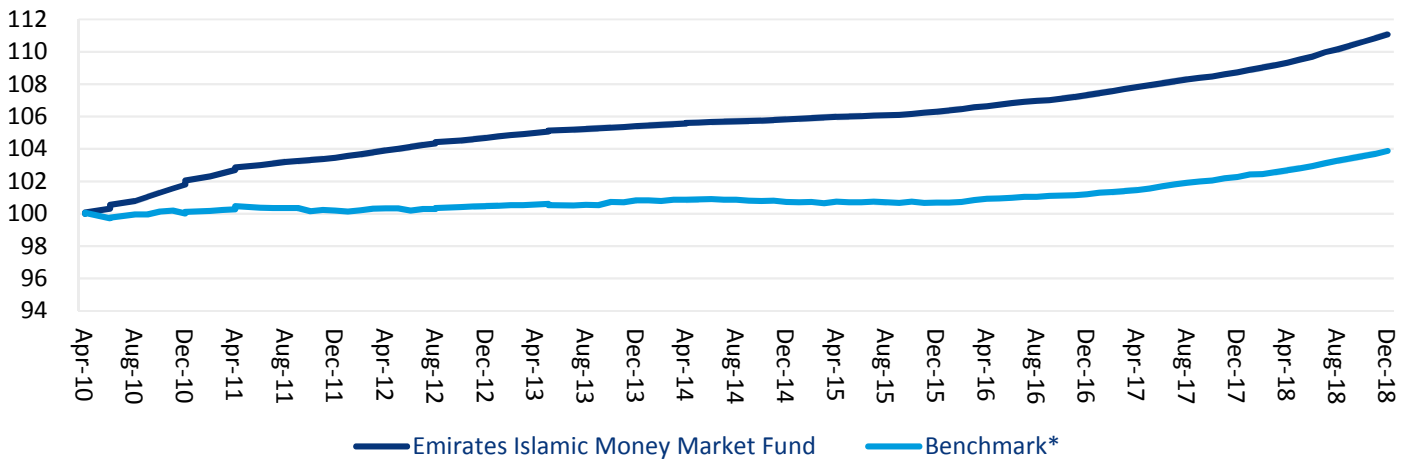


Emirates Islamic Money Market Fund
 Providing high yield with daily liquidity

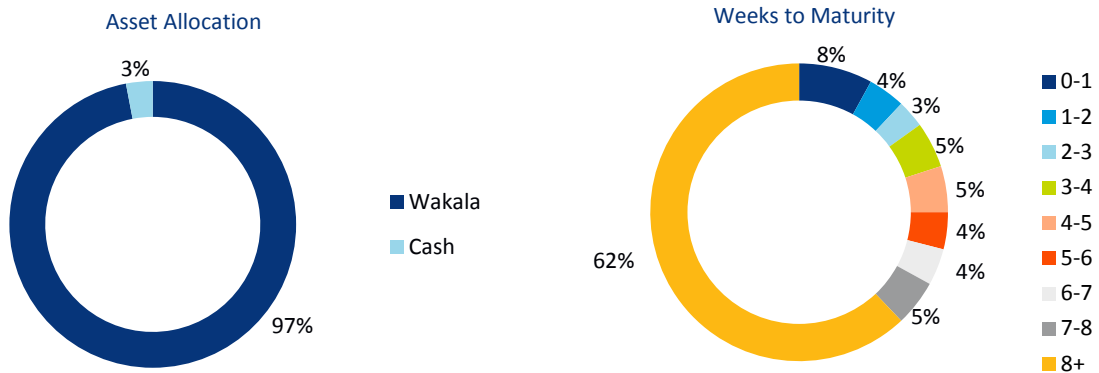


Performance	2010	2011	2012	2013	2014	2015	2016	2017	2018	YTD 2019
Emirates Islamic Money Market Fund	2.05%	1.49%	1.16%	0.64%	0.37%	0.45%	0.96%	1.32%	2.14%	1.63%

Source: Emirates NBD AM, I Share Class, bid to bid, USD terms with net income reinvested. *Benchmark: Morningstar USD Money Market, Open End Funds, YTD as at 31st August 2019.

How does it work?

Emirates Islamic Money Market Fund is a daily traded mutual fund investing in yielding money market deposits (USD or USD pegged currencies) from a panel of GCC banks. Placements are made on a laddered basis with varying maturities to maximize the total blended rate. The average credit rating of the underlying banks is Baa. The current gross yield (2.72%) is proving attractive in the current declining rate environment.



Does the Shari’a compliant nature have an impact?

All underlying 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, Channel Islands
Current Gross Yield (Accumulation Units Only)	2.72% p.a.
Fund Size	\$158.7m

Source: Emirates NBD AM, as at 31st August 2019.

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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