

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

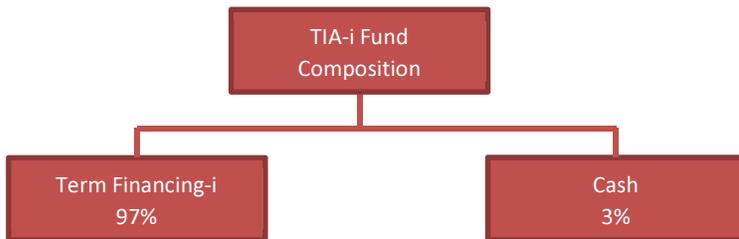
INVESTMENT OBJECTIVES

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

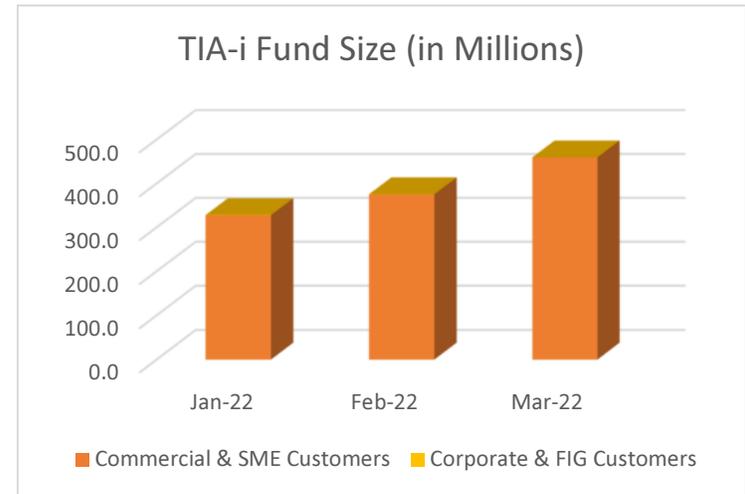
TIA-i returns are closely tied according to the performance of underlying assets; the inherent risk to the principal investment is relatively low given that the risk is managed through a diversified financing portfolio with low to moderate risk exposure.

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 March 2022, TIA-i fund balance was recorded at RM459.4 million.



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

	Jan-22	Feb-22	Mar-22
Commercial & SME Customers	327.6	374.9	459.4
Corporate & FIG Customers	0.4	0.4	0.0
Total	328.0	375.3	459.4

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.

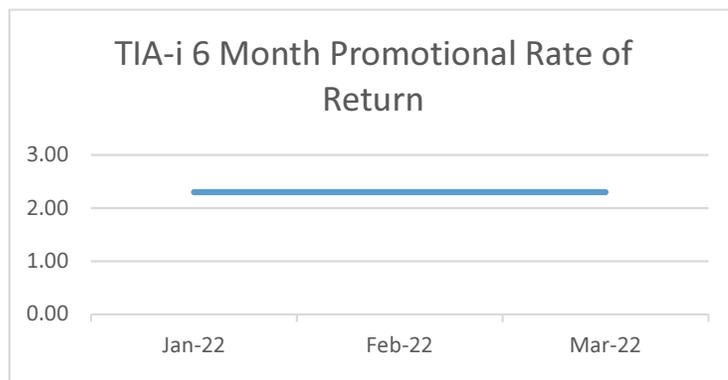
Rate of Return for TIA-i

Underlying Assets funded by TIA-i 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 TIA-i 6-Month Campaign

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



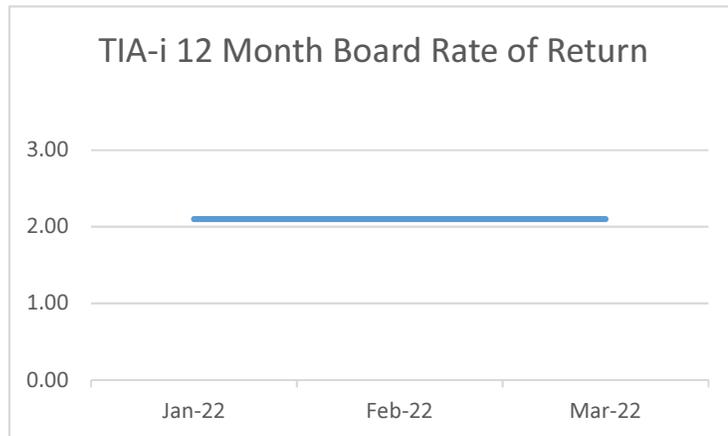
Net rate of return to customers is as follows:

Month	Fund Rate of Return (ROR) to Investors
Jan-22	2.30% per annum
Feb-22	2.30% per annum
Mar-22	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.

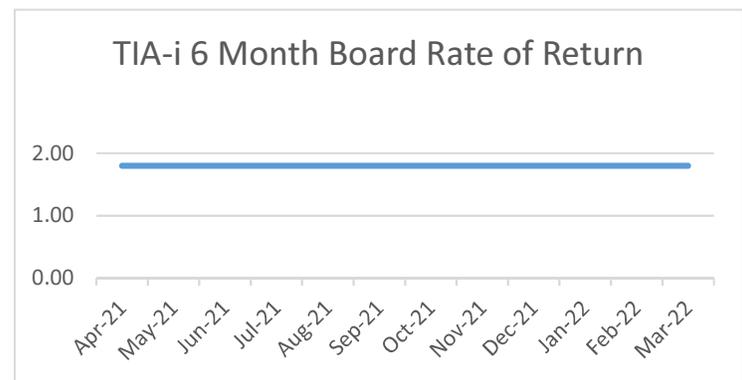


Net rate of return to customers is as follows:

Month	Fund Rate of Return (ROR) to Investors
Jan-22	2.10% per annum
Feb-22	2.10% per annum
Mar-22	2.10% 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.

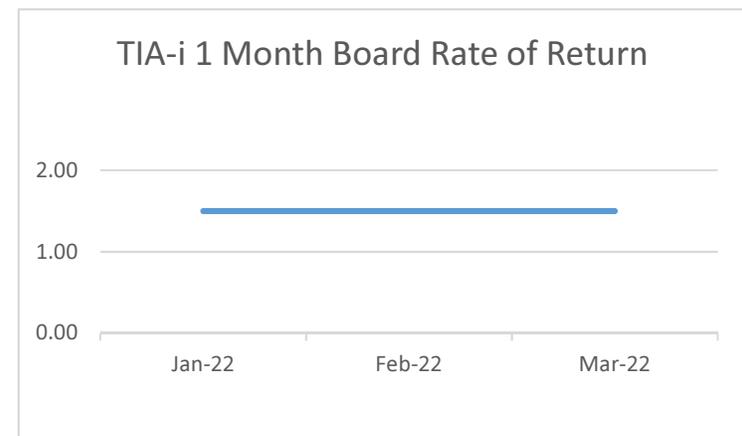


Net rate of return to customers is as follows:

Month	Fund Rate of Return (ROR) to Investors
Jan-22	1.80% per annum
Feb-22	1.80% per annum
Mar-22	1.80% 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.

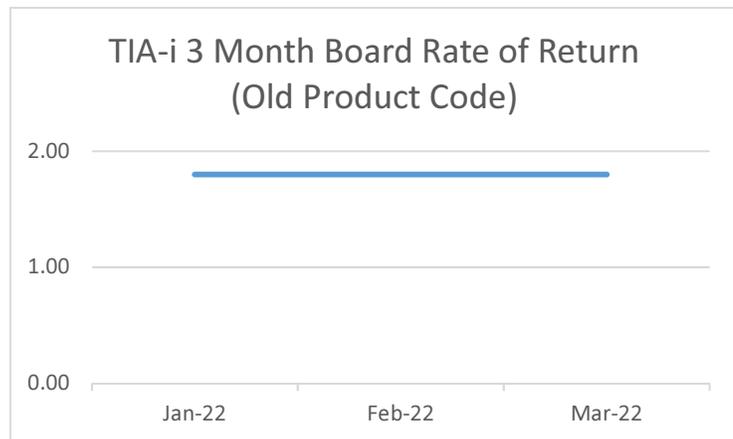


Net rate of return to customers is as follows:

Month	Fund Rate of Return (ROR) to Investors
Jan-22	1.50% per annum
Feb-22	1.50% per annum
Mar-22	1.50% 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.

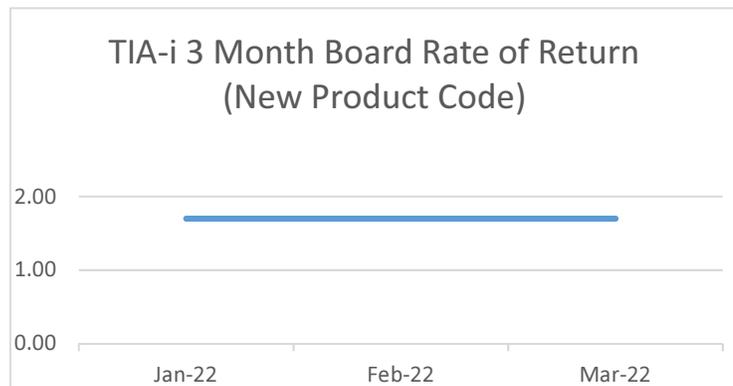


Net rate of return to customers is as follows:

Month	Fund Rate of Return (ROR) to Investors
Jan-22	1.80% per annum
Feb-22	1.80% per annum
Mar-22	1.80% per annum

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.



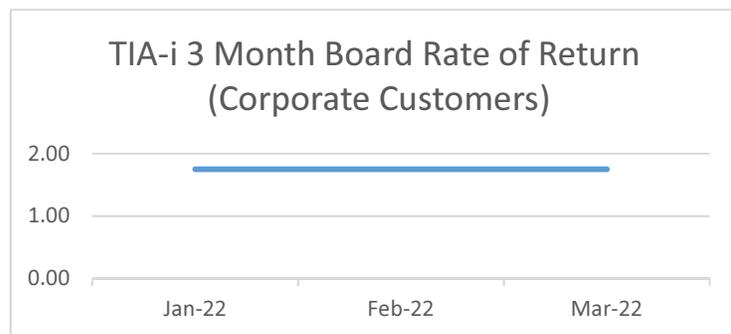
Net rate of return to customers is as follows:

Month	Fund Rate of Return (ROR) to Investors
Jan-22	1.70% per annum
Feb-22	1.70% per annum
Mar-22	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
Jan-22	1.75% per annum
Feb-22	1.75% per annum
Mar-22	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.

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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WARNING

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