

# Al Mal Liquidity Fund – Monthly Factsheet

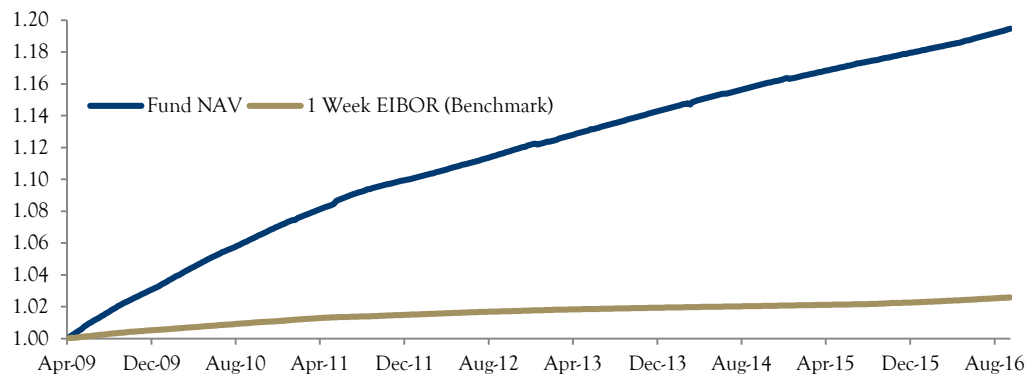
NAV Per Unit: AED 1.20

## Market Overview & Fund Manager Comments

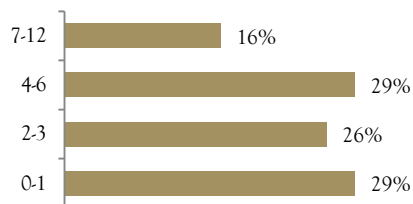
The Al Mal Liquidity Fund was up 0.14% in October, and has delivered returns of c.19.6% since its launch in April 2009.

1-week EIBOR continued to increase towards end of October, factoring in possible Fed rate increase in December, and also reflecting prevailing tight liquidity conditions in the banking sector. The Fund's net yield is around 1.82% level, well above the benchmark which is at 0.46%

## Fund Key Information



## Months to Maturity



### Al Mal Liquidity Fund offers you:

- ✓ Weekly liquidity
- ✓ Higher interest income than deposit rates
- ✓ Access to cash in case of emergency
- ✓ Diversify your portfolio (core asset class)
- ✓ Suitable for risk-averse allocation
- ✓ Park liquidity during uncertain and volatile markets

## Fund Key Information

### Fund Objective:

The Fund's investment objective is to provide investors with capital preservation and above average money market returns. The assets will be invested primarily in UAE and GCC short term paper and deposit instruments.

Fund Managers	Tariq Qaqish & Vijay Harpalani
Inception Date	15th April 2009
Fund Registration	UAE
Currency	AED
Subscription	Weekly
Min Subscription	AED 100,000
Management Fee	0.40%
Redemption	Weekly
Notice Period	3 business days
Fund Type	Open Ended
Administrator	Al Mal Capital
Custodian	Al Mal Capital
Financial Year End	31st December
Auditors	Deloitte
Zawya Code	MALAEDF.MF
Bloomberg Code	AMALLIQ UH
Reuters Code	LP65135775
Morningstar Sec ID	F00000JQIP

Performance <sup>1</sup>	Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec	YTD 2016	2015	2014	2013	2012	2011	2010	Since Inception
Al Mal Liquidity Fund	0.12%	0.11%	0.13%	0.11%	0.14%	0.17%	0.14%	0.18%	0.14%	0.14%			1.4%	1.5%	1.7%	1.9%	2.1%	2.6%	3.8%	19.6%

<sup>1</sup> Source: Al Mal internal performance measurement based on reports from our back office

<sup>2</sup> Performance is net of fees