

MUDARABAH INVESTMENT ACCOUNT - DAILY FUND-i (INDIVIDUAL)

Fund Performance Report for the Quarter Ended 30 September 2016

Dear Valued Investment Account Holder (IAH),

We are pleased to present the following fund performance report for the quarter-ended 30 September 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

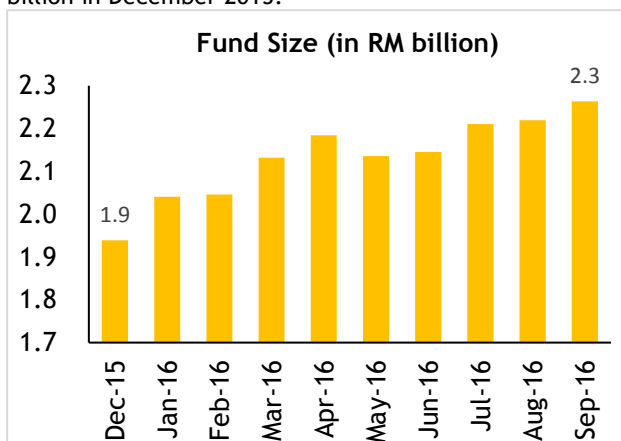
Other Information

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

FUND PERFORMANCE

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

As at Sep 2016, the Daily Fund-i (Individual) balance was recorded at RM 2.3 billion, 17% 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 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.

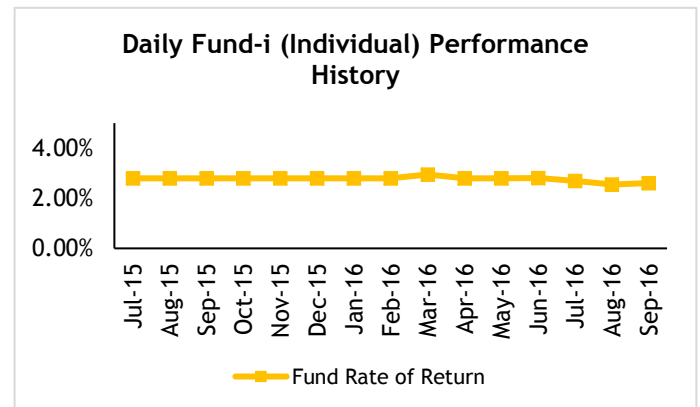
Type of Assets	June 2016	Sep 2016
Retail Financing	97%	95%
Non-Retail Financing	3%	5%
Marketable Securities	-	-
	100%	100%

Notes:

¹Retail 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 2.77%p.a. per month since the Fund's inception and an average of 2.62%p.a. for 3Q 2016.



Period	16 July 2016 to 15 Aug 2016	16 Aug 2016 to 15 Sep 2016	16 Sep 2016 to 15 Oct 2016
Fund Rate of Return to IAH	2.70% p.a.	2.55% p.a.	2.60% 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:
Rate of Return = (Total Income - Impairment Allowances) * 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 anchored by the on-going implementation of infrastructure projects and capital spending in the manufacturing and services sectors. The upcoming Budget 2017 is expected to be a modest one, promoting new economic growth aside from construction and a push for more affordable housing projects. BNM recently decided to maintain the Overnight Policy Rate ("OPR") at 3.00% to be in-line with market consensus for the benchmark key interest rate to stay at the current level to ensure that the domestic economy continues on a steady growth path amid stable inflation. Loans and financing growth for Malaysia has tapered further to 5%-5.5% in 2016 from 7%-8% in 2015, on the back of easing household loans growth. The Bank's financing growth is expected to be in line with Islamic industry financing.

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