



# 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

Bank Muscat Money Market Fund's annualized return stood at 4.54% for the month of October 2025. The fund continues to appeal to investors as a result of its superior performance with added benefit of no entry or exit load. In addition, the Fund also provides daily subscription and redemption for investors. The returns provided by the fund are higher than the typical call rates offered by banks in Oman.

In October 2025, the U.S. economy continued to cool after the Q3 slowdown, with early estimates pointing to softer consumer activity and weaker business sentiment, while the unemployment rate edged around 4.3%, indicating gradual labor market softening. During the month, the U.S. Federal Reserve cut benchmark rates by 25bps for the second time this year, aiming to support growth as uncertainty over trade policy and inflation expectations persisted.

Central Bank of Oman issued 28-day T-bills on the 22nd October with an average yield of 3.20159% compared to the T-Bills issued in 20th September with an average yield of 3.26710%. Furthermore, the average yield of 3.81041% on the 91-day bills issued on 22nd October was c. 22 bps lower than the average yield of 4.03104% on 91 day bills issued on 24th September.

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:

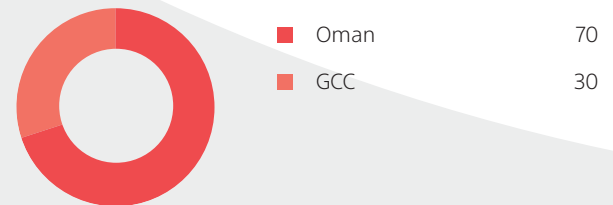
## Fund Information

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

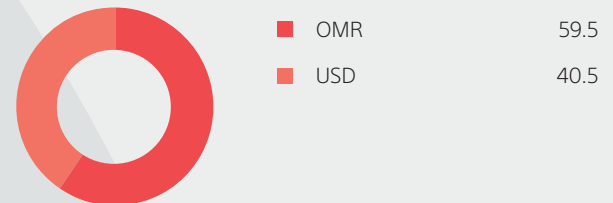
## Deposit Profile %



## Geographic Allocation %



## Currency Profile %



## Portfolio Performance

Particular	Oct 2025	Sep 2025	Aug 2025	July 2025	June 2025	May 2025	Apr 2025	Mar 2025	Feb 2025	Jan 2025	Dec 2024	Nov 2024	Oct 2024
Return*	4.54%	4.68%	4.64%	4.80%	5.01%	4.89%	4.90%	5.03%	5.10%	4.96%	4.86%	5.08%	5.18%
Weighted Average Maturity (Days)	269	160	148	128	125	144	136	146	95	108	88	74	86

\* Annualized # WAM reinstated for callable deposits.

## Fund's performance

Fund's name	1 month	3 months	6 months	12 months	YTD
Bank Muscat Money Market Fund	4.54%	4.62%	4.76%	4.87%	4.85%

\* Annualized

## Bank Muscat Asset Management

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