BERJAYA MUTUAL SHARIAH PRIVATE CREDIT FUND 1

(September 2026)

Berjaya Mutual Shariah Private Credit Fund I is a three (3) years close-ended fund which aims to provide Sophisticated Investors with regular income while maximizing total return primarily through investments in Islamic investment notes.

The Fund seeks to achieve its investment objective by investing at least 70% of its NAV in Islamic investment notes and/or Shariah-compliant fixed income securities and a maximum of 30% in liquid short-term Ringgit-denominated Islamic money market instruments, cash and/or cash equivalents. The Manager may also invest in any issuance issued by a related party issuer. In order to maximize the total return, the Fund may invest up to 100% of its NAV into Islamic investment notes for yield enhancement.

INVESTORS' PROFILE

The Fund is suitable for Sophisticated Investors who:

- want a portfolio of investments that adhere to Shariah principles;
- are not planning to access their investment capital in the next three (3) years;
- seek to maximize total return with regular income;
- have medium-term investment horizon; and/or
- have medium to high risk tolerance.

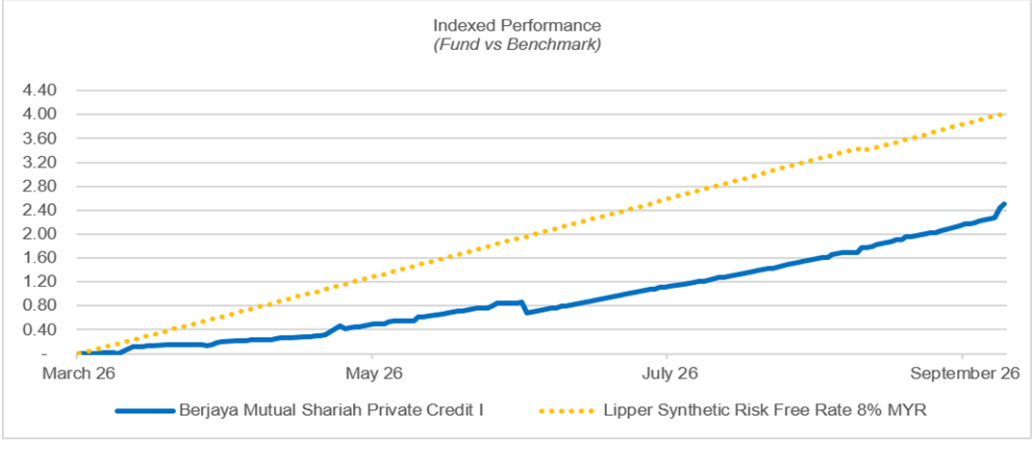
FUND DETAILS

AV per Unit (30 September 2026)	RM1.0047
Fund Size (30 September 2026)	RM11,103,541.05
Fund Category	Wholesale fixed income fund (close-ended)
Fund Type	Income
Benchmark	8% per annum
Launch Date	19 January 2026
Offer Period	Forty five (45) calendar days from the Launch Date
Offer Price	RM1.0000
Commencement Date	26 March 2026
Tenure	Three (3) years
Maturity Date	Third (3rd) anniversary of the Commencement Date
Annual Management Fee	2.00% p.a. of NAV
Trustee Fee	0.02% p.a. of NAV
Repurchase Charge	Nil
Sales Charge	Up to 3.00% of the NAV per Unit.
Distribution Frequency	Distribution, if any, will be made on a quarterly basis (or such other frequency as may be determined by the Manager from time to time) and is subject to the availability of realized income received from investment. Amount of distribution, when made, will be thoughtfully considered to ensure they are meaningful and in the best interest of investors. Investors should also note that the Fund may make distributions out of capital. Where the distribution is made out of the capital of the Fund, it may amount to a return or withdrawal of part of

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Note: The Manager aims for a 2.00% income distribution per quarter.

PERFORMANCE RECORD



Source: Lipper for Investment Management

Note: The performance is calculated based on NAV-to-NAV basis.

CUMULATIVE PERFORMANCE TABLE (%) (as at 30 September 2026)

Period	1-Month*	3-Month*	6-Month*	1-Year*	Since Commencement
Fund	0.80	1.72	2.49	-	2.50
Benchmark	0.63	1.96	3.93	-	4.02

Source: Lipper for Investment Management

*Note: *Not available as the Fund commenced operations on 26 March 2026.*

CALENDAR YEAR PERFORMANCE* (%) (as at 30 September 2026)

Period	-
Fund	-
Benchmark	-

Source: Lipper for Investment Management

*Note: *Not available as the Fund commenced operations on 26 March 2026.*

INCOME DISTRIBUTION HISTORY (RM) (as at 30 September 2026)

Ex-Dividend Date	Gross Distribution (Sen)	Net Distribution (Sen)
06 July 2026	2.0000	2.0000
30 September 2026	2.0000	2.0000

Source: Berjaya Mutual Berhad

Note: No income distribution to-date.

DISCLAIMER:

A copy of the Information Memorandum for Berjaya Mutual Shariah Private Credit Fund 1 ("IM") dated 19 January 2026 and the Product Highlights Sheet have been lodged with the Securities Commission Malaysia who takes no responsibility for the contents. The IM is available at our office or authorized distributors or representatives. The Product Highlights Sheet is also available and investors have the right to request for it. The IM and the Product Highlights Sheet should be read and understood before making any investment decision. Also consider the fees and charges involved before investing. All fees and expenses incurred by the Fund is subject to any applicable taxes and/or duties as may be imposed by the government or other authorities from time to time. The prices of units and distribution made, if any, may go down as well as up. Past performance of the Fund is no indication of its future performance. Units are issued upon receipt of a duly completed account opening form and transaction form referred to in the IM during offer period. No units will be issued once the offer period ended. In the event that there is any discrepancy of information between the factsheet and the IM, the information in the IM shall prevail. Where unit trust loan financing is available, investors are advised to read and understand the contents of the unit trust loan financing risk disclosure statement before deciding to borrow to purchase units. 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. 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 for the Fund are credit/default risk, interest rate risk, concentration risk and non-commencement risk. These risks and other general risks are elaborated in the IM. This fund fact sheet has not been reviewed by the SC.