

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

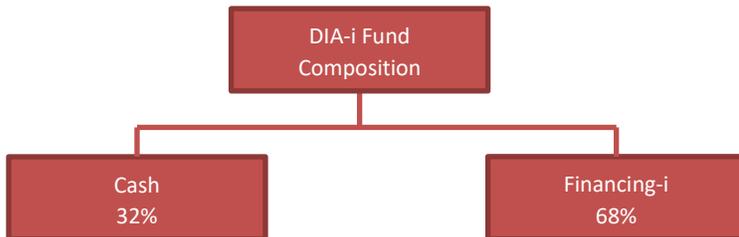
Aims to provide the following to the Investors:

- 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

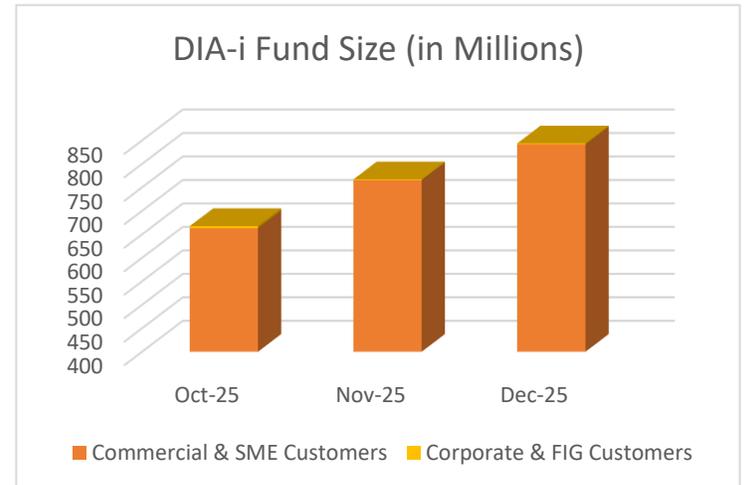
DIA-i returns are closely linked to the performance of the underlying assets; the inherent risk to the principal investment is relatively low given that the risk is managed through a diversified financing portfolio with a low to moderate risk exposure.

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 September 2025, DIA-i fund balance was recorded at RM843.7million.



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

	Oct-25	Nov-25	Dec-25
Commercial & SME Customers	663.2	765.4	841.6
Corporate & FIG Customers	4.4	1.7	2.1
Total	667.6	767.1	843.7

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

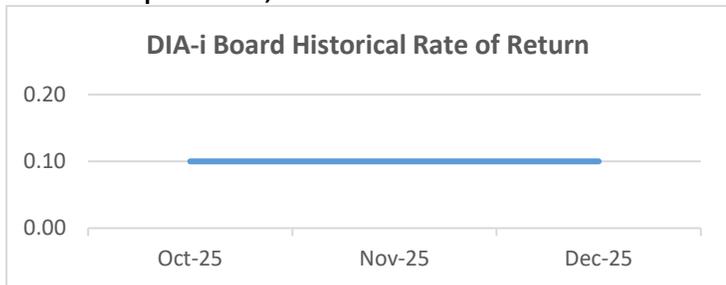
The underlying assets funded by DIA-i met the indicative rate of return for the investment account holders in accordance with respective Wakalah bi Al-Istithmar incentive structure.

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

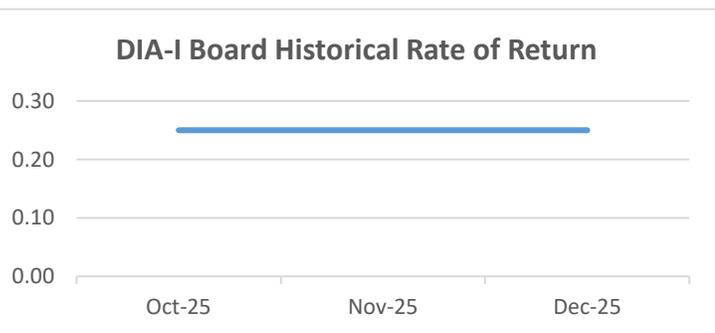
Placement up to RM 50,000



Net rate of return to customers is as follows:

Month	Fund Rate of Return (ROR) to Investors
Oct-25	0.10% per annum
Nov-25	0.10% per annum
Dec-25	0.10% per annum

Placement >RM 50,000 to RM 500,000mil



Net rate of return to customers is as follows:

Month	Fund Rate of Return (ROR) to Investors
Oct-25	0.25% per annum
Nov-25	0.25% per annum
Dec-25	0.25% per annum

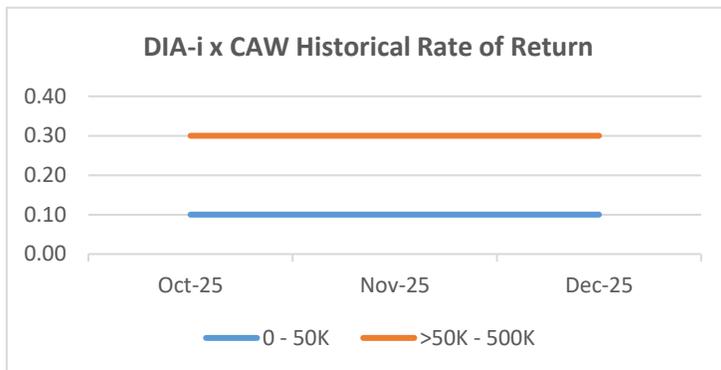
Note:

- 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.

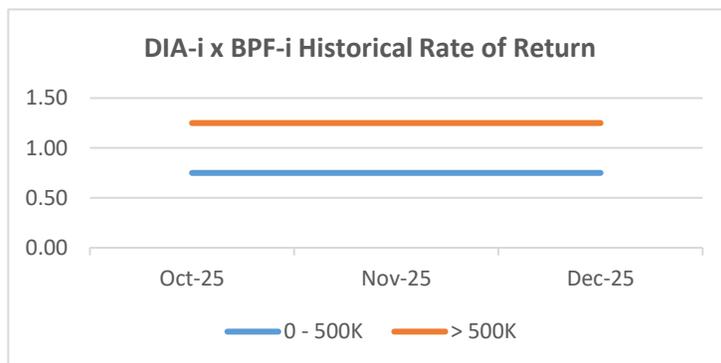


Net rate of return to customers is as follows:

Month	Fund Rate of Return (ROR) to Investors	
	0 - 50K Placement	>50K - 500K Placement
Oct-25	0.10% per annum	0.30% per annum
Nov-25	0.10% per annum	0.30% per annum
Dec-25	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.



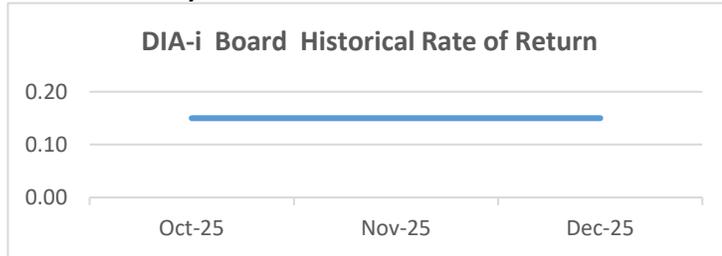
Month	Fund Rate of Return (ROR) to Investors	
	0 - 500K Placement	> 500K Placement
Oct-25	0.75% per annum	1.25% per annum
Nov-25	0.75% per annum	1.25% per annum
Dec-25	0.75% per annum	1.25% per annum

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

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.

Placement of any amount



Net rate of return to customers is as follows:

Month	Fund Rate of Return (ROR) to Investors
Oct-25	0.15% per annum
Nov-25	0.15% per annum
Dec-25	0.15% per annum

STATEMENT ON ANY CHANGES

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

PROSPECT AND OUTLOOK

In the past few years, the Bank's focus has revolved around creating and enabling an environment for SMEs particularly within the green space by making sustainability practices and automation and digitalization solutions more accessible. In 2026, the Bank will continue to expand its sustainable finance solutions guided via its Green, Social, Sustainable Impact Products & Services (GSSIPs) framework, whilst continuing to make strides across its ASEAN footprint.

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.

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.

THE INFORMATION IN THIS PERFORMANCE REPORT REFLECTS PREVAILING CONDITIONS AND OUR VIEWS AS OF THIS DATE. NOTHING CONTAINED IN THIS REPORT IS, OR SHALL BE, RELIED UPON AS A PROMISE OR REPRESENTATION AS TO THE FUTURE. PAST PERFORMANCE OF THE INVESTMENT IS NOT A GUARANTEE OF FUTURE PERFORMANCE.

WARNING

THE RETURNS ON THIS INVESTMENT ACCOUNT WILL BE AFFECTED BY THE PERFORMANCE OF THE UNDERLYING ASSETS. THE PRINCIPAL AND RETURNS ARE NOT GUARANTEED AND CUSTOMER RISKS EARNING NO RETURNS AT ALL. THIS INVESTMENT ACCOUNT IS NOT PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA ("PIDM").