

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

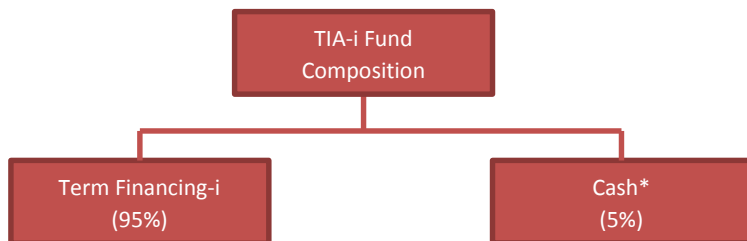
INVESTMENT OBJECTIVES

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

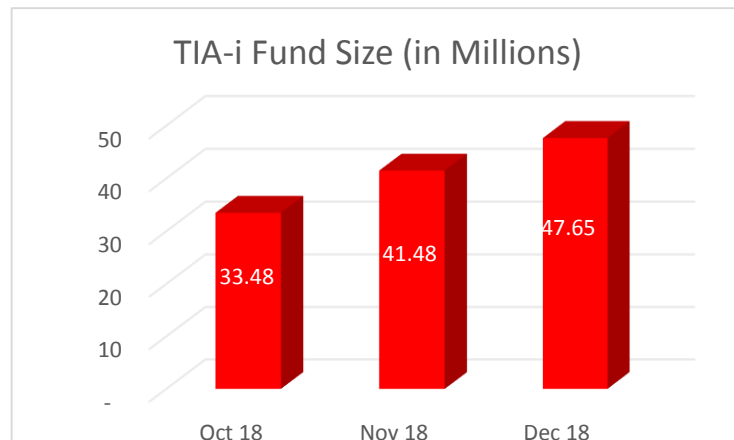
TIA-i returns are closely tied according to the performance of underlying assets; the inherent risk to the principal investment is relatively low given that the risk is managed through a diversified financing portfolio with low to moderate risk exposure.

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 December 2018, TIA-i fund balance was recorded at RM47.65 million.



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.

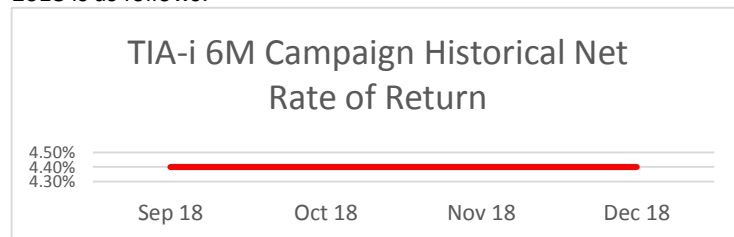
Rate of Return for TIA-i

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

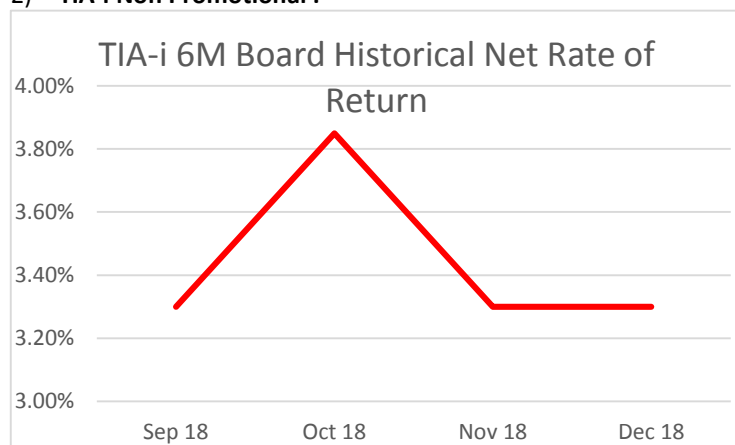
Net rate of return for customers who have made placement under the TIA-i 6M campaign from 1st October 2018 until 31 December 2018 is as follows:



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

Month	Fund Rate of Return (ROR) to Investors
Oct-18	4.40% per annum
Nov-18	4.40% per annum
Dec-18	4.40% per annum

2) TIA-i Non Promotional :



Net rate of return to customers is as follows:

Month	Fund Rate of Return (ROR) to Investors
Oct-18	3.85% per annum
Nov-18	3.30% per annum
Dec-18	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

CIMB Islamic remains cautiously optimistic for the first quarter of 2019 with continued growth in operating income, sustained focus on credit quality and strict cost controls. CIMB Islamic is expected to grow in line with the economic trajectory and improving capital market activity, with asset quality staying stable. The outlook for the fixed income market is encouraging with sustained fund raising activities, particularly sukuk issuances for infrastructure and development projects.

Overall, based on the underlying assets performance from September 2018, the bank foresees the asset performance to remain stable during 1st 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.

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