INTERPAC DANA ABADI (SEPTEMBER 2026)

BERJAYA MUTUAL

3-year Fund Volatility 18.20 very high Lipper Analytics 30 SEP 2026

The Fund seeks to provide investors with capital appreciation over the medium to long term period by investing in a portfolio of investments that complies with Shariah requirements.

INVESTORS' PROFILE

AGGRESSIVE – Investors who seek capital gain with a medium to long term investment horizon.

FUND DETAILS

NAV per Unit (30 Sep 2026)	RM 1.2371
Fund Size (30 Sep 2026)	RM 1,533,044.49
Fund Category	Mixed Asset (Islamic)
Fund Type	Growth
Benchmark	4% growth per annum in NAV per Unit
Fund Inception	10 Feb 2021
Offer Price at Inception	RM1.00
Annual Management Fee	1.50% p.a. of the NAV of the Fund
Trustee Fee	0.07% p.a. of the NAV of the Fund
Repurchase Charge	NIL
Sales Charge	Up to 5% of the NAV per Unit
Redemption Payment Period	Up to 7 business days
Distribution Frequency	Incidental.

MANAGER'S COMMENTS

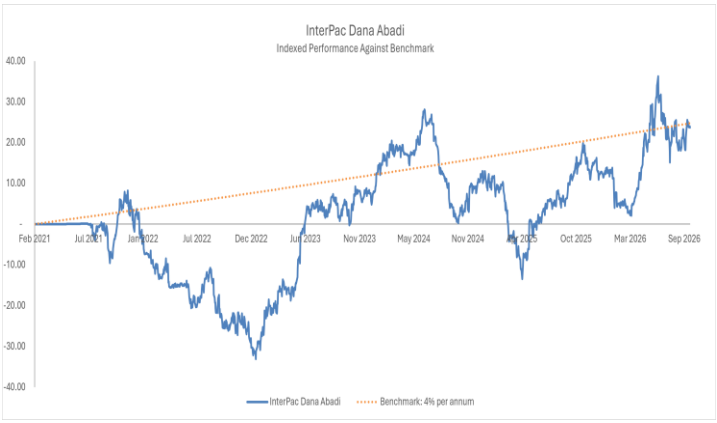
September was a month of rates, not earnings. The Fed raised rates for the first time since 2023, lifting the federal funds range by 25 basis points to 3.75%–4.00% on a 12-0 vote, and most officials pencilled in one more hike before year-end. Chair Warsh was blunt: inflation is too high and has been for too long. The data backed him. August CPI rose 0.4% on the month and 3.4% on the year, while payrolls rebounded by 162,000 after just 21,000 in July.

The bond market did the rest. With the Iran conflict in its seventh month and Brent holding above USD100, the 10-year Treasury yield climbed to 5.30% on September 30, its highest since 2002, and US mortgage rates reached 7.3%. A softer-than-expected core PCE reading late in the month cut the odds of an October hike but did not stop yields rising.

Equities split along familiar lines. The Dow fell more than 4% and the S&P 500 dipped less than 1% to close at 7,652, while the Nasdaq Composite gained close to 2%. Technology was the only S&P 500 sector to finish the month higher, as investors paid for earnings visibility and sold rate-sensitive and cyclical names. The ringgit weakened by about 1.4% against the US dollar, which added to ringgit returns on our US holdings.

We treated September's volatility as an entry point, putting cash to work in technology and broad US exposure while keeping a buffer against further rate shocks. Higher yields remain the main risk to valuations heading into the October 27–28 FOMC meeting and third-quarter earnings season. We will stay selective, favouring companies with earnings momentum and strong balance sheets.

PERFORMANCE RECORD (as at 30 September 2026)



Source : Lipper for Investment Management, 30/09/2026

The performance is calculated on NAV-to-NAV basis

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

Period	1 mth	3 mth	6 mth	1 yr	Inception
Fund (MYR)	4.23	-6.08	18.33	10.04	23.71
Fund (USD)	2.84	-6.14	17.42	13.50	22.61
Benchmark	0.32	0.99	1.99	4.00	135.29

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

Period	2022	2023	2024	2025	2026
Fund (MYR)	-32.22	56.60	1.39	2.27	10.97
Fund (USD)	-35.90	50.12	4.19	12.69	10.37

Source : Lipper for Investment Management, 30/09/2026

SECTOR ALLOCATION* (as at 30 September 2026)

* As a percentage of NAV		%
1	TECHNOLOGY	37.27
2	HEALTH CARE	19.65
3	COLLECTIVE INVESTMENT SCHEME	19.10

LARGEST HOLDINGS* (as at 30 September 2026)

* As a percentage of NAV		%
1	SP Funds S&P 500 Sharia Industry Exclusions ETF	9.79
2	Wahed Dow Jones Islamic World ETF	9.31
3	Okta, Inc.	7.18

DISCLAIMER: A copy of the InterPac Master Prospectus dated 10 February 2021 ("Prospectus") has been registered and the Product Highlights Sheet has been lodged with the Securities Commission Malaysia who takes no responsibility for the contents. The Prospectus 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 Prospectus 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 and accompanying a copy of the Prospectus. In the event that there is any discrepancy of information between the factsheet and the Prospectus, the information in the Prospectus 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 market risk, credit/default risk, interest rate risk, liquidity risk and specific stock risk. These risks and other general risks are elaborated in the Prospectus. This fund fact sheet has not been reviewed by the SC.