

**INVESTMENT ACCOUNT INFORMATION**

|                               |   |
|-------------------------------|---|
| <b>Product Name</b>           | Daily Investment Account-i (DIA-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>         | 31 May 2021   |

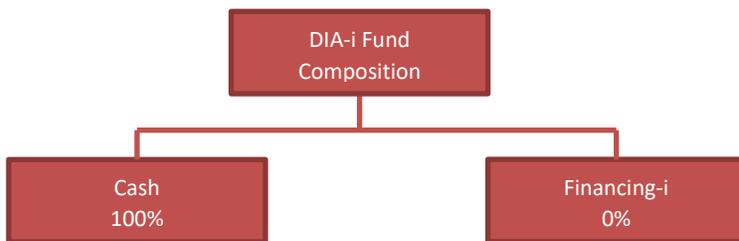
**INVESTMENT OBJECTIVES**

**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.

**INVESTMENT ASSET ALLOCATION**

The fund is invested in CIMB Islamic financing assets and the asset allocation is as per table below:



*Note: The Bank may invest funds in varying asset allocation parameters based on market conditions and asset suitability in order to achieve the indicative rate prescribed.*

**OTHER INFORMATION**

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

**INVESTMENT STRATEGIES**

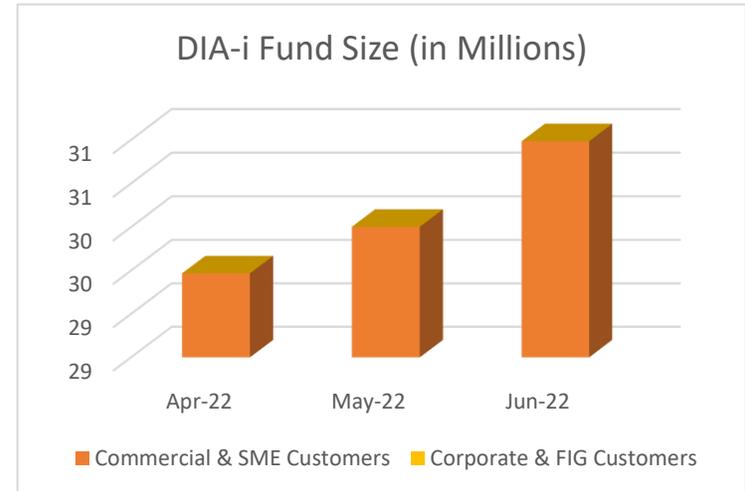
DIA-i returns are closely tied according to the performance of underlying assets; the inherent risk to the principal investment is relatively low given that the risk is managed through a diversified financing portfolio with low to moderate risk exposure.

Portfolio rebalancing is also executed to ensure the performance of the selected assets is aligned with the fund's strategies and objectives. Profit generated from tagged assets will be paid to the customers after deducting the agreed performance incentive fee. Losses (if any) shall be borne by the account holder.

**ANALYSIS OF FUND PERFORMANCE AND ASSET VALUATION**

**Fund Size and Growth**

As at June 2022, DIA-i fund balance was recorded at RM 31.0million.



The breakdown of fund size (in Millions) as follows:

|                                       | Apr-22      | May-22      | Jun-22      |
|---------------------------------------|-------------|-------------|-------------|
| <b>Commercial &amp; SME Customers</b> | <b>29.5</b> | <b>30.0</b> | <b>31.0</b> |
| <b>Corporate &amp; FIG Customers</b>  | <b>0.0</b>  | <b>0.0</b>  | <b>0.0</b>  |
| <b>Total</b>                          | <b>29.5</b> | <b>30.0</b> | <b>31.0</b> |

Investment will be calculated on a daily rest and credited at the end of the month.

**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 DIA-i**

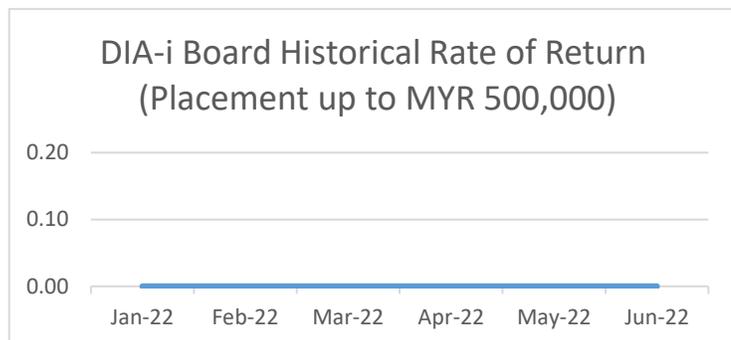
Underlying assets funded by DIA-i met the Rate of Return for the investment account holders in accordance with respective Wakalah incentive structure.

## DIA-i Non Promotional:

### Rate of Return of Board Rate

This section is applicable to Commercial & SME customers who have made placement under the DIA-i Board Rate.

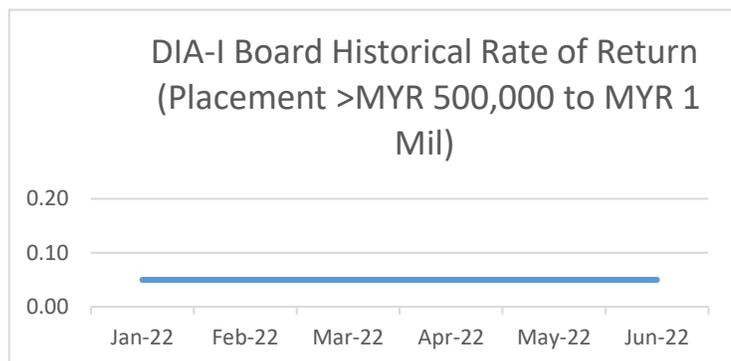
#### Placement up to RM 500,000



Net rate of return to customers is as follows:

| Month  | Fund Rate of Return (ROR) to Investors |
|--------|--|
| Apr-22 | 0.00% per annum                        |
| May-22 | 0.00% per annum                        |
| Jun-22 | 0.00% per annum                        |

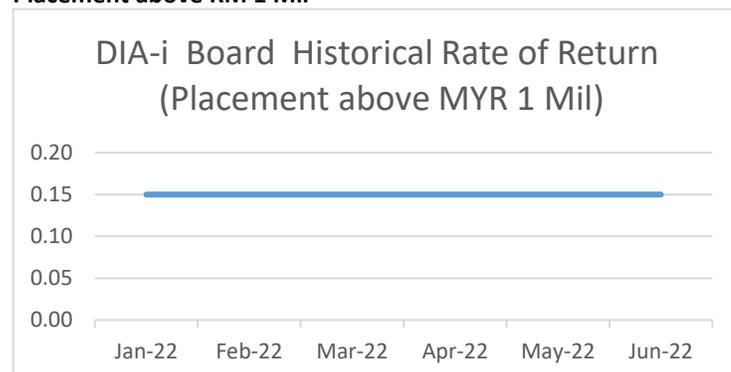
#### Placement >RM 500,000 to RM 1 Mil



Net rate of return to customers is as follows:

| Month  | Fund Rate of Return (ROR) to Investors |
|--------|--|
| Apr-22 | 0.05% per annum                        |
| May-22 | 0.05% per annum                        |
| Jun-22 | 0.05% per annum                        |

#### Placement above RM 1 Mil



Net rate of return to customers is as follows:

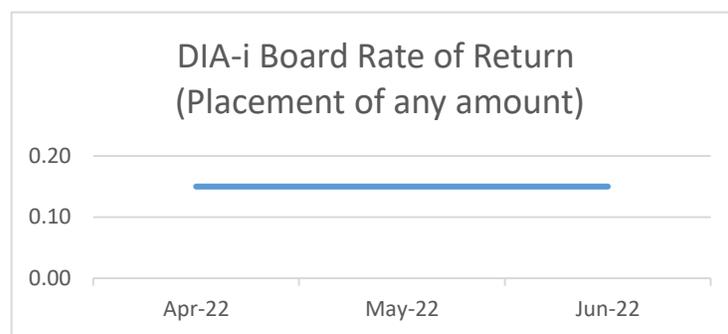
| Month  | Fund Rate of Return (ROR) to Investors |
|--------|--|
| Apr-22 | 0.15% per annum                        |
| May-22 | 0.15% per annum                        |
| Jun-22 | 0.15% per annum                        |

#### Note:

- Profit generated from tagged assets will be paid to the customers. However, the bank reserves the right to retain excess profit as performance incentive fee.
- Past performance is not reflective of future performance.

This section is applicable to Corporate & FIG Customers who have made placement under the DIA-i Board Rate.

#### Placement of any amount



Net rate of return to customers is as follows:

| Month  | Fund Rate of Return (ROR) to Investors |
|--------|--|
| Apr-22 | 0.15% per annum                        |
| May-22 | 0.15% per annum                        |
| Jun-22 | 0.15% per annum                        |

#### Note:

- Profit generated from tagged assets will be paid to the customers. However, the bank reserves the right to retain excess profit as performance incentive fee.
- 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 continues to maintain a cautious stance for 2022 in view of sustained global economic headwinds, trade tensions, and threat from the Covid-19. The Bank will sustain its prudent balance sheet growth momentum, and will continue to drive the digital agenda. The focus for 2022 includes creating an enabling environment for SMEs particularly within the green space, facilitating access to sustainability practices and solutions as well as supporting clients within the global halal economic sectors.

**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.

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