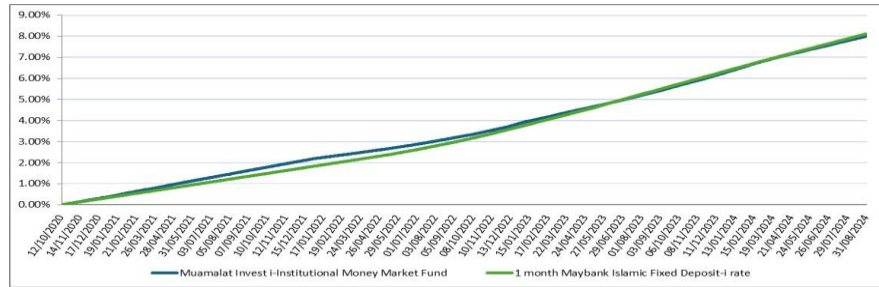


FUND PERFORMANCE

Cumulative Performance Since Inception



Cumulative Fund Performance

Period	1 month	3 months	6 months	1 year	3 years	YTD	Since Inception
The Fund	0.19%	0.55%	1.13%	2.46%	6.31%	1.59%	6.31%
Benchmark - gross ⁽¹⁾	0.20%	0.60%	1.22%	2.51%	6.70%	1.63%	6.70%
Benchmark - net ⁽²⁾	0.15%	0.46%	0.93%	1.91%	5.09%	1.24%	5.09%

Calendar Year Performance

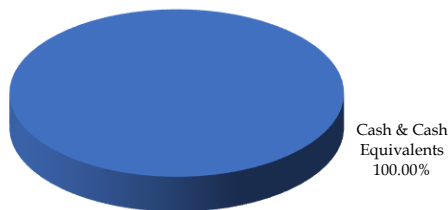
Period	2021	2022	2023
The Fund	1.82%	1.66%	2.34%
Benchmark - gross ⁽¹⁾	1.50%	1.86%	2.55%
Benchmark - net ⁽²⁾	1.50% ⁽³⁾	1.41%	1.94%

Information as at 31st August 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.	Public Islamic Bank Berhad	17.69%
2.	CIMB Islamic Bank Berhad	14.61%
3.	Kuwait Finance House	14.61%
4.	AmBank Islamic Berhad	14.61%
5.	Alliance Islamic Bank Berhad	6.66%

ASSET ALLOCATION



DISTRIBUTION HISTORY

Ex-Dividend Date	Gross Distribution (sen)	Net Distribution (sen)
30 th November 2023	0.2802	0.2108
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

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

RM4,338,716.46

NAV Per Unit

RM1.0001

Units In Circulation

4,338,454.47 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

FUND MANAGER'S COMMENTARY

- In the second quarter of 2024 (2Q2024), Malaysia's economy exhibited strong growth, with GDP accelerating to 5.9%, up from 4.2% in the previous quarter, according to the Department of Statistics Malaysia (DOSM). This growth was fueled by robust household spending, a rebound in exports, and a surge in tourist arrivals, which significantly boosted the services and manufacturing sectors. The construction and agriculture sectors also saw substantial expansions, further contributing to the positive momentum.
- In contrast, the U.S. economy exceeded expectations during 2Q2024. The latest GDP reading from the Commerce Department indicated growth of 3%, up from the preliminary estimate of 2.8%. This upward revision was largely attributed to stronger-than-anticipated personal spending, which increased by 2.9%, compared to the earlier estimate of 2.3%.
- Meanwhile, China's economic performance continued to weaken, particularly in the manufacturing sector. Manufacturing activity hit a six-month low in August, with factory gate prices declining and businesses struggling to secure new orders. The National Bureau of Statistics' Purchasing Managers' Index (PMI) fell to 49.1 in August from 49.4 in July, marking the sixth consecutive monthly decline and the fourth straight month below the critical 50-point threshold, signaling contraction.
- Despite uncertainties in global markets, the strong domestic economic performance in Malaysia provides little reason for Bank Negara Malaysia to ease monetary policy. Current conditions appear sufficient to sustain growth without the need for additional stimulus.

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