

## MUDARABAH INVESTMENT ACCOUNT - DAILY FUND-i (GB)\*

### Fund Performance Report for the Quarter Ended 30 June 2017

Dear Valued Investment Account Holder (“IAH”),

We are pleased to present the following fund performance report for the quarter-ended 30 June 2017.

#### FUND INFORMATION

##### Type of Product

- This is an unrestricted investment account known as Mudarabah Investment Account under the Daily Fund-i (GB), 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 Product

- Premier Mudarabah Account-i (“PMA-i”)

##### Type of Investors

- Corporate Customers

##### 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

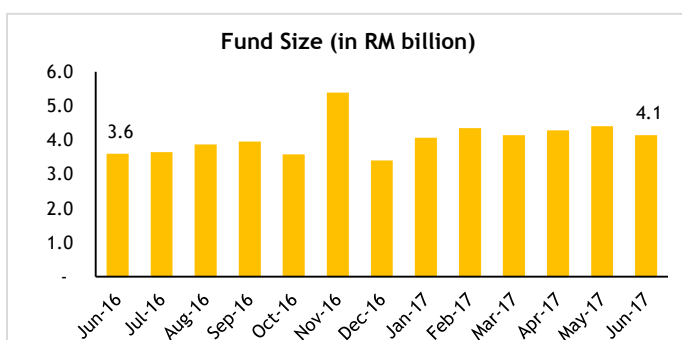
##### Other Information

- 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 (GB)

As at June 2017, the Daily Fund-i (GB) balance was recorded at RM 4.1 billion, 15% year-on-year growth from RM 3.6 billion in June 2016.



\*GB refers to the Global Banking / Corporate customers of the bank.

#### FUND PERFORMANCE

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

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.

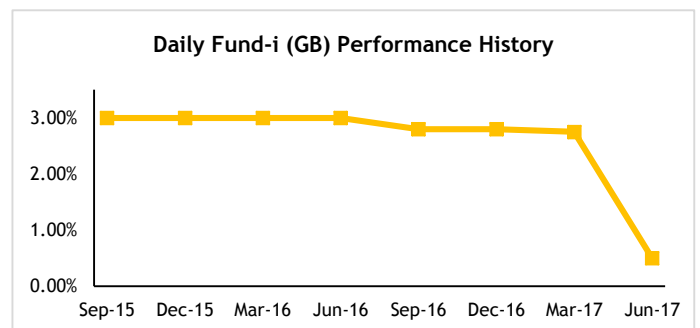
Type of Assets	Mar 2017	Jun 2017
Retail Financing	98%	100%
Non-Retail Financing	2%	-
Marketable Securities	-	-
	100%	100%

Notes:

<sup>1</sup>Retail assets consist of Unit Trust, Automobile, Home, Personal and Credit Card Financing while non-retail assets consists of SME Term and BB Term Financing

##### Profit Rate of Daily Fund-i (GB)

Based on the performance of the underlying assets, the profit rate to customers recorded an average of 2.80% p.a. since the Fund’s inception and an average of 2.36% p.a. for 1H 2017.



Period	16 Apr 2017 to 15 May 2017	16 May 2017 to 15 Jun 2017	16 Jun 2017 to 15 Jul 2017
Fund Profit Rate to IAH (p.a.)	2.70% p.a.	2.70% p.a.	0.50% p.a.
Profit Sharing Ratio (“PSR”) (IAH: Bank)	60:40	60:40	10:90

Notes:

1. The fund profit rate represents the net profit rate to the IAH and is computed based on the following formula:  
Profit Rate = (Total Income - Impairment Allowances) \* PSR
2. Past performance is not reflective of future performance.

## FUND PERFORMANCE

With effect from 16th June 2017, PSR and Indicative Profit Rate of Daily Fund-i (GB) was revised as per table above. The reason for the revision of the PSR and Indicative profit rate is to create a more rewarding experience for IAH i.e. better profit rates for longer tenure and higher balances. This is also to be competitively aligned with other Financial Institutions and better manage the fund with current challenging market outlook.

## MARKET OUTLOOK

Malaysia's real GDP growth is expected to expand by +5.1% in 2017 (2016:+4.2%) underpinned by sustained consumer spending, stronger growth in public and private investments, a rebound in Government consumption expenditure and a firmer export growth. Growth in public and private investments will be driven by the rollout of existing and new major infrastructure and investment projects. The Overnight Policy Rate is also expected to remain unchanged at 3.00% in 2017 aimed at supporting domestic demand. The Bank's financing growth is expected to be slightly ahead of GDP growth in 2017, by focusing on pockets of opportunities within the consumer segment, retail SME and corporate financing.

Source: Maybank Islamic Berhad Financial Statements for the financial half year ended 30 June 2017