

FUND FACT SHEET SEPTEMBER 2025

Maybank Malaysia Balanced-I Fund



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 income 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 the Unit Holders' approval.

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

MYR 0.6283

Fund Size

MYR 63.88 million

Distribution Policy

Annually

Annual Management Fee

1.20% of the NAV

Sales Charge

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

Redemption Charge

Nil

Annual Trustee Fee

0.08% of the NAV

Min. Initial Investment

MYR 500

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-Nov

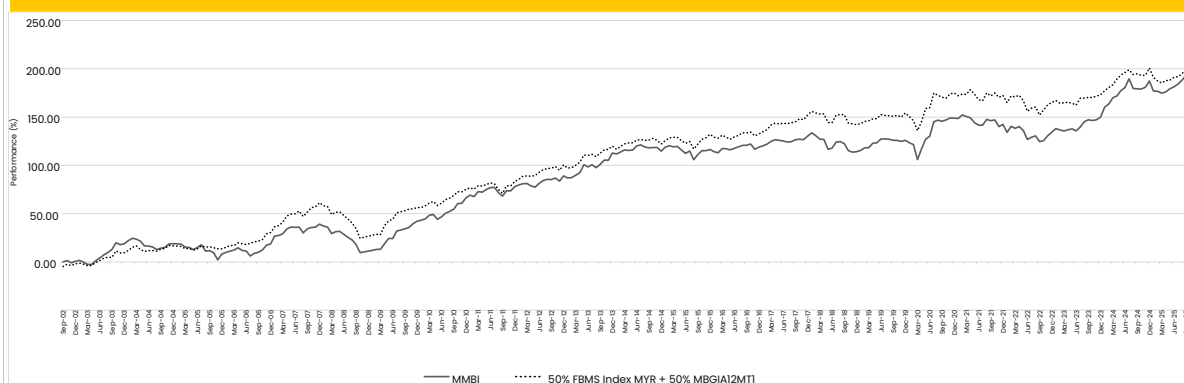
Fixed Income Yield (%)

3.64

Fixed Income Duration

3.10 years

Performance Record as at 30-Sep-25



** Performance record from 17 Sep 02 - 30 Sep 25, income reinvested, calculated in MYR

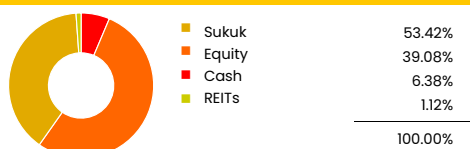
** Inclusive of distribution since inception (if any)

Performance (%) Return as at 30-Sep-25

Total Return	YTD	1M	3M	6M	1Y	3Y	5Y	SI
MMBI	1.96	1.65	4.20	6.62	4.92	30.51	19.25	193.02
Benchmark	-0.02	2.05	3.31	5.42	2.00	19.31	11.14	200.80

	Annualised Return			Calendar Year Return				
	3Y	5Y	SI	2024	2023	2022	2021	2020
MMBI	9.28	3.58	4.78	14.97	6.64	-3.34	-2.55	10.15
Benchmark	6.06	2.13	4.89	10.12	3.01	-2.67	-0.89	8.11

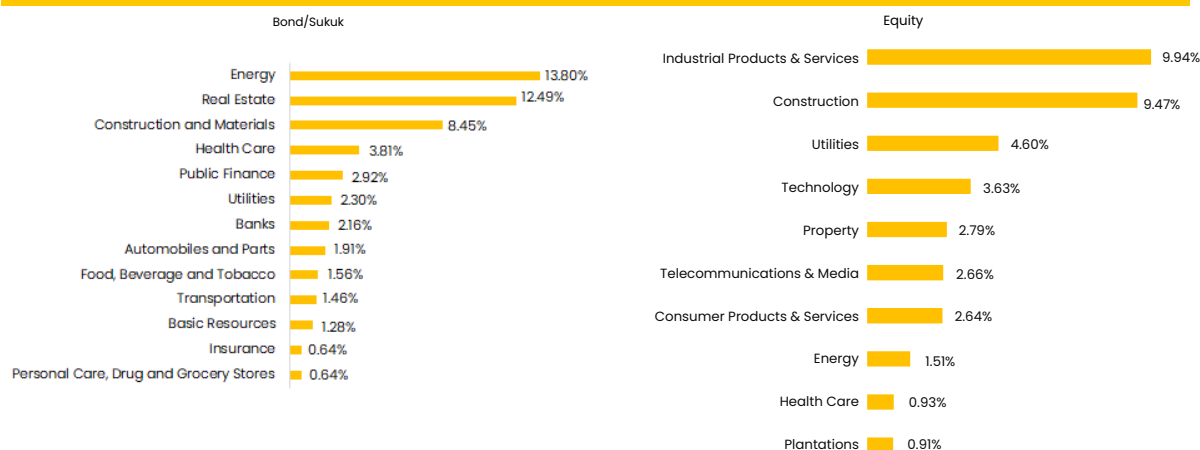
Asset Allocation as at 30-Sep-25



Top 5 Holdings as at 30-Sep-25

Bond/Sukuk	
GLT12 IMTN 4.200% 11.10.2027 (SR2-TR1)	3.65%
EDRA ENERGY IMTN 5.970% 05.01.2028	3.45%
UEMS IMTN 4.300% 16.02.2026	3.30%
GAMUDA IMTN 4.200% 20.06.2028	3.19%
S P SETIA IMTN 4.300% 23.06.2028	2.87%
Equity	
GAMUDA BHD	3.88%
TENAGA NASIONAL BHD	3.68%
TELEKOM MALAYSIA BHD	1.60%
IJM CORPORATION BHD	1.59%
LIFE WATER BERHAD	1.45%

Sector Allocation as at 30-Sep-25



Credit Ratings as at 30-Sep-25		Income Distribution History (Gross (sen) / Yield (%))	
		Date	MMBI
AAA	10.65%		
AA	40.69%	26/11/2024	1.90 / 3.15
A	2.08%	27/11/2023	0.51 / 0.93
	<u>53.42%</u>	26/11/2021	1.43 / 2.67
		24/11/2020	1.45 / 2.56
		29/11/2019	1.00 / 1.89

Disclosures

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 30 September 2025, the Volatility Factor (VF) for this Fund is 5.30 for (Low)

Volatility Class Volatility Banding

Very Low $0 \leq \text{Volatility Factor} \leq 4.33$

Low $4.33 < \text{Volatility Factor} \leq 8.095$

Moderate $8.095 < \text{Volatility Factor} \leq 10.695$

High $10.695 < \text{Volatility Factor} \leq 14.435$

Very High Volatility Factor more than 14.435

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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.

In no event shall Maybank AM be liable for any loss or damages howsoever arising whether in contract, tort, negligence, strict liability or any other basis, including without limitation, direct or indirect, special, incidental, consequential or punitive damages arising i) from incompleteness, inaccuracy, unreliability, unsuitability or unavailability with respect to this FFS and/or reliance thereon; or ii) from reproduction or use of the information/copyright/trademark contained in the FFS.

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