



CIMB ISLAMIC BANK BERHAD (671380-H)

TERM INVESTMENT ACCOUNT-i**INVESTMENT ACCOUNT INFORMATION**

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

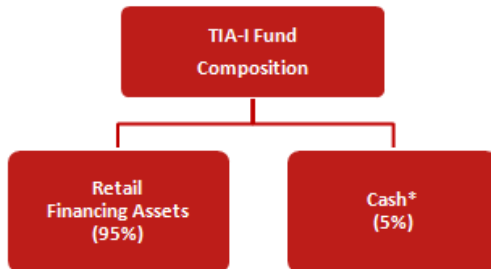
INVESTMENT OBJECTIVES

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 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

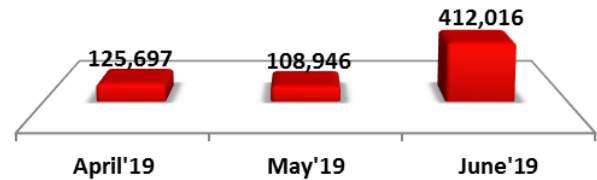
INVESTMENT STRATEGIES

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 June 2019, TIA-i fund balance was recorded at RM412 million.

TIA-i Fund Size in (RM'000)

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

Asset Valuation

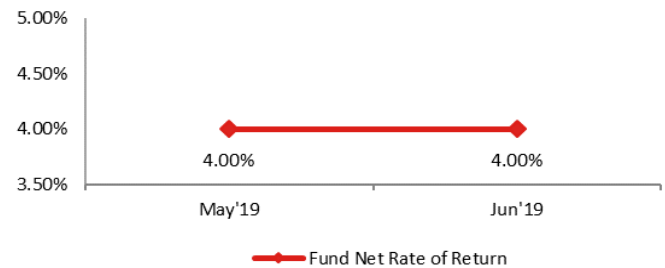
The Bank will perform valuation of underlying assets of the Fund in accordance with the Malaysian Financial Reporting Standards ("MFRS") which will be carried out on a monthly basis.

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 12-month Campaign**

This section is applicable for customers who have made placement under the TIA-i 12M campaign from 16th May 2019 until 31st July 2019.

TIA-i 12M Campaign Historical Net Rate of Return

Month	Fund Rate of Return (ROR) to Investors
May-19	4.00% per annum
Jun-19	4.00% per annum



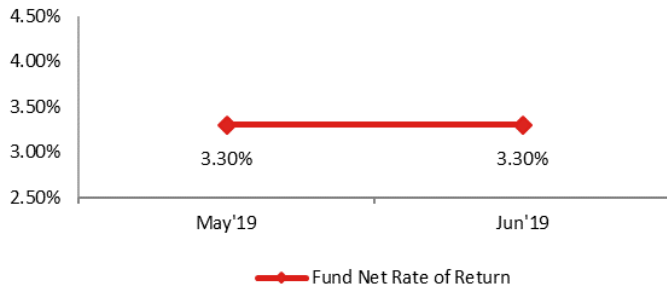
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2) TIA-i Non- Promotional:

Rate of Return of TIA-i 12-month Board

This section is applicable for customers who have made placement under the TIA-i 12M Board Rate.

TIA-i 12M Board Historical Net Rate of Return

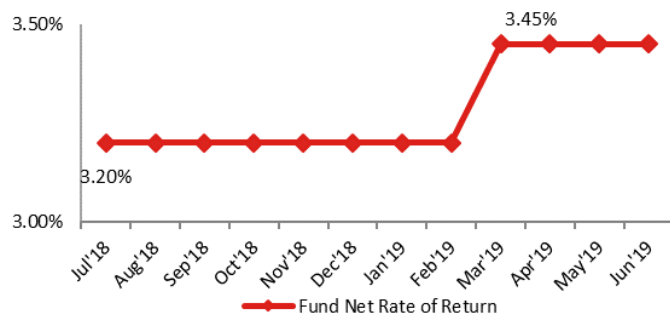


Month	Fund Rate of Return (ROR) to Investors
May-19	3.30% per annum
Jun-19	3.30% per annum

Rate of Return of TIA-i 6-month Board

This section is applicable for customers who have made placement under the TIA-i 6M Board Rate.

TIA-i 6M Board Historical Net Rate of Return



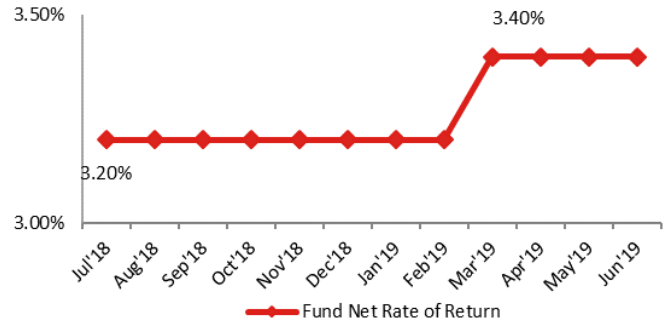
Month	Fund Rate of Return (ROR) to Investors
Apr-19	3.45% per annum
May-19	3.45% per annum
Jun-19	3.45% per annum

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Rate of Return of TIA-i 3-month Board

This section is applicable for customers who have made placement under the TIA-i 3M Board Rate.

TIA-i 3M Board Historical Net Rate of Return



Month	Fund Rate of Return (ROR) to Investors
Apr-19	3.40% per annum
May-19	3.40% per annum
Jun-19	3.40% 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

There have been no changes in the investment objectives, strategies, restrictions and limitations during the quarter period.

PROSPECT AND OUTLOOK

CIMB Islamic remains cautious on the prospects for the rest of 2019 given continued global and regional economic challenges. The 'Islamic first' and digital strategy is expected to drive Consumer and Commercial Banking financing growth, while Corporate financing and Investment Banking activities will likely maintain a positive momentum with a steady deal pipeline and sukuk issuances.

Overall, based on the underlying assets performance from April to June 2019, the bank foresees the asset performance to remain stable during 3rd Quarter of 2019.

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