BOS WEALTH MANAGEMENT
A subsidiary of Bank of Singapore

Data Ended 31 August 2026

BOSWM Islamic Deposit Fund

Investment objective

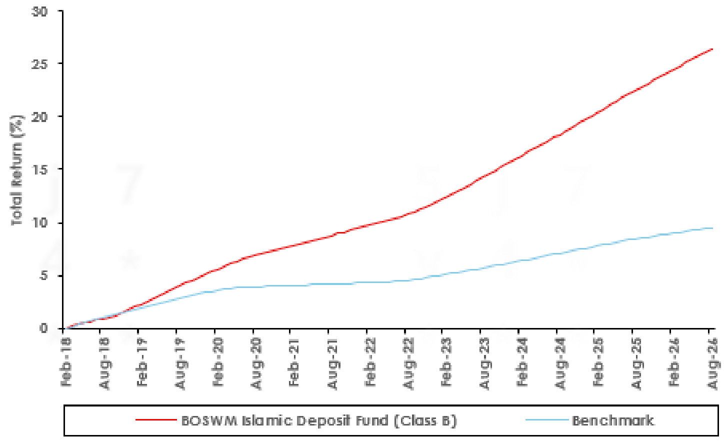
The Fund aims to provide stability of capital, regular income[□] and liquidity by investing in Islamic cash deposits and/or Islamic money market instruments.

3-year Fund Volatility[+]
0.1
very low
Lipper Analytics
11 Aug 26

Performance

	1 Mth	6 Mths	1 Yr	3 Yrs	5 Yrs	Since Launch[▲]
Class B[*]	0.25%	1.60%	3.26%	10.66%	16.25%	26.46%
Benchmark[#]	0.08%	0.51%	1.01%	3.62%	5.16%	9.54%
Class A[*]	0.24%	1.60%	3.27%	10.64%	11.53%	21.33%

[*] Source: BOS Wealth Management Malaysia Berhad, 31 August 2026. Fund sector: Money Market MYR
[#] Benchmark: Maybank Islamic Overnight Deposit Rate, source: Maybank www.maybank2u.com.my, 31 August 2026
[▲] Since start investing date: 28 February 2018



Asset allocation

Cash	100.00%

Country allocation

Malaysia	100.00%

Fund details

Fund category/type	Money market (Islamic) / Income
Fund launch date	28 February 2018
Financial year end	31 December
Fund size (fund level)	RM919.68 million
NAV per unit – Class B	RM1.1205 (as at 28 August 2026)
Highest/Lowest NAV per unit (12-month rolling back) – Class B	Highest 28 August 2026 RM1.1205 Lowest 2 September 2025 RM1.0860
Income distribution	Once a month, if any.
Specific risks	Early termination of Islamic cash deposits risk, interest rate risk, Shariah non-compliance risk and Shariah status reclassification risk
Sales charge	Nil
Annual management fee	Up to 0.25% p.a. of the NAV of the Class(es) of the Fund
Fund manager	Oh Jo Ann
Sales office	BOS Wealth Management Malaysia Berhad 199501006861 (336059-U) ContactUs@boswm.com

[□] 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 July 2026: 0.1. Volatility Class (VC) as at 31 July 2026: Very Low (below/same as 4.635). 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°

Year	2020	2021	2022	2023	2024	2025	2026^
Gross distribution (sen) – Class B	2.29	1.69	-	2.535	0.64	0.06	0.04
Distribution yield (%) – Class B	2.29	1.69	-	2.46	0.58	0.00	0.00
Gross distribution (sen) – Class A	2.29	1.61	-	-	-	-	-
Distribution yield (%) – Class A	2.29	1.61	-	-	-	-	-

^

Month	Jan 2026	Feb 2026	Mar 2026	Apr 2026	May 2026	Jun 2026	Jul 2026	Aug 2026
Gross distribution (sen) – Class B	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005
Distribution yield (%) – Class B	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gross distribution (sen) – Class A	-	-	-	-	-	-	-	-
Distribution yield (%) – Class A	-	-	-	-	-	-	-	-

° 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 month, the Fund strengthened its liquidity position by allocating reinvestment proceeds to short-term maturities. This prudent positioning enhanced portfolio flexibility and provided a liquidity buffer to accommodate potential unforeseen cash flow needs, while preserving the ability to capitalize on attractive investment opportunities as they arise.
- 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 Overnight Policy Rate (OPR) in 2026.

Equity

Global stocks regained momentum in August (+2.6%) as resilient economic conditions and a favourable earnings environment continued to support investor sentiment. The US market staged a strong recovery, buoyed by Nvidia's standout earnings report, which brought an exceptional second-quarter reporting season to a close. In commodities, Brent crude traded around USD 90 per barrel amid ongoing tensions in the Middle East.

Developed market equities advanced 2.5% in August, while emerging market stocks gained 3.2%, modestly outperforming in US dollar terms. Part of this relative strength reflected the weaker US dollar, which boosted dollar-based returns. Nevertheless, second-quarter earnings growth remained robust across major regions. Energy and technology sectors delivered the strongest earnings-per-share (EPS) growth, although improving results across a broader range of sectors indicated a widening earnings recovery. As a result, consensus expectations for global EPS growth in 2026 were revised higher to an impressive 34% year-on-year. Local bourse performance during the month in local currency terms: China (-0.4%), Europe (+1.0%), Hong Kong (-1.2%), Japan (+3.6%), Malaysia (+0.1%), Singapore (+3.6%), South Korea (+1.6%), Taiwan (+4.4%), and US (+2.6%).

In FBM KLCI, the utilities sector gained 7.9%, as a diversified power producer revealed plans to expand its data centre portfolio. The construction sector also saw a healthy uptick of +6.6% as the steady flow of contract announcements buoy sentiment. The REIT index was the bottom performer (-3.8%) as local yields rose due to rising inflation risk. Small caps (+2.6%) outperformed the large-cap KLCI (+0.1%) and mid-caps (-0.5%).

Foreign equities saw net outflow of RM1.9 billion during the month, dragging the year-to-date outflow to -RM4.47 billion. The Malaysian ringgit was stronger against the US dollar, gaining 1.5% from 4.086 per US dollar to 4.0247.

Fixed income

Fixed income yields were volatile during the month, US Treasury's announcement of bond buying led to longer-dated yields falling but rose slightly after Federal Reserve Chair Kevin Warsh delivered a hawkish message at Jackson Hole. Global yields rose by 6.2bps during the month. The US Treasury surprised markets by announcing an expansion of its long-dated bond repurchase program. July's inflation moderated further to 3.4% year-on-year, meeting economists' expectation. US Treasuries (UST) curve flattened as yields rose 5bps on the 2-year note and 1.5bps on the 10-year note.

In Malaysia, July inflation moderated further to 1.8% year-on-year, below consensus estimate of 1.9%. Meanwhile, the country reported a final 2Q GDP of 6.0% year-on-year, the strong growth raised fears of potential monetary policy tightening, leading to a spike in bond yields. The Malaysian Government Securities (MGS) 3- and 10-year benchmark yields rose to 3.355% (+5.0bps) and 3.867% (+16.1bps), respectively, while the AA2 rated corporate 3- and 10-year yields ticked higher at 3.780% (+4.1bps) and 4.090% (+7.8bps), respectively. Foreign holdings of Malaysian bond/sukuk jumped by RM15.7 billion compared to the previous month, sending the year-to-date inflow to a solid RM19.5 billion.

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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.