

INVESTMENT ACCOUNT INFORMATION

Product Name	Daily Investment Account-i (DIA-i)
Product Classification	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
Entrepreneur	CIMB Islamic Bank Berhad
Investment Currency	Ringgit Malaysia
Fund Inception	31 May 2021

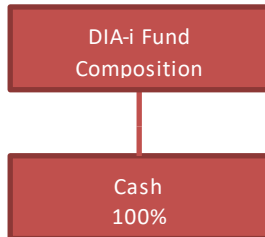
INVESTMENT OBJECTIVES

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 on a term investment.

INVESTMENT ASSET ALLOCATION

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



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

OTHER INFORMATION

Details of DIA-i fees and charges can be obtained via www.cimbislamic.com.my

INVESTMENT STRATEGIES

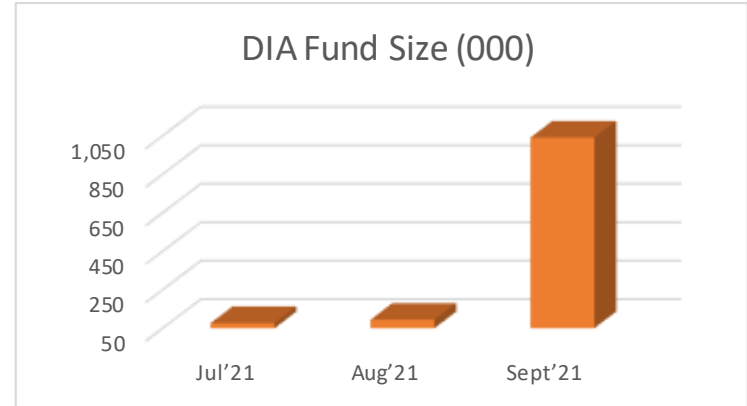
DIA-i returns are closely tied according to the performance of underlying assets; the inherent risk to the principal investment is relatively low given that the risk is managed through a diversified financing portfolio with low to moderate risk exposure.

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 September 2021, DIA-i fund balance was recorded at RM 1,043,267.



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

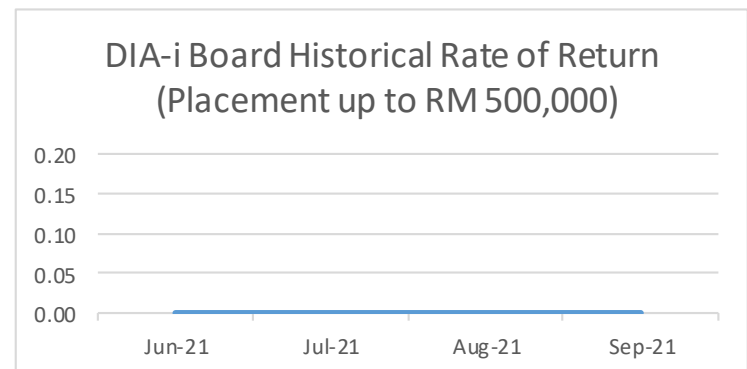
Underlying Assets funded by DIA-i recorded the below Profit will be paid to the customers.

DIA-i Non Promotional:

Rate of Return of Board Rate

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

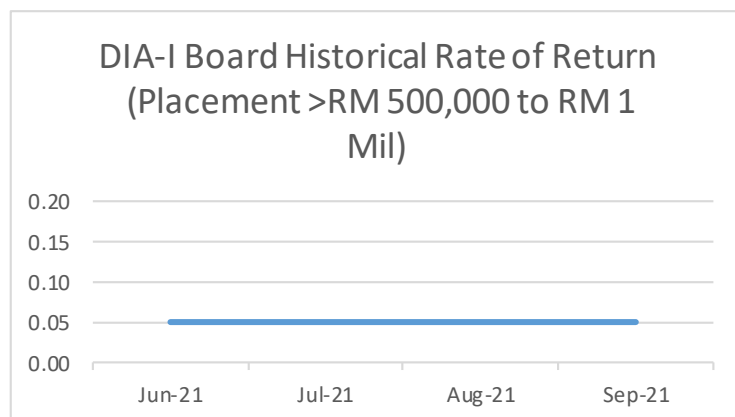
Placement up to RM 500,000



Net rate of return to customers is as follows:

Month	Fund Rate of Return (ROR) to Investors
Jul-21	0.00% per annum
Aug-21	0.00% per annum
Sept-21	0.00% per annum

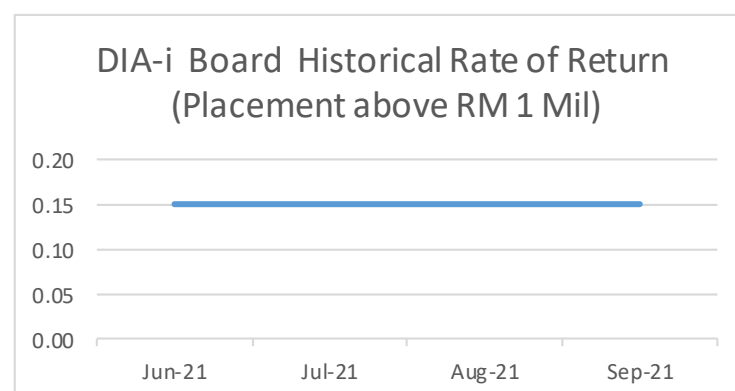
Placement >RM 500,000 to RM 1 Mil



Net rate of return to customers is as follows:

Month	Fund Rate of Return (ROR) to Investors
Jul-21	0.05% per annum
Aug-21	0.05% per annum
Sept-21	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
Jul-21	0.15% per annum
Aug-21	0.15% per annum
Sept-21	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 2021 in view of sustained global economic headwinds, trade tensions, threat from the Covid-19 outbreak as well as potential Overnight Policy Rate cuts. The Bank will sustain its prudent balance sheet growth momentum, and will continue to drive the digital agenda. The focus for 2021 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 halaleconomic sectors.

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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