

FUND OBJECTIVE

To achieve higher returns than 1-Month Islamic Fixed Deposit Rate over the short to medium term and to provide liquidity while preserving capital by investing in high quality Shariah-compliant fixed income securities in Malaysia.

Note: The average duration of the fund shall not be more than two years.

The Manager regards 1 - 3 years as short to medium term.

FUND INFORMATION

Inception Date	05 Feb 2010
Trustee	Deutsche Trustees Malaysia Berhad
Financial Year End	31 December
Fund Type / Category	Income / Islamic Short Term Fixed Income Securities
Base Currency	Ringgit Malaysia
Benchmark	Maybank 1-Month Islamic Fixed Deposit Rate
NAV per Unit	RM 1.0383
Fund Size	RM 188.88 million

FEES, CHARGES AND EXPENSES

Management Fee	Up to 0.50% per annum of the NAV of the Fund
Trustee Fee	Up to 0.05% per annum of the NAV of the Fund, subject to a minimum of RM7,500 p.a.
Fund Accounting Fee	Up to 0.03% per annum of the NAV of the Fund, subject to a minimum of RM4,500 p.a.
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

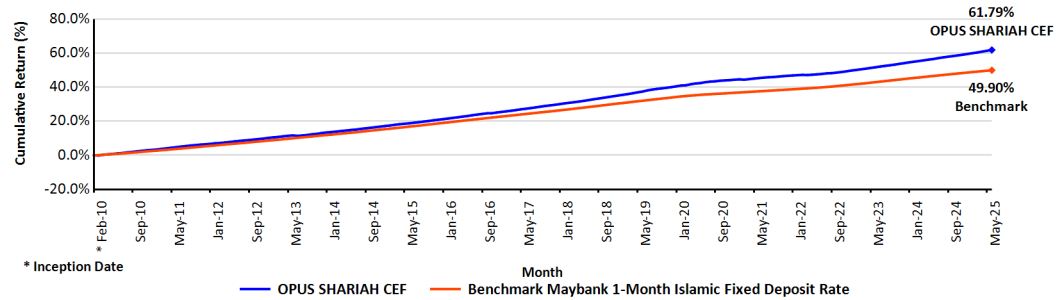
TRANSACTION DETAILS

Minimum Initial Investment	RM100,000
Minimum Additional Investment	RM10,000

Opus Asset Management Sdn Bhd
[199601042272 (414625-T)]
B-19-2, Northpoint Offices
Mid Valley City
No. 1, Medan Syed Putra Utara
59200 Kuala Lumpur

Tel No:
+603-2288 8833 (Client Services)
Website: www.opusasset.com
Investor Portal: touch.opusasset.com

PERFORMANCE CHART SINCE INCEPTION (%)



Source: Opus Asset Management Sdn Bhd

CUMULATIVE PERFORMANCE

	YTD	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	Since Inception	Annualised Since Inception (%p.a.)
Fund (%)	1.75	0.29	0.93	1.75	3.38	9.70	13.64	61.79	3.17
Benchmark (%)	1.11	0.18	0.56	1.11	2.31	7.36	10.65	49.90	2.66

YEARLY PERFORMANCE

	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025 YTD
Fund (%)	3.49	3.64	3.85	4.01	2.92	1.76	1.76	3.26	3.20	1.75
Benchmark (%)	3.16	2.95	3.15	2.99	1.94	1.50	1.86	2.55	2.43	1.11
Income Distribution (Sen/Unit)	1.85	3.13	4.25	4.00	2.90	2.25	2.10	2.35	2.95	1.70
Distribution Yield (%)	2.21	2.93	3.76	3.91	2.75	2.18	1.98	2.30	2.82	1.61

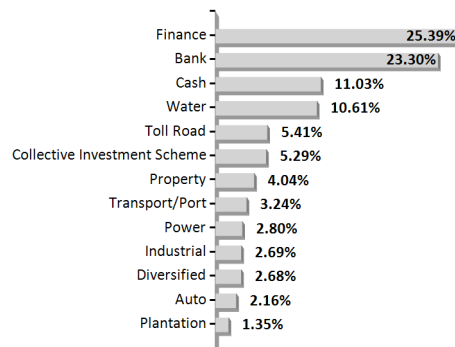
Source: Opus Asset Management Sdn Bhd

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

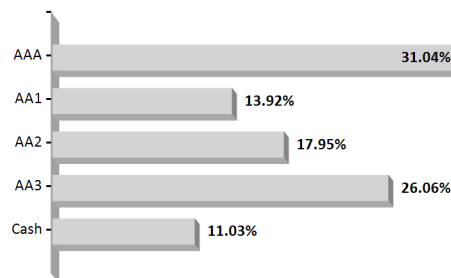
MOST RECENT INCOME DISTRIBUTION

	22 Jan 2025	24 Feb 2025	24 Mar 2025	24 Apr 2025	26 May 2025	23 Jun 2025
Sen / Unit	0.27	0.27	0.28	0.28	0.30	0.30

SECTOR ALLOCATION*



CREDIT PROFILE*



TOP HOLDINGS*

TOP 5 HOLDINGS	Rating	%
1. SME Bank (SRI) 4.04% 04.08.25	AAA	5.4%
2. PASB 4.50% 04.11.25	AAA	5.4%
3. Bank Pembangunan 2.80% 10.10.25	AAA	5.3%
4. OPUS SHARIAH LIQUID INCOME FUND	AA2	5.3%
5. Air Selangor 3.240% 23.12.27	AAA	5.3%

PORTFOLIO POSITION

Portfolio Duration	1.0 years
Portfolio Yield (Market)	3.59%
Average Rating	AA1

*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 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 sukuk/ Islamic commercial papers with minimal risk. The duration of the fund remains below 2 years.

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

Based on the Fund's portfolio returns as at 31 May 2025, the Volatility Factor (VF) for this Fund is 0.2 and is classified as "Very Low" (source: Lipper). "Very Low" includes funds with VF that are not more than 4.4400. The VF means there is a possibility for the fund in generating an upside return or downside return around this VF. The Volatility Class (VC) is assigned by Lipper based on quintile ranks of VF for qualified funds. VF is subject to monthly revision and VC will be revised every six months. The Fund's portfolio may have changed since this date and there is no guarantee that the Fund will continue to have the same VF or VC in the future. Presently, only funds launched in the market for at least 36 months will display the VF and its VC.

Disclaimer: This fact sheet is prepared for information purposes only. While reasonable care has been taken to ensure that the stated facts are accurate and reasonable, neither Opus Asset Management Sdn Bhd nor its sources guarantee that it is accurate or complete and should not be relied upon as such. This fact sheet is not an offer or invitation to subscribe or purchase of any units. Units of the Fund can only be purchased by Sophisticated Investor ("Investor") as stated in the Information Memorandum and its supplementary(ies) (if any) including other guidelines issued by the Securities Commission Malaysia (SC) from time to time. A copy of the Information Memorandum and its supplementary(ies) (if any), can be obtained from Opus Asset Management Sdn Bhd or from any of our approved distributors. Past performance of Fund is not reflective of future performance and income distribution is not guaranteed. Investors are advised to read and understand the contents of the Information Memorandum and its supplementary(ies) (if any), which have been lodged with the SC who takes no responsibility for its contents, before subscribing to the investment scheme. The Fund may not be suitable for all and if in doubt, Investors should consult a professional adviser. In the event that there is a discrepancy of information between the fact sheet, Information Memorandum and its supplementary(ies) (if any), the information in the Information Memorandum and its supplementary(ies) (if any), shall prevail. Opus Asset Management Sdn Bhd and its employee accept no liability whatsoever for any damages suffered as a result of using, modifying, copying and distributing any information from this fact sheet.