



# Bank Muscat Money Market Fund

## Objective

The Fund's objective is to generate steady returns with preservation of capital and provide daily liquidity. The Fund seeks to achieve this by investing in liquid, high quality money market instruments including bank deposits with commercial banks in Oman and the GCC.

## Fund Highlights

- 1) The Fund aims to protect capital, provide daily liquidity & generate attractive yield.
- 2) The Fund is designed as an alternative to traditional current and call accounts with commercial banks.

## Portfolio Report

Central banks published relatively hawkish communications, reflecting concerns about inflation, but a wait-and-see strategy prevailed. The Federal Reserve (Fed) left its policy unchanged, but the Federal Open Market Committee (FOMC) was divided regarding forward guidance, with some governors shifting from a previous easing bias to a more neutral stance on rates. The European Central Bank (ECB) and the Bank of England (BoE) also left their policies as they were, but stayed vigilant on inflation, and the ECB is likely preparing to hike rates in June.

In the US, Q1 gross domestic product (GDP) came in lower than expected at 2.0%, but private domestic demand was sustained (up by 2.5%), supported by services and strong momentum in artificial intelligence (AI) investment. The momentum in defence and AI investments remained positive in April, with a strong rise in core durable goods orders (3.3% month-on-month (m/m)) and constructive business confidence (Purchasing Managers' Index (PMI), Institute for Supply Management (ISM) index). Core personal consumption expenditures (PCE) were in line with expectations, up by 0.3% m/m and 3.2% year-on-year (y/y).

In the eurozone, Q1 GDP came in slightly lower than expected at 0.1% q/q, with large disparities among euro area members: French GDP was flat, while it was up by 0.3% in Germany, 0.2% in Italy, and 0.6% in Spain. Some weakness is likely in Q2, as business and consumer confidence both decreased significantly in April. The first estimates of April inflation confirmed the rising trend in place, namely 3.0% y/y after 2.6% y/y the prior month, but core inflation remained limited (up by 2.2% y/y).

Locally, the Central Bank of Oman issued 28-day T-bills on 20 April at an average yield of 3.66025 % from 3.75857% on the bills issued on 24 March. Meanwhile, the average yield on 91-day T-bills 3.81314 % on 29 April, compared with 3.94922% previously.

Against this backdrop, the Money Market Fund continued to deliver attractive risk-adjusted returns, recording annualised yield of 4.58%, during April 2026 which is well in excess of fed's policy rates and local T-bill yields

Bank Muscat Money Market Fund has a strong track record in terms of providing liquidity and attractive returns for short term cash management for investors. The monthly performance for past 12 months is given below:

Particular	Apr 2026	Mar 2026	Feb 2026	Jan 2026	Dec 2025	Nov 2025	Oct 2025	Sep 2025	Aug 2025	July 2025	June 2025	May 2025	Apr 2025
Return	4.58 %	4.60%	4.57%	4.62%	4.64%	4.60%	4.54%	4.68%	4.64%	4.80%	5.01%	4.89%	4.90%

## Fund's performance

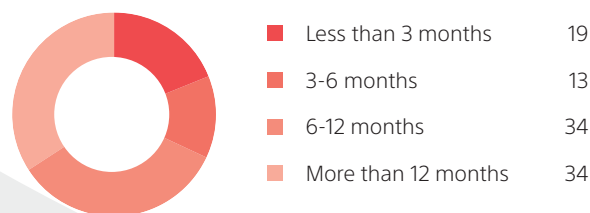
Fund's name	1 month	3 months	6 months	12 months	YTD
Bank Muscat Money Market Fund	4.58%	4.59%	4.60%	4.68%	4.60%

\* Annualized

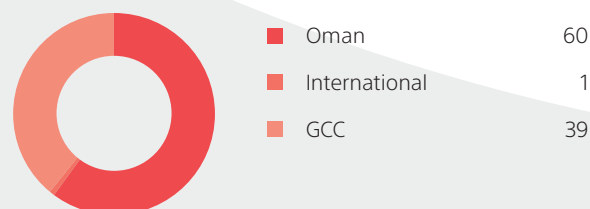
## Fund Information

Fund Manager	Bank Muscat Asset Management
Inception Date	27/06/2012
Structure	Open Ended Mutual Fund
Domicile	Oman
Risk Profile	Low
Currency	OMR
Annual Management fee	0.50%
Subscription & Redemption	Daily (Business Day)
Valuation	Daily (Business Day)
Minimum Subscription Amount	OMR 100

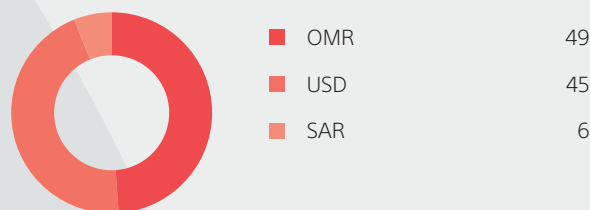
## Deposit Profile %



## Geographic Allocation %



## Currency Profile %



## Bank Muscat Asset Management

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