

FUND OBJECTIVE

The Maybank Malaysia Balanced-I Fund ("MMBI" or "the Fund") is a balanced (shariah) fund that aims to attain a mix of regular income¹ stream and possible capital growth via investments into Shariah-compliant listed equities, Sukuk and other assets that are permissible under the Shariah Principles.

Any material change to the investment objective of the Fund would require Unit Holders' approval.

¹ Distribution of income, if any, is through reinvestment of Units into the Unit Holder's account.



FUND INFORMATION

Fund Category

Balanced (Shariah)

Fund Type

Income & Growth

Launch Date

17-Sep-02

Benchmark

50% FBM EMAS Shariah Index + 50% Maybank 12 months GIA-i tier 1 rate

NAV Per Unit

RM 0.5763

Fund Size

RM 28.38 million

Distribution Policy

Income distribution (if any) is declared at the end of the financial year of the Fund or for any specified period at the Manager's discretion, subject to Trustee's approval. Distribution will be made from realised income and realised gains of the Fund.

Initial Offer Price (IOP)

RM 0.5000

Sales Charge

Up to 5.00% of the NAV per Unit of the Fund

Redemption Charge

Nil

Annual Management Fee

1.20% of the NAV of the Fund effective 18 October 2019

Annual Trustee Fee

0.08% per annum of the NAV of the Fund, (before deducting annual management fee and annual trustee fee for the day) accrued daily, subject to a minimum fee of RM18,000 per annum.

Min. Initial Investment

RM500

Min. Additional Investment

RM100

Cut-off time for injection / Withdrawal

4.00 p.m. on a Business Day as stated in Prospectus / Information Memorandum. Do note that times may differ from respective distributors.

Period of payment after withdrawal

Within 10 calendar days

Financial Year End

30-Nov

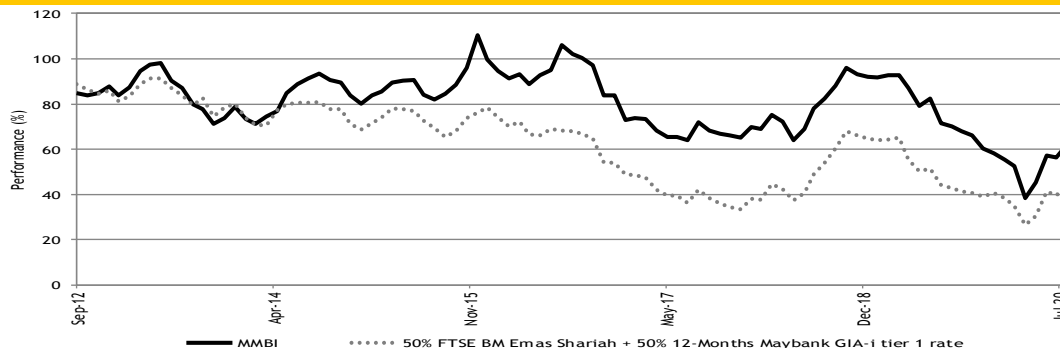
Portfolio Yield

3.59%

Portfolio Duration

5.64 years

Performance Record as at 31-Jul-20



** Performance record from 17 Sep 12 - 31 Jul 20, income reinvested, calculated in MYR

* Inclusive of distribution since inception (if any)

Source: Novagmi Analytics and Advisory Sdn. Bhd.

Performance (%) Return as at 31-Jul-20

| Total Return | YTD | 1 Mth | 3 Mth | 6 Mth | 1 Yr | 3 Yr | 5 Yr | 10 Yr |
|--------------|------|-------|-------|-------|------|------|-------|-------|
| Fund | 8.53 | 6.56 | 12.82 | 9.75 | 7.82 | 9.43 | 14.11 | 62.80 |
| Benchmark | 7.32 | 5.79 | 11.53 | 8.97 | 7.85 | 8.69 | 14.56 | 45.11 |

| | Annualised Return | | | Calendar Year Return | | | | |
|-----------|-------------------|------|-------|----------------------|-------|------|-------|------|
| | 3 Yr | 5 Yr | 10 Yr | 2019 | 2018 | 2017 | 2016 | 2015 |
| Fund | 3.05 | 2.67 | 4.99 | 5.51 | -7.07 | 5.28 | 1.12 | 0.82 |
| Benchmark | 2.82 | 2.76 | 3.79 | 3.74 | -5.20 | 7.02 | -1.19 | 3.11 |

Source: Novagmi Analytics and Advisory Sdn. Bhd.

Income Distribution History

| Date | Gross (sen) | Yield (%) | Total yield (%) |
|------------|-------------|-----------|-----------------|
| 29/11/2019 | 1.00 | 1.89 | 1.89 |
| 30/11/2017 | 1.00 | 1.84 | 1.84 |
| 30/11/2016 | 1.00 | 1.89 | 1.89 |
| 30/11/2015 | 1.11 | 2.07 | 2.07 |
| 28/11/2014 | 4.00 | 7.21 | 7.21 |

Source: Maybank Asset Management Sdn. Bhd.

Asset Allocation as at 31-Jul-20



| | |
|--------------|----------------|
| Bonds | 46.90% |
| Equities | 43.32% |
| Cash | 9.78% |
| Total | 100.00% |

Source: Maybank Asset Management Sdn. Bhd.

Sector Allocation as at 31-Jul-20

| | Bonds | | Equities |
|------------------------------|---------------|--------------------------------|---------------|
| Power Producer | 18.01% | Healthcare | 8.11% |
| Property and real estate | 10.41% | Consumer Products & Services | 7.65% |
| Financial Services | 6.95% | Plantation | 4.42% |
| Construction And Engineering | 4.96% | Real Estate Investment | 3.44% |
| Diversified Holdings | 3.22% | Trusts | 3.44% |
| Others | 3.35% | Technology | 3.35% |
| | 46.90% | Industrial Products & Services | 2.97% |
| | | Utilities | 2.59% |
| | | Construction | 2.54% |
| | | Energy | 2.35% |
| | | Transportation & Logistics | 2.34% |
| | | Financial Services | 1.85% |
| | | Telecommunications & Media | 1.71% |
| | | Total | 43.32% |

Source: Maybank Asset Management Sdn. Bhd.

Top 5 Holdings as at 31-Jul-20

| Bonds | | Equities | |
|----------------------------------------------------|-------|-----------------------------------|-------|
| TNB NORTHERN ENERGY BHD PX130043 | 5.21% | KOSSAN RUBBER INDUSTRIES BHD | 4.33% |
| MMC CORP IMTN 5.700% 24.03.2028 | 3.87% | TOP GLOVE CORPORATION BHD | 3.78% |
| AFFIN ISLAMIC T2 SUKUK MURABAHAH 5.05% 23.10.2028 | 3.70% | AXIS REAL ESTATE INVESTMENT TRUST | 1.98% |
| EDRA ENERGY IMTN 6.510% 05.07.2035 - Tranche No 28 | 3.12% | WESTPORTS HOLDINGS BHD | 1.59% |
| SEB IMTN 5.320% 03.12.2032 | 2.56% | FRASER & NEAVE HOLDINGS BHD | 1.57% |

Source: Maybank Asset Management Sdn. Bhd.

Credit Ratings as at 31-Jul-20

| | |
|--------------|---------------|
| NR | 1.46% |
| AAA | 12.98% |
| AA | 21.13% |
| A | 10.88% |
| C | 0.45% |
| Total | 46.90% |

Source: Maybank Asset Management Sdn. Bhd.



The yield of the distributions are calculated based on the total dividend payout/ex-distribution NAV.

Based on the fund's portfolio returns as at 31 July 2020, the Volatility Factor (VF) for this fund is 7.51 and is classified as "Low". (Source: Lipper). "Low" includes funds with VF that are above 3.315 and less than or equal to 9.55 (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.

This is a replacement Master Prospectus in respect of the funds that replaces and supercedes the Master Prospectus dated 1 November 2018 as amended by the First Supplementary Master Prospectus dated 18 October 2019 in respect of the funds.

Investors are advised to read and understand the contents of this Master Prospectus (Shariah Funds) and Product Highlight Sheet before investing. If in doubt, please consult a professional advisor. The Master Prospectus has been registered and lodged with the Securities Commission Malaysia. Among others, investor should consider the fees and charges involved. The price of units and distributions payable, if any, may go down as well as up. Past performances of the fund should not be taken as indicative of its future performance. Where a distribution is declared, investors are advised that following the distribution, the NAV per unit will be reduced from cum-distribution NAV to ex-distribution NAV. Investments in the fund is exposed to equity specific risk, credit and default risk, interest rate risk, currency risk and country risk. Units will only be issued on receipt of an application form referred to and accompanying the Master Prospectus which can be obtained at Maybank branches and any distribution channels as mentioned in the Master Prospectus.

SC's approval or authorisation, or the registration, lodgement or submission of the Prospectus/ Information Memorandum does not amount to nor indicate that the SC has recommended or endorsed the Fund or the Fund Fact Sheet.