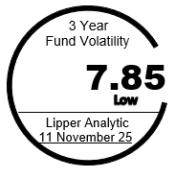


# Saham Amanah Sabah

## Fund Fact Sheet

30 November 2025



### Objective

To produce a reasonable rate of return for Unit Holders over the medium to long term (3 years and above) without exposing their investment to undue risk through various types of investment.

### Investor Profile

Open to Sabahan individuals, companies and institutions. It is suitable for investors who prefer a medium to long term investment and want to achieve an adequate level of income and capital gain at an acceptable level of risk.

### Fund Manager

Saham Sabah Berhad

### Trustee

Maybank Trustees Berhad

### External Fund Manager

AHAM Asset Management Berhad

### Fund Category / Type

Equity Fund / Income and Growth Fund

### Launch Date

10 October 1994

### Unit NAV as at 30 November 2025

0.2941

### Unit in Circulation

1,434,909,000

### Financial Year End

31 December

### Minimum Initial Investment

1,000 Units

### Minimum Additional Investment

No Limit

### Benchmark

70% FBMT100 + 30% MXASI

### Sales Charge\*

3.50% on NAV per Unit

### Redemption Charge

None

### Annual Management Fee\*

1.50%

### Annual Trustee Fee\*

0.045%

### Transfer Fee\*

RM 3.00

\* All fees and charges are subject to 8% Sales and Service Tax (SST) effective October 2025.

### Asset Allocation

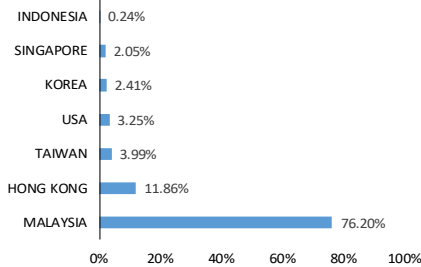
Maximum 98% in equities

Minimum 2% in cash

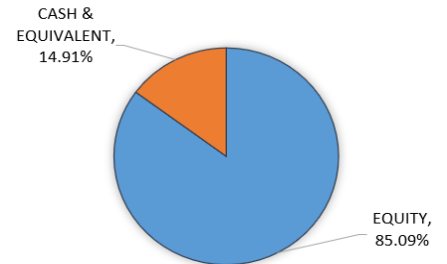
### Distribution Policy

Payment of distribution is subject to the availability of income. The fund will declare distribution depending on the income available for distribution for the relevant period.

### Country Allocation



### Asset Allocation



### Portfolio Information

#### TOP 10 HOLDINGS

|                                               |          |       |
|-----------------------------------------------|----------|-------|
| 1. MALAYAN BANKING BERHAD                     | MALAYSIA | 7.97% |
| 2. PUBLIC BANK BERHAD                         | MALAYSIA | 6.96% |
| 3. TENAGA NASIONAL BERHAD                     | MALAYSIA | 5.87% |
| 4. HONG LEONG BANK BERHAD                     | MALAYSIA | 5.13% |
| 5. KLCCP STAPLED GROUP                        | MALAYSIA | 4.68% |
| 6. CIMB GROUP HOLDINGS BERHAD                 | MALAYSIA | 3.09% |
| 7. AEON CREDIT SERVICE (M) BERHAD             | MALAYSIA | 2.94% |
| 8. GEOHAN CORPORATION BERHAD - IPO (UNLISTED) | MALAYSIA | 2.65% |
| 9. IJM CORPORATION BERHAD                     | MALAYSIA | 2.56% |
| 10. KPJ HEALTHCARE BERHAD                     | MALAYSIA | 2.53% |

#### TOP 10 SECTORS

|                         |        |
|-------------------------|--------|
| 1. FINANCIAL SERVICES   | 32.14% |
| 2. CASH                 | 14.91% |
| 3. TECHNOLOGY           | 8.28%  |
| 4. UTILITIES            | 8.21%  |
| 5. CONSTRUCTION         | 7.44%  |
| 6. EXCHANGE TRADED FUND | 5.27%  |
| 7. REITS                | 4.68%  |
| 8. CONSUMER CYCLICAL    | 3.37%  |
| 9. ENERGY               | 3.19%  |
| 10. HEALTHCARE          | 2.78%  |

### Performance Table

| Total Return (%) | YTD    | 6 Month | 1 Year | 3 Years | 5 Years | 10 Years |
|------------------|--------|---------|--------|---------|---------|----------|
| Fund             | 12.11  | 15.29   | 14.00  | 41.86   | 39.68   | 74.71    |
| Benchmark        | **1.60 | **8.52  | **4.46 | **20.35 | **8.44  | **30.10  |

| Annualised Return (%) | 1 Year | 3 Years | 5 Years | 10 Years |
|-----------------------|--------|---------|---------|----------|
| Fund                  | 14.00  | 12.36   | 6.91    | 5.74     |
| Benchmark             | **4.46 | **6.37  | **1.63  | **2.67   |

| Calendar Year Return (%) | 2024    | 2023   | 2022    | 2021    | 2020  | Average |
|--------------------------|---------|--------|---------|---------|-------|---------|
| Fund                     | 24.78   | 1.49   | (8.68)  | 3.65    | 4.63  | 5.17    |
| Benchmark                | **14.09 | **1.37 | *(6.70) | *(4.11) | *5.14 | *1.96   |

Note on Benchmark used:

\* Effective January 2017 to August 2023 - 50% FBMT100 + 50% MXASI

\*\* Effective September 2023 to date - 70% FBMT100 + 30% MXASI

### Income Distribution History

| Year | Income Distribution (sen) | Yield (%) |
|------|---------------------------|-----------|
| 2025 | 1.85                      | 6.35      |
|      | 1.55                      | 5.32      |
| 2024 | 2.45                      | 8.95      |
|      | 2.43                      | 8.87      |
| 2023 | 1.25                      | 4.43      |
| 2021 | 1.00                      | 2.87      |
|      | 4.20                      | 12.07     |
| 2019 | 2.40                      | 7.41      |
| 2018 | 3.00                      | 7.89      |
| 2017 | 2.80                      | 7.75      |

### Lipper Rating

Lipper Leaders key: highest 5 4 3 2 1 lowest

| Period  | Total Return | Consistent Return | Preservation | Tax Efficiency | Expense  |
|---------|--------------|-------------------|--------------|----------------|----------|
| 3 Year  | 5<br>182     | 5<br>182          | 5<br>897     | na             | 5<br>127 |
| 5 Year  | 5<br>171     | 5<br>171          | 5<br>666     | na             | 5<br>121 |
| 10 Year | 5<br>151     | 4<br>151          | 5<br>390     | na             | 5<br>107 |

Source: Lipper

### Historical NAV

|                     | High   | Low    |
|---------------------|--------|--------|
| As at November 2025 | 0.3121 | 0.2715 |
| 2024                | 0.3112 | 0.2737 |
| 2023                | 0.2900 | 0.2660 |
| 2022                | 0.3118 | 0.2785 |
| 2021                | 0.3548 | 0.3010 |
| 2020                | 0.3496 | 0.2682 |
| 2019                | 0.3497 | 0.3239 |

Based on the fund's portfolio returns as at 30 November 2025, the Volatility Factor (VF) for this fund is 7.85 and is classified as "Low". (source: Lipper) "Low" includes funds with VF that are above 4.275 but not more than 7.885 (source: Lipper). 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 the VF and its VC.

Investors are advised to read and understand the contents of the prevailing Saham Amanah Sabah's Prospectus dated 30 September 2023 which has been registered with Securities Commission Malaysia and can be obtained at Saham Sabah Berhad's office before investing. Investors should consider fees and charges involved. Unit prices and income distributions (if any) may go down as well as up. Past performance of the fund is not guaranteed or an indication of future performance. Investors should rely on their own evaluation to assess the merits and risks of the investment. If investors are unable to make their own evaluation, they are advised to consult professional advisers. Investors must not make payment in cash to a Unit Trust Consultant or issue a cheque in the name of a Unit Trust Consultant.

# Saham Amanah Sabah

## Lembaran Fakta Dana

30 November 2025



*Nota: Lembaran ini telah diterjemah daripada lembaran asal (dalam Bahasa Inggeris) sebagai rujukan sahaja. Sekiranya terdapat perbezaan daripada lembaran asal, lembaran asal akan diguna pakai.*

### Objektif

Untuk menghasilkan pulangan yang berpatutan kepada pemegang unit dalam jangka masa sederhana hingga panjang (3 tahun ke atas) tanpa mendedahkan pelaburan mereka kepada risiko yang tidak wajar melalui pelbagai jenis pelaburan.

### Profil Pelabur

Terbuka kepada rakyat Sabah serta institusi dan syarikat milik penuh rakyat Sabah. Ia sesuai untuk pelabur yang memilih pelaburan jangka masa sederhana hingga panjang dan ingin mencapai tahap pendapatan dan keuntungan modal yang mencukupi pada tahap risiko yang boleh diterima.

### Pengurus Dana

Saham Sabah Berhad

### Pemegang Amanah

Maybank Trustees Berhad

### Pengurus Dana Luaran

AHAM Asset Management Berhad

### Kategori Dana / Jenis

Dana Ekuiti / Dana Pendapatan dan Pertumbuhan

### Tarikh Pelancaran

10 Oktober 1994

### NAB Unit pada 30 November 2025

0.2941

### Unit dalam Edaran

1,434,909,000

### Tahun Kewangan Berakhir

31 Disember

### Pelaburan Permulaan Minimum

1,000 Unit

### Pelaburan Tambahan Minimum

Tiada had

### Tanda Aras

70% FBMT100 + 30% MXASJ

### Caj Jualan\*

3.50% pada NAB setiap Unit

### Caj Belian Balik

Tiada

### Fi Pengurusan Tahunan\*

1.50%

### Fi Pemegang Amanah Tahunan\*

0.045%

### Fi Pindah Milik\*

RM 3.00

\* Semua caj dan fi tertakluk kepada Cukai Jualan & Perkhidmatan (SST) 8% berkuat kuasa Oktober 2025.

### Peruntukan Aset

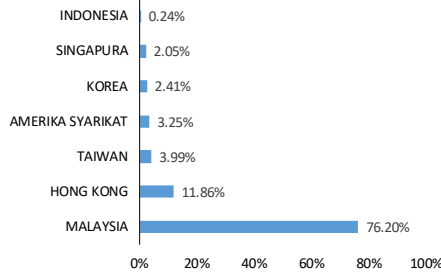
Maksimum 98% dalam ekuiti

Minimum 2% dalam tunai

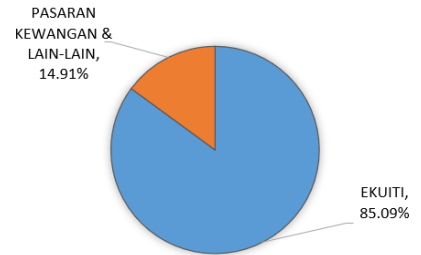
### Polisi Pengagihan

Pembayaran pengagihan adalah tertakluk kepada kesediaan pendapatan. Pengurus akan mengisytiharkan pengagihan bergantung kepada pendapatan yang sedia ada untuk diagihkan pada tempoh yang berkaitan.

### Peruntukan Negara



### Peruntukan Aset



### Maklumat Portfolio

#### 10 PEGANGAN TERATAS

|                                               |          |       |
|-----------------------------------------------|----------|-------|
| 1. MALAYAN BANKING BERHAD                     | MALAYSIA | 7.97% |
| 2. PUBLIC BANK BERHAD                         | MALAYSIA | 6.96% |
| 3. TENAGA NASIONAL BERHAD                     | MALAYSIA | 5.87% |
| 4. HONG LEONG BANK BERHAD                     | MALAYSIA | 5.13% |
| 5. KLCCP STAPLED GROUP                        | MALAYSIA | 4.68% |
| 6. CIMB GROUP HOLDINGS BERHAD                 | MALAYSIA | 3.09% |
| 7. AEON CREDIT SERVICE (M) BERHAD             | MALAYSIA | 2.94% |
| 8. GEOHAN CORPORATION BERHAD - IPO (UNLISTED) | MALAYSIA | 2.65% |
| 9. IJM CORPORATION BERHAD                     | MALAYSIA | 2.56% |
| 10. KPJ HEALTHCARE BERHAD                     | MALAYSIA | 2.53% |

#### 10 SEKTOR TERATAS

|                                 |        |
|---------------------------------|--------|
| 1. PERKHIDMATAN KEWANGAN        | 32.14% |
| 2. TUNAI                        | 14.91% |
| 3. TEKNOLOGI                    | 8.28%  |
| 4. UTILITI                      | 8.21%  |
| 5. PEMBINAAN                    | 7.44%  |
| 6. DANA DIDAGANGKAN BURSA (ETF) | 5.27%  |
| 7. AMANAH PELABURAN HARTA TANAH | 4.68%  |
| 8. BARANG PENGGUNA BUKAN PRIMER | 3.37%  |
| 9. TENAGA                       | 3.19%  |
| 10. PENJAGAAN KESIHATAN         | 2.78%  |

### Jadual Prestasi

| Jumlah Pulangan (%) | YTD    | 6 Bulan | 1 Tahun | 3 Tahun | 5 Tahun | 10 Tahun |
|---------------------|--------|---------|---------|---------|---------|----------|
| Dana                | 12.11  | 15.29   | 14.00   | 41.86   | 39.68   | 74.71    |
| Penanda Aras        | **1.60 | **8.52  | **4.46  | **20.35 | **8.44  | **30.10  |

| Pulangan Tahunan (%) | 1 Tahun | 3 Tahun | 5 Tahun | 10 Tahun |
|----------------------|---------|---------|---------|----------|
| Dana                 | 14.00   | 12.36   | 6.91    | 5.74     |
| Penanda Aras         | **4.46  | **6.37  | **1.63  | **2.67   |

| Pulangan Tahun Kalendar (%) | 2024    | 2023   | 2022    | 2021    | 2020  | Purata |
|-----------------------------|---------|--------|---------|---------|-------|--------|
| Dana                        | 24.78   | 1.49   | (8.68)  | 3.65    | 4.63  | 5.17   |
| Penanda Aras                | **14.09 | **1.37 | *(6.70) | *(4.11) | *5.14 | *1.96  |

Nota mengenai Penanda Aras yang digunakan:  
 \* Berkuat kuasa Januari 2017 hingga Ogos 2023 - 50% FBMT100 + 50% MXASJ  
 \*\* Berkuat kuasa September 2023 hingga kini - 70% FBMT100 + 30% MXASJ

### Penilaian Lipper

| Period  | Total Return | Consistent Return | Preservation | Tax Efficiency | Expense  |
|---------|--------------|-------------------|--------------|----------------|----------|
| 3 Year  | 5<br>182     | 5<br>182          | 5<br>897     | NA             | 5<br>127 |
| 5 Year  | 5<br>171     | 5<br>171          | 5<br>666     | NA             | 5<br>121 |
| 10 Year | 5<br>151     | 4<br>151          | 5<br>390     | NA             | 5<br>107 |

Sumber: Lipper

### Sejarah NAB

|                       | Tertinggi | Terendah |
|-----------------------|-----------|----------|
| Setakat November 2025 | 0.3121    | 0.2715   |
| 2024                  | 0.3112    | 0.2737   |
| 2023                  | 0.2900    | 0.2660   |
| 2022                  | 0.3118    | 0.2785   |
| 2021                  | 0.3548    | 0.3010   |
| 2020                  | 0.3496    | 0.2682   |
| 2019                  | 0.3497    | 0.3239   |

Berdasarkan pulangan portfolio Dana pada 30 November 2025, Faktor Volatiliti (VF) untuk Dana ini adalah 7.85 dan diklasifikasikan sebagai Rendah. "Rendah" termasuk Dana dengan VF yang melebihi 4.275 tetapi tidak lebih daripada 7.885 (Sumber: Lipper). VF bermakna terdapat kemungkinan untuk dana menjana pulangan terbalik atau pulangan menurun di sekitar VF ini. Kelas Volatiliti (VC) diberikan oleh Lipper berdasarkan pangkat kuintil VF untuk dana yang layak. VF tertakluk kepada semakan bulanan dan VC akan disemak setiap enam bulan. Portfolio dana mungkin telah berubah sejak tarikh ini dan tiada jaminan bahawa dana akan terus mempunyai VF atau VC yang sama pada masa hadapan. Pada masa ini, hanya dana yang dilancarkan di pasaran untuk sekurang-kurangnya 36 bulan akan memaparkan VF dan VCnya.

Pelabur dinasihatkan untuk membaca dan memahami kandungan Prospektus Saham Amanah Sabah yang bertarikh 30 September 2023 yang telah didaftarkan dengan Suruhanjaya Sekuriti Malaysia dan boleh diperolehi di pejabat Saham Sabah Berhad sebelum melabur. Pelabur perlu mempertimbangkan yuran dan caj yang terlibat. Harga seunit dan pengagihan pendapatan (jika ada) boleh turun dan naik. Prestasi masa lalu dana tidak menjamin atau menunjukkan prestasi masa hadapan. Pelabur harus bergantung kepada penilaian mereka sendiri untuk menilai merit dan risiko pelaburan. Jika pelabur tidak dapat membuat penilaian sendiri, mereka dinasihatkan untuk berunding dengan penasihat pelaburan profesional. Pelabur tidak dibenarkan membuat pembayaran tunai kepada Perunding Unit Amanah atau mengeluarkan cek atas nama Perunding Unit Amanah.