

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

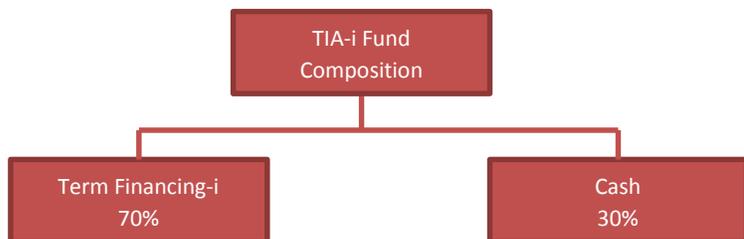
INVESTMENT OBJECTIVES

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:



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.

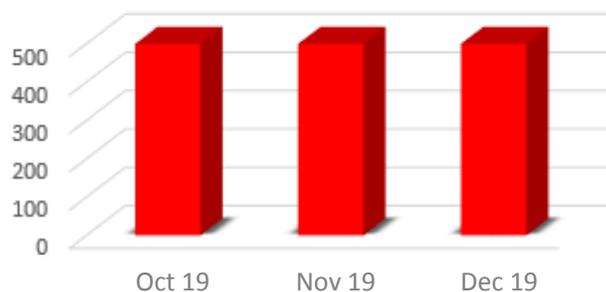
Portfolio rebalancing is also executed to ensure the performance of the selected assets is aligned with the fund's strategies and objectives. Any profit generated from the capital is shared between the account holder and the Bank according to mutually pre-agreed profit sharing ratio (PSR) whilst financial losses (if any) will be borne by the account holder.

ANALYSIS OF FUND PERFORMANCE AND ASSET VALUATION

Fund Size and Growth

As at December 2019, TIA-i fund balance was recorded at RM500 thousand.

TIA-i Fund Size (in thousands)



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.

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.

TIA-i 6M Board Historical Net Rate of Return



Net rate of return to customers is as follows:

Month	Fund Rate of Return (ROR) to Investors
Oct-19	3.30% per annum
Nov-19	3.30% per annum
Dec-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 2020 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 July to December 2019, the bank foresees the asset performance to remain stable during 1st Quarter of 2020.

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

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