



# AHAM RMB Bond Fund

A fund that aims to provide regular income by investing in RMB denominated bonds.

**Fund Category**  
Bond (Wholesale)

**Fund Type**  
Income

**Benchmark**  
1 Year China Household Savings Deposit Rate Index

**Base Currency**  
RMB

**Launch Date / IOP**  
May 25, 2021 / RMB0.50<sub>(CNH)</sub>  
May 25, 2021 / MYR0.50<sub>(MYR)</sub>

**Financial Year End**  
January 31

**Subscription**  
Cash

**Initial Sales Charge**  
Max 2.00% of the NAV per Unit

**Annual Management Fee**  
Max 1.00% per annum

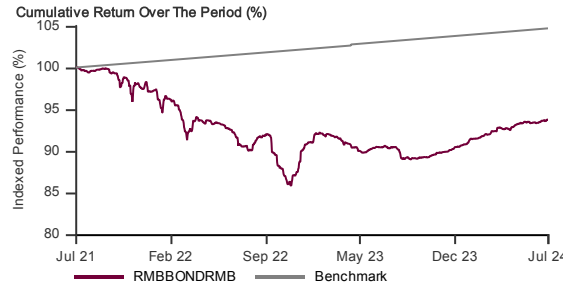
**Minimum Investment / Minimum Subsequent Investment**  
RMB30,000 / RMB10,000<sub>(CNH)</sub>  
MYR30,000 / MYR10,000<sub>(MYR)</sub>

**As at July 31, 2024\***  
**Fund Size / NAV Per Unit**  
RMB31.4million / RMB0.4407<sub>(CNH)</sub>  
MYR17.8million / MYR0.4358<sub>(MYR)</sub>

**Fixed Income Yield**  
4.1%

**Fixed Income Duration**  
4.4 years

## Performance Record as at July 31 2024\*



May, 2021 to July, 2024 NAV-NAV prices and assuming reinvestment of distributions into the Fund, gross investment based in RMB. The value of Units may go down as well as up. Past performance is not indicative of future performance.  
Source: MorningStar

## Performance Table as at July 31 2024\*

Total Return (%)	1 Month	1 Year	3 Year	Inception
Fund (RMB)	0.3	3.7	-5.7	-6.3
Benchmark (RMB)	0.1	1.5	4.6	4.7
Fund (MYR)	-1.4	4.5	-8.3	-7.4

Annualised Return (%)	1 Year	3 Year	5 Year	Inception
Fund (RMB)	3.7	-1.9	-	-2.1
Benchmark (RMB)	1.5	1.5	-	1.5
Fund (MYR)	4.5	-2.8	-	-2.5

Calendar Year Return (%)	Year To Date	2023	2022	2021
Fund (RMB)	3.6	-0.6	-6.5	-
Benchmark (RMB)	0.9	1.5	1.5	-
Fund (MYR)	2.1	0.8	-9.3	-

Source: MorningStar

## Top Holdings as at July 31 2024\*

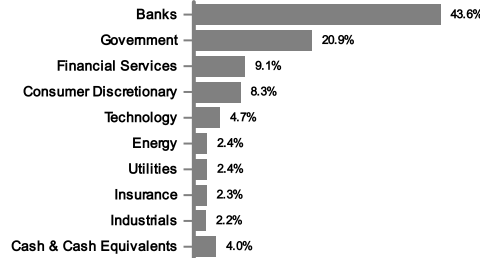
Bonds	Coupon	Maturity Date	%
United Overseas Bank Ltd	4.50%	06.04.32	5.2
DBS Group Holdings Ltd	3.70%	03.03.31	5.1
HSBC Holdings PLC	3.40%	29.06.27	5.1
Airport Authority HK	2.10%	08.03.49	4.6
China Development Bank Corp	2.63%	08.01.34	3.5
First Abu Dhabi Bank	3.40%	18.08.25	3.4
Societe Generale SA	3.50%	09.07.26	3.4
BNP Paribas SA	3.50%	20.03.30	3.4
QNB Finance Ltd	3.31%	11.03.25	3.4
Airport Authority HK	2.93%	05.06.34	3.4

## Income Distribution History

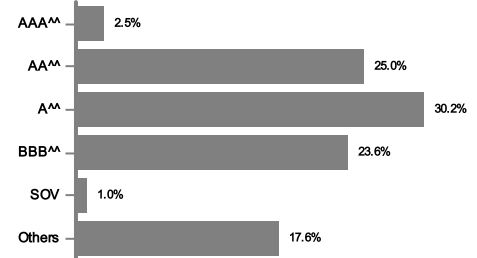
	Gross Distribution/Yields	
	MYR Class	CNH Class
	sen/(%) / cents/(%)	
2023	1.85 / 4.2	1.85 / 4.3
2024	0.85 / 1.9	0.85 / 1.9

Distribution Policy: The fund will distribute income subject to the availability of income. Annually: CNH, MYR

## Sector Allocation as at July 31 2024\*



## Credit Profile as at July 31 2024\*



The Credit Profile above are a percentage of the Fund's fixed income portion only. ^^Source of foreign bonds rating: Bloomberg

\* The data provided above is that of the Fund and is a percentage of NAV as at July 31 2024. All figures are subject to frequent changes on a daily basis and the percentages might not add up to 100% due to rounding.

To invest in a Class other than MYR Class and/or MYR-Hedged Class, investors are required to have a foreign currency account with any Financial Institution as all transactions relating to the particular foreign currency will ONLY be made via telegraphic transfer.

Where a distribution is declared, investors are advised that following the issue of additional Units/distribution, the NAV per Unit will be reduced from cum-distribution NAV to ex-distribution NAV.

Based on the Fund's portfolio returns as at June 30 2024, the Volatility Factor (VF) for this Fund is 5.4 for CNH Class (Low) and 5.3 for MYR Class (Low) (source: Lipper). Very Low includes Funds with VF that are not more than 4.78. Low includes Funds with VF that are above 4.78 but not more than 8.74. Moderate includes Funds with VF that are above 8.74 but not more than 11.415. High includes Funds with VF that are above 11.415 but not more than 15.88. Very High includes Funds with VF that are above 15.88. The VF means there is a possibility for the Fund in generating an upside return or downside return around this VF. The Volatility Class (VC) is assigned by Lipper based on quintile ranks of VF for qualified funds. The Fund's portfolio may have changed since this date and there is no guaranteed that the Fund will continue to have the same VF or VC in the future. Presently, only funds launched in the market for at least 36 months will display the VF and its VC.

A copy of the Information Memorandum and Product Highlights Sheet ("PHS") can be obtained at AHAM Asset Management's ("AHAM Capital") sales offices or at www.aham.com.my. Investors are advised to read and understand the contents of Information Memorandum and the corresponding PHS before investing. There are fees and charges involved when investing in the Fund. Investors are advised to consider and compare the fees and charges as well of the risks carefully before investing. Investors should make their own assessment of the risks involved in investing and should seek professional advice, where necessary. The price of units and distribution payable, if any, may go down as well as up and past performance of the fund should not be taken as indicative of its future performance. The Securities Commission Malaysia has not reviewed this marketing/promotional material and takes no responsibility for the contents of this marketing/promotional material and expressly disclaims all liability, however arising from this marketing/promotional material.