Fund Factsheet August 2025

AmAl-Amin

Fund Overview

Investment Objective

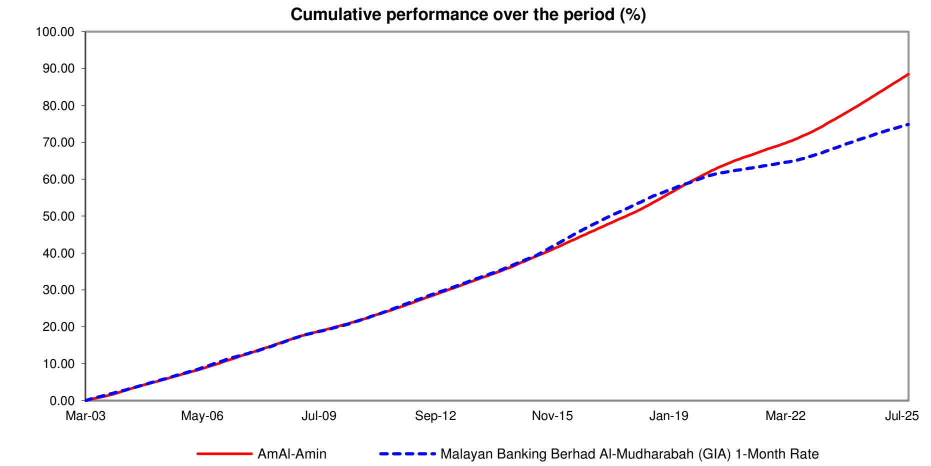
AmAl-Amin (the "Fund") aims to provide you with a regular stream of "halal" monthly income* by investing in Islamic money market instruments and Sukuk.

The Fund is suitable for investors:

- seeking to invest your cash portion of your investment portfolio;
- seeking capital preservation**;
- seeking to invest your excess cash for short-term***;
- with short or medium-term**** investment goals; and
- desire a stream of potential Shariah-compliant monthly income*.

Notes: *Income distribution (if any) could be in the form of units or cash.
**Capital preservation does not mean that the capital is guaranteed or protected.
***Short-term refers to a period of one (1) year or less.
****Short to medium-term refers to an investment horizon of one (1) to three (3) years.
Any material change to the investment objective of the Fund would require Unit Holders' approval.

Fund Performance (as at 31 July 2025)



Past performance is not necessarily indicative of future performance. Unit prices and investment returns may go down as well as up.
Source: AmFunds Management Berhad

Performance Table (as at 31 July 2025)

Cumulative Return (%)	YTD	1 Month	6 Months	1 Year	3 Years	5 Years
Fund	1.96	0.28	1.67	3.43	10.11	14.97
*Benchmark	0.99	0.12	0.83	1.76	5.82	8.03

Annualised Return (%)	3 Years	5 Years	10 Years	Since Inception
Fund	3.26	2.83	3.03	2.86
*Benchmark	1.90	1.56	2.26	-

Calendar Year Return (%)	2024	2023	2022	2021	2020
Fund	3.46	3.23	2.41	2.09	2.71
*Benchmark	1.92	2.07	1.39	1.00	1.35

*Malayan Banking Berhad Al-Mudharabah (GIA) 1-Month Rate
Source Benchmark: *AmFunds Management Berhad
Source Fund Return : Novagni Analytics and Advisory Sdn. Bhd.
Past performance is not necessarily indicative of future performance. The performance is calculated based on NAV-to-NAV using Time Weighted Rate of Return ("TWRR") method.

Fund Facts

Fund Category / Type
Islamic Fixed Income / Income

Base Currency
MYR

Investment Manager
AmIslamic Funds Management Sdn Bhd

Launch Date
26 November 2001

Initial Offer Price
MYR 1.00

Minimum Initial Investment
MYR 1,000

Minimum Additional Investment
MYR 500

Annual Management Fee
Up to 0.75% p.a. of the NAV of the Fund

Annual Trustee Fee
Up to 0.07% p.a. of the NAV of the Fund

Entry Charge
Nil

Exit Fee
Nil

Redemption Payment Period
The first RM30 million will be on the following Business Day upon receipt of redemption request. Any amount above the first RM30 million will be no later than three (3) Business Days after the receipt of redemption request.

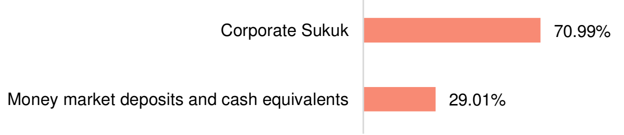
Income Distribution
Subject to the availability of income, distribution will be made on a monthly basis.

Data as at 31 July 2025

NAV Per Unit*	MYR 1.0000
Fund Size*	MYR 1,332.02 million
Unit in Circulation*	1,329.58 million

Source: AmFunds Management Berhad
The above fees and charges may be subject to any applicable taxes and/or duties (imposed by the Government of Malaysia which are payable by the unit holder(s) and/or the Fund (as the case may be) at the prevailing rate.

Asset Allocation (as at 31 July 2025)



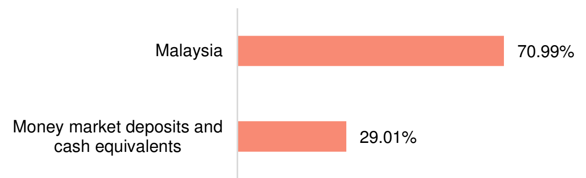
Source: AmFunds Management Berhad

Top 5 Holdings (as at 31 July 2025)

QSB IMTN 4.750% 28.03.2028 SERIES 1 TRANCHE 1 (Sukuk)	4.58%
DIALOG PERPETUAL SUKUK WAKALAH TRANCHE NO. 1 (Sukuk)	3.79%
UMWH PERPETUAL SUKUK MUSHARAKAH 6.35% - TRANCHE 1 (Sukuk)	3.64%
AEON CREDIT SENIOR SUKUK (S8T1) 4.130% 06.03.2030 (Sukuk)	3.44%
ISLAM IMTN 3.600% 21.10.2030 (Sukuk)	3.41%

Source: AmFunds Management Berhad

Country Allocation (as at 31 July 2025)



Source: AmFunds Management Berhad

Disclaimer

Based on the Fund's portfolio returns as at 31 July 2025, the Volatility Factor ("VF") for this Fund is 0.1 and is classified as "Very Low" (Source: Lipper). "Very Low" includes funds with VF that are lower 4.555 (Source: Lipper). 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. VF is subject to monthly revision and VC will be revised every six months. The Fund's portfolio may have changed since this date and there is no guarantee 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.

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