

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

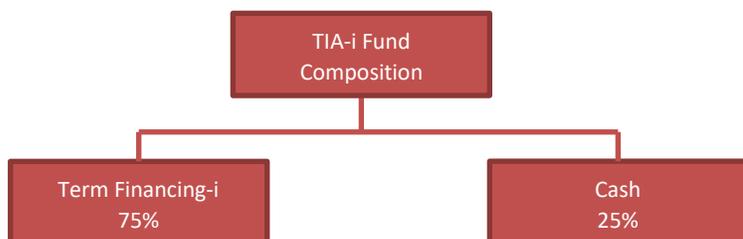
INVESTMENT OBJECTIVES

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

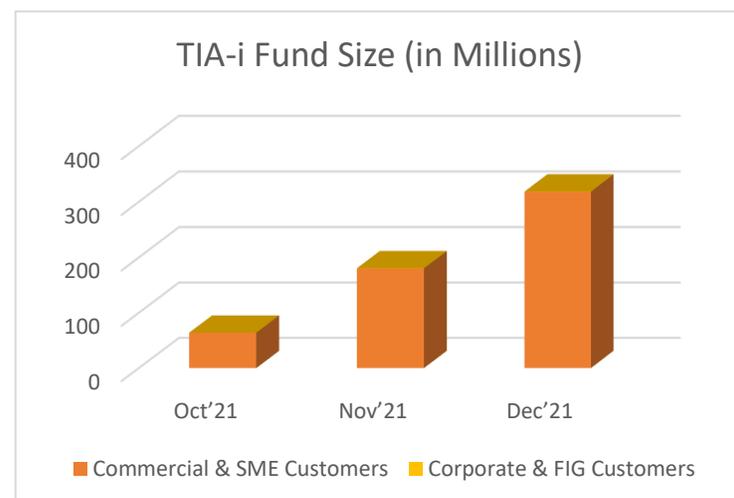
INVESTMENT STRATEGIES

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 2021, TIA-i fund balance was recorded at RM318.4 million.



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

	Oct'21	Nov'21	Dec'21
Commercial & SME Customers	64	180	318
Corporate & FIG Customers	-	0.4	0.4
Total	64.0	180.4	318.4

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.

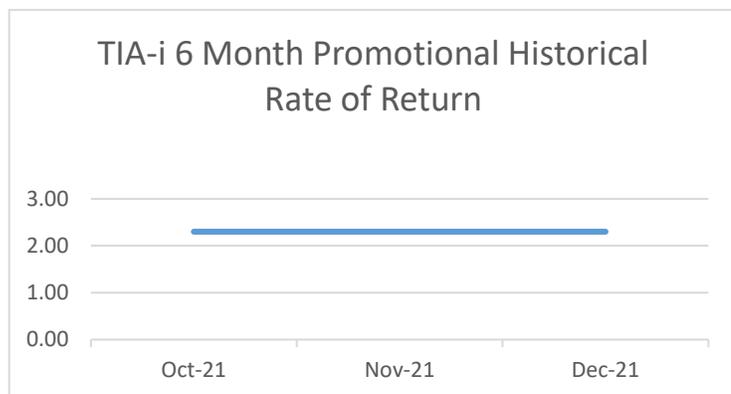
Rate of Return for TIA-i

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 Promotional:

Rate of Return of TIA-i 6-Month Campaign

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



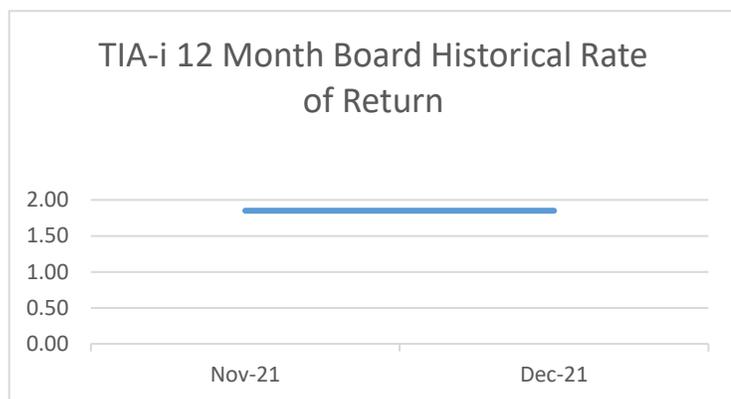
Net rate of return to customers is as follows:

Month	Fund Rate of Return (ROR) to Investors
Oct-21	2.30% per annum
Nov-21	2.30% per annum
Dec-21	2.30% per annum

TIA-i Non Promotional:

Rate of Return of TIA-i 12-Month Board

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

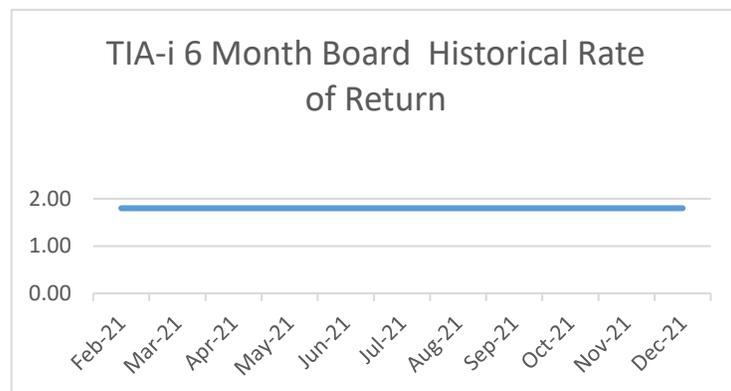


Net rate of return to customers is as follows:

Month	Fund Rate of Return (ROR) to Investors
Nov-21	1.85% per annum
Dec-21	1.85% per annum

Rate of Return of TIA-i 6-Month Board

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

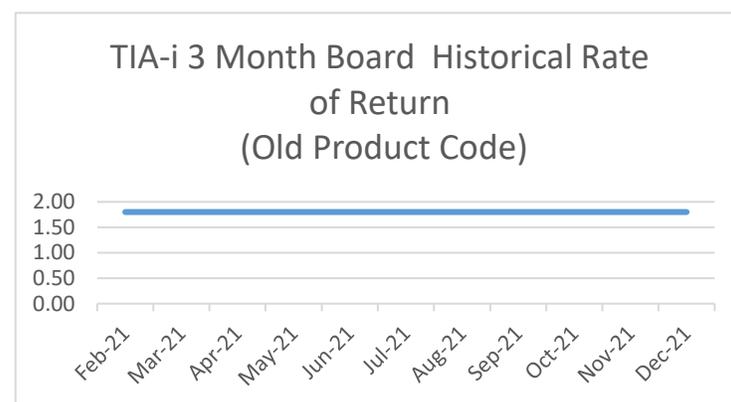


Net rate of return to customers is as follows:

Month	Fund Rate of Return (ROR) to Investors
Oct-21	1.80% per annum
Nov-21	1.80% per annum
Dec-21	1.80% per annum

Rate of Return of TIA-i 3-Month Board (Old Product Code)

This section is applicable to Commercial & SME customers who have made placement under the TIA-i 3M Board Rate prior to Oct-21.



Net rate of return to customers is as follows:

Month	Fund Rate of Return (ROR) to Investors
Oct-21	1.80% per annum
Nov-21	1.80% per annum
Dec-21	1.80% 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

The Bank continues to maintain a cautious stance for 2022 in view of sustained global economic headwinds, trade tensions, and threat from the Covid-19. The Bank will sustain its prudent balance sheet growth momentum, and will continue to drive the digital agenda. The focus for 2022 includes creating an enabling environment for SMEs particularly within the green space, facilitating access to sustainability practices and solutions as well as supporting clients within the global halal economic sectors.

Rate of Return of TIA-i 3-Month Board (New Product Code)

This section is applicable to Commercial & SME customers who have made placement under the TIA-i 3M Board Rate from Oct-21 onwards.



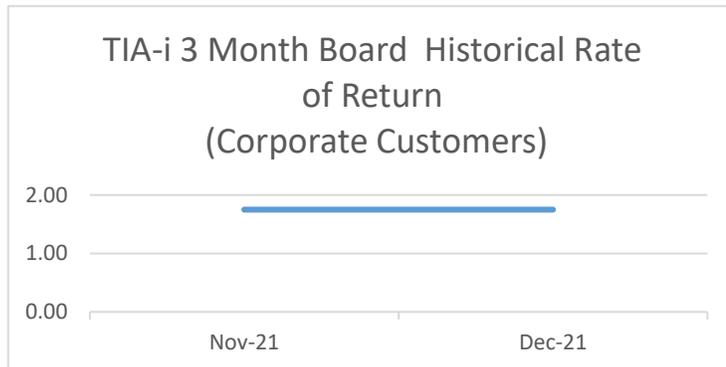
Net rate of return to customers is as follows:

Month	Fund Rate of Return (ROR) to Investors
Oct-21	1.70% per annum
Nov-21	1.70% per annum
Dec-21	1.70% per annum

Rate of Return of TIA-i 3-Month Board

(Corporate & FIG Customers)

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
Nov-21	1.75% per annum
Dec-21	1.75% 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.

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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