

Growth Fund

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

INVESTOR PROFILE

This Fund is suitable for investors who are seeking for investments in a diversified portfolio of assets that conform to the Shariah principles and has a medium to long-term investment horizon of 2 years and above.

FUND DETAILS AS AT 30 SEPTEMBER 2010

Unit In Circulation	: 88.097mil
Unit NAV	: RM 0.5139
Financial Year	: April 30
Fund Category	: Equity Fund (Shariah)
Fund Inception	: November 24, 2000
Initial Sales Charge	: 5.50% of NAV per unit
Annual Management Fee	: 1.50% of NAV
Benchmark	: (Effective from November 17,2008) 90% of the FBM EMAS Shariah Index
Asset Allocation	: 10% of 1-month General Investment Account-rates : Min 40% to max 90% in equities : Min 10% in liquid assets

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

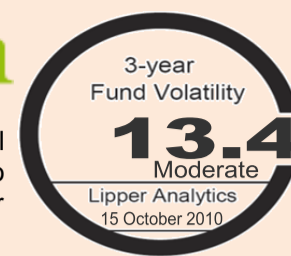
Market Review

Buying interest from institutions carried the Malaysian market higher, posting its fourth consecutive positive month. For the month, FBM KLCI gained 41 points or 2.9% to close at 1,464 points. The broader index FBM EMAS rose 3.5% to 9,812 points. After a weak August, small caps bounced back with the FBM Small Cap gaining 4.0% to 11,590 points. Among regional bourses, the Philippines and Indonesia were the top performing markets whilst China and Malaysia were laggards. The Ringgit continued to soar by 2% during the month to hit RM3.0874 per dollar.

Meanwhile the Government unveiled a 10 year economic road map under its Economic Transformation Programme which featured 12 National Key Areas and 60 business opportunities whose multiplier effect is supposed to kickstart efforts to make Malaysia a high income nation by 2020. On the local corporate front, the ongoing takeover of EON Cap by Hong Leong Bank cleared an important hurdle when about 60% of EON Cap's shareholders voted in favour of the takeover in the company's EGM.

Comments

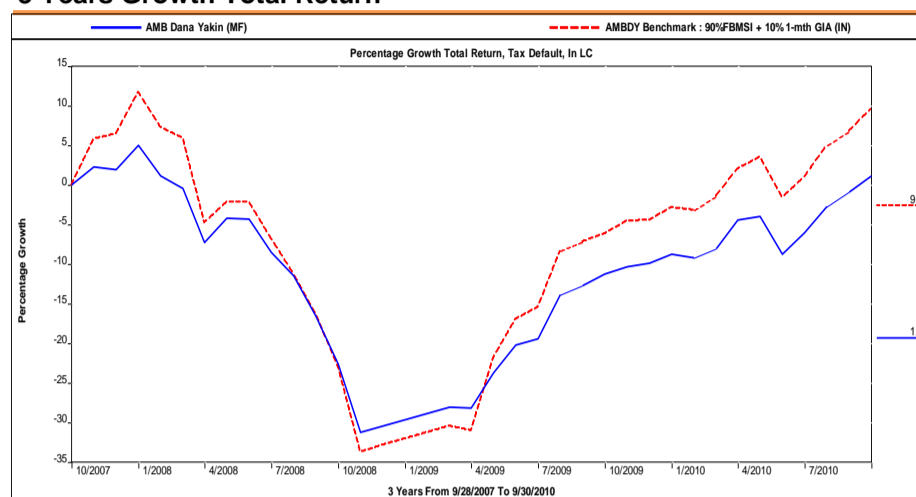
For the month of September, the Fund underperformed its benchmark slightly due to stock selection. We would maintain our equity weighting within the 75-85% region and would look to increase our equity exposure on pullbacks



The fund's objective is to achieve a steady capital growth over the medium to long-term period (2 to 5 years) through investments permissible under the Shariah Principles.

PERFORMANCE RECORD

3 Years Growth Total Return



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

Cumulative Total Return

	Fund (%)	Rank
6 - Month (31 March 2010 - 30 September 2010)	5.87	27/45
1 - Year (30 September 2009 - 30 September 2010)	14.00	24/45
3 - Year (28 September 2007 - 30 September 2010)	1.18	26/36
5 - Year (30 September 2005 - 30 September 2010)	37.25	26/32

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

High/Low NAV (RM)

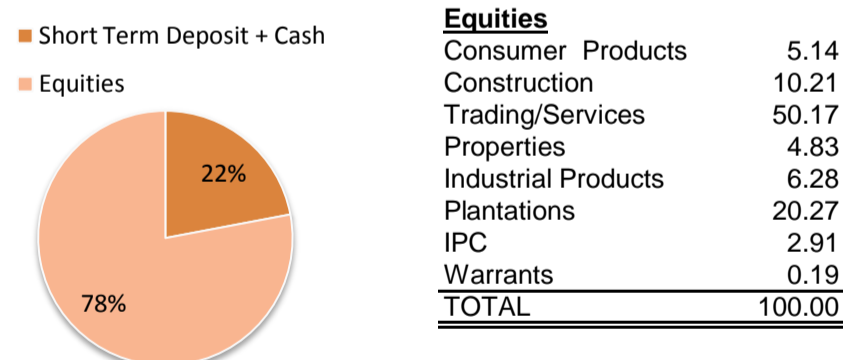
	High	Low
6 - Month (1 April 2010 - 30 September 2010)	0.5176	0.4509
1 - Year (1 October 2009 - 30 September 2010)	0.5176	0.4497
3 - Year (1 October 2007 - 30 September 2010)	0.5508	0.3374
5 - Year (1 October 2005 - 30 September 2010)	0.5508	0.3374

Income Distribution

	Net (sen per unit)
2010	NIL

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

Asset Allocation as at 30 September 2010



Top 5 Largest Holdings

- 1) KUALA LUMPUR KEPONG BERHAD - EQUITY
- 2) AXIATA GROUP BERHAD - EQUITY
- 3) TENAGA NASIONAL BERHAD - EQUITY
- 4) IOI CORPORATION BERHAD - EQUITY
- 5) SIME DARBY BERHAD - EQUITY

Based on the fund's portfolio returns as at October 15, 2010, the Volatility Factor (VF) for this fund is 13.4 and its Volatility 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.

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.