

RHB ISLAMIC BOND FUND

MAY 2025 FUND FACTSHEET

All data expressed as at 30 April 2025 unless otherwise stated



FUND INFORMATION

Manager

RHB Asset Management Sdn Bhd

Trustee

CIMB Islamic Trustee Berhad

Fund Category/Type

Bond (Shariah-compliant) Fund/ Income

Launch Date

25 August 2000

Base Currency

RM

Financial Year End

30 September

Minimum Initial Investment

RM100.00

Minimum Additional Investment

RM100.00

Benchmark

RHB Islamic Bank Berhad's 12-month Commodity Murabahah Deposit-i rate

Sales Charge*

None

Redemption Charge*

Up to 1% of NAV per unit on or before 1st year of Investment

Annual Management Fee*

Profit Sharing: 15:85 based on Net Investment Income

Annual Trustee Fee*

0.10% per annum of NAV, subject to a minimum of RM35,000 per annum

Distribution Policy

Annually, if any

Bloomberg Ticker

RM RHBIBND:MK

ISIN Code

RM MYU9900CO007

*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 government from time to time.

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

FUND OVERVIEW

This Fund aims to provide regular income to investors through investments in Islamic debt securities and bonds which are acceptable investment under the principles of Shariah.

The Fund's asset allocation is as follows:

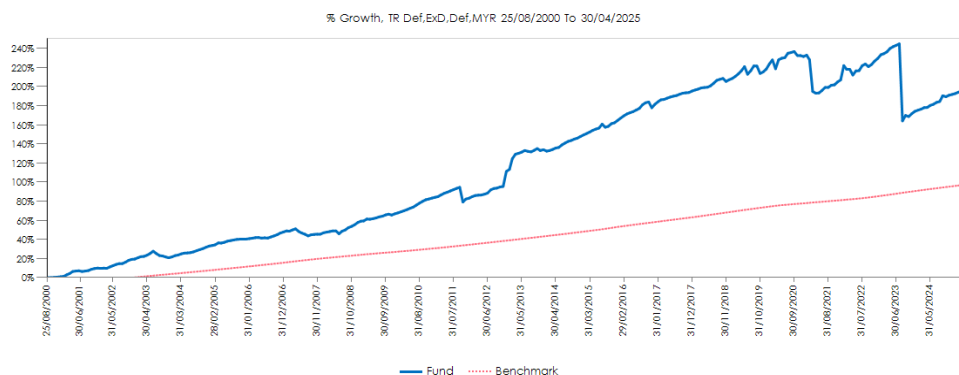
- Minimum of 60% and up to 95% of Net Asset Value (NAV): Investment in sukuk;
- Minimum of 5% of NAV: Investment in Islamic liquid assets acceptable under the Shariah principle.

The Fund is suitable for investors who:

- Are risk averse;
- want an investment that complies with the principles of Shariah;
- want to have regular income from their investment;
- want a professionally managed portfolio of sukuk and Islamic fixed income securities; and
- require higher returns than Islamic fixed deposits at an acceptable level of risk.

FUND PERFORMANCE

Performance Chart Since Launch In Base Currency¹



Benchmark: Effective 30 September 2023, the benchmark has been replaced from Maybank Islamic Berhad's 12 months Islamic Fixed Deposit-i rate to RHB Islamic Bank Berhad's 12-month Commodity Murabahah Deposit-i rate due to the Manager's intention to standardize the source of the fixed deposit rate from Maybank's to RHB Bank Berhad's.

Cumulative Performance In Base Currency (%)¹

	1 Month	3 Months	6 Months	YTD	1 Year	3 Years	Since Launch
Fund	0.25	1.20	2.37	1.53	6.51	-5.08	196.32
Benchmark	0.20	0.60	1.23	0.82	2.54	8.24	N/A

Annualised Performance In Base Currency (%)¹

	3 Years	5 Years	10 Years	Since Launch
Fund	-1.72	-2.02	1.54	4.50
Benchmark	2.67	2.35	2.81	N/A

Calendar Year Performance In Base Currency (%)¹

	2024	2023	2022	2021	2020
Fund	6.45	-16.81	7.34	-7.40	4.13
Benchmark	2.63	2.95	2.24	1.85	2.21

HISTORICAL DISTRIBUTIONS (YEARLY)

	Net Distributions (Sen)	Net Yield (%)
Total for Financial Year Ended 2024	3.3000	3.60
25 September 2024	3.3000	3.60
25 September 2023	2.9500	2.65
28 September 2022	9.0000	7.81
28 September 2021	9.0000	7.17
25 September 2020	6.0000	4.42



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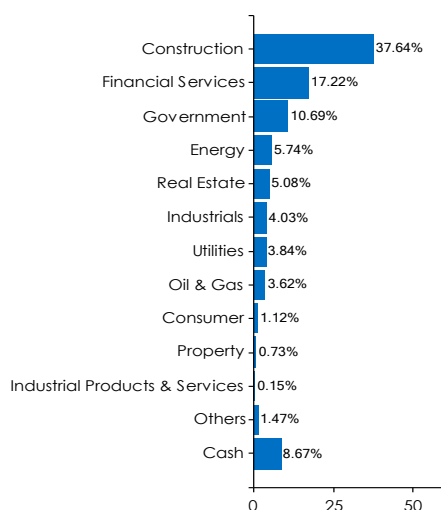
FUND PORTFOLIO ANALYSIS

	1 Month	12 Months	Since Launch
Highest NAV	0.9443	0.9443	1.4245
Lowest NAV	0.9392	0.9102	0.8855
NAV Per Unit	RM 0.9443		
Fund Size (Million)	RM 137.93		
Units in Circulation (Million)	146.06		

TOP 5 HOLDINGS ²

MEX I IMTN** TRANCHE 14 (21/01/2038) - A14	17.97%
MEX I IMTN** TRANCHE 13 (21/01/2037) - A13	6.75%
OSK RATED IMTN** 4.120% (02/03/2035) (SERIES 007)	5.08%
MEX I IMTN** TRANCHE 15 (21/01/2039) - A15	4.33%
GII MURABAHAH 6/2019 4.119% (30/11/2034)	3.76%

SECTOR ALLOCATION ²



¹Source: 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.

²As percentage of NAV. **IMTN - Islamic Middle Term Note.

DISCLAIMER

Based on the fund's portfolio returns as at 10 April 2025, the Volatility Factor (VF) for this fund is 14.1 and is classified as "High" (source: Lipper). "High" includes funds with VF that are above 12.1 but not more than 16.5 (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 July 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 consider the fees and charges 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 / default risk, issuer risk, interest rate risk, liquidity risk and Shariah specific 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.

