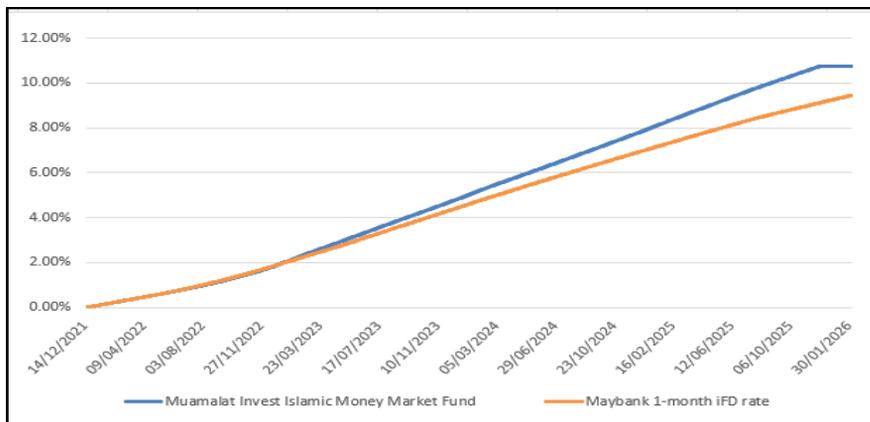


FUND PERFORMANCE

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	0.26%	1.35%	2.78%	8.88%	11.40%	0.26%	22.27%
Benchmark - gross ⁽¹⁾	0.15%	0.92%	2.02%	7.15%	10.88%	0.15%	23.61%
Benchmark - net ⁽²⁾	0.12%	0.70%	1.53%	5.43%	8.27%	0.12%	17.94%

Calendar Year Performance

Period	2019	2020	2021	2022	2023	2024	2025
The Fund	0.57%	1.87%	0.31%	1.87%	2.96%	2.89%	2.77%
Benchmark - gross ⁽¹⁾	3.00%	1.94%	1.50%	1.86%	2.55%	2.41%	2.06%
Benchmark - net ⁽²⁾	2.28%	1.47%	1.14%	1.41%	1.94%	1.83%	1.56%

*Information as of 31 Jan 2026

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

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

0.03% 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

RM 1,522,632,612.84

NAV Per Unit

RM1.0000

Units In Circulation

1,522,632,612.84 units

Distribution Policy

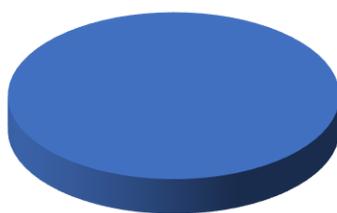
Subject to the availability of realized income received from the investment, the Fund will distribute income at least once a month

Bloomberg Ticker -

TOP 5 MONEY MARKET PLACEMENT

No	Financial Institutions	% of NAV
1.	SME Development Bank (M) Berhad	19.94
2.	CIMB Islamic Bank Berhad	19.63
3.	Bank Kerjasama Rakyat Malaysia Berhad	15.97
4.	Bank Pertanian Malaysia Berhad - AGROBANK	12.59
5.	Alliance Islamic Bank Berhad	7.82

ASSET ALLOCATION



Cash & Cash
Equivalents
100.00%

DISTRIBUTION HISTORY

Ex-Dividend Date	Gross Distribution (sen)	Net Distribution (sen)
31 st January 2026	0.2803	0.2123

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

FUND MANAGER'S COMMENTARY

- Over the course of 2025, the U.S. dollar depreciated by more than 9%, recording its weakest annual performance since 2017. Consequently, the currency has significantly underperformed its major peers, particularly the euro, sterling, and the Swiss franc, as investors increasingly reallocated toward international assets.
- Global growth is projected to remain resilient at 3.3 percent in 2026 according to IMF. Global market conditions remain broadly supportive despite headwinds from shifting trade policies. The IMF expects global inflation to keep falling, reaching 3.5% this year and 3.4% in 2027, helped by weaker demand and lower energy prices. Global growth has remained resilient despite ongoing geopolitical and trade tensions, underscoring the need for stronger trade integration as countries move toward more fragmented trade policies.
- The Malaysian Ringgit (MYR) has appreciated to 3.92 per dollar on 28 January, recorded 2.9% appreciation on monthly basis. The currency's gains were supported by Bank Negara Malaysia's decision to keep the Overnight Policy Rate (OPR) unchanged together with Malaysia's firm growth outlook, which continued to reinforce investor confidence following the release of preliminary 4Q25 GDP figures of 5.7%.
- Malaysia's economy remains constructive despite ongoing global policy uncertainty and trade tensions. The International Monetary Fund (IMF) has revised upward its forecast for Malaysia's real GDP growth, now projecting an expansion of 4.3% in 2026, a 0.3 percentage point increase from its earlier estimates.
- Malaysia's economy is projected to maintain its growth momentum in 2026, underpinned by resilient domestic demand, supported by the tourism sector, a stable labour market and improving trade performance. However, economic trade war may pose the biggest drag on growth. Despite this, we remain optimistic about the domestic outlook, as strong domestic demand is expected to continue anchoring overall economic expansion.

Source : IMF, Bloomberg, BNM, DOSM

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.