AMANAHRAYA
INVESTMENT MANAGEMENT

3-year Fund Volatility 0.99 very low
Lipper Analytics 30 Sep 2026

AmanahRaya Unit Trust Fund

October 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	-1.06	-0.24	0.87	2.53	14.07	23.94	61.97	158.73
Benchmark	0.28	0.63	1.36	1.96	10.55	15.84	33.56	74.47

Current and Historical NAV (since inception)

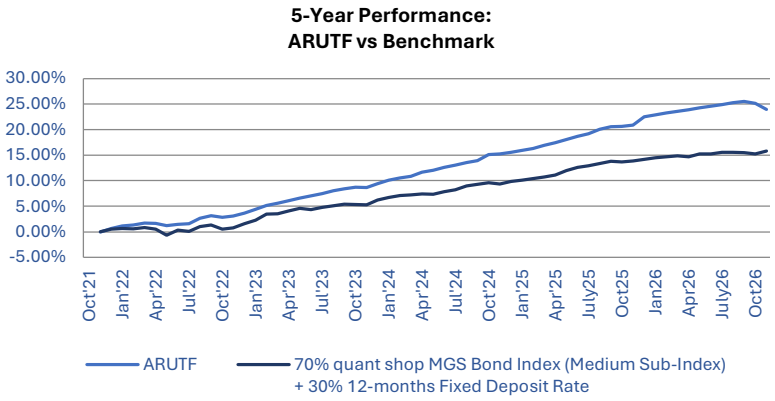
	Highest	Lowest	Current
Price (RM)	1.1477	0.9478	1.0862
Date	29/07/2020	15/08/2008	31/10/2026

Fund Details

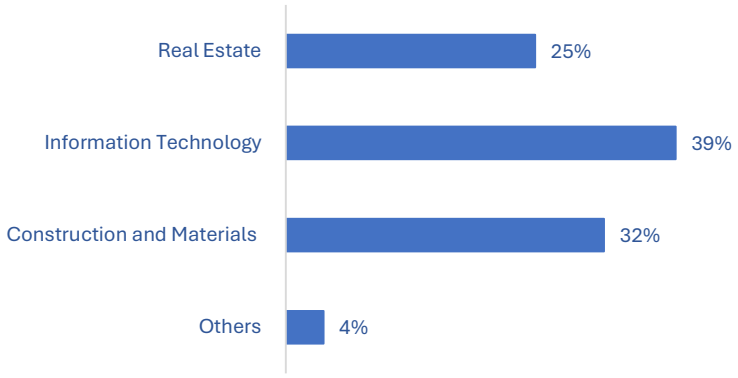
Fund Category	Bond
Fund Type	Growth and Income
Fund Currency	Ringgit Malaysia
Launch Date	21 September 2006
Financial Year End	31 July
NAV per unit	RM 1.0862
Sales Charge	Up to 1.00% of the NAV per unit
Management Fee	Up to 1.75% p.a of the NAV of the Fund
Trustee Fee	0.03% p.a of the NAV of the Fund, 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 31/07/2014 4.00sen 31/07/2015 4.00sen 31/07/2016 4.20sen 31/07/2017 5.60sen 31/07/2018 0.00sen 31/07/2019 8.00sen 31/07/2020 8.00sen 31/07/2021 4.50sen 31/07/2022 3.00sen 31/07/2023 4.00sen 31/07/2024 5.50sen 31/07/2025 4.80sen 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.

5-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.

Calendar Year Fund Performance (%)

Period	Fund	Benchmark
YTD 2026	0.87	1.36
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

Top 5 Holdings

Zetrix AI Berhad

WCT Holdings Berhad

Tropicana Corporation Berhad

SEP Resources (M) Sdn Berhad

George Kent (Malaysia) Berhad

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

Disclaimer:

Based on the fund's portfolio returns as of **30th September 2026**, the Volatility Factor (VF) for this fund is **0.99** 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 Master Prospectus (AmanahRaya Unit Trust Fund) dated 29th 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.