

**FUND FACT SHEET AUGUST 2025**  
**Maybank Malaysia Income Fund**



**FUND OBJECTIVE**

The Maybank Malaysia Income Fund ("MMIF" or "the Fund") is an bond fund that aims to maximise returns over the Medium Term, and while at the same time offering stability of capital and regular consistent income.

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

**FUND INFORMATION**

**Fund Category**

Bond

**Fund Type**

Income

**Launch Date**

19-Jun-96

**Benchmark**

Maybank 12-month fixed deposit rate

**NAV Per Unit**

MYR 1.1222

**Fund Size**

MYR 48.50 million

**Distribution Policy**

Annually

**Annual Management Fee**

Up to 1.50% of the NAV

**Sales Charge**

Up to 2.00% of the NAV per Unit of the

Fund

**Redemption Charge**

Nil

**Annual Trustee Fee**

0.035% of the NAV

**Min. Initial Investment**

MYR 1,000

**Min. Additional Investment**

MYR 100

**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 7 business days

**Financial Year End**

30-Jun

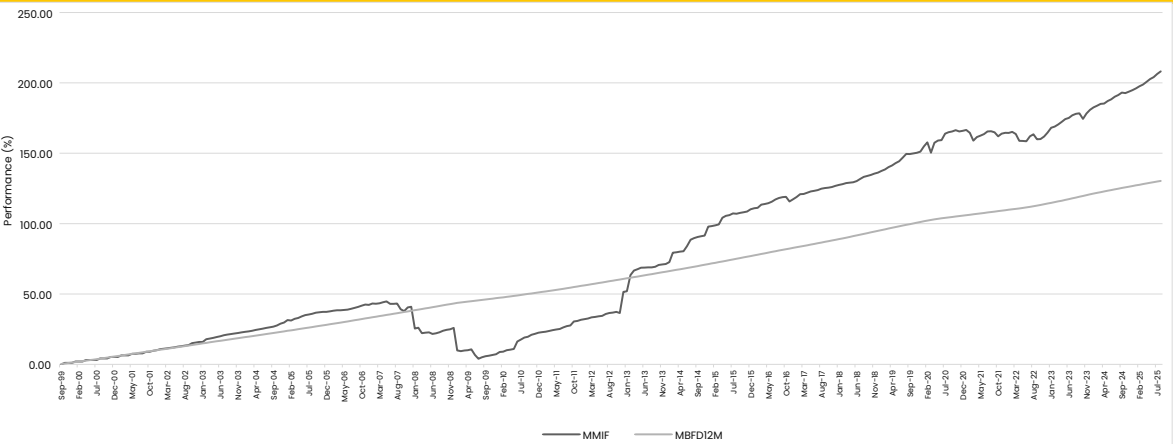
**Portfolio Yield (%)**

4.14

**Portfolio Duration**

4.22 years

**Performance Record as at 31-Aug-25**



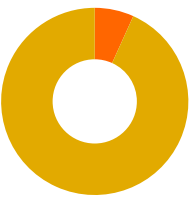
\*\* Performance record from 01 Sep 99 - 31 Aug 25, income reinvested, calculated in MYR

\*\* Inclusive of distribution since inception (if any)

**Performance (%) Return as at 31-Aug-25**

Total Return	YTD	1M	3M	6M	1Y	3Y	5Y	SI
MMIF	4.52	0.62	1.80	3.55	5.77	16.98	16.31	208.18
Benchmark	1.60	0.18	0.57	1.19	2.44	8.47	12.68	130.34
Annualised Return				Calendar Year Return				
	3Y	5Y	SI	2024	2023	2022	2021	2020
MMIF	5.37	3.07	4.42	4.97	6.12	0.05	-0.53	5.89
Benchmark	2.75	2.42	3.26	2.68	3.05	2.27	1.87	2.24

**Asset Allocation as at 31-Aug-25**



Bond/Sukuk	93.24%
Cash	6.76%
	100.00%

**Sector Allocation as at 31-Aug-25**

Energy	30.14%
Utilities	18.44%
Real Estate	8.19%
Transportation	7.46%
Automobiles And Parts	7.28%
Personal Care, Drug And Grocery...	4.54%
Construction And Materials	4.47%
Food, Beverage And Tobacco	4.12%
Banks	3.98%
Diversified Financials	3.34%
Insurance	1.26%

**Top 5 Holdings as at 31-Aug-25**

TBE IMTN 6.200% 16.03.2032 (TRANCHE 22)	8.84%
TENAGA IMTN 03.08.2037	7.10%
MMC CORP IMTN 5.950% 12.11.2027	5.40%
PASB IMTN 3.900% 30.10.2029 - ISSUE NO. 18	5.23%
CYPARK REF IMTN 5.320% 30.06.2031	5.22%

**Credit Ratings as at 31-Aug-25**

AAA	24.02%
AA	56.40%
A	10.61%
B	2.21%
	93.24%

### Income Distribution History (Gross (sen) / Yield (%))

Date	MMIF
25/6/2025	3.20 / 2.89
25/6/2024	3.40 / 3.15
27/6/2023	3.12 / 2.93
28/6/2022	3.20 / 3.11
28/6/2021	2.24 / 2.07

#### Disclosures

Data presented as at last business day of the month.

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

A Volatility Factor (VF) has been provided by 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.

Based on the Fund's portfolio returns as at 29 August 2025, the Volatility Factor (VF) for this Fund is 1.9 for (Very Low)

Volatility Class Volatility Banding

Very Low  $0 \leq \text{Volatility Factor} \leq 4.53$

Low  $4.53 < \text{Volatility Factor} \leq 8.595$

Moderate  $8.595 < \text{Volatility Factor} \leq 11.31$

High  $11.31 < \text{Volatility Factor} \leq 15.205$

Very High Volatility Factor more than 15.205

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Investors are advised to read and understand the contents of the Prospectus/Information Memorandum and the Fund's Product Highlights Sheets ("PHS") before investing. The Prospectus/Information Memorandum and PHS are available at our nearest representative offices and investors have the right to request for a copy of the Prospectus/Information Memorandum and PHS. The Prospectus/Information Memorandum has been registered with the Securities Commission Malaysia who takes no responsibility for its contents.

You should be aware that investments in unit trust funds carry risks. An outline of the risks are contained in the Prospectus/Information Memorandum. Unit prices and income distribution, if any, may rise or fall. Past performance of a fund is not an indicative of future performance. Please consider the fees and charges involved before investing. Units will be issued upon receipt of completed application form accompanying the Prospectus/Information Memorandum and subject to terms and conditions therein.

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