Areca ISLAMIC incomeTRUST Fund (AIITF)

Fund Factsheet as at **30 June 2026**

FUND DETAILS

Type of Fund/Category

Growth / (Islamic Fixed Income)

Launch Date

15 March 2023

Launch Price

RM0.5000

Benchmark

Maybank's Islamic 6-month fixed deposit rate

Fund Size (RM)

RM13.97 million

Units in Circulation

25.65 million

Management Fee

Up to 1.00% p.a. of NAV

Trustee Fee

Up to 0.05% p.a. of NAV of the Fund, subject to a minimum fee of RM6,000 per annum.

Entry Charge

Up to 3% of the amount invested

Exit Fee

Nil

Switching Fee

Nil

Min Initial Investment

RM10,000 or such other limit as decided by the Manager.

Min Additional Investment

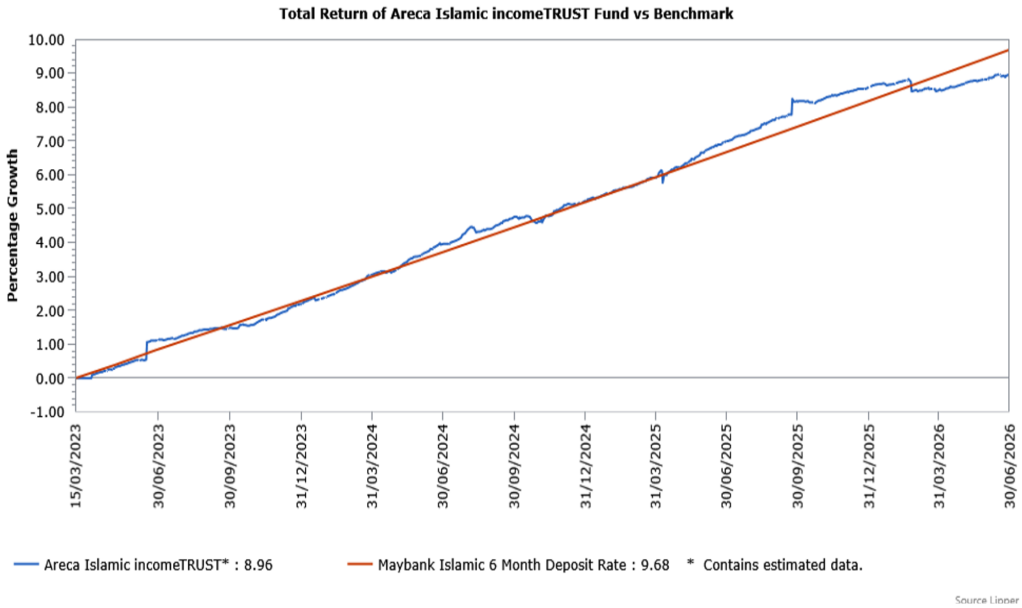
RM1,000 or such other limit as decided by the Manager.

FUND OBJECTIVE

To provide investors with Short to Medium-Term capital preservation# and a regular income (income could be in the form of Units or cash).

#The Fund is not a capital guaranteed fund.

FUND'S PERFORMANCE COMPARED TO BENCHMARK



CUMULATIVE PERFORMANCE (%)

Return	YTD	1mth	3mth	6mth	1yr	3yr	5yr	10yr	Since Launch
AIITF	0.33	0.13	0.41	0.33	1.85	7.75	-	-	8.96
Benchmark	1.40	0.23	0.70	1.40	2.84	8.76	-	-	9.68

YEARLY PERFORMANCE (%)

Return	2025	2024	2023
AIITF	3.23	2.94	2.20
Benchmark	2.84	2.84	2.28

ANNUALISED PERFORMANCE (%)

Return	1 Year	3 Year	Since Launch
AIITF	1.85	2.52	2.64
Benchmark	2.84	2.83	2.84

Source: Lipper. Past performance is not indicative of future performance. Investment involves risks and investor should conduct their own assessment before investing and seek professional advice, where necessary.

Based on the Fund's portfolio returns as at 31 May 2026, the Volatility Factor (VF) for this Fund is 0.6 and is classified as "Very Low" (source: Lipper). "Very Low" includes funds with VF that are above 0 but not more than 4.705. The VF means there is a possibility for the Fund in generating an upside return or downside return around this VF. The Volatility Class (VC) is assigned by Lipper based on quintile ranks of VF for qualified funds. VF is subject to monthly revision and VC will be 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 their VF and VC.

This document is prepared for information purposes only and is not intended to be an offer or invitation to subscribe or purchase of securities. The information contained herein has been obtained from sources believed in good faith to be reliable; however, no guarantee is given in its accuracy or completeness. Past performances of the Fund is not an indicative of future performance. Prices can go down as well as up and you may not get back the amount you originally invested. A copy of the Prospectus dated 15 March 2023 has been registered with the Securities Commission Malaysia, who takes no responsibility for its contents. Investors are advised to read the Prospectus and Product Highlight Sheet before making any investment decision. The Prospectus and Product Highlight Sheet are available at offices of Areca Capital Sdn Bhd or its authorised distributors and investors have the right to request for a copy of the Prospectus and Product Highlight Sheet. Investors should also consider the fees and charges involved. The Fund may not be suitable for all and if in doubt, investors should consult a professional adviser. Where a unit split/distribution is declared, investors are advised that following the issue of additional units/distribution, the NAV per unit will be reduced from pre-unit split NAV/cum-distribution NAV to post-unit split NAV/ex-distribution NAV; and where a unit split is declared, investors should be highlighted of the fact that the value of their investment in Malaysian ringgit will remain unchanged after the distribution of the additional units.

The Manager wishes to highlight the specific risks of the Fund are interest rate risk, credit / default risk, liquidity risk and issuer risk. These risks and other general risks are elaborated in the Prospectus.

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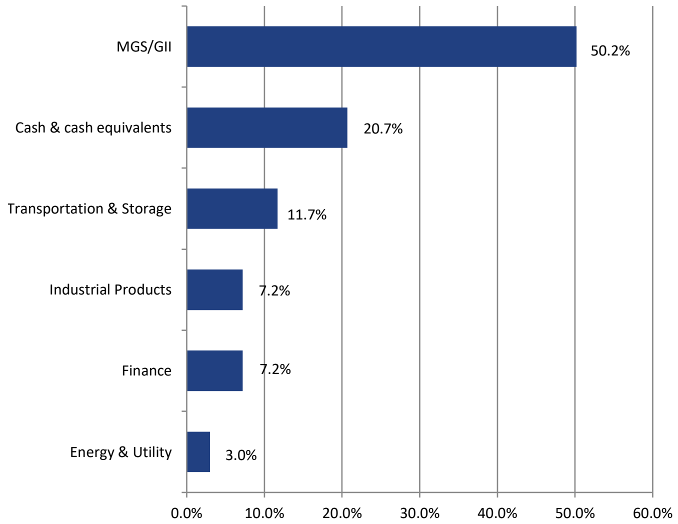
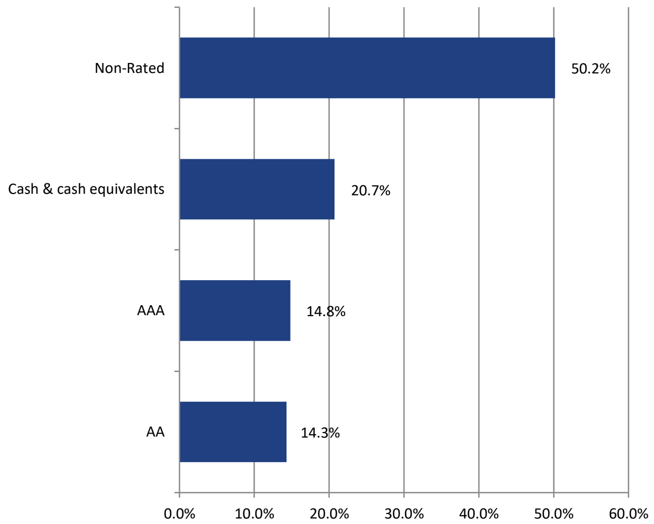
This Fund Factsheet has not been reviewed by the SC.

DISTRIBUTION HISTORY (YEARLY)		
Year	Net Distribution (sen per unit)	Unit Splits
-	-	-

TOP 5 HOLDINGS (% OF NAV)	(%)
1) GII Murabahah	50.1
2) ALR IMTN	7.5
3) BSN IMTN	7.2
4) Sunway Berhad	7.1
5) KAJV IMTN	3.0

ASSET & SECTOR ALLOCATION (% OF NAV)





FUND MANAGER'S REPORT

The US economy maintained a moderate growth trajectory in June, supported by resilient labour market despite persistent inflationary pressures. Headline Consumer Price Index ("CPI") accelerated to 4.2% Year-on-Year (YoY) in May (Apr: 3.8% YoY), while the Federal Reserve's ("Fed") preferred Personal Consumption Expenditure ("PCE") price index rose to 4.1% YoY (Apr: 3.8% YoY), marking its highest level since April 2023. Labour market remained healthy as the unemployment rate held at 4.3% while employers added 172,000 non-farm jobs in May. The combination of persistent inflation and resilient labour market reinforced expectations of a higher-for-longer interest rate environment. Reflecting this, the Fed maintained its policy rate at 3.50%–3.75% while retaining a hawkish stance, with markets continuing to price in the possibility of an additional rate hike in 2026. US Treasury yields remained elevated at end-June, with the 10-year and 30-year yields closing at 4.47% and 4.95% respectively, reflecting expectations of sustained restrictive monetary policy.

Malaysia's economy remained broadly stable in June, supported by steady domestic demand and accommodative policy stance. Headline inflation rose marginally to 2.0% YoY in May (Apr: 1.9% YoY), largely driven by higher food and utilities prices. Although the labour market softened slightly, with the unemployment rate rising to 3.0% in April from 2.9% over the preceding five months, manufacturing activity improved as the S&P Global Manufacturing Purchasing Managers' Index (PMI) rebounded to 50.7 in June (May: 49.9), signalling a return to expansion and improving business conditions. Bank Negara Malaysia ("BNM") maintained the Overnight Policy Rate ("OPR") unchanged at 2.75%, signalling manageable inflation and supportive domestic growth.

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