AHAM Institutional Bond Fund

The Fund endeavours to provide enhanced income over short term money market placements and regular income distribution throughout the duration of the Fund.

Fund Category
Bond (Wholesale)

Fund Type
Income

Benchmark
70% Quantshop Index for 1-5 year Malaysian Government Securities + 30% Maybank Overnight Deposit Rate

Base Currency
MYR

Launch Date / IOP
March 10, 2011 / MYR1.00(MYR)

Financial Year End
December 31

Subscription
Cash

Initial Sales Charge
N/A

Annual Management Fee
Max 0.50% per annum

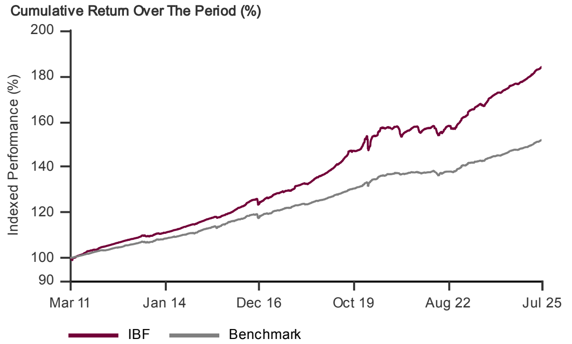
Minimum Investment / Minimum Subsequent Investment
MYR10,000,000 / MYR1,000,000(MYR)

As at July 31, 2025*
Fund Size / NAV Per Unit
MYR94.3million / MYR1.0535(MYR)

Fixed Income Yield
3.7%

Fixed Income Duration
5.2 years

Performance Record as at July 31 2025*



March, 2011 to July, 2025 NAV-NAV prices and assuming reinvestment of distributions into the Fund, gross investment based in MYR. 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 2025*

Total Return (%)	1 Month	1 Year	3 Year	Since Inception
Fund (MYR)	0.6	5.2	17.1	84.2
Benchmark (MYR)	0.4	3.5	10.1	51.9

Annualised Return (%)	1 Year	3 Year	5 Year	Since Inception
Fund (MYR)	5.2	5.4	3.4	4.3
Benchmark (MYR)	3.5	3.3	2.3	2.9

Calendar Year Return (%)	Year To Date	2024	2023	2022
Fund (MYR)	3.7	4.4	6.7	1.7
Benchmark (MYR)	2.4	2.9	3.4	1.3

Source: MorningStar

Top Holdings as at July 31 2025*

Bonds

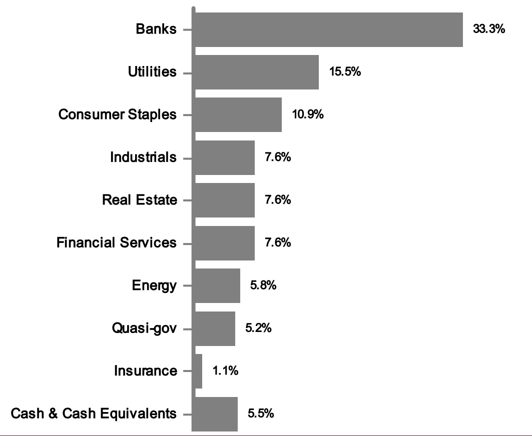
Issuer	Coupon	Maturity Date	%
SMJ Energy Sdn Bhd	4.67%	26.10.38	5.8
YTL Power International Bhd	4.88%	22.03.30	5.6
YTL Power International Bhd	4.99%	24.08.28	5.5
Johor Plantations Group Berhad	4.04%	26.09.34	5.5
Malaysia Airports Holdings Bhd	4.02%	21.11.31	5.4
Pelaburan Hartanah Berhad	3.91%	02.09.31	5.4
Bank Islam Malaysia Bhd	3.85%	23.07.32	5.4
Danga Capital Berhad	2.96%	25.01.28	5.2
Toyota Capital Malaysia	4.43%	24.01.29	4.9
Malayan Banking Bhd	4.03%	31.01.34	3.2

Income Distribution History

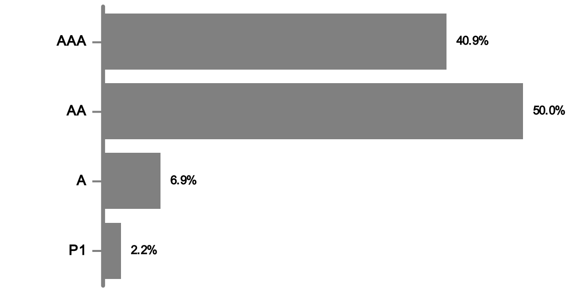
	Net Distribution (Sen)	Yield (%)
2016	4.43	4.4
2017	4.50	4.5
2018	4.64	4.7
2019	4.25	4.1
2020	4.70	4.5
2021	3.91	3.8
2022	3.96	4.0
2023	4.33	4.3
2024	3.61	3.5
2025	2.04	2.0

Distribution Policy: The fund will distribute income subject to the availability of income.
Monthly: MYR

Sector Allocation as at July 31 2025*

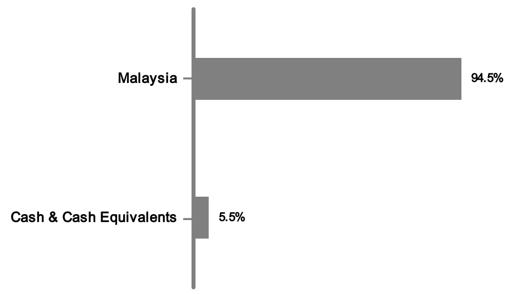


Credit Profile as at July 31 2025*



The Credit Profile above are a percentage of the Fund's fixed income portion only.

Country Allocation as at July 31 2025*



* The data provided above is that of the Fund and is a percentage of NAV as at July 31 2025. 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.

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.