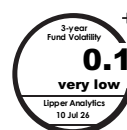


BOSWM Islamic Deposit Fund

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.



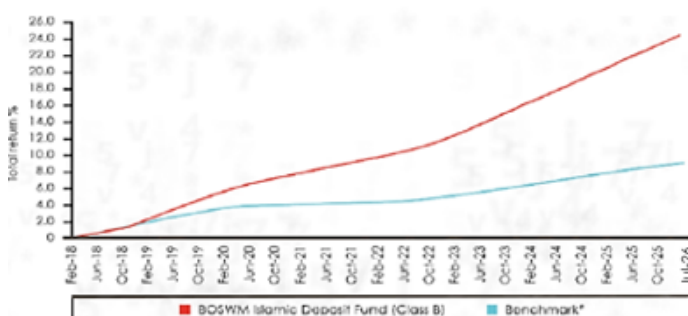
Performance

	1 Mth	6 Mths	1 Yr	3 Yrs	5 Yrs	Since Launch [▲]
Class B*	0.27%	1.61%	3.29%	10.71%	16.13%	26.15%
Benchmark#	0.08%	0.50%	1.01%	3.65%	5.09%	9.45%
Class A*	0.27%	1.61%	3.29%	10.69%	11.42%	21.04%

* Source: BOS Wealth Management Malaysia Berhad, 31 July 2026. Fund sector: Money Market MYR

Benchmark: Maybank Islamic Overnight Deposit Rate, source: Maybank www.maybank2u.com.my, 31 July 2026

▲ Since start investing date: 28 February 2018



Asset allocation

Cash	100.00%
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Country allocation

Malaysia	100.00%
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Fund details

Fund category/type	Money market (Islamic) / Income
Fund launch date	28 February 2018
Financial year end	31 December
Fund size (fund level)	RM988.58 million
NAV per unit – Class B	RM1.1178 (as at 31 July 2026)
Highest/Lowest NAV per unit (12-month rolling back) – Class B	Highest 31 July 2026 RM1.1178 Lowest 1 August 2025 RM1.0829
Income distribution	Once a month, if any.
Specific risks	Early termination of Islamic cash deposits risk and profit rate 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 30 June 2026: 0.1. Volatility Class (VC) as at 30 June 2026: Very Low (below/same as 4.57). 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	0.035
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
Gross distribution (sen) – Class B	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
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 OPR in 2026.

Equity

The Global equities were flat in July (0.0%) as investors turned defensive, with developed markets gaining 0.5%, while emerging markets lost (-3.3%). Markets pivoted away from the richly valued artificial intelligence (AI) sector and dispersed into more attractively valued sectors and countries. Nonetheless, traders favoured quality names as tensions were rekindled in the Middle East between the US and Iran.

Global energy (+12.2%) was the clear beneficiary during the month while financials also trended higher (+6.2%) as the markets price in higher inflation outlook due to the conflict. The AI selloff dragged the information technology sector lower by -5.6%. Local bourse performance during the month in local currency terms: China (-7.9%), Europe (+0.5%), Hong Kong (+13.1%), Japan (-8.1%), Malaysia (+3.7%), Singapore (+9.3%), South Korea (-22.2%), Taiwan (-6.5%), and US (-0.1%).

In FBM KLCI, the plantation sector gained 4.9% as the impending weather phenomenon threatens to lower crude palm oil production, thereby helping prices. Industrial sector gained 3.7%, thanks to rising commodity prices. Bottom-ranked sector was utilities (-1.9%), property (-1.4%) and REIT (+0.4%). As traders tilt towards quality, the large-cap KLCI outperformed mid (1.2%) and small caps (+2.0%).

Foreign equities saw moderate net inflow of RM301 million, easing the year-to-date outflows to -RM2.55 billion. The Malaysian ringgit versus US dollar exchange rate was flat in July. The ringgit softened marginally to 4.086 per US dollar compared to 4.084 in the previous month.

Fixed income

Global bond yields jumped by 20.1bps, as rising oil prices revived interest rate hikes fears. US Treasuries (UST) curve steepened as yields jumped 12bps on the 2-year note and 27bps on the 10-year note. US June inflation report showed moderating inflation to 3.5% year-on-year in June, versus May's 4.2%, before the restart of the conflict in the Middle East.

In Malaysia, government bond yields rose, tracking regional trend. June inflation softened to 1.9% year-on-year, below consensus estimate of 2.0%. Advanced 2Q GDP jumped by 5.8% year-on-year, while exports soared 45.4% year-on-year, although below consensus estimates of 47.3%. The Malaysian Government Securities (MGS) 3- and 10-year benchmark yields rose to 3.305% (+5.5bps) and 3.706% (+9.7bps), respectively, while the AA2 rated corporate 3- and 10-year yields ticked higher at 3.739% (+2.4bps) and 4.012% (+3.2bps), respectively. Foreign investor holdings of Malaysian bond/sukuk fell by RM5.6 billion compared to the previous month, sending the year-to-date inflow lower to RM3.83 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.