

# AmanahRaya Unit Trust Fund

July 2026

## Fund Objective

The Fund aims to provide regular income and capital growth over the medium to long-term through investments predominantly in debt securities, money market instruments and Trust Accounts.

| Terms     | 3-Month | 6-Month | YTD  | 1-Year | 3-Year | 5-Year | 10-Year | Since Inception |
|-----------|---------|---------|------|--------|--------|--------|---------|-----------------|
| Fund      | 0.82    | 1.65    | 1.94 | 4.35   | 15.99  | 24.98  | 65.69   | 152.08          |
| Benchmark | 0.35    | 0.92    | 1.08 | 2.21   | 10.46  | 14.74  | 33.79   | 74.19           |

## Current and Historical NAV (since inception)

|            | Highest    | Lowest     | Current    |
|------------|------------|------------|------------|
| Price (RM) | 1.1477     | 0.9478     | 1.0978     |
| Date       | 29/07/2020 | 15/08/2008 | 31/07/2026 |

## Fund Details

|                    |                                                                       |
|--------------------|-----------------------------------------------------------------------|
| Fund Category      | Bond                                                                  |
| Fund Type          | Growth and Income                                                     |
| Fund Currency      | Ringgit Malaysia                                                      |
| Launch Date        | 21 September 2006                                                     |
| Financial Year End | 31 July                                                               |
| NAV per unit       | RM 1.0978                                                             |
| Sales Charge       | Up to 1.00% of the NAV per unit                                       |
| Management Fee     | Up to 1.75% p.a of the NAV of the Fund                                |
| Trustee Fee        | 0.03% p.a of the NAV of the Fund, with a minimum fee of RM10,000 p.a. |
| Investment Manager | AmanahRaya Investment Management Sdn Bhd                              |
| Trustee            | CIMB Islamic Trustee Berhad                                           |

|                                 |                                                           |         |            |         |
|---------------------------------|-----------------------------------------------------------|---------|------------|---------|
| Distribution Policy             | The Fund aims to make an income distribution once a year. |         |            |         |
| Historical Distribution (Gross) | 31/07/2013                                                | 4.50sen | 31/07/2020 | 8.00sen |
|                                 | 31/07/2014                                                | 4.00sen | 31/07/2021 | 4.50sen |
|                                 | 31/07/2015                                                | 4.00sen | 31/07/2022 | 3.00sen |
|                                 | 31/07/2016                                                | 4.20sen | 31/07/2023 | 4.00sen |
|                                 | 31/07/2017                                                | 5.60sen | 31/07/2024 | 5.50sen |
|                                 | 31/07/2018                                                | 0.00sen | 31/07/2025 | 4.80sen |
|                                 | 31/07/2019                                                | 8.00sen | 31/07/2026 | 4.10sen |

Investors will be subject to a sales charge (if any) which is deducted from the initial investment. On going fees such as annual management and trustee fees are charged to the fund and will affect the fund's net returns overtime. Please refer to the prospectus for full details.

## Calendar Year Fund Performance (%)

| Period   | Fund | Benchmark |
|----------|------|-----------|
| YTD 2026 | 1.94 | 1.08      |
| 2025     | 5.99 | 4.36      |
| 2024     | 5.28 | 3.44      |
| 2023     | 5.48 | 4.43      |
| 2022     | 3.25 | 1.62      |
| 2021     | 2.49 | -0.13     |
| 2020     | 8.94 | 6.03      |

## Disclaimer:

Based on the fund's portfolio returns as of 30<sup>th</sup> June 2026, the Volatility Factor (VF) for this fund is 0.89 and is classified as **Very Low** (source: FIMM as at 10<sup>th</sup> July 2026). Very Low includes funds with VF that are above 0 but not more than 4.57.

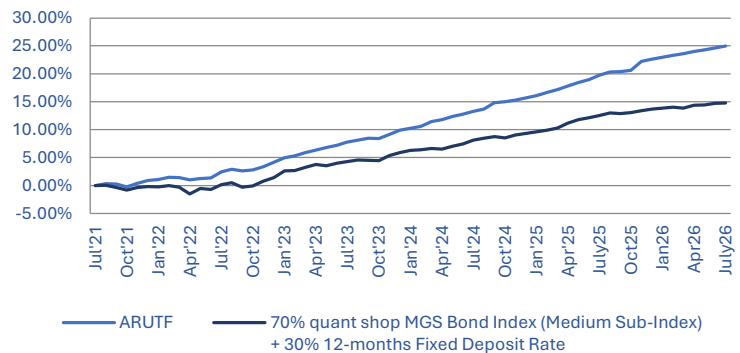
The VF means there is a possibility for the fund in generating an upside return or downside return around this VF. The Volatility Class (VC) is assigned by FIMM based on quintile ranks of VF for qualified funds. VF is subject to monthly revision and VC will be revised every six months. The fund's portfolio 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.

Investors are advised to read and understand the content of the Product Highlights Sheet (PHS) and Master Prospectus (AmanahRaya Unit Trust Fund) dated 29<sup>th</sup> May 2023, which has been duly registered with the Securities Commission Malaysia who makes no responsibility for its contents. Any issue of units to which the Master Prospectus relates will only be made on receipt of a completed application form referred to in and subject to the terms and conditions therein. Investment in the Fund is exposed to Market Risk, Liquidity Risk, Inflation Risk, Manager's Risk, Credit and Default Risk, Loan Financing Risk, Bond/Sukuk Issuer Risk, Interest Rate Risk and Derivatives Risk. Investors can obtain the PHS and Master Prospectus at ARIM. There are fees and charges involved when investing in the Fund. Investors should consider these fees and charges carefully prior to making an investment. Unit prices and income distributions, if any, may fall or arise. Past performance is not reflective of future performance and income distributions are not guaranteed. Investors are also advised to read and understand the contents of the Unit Trust/Wholesale Fund Loan Financing Disclosure Statement before deciding to borrow to purchase units.

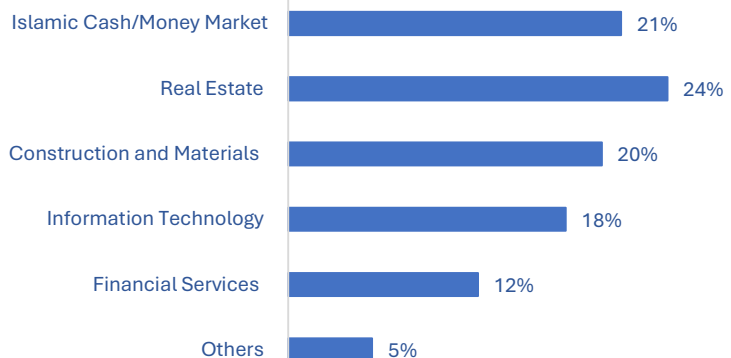
ARIM, its directors and/or employees may periodically hold an interest in the securities, related securities or sectors mentioned herein. In the unlikely event that ARIM faces conflicts in respect of its duties to ARIM investment funds that it manages, ARIM is obliged to act in the best interest of all its investors and will seek to resolve any conflict fairly. ARIM has in place a policy on mitigating and managing conflicts of interest contained in its Compliance Policy Manual, which regulates its employees' securities dealings. A quarterly "Personal Dealing" and "Prohibition on Personal Trades by Employee" Declaration Form is currently enforced to all employees to ensure that there is no conflict of interest.

## 5-Year Performance

### 5-Year Performance: ARUTF vs Benchmark



## Sector Allocation



## Top 5 Holdings

Zetrix AI Berhad  
WCT Holdings Berhad  
Exsim Capital Resources Berhad  
SkyWorld Capital Berhad  
Tropicana Corporation Berhad

Source : Financial Reports for July 2026 by Fund Accounting & Operations, ARIM