

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

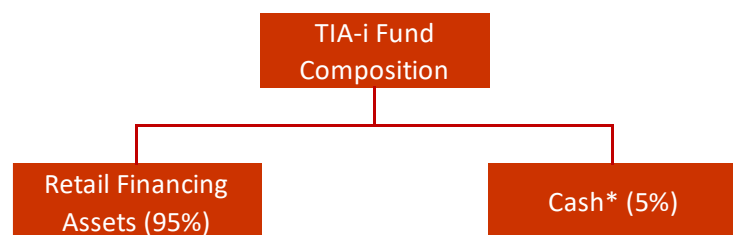
INVESTMENT OBJECTIVES

Aims to provide the followings 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 based on below parameter.



* Not exceeding 5% of total fund size.

OTHER INFORMATION

Details of TIA-i fees and charges can be obtained via www.cimb.com.my

INVESTMENT STRATEGIES

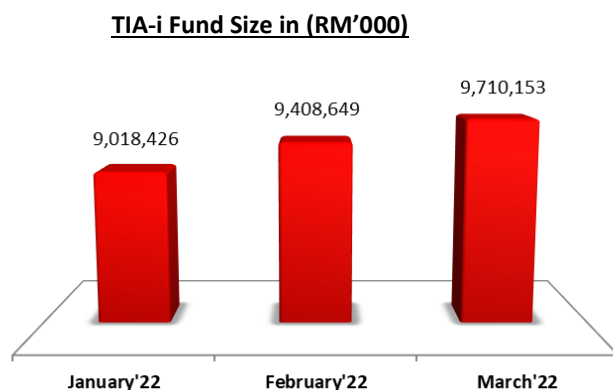
TIA-i returns are closely tied according to the performance of underlying assets; the inherent risk to the principal investment is relatively low given that the risk is managed through a diversified retail portfolio with low to moderate risk exposure.

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 2022, TIA-i fund balance was recorded at RM 9,710 million.



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

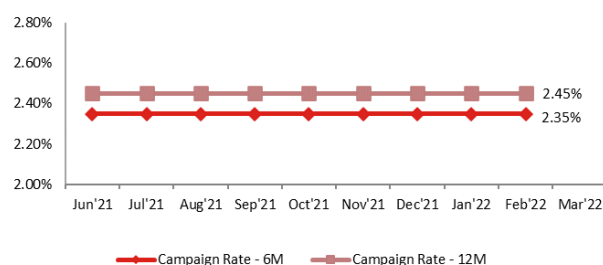
Underlying assets funded by TIA-i recorded the following Rate of Return (ROR) to investors after applying the agreed Profit Sharing Ratio, subject to terms and conditions.

1) TIA-i Promotional:

Rate of Return of TIA-i 6-month & 12-month Campaign

This section is applicable for customers who have made placement under the TIA-i 6M & 12M campaign from 1st Jun 2021 until 31st Aug 2021.

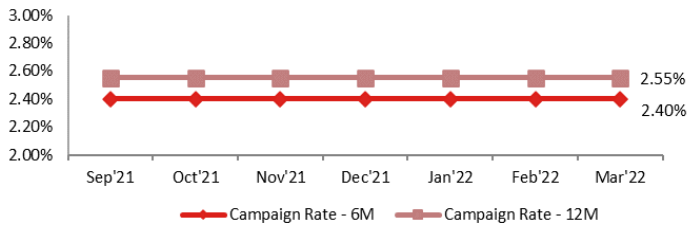
TIA-i 6M & 12M Campaign Historical Net Rate of Return



Month	Fund Rate of Return (ROR) to Investors	
	6M	12M
Jan-22	2.35% per annum	2.45% per annum
Feb-22	2.35% per annum	2.45% per annum
Mar-22	2.35% per annum	2.45% per annum

This section is applicable for customers who have made placement under the TIA-i 6M & 12M campaign from 1st Sep 2021 until 31st Mar 2022.

TIA-i 6M & 12M Campaign Historical Net Rate of Return



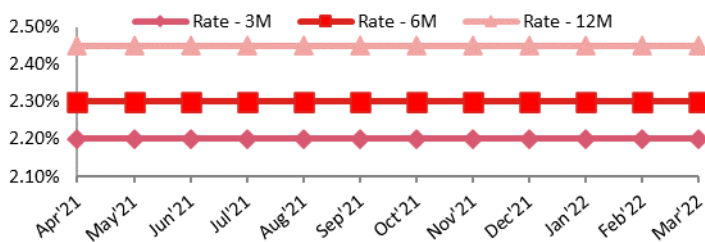
Month	Fund Rate of Return (ROR) to Investors	
	6M	12M
Jan-22	2.40% per annum	2.55% per annum
Feb-22	2.40% per annum	2.55% per annum
Mar-22	2.40% per annum	2.55% per annum

2) TIA-i Non- Promotional:

Rate of Return of TIA-i 3/6/12-month

This section is applicable for customers who have made placement under the TIA-i 3/6/12M.

TIA-i 3/6/12M Historical Net Rate of Return



Month	Fund Rate of Return (ROR) to Investors		
	3M	6M	12M
Jan-22	2.20% per annum	2.30% per annum	2.45% per annum
Feb-22	2.20% per annum	2.30% per annum	2.45% per annum
Mar-22	2.20% per annum	2.30% per annum	2.45% 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

The Bank remains cautiously optimistic for 2022 and expects a gradual economic recovery across all our key operating markets on the back of a progressive easing of pandemic restrictions, continued opening of economies and sustained stimulus measures undertaken by respective governments. However, the current operating environment warrants caution as uncertainties persist with headwinds brought about by the new Covid-19 variants and mutations, within an environment of impending rising profit rates. The Bank will continue to execute the Forward23+ strategies while focusing on credit risk and Risk-Adjusted Return On Capital (RAROC) optimisation.

Overall, the Bank expects an improved financial performance in 2022 driven by prudent financing growth, lower provisions and further progress on cost management. The Bank's performance should track the economy and industry growth as we continue to support impacted segments, while driving sustainable growth through Current Account and Savings Account ("CASA") accumulation, RAROC optimisation, Preferred and wealth management expansion, enhancing and expanding digital services as well as customer acquisition and sustainability financing. The Bank will continue creating economic opportunities for the underserved communities and supporting environmental conservation in line with our ongoing strategy to integrate value-based intermediation into our business approach.

IMPORTANT/DISCLAIMER

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

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