AMB
Amanah Mutual Berhad
(195414-U)

Income & Growth Fund
Smart Investment Choice for Constant Capital Growth
Fund Fact Sheet 30 September 2010

Morning Star Rating	★★★
Lipper Total Return	4
Lipper Consistent Return	4
Lipper Preservation Return	4

AMBDanaIkhlas

The fund's objective is to attain a mix of regular income stream and possible capital growth via investments in listed equities, debt instruments and other assets that are permissible under the Shariah Principles

3-year Fund Volatility
9.3
Low
Lipper Analytics
15 October 2010

INVESTOR PROFILE

Suitable for all investors who are seeking a fully managed and balanced portfolio of investments that conform to the Shariah Principles and has investment horizon of 5 years or more.

FUND DETAILS AS AT 30 SEPTEMBER 2010

Unit In Circulation	: 32.728 mil
Unit NAV	: RM 0.5802
Financial Year	: November 30
Fund Category	: Balanced Fund (Shariah)
Fund Inception	: September 17, 2002
Initial Sales Charge	: 5.50% of NAV per unit
Annual Management Fee	: 1.10% of NAV (Money Market & Bond)
	1.50% of NAV (Shares)
Benchmark	: 60% of the FBM EMAS Shariah Index
	40% of 12-month General Investment Account-rates
Asset Allocation	: Min 20% to Max 70% in equities
	: Min 20% to Max 70% in debt instrument
	: Min 2% in cash and cash equivalent

SHARIAH COMMITTEE MEMBERS

- Dato' Dr. Abdul Halim bin Ismail
- Datuk Dr. Syed Othman bin Syed Hussin Al Habshi
- Prof. Dato' Dr. Abdul Monir bin Yaacob
- Prof. Dato' Dr. Mahmood Zuhdi bin Hj Ab. Majid

FUND MANAGER'S REVIEW

Market Review

Equity
It was another excellent month for Malaysia in September as the KLCI continued to scale new year-highs for many consecutive days and weeks. The buying continued to be driven largely by foreign funds as statistics from Bursa indicated that foreign shareholding in Malaysia jumped by 0.4-percentage point in August to 21.2%.For the month, the KLCI gained 41 points or 2.9% to close at 1,463.50 points.

Fixed Income
Local benchmark sovereign bonds on the mid to long tenures extended their gains on safe haven appeal amid lingering uncertainties over global economic growth, with MGS/GII bonds attracting investors on the back of excess liquidity in the local banking system. During the early part of the quarter when BNM raised the overnight policy rate by another 25bps to 2.75% on July 8th, the sovereign yield curve flattened as short term yields spiked up to reflect this hike while the mid to longer end maturities saw further demand.As for the corporate bond segment, the reach for yield philosophy was ever present in the market as credit spreads continued to tightened for the mid to long tenures.

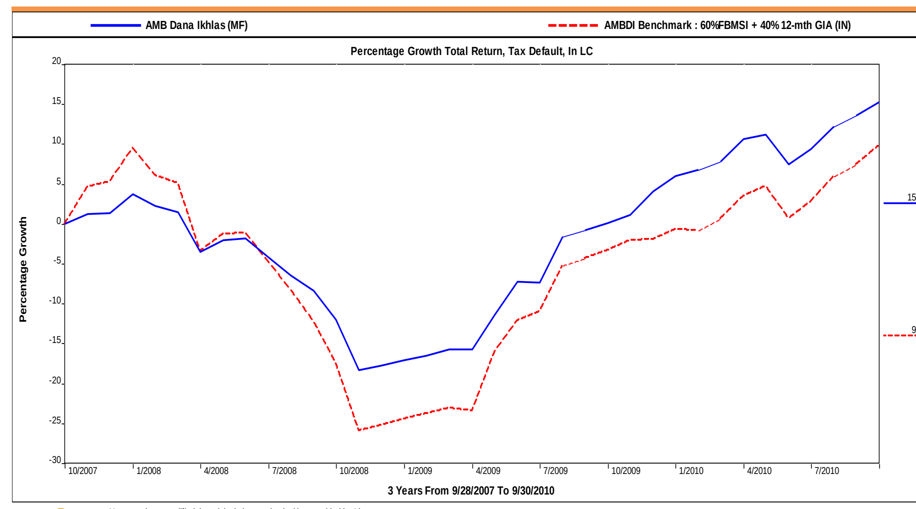
Comments

Equity
We believe the market has started taking on risk aggressively in searching for returns in emerging markets to compensate for lackluster returns in developed markets. This presents a crisis of sorts, opportunity for investors and danger for policy makers and governments.Malaysia has been a performer, as the better cross-border relations with Singapore and transformation rollout have received a warm response.

Fixed Income
In terms of credit outlook, as the economy rebounds from the global financial crisis, credit conditions should improve. Hence, there should be more upgrades versus downgrades for the domestic corporate sector. However, as witnessed in the water sector bonds, the regulatory risk premium has increased for the local corporate bond market as politics come into play.
We remain neutral but tactically bullish in the mid to long-end. We retain our cautious stance towards the sovereign bond market and stay highly invested in bonds and will trade based on

PERFORMANCE RECORD

3 Years Growth Total Return



Cumulative Total Return

	Fund (%)	Rank
6 - Month *(31 March 2010 - 30 September 2010)*	4.22	8/22
1 - Year *(30 September 2009 - 30 September 2010)*	15.16	3/21
3 - Year *(28 September 2007 - 30 September 2010)*	15.26	3/21
5 - Year *(30 September 2005 - 30 September 2010)*	38.39	13/17

** Source : Lipper(G) - Category of Mixed Asset - Islamic*

High/Low NAV (RM)

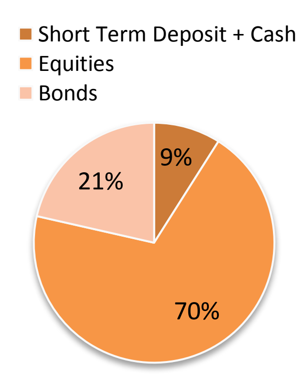
	High	Low
6 - Month *(1 April 2010 - 30 September 2010)*	0.5836	0.5312
1 - Year *(1 October 2009 - 30 September 2010)*	0.5836	0.5035
3 - Year *(1 October 2007 - 30 September 2010)*	0.5836	0.4058
5 - Year *(1 October 2005 - 30 September 2010)*	0.5836	0.3925

Income Distribution

	Net (sen per unit)
2009	NIL

**Source : Extracted from the annual report of AMBDI which has been audited by our external auditor*

Asset Allocation as at 30 September 2010



Equities	
Consumer Products	5.33
Construction	7.01
Trading/Services	40.98
Properties	5.21
Industrial Products	8.37
Plantations	24.35
IPC	8.75
TOTAL	100.00

Top 5 Largest Holdings

1) KONSORTIUM LEBUH UTARA TIMUR (KL) SDN BHD - BOND
2) AXIATA GROUP BERHAD - EQUITY
3) TENAGA NASIONAL BERHAD - EQUITY
4) UMW HOLDINGS BERHAD - BOND
5) HARUM INTISARI SDN BHD - BOND

Based on the fund's portfolio returns as at October 15, 2010, the Volatility Factor (VF) for this fund is 9.3 and its Volatility Class (VC) is classified as "Low" (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.

Investors are advised to read and understand the contents of the Master Prospectus dated September 17, 2010 before investing. This prospectus has been registered and lodged with the Securities Commission. 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. Units will only be issued on receipt of an application form referred to in and accompanying the Prospectus, which is obtainable at Amanah Mutual Berhad or any of its distribution branches.

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