

APPLICABLE FOR ALL INVESTMENT ACCOUNT PRODUCTS TERPAKAI UNTUK SEMUA PRODUK AKAUN PELABURAN

What are the possible outcomes of my investment? / Apakah hasil yang mungkin saya dapat daripada pelaburan saya?

The possible outcomes differ according to each Investment Account (IA) products. Please refer to the below possible outcomes according to your applicable IA products.

Kemungkinan hasil pelaburan adalah berbeza mengikut setiap produk Akaun Pelaburan (IA). Sila rujuk kemungkinan hasil di bawah mengikut produk IA yang berkenaan.

AL-AWFAR INVESTMENT ACCOUNT

The Investment Account Holder (IAH) may gain from the positive performance of the dedicated secured retail financial asset portfolio as a result of the increased in the accrual profit earned. The IAH may lose any part of or all of his/ her investment in case of failure of the underlying investment portfolio to perform as expected.

Pemegang Akaun Pelaburan (IAH) boleh mendapat manfaat daripada prestasi positif portfolio aset kewangan runcit bercagar akibat daripada peningkatan dalam keuntungan terakru yang diperoleh. IAH mungkin kehilangan mana-mana bahagian atau semua pelaburan di atas kes kegagalan prestasi portfolio pelaburan asas seperti yang diharapkan.

AL-AWFAR FUND 1 – PAST FIVE (5) YEARS PERFORMANCE TREND / DANA AL-AWFAR 1 – ARAH ALIRAN PRESTASI LIMA (5) TAHUN DAHULU

Year / Tahun	Fund Size / Saiz Dana (RM'000)	ROA (%)	ROI (%)
Dec / Dis 2018	2,413,645	5.08	0.11
Dec / Dis 2019	2,880,046	4.78	0.10
Dec / Dis 2020	4,446,643	3.74	0.06
Dec / Dis 2021	5,343,189	3.14	0.05
Dec / Dis 2022	5,086,821	3.68	0.05

iGAIN INVESTMENT ACCOUNT

The Investment Account Holder (IAH) may gain from the positive performance of the dedicated secured retail financial asset portfolio as a result of the increased in the accrual profit earned. The IAH may lose any part of or all of his/ her investment in case of failure of the underlying investment portfolio to perform as expected.

IAH boleh mendapat manfaat daripada prestasi positif portfolio aset kewangan runcit bercagar akibat daripada peningkatan dalam keuntungan terakru yang diperoleh. IAH mungkin kehilangan mana-mana bahagian atau semua pelaburan di atas kes kegagalan prestasi portfolio pelaburan asas seperti yang diharapkan.

iGAIN FUND 1 – PAST FOUR (4) YEARS PERFORMANCE TREND / DANA iGAIN 1 – ARAH ALIRAN PRESTASI EMPAT (4) TAHUN DAHULU

Year / Tahun	Fund Size / Saiz Dana (RM'000)	ROA (%)	ROI (%)
Dec / Dis 2018	181,201	6.02	2.18
Dec / Dis 2019	331,297	6.13	2.09
Dec / Dis 2020	666,632	4.13	1.58
Dec / Dis 2021	1,312,448	3.52	1.26
Dec / Dis 2022	2,226,836	4.51	1.41

WAFIYAH INVESTMENT ACCOUNT

The IAH may experience a positive investment return due to good performance of the underlying retail financing asset portfolio. However, the IAH may experience a negative investment return due to bad performance of the underlying asset.

Fund Size: RM250,000,000

Asset Proportion: i) 50% of Home Financing (Floating Rate) [HFA]; and

ii) 50% of Personal Financing (Exclusively for Government Staff under Package with Floating Rate) [PF].

IAH mungkin mengalami pulangan pelaburan yang positif disebabkan oleh prestasi portfolio aset pembiayaan runcit sandaran yang baik. Walau bagaimanapun, IAH juga mungkin mengalami pulangan pelaburan yang negatif kerana prestasi buruk aset pendasar.

Saiz Dana: RM250,000,000

Pembahagian Aset: i) 50% Pembiayaan Rumah (Kadar Terapung) [HFA]; dan

ii) 50% Pembiayaan Peribadi (Khusus buat Kakitangan Kerajaan di bawah Pakej Kadar Terapung) [PF].

WAFIYAH – PAST FIVE (5) YEARS PERFORMANCE TREND /
WAFIYAH – ARAH ALIRAN PRESTASI LIMA (5) TAHUN DAHULU

Year / Tahun	ROA for / bagi HFA (%)	ROA for / bagi PF (%)	Combined / Gabungan ROA (%)	ROI (%)
Dec / Dis 2018	4.59	6.24	5.41	3.82
Dec / Dis 2019	4.53	6.02	5.28	3.83
Dec / Dis 2020	3.68	4.84	4.26	2.92
Dec / Dis 2021	3.12	4.27	3.70	2.17
Dec / Dis 2022	3.67	4.89	4.28	2.45

Note / Nota:

ROA – Return on Assets / Pulangan ke atas Aset

ROI – Return on Investment / Pulangan ke atas Pelaburan

Important Notice: The above ROA is based on past performance. Past performance of the investment is not an indication of its future performance.

Notis Penting: ROA adalah berdasarkan prestasi pelaburan masa lalu. Prestasi pelaburan masa lalu bukan petunjuk untuk prestasi masa depan.

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