

RHB ISLAMIC BANK BERHAD
WAKALAH MONEY MARKET INVESTMENT ACCOUNT-i
FUND PERFORMANCE REPORT
FOR PERIOD 01/04/2022 – 30/6/2022

1. Investment Fund Summary

Product name	:	<i>Wakalah Money Market Investment Account (WMMIA-I). It is unrestricted investment account product under the Shariah contract of Wakalah Bil al Istithmar</i>
Underlying Assets	:	<i>Underlying assets comprised of Islamic Mortgage and Personal Financing-I with composition of 80% Personal Financing and 20% for Islamic Mortgage</i>
Fund Type	:	<i>Unrestricted Investment Account</i>
Investment Objective	:	<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>
Investment Strategy	:	<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

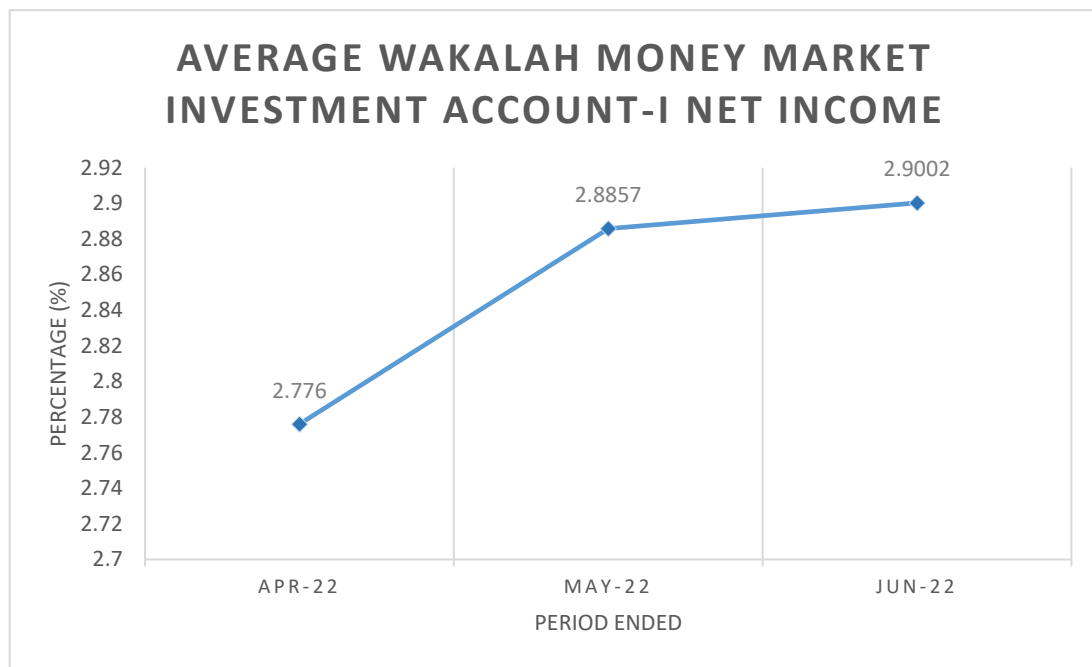
There is no change in investment objective, strategy, restriction, and limitation during period under review.

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 (%)		
	April 2022	May 2022	June 2022
Mortgage Financing	2.11	3.10	2.61
Personal Financing	7.93	9.29	9.11



5.2. Profit Distribution

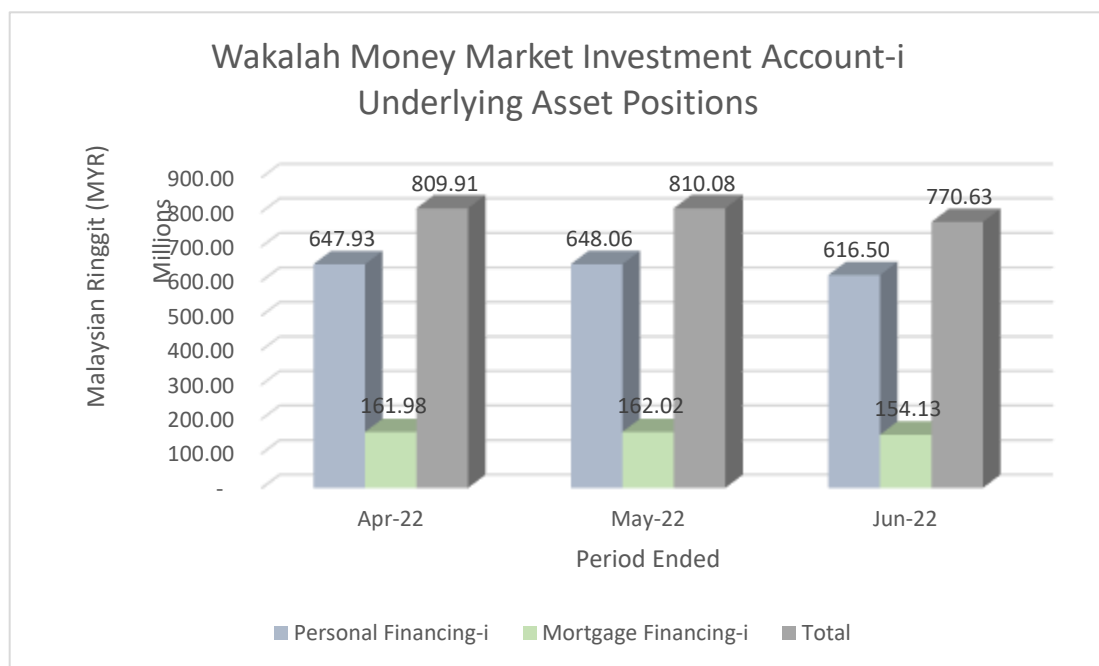
<State any effects in terms of the valuation of the investment account before and after the distribution (if any)>

Tenure	Total Rate of Return for Investor (RM)		
	April 2022	May 2022	June 2022
Less than 1-month	103,046.89	60,581.47	178,047.89
1-3-month	36,558.90	129,076.58	101,203.20
3-6-month	466,931.51	372,780.83	55,479.45
6-9-months	-	-	-
9-12-months	1,191,780.81	1,371,232.87	1,684,931.52
TOTAL	1,798,318.11	1,933,671.75	2,019,662.06

5.3. Underlying Asset Positions

Underlying Assets	Asset Position as at					
	April 2022		May 2022		June 2022	
	Amount (RM)	(%)	Amount (RM)	(%)	Amount (RM)	(%)
Mortgage Financing	161,982,122.79	20	162,015,786.57	20	154,126,054.83	20
Personal Financing	647,928,491.16	80	648,063,146.28	80	616,504,219.31	80
Total	809,910,613.95	100	810,078,932.85	100	770,630,274.14	100

Underlying Asset volume



6. Status and Commentary

OPR hike by 0.25% in May 2022 pushed yield of the total assets portfolio almost by similar quantum, while at same time continue to register healthy growth in size. The mortgage portfolio grew by 4.2% while the Personal Financing portfolio grew marginally, delivering total yield of 6.27% from 6% recorded in previous quarter.