

ISLAMIC INVESTMENT ACCOUNT

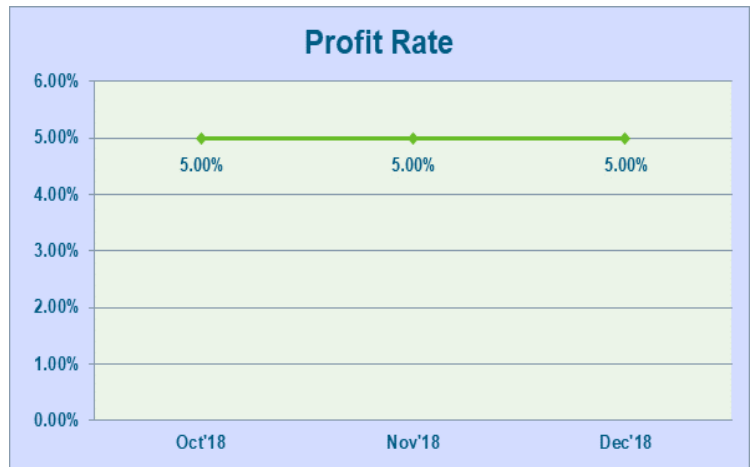
Investment Objective

To provide a short-term, low-risk investment instrument with a return on investment with the purpose of principal preservation.

The Investment is not a capital guaranteed investment and is not covered by PIDM.

Below are the different types of Islamic Investment Account which are invested in the Islamic Investment pool:

- **Saadiq JustOne Personal Investment Account-i**
- **Saadiq JustOne Personal Account-i**
- **Saadiq JustOne Preferred Investment Account-i**
- **Saadiq JustOne Preferred Account-i**
- **Saadiq JustOne Priority Investment Account-i**
- **Saadiq JustOne Priority Account-i**
- **Saadiq JustOne Priority Plus Investment Account-i**
- **Saadiq JustOne Priority Plus Account-i**
- **Saadiq Investment Account-i**
- **Investment Account-i**
- **SaadiqSaver-i**
- **Saadiq Young Saver-i**
- **SuperSalary-i**
- **Saadiq BusinessSaver-i**
- **Business JustOne Account-i**



***NOTE :** The graph above indicates the Profit Rate received monthly by the Commodity Murabahah Interbank Placement. The Profit Sharing Ratio of each Islamic Investment Account is calculated against the Profit Rate

Asset Allocation

Commodity Murabahah Interbank Placement (MYR) 100.00%

Investment Value and Declared Profit Year To Date

Fund Information

Location	Malaysia
Currency	Ringgit Malaysia
Average % Return	4.99% p.a.
Shariah Contract	Mudharabah
Profit Sharing Ratio	As per type of accounts
Investment Tenure	1 month
Investment Asset	Commodity Murabahah Placement
Investment Counterparty	Standard Chartered Bank Malaysia Berhad
Profit Distribution Frequency	Monthly

Month (2018)	Average Investment Account Value (MYR)	Total Profit Declared (MYR)	Average Profit Rate
Oct	291,981,650.39	1,239,922.08	5.00%
Nov	299,694,046.91	1,231,619.37	5.00%
Dec	358,941,629.37	1,524,272.67	5.00%

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Summary Performance on the Islamic Investment Account

Funds utilized by the Bank for the Investment Account is used for Commodity Murabahah Placement based on the contract of Commodity Murabahah up to 12 months maturity which is calculated monthly based on a fixed rate of return. An average of MYR 280.76 million monthly placements was made into the Investment Account during the past 42 months (July 2015 to Dec 2018), providing an average monthly return of 4.99% p.a. calculated on Daily Average Account Balances on each individual account. Based on our calculation the Investment Asset risk profile to remain low-risk, with the expected level of returns to be maintained.

The Investment Counterparty for this arrangement is Standard Chartered Bank Malaysia Berhad (SCBMB). SCBMB currently is rated AAA/P1 by RAM Rating Services with global banking presence across 70 countries. Asset holding for SCBMB as at 30 September 2018 is MYR 41,92 billion and Total Net Profit of MYR 458,47 million. For 2018 Financial report on SCBMB performance, visit www.sc.com/my. All income distributed to the Bank from the Investment Asset based on Commodity Murabahah are derived from Shariah Compliant instrument managed by SCBMB.

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