

Sky One Money Market Fund

Fact Sheet 31st Oct 2025

MTD 3.09%^{annualized}



Investment objective

The Fund aims to provide subscribers with on-demand access to liquidity while preserving capital and generating a competitive return. The Fund primarily invests in Sharia-compliant placements with GCC banks and GCC investment-grade Sukuks. Maturity transformation techniques are employed to enhance returns while maintaining a strong focus on capital preservation.

Investment strategy

Products	Sharia compliant GCC domiciled assets
Benchmark	EIBOR ON
Investment style	Money Market funds
Assets	GCC Investment Grade Sukuks denominated in AED Or USD. Eligible assets include, but not limited to money market Instruments, placements with GCC banks
Exposure	10% in debt instrument 25% per counter party bank
Durations	Max 397 days, except investments that can be liquidated In 5 days
Currency	USD / AED
Maturity	Maximum overall weighted average of 180 days

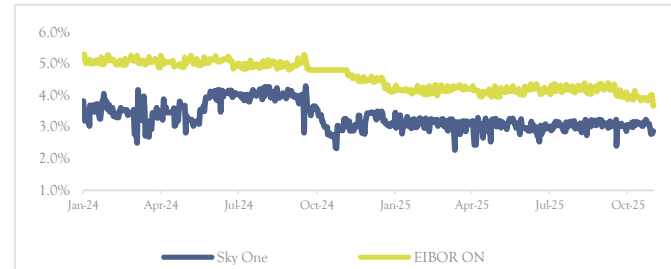
Key metrics

Gross Yield MTD ^{annualized}	4.03%
Net Yield MTD ^{annualized}	3.09%
Weighted Average Maturity	58 days

Fund key information

Inception Date	23-Dec-2019	Fund Manager	Al Ramz PJSC
Fund Registration	UAE	Administrator	Al Ramz PJSC
Auditor	Ernst & Young	Law Firm	Al Tamimi & Co
Currency	AED	Custodian	ENBD
Avg YTD NAV	382 million	Shariah Advisor	Minhaj Advisory
Min. Subscription	AED 1.00	Financial Year End	31-December
Custodian Fee	0.06%, Minimum Annual fee AED 60,000	Fund Type	Open Ended
Management	0.75% p.a.	Registrar	0.10% p.a.
Audit Fee	AED 36,750 p.a.	Administrator	0.10% p.a.
ISIN	AED000830011	Subscription & Redemption	Daily

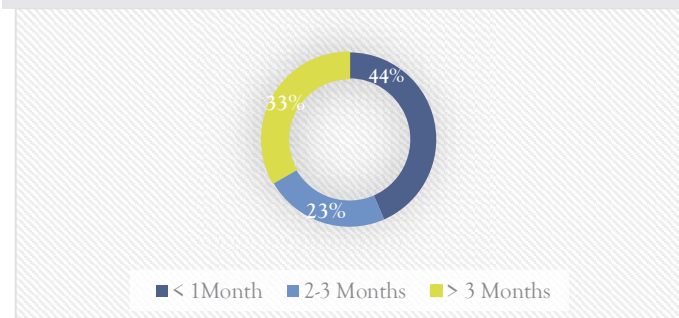
Performance



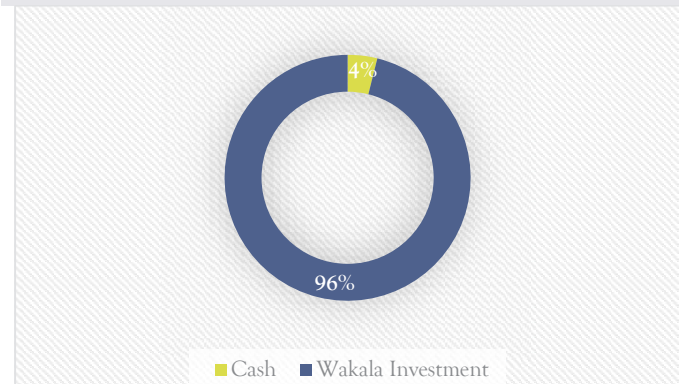
Fund is gradually converging to EIBOR, Funds reduced the average life to 45 days with selectively investing in 6-month duration. Fund will explore to invest some in UAE Sovereign Sukuk along with 1 years Wakala deposit selectively.

	MTD ^{annualized}	YTD ^{annualized}	Since inception ^{annualized}
Fund	3.09%	3.07%	1.86%
Benchmark	3.92%	4.14%	2.64%

Months to maturity



Asset allocation



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