

# CIMB-Principal Deposit Fund

(formerly known as CIMB-Principal Money Market Fund)

Available under the EPF Members Investment Scheme.

INVESTMENT VOLATILITY<sup>A</sup>

## FUND INFORMATION

**Location** Kuala Lumpur, Malaysia  
**Domicile** Malaysia  
**Fund Currency** Ringgit Malaysia  
**Fund Size** RM710.80 million  
**Fund Unit** 710.80 million units

**Fund Launch** 8 July 2004  
**Fund Inception** 8 July 2004

**Benchmark** CIMB Bank Overnight Rate  
**Dealing** Daily (as per Bursa Malaysia trading day)  
**Application Fee** Nil  
**Management Fee** 0.45% p.a.  
**Trustee Fee** 0.07% p.a. (min RM18,000 p.a.)

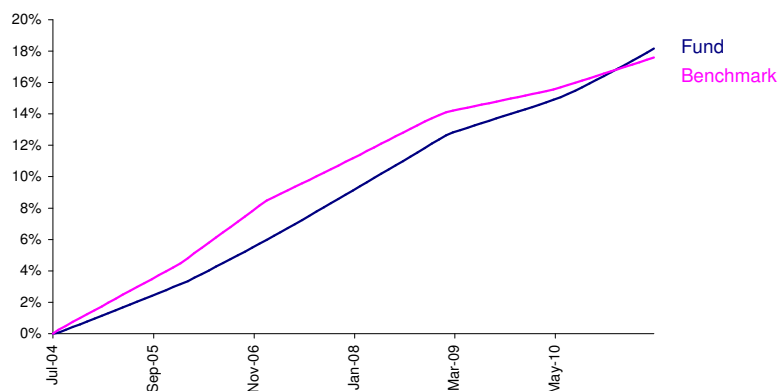
**Unit NAV** RM1.0000

**Currency** RM  
**ISIN Code** MYU100BO006  
**Bloomberg Ticker** SBBMMKT MK

## FUND OBJECTIVE

The objective of the Fund is to generate regular income for investors through investments primarily in the money market.

## FUND PERFORMANCE in RM\*



## Cumulative Performance (%)

	YTD	1 Month	3 Months	6 Months	1 Year	3 Years	5 Years	Since Inception
<b>Fund</b>	1.53	0.24	0.69	1.31	2.57	6.71	13.07	18.44
<b>Benchmark</b>	0.88	0.13	0.38	0.75	1.51	4.37	10.24	17.74

## Calendar Year Performance (%)

	2010	2009	2008	2007	2006	2005
<b>Fund</b>	2.07	1.70	2.98	2.96	2.68	2.17
<b>Benchmark</b>	1.34	1.09	2.50	2.48	3.84	2.94

## Most Recent Fund Distributions (%)

	2011 June	2011 May	2011 Apr	2011 Mar	2011 Feb	2011 Jan	2010 Dec
<b>Annualised</b>	2.66	2.70	2.56	2.62	2.26	2.56	2.51

\*July 2007 to July 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 Asset Management Berhad

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<sup>A</sup>Based on the fund's portfolio returns as at 15 Jul 11, the Volatility Factor (VF) for this fund is 0.17 and is classified as "Very Low" (source: Lipper). "Very Low" includes funds with VF that are below 3.775. The VF means there is a possibility for the fund in generating an upside return or downside return around this VF. The Volatility Class (VC) is assigned by Lipper based on quintile ranks of VF for qualified funds. VF is subject to monthly revision and VC will be revised every six months. The fund's portfolio may have changed since this date and there is no guarantee that the fund will continue to have the same VF or VC in the future. Presently, only funds launched in the market for at least 36 months will display the VF and its VC.

We recommend that you read and understand the contents of the Master Prospectus Issue No. 15 dated 30 June 2011 which has been duly registered with the Securities Commission, before investing and that you keep the said Master Prospectus for your record. Any issue of units to which the Master Prospectus relates will only be made upon receipt of the completed application form referred to in and accompanying the Master Prospectus, 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 a copy of the Master Prospectus 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 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 Zainal Consulting Sdn. Bhd. (35090-H).

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**FUND MANAGER'S REPORT**

The Fund's performance for the month of July 0.24%, compared to the benchmark CIMB Overnight Rate of 0.13%.

We limit our investment exposure to short term money market instruments due to very low risk nature of the Fund.

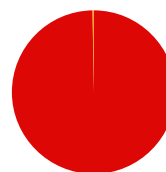
**PORTFOLIO ANALYSIS**

**ASSET ALLOCATION**

Fixed Deposits	99.81%
Cash	0.19%

Total	100.00%
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**SECTOR BREAKDOWN**



Fixed Deposits	99.81%
Cash	0.19%

Total	100.00%
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**TOP HOLDINGS**

1	RHB Bank Berhad	Malaysia	19.16%
2	Affin Bank Berhad	Malaysia	17.59%
3	CIMB Bank Berhad	Malaysia	17.16%
4	Hong Leong Bank Berhad	Malaysia	14.45%
5	AmBank Berhad	Malaysia	12.46%
6	United Overseas Bank Malaysia	Malaysia	7.03%
7	AmIslamic Bank Berhad	Malaysia	5.63%
8	Hwang-DBS Malaysia Berhad	Malaysia	4.22%
9	Alliance Bank M Berhad	Malaysia	1.41%
10	OSK Investment Bank Berhad	Malaysia	0.70%
Total			99.81%