

**INVESTMENT ACCOUNT INFORMATION**

<b>Product Name</b>	Term Investment Account-i (TIA-i)
<b>Product Classification</b>	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
<b>Investment Manager</b>	CIMB Islamic Bank Berhad
<b>Investment Currency</b>	Ringgit Malaysia
<b>Fund Inception</b>	07 August 2017

As the fund started during the period, this report is from 7 August 2017 to 30 September 2017.

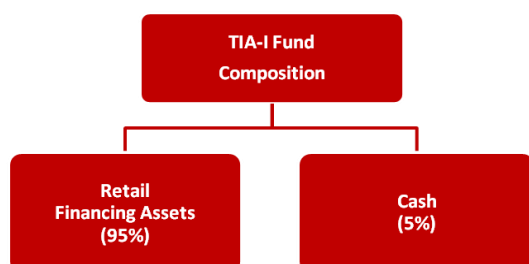
**INVESTMENT OBJECTIVES**

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 retail financing assets namely Home Financing and Unit Trust Financing, 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](http://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 retail portfolio with low to moderate risk exposure.

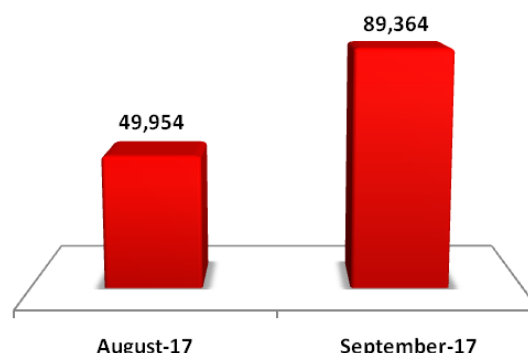
Portfolio rebalancing is also executed to ensure the performance of the selected assets is aligned with the fund's strategies and objectives. Any profit generated from the capital is shared between the account holder and the Bank according to mutually pre-agreed profit sharing ratio (PSR) whilst financial losses (if any) will be borne by the account holder.

**ANALYSIS OF FUND PERFORMANCE AND ASSET VALUATION**

**Fund Size and Growth**

As at September 2017, TIA-i fund balance was recorded at RM89 million.

**TIA-I Fund Size in (RM'000)**



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.

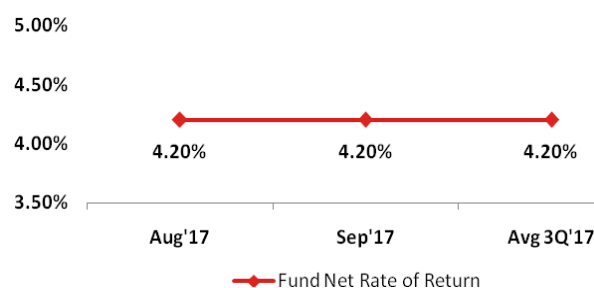
**Rate of Return for TIA-i**

**1) TIA-i Promotional :**

Campaign Period (August – October)

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 Historical Net Rate of Return**

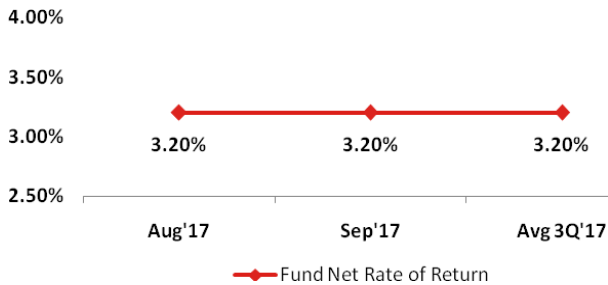


Details of the Net rate of return to customers are as follows:

Month	Fund Rate of Return (ROR) to Investors
Aug-17	4.20% p.a.
Sep-17	4.20% p.a.



CIMB ISLAMIC BANK BERHAD (671380-H)

**TERM INVESTMENT ACCOUNT-I****2) TIA-i Non- Promotional :****TIA-i Historical Net Rate of Return**

Month	Fund Rate of Return (ROR) to Investors
Aug-17	3.20% p.a.
Sep-17	3.20% p.a.

**Note:**

- The distribution of rate of return will be subject to a minimum PSR of 50:50 (Customers : Bank)
- 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 outlook for the second half of 2017 remains one of cautious optimism, with expectations of sustained income growth, continued monitoring of financing, advances and other financing loss provisions and tightened cost controls. CIMB Islamic is expected to grow in line with the stable economy and improving capital market activity, with focus on asset quality. Prospects for the fixed income market are dependent on the direction of profit rates and currencies.

Overall, based on the underlying assets performance from August 2017 to September 2017, the bank foresees the asset performance to remain stable during 4<sup>th</sup> Quarter of 2017.

**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").**