

QIC Islamic Money Market Program

FACTSHEET February 2026

Portfolio Investment Strategy

The QIC Islamic Money Market Mudarabah ("QICIMM") is a Shariah-compliant 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

The Federal Reserve's benchmark federal funds rate is at 3.50 % – 3.75 %, unchanged at the start of March 2026 after a pause following several cuts in late 2025. Fed officials are cautious about further cuts because inflation remains above target, though some policymakers see cuts later in 2026 if inflation continues to ease. Overall GDP growth for 2025 was around ~2.2 %, down from ~2.8 % in 2024 and Annual headline CPI inflation was reported at ~2.4 % (Jan 2026) — showing continued cooling but still above the Fed's 2 % target. With GDP slowing and inflation still above target, the Fed is in a "data-dependent" mode: not ready to cut aggressively but keeping rates accommodative relative to earlier high levels. The profit rates is expected to move down gradually in line with the FED rate cuts.

Key Information



Inception Date: 15th Jan 2024



Investment Managers: QICIAM

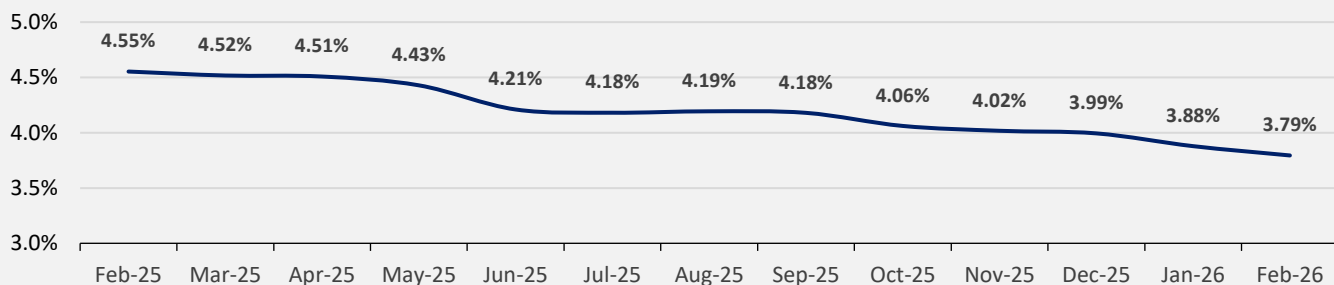


AUM: 98 Mn

Net Annualized Monthly Distribution Rate	3.79% p.a	Subscription/Redemption Frequency	Daily (Business Day)
Expense Ratio	0.002%	Settlement Period	T+2
Asset Under Management (AUM)	98 Mn	Profit Payment Frequency	Monthly
Currency	USD	Subscription/Redemption Fee	NIL
Investment Manager	QICIAM LLC	Minimum Subscription (USD)	0.5 Mn
Investment Tenor/Maturity	Open Ended	Distribution Agent	QInvest LLC

Managed Account Performance	MTD	YTD	3M	6M
QICIMM Program Performance	3.79%	3.84%	3.89%	3.99%

Net Distribution Rate



Disclaimer

This document is prepared for general circulation and is circulated for general information only. This document is not an invitation to subscribe to units of any investment fund or program therein. At all times, prospective investors considering an investment in a fund or program should carefully review such fund's or program's prospectus describing the investment approach, operations, applicability of taxes, fees, expenses, risks of investing and review the fund's or program's performance over time.