

INVESTMENT ACCOUNT INFORMATION

Product Name	Term Investment Account-i (TIA-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	05 September 2018

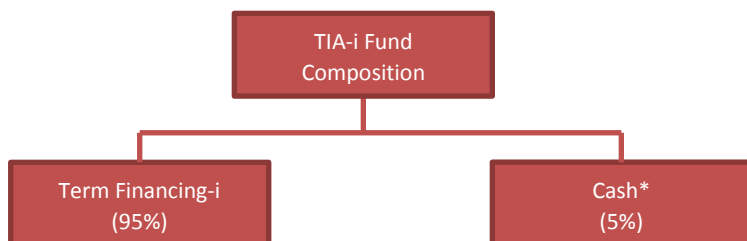
INVESTMENT OBJECTIVES

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:



* Not exceeding 5% of total fund size.

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

OTHER INFORMATION

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

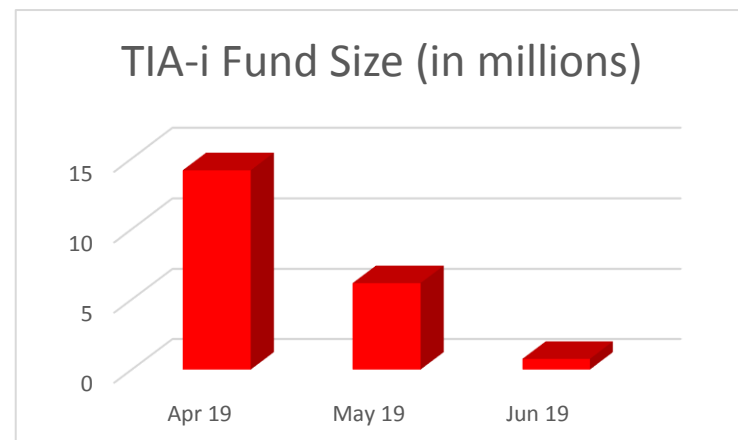
INVESTMENT STRATEGIES

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 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. 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 June 2019, TIA-i fund balance was recorded at RM765 thousand.



Investment will be valued on a monthly basis and profit will be paid at maturity.

Asset Valuation

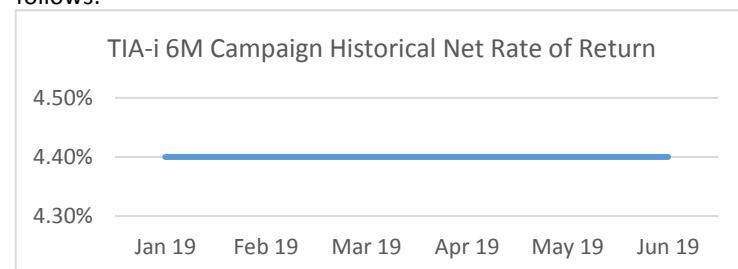
The Bank will perform valuation of underlying assets of the Fund in accordance with the Malaysian Financial Reporting Standards ("MFRS") which will be carried out on a monthly basis.

Rate of Return for TIA-i

Underlying Assets funded by TIA-i recorded the below Rate of Return (ROR) to investors after the Profit Sharing Ratio were adjusted in favor of the investors.

1) TIA-i Promotional :
Rate of Return of TIA-i 6-Month Campaign

Net rate of return for customers who have made placement under the TIA-i 6M campaign from 5th Sep 2018 until 31st Dec 2018 is as follows:



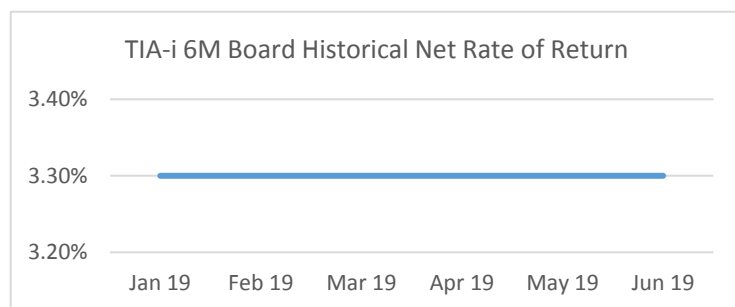
Details of the net Rate of Return (ROR) to investors are as follow;

Month	Fund Rate of Return (ROR) to Investors
Apr-19	4.40% per annum
May-19	4.40% per annum
Jun-19	4.40% per annum

2) TIA-i Non Promotional :

Rate of Return of TIA-i 6-Month Board

This section is applicable to customers who have made placement under the TIA-i 6M Board Rate.



Net rate of return to customers is as follows:

Month	Fund Rate of Return (ROR) to Investors
Apr-19	3.30% per annum
May-19	3.30% per annum
Jun-19	3.30% per annum

Note:

- The distribution rate of rate of return will be subject to a minimum PSR of 50:50 (Customer : Bank). However, the bank reserves the right to retain excess profit as performance incentive.
- 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 cautious for 2019 in view of the sustained external headwinds, trade tensions and decelerating global economic growth. The Bank's performance should track the economy and commodity prices. Growth will continue to be driven by the successful 'Islamic first' strategy, with focus on developing sustainable financial products and solutions. CIMB Islamic aims to capitalize on the opportunities arising from the fast-growing global halal economy.

Overall, based on the underlying assets performance from April to June 2019, the bank foresees the asset performance to remain stable during 3rd Quarter of 2019.

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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