AHAM CAPITAL
ASSET MANAGEMENT

AHAM Income Fund 3

A fixed income fund aims to provide investors with a steady income over the medium to long-term investment horizon.

Fund Category
Fixed Income (Wholesale)

Fund Type
Income

Benchmark
40% FTSE BPAM Corporates 3Y-7Y All Bond+20% FTSE BPAM Corporates 1Y-3Y All Bond+20% FTSE BPAM Govt 3Y-7Y All Bond+20% FTSE BPAM Govt 1Y-3Y All Bond

Base Currency
MYR

Launch Date / IOP
August 01, 2019 / MYR1.00(MYR)

Financial Year End
December 31

Subscription
Cash

Initial Sales Charge
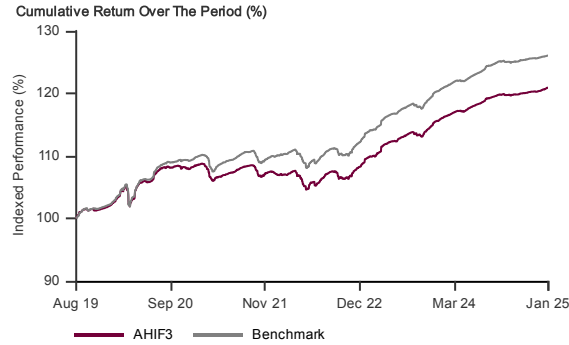N/A

Annual Management Fee
Max 0.20% per annum

Minimum Investment / Minimum Subsequent Investment
MYR10,000 / MYR5,000(MYR)

As at January 31, 2025*
Fund Size / NAV Per Unit
MYR643.5million / MYR1.0178(MYR)

Fixed Income Yield
3.9%

Fixed Income Duration
4.1 years

Performance Record as at January 31 2025*
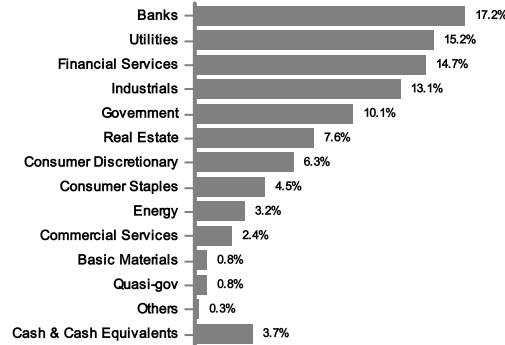
Cumulative Return Over The Period (%)

August, 2019 to January, 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 January 31 2025*

Total Return (%)	1 Month	1 Year	3 Year	Since Inception
Fund (MYR)	0.4	4.1	13.0	20.9
Benchmark (MYR)	0.2	4.2	14.3	26.1

Annualised Return (%)	1 Year	3 Year	5 Year	Since Inception
Fund (MYR)	4.1	4.2	3.2	3.5
Benchmark (MYR)	4.2	4.5	4.0	4.3

Calendar Year Return (%)	Year To Date	2024	2023	2022
Fund (MYR)	0.4	4.2	6.7	1.2
Benchmark (MYR)	0.2	4.6	7.1	2.0

Source: MorningStar

Top Holdings as at January 31 2025*

Bonds

Issuer	Coupon	Maturity Date	%
GII	4.19%	07.10.32	3.2
MGS	3.58%	15.07.32	3.1
PONSB Capital Bhd	4.96%	28.12.28	2.4
Eco World Capital Bhd	4.90%	10.08.28	2.4
TNB Power Generation	4.58%	29.03.33	2.0
Petroleum Sarawak Explo	5.22%	09.11.29	1.6
Amanat Lebuhraya Rakyat Berhad	5.09%	11.10.30	1.6
YTL Corporation Bhd	4.97%	10.04.31	1.6
SMJ Energy Sdn Bhd	4.54%	26.10.33	1.6
MGS	4.50%	15.04.30	1.6

Income Distribution History

	Net Distribution (Sen)	Yield (%)
2019	0.30	0.3
2020	3.40	3.3
2021	3.13	3.1
2022	2.99	3.1
2023	3.99	4.1
2024	3.67	3.7

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

Sector Allocation as at January 31 2025*

Sector	%
Banks	17.2%
Utilities	15.2%
Financial Services	14.7%
Industrials	13.1%
Government	10.1%
Real Estate	7.6%
Consumer Discretionary	6.3%
Consumer Staples	4.5%
Energy	3.2%
Commercial Services	2.4%
Basic Materials	0.8%
Quasi-gov	0.8%
Others	0.3%
Cash & Cash Equivalents	3.7%

Credit Profile as at January 31 2025*

Rating	%
AAA	30.8%
AA	57.9%
SOV	10.5%
Others	0.8%
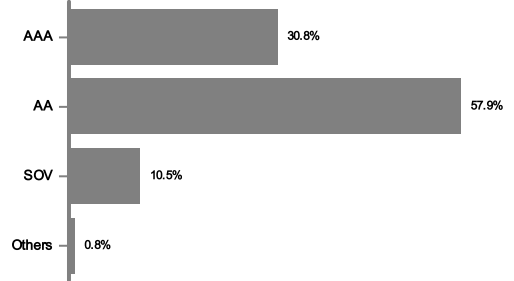
The Credit Profile above are a percentage of the Fund's fixed income portion only.