

## FUND INFORMATION

**Location** Kuala Lumpur, Malaysia  
**Domicile** Malaysia  
**Fund Currency** Ringgit Malaysia  
**Fund Size** RM425.62 million  
**Fund Unit** 411.06 million units

**Fund Launch** 17 March 2008  
**Fund Inception** 17 March 2008

**Benchmark** CIMB Islamic 1-Month General Investment Account-i (GIA)  
**Dealing** Daily (as per Bursa Malaysia trading day)  
**Application Fee** Nil  
**Management Fee** Up to 0.5% p.a.  
**Trustee Fee** 0.08% p.a. (min RM18,000 p.a.)

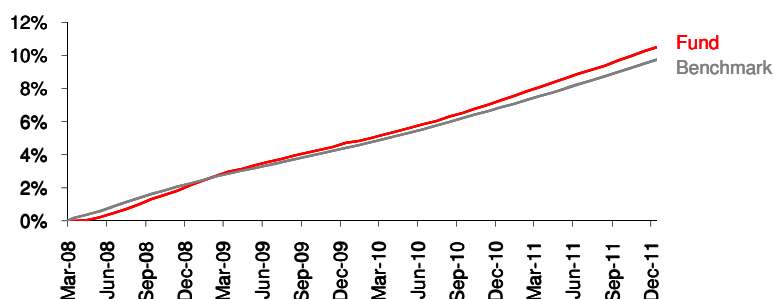
**Unit NAV** RM1.0354

Currency	ISIN Code	Bloomberg Ticker
RM	MYU1000CX005	CIMISMM MK

## FUND OBJECTIVE

The Fund aims to provide investors with liquidity and regular income, whilst maintaining capital stability by investing primarily in money market instruments that conform with Shariah principles.

## FUND PERFORMANCE in RM\*



### Cumulative Performance (%)

	YTD	1 Month	3 Months	6 Months	1 Year	3 Years	Since Inception
Fund	2.99	0.23	0.74	1.48	2.99	8.16	10.56
Benchmark	2.70	0.23	0.69	1.38	2.70	7.31	9.75

### Calendar Year Performance (%)

	2011	2010	2009	2008
Fund	2.99	2.46	2.50	2.16
Benchmark	2.70	2.36	2.08	2.27

### Most Recent Fund Distributions (%)

	2011 Dec	2011 Nov	2011 Oct	2011 Sep	2011 Aug	2011 Jul	2011 Jun
Annualised	2.16	1.56	1.80	1.56	1.08	1.44	1.56

\*March 2008 to December 2011, Performance data represents the combined income & capital return as a result of holding units in the fund for the specified length of time, based on bid to bid prices. Earnings are assumed to be reinvested. Source: Management Co.

## CIMB-PRINCIPAL AWARDS AND ACCOLADES



**Asset Management  
Company of the Year,  
Southeast Asia.**



**Best Asset Manager in  
Southeast Asia.**

## CIMB-Principal Asset Management Berhad

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We recommend that you read and understand the contents of the Master Prospectus (Shariah-compliant Funds) Issue No. 4 dated 30 June 2011 and its Supplemental Master Prospectus (Shariah-compliant Funds) dated 9 December 2011, which have been duly registered with the Securities Commission Malaysia, before investing and that you keep the said Prospectuses for your record. Any issue of units to which the Prospectuses relate will only be made upon receipt of the completed application form referred to in and accompanying the Prospectuses, subject to the terms and conditions therein. Investments in the Fund are exposed to credit/default risk, interest rate risk and counterparty risk. You can obtain copies of the Prospectuses from the head office of CIMB-Principal Asset Management Berhad or from any of our approved distributors. There are fees and charges involved in investing in the funds. We suggest that you consider these fees and charges carefully prior to making an investment. Unit prices and income distributions, if any, may fall or rise. Past performance is not reflective of future performance and income distributions are not guaranteed. You are also advised to read and understand the contents of the Unit Trust Loan Financing Risk Disclosure Statement before deciding to borrow to purchase units. All performance figures have been verified by Mercer (Malaysia) Sdn Bhd (253344-U).

## FUND MANAGER'S REPORT

The Fund's performance for the month of December was 0.23%, compared to the benchmark CIMB Islamic 1-month GIA of 0.23%.

The European debt crisis will continue to influence the MGS flows with choppy trading environment. Bank Negara Malaysia is expected to keep the OPR unchanged at 3.00% in January's MPC meeting based on its assessment that the risks to growth and inflation are well balanced. However, we view that the risks are skewed to downside for growth given the uncertain and volatile external environment. BNM may cut the OPR by 25 to 50 bps in 2012 should the domestic economy be heavily impacted by the external environment.

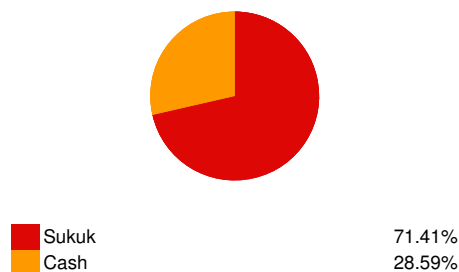
We aim to stay fully invested in quality short term sukuk bonds as well as Islamic commercial papers for yield enhancement.

## PORTFOLIO ANALYSIS

### ASSET ALLOCATION

Sukuk	71.41%
Cash	28.59%
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Total	100.00%

### SECTOR BREAKDOWN



Total	100.00%
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### TOP HOLDINGS

1	Amlslamic Bank Berhad	4.70%
2	CIMB Islamic Bank Berhad	3.57%
3	Amlslamic Bank Berhad	3.52%
4	Amlslamic Bank Berhad	3.52%
5	Amlslamic Bank Berhad	2.35%
6	Hong Leong Islamic Bank Berhad	2.35%
7	CIMB Islamic Bank Berhad	2.29%
8	CIMB Islamic Bank Berhad	2.22%
9	Hong Leong Islamic Bank Berhad	1.39%
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Total		25.91%