

INVESTMENT ACCOUNT INFORMATION

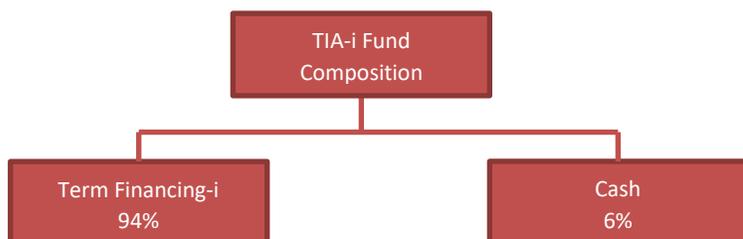
| | |
|-------------------------------|---|
| Product Name | Term Investment Account-i (TIA-i) |
| Product Classification | Unrestricted Investment Account (URIA) whereby the investors provides the Bank with the mandate to make the ultimate investment decision in Shariah compliant assets on behalf of 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 has been invested in CIMB Islamic financing assets and the asset allocation is as per table below over the last quarter;



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 www.cimb.com.my/business

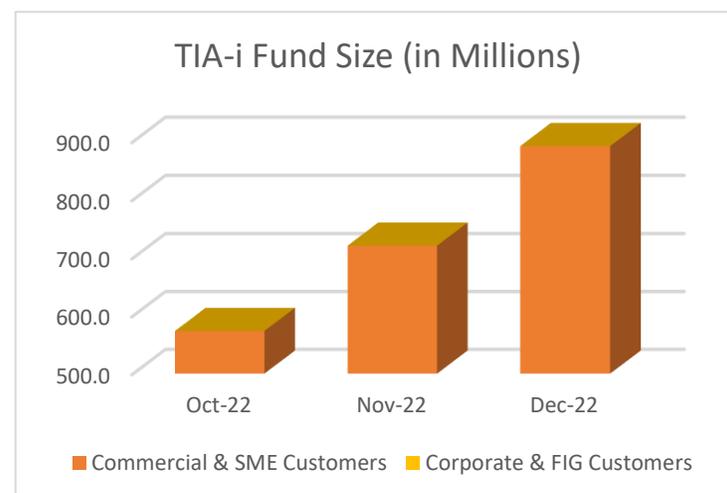
INVESTMENT STRATEGIES

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 2022, TIA-i fund balance was recorded at RM892.1million.



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

| | Oct-22 | Nov-22 | Dec-22 |
|---------------------------------------|--------------|--------------|--------------|
| Commercial & SME Customers | 573.7 | 720.9 | 892.1 |
| Corporate & FIG Customers | 0.0 | 0.0 | 0.0 |
| Total | 573.7 | 720.9 | 892.1 |

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

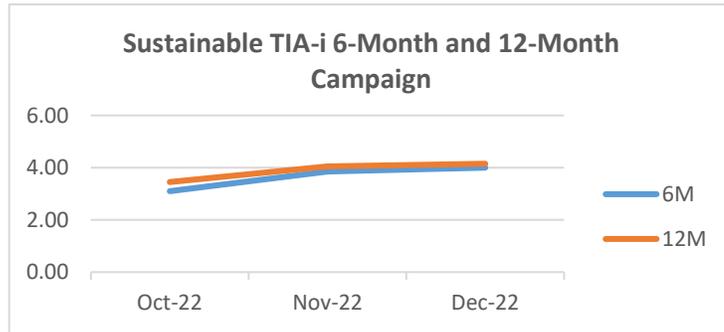
Underlying Assets funded by TIA-i met the indicative rates of return to the investors. Profit sharing ratio of the total fund performance would be adjusted to meet the indicative Rate of Return to the investors, in line with the Terms and Conditions.

TIA-i Promotional:

Rate of Return of Sustainable TIA-i 6-Month and 12-Month Campaign

This section is applicable to **Commercial & SME customers** who have made placement under the TIA-i 6M and 12M Campaign Rate.

The 6M campaign rate was launched in August 2022 and the 12M campaign rate was launched in September 2022. This campaign will run till the 31st of January 2023.



Net rate of return to customers for the 6M rate is as follows:

| Month | Fund Rate of Return (ROR) to Investors |
|--------|--|
| Oct-22 | 3.10% per annum |
| Nov-22 | 3.85% per annum |
| Dec-22 | 4.05% per annum |

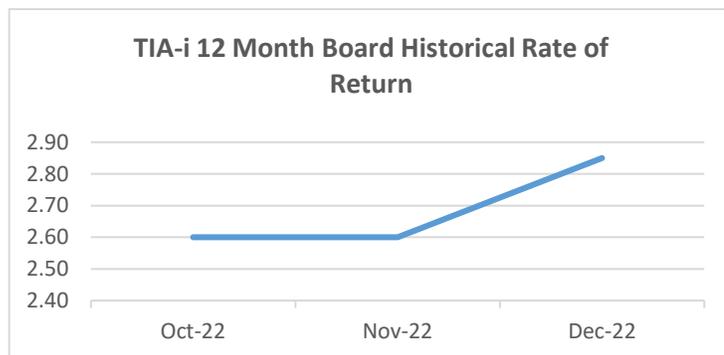
Net rate of return to customers for the 12M rate is as follows:

| Month | Fund Rate of Return (ROR) to Investors |
|--------|--|
| Oct-22 | 3.45% per annum |
| Nov-22 | 4.05% per annum |
| Dec-22 | 4.15% 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.

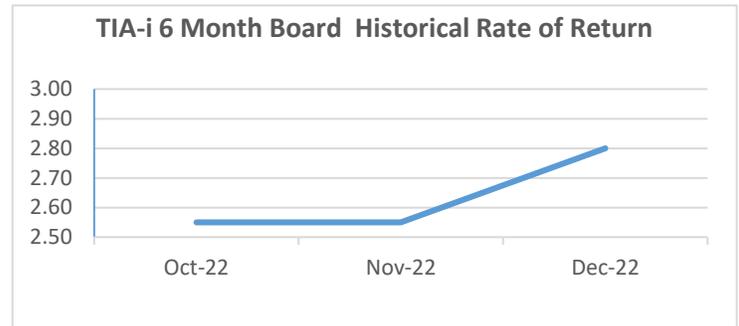


Net rate of return to customers is as follows:

| Month | Fund Rate of Return (ROR) to Investors |
|--------|--|
| Oct-22 | 2.60% per annum |
| Nov-22 | 2.60% per annum |
| Dec-22 | 2.85% 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.

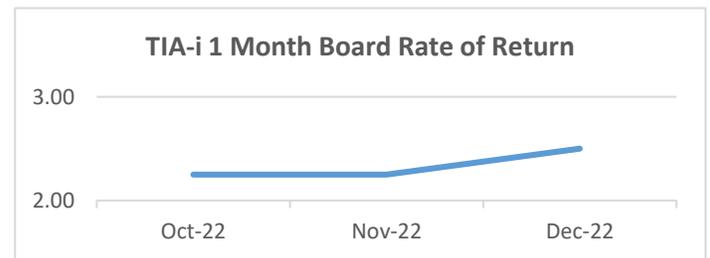


Net rate of return to customers is as follows:

| Month | Fund Rate of Return (ROR) to Investors |
|--------|--|
| Oct-22 | 2.55% per annum |
| Nov-22 | 2.55% per annum |
| Dec-22 | 2.80% per annum |

Rate of Return of TIA-i 1-Month Board

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 |
|--------|--|
| Oct-22 | 2.25% per annum |
| Nov-22 | 2.25% per annum |
| Dec-22 | 2.50% per annum |

Rate of Return of TIA-i 3-Month Board

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-22 | 2.45% per annum |
| Nov-22 | 2.45% per annum |
| Dec-22 | 2.70% 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 |
|--------|--|
| Oct-22 | 2.50% per annum |
| Nov-22 | 2.75% per annum |
| Dec-22 | 2.75% 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.

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.

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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