

QIC Asset Management Money Market Program

FACTSHEET September 2025

Portfolio Investment Strategy

The QIC Asset Management Money Market Program ("QICAMM") is a money market solution, offering clients attractive proposition for short-term liquidity management. The objective of the program is to optimize short-term returns for investors by investing in term deposits, predominantly with Islamic banks in Qatar rated "A-" or above. The principal settlement period is T+2 days & profit payout is monthly.

Market Comments

Federal Reserve policymakers wary of cutting interest rates in the face of President Donald Trump's aggressive tariffs will likely stick to their wait-and-see stance amid fresh data showing muted inflation last month and evidence of increased consumer caution. April's 2.1% year-over year increase in the Personal Consumption Expenditure price index, down from 2.3% in March, puts inflation within a stone's throw of the Fed's 2% target. The Fed has kept short-term borrowing costs in the 4.25%-4.50% range since last December and market continue to bet that Fed won't lower its benchmark rate until the Fed's September meeting. The QAR profit rates is expected to move gradually in line with the FED rate cuts and investors should expect the profit rates to go lower in line with that.

Key Information



Inception Date: 28th Aug 2025



Investment Managers: QICAM

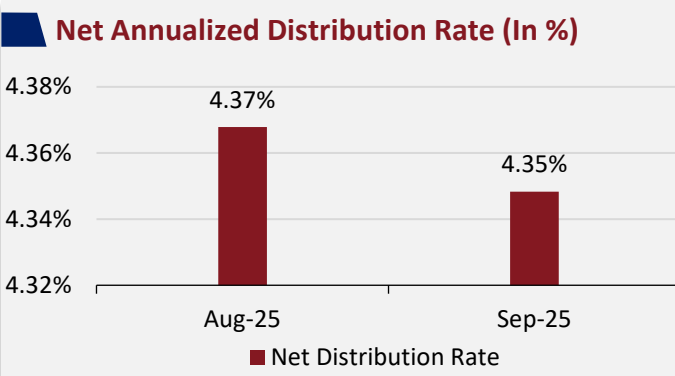
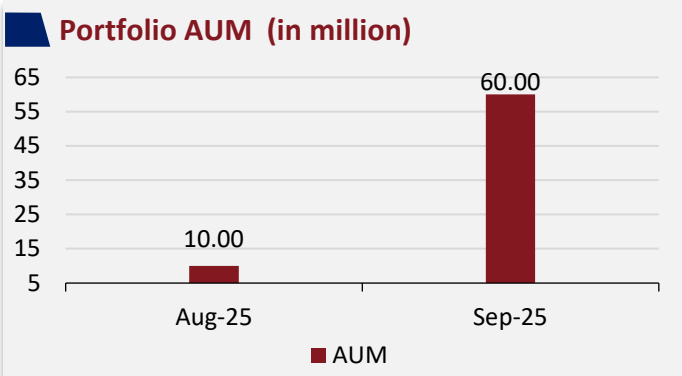


AUM: 60 Mn

Net Annualized Monthly Distribution Rate	4.35% p.a.
Expense Ratio	0.002%
Asset Under Management (AUM)	60 Mn
Currency	QAR
Investment Manager	QICAM LLC
Investment Tenor/Maturity	Open Ended

Subscription/Redemption Frequency	Daily (Business Day)
Settlement Period	T+2
Profit Payment Frequency	Monthly
Subscription/Redemption Fee	NIL
Minimum Subscription (QAR)	1 Mn

Managed Account Performance	MTD	YTD	3M	6M
QICAMM Program Performance	4.35%	4.36%	4.36%	4.36%



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