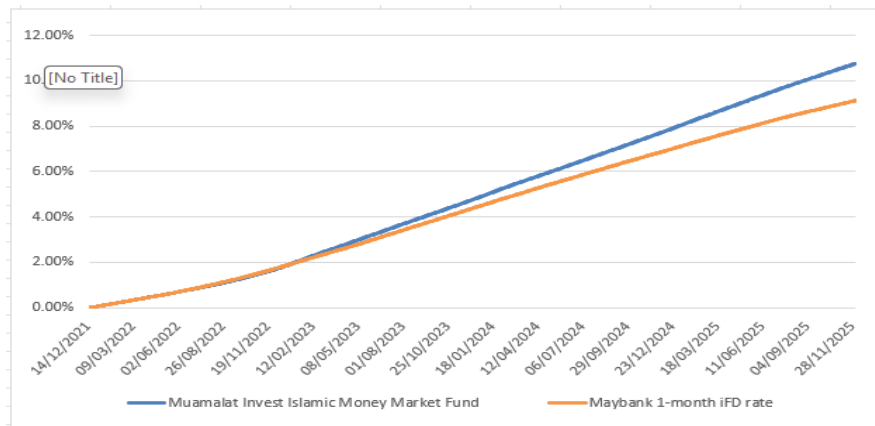


FUND PERFORMANCE

FUND INFORMATION

Cumulative Performance Since Reactivation



Cumulative Fund Performance*

Period	1 month	6 months	1 year	3 years	5 years	YTD	Since Reactivation ⁽³⁾
The Fund	0.21%	1.33%	2.80%	8.90%	11.20%	2.55%	10.76%
Benchmark - gross ⁽¹⁾	0.15%	0.97%	2.10%	7.26%	10.82%	1.90%	9.12%
Benchmark - net ⁽²⁾	0.11%	0.74%	1.60%	5.52%	8.22%	1.45%	6.93%

Calendar Year Performance

Period	2019	2020	2021	2022	2023	2024
The Fund	0.57%	1.87%	0.31%	1.87%	2.96%	2.89%
Benchmark - gross ⁽¹⁾	3.00%	1.94%	1.50%	1.86%	2.55%	3.12%
Benchmark - net ⁽²⁾	2.28%	1.47%	1.14%	1.41%	1.94%	2.37%

*Information as of 30 Nov 2025

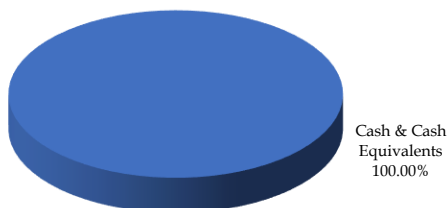
Source : Novagni Analytics and Advisory Sdn. Bhd.

Note : (1) Maybank 1-month Islamic Fixed Deposit-i Rate
(2) Maybank 1-month Islamic Fixed Deposit-i Rate after 24% tax deduction
(3) Fund reactivation date - 14th December 2021

TOP 5 MONEY MARKET PLACEMENT

No	Financial Institutions	% of NAV
1.	CIMB Islamic Bank Berhad	27.29
2.	Bank Kerjasama Rakyat Malaysia Berhad	18.91
3.	SME Development Bank (M) Berhad	18.29
4.	Bank Pertanian Malaysia Berhad – Agro Bank	17.68
5.	Bank Pembangunan Malaysia Bhd	8.52

ASSET ALLOCATION



Fund Objective

The Muamalat Invest Islamic Money Market Fund (“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 short-term Islamic money market instruments.
- The Fund may invest all of its NAV in Islamic money market instruments issued by a single financial institution.
- The minimum credit rating for financial institutions in relation to Islamic money market instruments shall be “A3” by RAM or “A-” by MARC or other equivalent rating by any other similar rating agencies.
- The Fund may also invest in Islamic money market instruments with non-rated financial institutions provided that the financial institutions are either government-backed or government-linked.

Fund’s Asset Allocation

- The Fund will invest up to 100% of its NAV in Islamic money market instruments issued by financial institutions.
- The allocation between the various Islamic money market instruments and the decision to invest, sell or trade are based on the decision of the fund managers who adopt an active fund management approach.

The Fund is suitable for Investors who:

- Want a portfolio of investments that adhere to Shariah principles;
- Have short-term investment horizon; and
- Have low risk tolerance.

Manager

Muamalat Invest Sdn. Bhd.

Trustee

AmanahRaya Trustees Berhad

Fund Category/Type

Wholesale Islamic Money Market Fund / Income

Launch Date

19th January 2017

Financial Year End

31st December

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 0.03% per annum of NAV of the Fund calculated and accrued on daily basis

Annual Trustee Fee

0.01% per annum of NAV of the Fund calculated and accrued on a daily basis

Fund Size

RM 1,810,934,877.30

NAV Per Unit

RM1.0000

Units In Circulation

1,810,934,877.30 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 -

DISTRIBUTION HISTORY

Ex-Dividend Date	Gross Distribution (sen)	Net Distribution (sen)
31 st January 2025	0.3337	0.2529
28 th February 2025	0.2944	0.2231
28 th March 2025	0.2891	0.2191
30 th April 2025	0.3408	0.2582
30 th May 2025	0.3095	0.2346
30 th June 2025	0.3168	0.2401
31 st July 2025	0.3041	0.2304
29 th Aug 2025	0.2700	0.20600
30 th Sept 2025	0.2970	0.2250
31 st Oct 2025	0.2193	0.2893
28 th Nov 2025	0.2703	0.1944

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

FUND MANAGER'S COMMENTARY

- The U.S. economic outlook in November 2025 remained uncertain, even as the longest government shutdown in U.S. history finally came to an end. Headline inflation rose to 3% in September marking the highest level of the year, while core inflation ease slightly by 0.01 percentage points to 3%.
- Anticipation for a December 2025 rate cut has risen, driven by signs of a weakening labour market and softer economic data. ADP private-sector employment posted a significant decline in November, with 32,000 jobs lost marking the largest drop since March 2023, while retail sales in September increased by less than expected, further reinforcing expectations of policy easing.
- On the global front, despite ongoing uncertainty from global trade disputes and geopolitical tensions, the ECB is expected to maintain its current policy stance with no rate cuts through the end of 2026, with inflation remaining well-anchored around its 2% target.
- Malaysia's economic outlook in November remained positive, indicators pointing toward sustained resilience and healthy growth momentum. GDP grew 5.2% in the third quarter of 2025, outperforming expectations and reflecting strong private consumption supported by favorable labour market conditions and robust external demand. Additionally, The World Bank revised Malaysia's GDP projection upward from 3.9% to 4.1%, citing improving domestic fundamentals.
- The OPR remain unchanged at 2.75% as announced in early November. The neutral tone of BNM emphasizes its confidence in Malaysia's economic resilience despite ongoing uncertainties.
- The ringgit appreciated 1.6% month-on-month to RM4.13 per USD at end-November, attributed mainly to broad US dollar weakness amid expectations of further Fed rate cuts. The Ringgit's appreciation was further supported early in the month by optimism surrounding the Malaysia-US trade deal.

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.