Areca incomeTRUST Fund (AiTF)

Fund Factsheet as at 31 August 2026

FUND DETAILS

Type of Fund/Category
Income / (Malaysia Bond)

Launch Date
23 April 2007

Launch Price
RM0.5000

Benchmark
Maybank's 6-month fixed deposit rate

Fund Size
RM 227.66 million

Units in Circulation
337.87 million

Management Fee
Up to 1.00% p.a. of NAV

Trustee Fee
0.08% p.a. of the NAV

Entry Charge
Up to 3% of the amount invested

Exit Fee
Nil

Switching Fee
Nil

Min Initial Investment
RM10,000

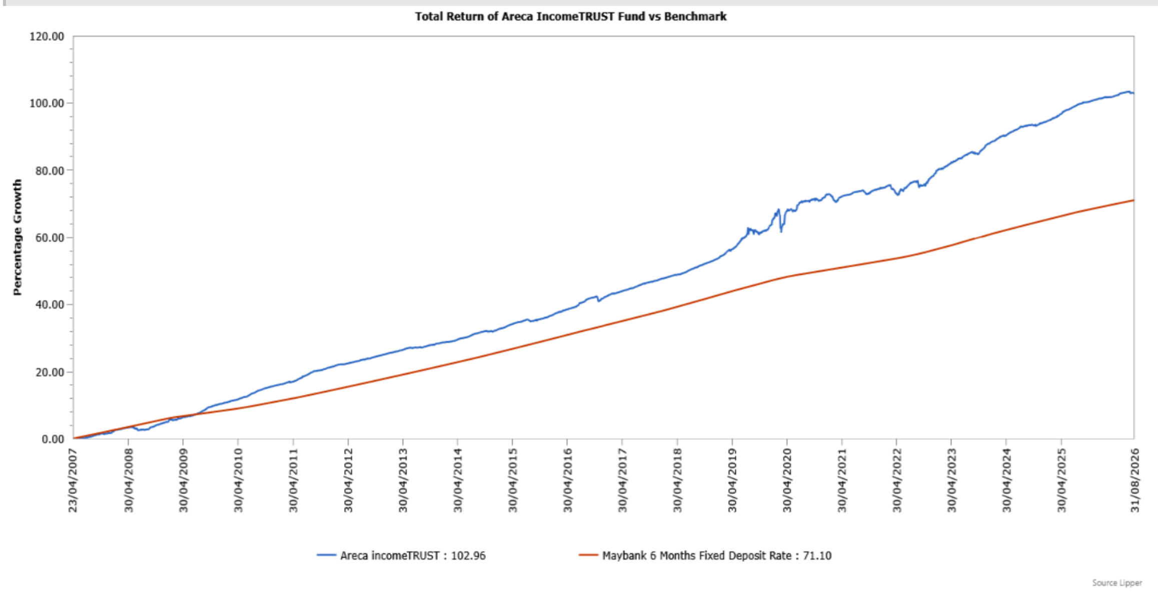
Min Additional Investment
RM1,000

Portfolio Modified Duration
2.00 years

FUND OBJECTIVE

To provide investors with short to medium term capital preservation and a regular income. The Fund will invest primarily (with at least two third of its assets) in Fixed Income Securities and Money Market Instruments predominantly with a minimum credit rating of 'A3' by RAM or such equivalent rating by other rating agencies.

FUND'S PERFORMANCE COMPARED TO BENCHMARK



CUMULATIVE PERFORMANCE (%)

Return	YTD	1mth	3mth	6mth	1yr	3yr	5yr	10yr	Since Launch
Fund	0.87	-0.22	0.04	0.61	1.61	9.65	16.80	43.42	102.96
Benchmark	1.32	0.16	0.48	0.98	2.02	7.52	12.70	29.32	71.10

YEARLY PERFORMANCE (%)

Return	2025	2024	2023	2022	2021	2020	2019	2018	2017
Fund	3.63	3.38	5.32	2.21	1.54	5.61	6.10	3.91	3.71
Benchmark	2.34	2.65	2.98	2.21	1.81	2.18	3.16	3.31	3.07

ANNUALISED PERFORMANCE (%)

Return	1 Year	3 Years	5 Years	10 Years	Since Launch
Fund	1.61	3.12	3.15	3.67	3.72
Benchmark	2.02	2.44	2.42	2.60	2.81

Source: Lipper. Past performance is not indicative of future performance. Investment involves risks and investor should conduct their own assessment before investing and seek professional advice, where necessary.

DISTRIBUTION HISTORY (YEARLY)

Year	Net Distribution (sen per unit)	Unit Splits
2015	0.50	2:100
2016	2.13	-
2017	1.00	-
2019	2.00	-

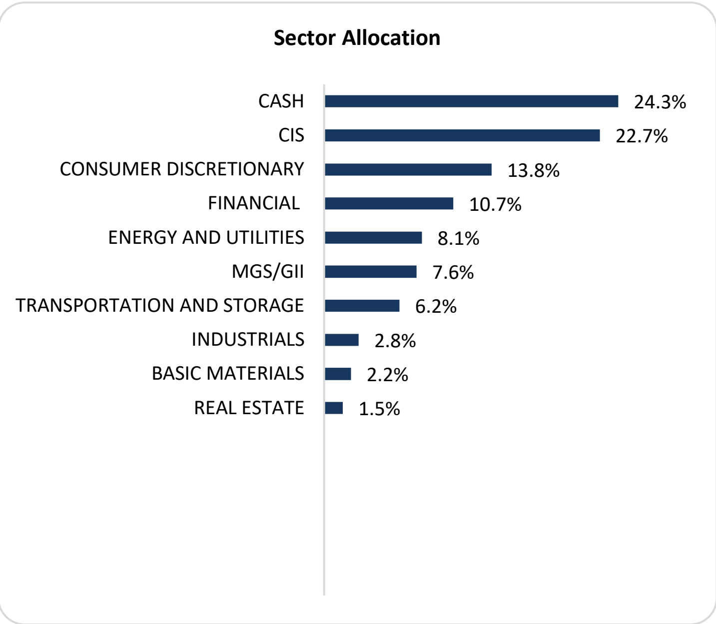
TOP 5 HOLDINGS (% OF NAV)

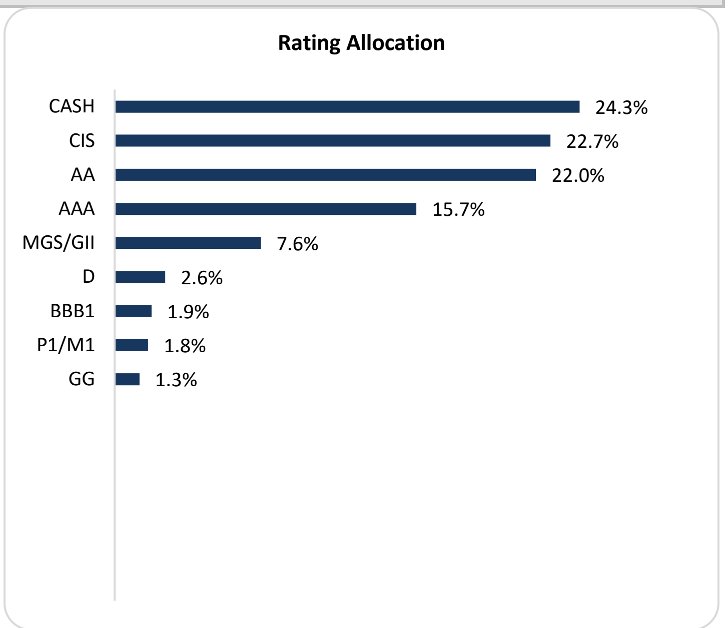
TOP 5 HOLDINGS (% OF NAV)	(%)
1) GII MURABAHAH	5.4
2) GENM MALAYSIA BERHAD	3.1
3) BSN IMTN	3.1
4) MENARA ABS BERHAD	2.6
5) STM LOTTERY SDN. BHD	2.3

AREGA CAPITAL

Areca incomeTRUST Fund (AiTF)

ASSET & SECTOR ALLOCATION (% OF NAV)





FUND MANAGER'S REPORT

US economic data moderated but remained positive in the month with 2Q26 Gross Domestic Product ("GDP") growth slowing to 1.5% year-on-year ("YoY") (1Q26: 2.1%), while S&P Global Manufacturing Purchasing Managers' Index ("PMI") softened to 53.2 (July: 53.9), staying in expansion territory. July Headline Consumer Price Index ("CPI") eased to 3.4% YoY (June: 3.5%), although Core Personal Consumption Expenditure ("PCE") remained sticky at 3.3% YoY. Meanwhile, July non-farm payrolls declined by 23,000 (consensus: +80,000), while the unemployment rate eased to 4.1%. Federal Reserve ("Fed") maintained its policy rate at 3.50%–3.75% in July, stating persistent inflation, geopolitical tensions and higher energy prices continuing to complicate the monetary policy outlook. US Treasury ("UST") yields spiked month end following hawkish Fed remarks at Jackson Hole, which revived expectations of a September rate hike, alongside renewed US-Iran tensions and rising oil prices. The 10-year and 30-year UST yields rose to 4.75% and 5.25%, respectively, as of month end.

Malaysia's economy remained supported by strong domestic demand, stable labour market and manageable inflation, despite persistent external uncertainties. July headline inflation eased to 1.8% YoY (June: 1.9%), while the unemployment rate remained stable at 3.0%. On the external front, July exports surged 38% YoY to RM193.6 billion, mainly driven by strong growth in Electrical & Electronics shipments. Bank Negara Malaysia ("BNM") maintained the Overnight Policy Rate ("OPR") at 2.75% in July. In the fixed income market, Malaysian Government Securities ("MGS") yields trended higher alongside UST yields, with the 10-year MGS yield rising 16 basis points ("bps") month-on-month ("MoM") to 3.87%, marking its highest level since December 2024. Meanwhile, the ringgit strengthened against the US dollar, with USD/MYR easing to 4.03 as of month end (July: 4.08).

DISCLAIMER

Based on the Fund's portfolio returns as at 31 July 2026, the Volatility Factor (VF) for this Fund is 0.7 and is classified as "Very Low" (source: Lipper). "Very Low" includes funds with VF that are above 0 but not more than 4.635. The VF means there is a possibility for the Fund in generating an upside return or downside return around this VF. The Volatility Class (VC) is assigned by Lipper based on quintile ranks of VF for qualified funds. VF is subject to monthly revision and VC will be revised every six months. The Fund's portfolio may have changed since this date 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 their VF and VC.

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The Manager wishes to highlight the specific risks of the Fund are interest rate risk, credit / default risk, liquidity risk and issuer risk. These risks and other general risks are elaborated in the Master Prospectus. This Fund Factsheet is prepared for information purposes only. It does not have regard to the specific investment objectives, financial situation and the particular needs of any specific person who may receive it. Past performance is not necessarily a guide to future performance. Returns may vary from year to year. This Fund Factsheet has not been reviewed by the SC.