

RHB MUDHARABAH FUND

MAY 2025 FUND FACTSHEET

All data expressed as at 30 April 2025
unless otherwise stated



FUND INFORMATION

Manager

RHB Asset Management Sdn Bhd

External Investment Manager

RHB Islamic International Asset Management Berhad

Trustee

CIMB Islamic Trustee Berhad

Fund Category/Type

Balanced (Shariah-compliant) Fund/
Growth And Income

Launch Date

09 May 1996

Base Currency

RM

Financial Year End

28 / 29 February

Minimum Initial Investment

RM100.00

Minimum Additional Investment

RM100.00

Benchmark

50% FBM Emas Shariah Index + 50% RHB

Islamic Bank Berhad's 12-month

Commodity Murabahah Deposit-i rate

Sales Charge*

Up to 6.00% of NAV per unit

Redemption Charge*

None

Annual Management Fee*

Up to 1.50% per annum of NAV

Annual Trustee Fee*

Up to 0.09% per annum of NAV

Distribution Policy

Annually, if any

Bloomberg Ticker

RM RHBMDFI:MK

ISIN Code

RM MYU9900CW000

*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

The Fund aims to provide a balanced mix of income and potential for capital growth by investing in stocks listed on the stock exchange managed and operated by the Bursa Malaysia Securities Berhad (Bursa Malaysia) or on any other stock exchanges, unlisted stocks and Islamic debt securities and other noninterest bearing assets acceptable under principles of Shariah. The Fund's activities shall be conducted strictly in accordance with the requirement of the Shariah principles and shall be monitored by the Shariah Adviser of the Fund.

The Fund's asset allocation is as follows:

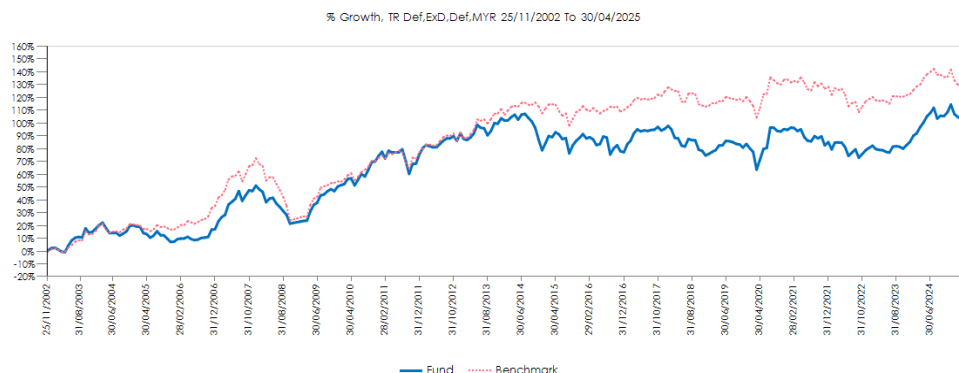
- Up to 60% of Net Asset Aalue (NAV); Investment in Shariah-compliant equities;
- minimum of 40% of NAV; Investment in Islamic debt securities (sukuk), Islamic money market instruments and/or liquid assets acceptable under Shariah principle.

The Fund is suitable for investors who:

- An investment that complies with the principles of Shariah;
- a professionally managed portfolio of Shariah-compliant equities, sukuk and Islamic debt securities;
- to have a balanced portfolio that provides both income and capital growth; and
- to invest in shares but do not have the time to manage their own portfolio.

FUND PERFORMANCE

Performance Chart Since Launch In Base Currency¹



Benchmark: Effective 30 September 2023, the benchmark has been replaced from 50% FTSE Bursa Malaysia Emas Shariah Index and 50% Maybank Islamic Berhad's 12 months Islamic Fixed Deposit-i rate to 50% FTSE Bursa Malaysia Emas Shariah Index and 50% 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	-0.58	-2.34	-1.60	-5.75	0.89	9.45	71.58
Benchmark	0.77	-1.72	-2.80	-5.14	-2.29	1.16	N/A

Annualised Performance In Base Currency (%)¹

	3 Years	5 Years	10 Years	Since Launch
Fund	3.05	3.34	0.47	1.88
Benchmark	0.39	1.61	0.68	N/A

Calendar Year Performance In Base Currency (%)¹

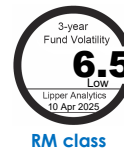
	2024	2023	2022	2021	2020
Fund	15.72	2.59	-2.41	-4.91	6.00
Benchmark	8.61	1.76	-4.17	-2.48	6.19



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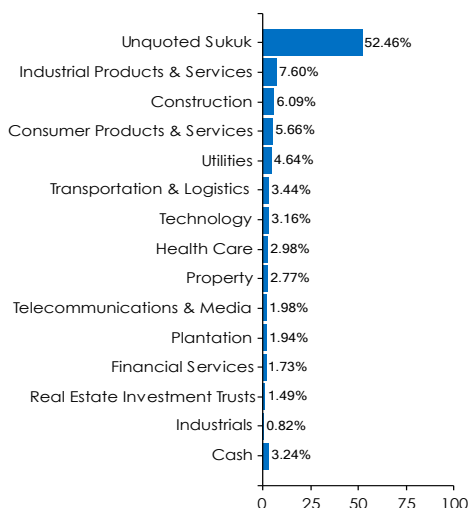
FUND PORTFOLIO ANALYSIS

	1 Month	12 Months	Since Launch
Highest NAV	0.8676	0.9187	1.0388
Lowest NAV	0.8205	0.8205	0.4095
NAV Per Unit	RM 0.8626		
Fund Size (Million)	RM 26.89		
Units in Circulation (Million)	31.18		

TOP 5 HOLDINGS ¹

UEMS IMTN** 4.670% (14/02/2031)	5.80%
TG TREASURY IMTN** 4.220% (20/02/2030) - S1T1	5.63%
MRCB20PERP IMTN** 5.090% (18/10/2028)	5.00%
TENAGA IMTN** 5.230% (30/06/2037)	4.21%
TENAGA NASIONAL BHD	4.12%

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 6.5 and is classified as "Low" (source: Lipper). "Low" includes funds with VF that are above 5.0 but not more than 9.2 (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 stock market risk, individual stock risk, liquidity risk, issuer risk, interest rate risk, credit/default 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.

