

FUND OBJECTIVE

The fund seeks to achieve higher returns compared to the benchmark over the short term* while preserving capital** by investing in sukuk issued or guaranteed by the government of Malaysia and/or Bank Negara Malaysia.

Note:

* Short term means a period of 1 to 3 years.

** Opus SSTLRAF is neither a capital guaranteed fund nor a capital protected fund.

Any material change to the investment objective of the fund will require Unit Holders' approval.

FUND INFORMATION

Inception Date	26 May 2020
Trustee	SCBMB Trustee Berhad
Financial Year End	30 September
Fund Type / Category	Income / Sukuk
Base Currency	Ringgit Malaysia
Benchmark	Maybank 1-Month Islamic Fixed Deposit Rate
NAV per Unit	RM 1.0132
Fund Size	RM 5.44 million

FEES, CHARGES AND EXPENSES

Management Fee	Up to 0.20% per annum of the NAV of the fund
Trustee Fee	0.025% per annum of the NAV of the fund, subject to a min of RM12,000 p.a
Sales Charge	Up to 0.50% of the NAV per unit
Redemption Price Date	T day (before 4pm every business day)
Redemption Payment Period	Within 7 Business Days

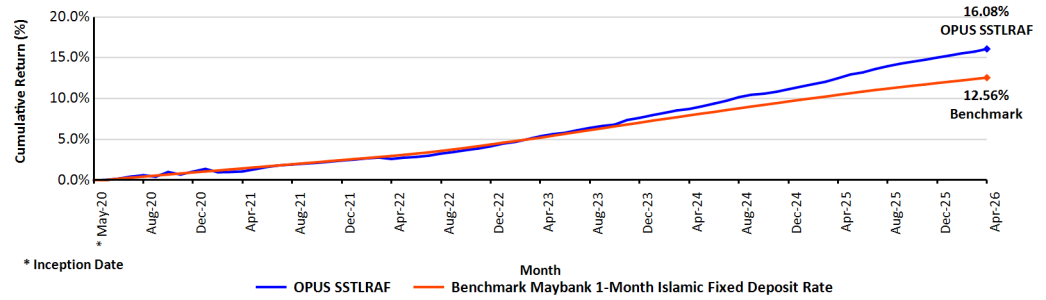
TRANSACTION DETAILS

Minimum Initial Investment	RM1,000
Minimum Additional Investment	RM100

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PERFORMANCE CHART SINCE INCEPTION (%)



Source: Bloomberg, Opus Asset Management Sdn Bhd

CUMULATIVE PERFORMANCE

	YTD	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	Since Inception	Annualised Since Inception (%p.a.)
Fund (%)	0.92	0.29	0.70	1.37	3.19	10.15	14.85	16.08	2.54
Benchmark (%)	0.59	0.14	0.44	0.89	1.90	6.99	10.96	12.56	2.01

YEARLY PERFORMANCE

	2020 (May-Dec)	2021	2022	2023	2024	2025	2026 YTD
Fund (%)	1.05	1.34	1.70	3.35	3.25	3.49	0.92
Benchmark (%)	0.95	1.50	1.86	2.55	2.43	2.06	0.59
Income Distribution (Sen/Unit)	0.55	1.57	1.70	2.30	3.15	3.35	1.13
Distribution Yield (%)	0.31	1.55	1.71	2.27	3.10	3.30	1.11

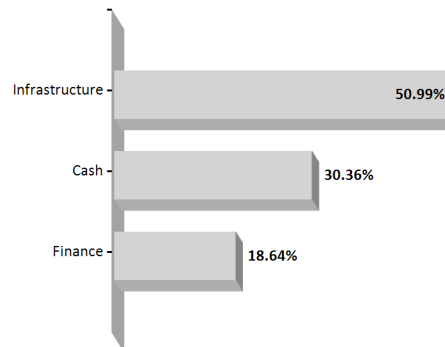
Source: Bloomberg, Opus Asset Management Sdn Bhd

The yield of the distribution are calculated based on the total distribution payout divided by the average NAV of the calendar year.

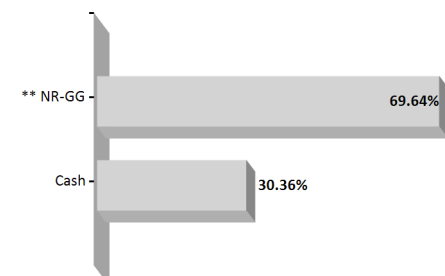
MOST RECENT INCOME DISTRIBUTION

	25 Nov 2025	22 Dec 2025	26 Jan 2026	24 Feb 2026	25 Mar 2026	23 Apr 2026
Sen / Unit	0.27	0.26	0.13	0.30	0.35	0.35

SECTOR ALLOCATION*



CREDIT PROFILE*



** Non Rated-Government Guaranteed

*The data provided above is that of the Fund and is a percentage of NAV. All figures are subject to frequent changes on a daily basis, and the total might not add up to 100% due to rounding.

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TOP HOLDINGS*

TOP 3 HOLDINGS	Rating	%
1. Prasarana (GG) 4.62% 08.03.28	** NR-GG	37.9%
2. PTPN (GG) 4.20% 27.07.26	** NR-GG	18.6%
3. Prasarana (GG) 4.00% 06.09.27	** NR-GG	13.1%

** Non Rated-Government Guaranteed

PORTFOLIO POSITION

Portfolio Duration	11.0 months
Portfolio Yield (Market)	3.29%
Average Rating	NR-GOVT

MANAGER'S COMMENT:

The war's impact on energy logistics and key infrastructure had triggered a historic energy supply shock. Market narrative has pivoted from "soft landing" to stagflation anxiety as major central banks collectively lowered rate-cut expectations amid deepening fiscal risk. Major central banks i.e. US Federal Reserve (Fed), European Central Bank (ECB), and Bank of England (BOE) have pivoted towards a "wait-and-see" approach, tempering expectations of aggressive rate cuts amid subdued economic growth and rising upside risk to the inflation outlook.

As market expectations shifted towards a sticky policy rate environment, US Fed is now likely to ease policy rate at a more measured pace in 2H26, amid improving labour market and higher inflationary expectations. U.S. Treasury (UST) yields were little changed over the month, with 10- and 20 years UST yields settling at 4.36% and 4.93% respectively, relative to 4.32% and 4.91% a month prior. UST yields are anticipated to stay range-bound in near term, as jobless claims data suggest that layoffs remain contained. The Fed's institutional independence is also expected to be maintained following the transition from outgoing Chair Jerome Powell to Kevin Warsh, with the handover scheduled for mid-May.

Malaysian sovereign bond yields retraced lower over the month of April, with Malaysian Government Securities (MGS) benchmark yields falling by circa 4-11 bps across the curve. The 10-year yield declined by 10 bps to 3.55% as of end-April while long-end 20-year yield tumbled to 3.95% from 4.01% a month prior. Foreign demand in local bonds saw a strong rebound with net foreign inflows of RM 6.1 bn in net inflows in March, the strongest monthly inflow since May 2025. Domestic capital markets also reflected strong local institutional support with a robust average bid-to-cover of 2.6x in April's primary auction (Mar'26: 2.1x) while the Ringgit (MYR) appreciated by 1.8% against the US Dollar (USD) reaching RM 3.95 per USD as of 27 April.

As the fund's focus is on capital preservation and liquidity, it will continue to invest in government and government-guaranteed Sukuks which have no credit risk. The duration of the fund remains below 2 years.

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Based on the Fund's portfolio returns as at 31 March 2026, the Volatility Factor (VF) for this Fund is 0.3 and is classified as "Very Low" (source: Lipper). "Very Low" includes funds with VF that are not more than 4.4400. 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 the VF and its VC.

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