



In 1990, Amanah Saham Bumiputera (ASB) was launched with a bold vision to empower Bumiputera investors with a reliable, long-term savings and investment vehicle.

Today after thirty-five years, ASB has become a cornerstone of financial planning for millions, delivering consistent returns and fostering disciplined investment habits across generations.

Amanah Saham Nasional Berhad (ASNB), the manager of the fund, a wholly owned subsidiary of Permodalan Nasional Berhad (PNB), was established on 22 May 1979 and has been in the industry for more than forty (40) years, still standing strong, with a total of 18 funds at RM286.58 billion as of 31 December 2024.

ASB was developed with the intention to support and uplift Bumiputera communities through financial empowerment. Over the years, ASB has grown from a pioneering initiative into a trusted financial institution



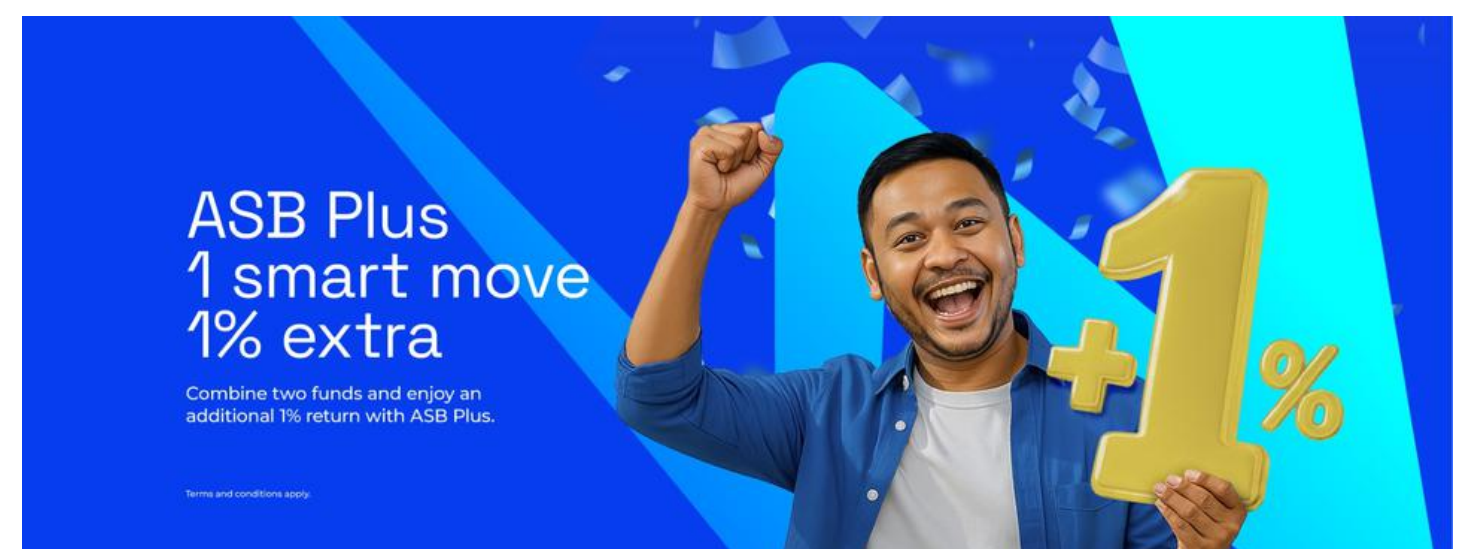
It weathered economic cycles, adapted to changing investor needs, and remained steadfast in objective to generate long-term, consistent and competitive returns to the unitholders whilst ensuring the preservation of capital at minimal risk tolerance level, resonating with PNB Group's Mandate, to enhance the economic wealth of the Bumiputera community and all Malaysians, for the prosperity of the nation.

ASB Plus: A Smarter Way to Invest

Moving along with evolution of time and the needs of the new generation, ASNB marked another milestone by introducing ASB Plus, a campaign that not only celebrates its legacy but also sets the stage for a more diversified and rewarding future.

ASB Plus is a testament to this many years of journey, a campaign that was developed to meet the current needs of investors, reflecting ASNB's commitment to innovation, inclusivity, and investor success. It's not just about celebrating the past; it's about building a future where every Bumiputera has the tools to grow their wealth with confidence.

Running from 1 August to 30 September 2025, the ASB Plus is an investment package that combines a fixed price (FP) unit trust with a variable price (VP) fund, offering an additional 1% return for investments in the existing ASB or ASB 2.



The bundled packages aim to provide customers with a more balanced and strategic package with an integrated investment solution by leveraging on the strengths of both FP and the VP fund offerings.

For example, unitholders and investors can choose between two offerings:

- Package 1: ASB (70%) + ASN Imbang 2 (30%)
- Package 2: ASB 2 (70%) + ASN Imbang 2 (30%)

Package 1	Package 2
<div style="display: flex; justify-content: space-around;"> <div style="text-align: center;"> <p>70%</p>  <p>ASB</p> </div> <div style="font-size: 2em;">+</div> <div style="text-align: center;"> <p>30%</p>  <p>ASN Imbang 2</p> </div> </div>	<div style="display: flex; justify-content: space-around;"> <div style="text-align: center;"> <p>70%</p>  <p>ASB 2</p> </div> <div style="font-size: 2em;">+</div> <div style="text-align: center;"> <p>30%</p>  <p>ASN Imbang 2</p> </div> </div>
<p>Lock-in period: 1 year (on investment capital only) Sales charge for ASN Imbang 2 : 1.75% (via counter & online)</p>	

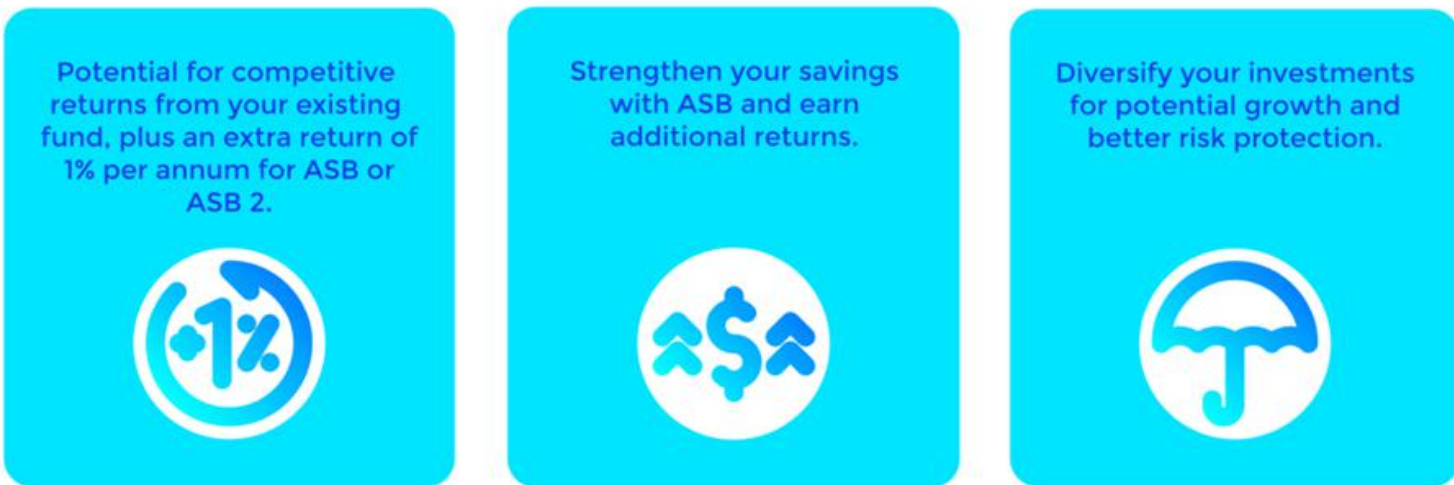
A minimum of RM1,000 is required for each subscription to an ASB Plus package to enjoy an additional 1% return on their ASB Plus investments, making investing more rewarding and accessible to all.

Transactions can be made at all ASNB branches and via the myASNB portal www.myasnb.com.my.



ASB Plus: How it benefits Malaysians?

In an era where financial resilience and long-term planning are more critical than ever, ASB Plus emerges as a forward-thinking innovation in providing greater financial experience to its unitholders and investors.

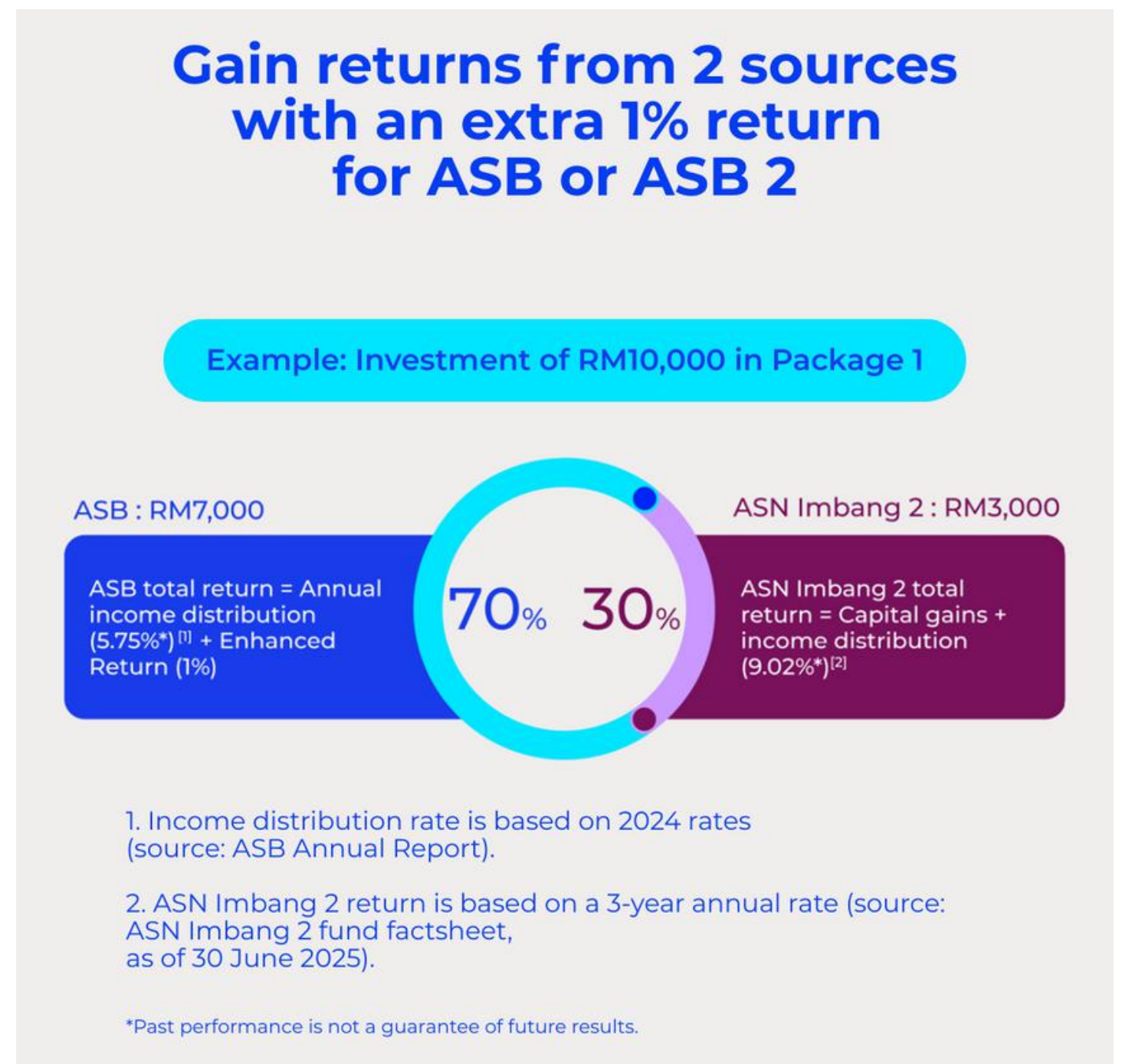


Here's how ASB Plus is special: Opportunity to Earn from Two Sources of Returns

- ASB Plus gives you the unique opportunity to earn two types of returns from a single investment.
- The first source is an additional 1% return, an exclusive reward offered on top of the usual annual dividend. The second source comes from the potential price appreciation of units during the investment period, made possible through the variable price fund component.
- With ASB Plus, your investment works harder delivering both steady income and growth potential in one smart package.

Assured Additional Returns

- ASB Plus introduces a compelling incentive: early crediting of the additional 1% return, which will be paid out as early as January and April 2026, for ASB and ASB 2 respectively.
- The timing advantage makes a significant difference, where it allows your earnings to start generating new returns sooner, giving you the opportunity to benefit from the power of compounding.
- In short, your investment returns begin to “work” for you earlier, potentially accelerating your overall growth.



Portfolio Diversification with Purpose

- By bundling FP and VP funds, ASB Plus offers a balanced approach to investing. Unitholders and investors gain exposure to the capital appreciation potential of VP funds, while still enjoying the stability and predictability of FP investments. It is a smart way to diversify without compromising on security.

Encouraging Investment Discipline and Consistency

- With a 1-year lock-in period and restrictions on redemption helps investors stay consistent the investment strategy. It not only keeps investors on the right track, but to stay focus on bigger financial goals without distractions by market fluctuations, emotional decisions, or the temptation to spend the savings.
- This structure supports long-term financial planning, helping investors stay committed to their goals without being swayed by short-term market noise.

Maximising Monthly Balances

- ASB Plus also enables investors to optimise their monthly FP balances, ensuring they continue to earn returns throughout the lock-in period. It's a subtle yet powerful feature that enhances overall portfolio performance.

One of the key advantages of ASB Plus is the diversified investment portfolio it offers through a combination of fixed price funds such as ASB or ASB 2, and variable price funds. Fixed price funds provide the potential for consistent annual returns, while participation in variable price funds opens up opportunities for unit price appreciation, depending on market performance.

This combination helps create a more balanced portfolio, better prepared to navigate different market phases, and with the potential to build a stronger financial foundation for the future.



ASB, Generational Trusted Nest

ASB has provided a channel for many individuals to participate in a money-saving system that enables consistent saving and returns. This has gradually encouraged a savings culture that benefits both individuals and the community.

It's years of achievement not only reflect the growth and strength of financial literacy among users, but also demonstrate an optimistic attitude towards their financial future, hence creating a legacy passed down from generation to generation.



It often begins with our parents opening a savings account and embedding in our minds the familiar phrase: *"Duit ni nanti simpan dalam ASB."*

From that simple start, many were inspired to begin investing, choosing to save their money in their safest nest.

This improved their financial situations, some were able to save for their children's education, others found ASB savings useful for special life events like weddings, and many continued saving for older age and retirement. This sentiment is shared by many users who appreciate ASB's commitment to transparency and consistent returns.

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A sharing of a 54 year old teacher, Fatimahtun Zaharah with our team recently revealed that consistency leads to steady growth.

On what first encouraged her to start save, said that saving with ASB has enabled her to accumulate the necessary funds to purchase a plot of land. She also plans to keep some of her savings for retirement.



Fatimahtun Zaharah

"I invest with ASB because I don't have deep knowledge about investing. I chose ASB because it's a safe and trusted platform for me. What's important, even small steps, taken regularly, can lead to meaningful progress and make many dreams come true," she said.

Hastuzam Hamzah, a clerk, said she opened an account for her only child and contributes through fixed monthly salary deductions. She adjusts the savings amount each year to meet her target.

Meanwhile, Manisah Kamarudin has taught her five children to start saving from a young age to help them understand the importance of financial planning and ensure they are financially secure as they grow up.

"I started saving consistently when I began planning for Umrah. That is when I realized how important it is to start saving early," she said.



Manisah Kamarudin

"Since then, I've noticed positive changes and developments in ASNB, especially in the variety of products offered. Now, there are more investment fund choices available for anyone who wants to start investing," she shared when asked about the changes she has observed over the years of saving with ASNB.

Final Thoughts

For many Malaysians, ASB has become more than just a savings platform, it's a trusted financial companion that empowers individuals and families to plan for their future with confidence. Whether it is saving for a child's education, preparing for retirement, or achieving personal milestones like purchasing land or performing Umrah, ASB has proven to be a reliable and accessible tool for financial growth

With ASB already serving as a trusted foundation, ASB Plus campaign takes financial growth a step further by offering the opportunity to diversify investments while enjoying enhanced returns. Whether planning for long-term goals or simply looking at ways to boost your financial resilience, the campaign empowers to build stronger savings with smarter strategies, all while being consistent and focused through market ups and downs.



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