

**INVESTMENT ACCOUNT INFORMATION**

<b>Product Name</b>	Term Investment Account-i (TIA-i)
<b>Product Classification</b>	Unrestricted Investment Account (URIA) whereby the investors provide the Bank with the mandate to make the ultimate investment decision in Shariah compliant assets on behalf of the investors
<b>Entrepreneur</b>	CIMB Islamic Bank Berhad
<b>Investment Currency</b>	Ringgit Malaysia
<b>Fund Inception</b>	05 September 2018

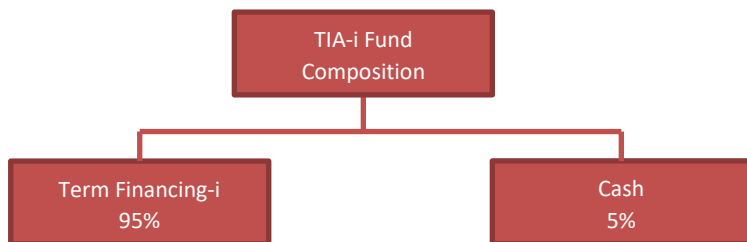
**INVESTMENT OBJECTIVES**

**Aims to provide the following to the Investors:**

- To enjoy stable returns through a 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](http://www.cimb.com.my/business)

**INVESTMENT STRATEGIES**

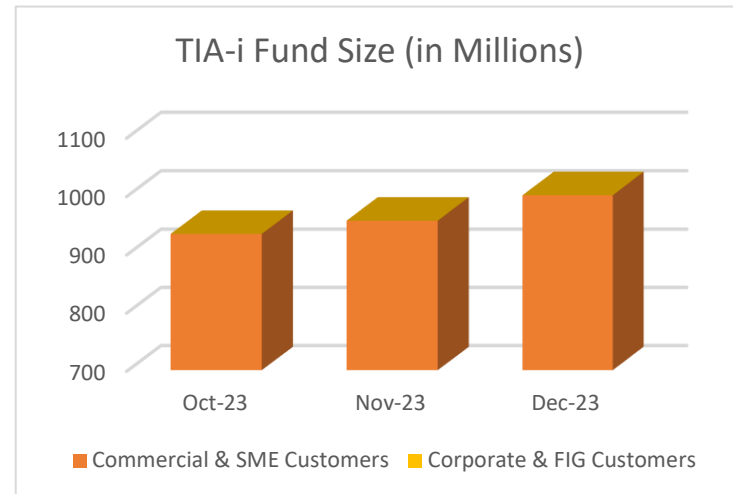
TIA-i returns are closely tied according to the performance of the underlying assets; the inherent risk to the principal investment is relatively low given that the risk is managed through a diversified financing portfolio with a low to moderate risk exposure.

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 at December 2023, TIA-i fund balance was recorded at RM1,000.3million.



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

	Oct-23	Nov-23	Dec-23
<b>Commercial &amp; SME Customers</b>	<b>934.1</b>	<b>956.8</b>	<b>1,000.3</b>
<b>Corporate &amp; FIG Customers</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total</b>	<b>934.1</b>	<b>956.8</b>	<b>1,000.3</b>

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**

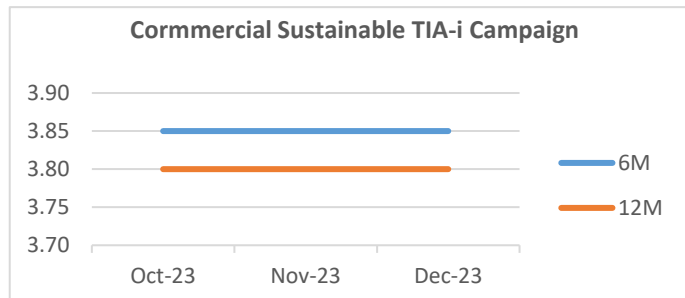
Underlying Assets funded by TIA-i met the indicative rate of return to the investors. Profit sharing ratio of the total fund performance would be adjusted to meet the indicative rate of return to the investors, in line with the product terms and conditions.

**TIA-i Promotional:**

**Rate of Return for Commercial Sustainable TIA-i Campaign**

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

The campaign was launched on the 1<sup>st</sup> of October and ran through till the end of December 2023.



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

Month	Fund Rate of Return (ROR) to Investors
Oct-23	3.85% per annum
Nov-23	3.85% per annum
Dec-23	3.85% per annum

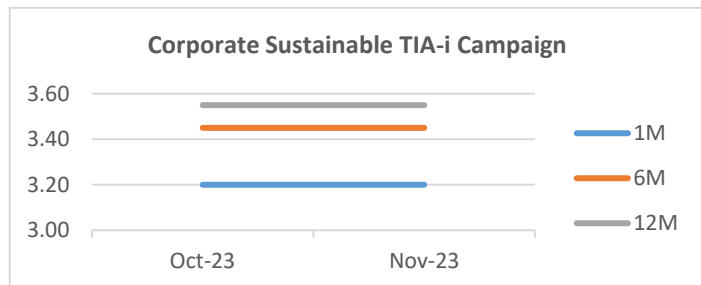
Net rate of return to customers for the 12M rate is as follows:

Month	Fund Rate of Return (ROR) to Investors
Oct-23	3.80% per annum
Nov-23	3.80% per annum
Dec-23	3.80% per annum

**Rate of Return for Corporate Sustainable TIA-i Campaign**

This section is applicable only to **Corporate** customers who have made placement under the TIA-i 1M, 6M and 12M Campaign Rate.

The campaign was launched on the 29<sup>th</sup> of May and ran through till the end of November 2023.



Net rate of return to customers for the 1M rate is as follows:

Month	Fund Rate of Return (ROR) to Investors
Oct-23	3.20% per annum
Nov-23	3.20% per annum

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

Month	Fund Rate of Return (ROR) to Investors
Oct-23	3.45% per annum
Nov-23	3.45% per annum

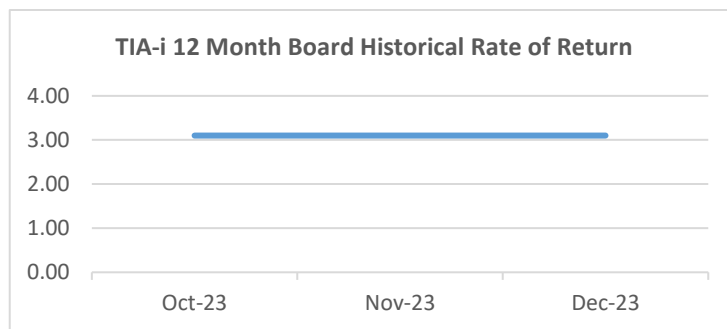
Net rate of return to customers for the 12M rate is as follows:

Month	Fund Rate of Return (ROR) to Investors
Oct-23	3.55% per annum
Nov-23	3.55% 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.

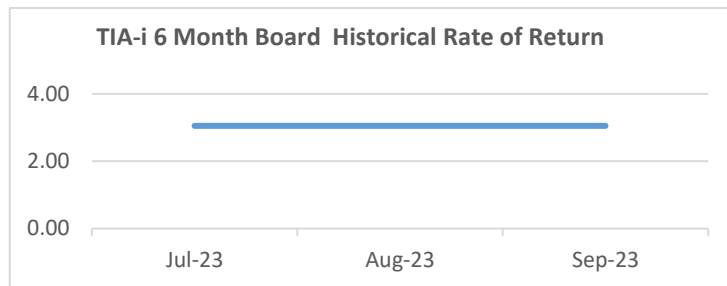


Net rate of return to customers is as follows:

Month	Fund Rate of Return (ROR) to Investors
Oct-23	3.10% per annum
Nov-23	3.10% per annum
Dec-23	3.10% 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.

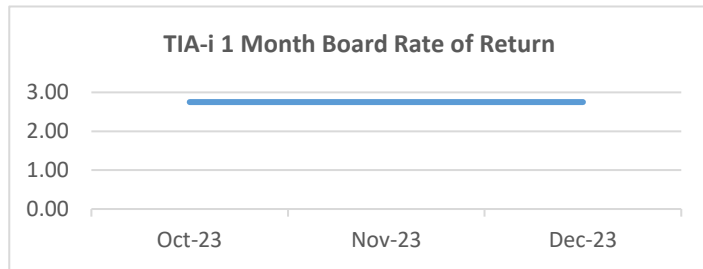


Net rate of return to customers is as follows:

Month	Fund Rate of Return (ROR) to Investors
Oct-23	3.05% per annum
Nov-23	3.05% per annum
Dec-23	3.05% 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.

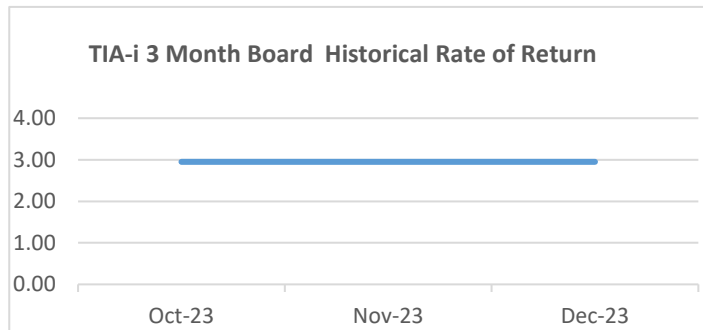


Net rate of return to customers is as follows:

Month	Fund Rate of Return (ROR) to Investors
Oct-23	2.75% per annum
Nov-23	2.75% per annum
Dec-23	2.75% 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.



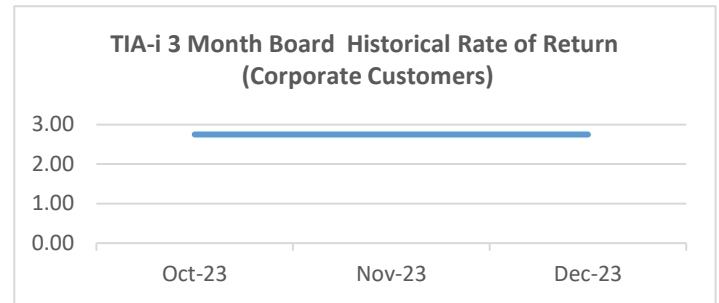
Net rate of return to customers is as follows:

Month	Fund Rate of Return (ROR) to Investors
Oct-23	2.95% per annum
Nov-23	2.95% per annum
Dec-23	2.95% 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-23	2.75% per annum
Nov-23	2.75% per annum
Dec-23	2.75% 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

The Bank maintained a cautious stance for the year 2023 in view of sustained global economic headwinds, trade tensions, and threat from the Covid-19. The Bank sustained its prudent balance sheet growth momentum, and will continue to drive the digital agenda into 2024. The focus for 2023 included 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.

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**

**THE RETURNS ON THIS INVESTMENT ACCOUNT WILL BE AFFECTED BY THE PERFORMANCE OF THE UNDERLYING ASSETS. THE PRINCIPAL AND RETURNS ARE NOT GUARANTEED AND CUSTOMER RISKS EARNING NO RETURNS AT ALL. THIS INVESTMENT ACCOUNT IS NOT PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA ("PIDM").**