



Fund Factsheet August 2025

AmInstitutional Income Bond SRI (formerly known as AmInstitutional Income Bond)

Fund Overview

Investment Objective

AmInstitutional Income Bond SRI (formerly known as AmInstitutional Income Bond) (the "Fund") seeks to provide income* and to a lesser extent capital appreciation by investing primarily in fixed income instruments.

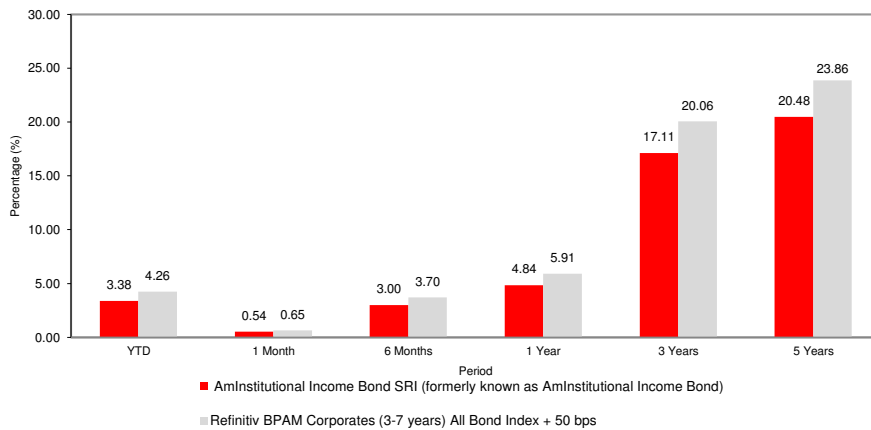
The Fund is suitable for Sophisticated Investors seeking:

- seek an investment that aims to provide income*;
- have medium to long-term investment horizon; and
- have a low to medium risk tolerance.

Notes: *Income distribution (if any) can be in the form of cash (by telegraphic transfer) or additional units (by reinvestment into units of the Fund).
Any material change to the investment objective of the Fund would require Unit Holders' approval.
AmInstitutional Income Bond SRI is a qualified Sustainable and Responsible Investment ("SRI") fund under the Guidelines on Sustainable and Responsible Investment Funds.

Fund Performance (as at 31 July 2025)

Performance Record (%)



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	3.38	0.54	3.00	4.84	17.11	20.48
*Benchmark	4.26	0.65	3.70	5.91	20.06	23.86
Annualised Return (%)	3 Years	5 Years	10 Years	Since Inception		
Fund	5.40	3.80	-	4.87		
*Benchmark	6.28	4.37	-	5.46		
Calendar Year Return (%)	2024	2023	2022	2021	2020	
Fund	4.51	6.56	2.74	0.94	6.31	
*Benchmark	5.11	7.54	2.65	0.96	7.70	

*Refinitiv BPAM Corporates (3-7 years) All Bond Index + 50 bps
Source Benchmark: *AmFunds Management Berhad
Source Fund Return: Novagnt 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

Fixed Income / Income

Base Currency

MYR

Investment Manager

AmFunds Management Berhad

Launch Date

18 February 2019

Initial Offer Price

MYR 1.0000

Minimum Initial Investment

MYR 1,000,000

Minimum Additional Investment

MYR 500,000

Annual Management Fee

Up to 0.75% p.a. of the Fund's NAV is charged to the Fund.

Annual Trustee Fee

Up to 0.02% p.a. of the Fund's NAV (excluding foreign custodian fee and charges).

Entry Charge

Nil

Exit Fee

Nil

Redemption Payment Period

Within seven (7) calendar days from the acceptance of a complete redemption request.

Income Distribution

Subject to the availability of income, distribution will be paid out at least twice every year and can be in the form of cash (by telegraphic transfer) or additional units (by reinvestment into units of the Fund).

*Data as at 31 July 2025

NAV Per Unit* MYR 1.0577

Fund Size* MYR 1,227.55 million

Unit in Circulation* 1,160.56 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.

Income Distribution History

Year	Total Net Payout per unit (Sen)	Yield (%)
2025	3.34	N/A
2024	4.38	N/A
2023	2.81	N/A
2022	3.35	N/A
2021	2.95	N/A

Source: AmFunds Management Berhad
Historical income distribution is not indicative of future income distribution payout. The income could be in the form of units or cash. Unit prices and income distribution, if any, may rise or fall. Where an income distribution is declared, investors are advised that following the distribution the net asset value per unit will be reduced from cum-distribution NAV to ex-distribution NAV.

Asset Allocation (as at 31 July 2025)

Corporate bonds	89.38%
Malaysian government bonds	5.76%
Cagamas bonds	4.22%
Commercial papers	0.40%
Money market deposits and cash equivalents	0.24%

Source: AmFunds Management Berhad

Country Allocation (as at 31 July 2025)

Malaysia	99.76%
Money market deposits and cash equivalents	0.24%

Source: AmFunds Management Berhad

Top 5 Holdings (as at 31 July 2025)

CAGAMAS MTN 4.030% 02.5.2031	4.22%
CELCOMDIGI IMTN 3.930% 27.06.2031 - TRANCHE NO 10	3.75%
ISLAM IMTN 4.010% 13.07.2029 (TRANCHE 6 SERIES 1)	3.72%
GII MURABAH 2/2024 3.804% 08.10.2031	3.38%
MALAYAN CEMENT IMTN 4.120% 02.07.2027	3.30%

Source: AmFunds Management Berhad

Disclaimer

This advertisement material is prepared for information purposes only and may not be published, circulated, reproduced or distributed in whole or part, whether directly or indirectly, to any person without the prior written consent of AmFunds Management Berhad [198601005272 (154432-A)] ("AmInvest"). This advertisement material should not be construed as an offer or solicitation for the purchase or sale of any units in AmInvest's wholesale fund(s). Investors shall be solely responsible for using and relying on any contents in this advertisement material. AmInvest and its employees shall not be held liable to the investors for any damage, direct, indirect or consequential losses (including loss of profit), claims, actions, demands, liabilities suffered by the investors or proceedings and judgments brought or established against the investors, and costs, charges and expenses incurred by the investors or for any investment decision that the investors have made as a result of relying on the content or information in this advertisement material. Investors are advised to read and understand the contents of the Information Memorandum dated 18 February 2019 for AmInstitutional Income Bond, including any supplementary made thereof from time to time ("Information Memorandum(s)") and its Product Highlights Sheet ("PHS"), obtainable at www.aminvest.com, before making an investment decision. The Information Memorandum(s) and PHS have been lodged with the Securities Commission Malaysia, who takes no responsibility for its contents. The Securities Commission Malaysia has not reviewed this advertisement material. Investors may wish to seek advice from a professional advisor before making an investment. The Fund's units will only be issued upon receipt of the complete application form accompanying the Information Memorandum(s). Past performance of the Fund is not an indication of its future performance. The Fund's unit prices and income distribution payable, if any, may rise or fall. Where a unit split/distribution is declared, investors are advised that following the issue of additional units/distribution, the Net Asset Value ("NAV") per unit will be reduced from pre-unit split NAV/cum-distribution NAV to post-unit split NAV/ex-distribution NAV. Please be advised that where a unit split is declared, the value of investor's investment in Malaysian Ringgit will remain unchanged after the distribution of the additional units. Investments in the Fund are exposed to interest rate risk, income distribution risk, liquidity risk, counterparty credit risk, credit and default risk, currency risk, sustainability and responsible investment and impact risk and greenwashing risk. Please refer to the Information Memorandum(s) for detailed information on the specific risks of the fund(s). Investors are advised to consider these risks and other general risk elaborated, as well as the fees, charges and expenses involved. This advertisement material may be translated into languages other than English. In the event of any dispute or ambiguity arising out of such translated versions of this advertisement material, the English version shall prevail. AmInvest's Privacy Notice can be accessed via aminvest.com. Note: Unless stated otherwise, all fees, charges and/or expenses disclosed in this material are exclusive by way of example and not limitation; goods and services tax, value added tax, consumption tax, levies, duties and other taxes as may be imposed by the Government of Malaysia from time to time (collectively known as "Taxes"). If these fees, charges and/or expenses are subject to any Taxes, such Taxes shall be borne and payable by the Unit Holders and/or the Fund (as the case may be) at the prevailing rate, including any increase or decrease to the rate, in addition to the fees, charges and/or expenses stated herein. Privacy Notice: AmFunds Management Berhad [Company Registration: 198601005272 (154432-A)] issued its Privacy Notice as required by Personal Data Protection Act 2010, which details the use and processing of your personal information by AmFunds Management Berhad. The Privacy Notice can be accessed via www.aminvest.com and is also available at our head office. If you have any queries in relation to the Privacy Notice of AmFunds Management Berhad, please feel free to contact our Customer Service Representative at Tel: +603 2032 2888 OR e-mail: enquiries@aminvest.com.

