

**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 as Mudarib (entrepreneur) 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  |

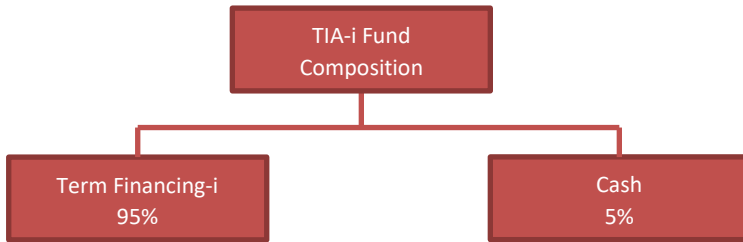
**INVESTMENT OBJECTIVES**

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

- Stable returns through a low to moderate risk exposure.
- 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 the 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 [Fees and Charges](#)

**INVESTMENT STRATEGIES**

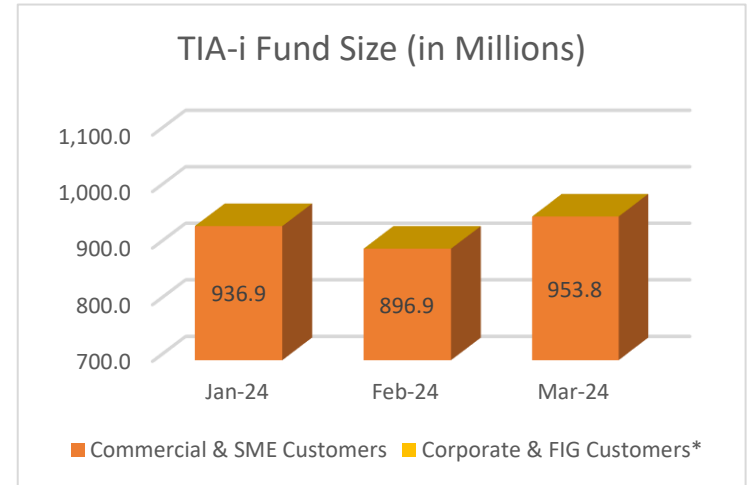
TIA-i returns is closely linked to the performance of the underlying assets; the inherent risk to the principal investment is relatively low given that the risk is managed through a diversified financing portfolio with a low to moderate risk exposure.

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 March 2024, TIA-i fund balance was recorded at RM953.8million.



\*Note: Zero placements for Corporate & FIG customers.

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

|                                       | Jan-24       | Feb-24       | Mar-24       |
|---------------------------------------|--------------|--------------|--------------|
| <b>Commercial &amp; SME Customers</b> | <b>936.9</b> | <b>896.9</b> | <b>953.8</b> |
| <b>Corporate &amp; FIG Customers</b>  | <b>0.0</b>   | <b>0.0</b>   | <b>0.0</b>   |
| <b>Total</b>                          | <b>936.9</b> | <b>896.9</b> | <b>953.8</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.

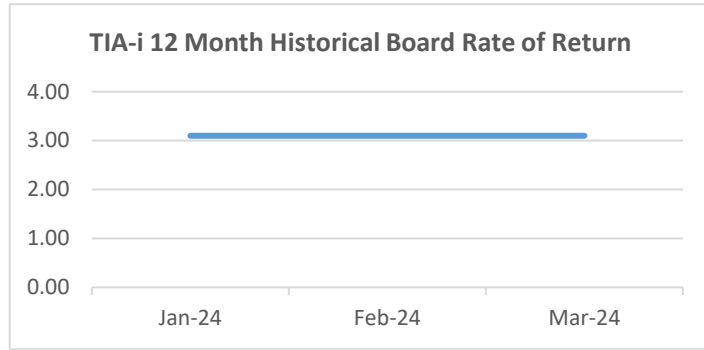
**Rate of Return for TIA-i**

The 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 Non Promotional Historical Board Rate of Return**

**TIA-i 12-Month**

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

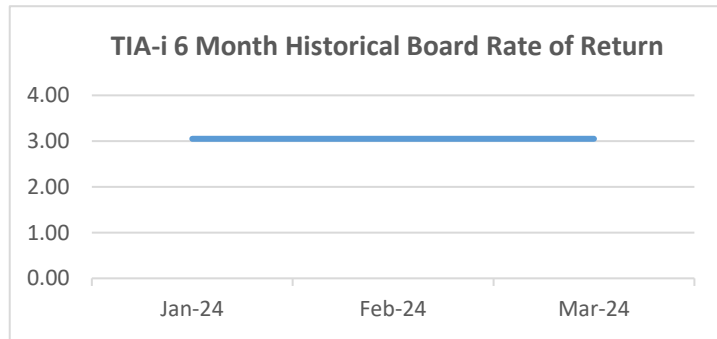


Net rate of return to customers is as follows:

| Month  | Fund Rate of Return (ROR) to Investors |
|--------|--|
| Jan-24 | 3.10% per annum                        |
| Feb-24 | 3.10% per annum                        |
| Mar-24 | 3.10% per annum                        |

**TIA-i 6-Month**

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

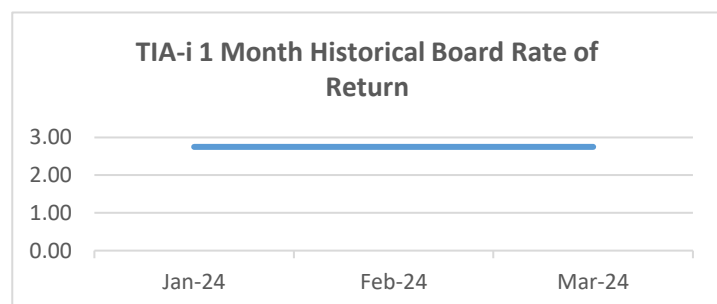


Net rate of return to customers is as follows:

| Month  | Fund Rate of Return (ROR) to Investors |
|--------|--|
| Jan-24 | 3.05% per annum                        |
| Feb-24 | 3.05% per annum                        |
| Mar-24 | 3.05% per annum                        |

**TIA-i 1-Month**

This section is applicable to **Commercial & SME customers** who have made placement under the TIA-i 1M Board Rate.

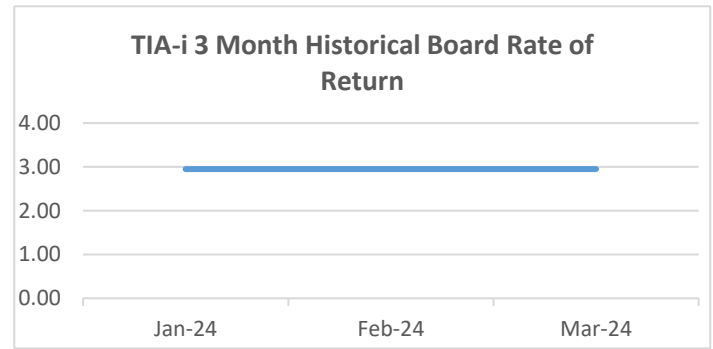


Net rate of return to customers is as follows:

| Month  | Fund Rate of Return (ROR) to Investors |
|--------|--|
| Jan-24 | 2.75% per annum                        |
| Feb-24 | 2.75% per annum                        |
| Mar-24 | 2.75% per annum                        |

**TIA-i 3-Month**

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

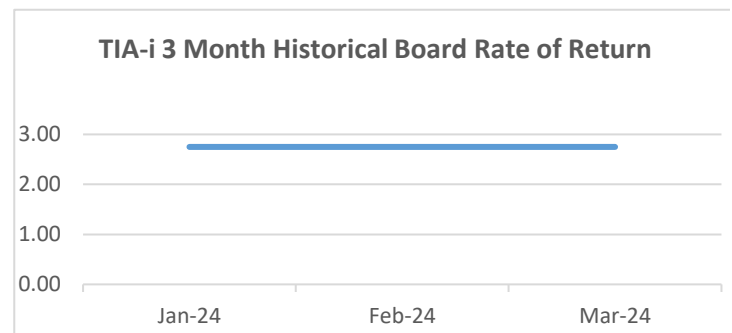


Net rate of return to customers is as follows:

| Month  | Fund Rate of Return (ROR) to Investors |
|--------|--|
| Jan-24 | 2.95% per annum                        |
| Feb-24 | 2.95% per annum                        |
| Mar-24 | 2.95% per annum                        |

**TIA-i 3-Month**

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-24 | 2.75% per annum                        |
| Feb-24 | 2.75% per annum                        |
| Mar-24 | 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

In the past few years, the Bank's focus has revolved around creating and enabling an environment for SMEs particularly within the green space, by making sustainability practices and automation and digitalization solutions more accessible. For 2024, the Bank will continue to expand its sustainable finance solutions guided via its Green, Social, Sustainable Impact Products & Services (GSSIPS) framework, whilst continuing to make strides across its ASEAN footprint.

### 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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