

QIC Asset Management Money Market Program

FACTSHEET January 2026

Portfolio Investment Strategy

The QIC Asset Management Money Market Program ("QICMM") 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 banks in Qatar rated "A-" or above. The principal settlement period is T+2 days & profit payout is monthly.

Market Comments

The Federal Reserve kept interest rates unchanged at its January meeting, holding the federal funds rate in the 3.50%–3.75% range, a move that markets largely expected. After three quarter-point cuts late in 2025, policymakers indicated they are comfortable pausing while the economy remains on solid footing. Officials cited steady growth, a gradually cooling labor market, and inflation that is still above target as reasons for staying on hold. The Fed reiterated that future decisions will be guided by incoming data, reinforcing expectations for near-term rate stability. Investors continue to monitor broader policy risks, including concerns about political pressures on the central bank, which could affect market volatility and interest-rate expectations. Markets are still pricing in one to two potential rate cuts later this year, though the timing and size remain uncertain. Profit rates are expected to adjust gradually alongside any changes in Fed policy and could trend lower if easing resumes.

Key Information



Inception Date: 30th July 2025



Investment Managers: QICAM

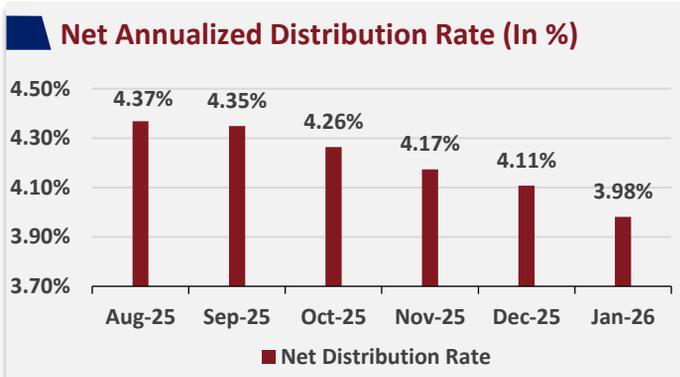
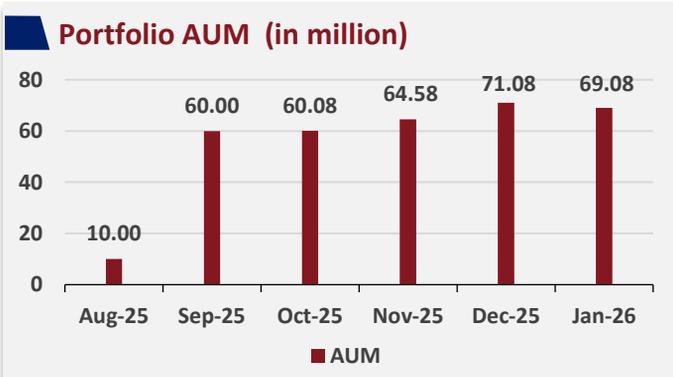


AUM: 69 Mn

Net Annualized Monthly Distribution Rate	3.98% p.a.
Expense Ratio	0.002%
Asset Under Management (AUM)	69 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	3.98%	3.98%	4.09%	4.21%



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