

FUND OBJECTIVE

To achieve higher returns than 1-Month Islamic Fixed Deposit Rate over the short term and to provide liquidity while preserving capital and generating regular income.

Note: The Manager regards 1-3 years as short-term.

FUND INFORMATION

Inception Date	27 May 2024
Trustee	CIMB Islamic Trustee Berhad
Financial Year End	30 September
Fund Type / Category	Income / Sukuk
Base Currency	Ringgit Malaysia
Benchmark	Maybank 1-Month Islamic Fixed Deposit Rate
NAV per Unit	RM 1.0000
Fund Size	RM 30.36 million

FEES, CHARGES AND EXPENSES

Management Fee	Up to 0.50% per annum of the NAV of the Fund.
Trustee Fee	Up to 0.03% per annum of the NAV of the Fund
Sales Charge	Up to 0.50% of the NAV per Unit.
Redemption Price Date	T day (before 4pm every business day)
Redemption Payment Period	Within 10 calendar days

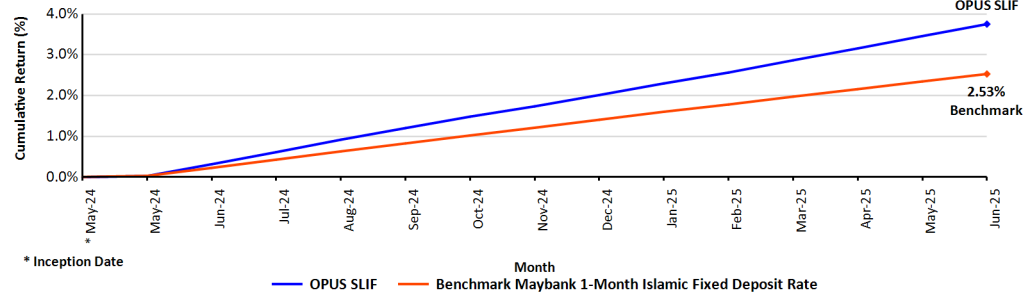
TRANSACTION DETAILS

Minimum Initial Investment	RM50,000
Minimum Additional Investment	RM10,000

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PERFORMANCE CHART SINCE INCEPTION (%)



Source: Opus Islamic Asset Management Sdn Bhd

CUMULATIVE PERFORMANCE

	YTD	1 Month	3 Months	6 Months	1 Year	Since Inception	Annualised Since Inception (%p.a.)
Fund (%)	1.70	0.28	0.86	1.70	3.42	3.75	3.42
Benchmark (%)	1.11	0.18	0.54	1.11	2.30	2.53	2.30

YEARLY PERFORMANCE

	2024 (May-Dec)	2025 YTD
Fund (%)	2.01	1.70
Benchmark (%)	1.41	1.11
Income Distribution (Sen/Unit)	1.99	1.69
Distribution Yield (%)	1.99	1.69

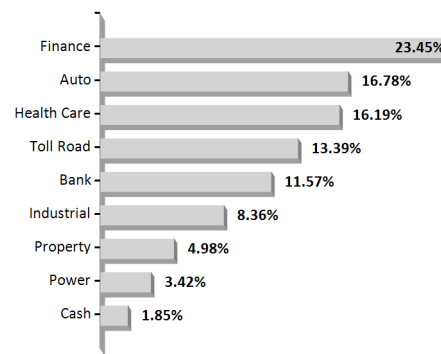
Source: Opus Islamic Asset Management Sdn Bhd

The yield of the distribution are calculated based on the total distribution payout divided by the average NAV of the calendar year.

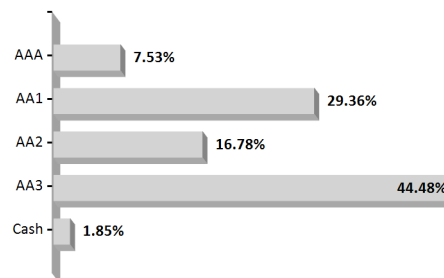
MOST RECENT INCOME DISTRIBUTION

	31 Jan 2025	28 Feb 2025	31 Mar 2025	30 Apr 2025	31 May 2025	30 Jun 2025
Sen / Unit	0.28	0.26	0.29	0.28	0.29	0.28

SECTOR ALLOCATION*



CREDIT PROFILE*



TOP HOLDINGS*

TOP 5 HOLDINGS	Rating	%
1. APM 4.81% 15.08.25	AA2	16.8%
2. Qualitas 4.75% 28.03.2028	AA3	16.2%
3. Sabah Credit Corp 3.91% 25.01.27	AA1	11.8%
4. KESTURI 4.75% 02.12.26	AA-	10.0%
5. AmBank Islamic B3 T2 3.13% 06.12.30 (FC 08.12.25)	AA3	9.9%

PORTFOLIO POSITION

Portfolio Duration	1.1 years
Portfolio Yield (Market)	3.88%
Average Rating	AA2

*The data provided above is that of the Fund and is a percentage of NAV. All figures are subject to frequent changes on a daily basis, and the total might not add up to 100% due to rounding.

Note: The information contain in the fund fact sheet is derived from internal data of Opus Islamic Asset Management Sdn Bhd unless otherwise stated.

MANAGER'S COMMENT:

In the near term, tariff negotiations will continue to dominate market headlines and drive market movements globally. Additionally, we expect central banks to continue with the current trajectory for rate cuts to cushion their respective economies from recessionary risks. We are of the view that the US Fed Funds Rate may ease by 50 bps in 2H25 in view of slower economic growth arising from external headwinds. Similarly, we opine that Bank Negara Malaysia will cut the OPR by 25 bps in 2H25. We expect government and high-quality corporate bonds to perform in the backdrop of a weaker credit environment and current yields to be steady given that market has already priced-in at least a 25 bps cut in the 2H25. As the fund's focus is on capital preservation and liquidity, we will continue to invest in high quality, liquid, and short-dated Islamic commercial papers with minimal risk. The duration of the fund remains below 2 years.

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