

# RHB SMART INCOME FUND

## NOVEMBER 2025 FUND FACTSHEET

All data expressed as at 31 October 2025  
unless otherwise stated



### FUND INFORMATION

#### Manager

RHB Asset Management Sdn Bhd

#### Trustee

HSBC (Malaysia) Trustee Berhad

#### Fund Category/Type

Bond fund/ Income

#### Launch Date

07 September 2004

#### Base Currency

RM

#### Financial Year End

31 March

#### Minimum Initial Investment

RM100.00

#### Minimum Additional Investment

RM100.00

#### Benchmark

RHB Bank Berhad's 12-month fixed deposit rate

#### Sales Charge\*

Up to 2.00% of investment amount

#### Redemption Charge\*

None

#### Annual Management Fee\*

1.50% per annum of NAV

#### Annual Trustee Fee\*

0.07% per annum of NAV

#### Distribution Policy

Annually, if any

#### Bloomberg Ticker

RM OSKSINC:MK

#### ISIN Code

RM MYU9900BC004

\*All fees and charges payable to the Manager and the Trustee are subject to any applicable taxes and/or duties and at such rate as may be imposed by the Malaysian government from time to time.

Note 1: The Manager may, for any reason at any time, waive or reduce the amount of its management fee only or all charges directly payable by the Unit Holder and/or investor in respect of a Fund, either generally (for all Unit Holders and/or investors) or specifically (for any particular Unit Holder and/or investors) and for any period or periods of time at its absolute discretion.

Note 2: Any bank charges imposed by the relevant financial institutions will be borne by the Unit Holders.

### FUND OVERVIEW

This Fund aims to provide investors with higher than average income returns compared to fixed deposits over the medium to long-term<sup>^</sup> period through an investment blend comprising primarily of quality fixed income securities and with the remaining investments in a strategically selected portfolio of companies with market capitalisation of not more than RM1 billion.

Note: <sup>^</sup>medium to long-term' in this context refers to a period between 3 to 7 years.

#### The Fund's asset allocation is as follows:

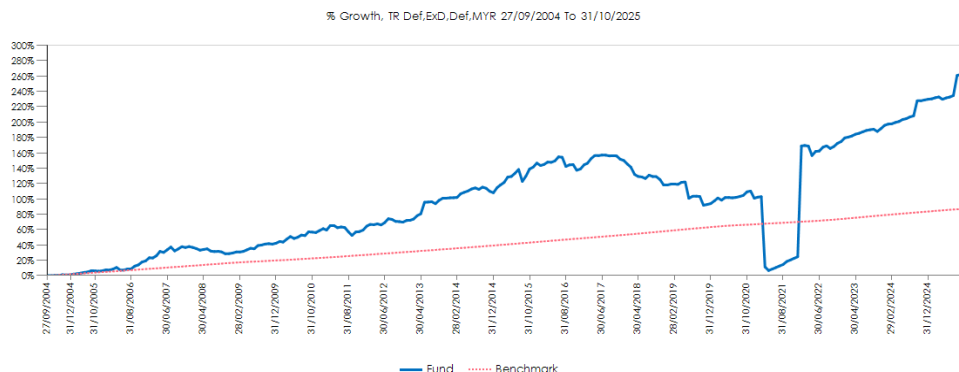
- 70% to 100% of Net Asset Value (NAV): Investments in quality fixed income securities (comprising amongst others of convertible debt securities, redeemable debt securities, bonds/securities that are issued and/or guaranteed by the government or quasi-government agencies, corporate bonds carrying at least BBB rating by any domestic rating agencies or its equivalent rating by a reputable rating agency and fixed income collective investment schemes), money market instruments, cash and deposits with financial institutions with minimum risk to capital invested;
- 0% to 30% of NAV: Investments in securities of companies with market capitalization of not more than RM1 billion (determined at the point of purchase).

#### The Fund is suitable for investors who:

- Are conservative;
- seek a steady income stream from their investments; and
- have a low to moderate risk tolerance with a medium to long-term investment horizon.

### FUND PERFORMANCE

#### Performance Chart Since Launch In Base Currency<sup>1</sup>



Benchmark: Effective 7 August 2023, the benchmark has been replaced from 12-month fixed deposit rate offered by Maybank Berhad to RHB Bank Berhad's 12-month fixed deposit rate due to the Manager's intention to standardize the source of the fixed deposit rate from Maybank to RHB Bank Berhad.

#### Cumulative Performance In Base Currency (%)<sup>1</sup>

	1 Month	3 Months	6 Months	YTD	1 Year	3 Years	Since Launch
Fund	-0.89	7.24	8.82	8.80	9.46	33.73	258.69
Benchmark	0.00	0.35	0.95	1.78	2.20	7.99	86.85

#### Annualised Performance In Base Currency (%)<sup>1</sup>

	3 Years	5 Years	10 Years	Since Launch
Fund	10.16	11.38	4.14	6.24
Benchmark	2.59	2.34	2.70	3.01

#### Calendar Year Performance In Base Currency (%)<sup>1</sup>

	2024	2023	2022	2021	2020
Fund	11.48	7.69	120.21	-37.92	3.59
Benchmark	2.63	2.91	2.24	1.85	2.21



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### HISTORICAL DISTRIBUTIONS (YEARLY)

	Net Distributions (Sen)	Net Yield (%)
Total for Financial Year Ended 2025	N/A	N/A
22 March 2018	3.0000	4.29
20 April 2017	1.4000	1.95
28 March 2016	5.7100	7.88
15 April 2015	5.2000	N/A

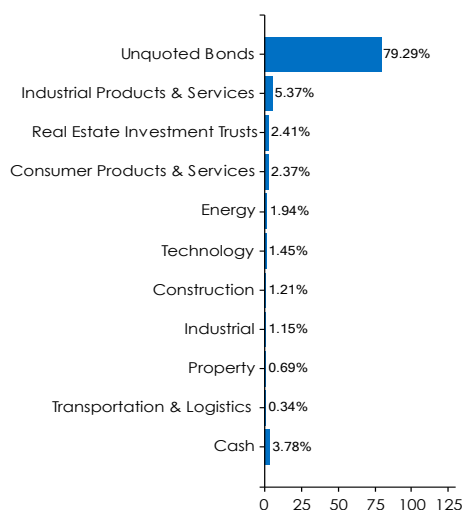
### FUND PORTFOLIO ANALYSIS

	1 Month	12 Months	Since Launch
Highest NAV	0.9603	0.9603	0.9603
Lowest NAV	0.9474	0.8647	0.2256
NAV Per Unit	RM 0.9480		
Fund Size (Million)	RM 4.00		
Units in Circulation (Million)	4.22		

#### TOP 5 HOLDINGS <sup>2</sup>

MEX I IMTN** TRANCHE 13 2.60% (21/01/2037)	74.86%
MEX I IMTN** TRANCHE 14 2.60% (21/01/2038)	3.75%
KIP REIT	2.41%
ANN JOO RESOURCES BHD	1.29%
MYNEWS HOLDINGS BHD	1.22%

#### SECTOR ALLOCATION <sup>2</sup>



<sup>1</sup>Source: Lipper IM. Past performance is not indicative of future performance. Investment involves risks and investor should conduct their own assessment before investing and seek professional advice, where necessary.

<sup>2</sup>As percentage of NAV. \*\*IMTN - Islamic Middle Term Note.

Holdings in MEX I Capital makes up more than 70% of the Fund's Net Asset Value ("NAV"). RAM ratings had upgraded MEX I Capital's rating to A1 with a Positive Outlook on 26 September 2024.



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### DISCLAIMER

Based on the fund's portfolio returns as at 14 October 2025, the Volatility Factor (VF) for this fund is 5.7 and is classified as "Low" (source: Lipper). "Low" includes funds with VF that are above 4.3 but not more than 8.1 (source: Lipper). The VF means there is a possibility for the fund in generating an upside return or downside return around this VF. The Volatility Class (VC) is assigned by Lipper based on quintile ranks of VF for qualified funds. VF is subject to monthly revision. The fund's portfolio may have changed since this date and there is no guarantee that the fund will continue to have the same VF or VC in the future. Presently, only funds launched in the market for at least 36 months will display the VF and its VC.

A Product Highlights Sheet ("PHS") highlighting the key features and risks of the Fund is available and investors have the right to request for a PHS. Investors are advised to obtain, read and understand the contents of the PHS and Master Prospectus dated 15 June 2017 and its supplementary(ies) (if any) ("collectively known as the Master Prospectus") before investing. The Master Prospectus has been registered with the Securities Commission Malaysia ("SC") who takes no responsibility for its contents. The SC's approval or authorization, or the registration of the Master Prospectus should not be taken to indicate that the SC has recommended or endorsed the fund. Amongst others, investors should compare and consider the fees, charges and costs involved. Investors should also note that the price of units and distributions payable, if any, may go down as well as up. Where a distribution is declared, investors are advised that following the issue of additional units/distribution, the NAV per unit will be reduced from cum-distribution NAV to ex-distribution NAV. Any issue of units to which the Master Prospectus relates will only be made on receipt of a form of application referred to in the Master Prospectus. For more details, please call 1-800-88-3175 for a copy of the PHS and the Master Prospectus or collect one from any of our branches or authorised distributors. Investors are advised that investments are subject to investment risk and that there can be no guarantee that any investment objectives will be achieved. Investors should conduct their own assessment before investing and seek professional advice, where necessary and should not make an investment decision solely based on this Fund Factsheet.

The Manager wishes to highlight the specific risks of the Fund are credit risk, liquidity risk of underlying investments and inflation/purchasing power risk. These risks and other general risks are elaborated in the Master Prospectus.

This Fund Factsheet is prepared for information purposes only. It does not have regard to the specific investment objectives, financial situation and the particular needs of any specific person who may receive it. Past performance is not necessarily a guide to future performance. Returns may vary from year to year.

This Fund Factsheet has not been reviewed by the SC.

