RHB Asset Management

RHB MULTI-ASSET GROWTH AND INCOME FUND
(formerly known as RHB Emerging Income Fund)

ANNUAL REPORT 2026

For the financial year ended 31 August 2026

GENERAL INFORMATION ABOUT THE FUND

Name, Category and Type

Fund Name	-	RHB Multi-Asset Growth and Income Fund (formerly known as RHB Emerging Income Fund)
Fund Category	-	Feeder Fund
Fund Type	-	Growth and income

Investment Objective, Policy and Strategy

Objective of the Fund

The Fund aims to provide capital growth and income^ by investing in one (1) collective investment scheme.

There is no guarantee that the Fund's investment objective will be achieved. The invested capital is subject to risk and investors may suffer a loss with regards to the capital invested.

Note^: The income is in the form of units of the Fund.

Strategy

Effective 20 August 2026, the Fund will invest principally in the USD denominated share class of the Schroder International Selection Fund Multi-Asset Growth and Income ("Target Fund"). The Target Fund invests directly, or indirectly through derivatives, in equity and equity-related securities, fixed and floating rate securities issued by governments, government agencies, supra-nationals and companies worldwide in various currencies and alternative asset classes.

Although the Fund is passively managed, the investments of the Fund will be rebalanced from time to time to meet the sale and redemption transactions. This is to enable proper and efficient management of the Fund.

The Manager may take temporary defensive positions that may be inconsistent with the Fund's investment strategy in response to adverse market, economic, political or any other market conditions. In such circumstances, the Fund may hold up to 100% of its assets in liquid assets as a defensive strategy.

When appropriate for all Classes (except USD Class A and USD Class B), the Manager may participate in financial derivatives, which include but are not limited to forwards and swaps, for the purpose of hedging the currency risk exposure (if any) of the various currency Classes. The benefit of any upside of currency movement is limited when hedging the various currency Class exposures to foreign currency risk as the primary interest is to protect the value of the various currency Classes.

Notwithstanding anything contained herein,

- the Manager may, in consultation with the Trustee and with the approval of the Unit Holders, replace the Target Fund with another fund of a similar objective; or
- the Manager may terminate the Fund,

if, in the Manager's opinion, the Target Fund no longer meets the Fund's investment objective or the Manager is acting in the interests of the Unit Holders.

Prior to 20 August 2026, the Fund invested principally in the USD AX distribution share class of Schroder International Selection Fund Emerging Markets Multi-Asset. Schroder International Selection Fund is an open-ended investment company organised as a "société anonyme" under the laws of the Grand Duchy of Luxembourg and qualifies as a Société d'investissement à Capital Variable ("SICAV").

The asset allocation of the Fund will be as follows:-

- At least 95% of the Fund's Net Asset Value ("NAV") in the USD denominated share class of the Target Fund.

- The balance of the Fund's NAV shall be invested in liquid assets including money market instruments and deposits.

Performance Benchmark

Effective from 20 August 2026, the performance of the Fund is benchmarked against the 30% MSCI AC World Index (USD), 30% Barclays Global High Yield excl CMBS & EMG 2% index (USD), 30% FTSE Convertible Global Focus index (USD) and 10% Barclays Global Aggregate Bond Index (USD).

From 2 December 2024 to 19 August 2026, the performance of the Fund was benchmarked against the 1/2 MSCI Emerging Market Index (USD), 1/6 JPM EMBI Index EM Hard Currency (USD), 1/6 JPM GBI Emerging Market Index - EM Local (USD), 1/6 JPM CEMB Index (USD).

Prior to 2 December 2024, the performance of the Fund was benchmarked against the 50% MSCI Emerging Markets Index (USD), 25% EMBI Global Diversified (USD), 25% GBI-EM Global Diversified (USD).

Permitted Investments and Restrictions

The Fund will invest in the Target Fund, financial derivatives, money market instruments and Deposits.

In undertaking the Fund's investments, the Fund must not invest in a fund-of-funds, a feeder fund, or any sub-fund of an umbrella scheme which is a fund-of-funds or a feeder fund.

Distribution Policy

<table>
<tr><th>Class Name</th><th>Distribution Policy</th><th>Class Name</th><th>Distribution Policy</th></tr>
<tr><td>USD Class A</td><td rowspan="14">No distribution to be declared.</td><td>USD Class B</td><td rowspan="14">Subject to the level of income, distributions, if any, after deduction of taxation and expenses (i.e. net distributions) is declared monthly.</td></tr>
<tr><td>RM Class A</td><td>RM Class B</td></tr>
<tr><td>RM-Hedged Class A</td><td>RM-Hedged Class B</td></tr>
<tr><td>SGD Class A</td><td>SGD Class B</td></tr>
<tr><td>SGD-Hedged Class A</td><td>SGD-Hedged Class B</td></tr>
<tr><td>AUD Class A</td><td>AUD Class B</td></tr>
<tr><td>AUD-Hedged Class A</td><td>AUD-Hedged Class B</td></tr>
<tr><td>EUR Class A</td><td>EUR Class B</td></tr>
<tr><td>EUR-Hedged Class A</td><td>EUR-Hedged Class B</td></tr>
<tr><td>GBP Class A</td><td>GBP Class B</td></tr>
<tr><td>GBP-Hedged Class A</td><td>GBP-Hedged Class B</td></tr>
<tr><td>RMB Class A</td><td>RMB Class B</td></tr>
<tr><td>RMB-Hedged Class A</td><td>RMB-Hedged Class B</td></tr>
</table>

The Fund may distribute income from realised income, realised capital gains, and/or capital (i.e. unrealised income and/or unrealised capital gains). The rationale for distribution out of capital is: (i) to allow the Fund to consistently distribute income to Unit Holders in accordance with the distribution policy of Class B, and (ii) to provide flexibility for the Fund, in a situation where the Fund has unrealised gain or income by virtue of the Fund's performance, to reward the Unit Holders without having to dispose the underlying assets of the Fund whilst further allowing future appreciation to the value of the assets.

Distribution out of capital has a risk of eroding the capital of the Fund. It may reduce the Fund's capital available for future investment and capital growth as well as causing reduction in the NAV of the Fund. The greater the risk of capital erosion that exists, the greater the likelihood that, due to capital erosion, the value of future returns would also be diminished.

MANAGER'S REPORT

MARKET AND ECONOMIC REVIEW

The period began constructively for emerging markets ("EM") as the Federal Reserve ("Fed") entered an easing cycle, starting with its first rate cut in mid-September and continuing to lower policy rates through late year 2025. This shift contributed to a weaker United States ("US") Dollar ("USD") and lower US yields, improving global liquidity conditions and creating a more supportive backdrop for EM assets.

That positive backdrop was interrupted in late February 2026, when an escalation of the Iran conflict triggered a sharp risk-off move. Oil prices rose above USD110 per barrel as disruption in the Strait of Hormuz reignited inflation concerns, while safe-haven flows supported the USD. EM equities sold off and hard-currency sovereign spreads widened. However, the shock proved relatively short-lived. A fragile ceasefire in April 2026, followed by credible progress toward a broader agreement by late May 2026, allowed oil prices to fall back below USD100 and helped restore investor confidence.

As geopolitical pressures eased, stronger corporate fundamentals helped drive a rapid recovery. First quarter of year 2026 ("1Q26") earnings were particularly robust across Asia, where earnings growth exceeded 40.00%, contributing to renewed risk appetite. The Morgan Stanley Capital International All-Country World Index ("MSCI ACWI") rose 14.70% in April 2026 and a further 9.70% in May 2026, with performance broadening as markets continued to adjust following the earlier "Liberation Day" rotation away from concentrated US mega-cap exposure. As positioning normalised and leadership diversified beyond a narrow group of US technology names, Asia and select EM attracted strong flows.

Within equities, South Korea was the clear standout. The Korea Composite Stock Price Indexes (KOSPI") surged approximately 90.00% Year-to-date ("YTD") by late May 2026, supported by the country's leverage to memory, advanced chip production and defence exports as the Artificial Intelligence ("AI") cycle extended deeper into global supply chains. Samsung Electronics and SK Hynix together accounted for the majority of the index's gains, reflecting structurally constrained supply of high-bandwidth memory. Taiwan also outperformed, underpinned by sustained semiconductor strength and continued investment in AI infrastructure, leaving both markets as key beneficiaries of the broader AI buildout.

China's equity market also rallied earlier in the period, but lagged regional peers. Incremental policy support remained in place, yet the prolonged property downturn and ongoing deflationary pressures continued to weigh on sentiment. Weak consumer confidence and subdued domestic demand constrained broader upside, while higher energy costs from the oil shock added a further headwind, reinforcing the dispersion evident across EM.

The more favourable macro backdrop also supported EM fixed income. Lower US yields initially encouraged renewed inflows, while local-currency bonds benefited from USD weakness, attractive real yields and anchored domestic rate expectations.

The Iran-related oil shock temporarily reversed some of these gains as global yields rose on renewed inflation fears, but demand recovered as geopolitical tensions eased. Hard-currency sovereigns also generated positive returns through spread compression and improving investor demand, although the March 2026 widening highlighted the asset class's sensitivity to geopolitical risk. EM corporate credit spreads remained tight by historical standards, with investment grade valuations relatively rich versus long-term averages and high yield spreads also having tightened significantly, reflecting strong demand and supportive liquidity conditions.

Momentum carried into June 2026, supported by a weaker USD, improving earnings expectations and sustained investment in AI and related semiconductor infrastructure. Conditions became more volatile in July 2026 and into August 2026 as renewed Middle East tensions pushed oil prices higher, uncertainty around the path of US monetary policy drove global yields upwards, and a correction in AI-related technology stocks prompted some profit-taking. The MSCI EM Index declined 3.10% in July 2026 following its strong second quarter of year 2026 ("2Q26") performance. Local currency bonds continued to benefit from carry and attractive real yields, while hard currency sovereign and corporate credit weakened modestly.

REVIEW OF TARGET FUND PERFORMANCE AND STRATEGY DURING THE FINANCIAL YEAR

The Target Fund returned -0.20% (C Acc USD, net of fees) from 20 August 2026 to 31 August 2026.

Equities were positive overall, led by the target fund manager core global growth and income sleeve which captured much of the rally in the technology sector. This was offset by modest falls within the target fund manager gold miners exposure, alongside Latin American local EM debt which took a breather following a very strong 2026. Convertible bonds were broadly flat over the same period.

MARKET OUTLOOK

The Target Fund Manager expects dispersion across EM to remain elevated, reinforcing the role of active allocation.

The AI theme continues to broaden out into semiconductor ecosystems, memory producers and defence linked manufacturing across Asia. Taiwan and South Korea remain central beneficiaries, although the correction in AI-related technology stocks during July 2026 highlighted the risks from elevated expectations, increased competition and concerns over the sustainability of capital expenditure.

China's policy stance remains targeted and incremental, requiring selective exposure.

EM local currency debt continues to offer attractive real yields and sensitivity to USD dynamics, while hard currency credit warrants valuation discipline given tight spreads.

Renewed tensions in the Middle East during July 2026 demonstrated that EM assets remain sensitive to geopolitical risk and energy price shocks. Higher oil prices have widened the performance gap between energy exporters and importers and could delay monetary easing in some markets. However, such dislocations are also generating selective opportunities across equities. Ultimately, periods of volatility can provide attractive entry points from both a tactical and strategic perspective. Elevated volatility also enhances the appeal of convertible bonds, where embedded optionality and asymmetric return profiles become more valuable in uncertain environments.

While near term volatility may persist, the combination of easing US policy, improving liquidity conditions and widening performance dispersion supports a constructive medium-term outlook active, flexible multi-asset exposure across for EM.

TARGET FUND'S TOP 10 HOLDINGS

The Target Fund's top 10 holdings as at 31 August 2026 are as follows:

No.	Security Name	% of Net Asset Value (%)
1	Australia (Commonwealth Of) 3.25% 21/04/2029 Reg-S	1.00
2	Alphabet Inc Class A	0.90
3	Brazil Federative Republic Of Gov 10.00% 01/01/2031	0.80
4	United Mexican States Of Mexico 8.00% 21/02/2036	0.80
5	Republic Of Brazil Federative 10.00% 01/01/2035	0.70
6	Wiwynn Corp 01/04/ 2031 Reg-S (Senior)	0.70
7	Hungary (Government) 9.50% 21/10/2026	0.70
8	Microsoft	0.70
9	Qatar (State Of) 4.50% 23/04/ 2028 Reg-S (Senior)	0.70
10	Nvidia	0.70

The Target Fund's top 10 holdings as at 31 August 2025 are as follows:

No.	Security Name	% of Net Asset Value (%)
1	Taiwan Semiconductor Manufacturing Co Ltd	5.00
2	Tencent Holdings Ltd	2.80
3	Republic of South Africa 9.00% 31/01/2040	2.20
4	United Mexican States of Mexico 7.75% 23/11/2034	2.10
5	Republic of Indonesia 7.50% 15/06/2035	2.00
6	Goldman Sachs Fin C International 15/03/2027	2.00
7	Vaneck Gold Miners UCITS ETF USD A ETF E	2.00
8	Republic of Brazil Federative 10.00% 01/01/2035	2.00
9	Alibaba Group Holding Ltd 0.50% 01/06/2031 (Senior)	1.90
10	Republic of Philippines 6.38% 28/04/2035	1.90

REVIEW OF FUND PERFORMANCE DURING THE FINANCIAL YEAR

For the financial year under review, the Fund has generated a return of 37.75%* and 32.40%* against its benchmark return of 29.70%* and 23.59%* for USD Class B and RM Class B respectively. The Fund is working to meet its objective of providing capital growth and income to its investors. The Net Asset Value per unit of the Fund were USD1.2027 and USD0.2481 (31 August 2025: USD0.9119 and USD0.1878) as at 31 August 2026 for USD Class B and RM Class B respectively.

** Source: Lipper Investment Management ("Lipper IM"), 25 September 2026*

PERFORMANCE DATA

	Annual Total Returns Financial Year Ended 31 August				
	2026 %	**2025 %**	**2024 %**	**2023 %**	**2022 %**
RHB Multi-Asset Growth and Income Fund (formerly known as RHB Emerging Income Fund) – USD Class B					
- Capital Return	32.67	6.26	1.94	3.41	(24.83)
- Income Return	3.83	5.31	5.81	3.67	-
- Total Return	37.75	11.90	7.86	7.21	(24.83)
Multi-Asset Growth and Income Fund Index*	29.70	15.56	20.71	1.34	(26.56)

	Annual Total Returns Financial Year Ended 31 August				
	2026 %	**2025 %**	**2024 %**	**2023 %**	**2022 %**
RHB Multi-Asset Growth and Income Fund (formerly known as RHB Emerging Income Fund) – RM Class B					
- Capital Return	26.66	(3.35)	(1.05)	0.44	(24.22)
- Income Return	4.53	14.56	6.03	3.72	-
- Total Return	32.40	10.72	4.92	4.17	(24.22)
Multi-Asset Growth and Income Fund Index*	23.59	12.95	12.45	5.06	(20.93)

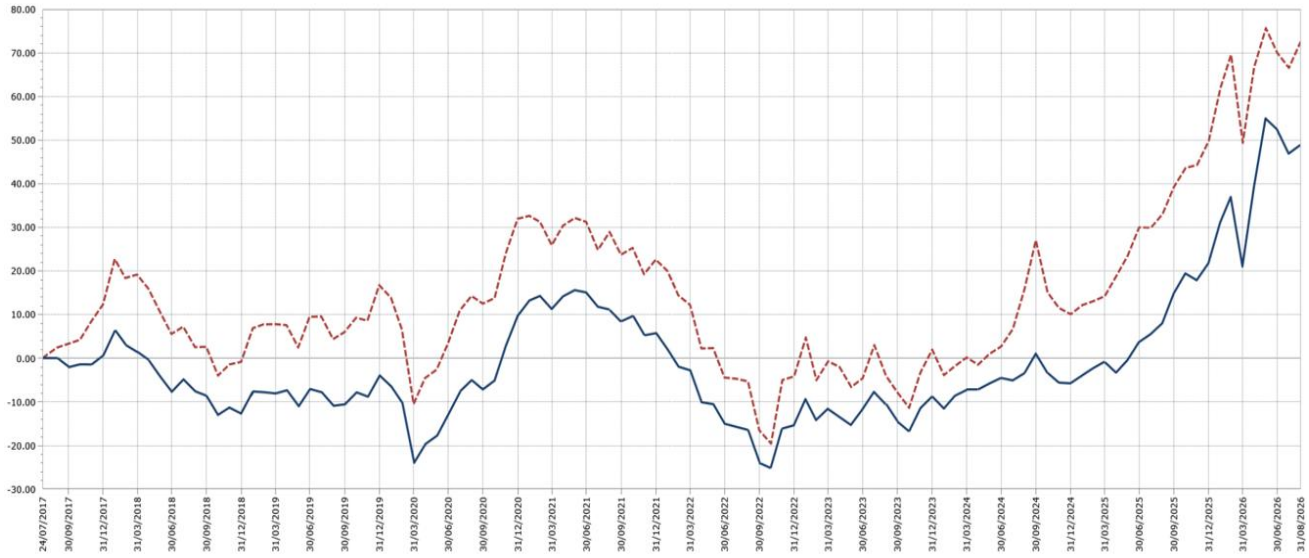
	Average Annual Returns			
	1 Year 31.08.2025-31.08.2026 %	**3 Years 31.08.2023-31.08.2026 %**	**5 Years 31.08.2021-31.08.2026 %**	**Since Inception 24.07.2017**-31.08.2026 %**
RHB Multi-Asset Growth and Income Fund (formerly known as RHB Emerging Income Fund) – USD Class B	37.75	18.45	6.02	4.47
Multi-Asset Growth and Income Fund Index*	29.70	21.60	6.01	6.17

	Average Annual Returns			
	1 Year 31.08.2025-31.08.2026 %	**3 Years 31.08.2023-31.08.2026 %**	**5 Years 31.08.2021-31.08.2026 %**	**Since Inception 24.07.2017**-31.08.2026 %**
RHB Multi-Asset Growth and Income Fund (formerly known as RHB Emerging Income Fund) – RM Class B	32.40	15.42	3.96	3.41
Multi-Asset Growth and Income Fund Index*	23.59	15.99	5.33	5.47

* *Effective 20 August 2026, the benchmark has been replaced from a composite benchmark comprising 1/2 MSCI Emerging Market Index (USD), 1/6 JPM EMBI Index EM Hard Currency (USD), 1/6 JPM GBI Emerging Market Index - EM Local (USD), 1/6 JPM CEMB Index (USD) to a composite benchmark comprising 30% MSCI AC World Index (USD), 30% Barclays Global High Yield excl CMBS & EMG 2% index (USD), 30% FTSE Convertible Global Focus index (USD) and 10% Barclays Global Aggregate Bond Index (USD) pursuant to the replacement of the Target Fund.*

** *Being the last day of Initial Offer Period*

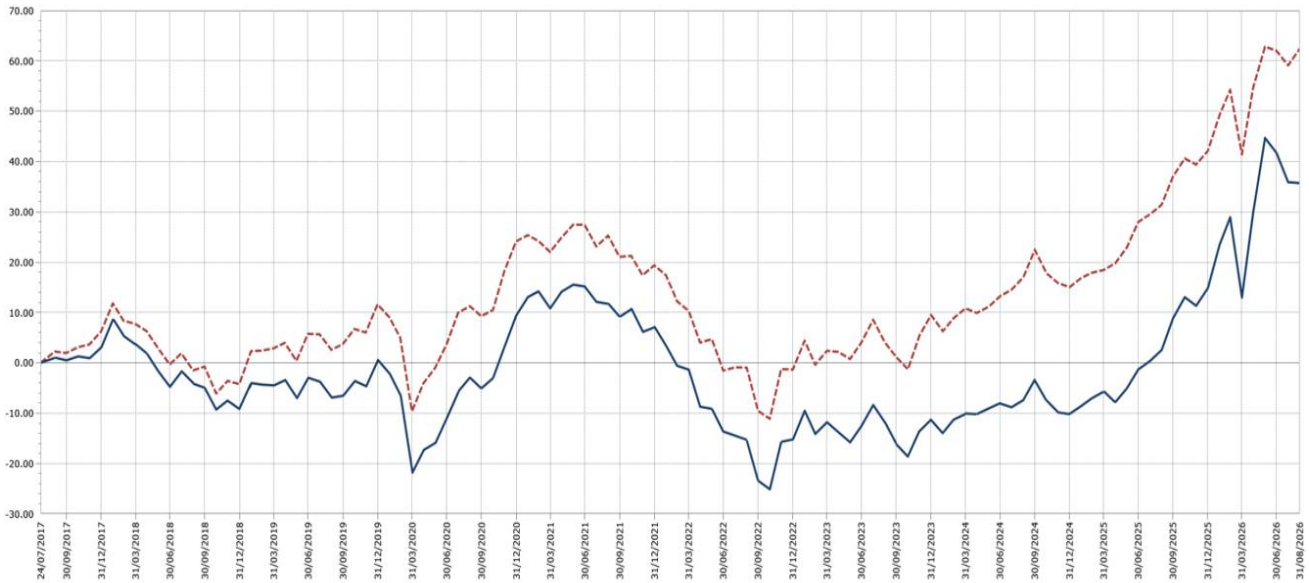
Performance of RHB Multi-Asset Growth and Income Fund (formerly known as RHB Emerging Income Fund) – USD Class B
for the period from 24 July 2017 to 31 August 2026**
Cumulative Return Over The Period (%)



RHB Multi-Asset Growth and Income Fund (formerly known as RHB Emerging Income Fund) – USD Class B

Multi-Asset Growth and Income Fund Index*

Performance of RHB Multi-Asset Growth and Income Fund (formerly known as RHB Emerging Income Fund) – RM Class B
for the period from 24 July 2017 to 31 August 2026**
Cumulative Return Over The Period (%)



RHB Multi-Asset Growth and Income Fund (formerly known as RHB Emerging Income Fund) – RM Class B

Multi-Asset Growth and Income Fund Index*

** *Being the last day of Initial Offer Period*

Source: Lipper IM, 25 September 2026

The abovementioned performance figures are indicative returns based on daily Net Asset Value of a unit (as per Lipper Database) since inception.

The calculation of the above returns is based on computation methods of Lipper.

* A combination of benchmark/composite benchmark has been used for the performance computation as follows:

24 July 2017 – 01 December 2024	50% MSCI Emerging Markets Index (USD), 25% EMBI Global Diversified (USD), 25% GBI-EM Global Diversified (USD).
02 December 2024 – 19 August 2026	1/2 MSCI Emerging Market Index (USD), 1/6 JPM EMBI Index EM Hard Currency (USD), 1/6 JPM GBI Emerging Market Index - EM Local (USD), 1/6 JPM CEMB Index (USD).
20 August 2026 onwards	30% MSCI AC World Index (USD), 30% Barclays Global High Yield excl CMBS & EMG 2% index (USD), 30% FTSE Convertible Global Focus index (USD) and 10% Barclays Global Aggregate Bond Index (USD).

Note: Past performance is not necessarily indicative of future performance and unit prices and investment returns may go down, as well as up.

The abovementioned performance computations have been adjusted to reflect distribution payments and unit splits wherever applicable.

Fund Size - USD Class B	As at 31 August		
	2026	**2025**	**2024**
Net Asset Value (USD million)*	0.15	0.25	0.36
Units In Circulation (million)	0.12	0.27	0.42
Net Asset Value Per Unit (USD)*	1.2027	0.9119	0.8581

Fund Size - RM Class B	As at 31 August		
	2026	**2025**	**2024**
Net Asset Value (USD million)*	2.29	3.63	4.21
Units In Circulation (million)	9.21	19.32	22.17
Net Asset Value Per Unit (USD)*	0.2481	0.1878	0.1899

Historical Data	Financial Year ended 31 August		
	2026	**2025**	**2024**
Unit Price			
USD Class			
NAV - Highest (USD)*	1.3149	0.9313	0.8919
- Lowest (USD)*	0.9122	0.7858	0.7806
RM Class			
NAV - Highest (RM)*	1.1125	0.8667	0.8598
- Lowest (RM)*	0.7931	0.7370	0.7626
Unit Split	-	-	-
Others			
Total Expense Ratio (TER) (%) #	0.94	1.00	0.74
Portfolio Turnover Ratio (PTR) (times) ##	1.18	0.32	0.24

* *The figures quoted are ex-distribution*

\# The TER for the financial year was lower compared to the previous financial year due to lower expenses incurred for the financial year under review.

\## The PTR for the financial year was higher compared with the previous financial year due to higher investment activities for the financial year under review.

Distributions Date	Financial Year Ended 31 August			
	Gross Distributions Per Unit (cent/sen)	Net Distributions Per Unit (cent/sen)	NAV before distributions (cum)	NAV after distributions (ex)
2026				
USD Class B				
25.11.2025	0.7000	0.7000	0.9768	0.9795
25.02.2026	0.7000	0.7000	1.1406	1.1476
25.05.2026	1.0000	1.0000	1.2367	1.2481
26.08.2026	2.0000	2.0000	1.2278	1.2107
	4.4000	4.4000		
RM Class B				
25.11.2025	0.7000	0.7000	0.8456	0.8471
25.02.2026	0.7000	0.7000	0.9827	0.9878
25.05.2026	1.0000	1.0000	1.0568	1.0653
26.08.2026	2.0000	2.0000	1.0266	1.0051
	4.4000	4.4000		
2025				
USD Class B				
25.11.2024	0.3500	0.3500	0.8422	0.8389
25.02.2025	1.3500	1.3500	0.8847	0.8632
27.05.2025	1.6000	1.6000	0.8723	0.8553
25.08.2025	1.2500	1.2500	0.9210	0.9199
	4.5500	4.5500		
RM Class B				
25.11.2024	1.5000	1.5000	0.8028	0.7882
25.02.2025	0.8000	0.8000	0.8278	0.8124
27.05.2025	4.2000	4.2000	0.8207	0.7784
25.08.2025	4.5000	4.5000	0.8350	0.8002
	11.0000	11.0000		
2024				
USD Class B				
24.11.2023	1.0000	1.0000	0.8331	0.8197
26.02.2024	1.0000	1.0000	0.8538	0.8439
27.05.2024	1.0000	1.0000	0.8800	0.8743
26.08.2024	1.8500	1.8500	0.8766	0.8613
	4.8500	4.8500		

Distributions Date	Financial Year Ended 31 August			
	Gross Distributions Per Unit (cent/sen)	Net Distributions Per Unit (cent/sen)	NAV before distributions (cum)	NAV after distributions (ex)
2024 (continued)				
RM Class B				
24.11.2023	1.0000	1.0000	0.8125	0.7989
26.02.2024	1.0000	1.0000	0.8285	0.8184
27.05.2024	1.0000	1.0000	0.8483	0.8423
26.08.2024	1.8500	1.8500	0.8394	0.8238
	4.8500	4.8500		

DISTRIBUTION

For the financial year under review, the Fund has declared a total net distribution of 4.4000 cent per unit for USD class B and 4.4000 sen per unit for RM class B, which is equivalent to a net distribution yield of 3.98% for USD Class B and 4.65% for RM Class B based on the average net asset value for the financial year.

PORTFOLIO STRUCTURE

The asset allocations of the Fund as at reporting date was as follows:

	As at 31 August		
	2026 %	2025 %	2024 %
Sectors			
Collective investment scheme – foreign	96.46	96.68	88.85
Forward foreign currency contracts	-	(0.44)	7.21
Liquid assets and other net current assets	3.54	3.76	3.94
	100.00	100.00	100.00

The assets allocation reflects the Fund’s strategy to have maximum exposure to the investments.

SECURITIES FINANCING TRANSACTIONS

The Fund has not undertaken any securities lending or repurchase transactions for the financial year under review.

CROSS TRADE

The Fund has not carried out any cross trade transactions for the financial year under review.

SOFT COMMISSION

There were no soft commissions received by the management company for the financial year under review.

RHB MULTI-ASSET GROWTH AND INCOME FUND
(formerly known as RHB Emerging Income Fund)
STATEMENT OF FINANCIAL POSITION
AS AT 31 AUGUST 2026

	Note	2026 USD	2025 USD
ASSETS			
Cash and cash equivalents	5	71,827	151,445
Investments	6	2,345,594	3,746,925
Amount due from Manager		19,284	3,577
Distribution income receivables		19,551	20,100
Other receivables		2,331	3,923
Tax recoverable		15,103	38,741
TOTAL ASSETS		2,473,690	3,964,711
LIABILITIES			
Forward foreign currency contracts	7	-	16,885
Amount due to Fund Manager of Collective Investment Scheme		35,000	60,000
Accrued management fee		3,995	5,866
Amount due to Trustee		133	196
Other payables and accruals		2,885	6,178
TOTAL LIABILITIES (EXCLUDING NET ASSETS ATTRIBUTABLE TO UNIT HOLDERS)		42,013	89,125
NET ASSET VALUE		2,431,677	3,875,586
NET ASSETS ATTRIBUTABLE TO UNIT HOLDERS		2,431,677	3,875,586

RHB MULTI-ASSET GROWTH AND INCOME FUND
(formerly known as RHB Emerging Income Fund)
STATEMENT OF FINANCIAL POSITION
AS AT 31 AUGUST 2026 (CONTINUED)

	Note	2026 USD	2025 USD
REPRESENTED BY:			
FAIR VALUE OF OUTSTANDING UNITS:			
- USD Class		146,191	247,214
- RM Class		2,285,486	3,628,372
		2,431,677	3,875,586
UNITS IN CIRCULATION:			
- USD Class (Units)	8(a)	121,555	271,109
- RM Class (Units)	8(b)	9,211,232	19,320,786
		9,332,787	19,591,895
NET ASSET VALUE PER UNIT: (EX-DISTRIBUTION)			
- USD Class (USD)		1.2027	0.9119
- RM Class (USD)		0.2481	0.1878
NET ASSET VALUE PER UNIT IN RESPECTIVE CURRENCIES: (EX-DISTRIBUTION)			
- USD Class (USD)		1.2027	0.9119
- RM Class (RM)		0.9982	0.7929

The accompanying material accounting policy information and notes to the financial statements form an integral part of the financial statements.

RHB MULTI-ASSET GROWTH AND INCOME FUND
(formerly known as RHB Emerging Income Fund)
STATEMENT OF INCOME AND EXPENSES
FOR THE FINANCIAL YEAR ENDED 31 AUGUST 2026

	Note	2026 USD	2025 USD
INCOME			
Distribution income		212,202	251,866
Interest income from deposits with licensed financial institutions		1,333	2,110
Net realised gain/(loss) on disposal of investments		230,685	(411,177)
Net unrealised gain on changes in fair value		714,740	633,426
Net foreign currency exchange gain		789	2,857
Net gain on forward foreign currency contracts	7	90,937	19,045
		1,250,686	498,127
EXPENSES			
Management fee	9	(19,976)	(32,765)
Trustee's fee	10	(1,992)	(2,412)
Audit fee		(1,729)	(1,829)
Tax agent's fee		(1,327)	(700)
Other expenses		(6,233)	(2,687)
		(31,257)	(40,393)
Net income before finance cost and taxation		1,219,429	457,734
FINANCE COST (EXCLUDING INCREASE/(DECREASE) IN NET ASSETS ATTRIBUTABLE TO UNIT HOLDERS)			
Distributions:			
- USD Class	12(a)	(6,206)	(13,062)
- RM Class	12(b)	(123,718)	(487,028)
		(129,924)	(500,090)

RHB MULTI-ASSET GROWTH AND INCOME FUND
(formerly known as RHB Emerging Income Fund)
STATEMENT OF INCOME AND EXPENSES
FOR THE FINANCIAL YEAR ENDED 31 AUGUST 2026 (CONTINUED)

	Note	2026 USD	2025 USD
Net income/(loss) after finance cost and before taxation		1,089,505	(42,356)
Taxation	11	(1,872)	-
Net increase/(decrease) in net assets attributable to unit holders		1,087,633	(42,356)
Net increase/(decrease) in net assets attributable to unit holders is made up as follow:			
Realised amount		352,680	(337,407)
Unrealised amount		734,953	295,051
		1,087,633	(42,356)

The accompanying material accounting policy information and notes to the financial statements form an integral part of the financial statements.

RHB MULTI-ASSET GROWTH AND INCOME FUND
(formerly known as RHB Emerging Income Fund)
STATEMENT OF CHANGES IN NET ASSET VALUE
FOR THE FINANCIAL YEAR ENDED 31 AUGUST 2026

	2026 USD	2025 USD
Net assets attributable to unit holders at the beginning of financial year	3,875,586	4,572,475
Movement due to units created and cancelled during the financial year:		
Creation of units arising from distribution:		
- USD Class	6,206	13,062
- RM Class	123,560	487,028
	129,766	500,090
Creation of units arising from applications:		
- USD Class	4,932	-
- RM Class	146,298	133,008
	151,230	133,008
Cancellation of units:		
- USD Class	(160,139)	(143,073)
- RM Class	(2,652,399)	(1,144,558)
	(2,812,538)	(1,287,631)
Net increase/(decrease) in net assets attributable to unit holders during the financial year	1,087,633	(42,356)
Net assets attributable to unit holders at the end of financial year	2,431,677	3,875,586

The accompanying material accounting policy information and notes to the financial statements form an integral part of the financial statements.

RHB MULTI-ASSET GROWTH AND INCOME FUND
(formerly known as RHB Emerging Income Fund)
STATEMENT OF CASH FLOWS
FOR THE FINANCIAL YEAR ENDED 31 AUGUST 2026

	Note	2026 USD	2025 USD
CASH FLOWS FROM OPERATING ACTIVITIES			
Proceeds from sales of investments		5,218,905	1,341,874
Purchase of investments		(2,684,398)	(743,905)
Distribution income received		-	253,905
Interest received from deposits with licensed financial institutions		1,333	2,110
Management fee paid		(20,255)	(24,809)
Trustee's fee paid		(2,055)	(2,442)
Payment for other fees and expenses		(12,582)	(3,908)
Net realised foreign exchange loss		(2,540)	(5,328)
Net realised gain on forward foreign currency contracts		74,052	365,605
Tax refunded/(Tax paid)		21,766	(4,248)
Net cash generated from operating activities		2,594,226	1,178,854
CASH FLOWS FROM FINANCING ACTIVITIES			
Cash proceeds from units created		135,523	129,431
Cash paid for units cancelled		(2,812,538)	(1,287,631)
Net cash used in financing activities		(2,677,015)	(1,158,200)
Net (decrease)/increase in cash and cash equivalents		(82,789)	20,654
Foreign currency translation differences		3,171	8,184
Cash and cash equivalents at the beginning of the financial year		151,445	122,607
Cash and cash equivalents at the end of the financial year	5	71,827	151,445

The accompanying material accounting policy information and notes to the financial statements form an integral part of the financial statements.

RHB MULTI-ASSET GROWTH AND INCOME FUND
(formerly known as RHB Emerging Income Fund)
NOTES TO THE FINANCIAL STATEMENTS
FOR THE FINANCIAL YEAR ENDED 31 AUGUST 2026

1. THE FUND, THE MANAGER AND THEIR PRINCIPAL ACTIVITIES

The RHB Multi-Asset Growth and Income Fund (formerly known as RHB Emerging Income Fund) (hereinafter referred to as "the Fund") was constituted pursuant to the execution of a Deed dated 30 May 2017 as modified via its First Supplemental Deed dated 21 October 2024 and Second Supplemental Deed dated 3 August 2026 (hereinafter referred to as "the Deeds") between RHB Asset Management Sdn Bhd ("the Manager") and HSBC (Malaysia) Trustee Berhad ("the Trustee").

The Fund was launched on 4 July 2017 and will continue its operations until terminated according to the conditions provided in the Deeds. The principal activity of the Fund is to invest in Permitted Investments as defined under the Deeds.

The Fund is a feeder fund that invests in the USD denominated share class of the Schroder International Selection Fund Multi-Asset Growth and Income ("Target Fund"), a collective investment scheme domiciled in Luxembourg that is managed by Schroder Investment Management (Europe) S.A.

All investments will be subject to the Securities Commission Malaysia ("SC")'s Guidelines on Unlisted Capital Market Products under the Lodge and Launch Framework, SC's requirements, the Deeds, except where exemptions or variations have been approved by the SC, internal policies and procedures and objective of the Fund.

The main objective of the Fund is to provide capital growth and income by investing in one (1) collective investment scheme, i.e. the Schroder International Selection Fund Multi-Asset Growth and Income.

The Manager, a company incorporated in Malaysia, is a wholly-owned subsidiary of RHB Investment Bank Berhad, effective 6 January 2003. Its principal activities include rendering of investment management services, management of unit trust funds and private retirement schemes and provision of investment advisory services.

These financial statements were authorised for issue by the Manager on 28 October 2026.

2. MATERIAL ACCOUNTING POLICY INFORMATION

2.1 Basis of preparation of the financial statements

The financial statements have been prepared under the historical cost convention, as modified by the revaluation of financial assets and financial liabilities (including derivative instruments) at fair value through profit or loss, except those as disclosed in the material accounting policy information, and in accordance with Malaysian Financial Reporting Standards ("MFRS") and International Financial Reporting Standards.

The preparation of financial statements in conformity with MFRS and International Financial Reporting Standards requires the use of certain critical accounting estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements, and the reported amounts of income and expenses during the financial year. It also requires the Manager to exercise their judgement in the process of applying the Fund's accounting policies. Although these estimates and judgment are based on the Manager's best knowledge of current events and actions, actual results may differ. There were no areas involving higher degree of judgment or complexity, or areas where assumptions and estimates are material to the financial statements.

(a) Standards, amendments to published standards and interpretations that are applicable and effective:

There are no standards, amendments to standards or interpretations that are effective for annual periods beginning on 1 September 2025 that have a material effect on the financial statements of the Fund.

2. MATERIAL ACCOUNTING POLICY INFORMATION (CONTINUED)

2.1 Basis of preparation of the financial statements (continued)

(b) New standards, amendments and interpretations that have been issued that are applicable to the Fund but not yet effective:

- Amendments to MFRS 9 and MFRS 7 'Amendments to the Classification and Measurement of Financial Instruments' (effective 1 January 2026)

  - The amendments clarify that financial assets are derecognised when the rights to the cash flows expire or when the asset is transferred, and financial liabilities are derecognised at the settlement date (i.e. when the liability is extinguished or qualifies for derecognition.).
  - There is an optional exception to derecognise a financial liability at a date earlier than the settlement date if the cash transfer takes place through an electronic payment system, provided that all the specified criteria are met;
  - The amendments also clarify and add further guidance for assessing whether a financial asset meets the solely payments of principal and interest ("SPPI") criterion;
  - There are additional new disclosures for certain instruments with contractual terms that can change cash flows (such as some financial instruments with features linked to the achievement of environment, social and governance targets); and
  - The amendments update the disclosures for equity instruments designated at fair value through other comprehensive income ("FVOCI").

- Annual Improvements to MFRS Accounting Standards for enhanced consistency (effective 1 January 2026)

2. MATERIAL ACCOUNTING POLICY INFORMATION (CONTINUED)

2.1 Basis of preparation of the financial statements (continued)

(b) New standards, amendments and interpretations that have been issued that are applicable to the Fund but not yet effective: (continued)

- MFRS 18 'Presentation and Disclosure in Financial Statements' (effective 1 January 2027) replaces MFRS 101 'Presentation of Financial Statements'.

  - The new MFRS introduces a new structure of profit or loss statement.

    a) Income and expenses are classified into three new main categories:
       - Operating category which typically includes results from the main business activities;
       - Investing category that presents the results of investment in associates and joint venture and other assets that generate a return largely independently of other resources; and
       - Financing category that presents income and expenses from financing liabilities.

    b) Entities are required to present two new specified subtotals: 'Operating profit or loss' and 'Profit or loss before financing and income taxes'.

  - Management-defined performance measures are disclosed in a single note and reconciled to the most similar specified subtotal in MFRS Accounting Standards.

  - Changes to the guidance on aggregation and disaggregation which focus on grouping items based on their shared characteristics.

The Fund is currently still assessing the effect of the above standards and amendments. No other new standards or amendments to standards are expected to have a material effect on the financial statements of the Fund.

2.2 Financial assets

Classification

The Fund classifies its financial assets in the following measurement categories:

- those to be measured subsequently at fair value through profit or loss ("FVTPL"), and
- those to be measured at amortised cost.

2. MATERIAL ACCOUNTING POLICY INFORMATION (CONTINUED)

2.2 Financial assets (continued)

Classification (continued)

The Fund classifies its investments based on both the Fund's business model for managing those financial assets and the contractual cash flow characteristics of the financial assets. The portfolio of financial assets is managed and performance is evaluated on a fair value basis. The Fund is primarily focused on fair value information and uses that information to assess the assets' performance and to make decisions. The Fund has not taken the option to irrevocably designate any equity securities as financial assets measured at fair value through other comprehensive income. The contractual cash flows of the Fund's debt securities are solely payment of principal and interest, however, these securities are neither held for the purpose of collecting contractual cash flows nor held both for collecting contractual cash flows and for sale. The collection of contractual cash flows is only incidental to achieving the Fund's business model's objective. Consequently, all investments and derivatives are measured at fair value through profit or loss.

The Fund classifies cash and cash equivalents, amount due from Manager, distribution income receivables and other receivables as financial assets measured at amortised cost as these financial assets are held to collect contractual cash flows consisting of the amount outstanding.

Recognition and measurement

Regular purchases and sales of financial assets are recognised on the trade date - the date on which the Fund commits to purchase or sell the asset. Financial assets and financial liabilities at fair value through profit or loss are initially recognised at fair value.

Financial assets are derecognised when the rights to receive cash flows from the investments have expired or the Fund has transferred substantially all risks and rewards of ownership.

Subsequent to initial recognition, all financial assets at fair value through profit or loss are measured at fair value. Gains or losses arising from changes in the fair value of the 'financial assets at fair value through profit or loss' category are presented in statement of income and expenses within net unrealised gains or losses on changes in fair value in the financial year in which they arise.

Distribution income from financial assets at fair value through profit or loss is recognised in the statement of income and expenses within distribution income from investments when the Fund's right to receive payments is established.

2. MATERIAL ACCOUNTING POLICY INFORMATION (CONTINUED)

2.2 Financial assets (continued)

Recognition and measurement (continued)

Collective investment scheme is valued based on the last published net asset value per unit or share of such collective investment scheme or, if unavailable, on the average of the last published buying price and the last published selling price of such unit or share (excluding any sales charge included in such selling price).

Derivative investments are forward foreign currency contract. Financial derivative position will be "marked to market" at the close of each valuation day. Foreign exchange gains and losses on the derivative financial instrument are recognised in the statement of income and expenses when settled or at the date of the statement of financial position at which time they are included in the measurement of the derivative financial instrument.

Financial assets at amortised cost are subsequently carried at amortised cost using the effective interest method.

Impairment of financial assets

The Fund measures credit risk and expected credit losses using probability of default, exposure at default and loss given default. Management considers both historical analysis and forward-looking information in determining any expected credit loss. Management considers the probability of default to be close to zero as these instruments have a low risk of default and the counterparties have a strong capacity to meet their contractual obligations in the near term. As a result, no loss allowance has been recognised based on the 12-month expected credit losses as any such impairment would be wholly insignificant to the Fund.

Significant increase in credit risk

A significant increase in credit risk is defined by management as any contractual payment which is more than 30 days past due or a counterparty credit rating which has fallen below BBB/Baa.

2. MATERIAL ACCOUNTING POLICY INFORMATION (CONTINUED)

2.2 Financial assets (continued)

Definition of default and credit-impaired financial assets

The Fund defines a financial instrument as default, which is fully aligned with the definition of credit-impaired, when it meets one or more of the following criteria:

Quantitative Criteria:
Any contractual payment which is more than 90 days past due is considered credit impaired.

Qualitative Criteria:
The debtor meets unlikeliness to pay criteria, which indicates the debtor is in significant financial difficulty. The Fund considers the following instances:

- the debtor is in breach of financial covenants;
- concessions have been made by the lender relating to the debtor's financial difficulty;
- it is becoming probable that the debtor will enter bankruptcy or other financial reorganisation; and
- the debtor is insolvent.

Financial instruments that are credit-impaired are assessed on individual basis.

Write-off

The Fund writes off financial assets, in whole or in part, when it has exhausted all practical recovery efforts and has concluded there is no reasonable expectation of recovery. The assessment of no reasonable expectation of recovery is based on the unavailability of debtor's sources of income or assets to generate sufficient future cash flows to repay the amount. The Fund may write off financial assets that are still subject to enforcement activity. Subsequent recoveries of amounts previously written off will result in impairment gains. There are no write-offs/recoveries during the financial year.

2. MATERIAL ACCOUNTING POLICY INFORMATION (CONTINUED)

2.3 Financial liabilities

Financial liabilities are classified according to the substance of the contractual arrangements entered into and the definitions of a financial liability.

Financial liabilities, within the scope of MRFS 9, are recognised in the statement of financial position when, and only when, the Fund becomes a party to the contractual provisions of the financial instrument.

The Fund's financial liabilities which include amount due to Fund Manager of Collective Investment Scheme, accrued management fee, amount due to Trustee, other payables and accruals and net assets attributable to unit holders are recognised initially at fair value and subsequently measured at amortised cost using the effective interest method.

The Fund's policies on derivative investments are stated in Note 2.2 and Note 2.12.

A financial liability is derecognised when the obligation under the liability is extinguished. Gains and losses are recognised in statement of income and expenses when the liabilities are derecognised, and through the amortisation process.

2.4 Unit holder's contribution

The unit holders' contribution to the Fund meet the definition of puttable instruments classified as financial liability under MFRS 132 "Financial Instruments: Presentation".

The Fund issues two classes of cancellable units, which are cancelled at the unit holders' option. The units are classified as financial liabilities as they do not have identical features subject to restrictions as stipulated in the Information Memorandum and the SC's Guidelines on Unlisted Capital Market Products under the Lodge and Launch Framework. Cancellable units can be put back to the Fund at any time for cash equal to a proportionate share of the Fund's net asset value attributable to the unit class.

The outstanding units are carried at the redemption amount that is payable at the statement of financial position date if the unit holders exercise the right to put the units back to the Fund.

Units are created and cancelled at the unit holder's option at prices based on the Fund's net asset value per share of the respective classes at the close of business on the relevant dealing day. The Fund's net asset value per share of the respective classes is calculated by dividing the net assets attributable to the unit holders of each class of units with the total number of outstanding units for each respective class.

2. MATERIAL ACCOUNTING POLICY INFORMATION (CONTINUED)

2.5 Income recognition

Distribution of income from collective investment scheme is recognised when the Fund's right to receive payment is established. Distribution income is received from financial assets measured at FVTPL.

Interest income from short-term deposits with licensed financial institutions is recognised on an accrual basis using the effective interest method.

Interest income is calculated by applying the effective interest rate to the gross carrying amount of a financial asset, except for financial assets that subsequently become credit-impaired. For credit-impaired financial assets, the effective interest rate is applied to the net carrying amount of the financial assets (after deduction of the loss allowance).

Realised gains or losses on disposal of the collective investment scheme is arrived at after accounting for cost of investments, determined on the weighted average cost method.

Realised gains or losses on forward foreign currency contracts are measured by the net settlement amount as per the forward foreign currency contract.

Net income or loss is the total of income less expenses.

2.6 Taxation

Current tax expense is determined according to Malaysian tax laws at the current rate and includes all taxes based upon the taxable income earned during the financial year.

2.7 Cash and cash equivalents

For the purpose of the statement of cash flows, cash and cash equivalents comprise bank balances and deposits with licensed financial institutions with original maturities of three months or less that are readily convertible to known amounts of cash which are subject to an insignificant risk of changes in value.

2.8 Distribution

Distribution to the Fund's unit holders is accounted for as a deduction from realised reserves. A proposed distribution is recognised as a liability in the financial year in which it is approved by the Trustee.

2. MATERIAL ACCOUNTING POLICY INFORMATION (CONTINUED)

2.9 Presentation and functional currency

Items included in the financial statements of the Fund are measured using the currency of the primary economic environment in which the Fund operates (the "functional currency"). The financial statements are presented in United States Dollar ("USD"), which is the Fund's presentation and functional currency.

Due to mixed factors in determining the functional currency of the Fund, the Manager has used its judgement to determine the functional currency that most faithfully represents the economic effects of the underlying transactions, events and conditions and have determined the functional currency to be in USD primarily due to the following factors:

- The Fund's units are denominated in USD.
- The Fund's investments are significantly denominated in USD.

2.10 Foreign currency translation

Foreign currency transactions in the Fund are accounted for at exchange rates prevailing at the transaction dates. Foreign currency monetary assets and liabilities are translated at exchange rates prevailing at the reporting date. Exchange differences arising from the settlement of foreign currency transactions and from the translation of foreign currency monetary assets and liabilities are recognised in statement of income and expenses.

2.11 Increase/decrease in net assets attributable to unit holders

Income not distributed is included in net assets attributable to unit holders.

2.12 Derivative financial instruments

The Fund's derivative financial instruments comprise forward foreign currency contracts. Derivative financial instruments are initially recognised at fair value on the date derivative contracts are entered into and are subsequently re-measured at their fair value.

The fair value of forward foreign currency contracts is determined using forward exchange rates at the date of the statement of financial position, with the resulting value discounted back to present value.

The method of recognising the resulting gain or loss depends on whether the derivative financial instrument is designated as a hedging instrument, and the nature of the item being hedged. Derivative financial instruments that do not qualify for hedge accounting are classified as FVTPL and accounted for in accordance with the accounting policy set out in Note 2.2.

3. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES

The Fund is exposed to a variety of risks, which include market risk, price risk, interest rate risk, currency risk, credit risk, liquidity risk and capital risk.

Financial risk management is carried out through internal control processes adopted by the Manager and adherence to the investment restrictions as stipulated in the Information Memorandum or SC's Guidelines on Unlisted Capital Market Products under the Lodge and Launch Framework.

Market risk

Market risk is a risk that arises when the prices of investments in the market place are affected by circumstances such as general market or economic events. These circumstances, which may be a local or global event, can affect a local market where the Target Fund is invested in or global markets and subsequently, the value of the Target Fund's investment.

Price risk

Price risk is the risk that the fair value of the investments of the Fund will fluctuate because of changes in market prices.

The Fund is exposed to collective investment scheme price risk (other than those arising from interest rate risk) for its investments of USD2,345,594 (2025: USD3,746,925) in collective investment scheme.

The sensitivity analysis is based on the assumption that the price of the collective investment scheme fluctuate by +/(-) 5% with all other variables held constant, the impact on the statement of income and expenses and net asset value is +/(-) USD117,280 (2025: USD187,346).

Interest rate risk

Interest rate risk is the risk that the cost or the value of the Fund's investments and its return will fluctuate because of changes in market interest rates. The Fund's exposure to the interest rate risk is mainly confined to short term placements with financial institutions. The Manager overcomes the exposure by way of maintaining deposits on short term basis. Therefore, exposure to interest rate fluctuations is minimal.

3. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES (CONTINUED)

Currency risk

The Fund invests in the Target Fund which is denominated in United States Dollar ("USD"). Fluctuation in foreign exchange rate between USD and Ringgit Malaysia ("RM") will affect the value of the Fund's foreign investments when converted to local currency subsequently the value of unit holders' investment. As such, the performance of the Fund will also be affected by the movement in the exchange rate between USD and RM.

The following table sets out the currency risk concentration of the Fund:

	Cash and cash equivalents USD	Forward foreign currency contracts USD	Other financial assets/ (liabilities)* USD	Net assets attributable to unit holders USD	Total USD
2026					
RM	32,014	-	16,399	(2,285,486)	(2,237,073)
2025					
RM	137,236	(16,885)	(2,601)	(3,628,372)	(3,510,622)

* Comprised of amount due from/(to) from Manager and other payables and accruals.

The table below summarises the sensitivity of the Fund's profit/(loss) after tax and net asset value to changes in foreign exchange movements. The analysis is based on the assumption that the foreign exchange rate changes based on each currency's respective historical volatility, with all other variables held constant. This represents management's best estimate of a reasonable possible shift in the foreign exchange rate, having regard to historical volatility of this rate. Any increase/(decrease) in foreign exchange rate will result in a corresponding (decrease)/increase in the net assets attributable to unit holders by each currency's respective historical volatility.

3. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES (CONTINUED)

Currency risk (continued)

Disclosures below are shown in absolute terms, changes and impacts could be positive or negative.

	Change in Rate	Impact on gain/(loss) after taxation and net asset value
	%	USD
2026		
RM	+/- 5.06	-/+ 113,196
2025		
RM	+/- 7.01	-/+ 246,095

Credit risk

Credit risk refers to the possibility that the issuer of a particular investment will not be able to make timely or full payments of principal or income due on that investment. The credit risk arising from cash and cash equivalents is managed by ensuring that the Fund will only maintain cash balances and place deposits with reputable licensed financial institutions.

For amount due from Fund Manager of collective investment scheme, the settlement terms are governed by the relevant rules and regulations as prescribed by the relevant regulatory authority in its home jurisdiction.

The settlement terms of the proceeds from the creation of unit receivable from the Manager are governed by the Information Memorandum and the SC's Guidelines on Unlisted Capital Market Products under the Lodge and Launch Framework.

3. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES (CONTINUED)

Credit risk (continued)

The following table sets out the credit risk concentration and counterparties of the Fund:

	Cash and cash equivalents USD	Other financial assets* USD	Total USD
2026			
AAA	71,827	-	71,827
Non-rated	-	41,166	41,166
	71,827	41,166	112,993
2025			
AAA	151,445	-	151,445
Non-rated	-	27,600	27,600
	151,445	27,600	179,045

* Comprise amount due from manager, distribution income receivables and other receivables.

Liquidity risk

Liquidity risk is the risk that the Fund will encounter difficulty in meeting its financial obligations.

The liquidity risk that exists at the Fund level is associated with the inability of the Target Fund to meet large redemption in a timely manner. In the event of large redemption request that would result in the total redemption shares in the Target Fund to be more than 10% of the shares in the Target Fund or a particular share class of the Target Fund, part or all of such requests for redemption may be deferred for a period typically not exceeding ten business days of the Target Fund.

3. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES (CONTINUED)

Liquidity risk (continued)

The table below summarises the Fund's financial liabilities into relevant maturity groupings based on the remaining period from the statement of financial position date to the contractual maturity date. The amounts in the table are the contractual undiscounted cash flows.

	Less than 1 month USD	Between 1 month to 1 year USD
2026		
Amount due to Fund Manager of Collective Investment Scheme	35,000	-
Accrued management fee	3,995	-
Amount due to Trustee	133	-
Other payables and accruals	-	2,885
Net assets attributable to unit holders*	2,431,677	-
	2,470,805	2,885
2025		
Forward foreign currency contracts	-	16,885
Amount due to Fund Manager of Collective Investment Scheme	60,000	-
Accrued management fee	5,866	-
Amount due to Trustee	196	-
Other payables and accruals	-	6,178
Net assets attributable to unit holders*	3,875,586	-
	3,941,648	23,063

* Outstanding units are redeemed on demand at the unit holder's option. However, the Manager does not envisage that the contractual maturity disclosed in the table above will be representative of the actual cash outflows, as unit holders typically retain them for the medium to long term.

Capital risk

The capital of the Fund is represented by net assets attributable to unit holders of USD2,431,677 (2025: USD3,875,586). The amount of net assets attributable to unit holders can change significantly on a daily basis as the Fund is subject to daily subscriptions and redemptions at the discretion of unit holders. The Fund's objective when managing capital is to safeguard the Fund's ability to continue as a going concern in order to provide returns for unit holders and benefits for other stakeholders and to maintain a strong capital base to support the development of the investment activities of the Fund.

4. FAIR VALUE ESTIMATION

Fair value is defined as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date (i.e. an exit price).

The fair value of financial assets and financial liabilities traded in an active market (such as publicly traded derivatives and trading securities) are based on quoted market prices at the close of trading on the financial year end date.

An active market is a market in which transactions for the assets or liabilities take place with sufficient frequency and volume to provide pricing information on an ongoing basis.

The fair value of financial assets and financial liabilities that are not traded in an active market is determined by using valuation techniques. The Fund uses a variety of methods and makes assumptions that are based on market conditions existing at each financial year end date. Valuation techniques used for non-standardised financial instruments such as options, currency swaps and other over-the-counter derivatives, include the use of comparable recent transactions, reference to other instruments that are substantially the same, discounted cash flow analysis, option pricing models and other valuation techniques commonly used by market participants making the maximum use of market inputs and relying as little as possible on entity-specific inputs.

The fair values are based on the following methodologies and assumptions:

(i) For bank balances and deposits with licensed financial institutions with maturities less than 1 year, the carrying value is a reasonable estimate of fair value.

(ii) The carrying value of receivables and payables are assumed to approximate their fair values due to their short term nature.

Fair value hierarchy

The Fund adopted MFRS 13 "Fair Value Measurement" in respect of disclosures about the degree of reliability of fair value measurement. This requires the Fund to classify fair value measurements using a fair value hierarchy that reflects the significance of the inputs used in making the measurements. The fair value hierarchy has the following levels:

- Level 1: Quoted prices (unadjusted) in an active market for identical assets or liabilities
- Level 2: Inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly (that is, as prices) or indirectly (that is, derived from prices)
- Level 3: Inputs for the asset and liability that are not based on observable market data (that is, unobservable inputs)

4. FAIR VALUE ESTIMATION (CONTINUED)

The following table analyses within the fair value hierarchy the Fund's financial assets and financial liabilities at fair value through profit or loss (by class) measured at fair value:

	Level 1 USD	Level 2 USD	Level 3 USD	Total USD
2026				
Financial assets at FVTPL:				
- Collective investment scheme	2,345,594	-	-	2,345,594
2025				
Financial assets at FVTPL:				
- Collective investment scheme	3,746,925	-	-	3,746,925
Financial liabilities at FVTPL:				
- Forward foreign currency contracts	-	(16,885)	-	(16,885)

Investments in collective investment scheme, i.e. unit trust fund, whose values are based on published prices in active markets are classified within Level 1. The Fund does not adjust the published prices for these instruments. The Fund's policies on valuation of these financial assets are stated in Note 2.2.

Financial instruments that trade in markets that are considered to be active but are valued based on quoted market prices, dealer quotations or alternative pricing sources supported by observable inputs are classified within Level 2. This includes forward foreign currency contracts. As Level 2 instruments include positions that are not traded in active markets and/or are subject to transfer restrictions, valuations may be adjusted to reflect illiquidity and/or non-transferability, which are generally based on available market information. The Fund's policies on valuation of these financial instruments are stated in Note 2.2 and 2.12.

5. CASH AND CASH EQUIVALENTS

Cash and cash equivalents comprise:

	2026 USD	2025 USD
Bank balances	45,159	26,239
Deposits with licensed financial institutions	26,668	125,206
	71,827	151,445
Weighted average effective interest rate	2.80%	2.75%
Average maturity days	4 days	2 days

6. INVESTMENTS

	2026 USD	2025 USD
Investments:		
- Collective investment scheme	2,345,594	3,746,925

Investments as at 31 August 2026 are as follows:

Name of Counter	Quantity	Cost USD	Fair Value USD	% of Net Asset Value %
COLLECTIVE INVESTMENT SCHEME				
Luxembourg				
Schroder International Selection Fund Multi–Asset Growth and Income Fund	16,446	2,369,347	2,345,594	96.46

6. INVESTMENTS (CONTINUED)

Investments as at 31 August 2025 are as follows:

Name of Counter	Quantity	Cost USD	Fair Value USD	% of Net Asset Value %
COLLECTIVE INVESTMENT SCHEME				
Luxembourg				
Schroder International Selection Fund Emerging Multi–Asset Income Fund	54,958	4,485,419	3,746,925	96.68

7. FORWARD FOREIGN CURRENCY CONTRACTS

As at 31 August 2026, there was Nil (2025: two) forward foreign currency contracts outstanding. The notional principal amount of the outstanding forward foreign currency contracts amounted to Nil (2025: USD3,480,000). The forward foreign currency contracts entered into was for hedging against the currency exposure arising from the investments in the collective investment scheme denominated in USD.

As the Fund has not adopted hedge accounting, the change in the fair value of the forward foreign currency contracts is recognised immediately in the statement of income and expenses.

Net gain on forward foreign currency contracts is as follows:

	2026 USD	2025 USD
Net gain on forward foreign currency contracts:		
- Net realised gain on forward foreign currency contracts	74,052	365,604
- Net unrealised gain/(loss) on forward foreign currency contracts	16,885	(346,559)
	90,937	19,045

7. FORWARD FOREIGN CURRENCY CONTRACTS (CONTINUED)

As at 31 August 2026, there was Nil (2025: two) forward foreign currency contract outstanding with RHB Bank Berhad.

Forward foreign currency contracts as at 31 August 2025 are as follows:

Counterparties	Receivables USD	Payables USD	Fair Value USD	% of Net Asset Value %
RHB Bank Berhad	3,463,115	(3,480,000)	(16,885)	(0.44)

Set out below are the significant related party balances as at year end and transactions during the year.

Related Party Balances	2026 USD	2025 USD
Forward foreign currency contracts:		
Balances outstanding with RHB Bank Berhad	-	(16,885)

8. UNITS IN CIRCULATION

	2026 Units	2025 Units
(a) USD Class		
At beginning of the financial year	271,109	422,127
Creation of units during the financial year:		
Arising from distributions	5,446	14,982
Arising from applications	5,000	-
Cancellation of units during the financial year	(160,000)	(166,000)
At end of the financial year	121,555	271,109

	2026 Units	2025 Units
(b) RM Class		
At beginning of the financial year	19,320,786	22,165,886
Creation of units during the financial year:		
Arising from distributions	511,446	2,627,900
Arising from applications	627,000	702,000
Cancellation of units during the financial year	(11,248,000)	(6,175,000)
At end of the financial year	9,211,232	19,320,786

9. MANAGEMENT FEE

In accordance with the Information Memorandum, the management fee provided in the financial statements is up to 1.80% per annum based on the net asset value of the Fund, calculated on a daily basis for the financial period. As this Fund invests in the Target Fund, the management fee charged by the Target Fund is fully refunded to the Fund. There is no double charging of management fee to the Fund. The total management fee charged for the year is 1.80% (2025: 1.80%) per annum

10. TRUSTEE'S FEE

In accordance with the Information Memorandum, the Trustee's fee provided in the financial statements is 0.06% (2025: 0.06%) per annum based on the net asset value of the Fund, calculated on a daily basis for the financial year.

11. TAXATION

(a) Tax charge for the financial year

	2026 USD	2025 USD
Under provision of tax in prior year	1,872	-

(b) Numerical reconciliation of income tax expense

The numerical reconciliation between the net income after finance cost and before taxation multiplied by the Malaysian statutory income tax rate and the tax expense of the Fund is as follows:

	2026 USD	2025 USD
Net income/(loss) after finance cost and before taxation	1,089,505	(42,356)
Tax calculated at a statutory income tax rate of 24%	261,481	(10,165)
Tax effects of:		
- Investment income not subject to tax	(300,164)	(119,551)
- Expenses not deductible for tax purposes	32,097	120,789
- Restriction on tax deductible expenses	6,586	8,927
- Under provision of tax in prior year	1,872	-
Tax expense	1,872	-

12. DISTRIBUTION

Distributions to unit holders are from the following sources:

(a) USD Class

	2026 USD	2025 USD
Distribution income	6,168	13,013
Interest income from deposits with licensed financial institutions	68	139
Less: Expenses	(30)	(90)
Net distribution amount	6,206	13,062

(b) RM Class

	2026 USD	2025 USD
Distribution income	75,320	217,839
Interest income from deposits with licensed financial institutions	1,265	1,875
Net realised foreign currency exchange (loss)/gain - forward	47,707	268,676
Less: Expenses	(574)	(1,362)
Net distribution amount	123,718	487,028

Distribution dates	2026 Gross/Net cent/(sen) per unit	2025 Gross/Net cent/(sen) per unit
USD Class		
25 November 2025 / 25 November 2024	0.7000	0.3500
25 February 2026 / 25 February 2025	0.7000	1.3500
25 May 2026 / 27 May 2025	1.0000	1.6000
26 August 2026 / 25 August 2025	2.0000	1.2500
	4.4000	4.5500
RM Class		
25 November 2025 / 25 November 2024	0.7000	1.5000
25 February 2026 / 25 February 2025	0.7000	0.8000
25 May 2026 / 27 May 2025	1.0000	4.2000
26 August 2026 / 25 August 2025	2.0000	4.5000
	4.4000	11.0000

13. TOTAL EXPENSE RATIO ("TER")

	2026 %	2025 %
TER	0.94	1.00

The TER ratio is calculated based on total expenses of the Fund to the average net asset value of the Fund calculated on a daily basis.

14. PORTFOLIO TURNOVER RATIO ("PTR")

	2026	2025
PTR (times)	1.18	0.32

The PTR ratio is calculated based on average of acquisition and disposals of the Fund for the financial year to the average net asset value of the Fund calculated on a daily basis.

15. UNITS HELD BY THE MANAGER AND PARTIES RELATED TO THE MANAGER

The number of units held by the Manager and related parties are as follows:

	2026		2025	
	Units	**USD**	**Units**	**USD**
The Manager				
-USD Class	5,384	6,475	5,985	5,458
-RM Class	5,813	1,442	10,746	2,018
RHB Capital Nominees (Tempatan) Sdn Bhd				
-RM Class	3,283,529	814,644	7,983,833	1,499,364

The units are held beneficially by the Manager for booking purposes. The Manager is of the opinion that all transactions with the related parties have been entered into in the normal course of business at agreed terms between the related parties.

The units held by RHB Capital Nominees (Tempatan) Sdn Bhd, a wholly owned subsidiary of ultimate holding company of the Manager, is under nominee structure.

Other than the above, there were no units held by the Managers, Directors or parties related to the Manager.

15. UNITS HELD BY THE MANAGER AND PARTIES RELATED TO THE MANAGER (CONTINUED)

The holding company and the ultimate holding company of the Manager is RHB Investment Bank Berhad and RHB Bank Berhad respectively. The Manager treats RHB Bank Berhad group of companies including RHB Investment Bank Berhad and its subsidiaries as related parties.

16. TRANSACTIONS BY THE FUND

Details of transactions by the Fund for the financial year ended 31 August 2026 are as follows:

Fund Manager	Value of trades USD	Percentage of total trades %	Brokerage Fees USD	Percentage of total brokerage fees %
Schroder Investment Management (Singapore) Ltd	8,091,054	100.00	-	-

Details of transactions by the Fund for the financial year ended 31 August 2025 are as follows:

Fund Manager	Value of trades USD	Percentage of total trades %	Brokerage Fees USD	Percentage of total brokerage fees %
Schroder Investment Management (Singapore) Ltd	2,145,779	100.00	-	-

17. FINANCIAL INSTRUMENTS BY CATEGORIES

	2026 USD	2025 USD
Financial assets		
Financial assets at FVTPL		
• Collective investment scheme	2,345,594	3,746,925
Financial assets at amortised cost		
• Cash and cash equivalents	71,827	151,445
• Amount due from manager	19,284	3,577
• Distribution income receivables	19,551	20,100
• Other receivables	2,331	3,923
	112,993	179,045
Financial liabilities		
Financial liabilities at FVTPL		
• Forward foreign currency contracts	-	16,885
Financial liabilities at amortised cost		
• Amount due to Fund Manager of Collective Investment Scheme	35,000	60,000
• Accrued management fee	3,995	5,866
• Amount due to Trustee	133	196
• Other payables and accruals	2,885	6,178
• Net assets attributable to unit holders	2,431,677	3,875,586
	2,473,690	3,947,826

STATEMENT BY MANAGER
RHB MULTI-ASSET GROWTH AND INCOME FUND
(formerly known as RHB Emerging Income Fund)

We, Anthony Lim Choon Eng and Ng Chze How, two of the Directors of RHB Asset Management Sdn Bhd, do hereby state that in the opinion of the Directors of the Manager, the accompanying statement of financial position, statement of income and expenses, statement of changes in net asset value, statement of cash flows and the accompanying notes, as set out on pages 16 to 46, are drawn up in accordance with Malaysian Financial Reporting Standards and International Financial Reporting Standards so as to give a true and fair view of the financial position of the Fund as at 31 August 2026 and of its financial performance and cash flows for the financial year then ended and comply with the provisions of the Deed.

On behalf of the Manager,

Anthony Lim Choon Eng
Director

Ng Chze How
Director

28 October 2026

TRUSTEE'S REPORT

To the unit holders of RHB Multi-Asset Growth and Income Fund (formerly known as RHB Emerging Income Fund) ("Fund")

We have acted as Trustee of the Fund for the financial year ended 31 August 2026 and we hereby confirm to the best of our knowledge, after having made all reasonable enquiries, RHB Asset Management Sdn Bhd has operated and managed the Fund during the year covered by these financial statements in accordance with the following:

1. Limitations imposed on the investment powers of the Management Company under the Deeds, securities laws and the Guidelines on Unlisted Capital Market Products under the Lodge and Launch Framework;

2. Valuation and pricing is carried out in accordance with the Deeds; and

3. Any creation and cancellation of units are carried out in accordance with the Deeds and any regulatory requirement.

We are of the opinion that the distributions of income by the Fund are appropriate and reflects the investment objective of the Fund.

For HSBC (Malaysia) Trustee Berhad

Lee Cincee
Associate Director, Trustee and Fiduciary Services

Kuala Lumpur
28 October 2026

INDEPENDENT AUDITORS' REPORT TO THE UNIT HOLDERS OF RHB MULTI-ASSET GROWTH AND INCOME FUND (formerly known as RHB Emerging Income Fund)

REPORT ON THE AUDIT OF THE FINANCIAL STATEMENTS

Our opinion

In our opinion, the financial statements of RHB Multi-Asset Growth and Income Fund (formerly known as RHB Emerging Income Fund) ("Fund") give a true and fair view of the financial position of the Fund as at 31 August 2026 and of its financial performance and its cash flows for the financial year then ended in accordance with Malaysian Financial Reporting Standards and International Financial Reporting Standards.

What we have audited

We have audited the financial statements of the Fund, which comprise the statement of financial position as at 31 August 2026, and the statement of income and expenses, statement of changes in net asset value and statement of cash flows for the financial year then ended, and notes to the financial statements, including material accounting policy information, as set out on pages 16 to 46.

Basis for opinion

We conducted our audit in accordance with approved standards on auditing in Malaysia and International Standards on Auditing. Our responsibilities under those standards are further described in the "Auditors' responsibilities for the audit of the financial statements" section of our report.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Independence and other ethical responsibilities

We are independent of the Fund in accordance with the By-Laws (on Professional Ethics, Conduct and Practice) of the Malaysian Institute of Accountants ("By-Laws") and the International Ethics Standards Board for Accountants' International Code of Ethics for Professional Accountants (including International Independence Standards) ("IESBA Code"), and we have fulfilled our other ethical responsibilities in accordance with the By-Laws and the IESBA Code.

REPORT ON THE AUDIT OF THE FINANCIAL STATEMENTS (CONTINUED)

Information other than the financial statements and auditors' report thereon

The Manager of the Fund is responsible for the other information. The other information comprises Manager's Report, but does not include the financial statements of the Fund and our auditors' report thereon.

Our opinion on the financial statements of the Fund does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements of the Fund, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements of the Fund or our knowledge obtained in the audit or otherwise appears to be materially misstated.

If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of the Manager for the financial statements

The Manager of the Fund is responsible for the preparation of the financial statements of the Fund that give a true and fair view in accordance with Malaysian Financial Reporting Standards and International Financial Reporting Standards. The Manager is also responsible for such internal control as the Manager determines is necessary to enable the preparation of financial statements of the Fund that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements of the Fund, the Manager is responsible for assessing the Fund's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Manager either intends to liquidate the Fund or to terminate the Fund, or has no realistic alternative but to do so.

REPORT ON THE AUDIT OF THE FINANCIAL STATEMENTS (CONTINUED)

Auditors' responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements of the Fund as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with approved standards on auditing in Malaysia and International Standards on Auditing will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with approved standards on auditing in Malaysia and International Standards on Auditing, we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

(a) Identify and assess the risks of material misstatement of the financial statements of the Fund, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

(b) Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Fund's internal control.

(c) Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Manager.

REPORT ON THE AUDIT OF THE FINANCIAL STATEMENTS (CONTINUED)

Auditors' responsibilities for the audit of the financial statements (continued)

(d) Conclude on the appropriateness of the Manager's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Fund's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' report to the related disclosures in the financial statements of the Fund or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the Fund to cease to continue as a going concern.

(e) Evaluate the overall presentation, structure and content of the financial statements of the Fund, including the disclosures, and whether the financial statements of the Fund represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with the Manager regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

OTHER MATTERS

This report is made solely to the unit holders of the Fund, and for no other purpose. We do not assume responsibility to any other person for the content of this report.

PRICEWATERHOUSECOOPERS PLT
LLP0014401-LCA & AF 1146
Chartered Accountants

Kuala Lumpur
28 October 2026

CORPORATE INFORMATION

MANAGER
RHB Asset Management Sdn Bhd

REGISTERED OFFICE
Level 10, Tower One, RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur

PRINCIPAL AND BUSINESS OFFICE
Level 8, Tower Two & Three, RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur

Email address: rhbam@rhbgroup.com
Tel: 03-2330 8000
Toll free Number: 1800-88-3175
Website: https://rhbgroup.com/myinvest

BOARD OF DIRECTORS
Mr Anthony Lim Choon Eng *(Independent Non-Executive Chairman)*
(Redesignated with effect from 5 May 2026)
Puan Sharizad Binti Juma'at *(Senior Independent Non-Executive Director)*
(Redesignated with effect from 1 September 2026)
Yang Mulia Tunku Afwida Binti Tunku A.Malek *(Independent Non-Executive Director)*
(Appointed with effect from 1 November 2025)
Mr Ng Chze How *(Chief Executive Officer / Managing Director)*
YBhg Datuk Chung Chee Leong *(Independent Non-Executive Chairman)*
(Retired on 5 May 2026)
YBhg Dato' Darawati Hussain *(Senior Independent Non-Executive Director)*
(Ceased on 31 August 2026)

INVESTMENT COMMITTEE MEMBERS
Puan Sharizad Binti Juma'at *(Independent Committee Chairperson)*
(Redesignated with effect from 1 September 2026)
Mr Angus Salim Amran *(Non-Independent Committee Member)*
(Appointed with effect from 5 May 2026)
Mr Ng Chze How *(Non-Independent Committee Member)*
(Appointed with effect from 5 May 2026)
YBhg Datuk Chung Chee Leong *(Independent Committee Member)*
(Retired on 5 May 2026)
YBhg Dato' Darawati Hussain *(Independent Committee Chairperson)*
(Ceased on 31 August 2026)

CHIEF EXECUTIVE OFFICER / MANAGING DIRECTOR
Mr Ng Chze How

SECRETARIES

Encik Azman Shah Md Yaman (LS No. 0006901)
Izafaniz Binti Abdullah Kamir (MACS01851)
Filza Zainal Abidin (LSN No.: 0008413) *(Ceased on 15 June 2026)*

BRANCH OFFICE

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Penang Office	3rd Floor, 44 Lebuh Pantai 10300 Georgetown, Penang Tel: 04-264 5639

TRUSTEE	HSBC (Malaysia) Trustee Berhad
BANKER	RHB Bank Berhad
AUDITORS	PricewaterhouseCoopers PLT
TAX ADVISER	Deloitte Malaysia Tax Services Sdn Bhd
DISTRIBUTORS	RHB Asset Management Sdn Bhd RHB Bank Berhad RHB Investment Bank Berhad Alliance Bank Malaysia Berhad Areca Capital Sdn Bhd Citibank Berhad Genexus Advisory Sdn Bhd HSBC Bank Malaysia Berhad iFAST Capital Sdn Bhd Kenanga Investors Berhad Malayan Banking (M) Berhad Phillip Mutual Berhad Standard Chartered Bank Malaysia Berhad United Overseas Bank (Malaysia) Berhad UOB Kay Hian Securities (M) Sdn Bhd

RHB Asset Management

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