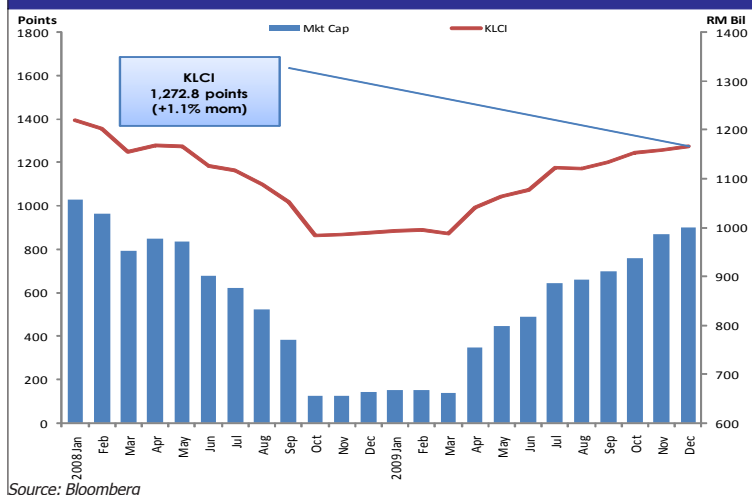


## Dec 2009: Riding on the back of further recovery

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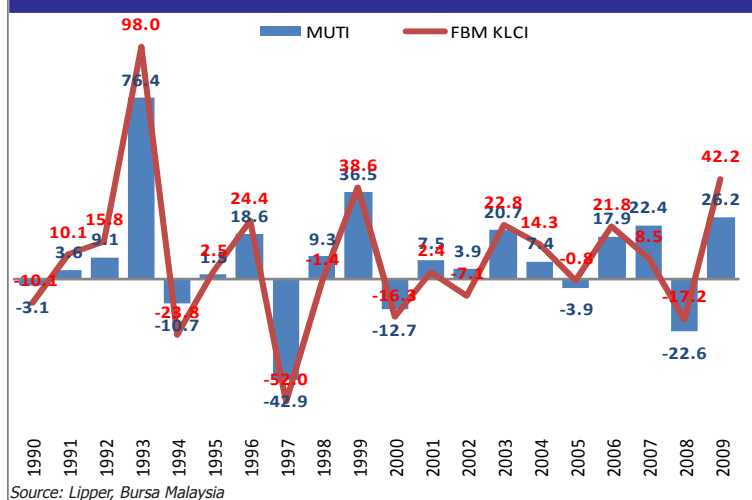
### FBM KLCI vs. BURSA MARKET CAPITALISATION



### UNIT TRUST INDUSTRY RETURN PERFORMANCE

- As at end-December 2009, funds in the **Malaysian unit trust industry (MUTI) gained 1.44% m-o-m on average**. By asset type, the equity funds (2.24%) outperformed other categories, with only bond funds (-0.70%) incurring losses for the month due to declines charted by bond emerging markets global (-1.05%) and bond global categories (-2.75%).
- On a yearly basis, **Malaysian unit trust industry wrapped up the year 2009 with their best annualised return since 1999 (36.5%) by posting an impressive return of 26.15%** compared with 22.6% dropped charted in 2008. All major asset classes charted positive returns, where most of the asset classes charted double digit growth, not surprisingly led by **equity category posting the strongest one-year return of 41.85%**.
- The year of 2009 was another start of a boom for equity funds as the category was triggered by the V-shaped recovery across the bourses in the 2H09. On the domestic front, the FBM KLCI closed the year up by more than 40%, its best annual performance since the super bull-run in 1993 when the index gained 98% (MUTI: 76.4%).
- The FBM KLCI marked its highest closing point of 1,279.95 on November 17 and the lowest closing point of 838.39 on March 11 last year, which saw the index gained 53.7% (equity Malaysia category: 36.91%). It closed the year at 1,272.78 points.
- Meanwhile, real estate asset class ranked second with an average return of 32.89%. Mixed asset charted 27.22% return to rank third with mixed asset other aggressive outperformed its peers with 37.67% return. Meanwhile, commodities ranked fourth with 25.70% return, followed by target maturity category with 24.54% return. Other categories namely guaranteed, protected and money market funds charted less than 10% return respectively.

### PERFORMANCE OF MUTI vs. FBM KLCI (% YOY)



### PERFORMANCE OF FUND GROUPS AS AT DECEMBER 2009 (% RETURN)

Group Classification	1M 11/30/09 - 12/31/09	3M 9/30/09 - 12/31/09	6M 6/30/09 - 12/31/09	1Y 12/31/08 - 12/31/09	3Y 12/29/06 - 12/31/09	5Y 12/31/04 - 12/31/09
Equity (265)	2.24	3.45	16.03	41.85	14.08	41.80
Bond (67)	-0.70	-1.09	4.19	12.03	-0.36	-
Guaranteed (4)	0.31	0.91	1.62	5.59	8.47	-
Mixed Asset (102)	1.42	2.63	11.40	27.22	17.37	34.70
Money Market (67)	0.16	0.44	0.97	2.10	8.34	15.44
Protected (44)	0.07	0.41	2.52	5.60	6.33	-
Target Maturity (22)	1.20	2.92	10.48	24.54	35.39	38.83
Commodities (1)	0.82	7.20	6.63	25.70	-	-
Real Estate (11)	1.55	4.60	16.98	32.89	43.28	-
Others (9)	0.64	1.78	7.60	19.10	-	-
<b>INDUSTRY (592)</b>	<b>1.44</b>	<b>2.59</b>	<b>10.63</b>	<b>26.15</b>	<b>17.21</b>	<b>36.56</b>

Source: Lipper

- **Based on Lipper global classification, all categories ended the year on positive note, with 31 or 72% out of 43 categories posted annualised return of more than 20%.** The top 10 best performing category for one-year return were monopolised by equity industry by sector and equity regional categories, with equity Asia Pacific small and middle capitalisation category leading the way with a whopping 104.4% return.
- Furthermore, 530 funds posted one-year return as at end-December 2009 which consist of 248 equity funds, 99 mixed asset funds, 60 bond funds, 55 money market funds, 34 protected funds, 13 target maturity funds, 11 real estate funds, six other funds and four guaranteed funds. Out of the above total, 518 funds or 98% charted positive returns, while the remaining were less risky funds (bond and protected funds) charted negative returns between 0.14% to 14.84% y-o-y.
- **Based on quartile analysis for one-year return performance, the best performing fund was the equity Asia Pacific small and middle capitalisation, with 104.4% return.** Equity funds dominated the top quartile with returns ranging 104.40% to 39.17%, totalling 119 funds or 48.0% share from the total equity funds. More than 60% of the equity offshore funds were grouped in the first quartile totalling 47 funds, followed by 43.5% share of equity industry by sector (10 funds) and 42.2% share of equity Malaysia funds (62 funds).
- Meanwhile in the second quartile with returns ranging 39.15% to 26.89%, the best performing funds was equity Malaysia small and middle capitalisation category with 39.15% return. The equity category has the largest number of funds in this quartile totalling 85 funds, but it ranked third in the table with a market share of 34.3%. Target maturity ranked at the top of the table with 53.8% share, or 7 funds, while mixed asset (36 funds) and real estate (4 funds) ranked second with 36.4% market share respectively.
- In the third quartile (returns ranging 26.88% to 7.95%), mixed asset MYR balanced outperformed other categories with annualised return of 26.81%. In terms of market share, mixed asset category ranked at the top with 51.5% share totalling 51 funds. Guaranteed ranked second with 50.0% share totalling two funds. Meanwhile, real estate funds ranked third with 36.4% share totalling four funds. Bond funds ranked fourth with 31.7% share or 19 funds, followed by target maturity funds with 23.1% share or three funds, protected with 17.6% share or six funds and equity with 16.9% share or 42 funds.
- In the final quartile (returns ranging 7.94% to -6.20%), protected fund was ranked as the best performing fund with 7.91% return. In this quartile, all money market funds were grouped under this category totalling 55 funds. Protected funds ranked second with 82.4% share or 28 funds, followed by bond funds with 68.3% share or 41 funds and guaranteed funds with 50.0% share or two funds. Others consist of equity and mixed asset funds with market share of not more than 2%.
- In terms of dividend payout, the industry charted an average dividend yield of 4.1%. Based on the 2009 payout, equity funds posted the highest yield compared with other peers with 6.8% growth on average, with returns yielding as high as 15.5% (equity Malaysia fund). These returns were far better as compared with 12 months fixed deposits of 2.50%.
- This was followed by mixed asset class with 6.0% yield on average, with the highest return of 16.5% (mixed asset MYR balanced), while target maturity category charted dividend yield of 5.5%. Meanwhile, bond, guaranteed and money market charted below the industry benchmark of 3.2%, 2.2% and 0.8% respectively.
- Going forward, following last year's performance, MUTI is expected to perform with equity-linked funds expecting to outperform other funds. This is due to the continued improvement in macro economic indicators, positive earnings momentum and ample liquidity supporting robust capital inflows. On the economic front, global economy is on the mend, based on the quarterly real GDP numbers so far. For Malaysia, the signs of recovery include better-than-expected year-on-year real GDP and successive quarterly economic growth in 2Q09-3Q09 that implies further recovery
- Consequently, Malaysia's real GDP is expected rebound by 4.0% to 4.5% in 2010 (2009E: -2.1%), to be driven by the pickup in consumer spending, recovery in exports and gross fixed capital formation, as well as positive inventory adjustment, resulting in a broad-based growth in all economic sectors.

#### QUARTILE ANALYSIS FOR UNIT TRUST INDUSTRY 1 YEAR RETURN AS AT DECEMBER 2009

Asset Classes	Total funds	%shr	1 Quartile (%)		2 Quartile (%)		3 Quartile (%)		4 Quartile (%)	
			104.40 to 39.17	%shr	39.15 to 26.89	%shr	26.88 to 7.95	%shr	7.94 to (-6.20)	%shr
1 Equity	248	46.8	119	48.0	85	34.3	42	16.9	2	0.8
2 Bond	60	11.3	0	0.0	0	0.0	19	31.7	41	68.3
3 G'teed	4	0.8	0	0.0	0	0.0	2	50.0	2	50.0
4 M. Asset	99	18.7	10	10.1	36	36.4	51	51.5	2	2.0
5 M. Market	55	10.4	0	0.0	0	0.0	0	0.0	55	100.0
6 Protected	34	6.4	0	0.0	0	0.0	6	17.6	28	82.4
7 T. Maturity	13	2.5	1	7.7	7	53.8	3	23.1	2	15.4
8 R. Estate	11	2.1	3	27.3	4	36.4	4	36.4	0	0.0
9 Others	6	1.1	0	0.0	0	0.0	5	83.3	1	16.7
Total	530	100.0	133	25.1	132	24.9	132	24.9	133	25.1

**TOP TEN (10) 1-MONTH OUT PERFORMERS IN DECEMBER 2009**

Rank	UTMCs	Funds	Lipper Global category	Launch Date	1M (%)
1	Atrium REIT Managers Sdn Bhd	Atrium REIT	Real Estate Other	26-Mar-07	10.84
2	CIMB-Principal Asset Management Berhad	CIMB Islamic Small Cap	Equity Malaysia Sm&Mid Cap	30-Apr-03	9.95
3	OSK-UOB Unit Trust Management Berhad	OSK-UOB Asian Growth Opportunities	Equity Asia Pacific Sm&Mid Cap	8-Jan-08	9.51
4	HWANGDBS Investment Management Berhad	HWANGDBS Asia Quantum	Equity Malaysia Sm&Mid Cap	15-Apr-04	9.30
5	CIMB-Principal Asset Management Berhad	CIMB Islamic Asia Pacific Equity	Equity Asia Pacific Ex Japan	2-Jun-06	7.05
6	AmInvestment Services Berhad	AmGlobal Property Equities	Equity Sector Real Est Global	25-Oct-05	6.99
7	Hektar Asset Management Sdn Bhd	Hektar Real Estate Investment Trust	Real Estate Other	4-Dec-06	6.67
8	Amanah Saham Nasional Berhad	Amanah Saham Nasional	Equity Malaysia	20-Apr-81	6.31
9	Public Mutual Berhad	Public Far-East Consumer Themes	Equity Sector Cyc Goods & Svs	8-Jan-08	6.29
10	CIMB-Principal Asset Management Berhad	CIMB-Principal Climate Change Equity	Equity Global	27-Sep-07	6.08

**TOP TEN (10) 1-YEAR OUT PERFORMERS IN DECEMBER 2009**

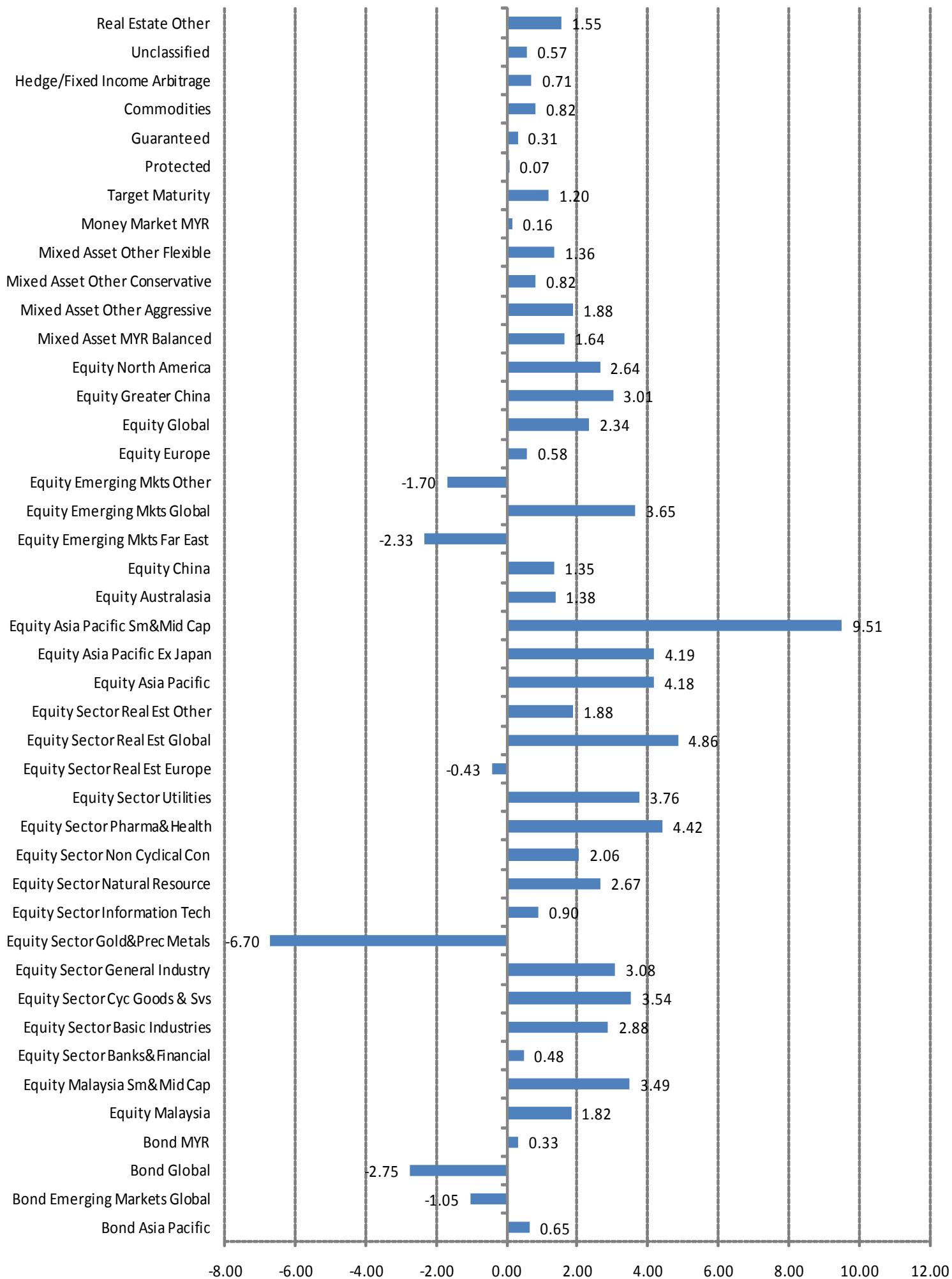
Rank	UTMCs	Funds	Lipper Global category	Launch Date	1Y (%)
1	OSK-UOB Unit Trust Management Berhad	OSK-UOB Asian Growth Opportunities	Equity Asia Pacific Sm&Mid Cap	8-Jan-08	104.4
2	Public Mutual Berhad	Public Far-East Property & Resorts	Equity Sector Real Est Other	10-Jul-07	98.48
3	Public Mutual Berhad	PB China ASEAN Equity	Equity China	5-Mar-08	76.59
4	Axis Reit Managers Berhad	Axis Real Estate Investment Trust	Real Estate Other	3-Aug-05	72.32
5	Pheim Unit Trust Berhad	Pheim Asia Ex-Japan	Equity Asia Pacific Ex Japan	30-Jun-06	72
6	Public Mutual Berhad	Public Far-East Consumer Themes	Equity Sector Cyc Goods & Svs	8-Jan-08	69.72
7	TA Investment Management Berhad	TA South East Asia Equity	Equity Asia Pacific Ex Japan	28-Nov-05	68.41
8	CIMB-Principal Asset Management Berhad	CIMB-Principal Greater China Equity	Equity Greater China	12-Jun-07	67.33
9	AmInvestment Services Berhad	AmGlobal Agribusiness	Equity Sector Non Cyclical Con	3-May-07	67.12
10	Phillip Mutual Berhad	Phillip Master Equity Growth	Equity Malaysia	18-Jun-03	66.89

**TOP TEN (10) 3-YEAR OUT PERFORMERS IN DECEMBER 2009**

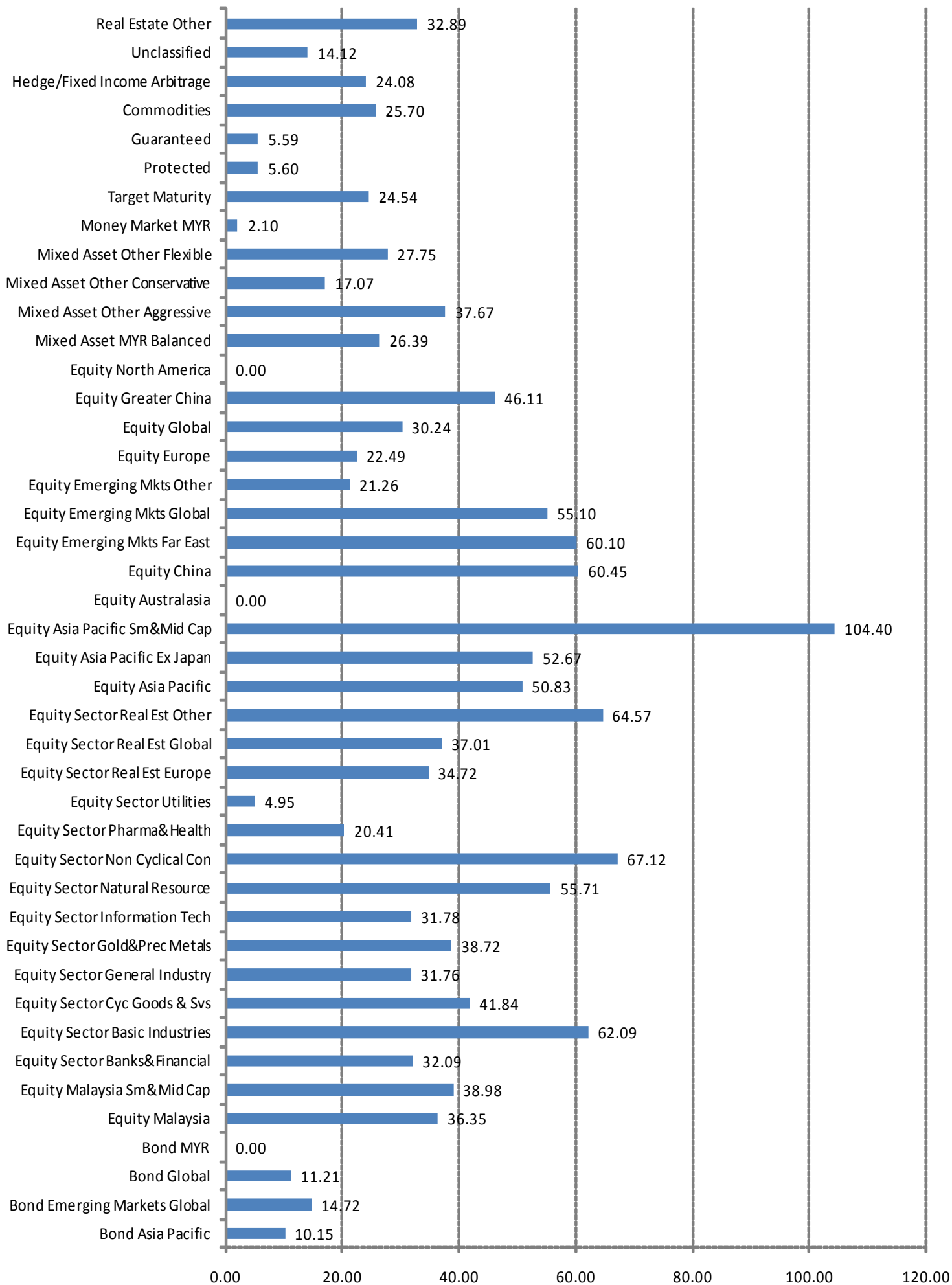
Rank	UTMCs	Funds	Lipper Global category	Launch Date	3Y (%)
1	Amanah Mutual Berhad	AMB Value Trust	Equity Malaysia	7-Jan-03	81.00
2	Saham Sabah Berhad	Saham Amanah Sabah	Equity Malaysia	1-Dec-94	72.86
3	Amanah Mutual Berhad	AMB Ethical Trust	Equity Malaysia	7-Jan-03	71.38
4	Public Mutual Berhad	Public SmallCap	Equity Malaysia Sm&Mid Cap	13-Jun-00	67.49
5	Apex Investment Services Berhad	Apex Dana Al-Faiz-i	Mixed Asset MYR Balanced	28-Aug-03	64.76
6	RHB Investment Management Sdn Berhad	RHB GoldenLife 2020	Target Maturity	21-Feb-05	64.61
7	RHB Investment Management Sdn Berhad	RHB GoldenLife 2030	Target Maturity	21-Feb-05	62.23
8	Hektar Asset Management Sdn Bhd	Hektar Real Estate Investment Trust	Real Estate Other	4-Dec-06	58.55
9	GLM REIT Management Sdn Berhad	Tower Real Estate Investment Trust	Real Estate Other	12-Apr-06	57.71
10	OSK-UOB Unit Trust Management Berhad	OSK-UOB Resources	Equity Sector Natural Resource	16-May-06	55.03

Source: Lipper

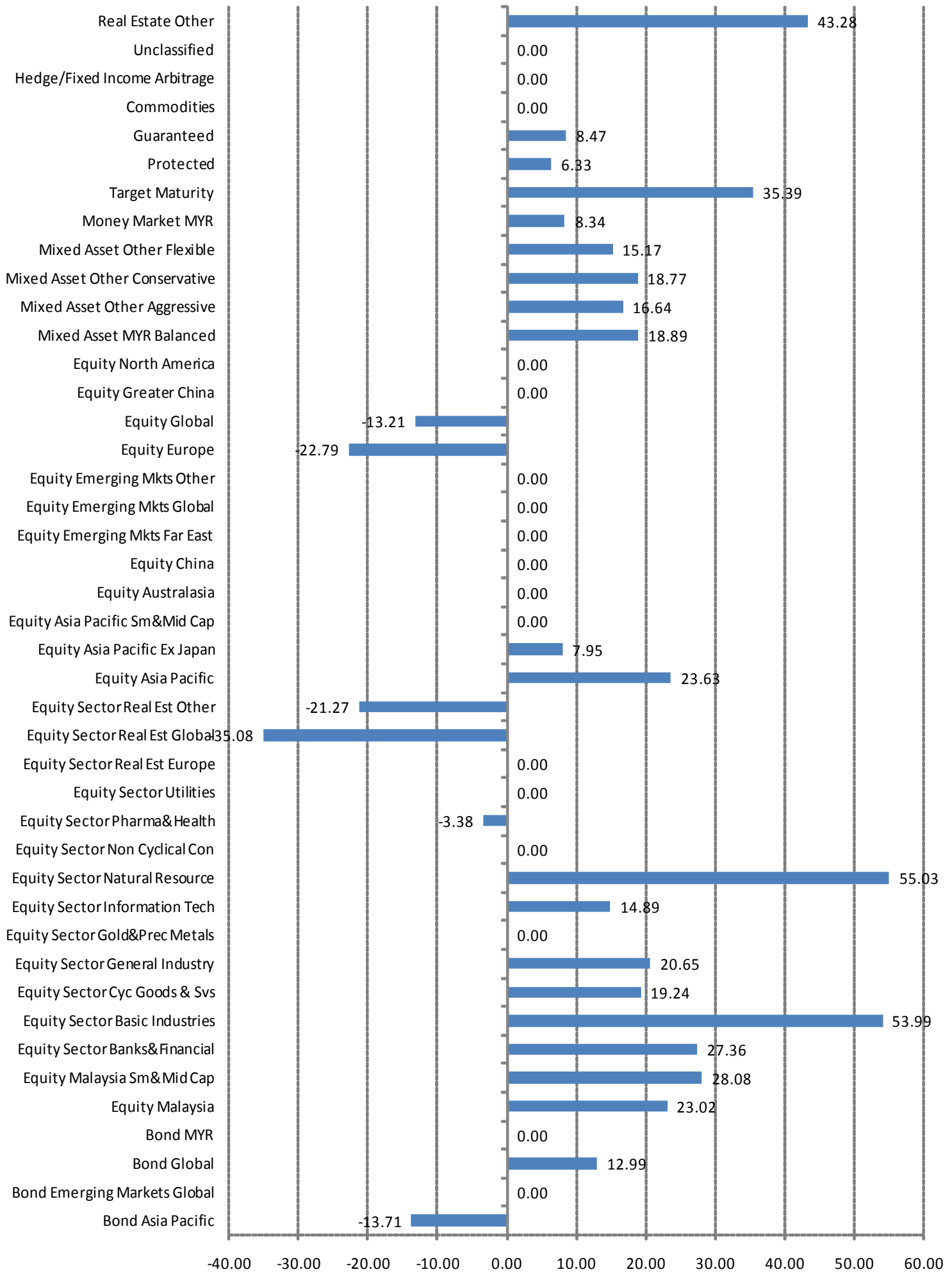
FUND PERFORMANCE FOR 1 MONTH (%) RETURN (11/30/2009 - 12/31/2009)



FUND PERFORMANCE FOR 1 YEAR (%) RETURN (12/31/2008 - 12/31/2009)



FUND PERFORMANCE FOR 3 YEAR (%) RETURN (12/29/2006 - 12/31/2009)





**PERFORMANCE OF THE TOP 3 FUNDS IN EACH CATEGORY (DECEMBER 2009) CONT'**

Upper Global Classification (43)	Return Performance (%)																	
	1M			3M			6M			1Y			3Y			5Y		
	Rnk	Fund	Rth	Rnk	Fund	Rth	Rnk	Fund	Rth	Rnk	Fund	Rth	Rnk	Fund	Rth	Rnk	Fund	Rth
Equity Sector Cyclic Goods & Svs (4)	1	Public Far-East Consumer	6.28	1	Public Far-East Consumer	7.19	1	Public Far-East Consumer	27.14	1	Public Far-East Consumer	69.72	1	HLG Consumer Products S	33.55	1	HLG Consumer Products S	62.17
	2	HLG Consumer Products S	4.48	2	HG Consumer Products S	6.91	2	HG Consumer Products S	21.41	2	Avenue Consumer and Le	44.43	2	HLG Trading/Services Sec	4.93	2	HLG Trading/Services Sec	2.91
	3	Avenue Consumer and Le	3.86	3	Avenue Consumer and Le	4.19	3	Avenue Consumer and Le	16.08	3	HG Consumer Products S	35.32	3			3		
Equity Sector General Industry (1)	1	HG Industrial and Techno	3.08	1	HG Industrial and Techno	5.01	1	HG Industrial and Techno	10.1	1	HG Industrial and Techno	31.76	1	HG Industrial and Techno	20.65	1	HG Industrial and Techno	49.67
	2	N/A	N/A	2	N/A	N/A	2	N/A	N/A	2	N/A	N/A	2	N/A	N/A	2	N/A	N/A
	3	N/A	N/A	3	N/A	N/A	3	N/A	N/A	3	N/A	N/A	3	N/A	N/A	3	N/A	N/A
Equity Sector Gold&Prec Metals (2)	1	OSK-UB Gold and Gener	-6.01	2	OSK-UB Gold and Gener	2.25	1	AmPrecious Metals	12.40	1	AmPrecious Metals	38.72	1	N/A	N/A	1	N/A	N/A
	2	AmPrecious Metals	-7.38	2	AmPrecious Metals	0.77	2	N/A	N/A	2	N/A	N/A	2	N/A	N/A	2	N/A	N/A
	3	N/A	N/A	3	N/A	N/A	3	N/A	N/A	3	N/A	N/A	3	N/A	N/A	3	N/A	N/A
Equity Sector Information Tech (1)	1	AmNew Frontier	0.90	1	AmNew Frontier	3.50	1	AmNew Frontier	13.40	1	AmNew Frontier	31.78	1	AmNew Frontier	14.89	1	AmNew Frontier	9.90
	2	N/A	N/A	2	N/A	N/A	2	N/A	N/A	2	N/A	N/A	2	N/A	N/A	2	N/A	N/A
	3	N/A	N/A	3	N/A	N/A	3	N/A	N/A	3	N/A	N/A	3	N/A	N/A	3	N/A	N/A
Equity Sector Natural Resource (2)	1	OSK-UB Resources	4.00	1	OSK-UB Resources	9.83	1	OSK-UB Resources	21.55	1	OSK-UB Resources	55.71	1	OSK-UB Resources	55.03	1	N/A	N/A
	2	Public Natural Resources	1.33	2	Public Natural Resources	8.08	2	Public Natural Resources	6.52	2	N/A	N/A	2	N/A	N/A	2	N/A	N/A
	3	N/A	N/A	3	N/A	N/A	3	N/A	N/A	3	N/A	N/A	3	N/A	N/A	3	N/A	N/A
Equity Sector Non Cyclical Con (1)	1	AmGlobal Agribusiness	2.06	1	AmGlobal Agribusiness	5.92	1	AmGlobal Agribusiness	21.09	1	AmGlobal Agribusiness	67.12	1	N/A	N/A	1	N/A	N/A
	2	N/A	N/A	2	N/A	N/A	2	N/A	N/A	2	N/A	N/A	2	N/A	N/A	2	N/A	N/A
	3	N/A	N/A	3	N/A	N/A	3	N/A	N/A	3	N/A	N/A	3	N/A	N/A	3	N/A	N/A
Equity Sector Pharma&Health (1)	1	HG Global Healthcare	4.42	1	HG Global Healthcare	5.49	1	HG Global Healthcare	15.16	1	HG Global Healthcare	20.41	1	HG Global Healthcare	-3.38	1	N/A	N/A
	2	N/A	N/A	2	N/A	N/A	2	N/A	N/A	2	N/A	N/A	2	N/A	N/A	2	N/A	N/A
	3	N/A	N/A	3	N/A	N/A	3	N/A	N/A	3	N/A	N/A	3	N/A	N/A	3	N/A	N/A
Equity Sector Real Est Europe (1)	1	AmPan European Property	-0.43	1	AmPan European Property	-2.90	1	AmPan European Property	24.45	1	AmPan European Property	34.72	1	N/A	N/A	1	N/A	N/A
	2	N/A	N/A	2	N/A	N/A	2	N/A	N/A	2	N/A	N/A	2	N/A	N/A	2	N/A	N/A
	3	N/A	N/A	3	N/A	N/A	3	N/A	N/A	3	N/A	N/A	3	N/A	N/A	3	N/A	N/A
Equity Sector Real Est Global (4)	1	AmGlobal Property Equities	6.99	1	AmGlobal Property Equities	4.28	1	HWANGDBS Global Propel	33.32	1	AmGlobal Property Equities	54.96	1	ING Global Real Estate	-32.33	1	N/A	N/A
	2	Alliance Global Diversified	5.36	2	Alliance Global Diversified	3.26	2	AmGlobal Property Equities	31.58	2	Alliance Global Diversified	34.59	2	Alliance Global Property Equities	-35.04	2	N/A	N/A
	3	HWANGDBS Global Propel	3.76	3	HWANGDBS Global Propel	2.26	3	Alliance Global Diversified	27.34	3	HWANGDBS Global Propel	30.16	3	HWANGDBS Global Propel	-37.88	3	N/A	N/A
Equity Sector Real Est Other (4)	1	MAAKL Asia-Pacific REIT	3.60	1	MAAKL Asia-Pacific REIT	6.31	1	MAAKL Asia-Pacific REIT	29.07	1	Public Far-East Property &	96.48	1	Public Far-East Property E	-21.27	1	N/A	N/A
	2	Public Far-East Property &	1.69	2	Public Far-East Property &	4.87	2	Public Far-East Property &	14.22	2	MAAKL Asia-Pacific REIT	56.39	2	N/A	N/A	2	N/A	N/A
	3	AmAsia-Pacific Property E	1.47	3	OSK-UB Asian Real Estal	1.46	3	OSK-UB Asian Real Estal	10.82	3	OSK-UB Asian Real Estal	54.71	3	N/A	N/A	3	N/A	N/A
Equity Sector Utilities (1)	1	TA Global Utilities	3.76	1	TA Global Utilities	1.81	1	TA Global Utilities	10.37	1	TA Global Utilities	4.95	1	N/A	N/A	1	N/A	N/A
	2	N/A	N/A	2	N/A	N/A	2	N/A	N/A	2	N/A	N/A	2	N/A	N/A	2	N/A	N/A
	3	N/A	N/A	3	N/A	N/A	3	N/A	N/A	3	N/A	N/A	3	N/A	N/A	3	N/A	N/A
Guaranteed (4)	1	HWANGDBS IM Guaranteed	0.78	1	HWANGDBS IM Guaranteed	2.54	1	HWANGDBS M Guaranteed	3.83	1	Asia-Pacific Select (I) Capl	8.50	1	CMB-Principal Returns Gu	12.02	1	N/A	N/A
	2	Asia-Pacific Select (I) Capl	0.19	2	CMB-Principal Returns Gu	0.44	2	CMB-Principal Returns Gu	1.03	2	HWANGDBS M Guaranteed	8.08	2	HWANGDBS IM Guaranteed	4.92	2	N/A	N/A
	3	CMB-Principal Returns Gu	0.16	3	Asia-Pacific Select (I) Capl	0.37	3	Asia-Pacific Select (I) Capl	1.01	3	CMB-Principal Returns Gu	3.32	3	N/A	N/A	3	N/A	N/A
Hedge/Other Hedge (1)	1	HLG Fixed Income Holdings	0.71	1	HLG Fixed Income Holdings	1.96	1	HLG Fixed Income Holdings	10.61	1	HLG Fixed Income Holdings	24.08	1	N/A	N/A	1	N/A	N/A
	2	N/A	N/A	2	N/A	N/A	2	N/A	N/A	2	N/A	N/A	2	N/A	N/A	2	N/A	N/A
	3	N/A	N/A	3	N/A	N/A	3	N/A	N/A	3	N/A	N/A	3	N/A	N/A	3	N/A	N/A
M.A MYR Balanced (64)	1	TA Asia Pacific Islamic Bal	4.11	1	TA Asia Pacific Islamic Bal	7.31	1	FB Australia Dynamic Bal	22.10	1	FB Asia Real Estate Incom	55.79	1	Apex Dana AI-Falz-i	64.76	1	OSK-UB Smart Balanced	101.27
	2	Public Islamic Asia Balanc	3.74	2	CMB-Principal Balanced	6.07	2	TA Asia Pacific Islamic Bal	19.87	2	TA Dana Optimx	43.96	2	OSK-UB Growth & Incom	44.95	2	Apex Dana AI-Falz-i	81.43
	3	CMS Asia Pacific Oriental	3.57	3	TA Dana Optimx	5.98	3	HLG Global Lifestyle Balan	19.11	3	CMB-Principal Balanced	42.51	3	OSK-UB KidSave	44.28	3	OSK-UB KidSave	77.29
M.A Other Aggressive (3)	1	HWANGDBS Absolute Retul	3.19	1	Alliance Advantage Gem I	3.54	1	Alliance Advantage Gem I	16.87	1	Alliance Advantage Gem I	16.87	1	Amanah Saham Gemilang	16.64	1	Amanah Saham Gemilang	37.43
	2	Alliance Advantage Gem I	1.64	2	Amanah Saham Gemilang	3.00	2	Amanah Saham Gemilang	13.25	2	Amanah Saham Gemilang	13.25	2	N/A	N/A	2	N/A	N/A
	3	Amanah Saham Gemilang	0.80	3	N/A	N/A	3	N/A	N/A	3	N/A	N/A	3	N/A	N/A	3	N/A	N/A
M.A Other Conservative (13)	1	AmCommodities Extra	2.12	1	AmCommodities Extra	8.47	1	AmCommodities Extra	12.47	1	FRUAsia select income	30.46	1	FRUAsia select income	27.87	1	Pacific Income	47.26
	2	FRUUnselected income	1.14	2	HWANGDBS Select Incom	3.54	2	HWANGDBS Select Incom	11.96	2	Amanah Saham Gemilang	30.88	2	HWANGDBS Select Incom	23.84	2	OSK-UB Smart Income	41.85
	3	FRUAsia select income	1.02	3	FRUAsia select income	3.49	3	AmCommodities Extra	11.18	3	Amanah Saham Gemilang	26.68	3	FRUAsia select income	22.70	3	Amanah Saham Gemilang	37.80
M.A Other Flexible (22)	1	CMB-Principal Global Assé	3.71	1	OSK-UB Asia Active Alo	7.59	1	MAAKL-CM Flexi	22.45	1	MAAKL-CM Flexi	52.98	1	icapital.biz Berhad	45.45	1	FRUdiana dinamik	42.31
	2	OSK-UB Asia Active Alo	3.59	2	MAAKL-HDBS Flexi	6.28	2	MAAKL-HDBS Flexi	21.37	2	MAAKL-HDBS Flexi	43.19	2	FRUdiana dinamik	23.07	2	FRUdynamic	15.61
	3	MAAKL-HDBS Flexi	3.55	3	OSK-UB Golden Dragon	6.19	3	HLG Strategic	19.89	3	HLG Strategic	19.89	3	FRUdiana dinamik	23.07	3	N/A	N/A
Money Market MYR (67)	1	OSK-UB Money Market	0.81	1	OSK-UB Money Market	1.15	1	AmIncome Plus	1.83	1	CMB-Principal Money Mark	3.64	1	AmIncome Plus	11.86	1	AmIncome Plus	20.29
	2	Avenue MoneyEXTRA	0.28	2	Avenue MoneyEXTRA	0.86	2	OSK-UB Money Market	1.66	2	AmIncome Plus	3.61	2	OSK-UB Money Market	11.00	2	OSK-UB MoneyEXTRA	18.13
	3	AmIncome Plus	0.27	3	AmIncome Plus	0.84	3	Avenue MoneyEXTRA	1.66	3	Avenue MoneyEXTRA	3.37	3	Avenue MoneyEXTRA	10.87	3	CMB-Principal Money Mark	16.37
Protected (44)	1	HWANGDBS Asia Aspire (	3.26	1	OSK-UB Capital Protectel	5.05	1	TA North Asian Opportun	11.48	1	ING Annual Income Clmate	24.87	1	N/A	N/A	1	N/A	N/A
	2	OSK-UB Capital Protectel	2.13	2	OSK-UB Capital Protectel	4.54	2	NG Annual Income Clmate	9.05	2	AmGlobal Currencies - Cai	15.82	2	N/A	N/A	2	N/A	N/A
	3	TA North Asian Opportun	2.03	3	OSK-UB Capital Protectel	4.08	3	HWANGDBS Asia Aspire (	8.36	3	HWANGDBS Asia Aspire (	14.30	3	N/A	N/A	3	N/A	N/A
Real Estate Other (11)	1	Atrium REIT	10.84	1	Atrium REIT	17.95	1	Atrium REIT	39.39	1	Axis Real Estate Investm	72.32	1	Heklar Real Estate Investm	58.55	1	Heklar Real Estate Investm	57.71
	2	Heklar Real Estate Invest	6.67	2	Amanah Raya REIT	8.92	2	Axis Real Estate Investm	28.87	2	Axis Real Estate Investm	50.82	2	Tow er Real Estate Invest	45.97	2	N/A	N/A
	3	Quill Capita Trust	4.85	3	Axis Real Estate Investm	8.43	3	Heklar Real Estate Invest	24.44	3	Heklar Real Estate Invest	43.59	3	AmFRST REIT	45.97	3	N/A	N/A
Target Maturity (22)	1	CMB Islamic Kausar Lifecy	3.81	1	CMB-Principal Lifecycle 20	8.37	1	CMB-Principal Lifecycle 20	22.76	1	CMB-Principal Lifecycle 20	43.63	1	RHB GoldenLife 2020	64.61	1	AMB Lifestyle Trust 2014	49.05
	2	CMB Islamic Kausar Lifecy	3.29	2	CMB Islamic Kausar Lifecy	5.38	2	CMB-Principal Lifecycle 20	20.72	2	CMB-Principal Lifecycle 20	38.92	2	RHB GoldenLife 2030	62.23	2	AMB Lifestyle Trust Today	28.60
	3	CMB-Principal Lifecycle 20	3.08	3	CMB-Principal Lifecycle 20	5.23	3	CMB Islamic Kausar Lifecy	19.32	3	CMB Islamic Kausar Lifecy	36.55	3	RHB GoldenLife 2010	34.78	3	N/A	N/A