

## MUDARABAH INVESTMENT ACCOUNT - DAILY FUND-i (INDIVIDUAL)

### Fund Performance Report for the Quarter Ended 30 June 2016

Dear Valued Investment Account Holder (IAH),

We are pleased to present the following fund performance report for the quarter-ended 30 June 2016.

#### FUND INFORMATION

##### Type of Product

- This is an unrestricted investment account known as Mudarabah Investment Account under the Daily Fund-i (Individual), where the customers provide the Bank with the mandate to invest in the Bank's selected portfolio of Shariah compliant assets, which may provide customers with potentially higher returns

##### Applicable Products

- Golden Savvy Account-i
- Net Account-i
- Private Banking Account-i
- Premier Mudarabah Account-i

##### Type of Investors

- Individual

##### Fund Inception

- 16 July 2015

##### Fund Investment Objectives

- The Fund's objective is to preserve capital while providing stable returns through low risk investments

##### Fund Investment Strategy

- The Fund will be invested in a blended portfolio of the Bank's assets
- This is a low risk investment to achieve capital preservation and steady returns

##### Profit Distribution Frequency

- Monthly

##### Valuation

- The Bank will perform valuation of the underlying assets of the Fund in accordance with the Malaysian Financial Reporting Standards ("MFRS") which will be carried out on a monthly basis

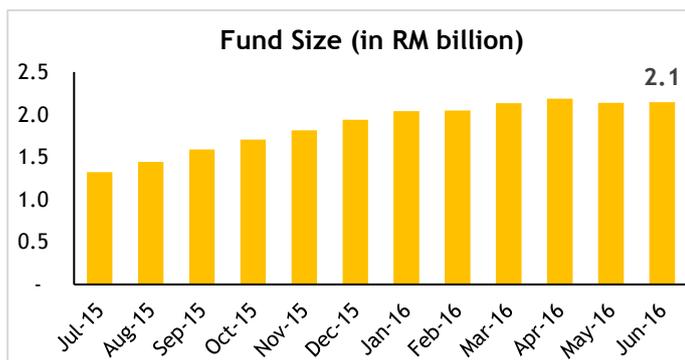
##### Other Information

- For fees, charges and other details on the product, please refer to [www.maybank2u.com.my](http://www.maybank2u.com.my)

#### FUND PERFORMANCE

##### Fund Size and Growth of Daily Fund-i (Individual)

As at June 2016, the Daily Fund-i (Individual) balance was recorded at RM 2.1 billion, 11% year-to-date growth from RM1.9 billion in December 2015.



#### FUND PERFORMANCE

##### Asset Allocation of Daily Fund-i (Individual)

The fund is invested in a portfolio of the Bank's retail and non-retail assets<sup>1</sup> and the asset allocation for the past two quarters is as per the table below. The asset allocation is within the stated investment objective and strategy.

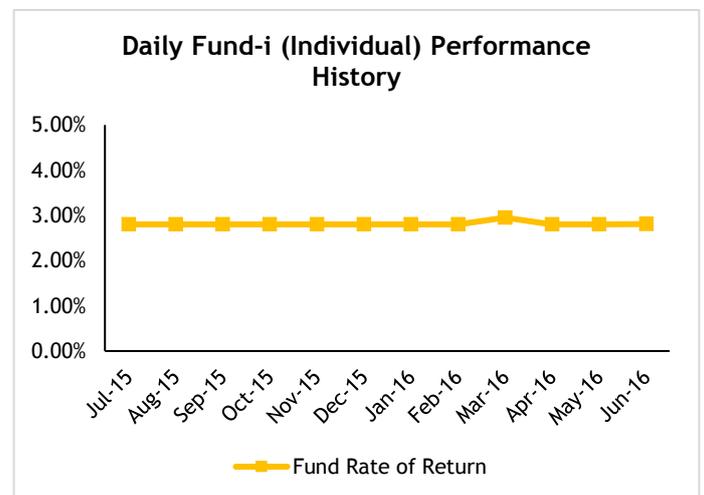
Type of Assets	March 2016	June 2016
Retail Financing	90%	97%
Non-Retail Financing	10%	3%
Marketable Securities	-	-
	<b>100%</b>	<b>100%</b>

Notes:

<sup>1</sup>Retail assets consist of Unit Trust, Automobile, Home, Personal and Credit Card Financing while non-retail assets consists of Small and Medium Enterprises (SME) Term and Business Banking (BB) Term Financing

##### Rate of Return of Daily Fund-i (Individual)

Based on the performance of the underlying assets, the rate of return to customers recorded an average of 2.81%p.a. per month since the Fund's inception and an average of 2.80%p.a. for 2Q 2016.



Period	16 April 2016 to 15 May 2016	16 May 2016 to 15 June 2016	16 June 2016 to 15 July 2016
Fund Rate of Return to IAH	2.80% p.a.	2.80% p.a.	2.81% p.a.
Profit Sharing Ratio (PSR) (IAH: Bank)	60:40	60:40	60:40

Notes:

1. The fund rate of return represents the net rate of return to the IAH and is computed based on the following formula:

$$\text{Rate of Return} = (\text{Total Income} - \text{Impairment Allowances}) * \text{PSR}$$

2. Past performance is not reflective of future performance

## MARKET OUTLOOK

Malaysia's real GDP growth is expected to ease to 4.1% (2015: 5.0%) on slower domestic demand from moderating consumer spending and private investment. However, public investment is expected to be sustained on the continuation of existing and rollout of new major infrastructure and investment projects. This is following recent revisions to the Budget 2016 in response to the fall in crude oil price.

The recent 25bps cut in the Overnight Policy Rate ("OPR") to 3.00% is expected to provide some upside to domestic demand and sentiment to help offset the downside risk to global economic growth. Loans and financing growth in Malaysia will likely continue to moderate to 6%-7% in 2016 from 7%-8% in 2015, on the back of easing household loans and financing growth. The Bank's financing growth is expected to be in line with the Islamic industry financing growth.

The Bank's strategic priorities for 2016 is to continue to strengthen its balance sheet by managing liquidity and safeguarding asset quality while continued focus will be placed on preserving margins. The Bank also seeks to maintain strong capital levels, well above regulatory requirements. Barring any unforeseen circumstances, the Bank expects its financial performance for 2016 to be satisfactory in a more challenging regional environment.

Source: Maybank Islamic Berhad Financial Statements for the quarter ended 30 June 2016