

INVESTMENT ACCOUNT INFORMATION

Product Name	Daily Investment Account-i (DIA-i)
Product Classification	Unrestricted Investment Account (URIA) whereby the investors provide the Bank, as the Investment Agent, with the mandate to make the ultimate investment decision in Shariah compliant assets on behalf of the investors
Investment Agent	CIMB Islamic Bank Berhad
Investment Currency	Ringgit Malaysia
Fund Inception	31 May 2021

INVESTMENT OBJECTIVES

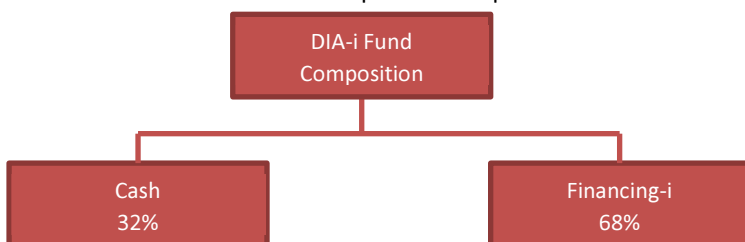
Aims to provide the following to the Investors:

- Stable returns through a low to moderate risk exposure.
- Capital preservation and financial security.

INVESTMENT ASSET ALLOCATION

The fund will be invested in CIMB Islamic financing assets and other Shariah compliance assets deemed suitable by the bank, which adhere to the investment objectives.

The asset allocation for the last quarter is as per table below:



Note: The Bank may invest the 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 [Fees and Charges](#)

INVESTMENT STRATEGIES

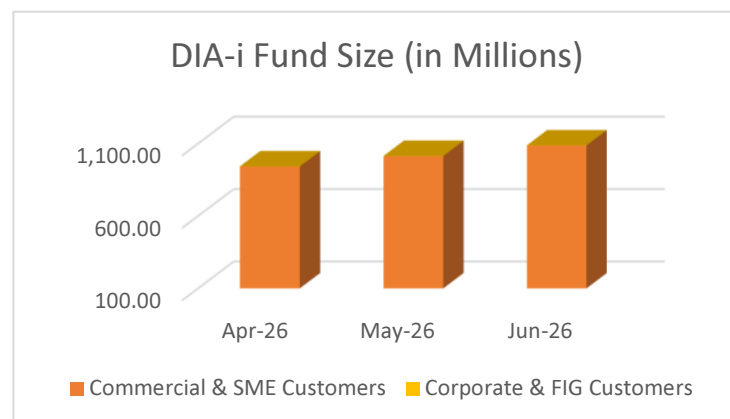
DIA-i returns are closely linked to the performance of the underlying assets; the inherent risk to the principal investment is relatively low given that the risk is managed through a diversified financing portfolio with a low to moderate risk exposure.

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 of June 2026, DIA-i fund balance was recorded at RM1,087.55million.



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

	Apr-26	May-26	Jun-26
Commercial & SME Customers	940.94	1,012.82	1,086.12
Corporate & FIG Customers	1.90	1.71	1.43
Total	942.84	1,014.53	1,087.55

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

Asset Valuation

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

Rate of Return for DIA-i

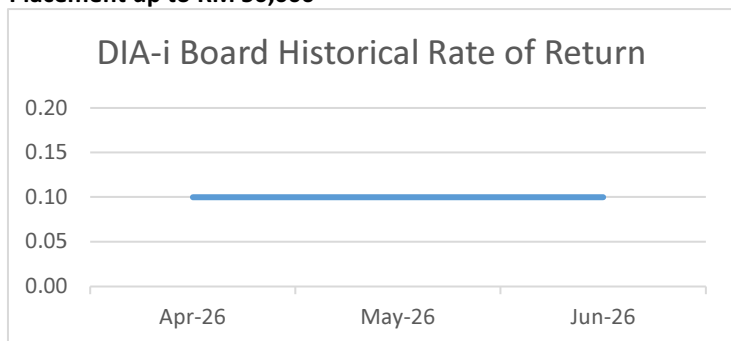
The underlying assets funded by DIA-i met the indicative rate of return for the investment account holders in accordance with respective Wakalah bi Al-Istithmar incentive structure.

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

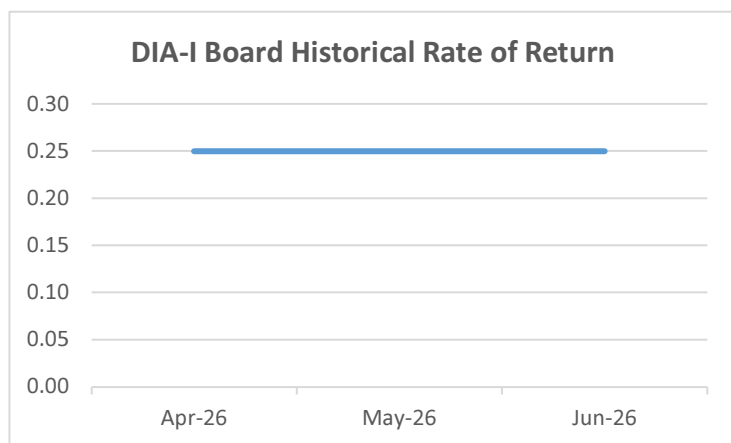
Placement up to RM 50,000



Net rate of return to customers is as follows:

Month	Fund Rate of Return (ROR) to Investors
Apr-26	0.10% per annum
May-26	0.10% per annum
June-26	0.10% per annum

Placement >RM 50,000 to RM 500,000



Net rate of return to customers is as follows:

Month	Fund Rate of Return (ROR) to Investors
Apr-26	0.25% per annum
May-26	0.25% per annum
June-26	0.25% per annum

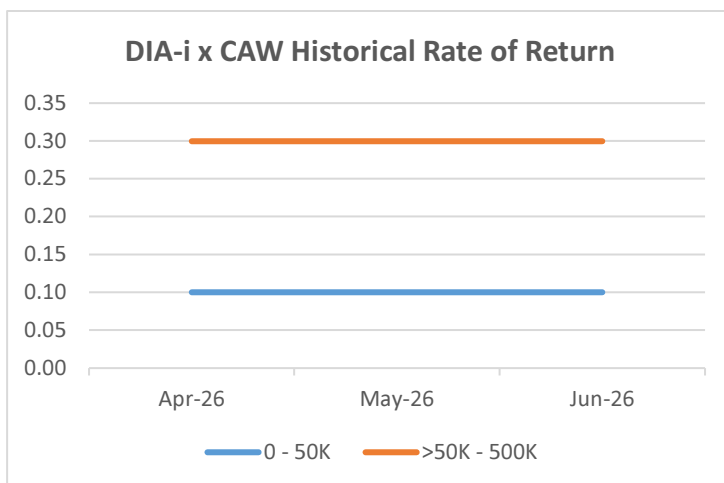
Note:

- Profit generated from the 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.

DIA-i Promotional:

Rate of Return of Board Rate for customers with CIMB @Work

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

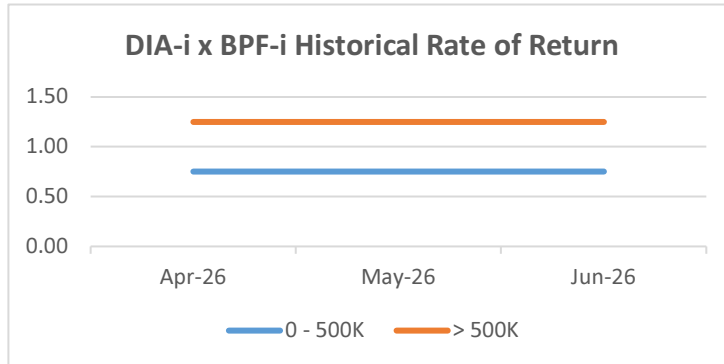


Net rate of return to customers is as follows:

Month	Fund Rate of Return (ROR) to Investors	
	0 - 50K Placement	>50K - 500K Placement
Apr-26	0.10% per annum	0.30% per annum
May-26	0.10% per annum	0.30% per annum
June-26	0.10% per annum	0.30% per annum

Rate of Return of Board Rate for customers with Business Premise Finance-i Bundling (BPF-i).

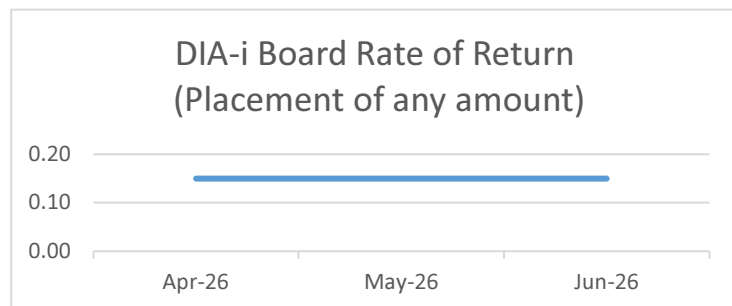
This section is applicable to **Commercial & SME customers** who have made placement under the DIA-i Board Rate with BPF-i.



Month	Fund Rate of Return (ROR) to Investors	
	0 - 500K Placement	> 500K Placement
Apr-26	0.75% per annum	1.25% per annum
May-26	0.75% per annum	1.25% per annum
June-26	0.75% per annum	1.25% per annum

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-26	0.15% per annum
May-26	0.15% per annum
June-26	0.15% per annum

Note:

- Profit generated from the 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

Malaysia's economic outlook in 2026 is expected to remain resilient, supported by steady domestic demand, sustained investment activities and continued policy focus on economic reform and fiscal consolidation. Private consumption is anticipated to remain robust, underpinned by stable labour market conditions, controlled inflation and targeted government support measures, while public and private investments are expected to continue driving growth, particularly in infrastructure, digitalisation and strategic industries.

The banking and financial services sector is expected to remain stable, with prudent liquidity management and disciplined credit growth supporting overall system soundness. Financing activities are projected to be supported by healthy demand from small and medium enterprises (SMEs) and corporate customers, particularly in sectors aligned with national development priorities such as sustainability, green transition, supply chain resilience and automation.

Within this operating environment, Islamic banking assets are expected to continue expanding, supported by increasing awareness and adoption of Shariah-compliant financing solutions. The Bank will continue to leverage its diversified financing portfolio and prudent risk management practices to sustain stable performance of the underlying assets funded by DIA-i. Asset allocation strategies will remain focused on preserving capital and delivering stable returns, while adapting to evolving market conditions.

Looking ahead, the Bank will continue to support Malaysia's economic agenda by facilitating financing to productive sectors, including sustainable and transition-related activities in line with its Green, Social, Sustainable Impact Products & Services (GSSIPs) framework. The DIA-i fund is expected to remain well-positioned to navigate the prevailing economic landscape and deliver outcomes aligned with its investment objectives, notwithstanding potential external volatility.

RATE OF RETURN

Investors are to take note that the past performance of the fund is not an indication of its future performance. For more details on past performance, quarterly reports on DIA-I since its inception are maintained on the bank's [website](#).

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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