Muamalat Invest Sdn Bhd

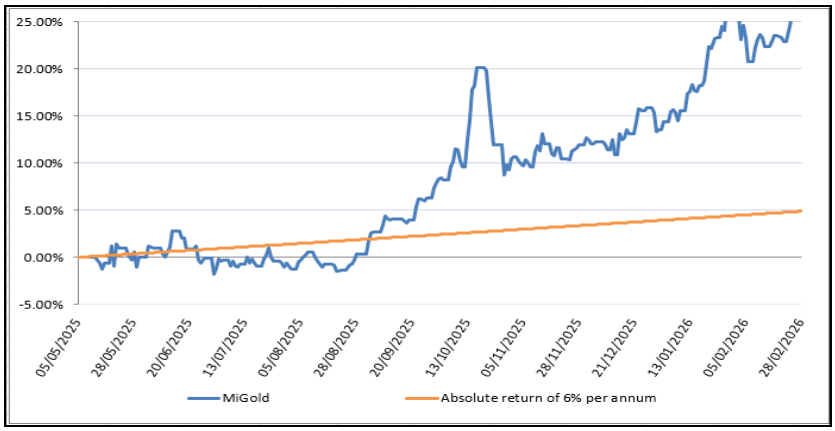
199601012286 (384635-P)

MUAMALAT-I GOLD FUND

28 FEB 2026

FUND PERFORMANCE

Cumulative Performance Since Inception



Cumulative Fund Performance *

Period	1 month	3 months	6 months	9 month	1 year	3 years	5 years	YTD	Since Inception
The Fund	0.45%	12.48%	25.41%	25.79%	-	-	-	10.85%	25.89%
Benchmark	0.45%	1.45%	2.93%	4.45%	-	-	-	0.95%	4.89%

Calendar Year Performance

Period	Since Inception
The Fund	32.45%
Benchmark	6.00%

*Performance returns are calculated on a calendar year basis as of 28 February 2026.

Source : Novagni Analytics and Advisory Sdn. Bhd.

Benchmark : Target return of 6% per annum

FUND INFORMATION

Fund Objective
The Muamalat-i Gold Fund seeks to achieve long-term capital appreciation from the exposure to gold related investments. Income can be distributed either in the form of cash or units.

Investment Strategy
- The Fund seeks to achieve its investment objective by investing a minimum of 85% of its NAV in a diversified portfolio of gold-focused Islamic collective investment schemes (including Exchange Traded Funds (ETFs)).
- A maximum of 15% of its NAV will be invested in Islamic deposits, short-term Islamic money market instruments, sukuk and/or Shariah-compliant equities listed on Bursa Malaysia issued by companies engaged in activities related to gold or other precious metals.

Fund's Asset Allocation
The Fund may invest:
- a minimum of 85% of the Fund's NAV in Islamic collective investment schemes (including ETFs); and
- a maximum of 15% of the Fund's NAV in Islamic deposits, Islamic money market instruments, sukuk and/or Shariah-compliant equities listed on Bursa Malaysia issued by companies engaged in activities related to gold or other precious metals.

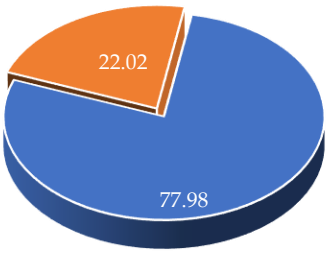
The Fund is suitable for Sophisticated Investors who:
- seek long-term capital appreciation;
- have a long-term investment horizon; and
- have a medium risk tolerance.

PORTFOLIO HOLDING

No	Portfolio Holding	% of Market Value
1.	AmPrecious Metals Fund	7.93
2.	Poh Kong Holdings Berhad	5.18
4.	TradePlus Shariah Gold Tracker	64.88
5.	Liquid asset	22.02

ASSET ALLOCATION

- Collective Investment Schemes (including ETFs) and Local Equity
- Liquid assets and other net current liabilities



DISTRIBUTION HISTORY

Ex-Dividend Date	Gross Distribution (sen)	Net Distribution (sen)
-	-	-

Note:
No distribution was declared for the month of Feb 2026..For inquiries, please contact us at misb@muamalat.com.my.

Manager
Muamalat Invest Sdn. Bhd.

Trustee
Maybank Trustees Berhad

Fund Category/Type
Wholesale Fund-of-Funds (Islamic)/ Growth

Launch Date
15 April 2025

Financial Year End
30th June

Minimum Initial Investment
RM5,000.00

Minimum Additional Investment
RM1,000.00

Benchmark
Target return of 6% per annum

Sales Charge
Up to 5.00% of the NAV per Unit

Redemption Charge
Nil

Annual Management Fee
Up to 1.85% per annum of the NAV of the Fund calculated and accrued on a daily basis, payable monthly to the Manager.

Annual Trustee Fee
0.05% per annum of NAV of the Fund calculated and accrued on a daily basis.

Fund Size
RM 10,689,691.76

NAV Per Unit
RM 1.2589

Units In Circulation
8,490,999.23 units

Distribution Policy
Incidental, if any subject to the availability of realized capital gain and income

MUAMALAT-I GOLD FUND 28 FEB 2026

FUND MANAGER'S COMMENTARY

- Gold regained momentum toward the end of February, extending a sharp rebound throughout the month. The latest advance has been supported by a softer U.S. dollar, improving risk sentiment, and renewed demand for hedging assets.
- That said, the recent move does not suggest a return to a parabolic momentum phase. While the rally has been relatively sharp, price action remains gradual and two-sided. Gold continues to be sensitive to incremental shifts in Federal Reserve policy expectations, movements in the U.S. dollar, and geopolitical or tariff-related developments.
- The domestic gold market mirrored the global trend, continuing its uptrend after rebounding in early February. This movement has been influenced by renewed appetite for safe-haven assets.
- MiGOLD recorded strong performance as of February, achieving a return of 10.85% and clearly outperforming its benchmark, which recorded a gain of only 0.95%. The fund stays true to its philosophy of carefully investing in strong precious-metal companies and funds.
- Overall, the constructive outlook for gold remains intact. Beyond cyclical macroeconomic drivers, underlying demand continues to provide support, underpinned by sustained central bank purchases and improving investor participation.

Source : Bloomberg, World Gold Council

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.