

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 diperolehi. 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

Financial Year End / Tahun Kewangan Berakhir	Fund Size / Saiz Dana (RM'000)	Average ROA / Purata ROA (%)	Average ROI / Purata 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

Table 1: Scenario of possible future gains and losses: / Jadual 1: Senario kemungkinan keuntungan dan kerugian masa depan:

BEST CASE / KES TERBAIK		WORST CASE / KES TERBURUK		FLAT CASE / KES RATA	
OPR	3.25%	OPR	1.75%	OPR	2.50%
Profit Rate / Kadar Keuntungan	0.10%	Profit Rate / Kadar Keuntungan	0.05%	Profit Rate / Kadar Keuntungan	0.09%

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 diperolehi. IAH mungkin kehilangan mana-mana bahagian atau semua pelaburan di atas kes kegagalan prestasi portfolio pelaburan asas seperti yang diharapkan.

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

Financial Year End / Tahun Kewangan Berakhir	Fund Size / Saiz Dana (RM'000)	Average ROA / Purata ROA (%)	Average ROI / Purata 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

Table 2: Scenario of possible future gains and losses: / *Jadual 2: Senario kemungkinan keuntungan dan kerugian masa depan:*

BEST CASE / KES TERBAIK		WORST CASE / KES TERBURUK		FLAT CASE / KES RATA	
OPR	3.25%	OPR	1.75%	OPR	2.50%
Profit Rate / Kadar Keuntungan	2.20%	Profit Rate / Kadar Keuntungan	1.44%	Profit Rate / Kadar Keuntungan	2.05%

Note: The above scenario is illustrated by assuming that IAH maintained daily investment balance of RM 50,000 and above.

Nota: Senario di atas digambarkan dengan mengandaikan bahawa IAH mengekalkan baki pelaburan harian sebanyak RM 50,000 dan ke atas.

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 also 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				
Financial Year End / Tahun Kewangan Berakhir	Average ROA for / Purata ROA bagi HFA (%)	Average ROA for / Purata ROA bagi PF (%)	Combined / Gabungan ROA(%)	Average ROI / Purata 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

Table 3: Scenario of possible future gains and losses: / *Jadual 3: Senario kemungkinan keuntungan dan kerugian masa depan:*

BEST CASE / KES TERBAIK		WORST CASE / KES TERBURUK		FLAT CASE / KES RATA	
OPR	3.25%	OPR	1.75%	OPR	2.50%
Profit Rate / Kadar Keuntungan	3.60%	Profit Rate / Kadar Keuntungan	1.90%	Profit Rate / Kadar Keuntungan	2.75%

Note: The above scenario is illustrated based on investment of one month tenure.

Nota: Senario di atas digambarkan berdasarkan pelaburan tempoh sebulan.

Important Notes:

1. Abbreviations used in this document represent the following:

- ROA – Return on Assets
- ROI – Return on Investment
- OPR – Overnight Profit Rate

2. The above ROA & ROI are based on past performance. Past performance of the investment is not an indication of its future performance.

3. For Table 1, 2 and 3 above:

- a) The Best, Worst and Flat Case scenarios of profit rates are based on the ROA and ROI generated by the funds of relevant products, taking into account OPR level for the past 5 years which are assumed to impact the performance of the underlying assets.
- b) According to the OPR data from Bank Negara Malaysia (BNM) for the last 5 years:
 - Highest OPR – 3.25% (from 25 January 2018 to 6 May 2019)
 - Lowest OPR – 1.75% (from 7 July 2020 to 10 May 2022)
- a) Flat OPR – 2.50% (is assumed as average of the highest and the lowest OPR).
- b) However, please note that the investment ROI is also affected by the performance of ROA.
- c) Kindly refer to quarterly Fund Performance Report published at <https://www.bankislam.com/personal-banking/other-information/fund-performance-reports/> for better understanding on the asset portfolio performance and economic review impact towards this investment product.

Notis Penting:

1. Singkatan yang digunakan dalam dokumen ini mewakili yang berikut:

- ROA – Pulangan ke atas Aset
- ROI – Pulangan ke atas Pelaburan
- OPR – Kadar Keuntungan Semalaman

2. ROA dan ROI di atas adalah berdasarkan prestasi masa lalu. Prestasi masa lalu pelaburan bukanlah petunjuk prestasi masa depan.

3. Bagi Jadual 1, 2 dan 3 di atas:

- a) Senario Terbaik, Terburuk dan Rata bagi kadar keuntungan adalah berdasarkan ROA dan ROI yang dijana oleh dana produk berkaitan, dengan mengambil kira tahap OPR selama 5 tahun yang lalu yang diandaikan memberi kesan kepada prestasi aset pendasar.
- b) Mengikut data OPR dari Bank Negara Malaysia (BNM) sejak 5 tahun lepas:
 - OPR Tertinggi – 3.25% (dari 25 Januari 2018 hingga 6 Mei 2019).
 - OPR Terendah – 1.75% (dari 7 Julai 2020 hingga 10 Mei 2022).
- c) OPR Rata – 2.50% (diandaikan sebagai purata OPR tertinggi dan terendah).
- d) Walau bagaimanapun, sila ambil perhatian bahawa ROI pelaburan juga dipengaruhi oleh prestasi ROA.
- e) Sila rujuk Laporan Prestasi Dana suku tahunan yang diterbitkan di <https://www.bankislam.com/personal-banking/other-information/fund-performance-reports/> untuk pemahaman yang lebih baik tentang prestasi portfolio aset dan impak semakan ekonomi terhadap produk pelaburan ini.

For more information, please visit www.bankislam.com or call our Contact Centre & Customer Care at 603 – 26 900 900 or visit our nearest branch.

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Last updated: 1 June 2023