%	1.83%	8.32%
Benchmark - net ⁽²⁾	0.14%	0.46%	0.91%	1.89%	5.15%	1.39%	6.32%

Calendar Year Performance

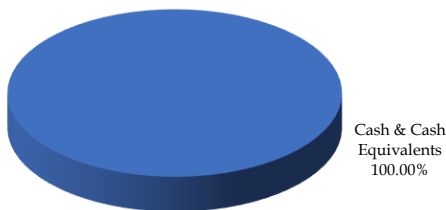
Period	2021	2022	2023
The Fund	1.82%	1.66%	2.34%
Benchmark - gross ⁽¹⁾	1.50%	1.86%	2.55%
Benchmark - net ⁽²⁾	1.50% ⁽³⁾	1.41%	1.94%

Information as at 30th September 2024
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

TOP 5 MONEY MARKET PLACEMENT

No	Financial Institutions	% of Placement
1.	Alliance Islamic Bank Berhad	16.01%
2.	OCBC Al-Amin Bank Berhad	15.19%
3.	RHB Islamic Bank Berhad	15.13%
4.	Hong Leong Islamic Bank Berhad	15.13%
5.	Bank Muamalat Malaysia Berhad	15.13%

ASSET ALLOCATION



DISTRIBUTION HISTORY

Ex-Dividend Date	Gross Distribution (sen)	Net Distribution (sen)
29 st December 2023	0.2854	0.2155
31 st January 2024	0.3370	0.2545
29 th February 2024	0.2871	0.2168
29 th March 2024	0.2552	0.1926
30 th April 2024	0.2629	0.1983
31 st May 2024	0.2419	0.1824
28 th June 2024	0.2204	0.1661
31 st July 2024	0.2605	0.1964
30 th August 2024	0.2378	0.1794
30 th September 2024	0.2461	0.1855

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.

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

RM1,806,646.40

NAV Per Unit

RM1.0000

Units In Circulation

1,806,646.40 units

Distribution Policy

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

Bloomberg Ticker

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FUND MANAGER'S COMMENTARY

- In Malaysia, the FBM KLCI benchmark fell by 1.78% in September, closing at 1,648.91 points. The FBM Emas Shariah Index (FBMS Index) also dropped by 0.34%, ending the month at 12,245.12 points.
- On September 18, 2024, the Federal Reserve cut interest rates by 50 basis points, with the market anticipating further 0.25% reductions in the year's remaining meetings. Bank Negara Malaysia (BNM) kept the Overnight Policy Rate (OPR) steady at 3.0% on September 3, 2024, with expectations of no rate changes through year-end.
- In the currency markets, the Malaysian Ringgit appreciated by 4.56% in September, closing at 4.1235 against the US dollar, spurred by the Fed's rate cut, which narrowed the interest rate spread between the US and Malaysia. The benchmark 10-year Treasury yield dropped to 3.7809%, its lowest monthly close since May 2023, influenced by weak job numbers and the Fed's rate cut.
- Locally, the 10-year Malaysian Government Securities (MGS) yield also declined, closing at 3.707% by the end of September, buoyed by stronger-than-expected GDP figures.

Disclaimer:

The content of this Fund Fact Sheet is intended to provide general information only and does not constitute investment advice, recommendations, offers, and/or solicitation to invest in any investment product. It takes into account the investors specific needs, investment objective and/or financial situation. We recommend that investors read and understand the contents of the PHS and Prospectus dated 12 October 2020 and its supplementary(ies) ("collectively known as the Prospectus") (if any) before investing. The Prospectus has been registered with the Securities Commission Malaysia ("SC"). The SC takes no responsibility for the contents of these documents. The SC's approval or authorization, or the registration of the Prospectus should not be taken to indicate that the SC has recommended the fund. You are advised to consider the fees, charges and risks involved prior to investing. The unit price (including income distribution), if any, may rise or fall. Past performance of a fund is not indicative of its future performance. You are advised to perform your own risk assessment, seek independent advice and/or consult relevant laws, regulations and rules prior to investing in the Fund. Any issue of Units to which the Prospectus relates will only be made upon the receipt of the completed Fund Application Form referred to and accompanying a copy of the Prospectus, and upon payment received by Muamalat Invest Sdn Bhd. You may request the Prospectus from us at misb@muamalat.com.my