

FUND FACTSHEET AS AT 31 DECEMBER 2025  
MIDF AMANAH SHARIAH MONEY MARKET FUND II

JANUARY 2026

FUND OVERVIEW

The objective of the fund is to provide investors with a regular income stream over the short to medium term while maintaining capital stability.

The fund is suitable for investors who:

- have either a short to medium term investment
- desire a stream of income; and
- have low risk tolerance.

TOP HOLDINGS (as at 31 December 2025)

COMPANY	%
CIMB ISLAMIC BANK BERHAD	28.92%
ALLIANCE ISLAMIC BANK BERHAD	28.92%
AL RAJHI BANK	26.43%
MAYBANK ISLAMIC BERHAD	21.02%

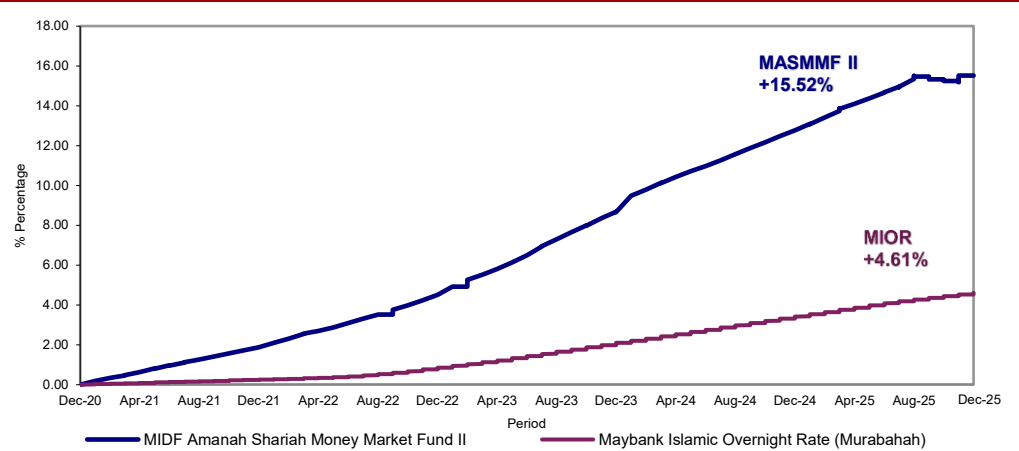
Source: MIDF Amanah Asset Management Bhd

FUND INFORMATION

Fund Size RM 0.348 million	Fund Category/Type Islamic Money Market / Income (Islamic)	Management Fee Up to 0.50% per annum of the Fund's NAV	Financial Year End 15th day of November
Unit NAV RM0.5000	Launch Date 24 Jan 1984	Trustee Fee Up to 0.07% per annum of the Fund's NAV	Redemption Payment Period Within 10 calendar days
Benchmark Maybank Islamic Overnight Rate (Murabahah)	Base Currency RM	Initial Service Charge Nil	Bloomberg Ticker ASMACMI:MK

Source: MIDF Amanah Asset Management Bhd

FUND PERFORMANCE - 5 YEAR CUMULATIVE RETURN



The value of units may go down as well as up. Past performance is not indicative of future performance.  
Source: Novagmi Analytics and Advisory Sdn. Bhd.

Annualised Performance in Base Currency (%)

	1 YR	2 YRS	3 YRS	5 YRS	10 YRS
FUND	2.44	3.10	3.39	2.93	1.99
MIOR	1.16	1.23	1.23	0.91	1.24

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Source: Novagmi Analytics and Advisory Sdn. Bhd.

Cumulative Performance in Base Currency (%)

	1M	3M	6M	1YR	YTD	2YRS	3YRS	5YRS	10YRS
FUND	0.00	0.16	0.74	2.44	2.44	6.31	10.53	15.52	21.84
MIOR	0.08	0.25	0.51	1.16	1.16	2.48	3.74	4.61	13.08

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Source: Novagmi Analytics and Advisory Sdn. Bhd.

Calendar Year Performance in Base Currency (%)

	2021	2022	2023	2024	2025
FUND	1.87	2.60	3.97	3.77	2.44
MIOR	0.25	0.59	1.23	1.30	1.16

The value of units may go down as well as up. Past performance is not indicative of future performance.  
Source: Novagmi Analytics and Advisory Sdn. Bhd.

(1) Based on the fund's portfolio returns as at 10 December 2025, the Volatility Factor (VF) for this fund is 0.32 and is classified as "Very Low" (Source: Lipper).  
(2) Volatility Factor (VF) is subjected to monthly changes and Volatility Class (VC) will be revised every six months.  
(3) The portfolio composition may change overtime, therefore there is no guarantee that the VF and VC to remain constant.

Investors are advised to read and understand the prospectus before investing. Among others, investors should consider the fees and charges. The price units and distributions payable, if any, may go down as well as up. Past performance of the fund should not be taken as indicative of its future performance. Investment in the fund is subjected to credit risk, profit rate risk, reinvestment risk and regulatory risk. A copy of our Replacement Master Prospectus ("RMP") dated 31 May 2023, First Supplementary Master Prospectus ("FSMP") dated 15 February 2024 and Second Supplementary Master Prospectus ("2SMP") dated 4 October 2024 have been registered with the Securities Commission who takes no responsibility of its contents. The prospectus and application form can be obtain at our office and at [Prospectus | MIDF Berhad](#) and [Forms | MIDF Berhad](#). The RMP, FSMP and 2SMP can also be viewed at <https://www.midf.com.my/prospectus>. Units will only be issued upon receipt of an application form referred to in and accompanying the prospectus.