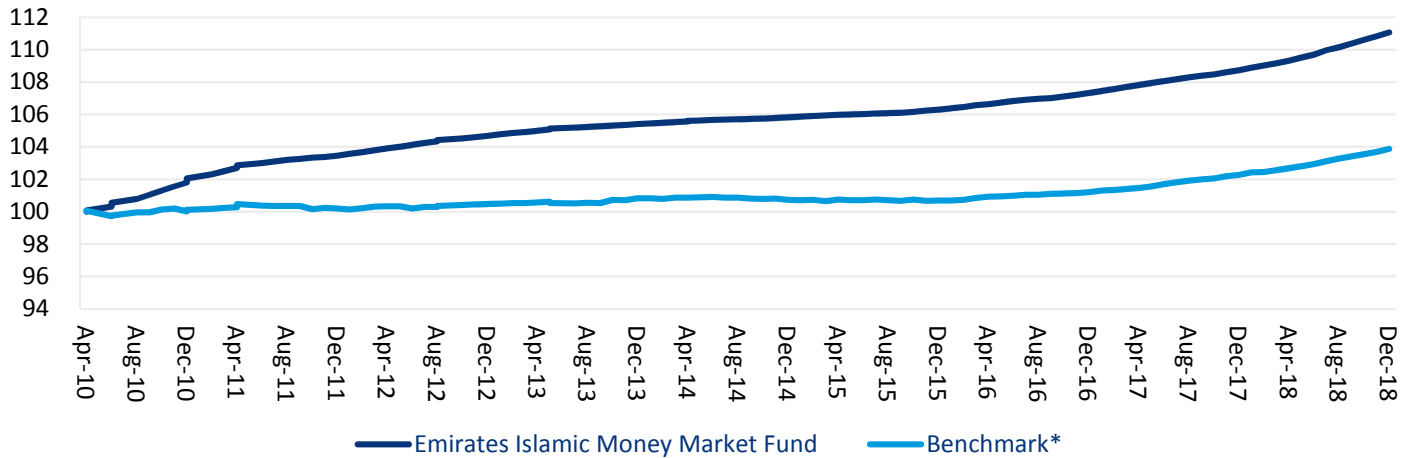


Money Market Investments

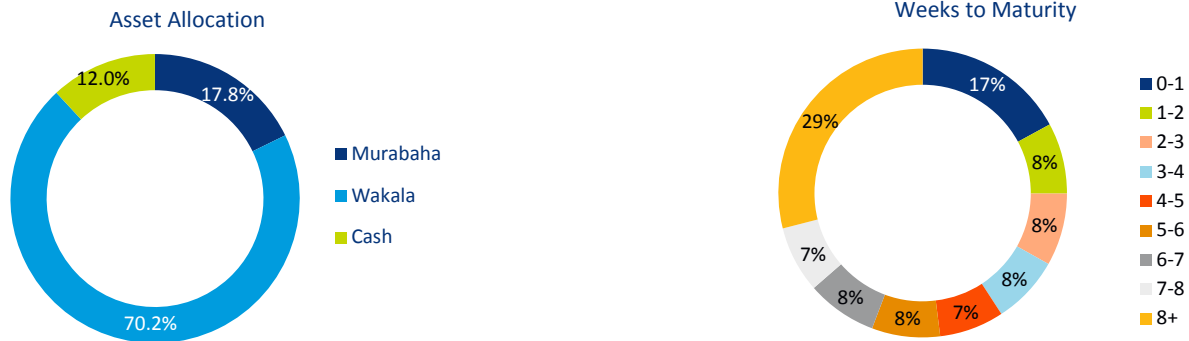


Performance	2010	2011	2012	2013	2014	2015	2016	2017	2018
Emirates Islamic Money Market Fund	2.05%	1.49%	1.16%	0.64%	0.37%	0.45%	0.96%	1.32%	2.14%

Source: Emirates NBD AM, I Share Class, bid to bid, USD terms with net income reinvested. *Benchmark: Morningstar USD Money Market, Open End Funds

How does it work?

A Jersey domiciled daily traded mutual fund investing in yielding money market deposits (USD or USD pegged currencies) from a panel of Middle Eastern banks. Placements are made on a laddered basis with maturities up to 8 weeks maximum. The average credit rating of the underlying banks is Baa. The fund yields move in line with interest rates which is positive in a rising rate environment.



Does the Shari’a compliant nature have an impact?

The short answer is no. All underlyings are Shari’a compliant bank deposits (murabaha and/or wakala) which produce yields in excess or in line with comparable conventional deposit products.

Statistics	
Liquidity	Daily (T+1 settlement)
Currency	USD, AED, SAR, GBP and SGD (non USD is unhedged)
Domicile	Jersey, OEIC
Current Yield	2.59% p.a.
Yield	Accumulation units only

Source: Emirates NBD AM, as at 31st December 2018.

Fund Codes	Share Class	Currency	ISIN
Emirates Islamic Money Market Fund	A	USD	JE00B5T1J560
Emirates Islamic Money Market Fund	A	GBP	JE00B5WFSQ97
Emirates Islamic Money Market Fund	A	EUR	JE00B604LZ51
Emirates Islamic Money Market Fund	A	SGD	JE00B6TPKF25
Emirates Islamic Money Market Fund	I	USD	JE00B5VNNC57
Emirates Islamic Money Market Fund	I	GBP	JE00B5SWDL45
Emirates Islamic Money Market Fund	I	EUR	JE00B6TPR287
Emirates Islamic Money Market Fund	E	AED	JE00B5KXN372
Emirates Islamic Money Market Fund	EI	AED	JE00B5W2ZM52
Emirates Islamic Money Market Fund	S	SAR	JE00B5LOG160
Emirates Islamic Money Market Fund	SI	SAR	JE00B5W41P64

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