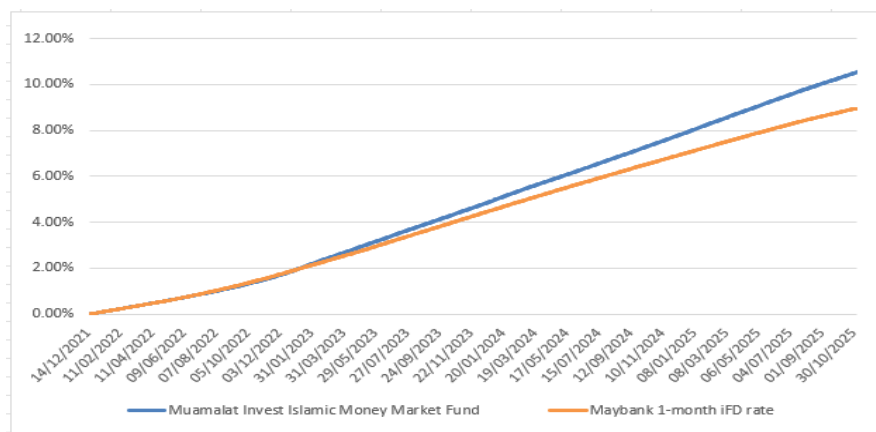


FUND PERFORMANCE

Cumulative Performance Since Reactivation



Cumulative Fund Performance*

Period	1 month	6 months	1 year	3 years	5 years	YTD	Since Reactivation ⁽³⁾
The Fund	0.22%	1.36%	2.83%	8.89%	11.08%	2.34%	10.53%
Benchmark - gross ⁽¹⁾	0.16%	1.01%	2.14%	7.31%	10.79%	1.75%	8.96%
Benchmark - net ⁽²⁾	0.12%	0.76%	1.63%	5.56%	8.20%	1.33%	6.81%

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 31 Oct 2025

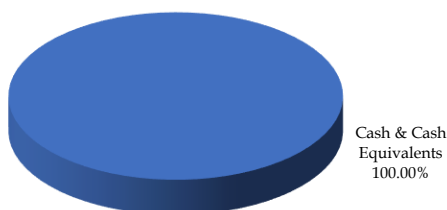
Source : Novagni Analytics and Advisory Sdn. Bhd.

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 Placement
1.	Bank Pertanian Malaysia Berhad – Agrobank	24.90
2.	Bank Kerjasama Rakyat Malaysia Berhad	18.90
3.	CIMB Islamic Bank Berhad	12.92
4.	SME Development Bank (M) Berhad	11.50
5.	Public Islamic Bank Berhad	10.21

ASSET ALLOCATION



FUND INFORMATION

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 1,672,698,098.85

NAV Per Unit

RM1.0000

Units In Circulation

1,672,698,098.85 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

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

FUND MANAGER'S COMMENTARY

- US economic outlook in October 2025 reflected resilient yet cautious optimism amid persistent challenges. The longest government shutdown in U.S. history, in which began during the month, further complicated the economic landscape. Inflation remained within manageable levels, with core inflation edging lower in September but still above the Federal Reserve's 2.0% target.
- The Fed implemented another 25bps rate cut, bringing the target federal funds rate to 3.75%–4.00%. This move came amid signs of a weakening labor market and slower economic momentum, even as inflation stayed elevated. The labor market showed signs of cooling, with private payrolls increasing by 42,000 after a previous loss of 29,000 jobs, suggesting that while employment growth has moderated, it remained stable with no further slowdown observed in October.
- On the global front, both the European Central Bank (ECB) and the Bank of Japan (BoJ) maintained their policy rates, underscoring the divergence in global monetary policy stances. This divergence supported U.S. yields, although sentiment improved following the U.S.–China trade truce.
- Malaysia's economy grew by an estimated 5.2% y-o-y in 3Q2025, up from 4.4% in the previous quarter, according to the Department of Statistics Malaysia (DOSM) advance estimate. The stronger performance was supported by steady expansion in the services sector, improved manufacturing output, and a rebound in mining and quarrying. On the producers' front, PPI recorded a smaller decline of 0.8% (August: -2.8%). Adjustments in domestic water tariffs pushed Housing, Water, Electricity, Gas & Other Fuels inflation higher (September: 1.5% vs. August: 1.2%), while the Water Supply PPI jumped 9.1% (August: 3.4%).
- The Ringgit appreciated 0.5% m-o-m against the USD as of end-October, defying a 2.0% gain in the USD index. The local currency's resilience was underpinned by improving investor confidence, supported by greater policy clarity following the finalization of the U.S.–Malaysia trade agreement.

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.