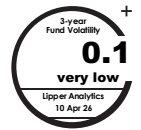


# BOSWM Islamic Deposit Fund

## Investment objective

The Fund aims to provide stability of capital, regular income<sup>□</sup> and liquidity by investing in Islamic cash deposits and/or Islamic money market instruments.



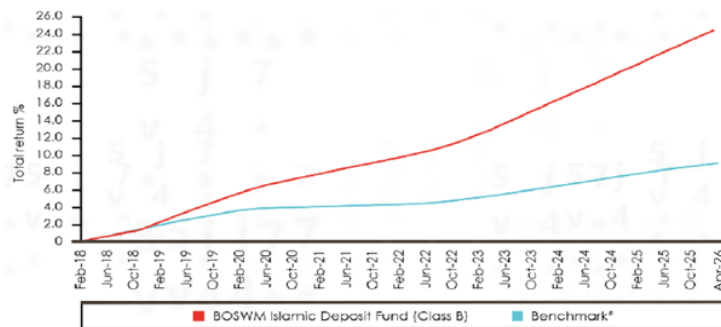
## Performance

	1 Mth	6 Mths	1 Yr	3 Yrs	5 Yrs	Since Launch <sup>▲</sup>
<b>Class B*</b>	0.27%	1.61%	3.34%	10.83%	15.69%	25.14%
<b>Benchmark#</b>	0.08%	0.50%	1.06%	3.72%	4.89%	9.17%
<b>Class A*</b>	0.26%	1.61%	3.35%	9.80%	11.00%	20.07%

\* Source: BOS Wealth Management Malaysia Berhad, 30 April 2026. Fund sector: Money Market MYR

# Benchmark: Maybank Islamic Overnight Deposit Rate, source: Maybank www.maybank2u.com.my, 30 April 2026

▲ Since start investing date: 28 February 2018



## Fund details

<b>Fund category/type</b>	Money market (Islamic) / Income
<b>Fund launch date</b>	28 February 2018
<b>Financial year end</b>	31 December
<b>Fund size (fund level)</b>	RM948.85 million
<b>NAV per unit – Class B</b>	RM1.1090 (as at 30 April 2026)
<b>Highest/Lowest NAV per unit (12-month rolling back) – Class B</b>	Highest 30 Apr 2026 RM1.1090 Lowest 2 May 2025 RM1.0741
<b>Income distribution</b>	Once a month, if any.
<b>Specific risks</b>	Early termination of Islamic cash deposits risk and profit rate risk
<b>Sales charge</b>	Nil
<b>Annual management fee</b>	Up to 0.25% p.a. of the NAV of the Class(es) of the Fund
<b>Fund manager</b>	Oh Jo Ann
<b>Sales office</b>	BOS Wealth Management Malaysia Berhad 199501006861 (336059-U) ContactUs@boswm.com

## Asset allocation

<b>Cash</b>	100.00%
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## Country allocation

<b>Malaysia</b>	100.00%
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□ Income is in reference to the Fund's distribution, which could be in the form of cash or units.

\* Class B – Volatility Factor (VF) as at 31 March 2026: 0.1. Volatility Class (VC) as at 31 March 2026: Very Low (below/same as 4.37). VF means there is a possibility for the Fund in generating an upside return or downside return around this VF. VC is assigned by Lipper based on quintile ranks of VF for qualified funds. VF is subject to monthly revision and VC is 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. Source: Lipper.

Note: With effect from 15 December 2021, the BOSWM Islamic Deposit Fund is segregated into Class A and Class B where individual unitholders are designated to Class A and non-individual unitholders are designated to Class B.

## Income distribution<sup>o</sup>

Year	2020	2021	2022	2023	2024	2025	2026 <sup>^</sup>
<b>Gross distribution (sen) – Class B</b>	2.29	1.69	-	2.535	0.64	0.06	0.02
<b>Distribution yield (%) – Class B</b>	2.29	1.69	-	2.46	0.58	0.00	0.00
<b>Gross distribution (sen) – Class A</b>	2.29	1.61	-	-	-	-	-
<b>Distribution yield (%) – Class A</b>	2.29	1.61	-	-	-	-	-

^

Month	Jan 2026	Feb 2026	Mar 2026	Apr 2026
<b>Gross distribution (sen) – Class B</b>	0.005	0.005	0.005	0.005
<b>Distribution yield (%) – Class B</b>	0.00	0.00	0.00	0.00
<b>Gross distribution (sen) – Class A</b>	-	-	-	-
<b>Distribution yield (%) – Class A</b>	-	-	-	-

<sup>o</sup> Distribution yield is calculated based on the most recent income distribution and divided by NAV per unit on the distribution date.

### Fund Commentary

- During the period, the Fund proactively extended its investment horizon by rolling over short-term maturities into longer-term placements to sustain and enhance the overall portfolio yield.
- The Fund will strategically extend placement maturities over time to lock in favorable rates and optimize its yield potential, in line with expectations of a steady OPR in 2026.

### Equity

Global equities rebounded by 10.0% in April as investors brushed off geopolitical concerns and rushed back into artificial intelligence (AI) stocks. Emerging markets (+14.5%) outperformed developed markets (+9.4%), thanks to the strong gain in Asian markets. Drivers for market performance during the month were: (1) a seemingly durable ceasefire between US-Iran which has anchored expectations that the worst of the regional conflict is over, (2) US earnings season reinforced the strong demand outlook for AI supply chain providers, and (3) dip buying activities after the selloff in March.

The global information technology and communication services sector jumped 19.5% and 14.6% respectively to a new all-time high, shrugging off the losses suffered in March. Meanwhile energy, the beneficiary of the conflict in the oil producing region last month, fell 1.2% as tension eased. In Asia, the epicentre of the AI supply chain, South Korea and Taiwan bourses jumped 30.6% and 22.7% respectively, both reaching new levels as hyperscalers continue their investment commitments despite surging chip costs. Index movement during the month in respective local currency terms: China (8.0%), Europe (5.6%), Hong Kong (4.0%), Japan (16.1%), Malaysia (1.9%), Singapore (0.5%), Taiwan (22.7%), and US (10.4%).

FBM KLCI, in absence AI heavyweights, lagged global peers as it gained 1.9%. In terms of sector, technology led with gains of 22.9%, followed by construction (11.6%) and property (10.4%). Bottom performers were financial services (-0.7%) and plantation (-0.5%). Foreign equities flows were positive with a net inflow of RM278 million, bringing the year-to-date inflow to RM1.46 billion. Risk sentiment improved as mid and small caps outperformed, gaining 7.2% and 6.6% respectively. With the rally in the US dollar, the Malaysian ringgit rose 1.9% versus the dollar, rising to 3.972 per US dollar compared to 4.050 in the previous month.

### Fixed income

Global bond yields were flat while rising risk appetite compressed yields on high yield bond by 47bps. US March inflation jumped 0.9% month-on-month versus 0.3% in the previous month as energy prices surged. Still, non-farm payrolls jumped to 178k, more than double consensus estimates. Kevin Warsh, nominated as the next Federal Reserve (Fed) Chairman, reiterated his view during his confirmation hearing for an independent central bank, strict inflation targeting, and reduced reliance on quantitative easing. US Treasuries (UST) yields rose as investors price in higher inflation expectations and smaller chances for interest rate cuts this year. The UST curve flattened with the 2-year yield rising by 8bps while the 10-year yield rose by 5bps.

In Malaysia, government bond yields fell as interest rate hikes remains odds were reduced thanks to stable domestic energy prices. March inflation came in within expectations at 1.7% year-on-year, although rising from 1.4% in February. Export growth, on the other hand, moderated to a 8.3% year-on-year, lower than consensus estimate of 14.0%. The Malaysian Government Securities (MGS) 3- and 10-year benchmark yields fell to 3.201% (-7bps) and 3.572% (-7bps), respectively, while the AA2 rated corporate 3- and 10-year yields were flat at 3.688% (-1bps) and 3.939% (-1bps), respectively. Foreign investor holdings of Malaysian bond/sukuk increased by RM3.5 billion compared to the previous month, bringing the year-to-date inflow to RM8.35 billion.

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The funds and the funds' prospectuses, information memorandums and PHS have been approve, authorized, registered, lodged or submitted with the Securities Commission Malaysia (as the case may be), who takes no responsibility for their contents. The approval, authorisation, registration, lodgement or submission do not amount to nor indicate that the Securities Commission Malaysia has recommended or endorsed the funds. Investors have the right to request for a copy of the Replacement Prospectus dated 16 December 2022, First Supplementary Prospectus dated 17 April 2023, PHS and the application forms, which are available at our website and office.

Investors should read and understand the prospectuses, supplementary prospectuses, information memorandums, supplementary information memorandums PHS and application forms, as well as consider the fees and charges involved before investing. Investors should also note that distributions and net asset value per unit do go up and down and past performance is not indicative of future performance. Investors are advised to make own risk assessment. If in doubt, please consult a professional advisor.

Where a distribution is declared, you are advised that following the distribution, the NAV per unit will be reduced from cum-distribution NAV to ex-distribution NAV.