AMB
Amanah Mutual Berhad
(195414-U)

Morning Star Rating	★★★★★
Lipper Total Return	Leader
Lipper Consistent Return	Leader
Lipper Preservation	Leader

Income and Capital Growth Fund

Long term investment for long term strategy

Fund Factsheet September 30, 2009

AMBEthical Trust Fund

The fund's objective is to provide investors with income and capital growth for medium to long term through investments that comply with Ethical Principles as defined in this Fund.

3-year Fund Volatility
16.4
Moderate
Lipper Analytics
15 September 09

INVESTOR PROFILE

The Fund is suitable for investors who :-
- Desire income and capital returns from the equity market.
- Would like to channel their resources to companies that demonstrate socially responsible practices relating to the environment and community.

FUND DETAILS AS AT SEPTEMBER 30, 2009

Unit In Circulation	: 25.20 million
Unit NAV	: RM 0.6975
Financial Year	: August 31
Fund Category	: Equity Fund
Fund Inception	: January 7, 2003
Initial Sales Charge	: 6.50 % of NAV per unit
Annual Management Fee	: 1.50% of NAV
Investment Manager	: UOB-OSK Asset Management Sdn Bhd
Benchmark	: 80% of the performance of FBM Emas Shariah Index 20% of the KL Finance Index

FUND MANAGER'S REVIEW

Market Review

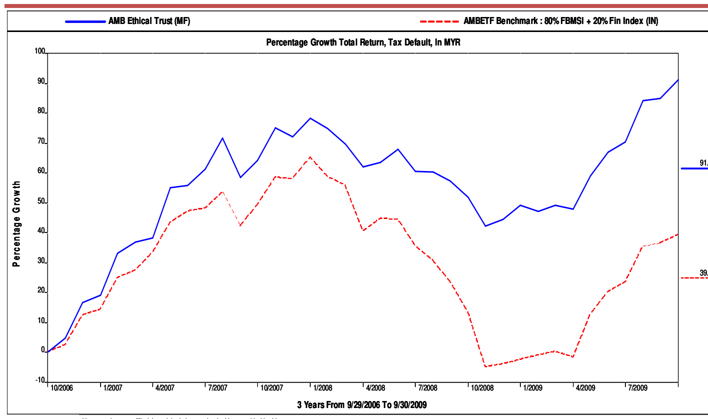
Most Asian equity markets gained in September, with the top performing markets being the India, Thailand and Taiwan. The FBM KLCI broke through the psychological 1,200 barrier and gained 2.4% to close at 1,202.08 points. The broader market was relatively weaker as FBM Emas gained only 2.2% and FBM Small Cap was up only 0.5%. Interest on the local bourse was spurred by reports of a potential partnership for Proton and CIMB's positive share price performance post placement. In addition, interest returned to the oil and gas sector in anticipation of increased contract flows with the approval of a huge LNG project in Australia. Towards the end of the month, sentiment within the regional market was dampened by the poor performance of several Chinese IPOs.

Comments

For the month of September, the Fund outperformed its benchmark. While we believe that 2Q09 could mark the bottom of the market, we believe that the recent market upturn has been too sharp and there is a possibility of a correction. We would look to increase our equity exposure on pullbacks.

PERFORMANCE RECORD

3 Years Growth Total Return



User may have modified the original chart and axis titles provided by Lipper.

LIPPER

Cumulative Total Return

	Fund (%)	Rank
6 - Month *(31 Mac 2009 - 30 Sept 2009)*	29.12	53 / 79
1 - Year *(30 Sept 2008 - 30 Sept 2009)*	25.68	12 / 79
3 - Year *(29 Sept 2006 - 30 Sept 2009)*	91.05	2 / 73
5 - Year *(30 Sept 2004 - 30 Sept 2009)*	112.58	3 / 64

** Source : Lipper (G) - Category of Equity Malaysia-Conventional*

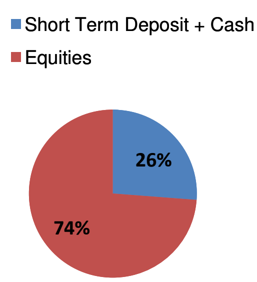
High/Low NAV (RM)

	High	Low
6 - Month *(31 Mac 2009 - 30 Sept 2009)*	0.7755	0.6163
1 - Year *(30 Sept 2008 - 30 Sept 2009)*	0.7755	0.5830
3 - Year *(29 Sept 2006 - 30 Sept 2009)*	0.9118	0.5118
5 - Year *(30 Sept 2004 - 30 Sept 2009)*	0.9118	0.4835

Income Distribution

	Net (sen per unit)
2009	8.88

Asset Allocation as at September 30, 2009



Equities	
Consumer Products	6.54
Construction	7.94
Warrants	0.02
Trading/Services	21.47
Finance	43.78
Properties	4.27
Industrial Products	2.57
Plantations	13.41
TOTAL	100.00

Top 5 Largest Holdings

1) AMMB HOLDINGS BERHAD
2) CIMB GROUP SDN BHD
3) TENAGA NASIONAL BERHAD
4) RHB CAPITAL BERHAD
5) HONG LEONG BANK

Based on the fund's portfolio returns as at 15 September 2009, the Volatility Factor (VF) for this fund is 16.4 and its Volatilityu Class (VC) is classified as "Moderate" (source: Lipper). The VF means there is a possibility for the fund in generating an upside return or downside return around this VF. The VC is assigned by Lipper based on quintile ranks of VF for qualified funds. The fund's portfolio may have changed 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.

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