

**INVESTMENT ACCOUNT INFORMATION**

<b>Product Name</b>	Term Investment Account-i (TIA-i)
<b>Product Classification</b>	Unrestricted Investment Account (URIA) whereby the investors provides the Bank with the mandate to make the ultimate investment decision in Shariah compliant assets on behalf of the investors
<b>Entrepreneur</b>	CIMB Islamic Bank Berhad
<b>Investment Currency</b>	Ringgit Malaysia
<b>Fund Inception</b>	07 August 2017

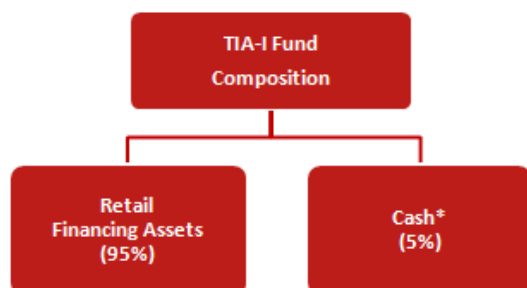
**INVESTMENT OBJECTIVES**

Aims to provide the following to the Investors:

- To enjoy stable returns through low to moderate risk exposure.
- To enjoy capital preservation and financial security on a term investment.

**INVESTMENT ASSET ALLOCATION**

The fund is invested in CIMB Islamic retail financing assets namely Home Financing and Auto Financing, and the asset allocation is as per table below.



\* Not exceeding 5% of total fund size.

Asset allocation of the fund for the quarter was invested within the stated investment objective and strategy as above.

**OTHER INFORMATION**

Details of TIA-i fees and charges can be obtained via [www.cimbislamic.com.my](http://www.cimbislamic.com.my)

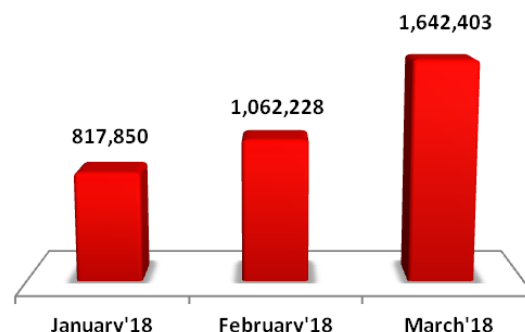
**INVESTMENT STRATEGIES**

TIA-i returns are closely tied according to the performance of underlying assets; the inherent risk to the principal investment is relatively low given that the risk is managed through a diversified retail portfolio with low to moderate risk exposure.

Portfolio rebalancing is also executed to ensure the performance of the selected assets is aligned with the fund's strategies and objectives. Any profit generated from the capital is shared between the account holder and the Bank according to mutually pre-agreed profit sharing ratio (PSR) whilst financial losses (if any) will be borne by the account holder.

**ANALYSIS OF FUND PERFORMANCE AND ASSET VALUATION**
**Fund Size and Growth**

As at March 2018, TIA-i fund balance was recorded at RM1.64 billion.

**TIA-I Fund Size in (RM'000)**


Investment will be valued on a monthly basis and profit will be paid at maturity.

**Asset Valuation**

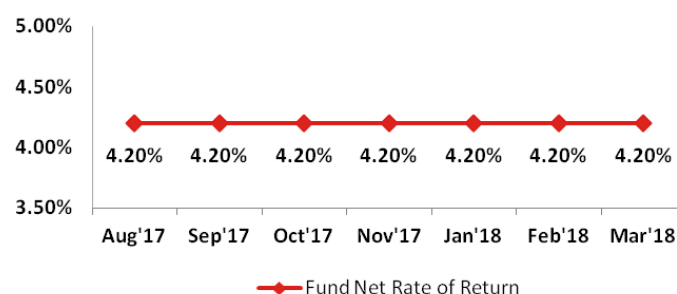
The Bank will perform valuation of underlying assets of the Fund in accordance with the Malaysian Financial Reporting Standards ("MFRS") which will be carried out on a monthly basis.

**Rate of Return for TIA-i**

Underlying Assets funded by TIA-i recorded the below Rate of Return (ROR) to investors after the Profit Sharing Ratio were adjusted in favor of the investors.

**1) TIA-i Promotional :**
**Rate of Return of TIA-i 6-month Campaign**

This section is applicable for customers who have made placement under the TIA-i 6M campaign from 7<sup>th</sup> August 2017 until 15<sup>th</sup> November 2017.

**TIA-i 6M Campaign Historical Net Rate of Return**


Details of the Net rate of return to customers are as follows:

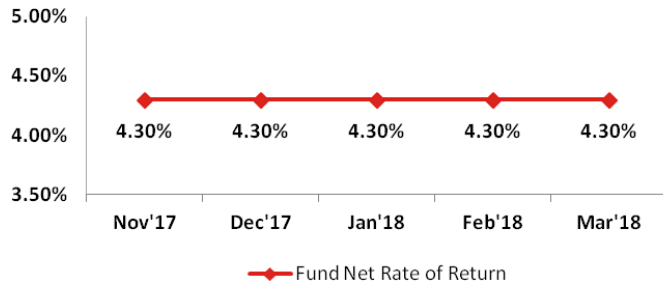
Month	Fund Rate of Return (ROR) to Investors
Jan-18	4.20% per annum
Feb-18	4.20% per annum
Mar-18	4.20% per annum



CIMB ISLAMIC BANK BERHAD (671380-H)

**TERM INVESTMENT ACCOUNT-I****Rate of Return of TIA-I 3-month Campaign**

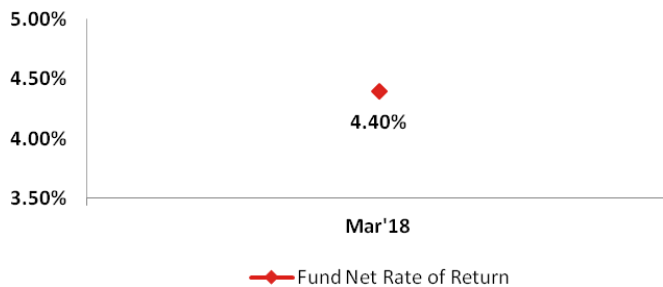
This section is applicable for customers who have made placement under the TIA-i 3M campaign from 16<sup>th</sup> November 2017 until 28<sup>th</sup> February 2018.

**TIA-i 3M Campaign Historical Net Rate of Return**

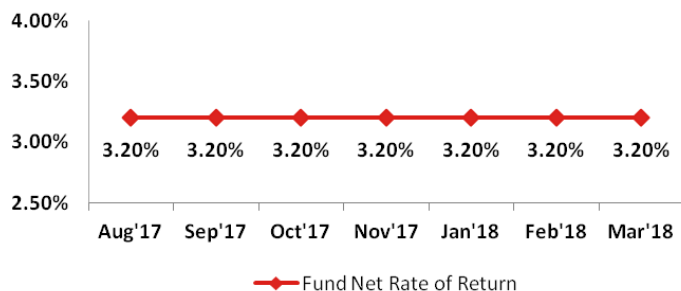
Month	Fund Rate of Return (ROR) to Investors
Jan-18	4.30% per annum
Feb-18	4.30% per annum
Mar-18	4.30% per annum

**Rate of Return of TIA-I 6-month Campaign**

This section is applicable for customers who have made placement under the TIA-i 6M campaign from 1<sup>ST</sup> March 2018 until 30<sup>th</sup> April 2018.

**TIA-i 3M Campaign Historical Net Rate of Return**

Month	Fund Rate of Return (ROR) to Investors
Mar-18	4.40% per annum

**2) TIA-i Non- Promotional :****TIA-i Non-Promotional Historical Net Rate of Return**

Month	Fund Rate of Return (ROR) to Investors
Jan-18	3.20% per annum
Feb-18	3.20% per annum
Mar-18	3.20% per annum

**Note:**

- The distribution of rate of return will be subject to a minimum PSR of 50:50 (Customers : Bank)
- Past performance is not reflective of future performance.

**STATEMENT ON ANY CHANGES**

The Bank has changed its investment asset allocation strategy from investing in Unit Trust Financing to Auto Financing for the quarter. There were no significant impacts to the fund performance following the change.

**PROSPECT AND OUTLOOK**

The Bank maintains a cautious view on the business outlook for 2018 in light of the anticipated global and regional economic recovery, CIMB Islamic is expected to grow in tandem with the domestic economic growth as well as improving Ringgit and firming up oil prices. The financing book should maintain the growth trajectory from 2017 while the outlook for sukuk issuances is expected to track infrastructure activity.

Overall, based on the underlying assets performance from January 2018 to March 2018, the bank foresees the asset performance to remain stable during 2nd Quarter of 2018.

**IMPORTANT/DISCLAIMER**

**THIS IS AN INVESTMENT ACCOUNT PRODUCT THAT IS TIED TO THE PERFORMANCE OF UNDERLYING ASSETS AND NOT A DEPOSIT PRODUCT.**

THIS PERFORMANCE REPORT HAS BEEN PREPARED FOR THE BENEFIT AND INTERNAL USE OF THE INVESTOR TO INDICATE, ON A PRELIMINARY BASIS, THE PERFORMANCE OF THE INVESTMENT AS DESCRIBED HEREIN. IT IS FURNISHED SOLELY TO THE INVESTOR AND MAY NOT BE REPRODUCED OR OTHERWISE DISSEMINATED IN WHOLE OR IN PART WITHOUT CIMB ISLAMIC BANK BERHAD'S WRITTEN CONSENT. BY ACCEPTING THIS REPORT, THE INVESTOR AGREES TO KEEP CONFIDENTIAL AT ALL TIMES THE INFORMATION CONTAINED HEREIN.

THE INFORMATION IN THIS PERFORMANCE REPORT REFLECTS PREVAILING CONDITIONS AND OUR VIEWS AS OF THIS DATE. NOTHING CONTAINED IN THIS REPORT IS, OR SHALL BE, RELIED UPON AS A PROMISE OR REPRESENTATION AS TO THE FUTURE. PAST PERFORMANCE OF THE INVESTMENT IS NOT A GUARANTEE OF FUTURE PERFORMANCE.

**WARNING**

**THE RETURNS ON THIS INVESTMENT ACCOUNT WILL BE AFFECTED BY THE PERFORMANCE OF THE UNDERLYING ASSETS. THE PRINCIPAL AND RETURNS ARE NOT GUARANTEED AND CUSTOMER RISKS EARNING NO RETURNS AT ALL. THIS INVESTMENT ACCOUNT IS NOT PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA ("PIDM").**