



# CDS

## INSIGHTS-AI

POWERED BY MYFINB

# LITE

Holder Name: Mohd Ahmad bin Zulkifly

Account No.: 123456789

Date of Analysis: 7<sup>th</sup> January 2021

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15th Floor, Exchange Square, Bukit Kewangan, 50200 Kuala Lumpur. Tel : (603) 20347000, Fax : (603) 20263709, Website : www.bursamalaysia.com

# STATEMENT OF ACCOUNT

Period : 08.12.2020 – 07.01.2021



**MOHD AHMAD BIN ZULKIFLY**

No. 89, Jalan Pandan Indah 4/6B,  
Pandan Indah,  
55100 Wilayah Persekutuan,  
Kuala Lumpur, Malaysia.

EMAIL : moahmadzul@gmail.com

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RHB INVESTMENT BANK BERHAD

Date	Type	Transaction Details	Transaction Amount	Balance	
<hr/>					
<hr/>					
Counter			Balance (unit)	Last Price	Market Value
3689	FRASER & NEAVE HOLDINGS BERHAD (MYR)		50	MYR 32.000	MYR 1,600.000
5226	GABUNGAN AQRS BERHAD (MYR)		85	MYR 0.610	MYR 51.850
5277	FOUNDPAC GROUP BERHAD (MYR)		100	MYR 0.935	MYR 93.500
7078	AHMAD ZAKI RESOURCES BERHAD (MYR)		125	MYR 0.250	MYR 31.250
7250	UZMA BERHAD (MYR)		28	MYR 0.565	MYR 15.820
<hr/>					
				<b>TOTAL</b>	MYR 1,792.420

# WHAT DOES YOUR STOCK EXPOSURE TELL YOU?

**No. of stocks you currently hold:**

# 5

Based on the stocks you currently hold, 2 stocks are in the Building Construction industry sector which takes up 40.0% of overall industry sector for current portfolio. It then follows by 1 stock each for Energy, Semiconductors, and Non-Alcoholic Beverages industry sector that makes up 20.0% respectively of overall industry sector for current portfolio. The total market capitalisation value of your current portfolio is RM 12.93B. Amongst the 5 stocks, Fraser & Neave from Non-Alcoholic Beverages industry sector has the highest market capitalisation value at RM 11.80B (91.28% of total market capitalisation value for current portfolio).

Legend

### High Risk

#### Low Intrinsic Value

Greater than or equal to 66.7%,  
Less than or equal to 100.0%

### Moderate Risk

#### Average Intrinsic Value

Greater than or equal to 33.4%,  
Less than 66.7%

### Low Risk

#### High Intrinsic Value

Greater than or equal to 0.0%,  
Less than 33.4%

**Financial risks of your stocks:**

 1

 3

 1

Out of the 5 stocks, 3 stocks (60.0% of current portfolio) are in moderate risk zone which stands the highest percentage for your current portfolio. For high risk and low risk zone, each comprises of 1 stock that takes up 20.0% of your current portfolio respectively. Ahmad Zaki Resources has the highest financial risk score at 82.00% while FoundPac obtains the lowest financial risk score at 19.10%. High risk stocks have a relatively high chance of a devastating loss. You may need to consider both the likelihood and the magnitude of bad outcomes. Low risk stocks are less at stake in terms of the amount of invested or the significance of the investment to the portfolio. Hence, there is also less to gain – either in terms of the potential return or the potential benefit bigger term.

**Are your stocks as a whole, generally moving in an uptrend (in the last 6 months)<sup>[1]</sup>?**

# NO

40.0 of your current stocks are moving in an uptrend with which Ahmad Zaki Resources champions the stock return at 21.95% (last 6 months), and follows by FoundPac with stock return at 9.36% (last 6 months). In contrast, 40.0% of your current stocks are moving in a downtrend while 20.0% of stock movement remains constant. Your downtrend stocks leads by Gabungan AQRS with stock return at -32.22% (last 6 months) and follows by Uzma at -6.61% (last 6 months). The stock movement that remains constant is Fraser & Neave. An uptrend provides you with an opportunity to profit from rising asset prices. Selling an asset once it has failed to create a higher peak and trough is one of the most effective ways to avoid large losses that can result from a change in trend.

DISCLAIMER NOTE for [1]:

1. Stock return (uptrend / downtrend) is computed based on a portfolio basis and it does not reflect your current actual holding of stocks.
2. Stock return is calculated based on latest stock price dated as of 7 Jan 2021 (T) in comparison with stock price from last 6 months (T - 6 months) dated on 8 Jul 2020 for each stock. It is not computed based on stock price since inception date due to MyFinB have no purview of when each stock entry is as reference to the submitted CDS statement of account.
3. If you would like to request for additional stock analysis information, please contact MyFinB Helpdesk at [ceai@myfinb.com](mailto:ceai@myfinb.com) for more and upon new terms and conditions.

## YOUR CURRENT PORTFOLIO

CURRENT PORTFOLIO  
AVERAGE RETURN

1 Month

↓ 4.42%

6 Months

↓ 1.51%

12 Months

↓ 21.96%

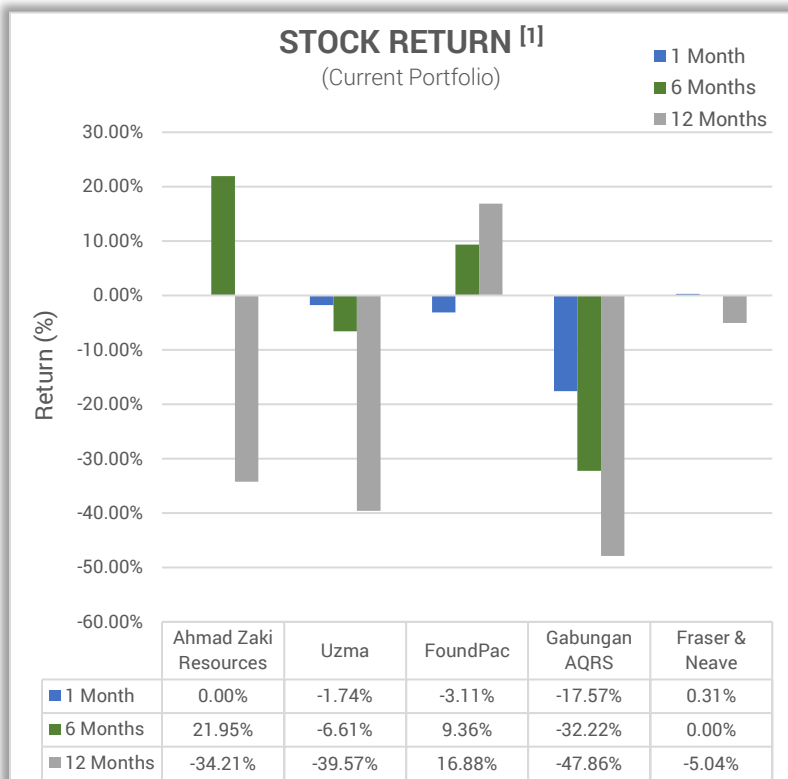
S/N	Current Stock / Company [1]	Market Commentaries					Stock Return [2] (%)		
		Market Cap (RM)	Last Price (7 Jan 2021) (RM)	P/E Ratio	Price-to-Book Ratio	Liabilities-to-Equity Ratio (%)	1 Month (8 Dec 2020)	6 Months (8 Jul 2020)	12 Months (8 Jan 2020)
01.	3689 FRASER & NEAVE HOLDINGS BERHAD (MYR)	11.80 B	32.000	28.39	4.37	34.01%	+0.31%	0.00%	-5.04%
<ul style="list-style-type: none"> <li>The company has a market capitalisation value of RM 11.80B. The stock is traded at RM 32.000 as of 7 Jan 2021. Its P/E ratio is 28.39 while the price-to-book ratio is 4.37. The company has a relatively low liabilities-to-equity ratio of 34.01%. The stock achieves the highest return from last 1 month at 0.31%. In contrast, the lowest return is recorded from last 12 months at -5.04%.</li> </ul>									
02.	5226 GABUNGAN AQRS BERHAD (MYR)	296.06 M	0.610	N/A	1.14	187.96%	-17.57%	-32.22%	-47.86%
<ul style="list-style-type: none"> <li>The company has a market capitalisation value of RM 296.06M. The stock is traded at RM 0.610 as of 7 Jan 2021. Its P/E ratio is N/A while the price-to-book ratio is 1.14. The company has a relatively high liabilities-to-equity ratio of 187.96%. The stock hits the lowest return from last 12 months at -47.86%, follows by last 6 months at -32.22% and last 1 month at -17.57%.</li> </ul>									
03.	5277 FOUNDPAC GROUP BERHAD (MYR)	501.65 M	0.935	34.23	4.41	8.00%	-3.11%	+9.36%	+16.88%
<ul style="list-style-type: none"> <li>The company has a market capitalisation value of RM 501.65M. The stock is traded at RM 0.935 as of 7 Jan 2021. Its P/E ratio is 34.23 while the price-to-book ratio is 4.41. The company has a relatively low liabilities-to-equity ratio of 8.00%. The stock achieves the highest return from last 12 months at 16.88%. In contrast, the lowest return is recorded from last 1 month at -3.11%.</li> </ul>									
04.	7078 AHMAD ZAKI RESOURCES BERHAD (MYR)	155.03 M	0.250	N/A	0.34	1,148.0%	0.00%	+21.95%	-34.21%
<ul style="list-style-type: none"> <li>The company has a market capitalisation value of RM 155.03M. The stock is traded at RM 0.250 as of 7 Jan 2021. Its P/E ratio is N/A while the price-to-book ratio is 0.34. The company has a significantly high liabilities-to-equity ratio of 1,148.00%. The stock achieves the highest return from last 6 month at 21.95%. In contrast, the lowest return is recorded from last 12 months at -34.21%.</li> </ul>									
05.	7250 UZMA BERHAD (MYR)	174.42 M	0.565	N/A	0.41	171.22%	-1.74%	-6.61%	-39.57%
<ul style="list-style-type: none"> <li>The company has a market capitalisation value of RM 174.42M. The stock is traded at RM 0.565 as of 7 Jan 2021. Its P/E ratio is N/A while the price-to-book ratio is 0.41. The company has a relatively high liabilities-to-equity ratio of 171.22%. The stock hits the lowest return from last 12 months at -39.57%, follows by last 6 months at -6.61% and last 1 month at -1.74%.</li> </ul>									

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## DISCLAIMER NOTE for [2]:

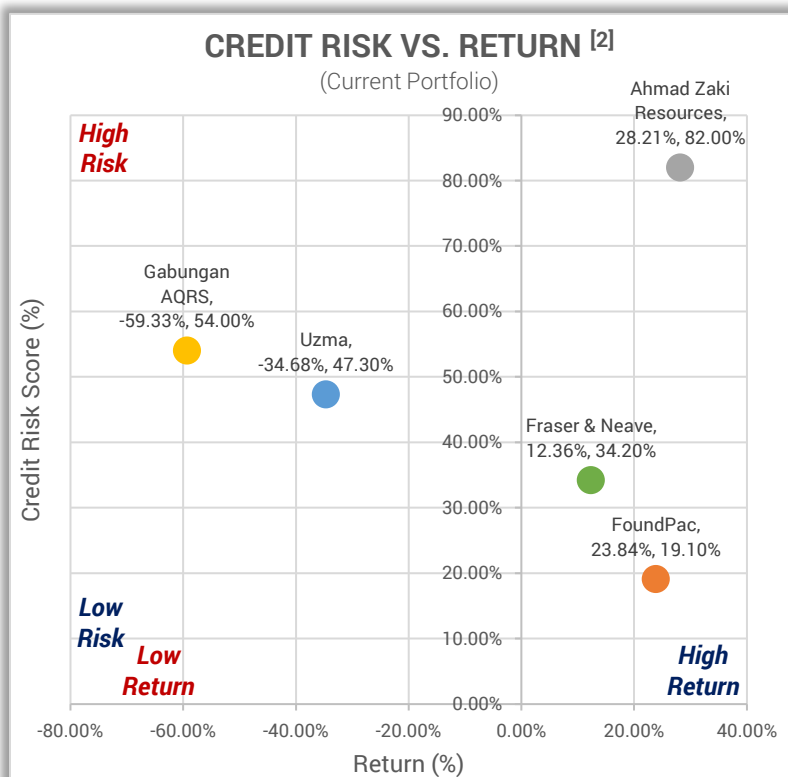
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- Ahmad Zaki Resources gains the highest stock return at 21.95% (last 6 months) amongst the current portfolio.
- FoundPac ranks both the second and third highest stock return at 16.88% (last 12 months) and 9.36% (last 6 months) respectively.
- In contrast, Gabungan AQRS obtains the lowest stock return at -47.86% (last 12 months), follows by Uzma with stock return at -39.57% (last 12 months), and Ahmad Zaki Resources with stock return at -34.21% (last 12 months).
- In overall, FoundPac gains a relatively positive stock return from the three periods while Gabungan AQRS hits negative stock return for all three periods.

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- Ahmad Zaki Resources records the highest credit risk score (82.00%), and also the highest stock return at 28.21% amongst four other stocks you currently owned.
- FoundPac ranks the lowest credit risk score of 19.10% with a stock return of 23.84%.
- Gabungan AQRS obtains the lowest stock return at -59.33% with an average credit risk score of 54.00% while Uzma ranks the second lowest stock return at -34.68% with an average credit risk score of 47.30%.
- Fraser & Neave gains a moderate stock return of 12.36% with a moderate credit risk score of 34.20%.

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# MODEL PORTFOLIO I



## MODEL PORTFOLIO AVERAGE RETURN

1 Month

↓ 3.69%

6 Months

↑ 9.63%

12 Months

↑ 27.84%

S/N	Model Stock / Company [1]	Market Commentaries					Stock Return [2] (%)		
		Market Cap (RM)	Last Price (7 Jan 2021) (RM)	P/E Ratio	Price-to-Book Ratio	Liabilities-to-Equity Ratio (%)	1 Month (8 Dec 2020)	6 Months (8 Jul 2020)	12 Months (8 Jan 2020)
01.	2852 CAHYA MATA SARAWAK BERHAD (MYR)	2.15 B	1.980	23.82	0.92	44.51%	+4.76%	+13.14%	-12.39%
<ul style="list-style-type: none"> <li>The company has a market capitalisation value of RM 2.15B. The stock is traded at RM 1.980 as of 7 Jan 2021. Its P/E ratio is 23.82 while the price-to-book ratio is 0.92. The company has a relatively low liabilities-to-equity ratio of 44.51%. The stock achieves the highest return from last 6 months at 13.14%. In contrast, the lowest return is recorded from last 12 months at -12.39%.</li> </ul>									
02.	4456 DAGANG NEXCHANGE BERHAD (MYR)	410.24 M	0.210	N/A	0.99	35.17%	-8.70%	+2.44%	-23.64%
<ul style="list-style-type: none"> <li>The company has a market capitalisation value of RM 410.24M. The stock is traded at RM 0.210 as of 7 Jan 2021. Its P/E ratio is N/A while the price-to-book ratio is 0.99. The company has a relatively low liabilities-to-equity ratio of 35.17%. The stock achieves the highest return from last 6 months at 2.44%. In contrast, the lowest return is recorded from last 12 months at -23.64%.</li> </ul>									
03.	4707 NESTLE (MALAYSIA) BERHAD (MYR)	32.57 B	139.500	58.71	51.84	328.87%	+1.82%	-0.50%	-4.58%
<ul style="list-style-type: none"> <li>The company has a market capitalisation value of RM 32.57M. The stock is traded at RM 139.500 as of 7 Jan 2021. Its P/E ratio is 58.71 while the price-to-book ratio is 51.84. The company has a relatively high liabilities-to-equity ratio of 328.87%. The stock achieves the highest return from last 1 month at 1.82%. In contrast, the lowest return is recorded from last 12 months at -4.58%.</li> </ul>									
04.	5135 SARAWAK PLANTATION BERHAD (MYR)	627.82 M	2.260	11.55	1.06	54.05%	-1.31%	+38.65%	+18.32%
<ul style="list-style-type: none"> <li>The company has a market capitalisation value of RM 627.82M. The stock is traded at RM 2.260 as of 7 Jan 2021. Its P/E ratio is 11.55 while the price-to-book ratio is 1.06. The company has a relatively moderate liabilities-to-equity ratio of 54.05%. The stock achieves the highest return from last 6 months at 38.65%. In contrast, the lowest return is recorded from last 1 month at -1.31%.</li> </ul>									
05.	5171 KIMLUN CORPORATION BERHAD (MYR)	280.92 M	0.800	13.31	0.59	114.56%	+0.63%	+5.96%	-32.20%
<ul style="list-style-type: none"> <li>The company has a market capitalisation value of RM 280.92M. The stock is traded at RM 0.800 as of 7 Jan 2021. Its P/E ratio is 13.31 while the price-to-book ratio is 0.59. The company has a relatively high liabilities-to-equity ratio of 114.56%. The stock achieves the highest return from last 6 months at 5.96%. In contrast, the lowest return is recorded from last 12 months at -32.20%.</li> </ul>									

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# MODEL PORTFOLIO II



## MODEL PORTFOLIO AVERAGE RETURN

1 Month

↓ 3.69%

6 Months

↑ 9.63%

12 Months

↑ 27.84%

S/N	Model Stock / Company [1]	Market Commentaries					Stock Return [2] (%)		
		Market Cap (RM)	Last Price (7 Jan 2021) (RM)	P/E Ratio	Price-to-Book Ratio	Liabilities-to-Equity Ratio (%)	1 Month (8 Dec 2020)	6 Months (8 Jul 2020)	12 Months (8 Jan 2020)
06.	5184 CYPARK RESOURCES BERHAD (MYR)	612.81 M	1.250	8.99	0.46	184.99%	-7.41%	+23.76%	-13.79%
<p>● The company has a market capitalisation value of RM 612.81M. The stock is traded at RM 1.250 as of 7 Jan 2021. Its P/E ratio is 8.99 while the price-to-book ratio is 0.46. The company has a relatively high liabilities-to-equity ratio of 184.99%. The stock achieves the highest return from last 6 months at 23.76%. In contrast, the lowest return is recorded from last 12 months at -13.79%.</p>									
07.	5347 TENAGA NASIONAL BERHAD (MYR)	58.19 B	10.520	19.07	1.30	199.95%	-2.23%	-9.00%	-18.95%
<p>● The company has a market capitalisation value of RM 58.19B. The stock is traded at RM 10.520 as of 7 Jan 2021. Its P/E ratio is 19.07 while the price-to-book ratio is 1.30. The company has a relatively high liabilities-to-equity ratio of 199.95%. The stock hits the lowest return from last 12 months at -18.95%, follows by last 6 months at -9.00% and last 1 month at -2.23%.</p>									
08.	7113 TOP GLOVE CORPORATION BERHAD (MYR)	53.31 B	5.800	12.32	14.61	77.82%	-18.19%	-15.29%	+277.36%
<p>● The company has a market capitalisation value of RM 53.31B. The stock is traded at RM 5.800 as of 7 Jan 2021. Its P/E ratio is 12.32 while the price-to-book ratio is 14.61. The company has a relatively moderate liabilities-to-equity ratio of 77.82%. The stock achieves the highest return from last 12 months at 277.36%. In contrast, the lowest return is recorded from last 1 month at -18.19%.</p>									
09.	7160 PENTAMASTER CORPORATION BERHAD (MYR)	3.99 B	4.930	57.14	4.94	23.43%	-2.57%	+27.49%	+60.43%
<p>● The company has a market capitalisation value of RM 3.99B. The stock is traded at RM 4.930 as of 7 Jan 2021. Its P/E ratio is 57.14 while the price-to-book ratio is 4.94. The company has a relatively low liabilities-to-equity ratio of 23.43%. The stock achieves the highest return from last 12 months at 60.43%. In contrast, the lowest return is recorded from last 1 month at -2.57%.</p>									

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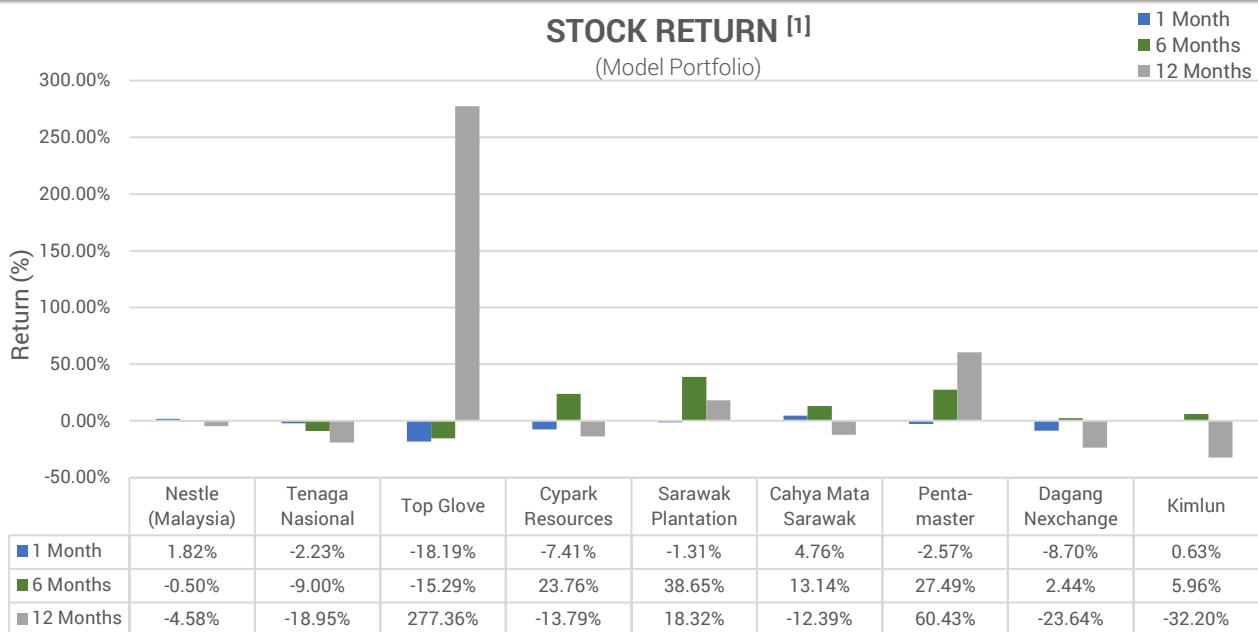
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# MODEL PORTFOLIO ANALYSIS



**STOCK RETURN [1]**  
(Model Portfolio)

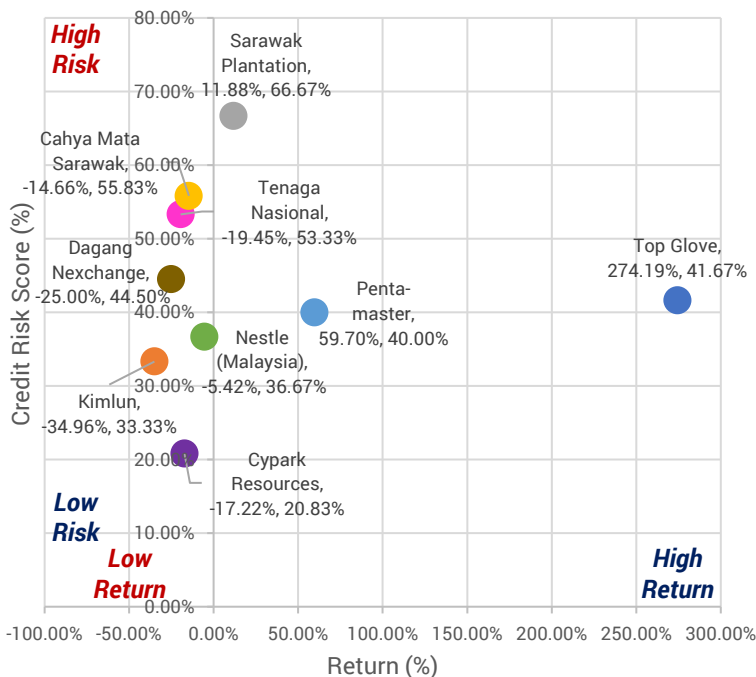


Top Glove gains the highest stock return at 277.36% (last 12 months) amongst the model portfolio. In contrast, Kimlun hits the lowest stock return at -32.20% (last 12 months).

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**CREDIT RISK VS. RETURN [2]**  
(Model Portfolio)



- Sarawak Plantation records the highest credit risk score at 66.67% with a moderate stock return at 11.88% amongst other stocks.
- Cypark Resources ranks the lowest credit risk score of 20.83% with a negative stock return of -17.22%.
- On the other hand, Top Glove champions the highest stock return at 274.19% with a moderate credit risk score of 41.67% while Kimlun ranks the lowest stock return at -34.68% with a moderate credit risk score of 33.33%.
- Pentamaster gains a relatively high stock return of 59.70% with a moderate credit risk score of 40.00%.

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We specialises in Artificial Intelligence and Natural Language Generation & Understanding (NLGU). Our AI-powered solutions translates structured data (financial statements, bank statements, incorporation info) and unstructured data (publications, social media, journals and video images) into decisioning reports.

MyFinB uses its proprietary NLGU and Cognitive Analytics capabilities to serve 10 core segments: Financial institutions, Enterprises / SMEs, Accounting and Auditing Firms / Consultants, Government Agencies, Credit bureaus, Stock Exchanges, Insurers, Trade Associations and Business chambers, Universities and Investment Promotion Agencies.



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