

FUND FACT SHEET SEPTEMBER 2025

Maybank Income Flow-I Fund



FUND OBJECTIVE

The Maybank Income Flow-I Fund ("MIFI" or "the Fund") is a Islamic fixed income fund aims to provide unit holders with consistent income stream.

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

FUND INFORMATION

Fund Category

Fixed Income (Islamic)

Fund Type

Income

Launch Date

MIFI (A-MYR): 27-Mar-2023

MIFI (B-MYR): 02-Jul-2024

Benchmark

Maybank 1-month Islamic deposit rate

NAV Per Unit

MIFI (A-MYR): MYR 1.0113

MIFI (B-MYR): MYR 1.0070

Class Size

MIFI (A-MYR): MYR 1317.07 million

MIFI (B-MYR): MYR 911.59 million

Distribution Policy

Monthly

Annual Management Fee

MIFI (A-MYR): Up to 0.50%

MIFI (B-MYR): Up to 0.15%

Sales Charge

MIFI (A-MYR): Up to 0.50%

MIFI (B-MYR): Nil

Redemption Charge

Nil

Annual Trustee Fee

Up to 0.05% of the NAV

Min. Initial Investment

MIFI (A-MYR): MYR 1,000

MIFI (B-MYR): MYR 10,000,000

Min. Additional Investment

MIFI (A-MYR) : MYR 100

MIFI (B-MYR): MYR 5,000,000

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 3 business days

Financial Year End

31-May

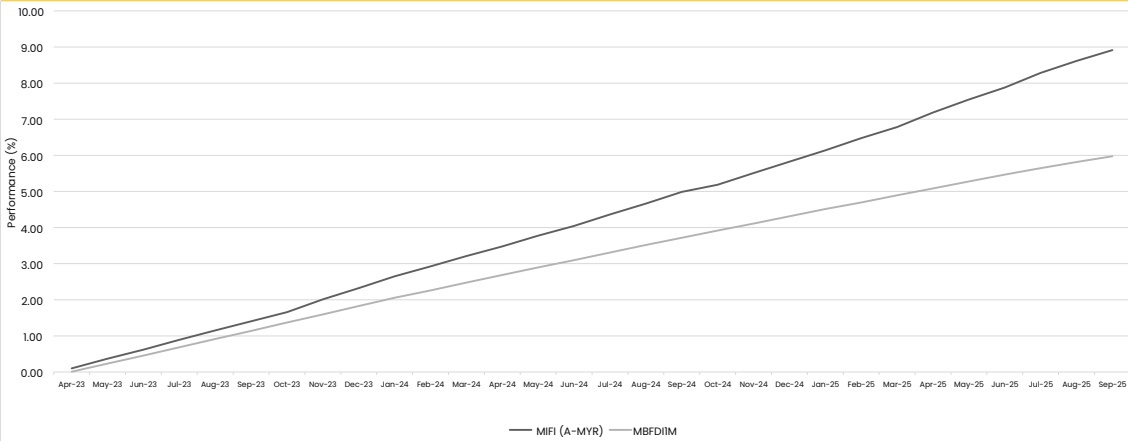
Portfolio Yield (%)

3.52

Portfolio Duration

0.75 years

Performance Record as at 30-Sep-25



\*\* Performance record from 14 Apr 23 - 30 Sep 25, income reinvested, calculated in MYR

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

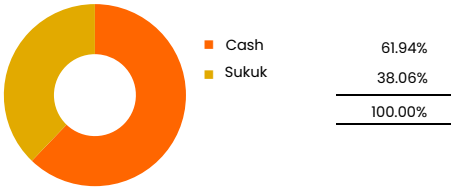
Performance (%) Return as at 30-Sep-25

| Total Return | YTD  | 1M   | 3M   | 6M   | 1Y   | 3Y | 5Y | SI   |
|--------------|------|------|------|------|------|----|----|------|
| MIFI (A-MYR) | 2.92 | 0.28 | 0.96 | 2.00 | 3.74 | -  | -  | 8.91 |
| MIFI (B-MYR) | 3.02 | 0.29 | 1.00 | 2.07 | 3.87 | -  | -  | 4.79 |
| Benchmark    | 1.59 | 0.15 | 0.48 | 1.03 | 2.18 | -  | -  | 5.97 |

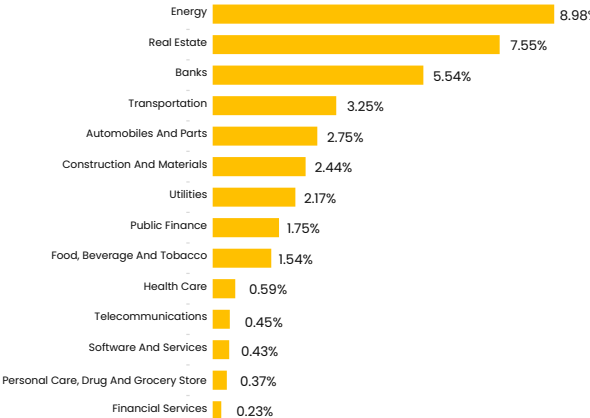
| Annualised Return |    |    | Calendar Year Return |       |      |      |      |
|-------------------|----|----|----------------------|-------|------|------|------|
| 3Y                | 5Y | SI | 2024                 | 2023* | 2022 | 2021 | 2020 |
| MIFI (A-MYR)      | -  | -  | 3.53                 | 3.42  | 2.32 | -    | -    |
| MIFI (B-MYR)      | -  | -  | 3.83                 | 1.72  | -    | -    | -    |
| Benchmark         | -  | -  | 2.39                 | 2.44  | 1.83 | -    | -    |

\*since commencement of the main class till 31 Dec 2023

Asset Allocation as at 30-Sep-25



Sector Allocation as at 30-Sep-25



Top 5 Holdings as at 30-Sep-25

|                                           |       |
|-------------------------------------------|-------|
| AIBB IMTN3 SENIOR SUKUK MURABAHAH         | 1.35% |
| MALAKOFF POW IMTN 5.950% 15.12.2028       | 1.29% |
| SPETCHEM IMTN 5.050% 27.07.2029 (SRI TR5) | 0.94% |
| MMC CORP IMTN 5.700% 24.03.2028           | 0.94% |
| DRB-HICOM IMTN 4.850% 11.12.2026          | 0.91% |

Credit Ratings as at 30-Sep-25

|     |        |
|-----|--------|
| AAA | 4.99%  |
| AA  | 33.07% |
|     | 38.06% |

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

| Date       | MIFI (A-MYR) | MIFI (B-MYR) |
|------------|--------------|--------------|
| 25/09/2025 | 0.30 / 0.30  | 0.30 / 0.30  |
| 26/08/2025 | 0.30 / 0.30  | 0.26 / 0.26  |
| 28/07/2025 | 0.30 / 0.30  | 0.31 / 0.31  |
| 25/06/2025 | 0.15 / 0.15  | 0.17 / 0.17  |
| 27/05/2025 | 0.31 / 0.31  | 0.35 / 0.35  |

**Disclosures**

The yield of the distributions are calculated based on the total dividend payout/ex-distribution NAV. The term "Maybank AM" used herein refers to Maybank Asset Management. This Fund Fact Sheet ("FFS") is for informational purpose only. You should seek your own financial advice from a licensed adviser before investing in this Fund. Maybank AM does not make any representations or warranties of any kind express or implied, about the completeness, accuracy, reliability, suitability or availability with respect to the information contained herein.

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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