

CIMB ISLAMIC BANK BERHAD [200401032872 (671380-H)]

TERM INVESTMENT ACCOUNT-i
For Non-Individual

INVESTMENT ACCOUNT INFORMATION

Product Name	Term Investment Account-i (TIA-i)
Product Classification	Unrestricted Investment Account (URIA) whereby the investors provide the Bank as Mudarib (entrepreneur) 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

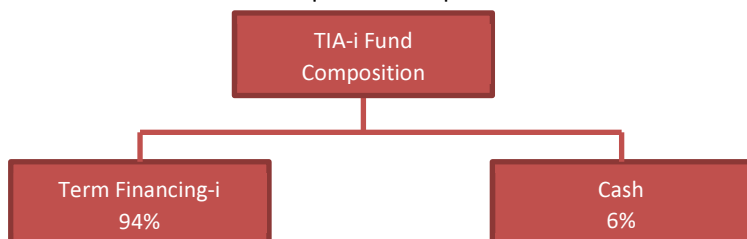
Aims to provide the following to the Investors:

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

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 of last quarter 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 TIA-i fees and charges can be obtained via [Fees and Charges](#)

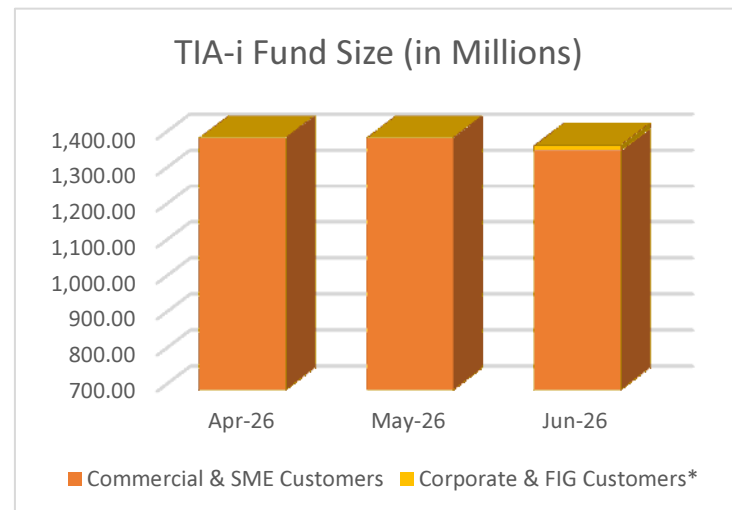
INVESTMENT STRATEGIES

TIA-i returns is 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. Any profit generated from the capital is shared between the account holder and the Bank according to a 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 of June 2026, TIA-i fund balance was recorded at RM1,378.81million.



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

	Apr-26	May-26	June-26
Commercial & SME Customers	1,405.25	1,411.79	1,364.21
Corporate & FIG Customers	11.57	14.61	14.60
Total	1,416.82	1,426.40	1,378.81

Investment will be valued monthly, and profits 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 monthly.

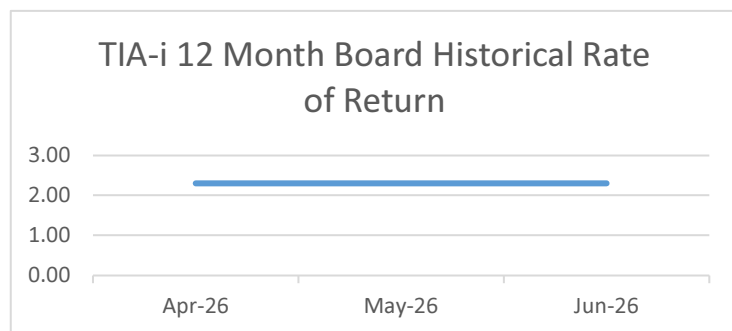
Rate of Return for TIA-i

The underlying assets funded by TIA-i met the indicative rate of return to the investors. The profit-sharing ratio of the total fund performance would be adjusted to meet the indicative rate of return to the investors, in line with the product terms and conditions.

TIA-i Non Promotional Historical Board Rate of Return

TIA-i 12-Month

This section is applicable to **Commercial & SME customers** who have made placement under the TIA-i 12M Board Rate.

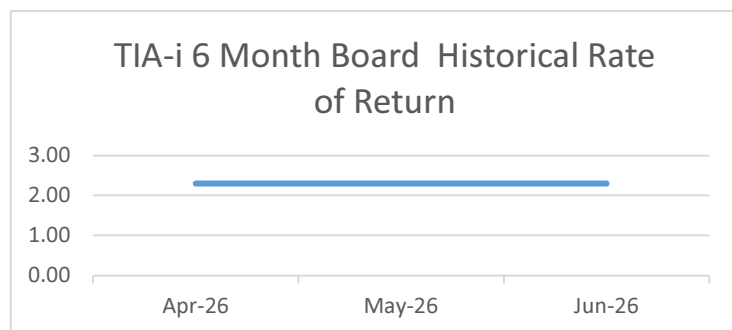


Net rate of return to customers is as follows:

Month	Fund Rate of Return (ROR) to Investors
Apr-26	2.30% per annum
May-26	2.30% per annum
June-26	2.30% per annum

TIA-i 6-Month

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

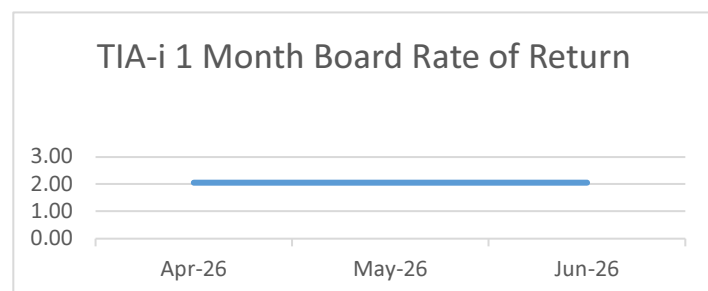


Net rate of return to customers is as follows:

Month	Fund Rate of Return (ROR) to Investors
Apr-26	2.30% per annum
May-26	2.30% per annum
June-26	2.30% per annum

TIA-i 1-Month

This section is applicable to **Commercial & SME customers** who have made placement under the TIA-i 1M Board Rate.

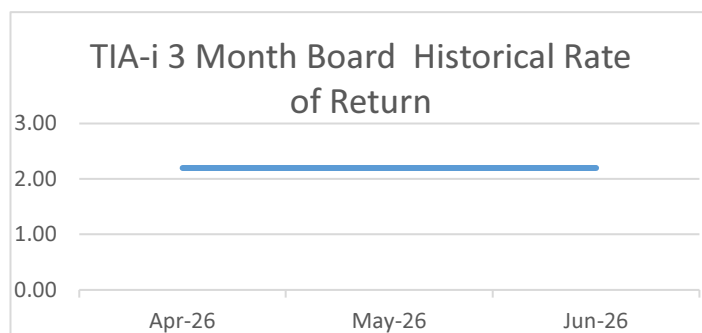


Net rate of return to customers is as follows:

Month	Fund Rate of Return (ROR) to Investors
Apr-26	2.05% per annum
May-26	2.05% per annum
June-26	2.05% per annum

TIA-i 3-Month

This section is applicable to **Commercial & SME customers** who have made placement under the TIA-i 3M Board Rate.

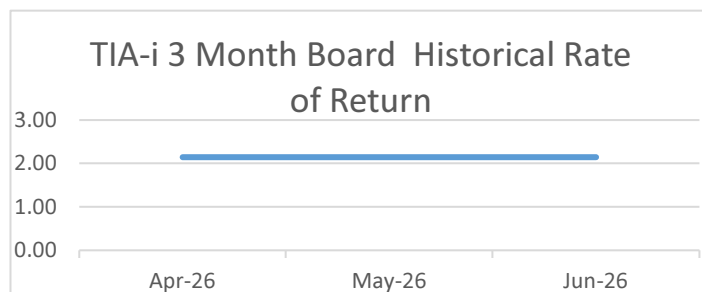


Net rate of return to customers is as follows:

Month	Fund Rate of Return (ROR) to Investors
Apr-26	2.20% per annum
May-26	2.20% per annum
June-26	2.20% per annum

TIA-i 3-Month

This section is applicable to **Corporate & FIG customers** who have made placement under the TIA-i 3M Board Rate.



Net rate of return to customers is as follows:

Month	Fund Rate of Return (ROR) to Investors
Apr-26	2.15% per annum
May-26	2.15% per annum
June-26	2.15% per annum

Note:

- The distribution rate of return will be subject to the 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

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 TIA-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 TIA-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 TIA-I since its inception are maintained on the bank's [website](#).

IMPORTANT/DISCLAIMER

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