

**RHB ISLAMIC BANK BERHAD**  
**WAKALAH MONEY MARKET INVESTMENT ACCOUNT-I**  
**FUND PERFORMANCE REPORT**  
FOR PERIOD 01/01/2022 – 31/3/2022

**1. Investment Fund Summary**

<b>Product name</b>	:	<i>Wakalah Money Market Investment Account (WMMIA-I). It is unrestricted investment account product under the Shariah contract of Wakalah Bil al Istithmar</i>
<b>Underlying Assets</b>	:	<i>Underlying assets comprised of Islamic Mortgage and Personal Financing-I with composition of 80% Personal Financing and 20% for Islamic Mortgage</i>
<b>Fund Type</b>	:	<i>Unrestricted Investment Account</i>
<b>Investment Objective</b>	:	<i>To invest in a portfolio of specific RHBIB's asset classes of which is expected to offer stable return over an agreed tenure of the investment.</i>
<b>Investment Strategy</b>	:	<i>a) To market and promote WMMIA-I product, via tapping existing Treasury Islamic deposit clients base. b) To provide competitive Wakalah investment rates to clients, by benchmarking against market "deposit rates". This is to ensure our rates quotation are consistently in line with market rates movement</i>

**2. Methodology of Valuation of Underlying Asset**

*Based on the proportionate basis of the selected underlying asset*

**3. Historical Performance**

*To be used the graph/diagram below*

**4. Statement of Any Changes**

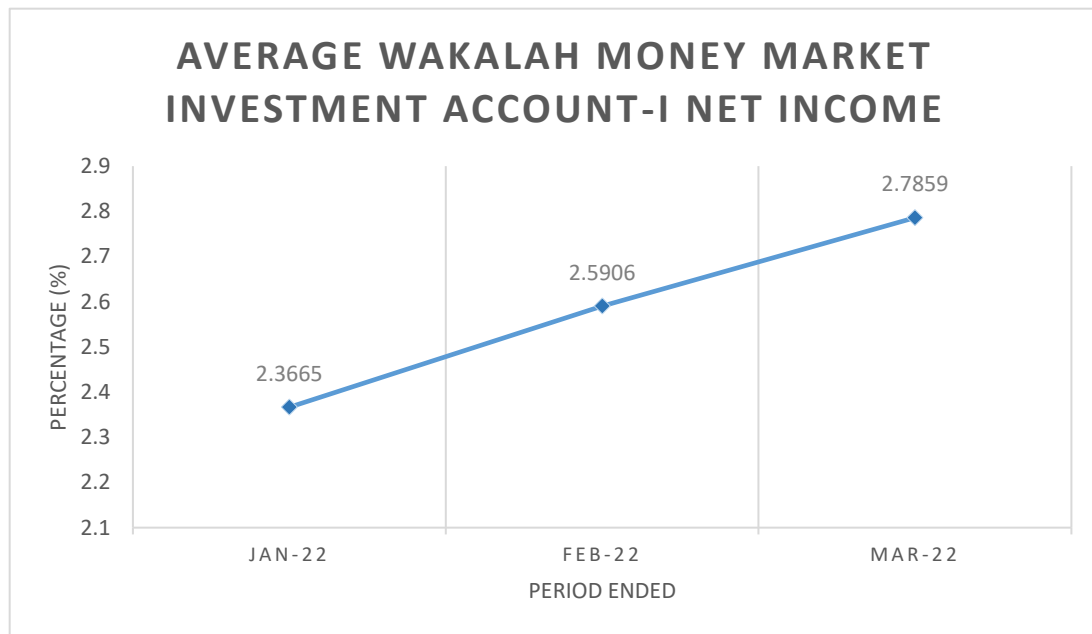
*There is no change in investment objective, strategy, restriction, and limitation during period under review.*

## 5. Investment Fund Report

### 5.1. Fund Performance

The actual rate of return of respective underlying asset is as following:

Asset	Actual Rate of Return (%)		
	January 2022	February 2022	March 2022
Mortgage Financing	0.44	2.50	1.64
Personal Financing	6.74	8.51	7.15



### 5.2. Profit Distribution

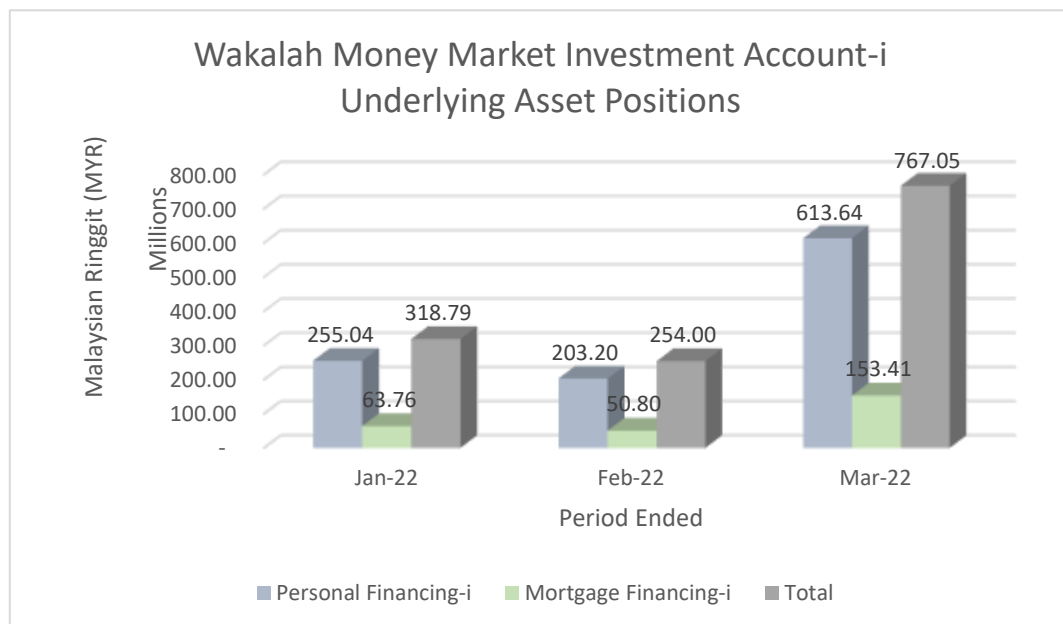
<State any effects in terms of the valuation of the investment account before and after the distribution (if any)>

Tenure	Total Rate of Return for Investor (RM)		
	January 2022	February 2022	March 2022
Less than 1-month	269,017.00	233,745.21	23,043.76
1-3-month	210,171.09	153,800.96	14,520.92
3-6-month	78,739.72	197,753.43	544,054.67
6-9-months	-	-	-
9-12-months	-	-	754,794.53
<b>TOTAL</b>	<b>557,927.81</b>	<b>585,299.60</b>	<b>1,336,413.88</b>

### 5.3. Underlying Asset Positions

Underlying Assets	Asset Position as at					
	31 Jan 2022		28 Feb 2022		31 March 2022	
	Amount (RM)	(%)	Amount (RM)	(%)	Amount (RM)	(%)
Mortgage Financing	63,758,788.88	20	50,800,000.00	20	153,410,486.73	20
Personal Financing	255,035,155.51	80	203,200,000.00	80	613,641,946.91	80
<b>Total</b>	<b>318,793,944.39</b>	<b>100</b>	<b>254,000,000.00</b>	<b>100</b>	<b>767,052,433.64</b>	<b>100</b>

*Underlying Asset volume*



### 6. Status and Commentary

*The volume of mortgage financing continues to grow healthily by 4.6% for period of Jan to Mar 2022, while Personal Financing portfolio shows marginal growth, both on the back of flattish Overnight Policy Rate (OPR) at 1.75%. Yield for Personal Financing remain stable between 6.6% and 7% during the period under review, propping up the portfolio yield return at above 6%.*