

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

Fund Performance Report for the Financial Year Ended 31 December 2017

Dear Valued Investment Account Holder (“IAH”),

We are pleased to present the following fund performance report for the financial year ended 31 December 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

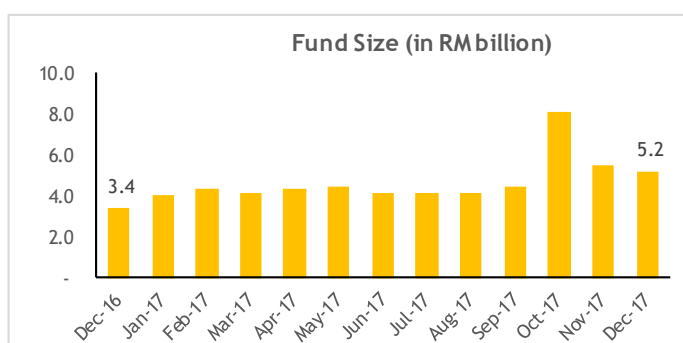
Other Information

- For fees, charges and other details on the product, please refer to www.maybank2u.com.my

FUND PERFORMANCE

Fund Size and Growth of Daily Fund-i (GB)

As at December 2017, the Daily Fund-i (GB) balance was recorded at RM 5.2 billion, 53% year-on-year growth from RM 3.4 billion in December 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 assets¹ 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.

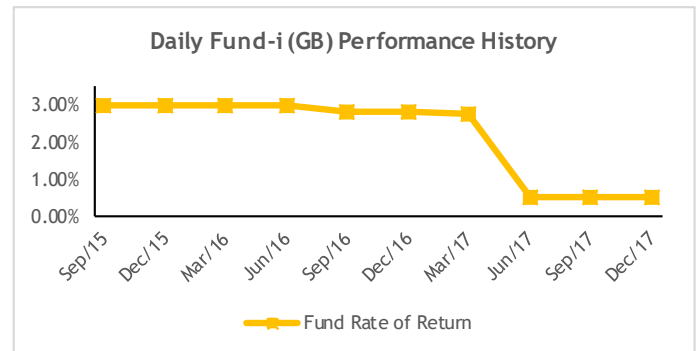
| Type of Assets | Sep 2017 | Dec 2017 |
|-----------------------|----------|----------|
| Retail Financing | 100% | 100% |
| Non-Retail Financing | - | - |
| Marketable Securities | - | - |
| | 100% | 100% |

Notes:

¹Retail 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 2.34% p.a. since the Fund’s inception and an average of 1.43% p.a. for 2017.



| Period | 16 Oct 2017 to 15 Nov 2017 | 16 Nov 2017 to 15 Dec 2017 | 16 Dec 2017 to 15 Jan 2018 |
|--|----------------------------|----------------------------|----------------------------|
| Fund Profit Rate to IAH (p.a.) | 0.50% p.a. | 0.50% p.a. | 0.50% p.a. |
| Profit Sharing Ratio (“PSR”) (IAH: Bank) | 10:90 | 10:90 | 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.

MARKET OUTLOOK

Malaysia's real GDP growth is expected to expand by +5.8% in 2017 (2016:+4.2%) underpinned by improvement in the manufacturing, services and mining sectors amid stronger exports growth, pick up in consumer spending and investment growth. Investment growth for 2017 and 2018 are expected to be underpinned by progress in on-going and rollout of major infrastructure projects in-the-pipeline. The Overnight Policy Rate (OPR) has remained unchanged at 3.00% in 2017. The Bank's financing grow this expected to be in-line with the industry 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 year ended 31 December 2017