

INVESTMENT ACCOUNT INFORMATION

Product Name	Special Mudharabah Investment Account-i (SMIA-i)
Product Classification	Unrestricted Investment Account (URIA)
Mudharib	CIMB Islamic Bank Berhad
Investment Currency	Ringgit Malaysia
Fund Inception	15 July 2015

INVESTMENT OBJECTIVES

Aims to provide the following to the Investors:

- To enjoy savings on Flexi Home Financing-i and Flexi Business Premises Financing-i profit charged.
- To enjoy returns on the Investment Account.

INVESTMENT ASSET ALLOCATION

The fund is invested in the Flexi-i Financing assets namely CIMB Islamic's Flexi Home Financing-i and Flexi Business Premises Financing-i

OTHER INFORMATION

Details of SMIA-i fees and charges can be obtained via www.cimbislamic.com.my

SUMMARY

Special Mudharabah Investment Account-i (SMIA-i) was launched on 15 July 2015. The development of SMIA-i Investment Account is to comply with the Islamic Financial Services Act 2013 (IFSA 2013) provision where the deposit account under the Mudharabah concept should be guided under the Investment Account Policy by BNM.

Although SMIA-i operates under the Investment Account Policy, it will still be managed and invested in the low risk investment assets namely Flexi Home Financing-i and Flexi Business Premises Financing-i. These portfolio of assets are backed by various types of properties such as:-

- Flexi Home Financing-i Assets: Residential Houses (completed or under construction – Condominium, Apartment, Bungalow, Double Storey and Single Storey Houses, Semi-detached, etc).
- Flexi Business Premises Financing-i Assets: Business Premises (completed or under construction – Shop houses, Warehouses, Factories, etc).

Overall, based on the current assets performance, the rate of return to the customers recorded an average of 0.21% per annum for period from July 2016 until September 2016. The bank foresees the assets performance to remain stable during 4th Quarter of 2016.

ANALYSIS OF FUND PERFORMANCE AND ASSETS VALUATION

Profit will be distributed based on the PSR*. Losses arising from the investment shall be borne by the customer as capital provider, unless it is due to the mismanagement of fund by the Bank.

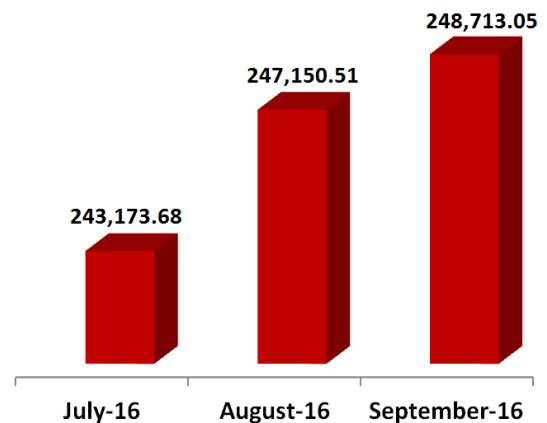
Month	Rate of Returns for Customers (After PSR)
July-16	0.22%
Aug-16	0.20%
Sept-16	0.22%

*Profit Sharing Ratio (PSR) 5:95 (5% Customer: 95% Bank)

Note: Apart from the above returns, customers also enjoy savings on Flexi Home Financing-i and Flexi Business Premises Financing-i profit charged.

Average Distributable ROR to Investment Account Holder
0.21%

Flexi Assets Funded by SMIA-i (RM'000)



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