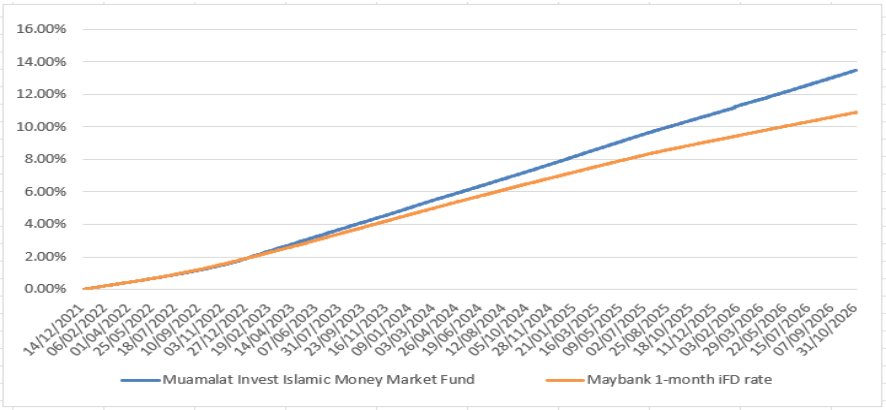
معاملات
Muamalat
Invest Sdn Bhd

199601012286 (384635-P)

# MUAMALAT INVEST ISLAMIC MONEY MARKET FUND 31 OCT 2026

## 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 | 0.23% | 1.35% | 2.69% | 8.65% | 13.49% | 2.25% | 13.49% |
| Benchmark - gross (1) | 0.14% | 0.88% | 1.77% | 6.65% | 11.09% | 1.47% | 10.89% |
| Benchmark – net (2) | 0.11% | 0.67% | 1.35% | 4.95% | 8.43% | 1.11% | 8.27% |

### 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% |

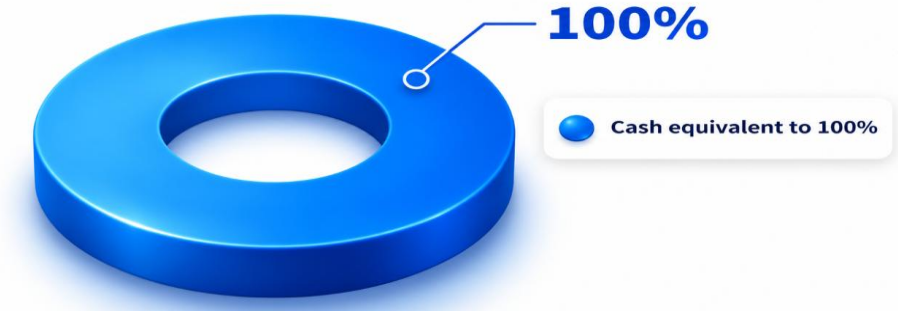
*Performance returns are calculated on a calendar year basis as of 31 Oct 2026.
Source : Novagni Analytics and Advisory Sdn. Bhd.

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

## TOP 5 MONEY MARKET PLACEMENT

| No | Financial Institutions | % of MV |
|---|---|---|
| 1. | SME Development Bank (M) Berhad | 25.31 |
| 2. | Bank Pertanian Malaysia Berhad - Agrobank | 19.02 |
| 3. | Bank Kerjasama Rakyat Malaysia Berhad | 15.99 |
| 4. | Bank Muamalat Malaysia Berhad | 14.14 |
| 5. | Bank Pembangunan Malaysia Berhad | 8.03 |

## 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**
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 1,969, 043, 161.72

**NAV Per Unit**
RM1.0000

**Units In Circulation**
1, 969, 043, 161.72 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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# MUAMALAT INVEST ISLAMIC MONEY MARKET FUND 31 OCT 2026

## DISTRIBUTION HISTORY

| Ex-Dividend Date | Gross Distribution (sen) | Net Distribution (sen) |
|---|---|---|
| 30 Jan 2026 | 0.2803 | 0.2123 |
| 27 Feb 2026 | 0.2608 | 0.1975 |
| 31 Mar 2026 | 0.2840 | 0.2151 |
| 30 April 2026 | 0.2858 | 0.2165 |
| 29 May 2026 | 0.2738 | 0.2074 |
| 30 June 2026 | 0.3070 | 0.2325 |
| 31 July 2026 | 0.2984 | 0.2260 |
| 31 Aug 2026 | 0.2696 | 0.2042 |
| 30 Sept 2026 | 0.3184 | 0.2412 |
| 30 Oct 2026 | 0.2933 | 0.2222 |

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

**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 lodged with or 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. The Fund are exposed to various risks including, but not limited 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.