

IMPORTANT INFORMATION

MARKET DATA

Equity Markets Price Return (%)	2012	2013	2014	2015	2016	Q1 2017
MSCI All Country	13.2	22.9	7.2	-0.7	6.8	5.2
MSCI World	13.1	26.3	7.7	0.2	6.8	4.9
MSCI Emerging Markets	13.9	0.9	2.5	-8.0	7.1	7.5
MSCI World Total Return Euro	14.0	21.2	19.5	10.4	10.7	4.9
S&P 500	13.4	29.6	11.4	-0.7	9.5	5.5
EUROSTOXX	15.5	20.5	1.7	8.0	1.5	6.7
FTSE 100	5.8	14.4	-2.7	-4.9	14.4	2.5
JAPAN TOPIX	20.9	54.4	-19.4	9.9	-1.9	-0.4
Iseq	17.1	33.6	15.1	30.0	-4.0	2.2
DAX	30.2	25.5	2.7	9.6	6.9	7.2
Dow Jones Industrial Average	7.3	26.5	7.5	-2.2	13.4	4.6
NASDAQ Composite Index	15.9	38.3	13.4	5.7	7.5	9.8
Hang Seng Index	22.9	2.9	1.3	-7.2	0.4	9.6
Nikkei 225	22.9	56.7	7.1	9.1	0.4	-1.1
Shanghai CSI 300	7.6	-8.9	50.4	7.9	-11.3	4.4
Russell 2000	14.6	36.6	4.5	-6.4	19.5	2.1
Russia Micex	5.2	2.0	-7.1	26.1	26.8	-10.6
Brazil Ibovespa	7.4	-15.5	-2.9	-13.3	38.9	7.9
Bank of Ireland	45.0	119.8	22.7	8.6	-31.2	0.4
MSCI US Tech	13.2	26.7	20.1	3.9	10.0	12.1
FTSE 250	22.5	28.5	0.6	9.6	3.2	4.9
Sectors (%)						
MSCI World Energy	-1.8	15.5	-9.5	-22.4	25.9	-6.1
MSCI World Materials	8.1	4.0	-0.1	-12.7	21.9	4.7
MSCI World Industrials	14.5	32.5	5.2	-1.0	11.5	5.1
MSCI World Consumer Disc	23.6	40.3	7.8	6.9	1.8	5.9
MSCI World Consumer Staples	10.0	19.2	10.6	7.7	1.4	5.6
MSCI World Health Care	14.7	34.3	21.7	7.3	-7.8	7.1
MSCI World Financials	25.1	27.5	7.4	-1.3	10.2	3.0
MSCI World IT	12.8	28.0	18.8	4.7	8.9	11.5
MSCI World Telecoms	1.2	28.2	2.0	3.8	4.2	-0.8
MSCI World Utilities	-2.0	9.2	18.8	-6.3	4.1	5.1
Bond Performance (%)						
JPM Global Govt Bonds	4.1	-0.5	8.5	-1.0	2.2	-0.3
Bloomberg Global Investment Grade	9.3	0.5	2.3	4.4	4.4	1.5
Bloomberg Global High Yield	18.6	1.5	-0.3	4.9	14.8	3.0
10-Year Government Bond Yields (%)						
US	1.8	3.0	2.2	2.3	2.4	2.4
Germany	1.3	1.9	0.5	0.6	0.2	0.3
UK	1.8	3.0	1.8	2.0	1.2	1.1
Japan	0.8	0.7	0.3	0.3	0.0	0.1
Ireland	4.5	3.5	1.3	1.2	0.8	1.0
Italy	4.5	4.1	1.9	1.6	1.8	2.3
Spain	5.3	4.2	1.6	1.8	1.4	1.7
Portugal	7.0	6.1	2.7	2.5	3.8	4.0

Commodities (%)	2012	2013	2014	2015	2016	Q1 2017
Bloomberg Commodity Index	-1.1	-9.6	-17.0	-24.7	11.4	-2.5
Gold	7.1	-28.30	-1.4	-10.41	8.1	8.9
Brent Crude Oil	3.5	-0.3	-45.6	-35.0	52.4	-7.0
Natural Gas	12.1	26.2	-31.70	-19.1	59.3	-14.3
Sugar	-16.3	-15.9	-11.5	5.0	28.0	-14.1
Platinum	10.4	-11.0	-11.9	-26.2	1.3	5.2
Wheat	19.2	-22.2	-2.6	-20.3	-13.2	4.5
Corn	8.0	-39.6	-5.9	-9.6	-1.9	3.5
Silver	9.0	-35.8	-19.3	-11.9	15.0	14.7
Currency Rates						
EURUSD	1.32	1.37	1.21	1.09	1.05	1.07
EURGBP	0.81	0.83	0.78	0.74	0.85	0.85
EURJPY	114.46	144.73	144.85	130.64	122.97	118.67
GBPUSD	1.63	1.66	1.56	1.47	1.23	1.26
GBPEUR	1.23	1.20	1.29	1.36	1.17	1.18
USDJPY	114.46	144.73	144.85	120.22	116.96	111.39
Interest Rates						
Euribor 3 month	0.20	0.30	0.1	-0.13	-0.32	-0.33
Libor GBP 3 month	0.50	0.50	0.6	0.59	0.37	0.34
Libor USD 3 month	0.30	0.20	0.2	0.61	1.00	1.15
Central Bank Rates						
European Central Bank	0.75	0.25	0.05	0.05	0.00	0.00
Bank of England	0.50	0.50	0.50	0.50	0.25	0.25
Federal Reserve	0.25	0.25	0.25	0.50	0.75	1.00

WARNING:

Past performance is not a reliable guide to future performance. The value of investments and of any income derived from them may go down as well as up. You may not get back all of your original investment. Returns on investments may increase or decrease as a result of currency fluctuations.

Source: All data is sourced from Bloomberg as at market close 31st of March 2017 and returns are based on price indices in local currency terms, unless otherwise stated.

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