

### INVESTMENT ACCOUNT INFORMATION

<b>Product Name</b>	Special Mudharabah Investment Account-i (SMIA-i)
<b>Product Classification</b>	Unrestricted Investment Account (URIA)
<b>Mudharib</b>	CIMB Islamic Bank Berhad
<b>Investment Currency</b>	Ringgit Malaysia
<b>Fund Inception</b>	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](http://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 October 2016 until December 2016. The bank foresees the assets performance to remain stable during 1<sup>st</sup> Quarter of 2017.

### ANALYSIS OF FUND PERFORMANCE AND ASSETS VALUATION

As at December 2016, SMIA-i fund average balance was recorded at RM253 million. The return of this investment account is affected by the performance of the allocated assets namely CIMB Islamic's Flexi Home Financing-i and Flexi Business Premises Financing-i.

Since the fund inception on 15 July 2015 until 4Q 2016, the allocated assets performance recorded its stability on income and impairment provision. For Q4 2016 position, the rate of return to customers recorded an average of 0.21% per annum.

Details of Q4 2016 rate of return to customers are as follow:

Month	Rate of Returns (ROR) for Customers (After PSR)
Oct-16	0.21% per annum
Nov-16	0.22% per annum
Dec-16	0.21% per annum

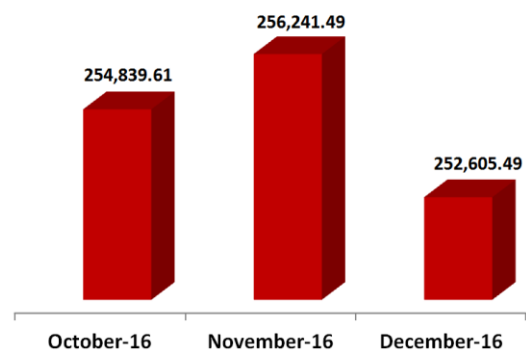
\*Profit Sharing Ratio (PSR) 5:95 (5% Customer: 95% Bank)

**Average Distributable ROR to Investment Account Holder**  
**0.21% per annum**

#### Note:

- Apart from the above returns, customers also enjoy savings on Flexi Home Financing-i and Flexi Business Premises Financing-i profit charged.
- Profit will be paid monthly at the end of each month.
- The distribution of rate of return will be based on the agreed PSR\*.
- Past performance is not reflective of future performance.

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



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**WARNING**

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