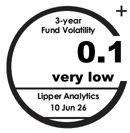
Data Ended 30 June 2026

BOSWM Islamic Deposit Fund

Investment objective

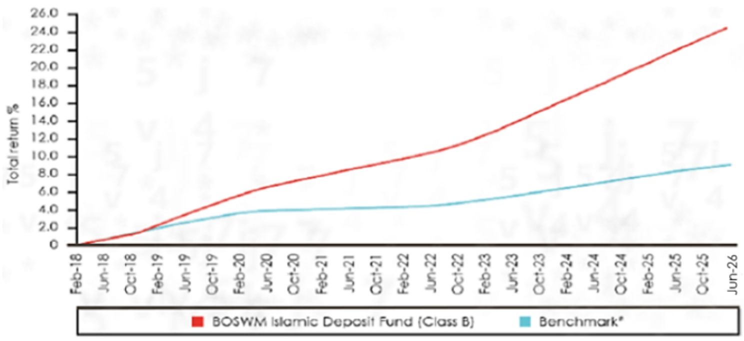


The Fund aims to provide stability of capital, regular income▫ and liquidity by investing in Islamic cash deposits and/or Islamic money market instruments.

Performance

	1 Mth	6 Mths	1 Yr	3 Yrs	5 Yrs	Since Launch▲
Class B*	0.28%	1.60%	3.28%	10.74%	15.98%	25.81%
Benchmark#	0.08%	0.50%	1.01%	3.68%	5.03%	9.36%
Class A*	0.28%	1.60%	3.29%	10.39%	11.28%	20.71%

* Source: BOS Wealth Management Malaysia Berhad, 30 June 2026. Fund sector: Money Market MYR
# Benchmark: Maybank Islamic Overnight Deposit Rate, source: Maybank www.maybank2u.com.my, 30 June 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)	RM950.06 million
NAV per unit – Class B	RM1.1148 (as at 30 June 2026)
Highest/Lowest NAV per unit (12-month rolling back) – Class B	Highest 30 June 2026 RM1.1148 Lowest 1 July 2025 RM1.0800
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 31 May 2026: 0.1. Volatility Class (VC) as at 31 May 2026: Very Low (below/same as 4.705). 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	0.03
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
Gross distribution (sen) – Class B	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
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

The Global equity rally took a breather in June (-0.9%) as markets traded sideways looking for directions after the Artificial Intelligence (AI) boom drove Asian indexes to unprecedented levels. Tensions in the Middle East continue to abate with the signing of the memorandum of understanding between US and Iran, which led to further easing in oil prices as oil transit in the Hormuz strait recovers. Developed markets (-0.8%) outperformed emerging markets (-1.7%) as ex-US developed markets gained during the month. Drivers for market performance during the month were: (1) easing geopolitical premium and lower oil price leading to gains in the healthcare, finance and industrial sectors, (2) rise in AI-related equity volatility as investors debate the longevity of the semiconductor supercycle, (3) muddled interest rate outlook with falling energy prices while US inflation rises to multi-year highs.

In terms of global sector performance, healthcare led with a 4.7% gain followed by finance (3.1%), while bottom performer was communication services (-7.5%) and energy (-6.6). Local bourse performance during the month in local currency terms: China (1.8%), Europe (4.6%), Hong Kong (-9.1%), Japan (5.6%), Malaysia (-1.1%), Singapore (4.2%), South Korea (0.0%), Taiwan (3.1%), and US (-1.1%).

The FBM KLCI trailed global peers with a decline of 1.1%. In terms of sector, plantation sector was the top performer with a gain of 4.2%, followed by construction (1.7%) and consumer (1.1%). Bottom performers were the property sector (-10.1%), and healthcare (-9.0%). Malaysian small-caps outperformed the rest, easing by 0.4% versus mid-caps (-3.1%) and the large-cap FBM KLCI (-1.1%).

Foreign equities saw strong net outflow of RM2.43 billion, further lowering the year-to-date outflows to -RM2.86 billion. The Malaysian ringgit weakened in June as rising chance of the US Federal Reserve pivoting to a rate hike led to the US dollar strength. The ringgit weakened 3.0% to 4.084 per US dollar compared to 3.965 in the previous month.

Fixed income

Global bond yields rose by 3.7bps, led by the rising global inflation outlook. Inflation in the US hit a multi-year high of 4.2% year-on-year in May, although the declining oil prices could blunt price pressures in the coming months. Meanwhile, May non-farm payrolls came in strong at 172k, versus consensus estimate of 88k. US Treasuries (UST) yields rose at the front end tracking the higher inflation print but gave back some of the gains as energy prices fell towards the end of the month. The UST curve flattened with the 2-year yield rising by 17bps while the 10-year yield rose by 9bps.

In Malaysia, government bond yields rose slightly, tracking regional trends. May inflation was flat at 2.0% year-on-year, although below consensus estimate of 2.1%, meanwhile, export growth jumped further to 45.3% year-on-year, exceeding consensus estimates of 29.7%. The Malaysian Government Securities (MGS) 3- and 10-year benchmark yields rose to 3.25% (+2.4bps) and 3.609% (+1.8bps), respectively, while the AA2 rated corporate 3- and 10-year yields ticked higher at 3.715% (+0.8bps) and 3.980% (+2.0bps), respectively. Foreign investor holdings of Malaysian bond/ sukuk jumped by RM5.51 billion compared to the previous month, raising the year-to-date inflow to RM9.86 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.