AMANAHRAYA
INVESTMENT MANAGEMENT

3-year Fund Volatility 0.59 very low
Lipper Analytics 30 Sep 2026

AmanahRaya Syariah Income Fund

October 2026

Fund Objective

ARSIF aims to provide regular stream of monthly income* by investing in Islamic money market instruments and sukuk.
*Note: * The income could be in the form of units or cash.*

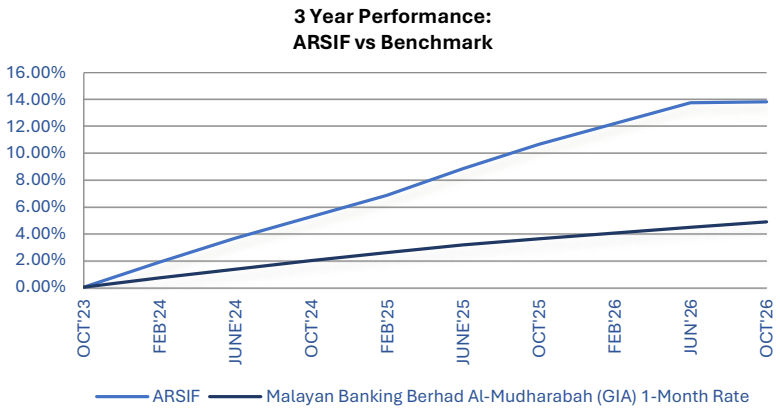
Terms	3-Month	6-Month	YTD	1-Year	3-Year	5-Year	10-Year	Since Inception
Fund	-0.24	0.75	2.18	2.88	13.84	NIL	NIL	20.56
Benchmark	0.31	0.63	1.05	1.27	4.88	NIL	NIL	7.56

Current and Historical NAV (since inception)	Highest	Lowest	Current
Price (RM)	1.0292	1.0000	1.0142
Date	28/08/2025	05/05/2022	31/10/2026

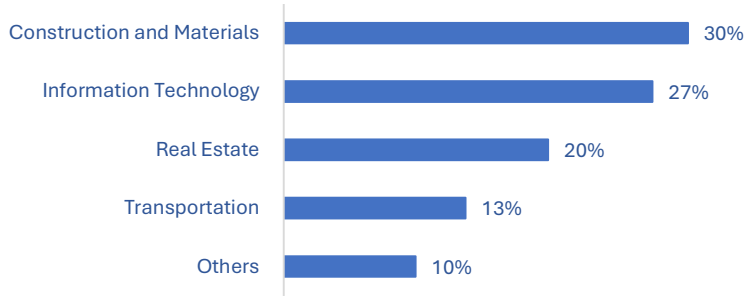
Fund Details	
Fund Category	Sukuk
Fund Type	Income
Fund Currency	Ringgit Malaysia
Launch Date	05 May 2022
Financial Year End	31 March
NAV per unit	RM 1.0142
Sales Charge	Up to 0.5% of the NAV per unit
Management Fee	Up to 1.00% p.a of the NAV of the Fund
Trustee Fee	Up to 0.04% p.a of the NAV of the Fund, subject to a minimum fee of RM18,000
Investment Manager	AmanahRaya Investment Management Sdn Bhd
Trustee	Maybank Trustees Berhad
Distribution Policy	Subject to availability of income, the Fund will distribute income on a monthly basis by way of reinvestment in the form of additional units depending on the performance of the Fund
Historical Distribution	31/10/2024 0.35 sen 31/10/2025 0.35 sen 30/11/2024 0.35 sen 30/11/2025 0.35 sen 31/12/2024 0.35 sen 31/12/2025 0.35 sen 31/01/2025 0.35 sen 31/01/2026 0.35 sen 28/02/2025 0.35 sen 28/02/2026 0.35 sen 28/03/2025 0.35 sen 31/03/2026 0.35 sen 30/04/2025 0.35 sen 30/04/2026 0.35 sen 30/05/2025 0.35 sen 31/05/2026 0.35 sen 30/06/2025 0.35 sen 30/06/2026 0.35 sen 31/07/2025 0.35 sen 31/07/2026 0.35 sen 31/08/2025 0.35 sen 31/08/2026 0.37 sen 30/09/2025 0.35 sen 30/09/2026 0.37 sen

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.

3 Year Performance



Sector Allocation



Sector allocation is presented as a percentage of total invested assets, excluding cash and cash equivalents. The allocation does not represent the Fund's net asset allocation.

Top 5 Holdings

Zetrix AI Berhad

WCT Holdings Berhad

WM Senibong Capital Berhad

MEX I Capital Berhad

Zamarad Assets Berhad

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

Calendar Year Fund Performance (%)

Period	Fund	Benchmark
YTD 2026	2.18	1.05
2025	5.16	1.56
2024	4.74	1.92
2023	4.99	2.07
2022	2.03	0.96

Disclaimer:
Based on the fund's portfolio returns as at **30th September 2026**, the Volatility Factor (VF) for this fund is **0.59** and is classified as **Very Low** (source: FIMM as at 12th October 2026). Very Low includes funds with VF that are above 0 but not more than 4.51.

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 Prospectus for AmanahRaya Syariah Income Fund dated 5th May 2022, which has been duly registered with Securities Commission Malaysia who makes no responsibility for its contents. Any issue of units to which the 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, Non-Compliance Risk, Sukuk Issuer Risk, Interest Rate Risk, Income and Distribution Risk, Shariah Status Reclassification Risk and Islamic CIS Risk. Investors can obtain the PHS and 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 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.