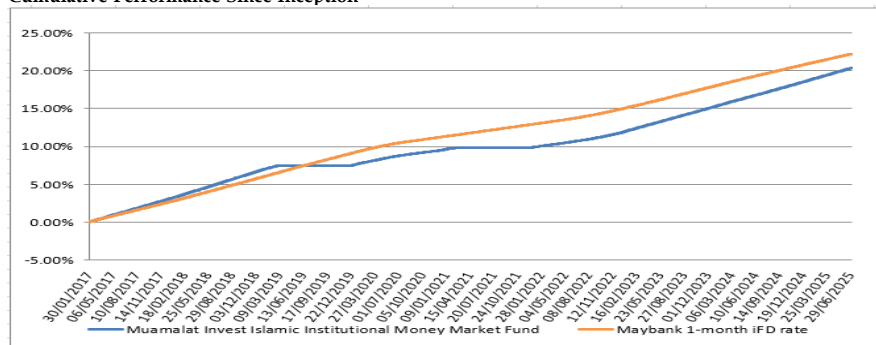


## FUND PERFORMANCE

### Cumulative Performance Since Inception



### Cumulative Fund Performance

| Period                           | 1 month | 3 months | 6 months | 1 year | 3 years | YTD   | Since Inception |
|----------------------------------|---------|----------|----------|--------|---------|-------|-----------------|
| The Fund                         | 0.14%   | 0.49%    | 1.04%    | 2.16%  | 6.87%   | 1.04% | 9.93%           |
| Benchmark - gross <sup>(1)</sup> | 0.14%   | 0.51%    | 1.07%    | 2.25%  | 7.30%   | 1.07% | 10.10%          |
| Benchmark - net <sup>(2)</sup>   | 0.11%   | 0.39%    | 0.81%    | 1.71%  | 5.55%   | 0.81% | 7.68%           |

### Calendar Year Performance

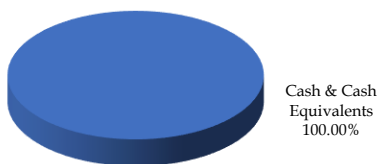
| Period                           | 2021                 | 2022  | 2023  | 2024  |
|----------------------------------|----------------------|-------|-------|-------|
| The Fund                         | 1.82%                | 1.66% | 2.34% | 2.34% |
| Benchmark - gross <sup>(1)</sup> | 1.50%                | 1.86% | 2.55% | 2.41% |
| Benchmark - net <sup>(2)</sup>   | 1.50% <sup>(3)</sup> | 1.41% | 1.94% | 1.83% |

Information as at 30 June 2025  
Source : Novagani 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. | Nil                    | Nil            |

## ASSET ALLOCATION



## DISTRIBUTION HISTORY

| Ex-Dividend Date               | Gross Distribution (sen) | Net Distribution (sen) |
|--------------------------------|--------------------------|------------------------|
| 31 <sup>st</sup> January 2025  | 0.2469                   | 0.1861                 |
| 28 <sup>th</sup> February 2025 | 0.2252                   | 0.1698                 |
| 28 <sup>th</sup> March 2025    | 0.2252                   | 0.1698                 |
| 30 <sup>th</sup> April 2025    | 0.2572                   | 0.1939                 |
| 30 <sup>th</sup> May 2025      | 0.2252                   | 0.1697                 |

Note: For inquiries regarding the distribution history from the past year, please contact us at [msb@muamalat.com.my](mailto:msb@muamalat.com.my).

## FUND INFORMATION

### Fund Objective

The Muamalat Invest i-Institutional 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 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

12<sup>th</sup> October 2020

### Financial Year End

30<sup>th</sup> 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

RM 2,000.00

### NAV Per Unit

RM1.0000

### Units In Circulation

2,000 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 June 2025, the U.S. Federal Reserve held interest rates steady at 4.25%–4.50% for the fourth consecutive meeting, as widely anticipated. The accompanying FOMC statement acknowledged signs of recent softening in the labor market. The central bank could still project two rate cuts by the end of the year and fewer reductions in 2026. This cautious stance reflects the Fed's desire to better assess the economic impact of President Trump's policies, particularly those related to tariffs, immigration, and taxation.
- On 11 June 2025, the European Central Bank (ECB) reduced its three key interest rates by 25 basis points. As a result, the rates for the deposit facility, main refinancing operations, and marginal lending facility were lowered to 2.00%, 2.15%, and 2.40% respectively.
- In the commodity markets, crude oil prices experienced modest fluctuations. Brent crude rose by 6.31% to close at USD 66.74 per barrel, while WTI crude surged by 7.06%, settling at USD 65.11 per barrel. The price movements were primarily influenced by earlier geopolitical tensions in the Middle East. However, as the situation in the region eased, market concerns gradually subsided, contributing to greater price stability.
- The ringgit appreciated by 1.05% month-on-month, strengthening to RM4.2120 against the US dollar at the end of June 2025, compared to RM4.2565 at the end of May. The ringgit's gains were supported by Malaysia's solid domestic fundamentals, including moderate inflation, a sustained growth outlook, and a steady monetary policy stance by Bank Negara Malaysia (BNM). Additionally, ongoing fiscal reforms, such as the expansion of the Sales and Service Tax (SST) and continued subsidy rationalization shall further boost investor confidence.

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](mailto:misb@muamalat.com.my).