



## SPECIAL MUDHARABAH INVESTMENT ACCOUNT-I

### 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).

### PROSPECT AND OUTLOOK

CIMB Islamic remains cautious on prospects for the rest of 2019 given the backdrop of uncertain regional and global economic conditions. The Bank's Islamic-First strategy will continue to drive growth momentum in financing as well as capital market activity, particularly with expected pick-up in sukuk issuances.

### ANALYSIS OF FUND PERFORMANCE AND ASSETS VALUATION

As at December 2019, SMIA-i fund average balance was recorded at RM694 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 Q4 2019, the allocated assets performance recorded its stability on income and impairment provision. For Q4 2019 position, the rate of return to customers recorded an average of 0.20% per annum.

Details of Q4 2019 rate of return to customers are as follow:

Month	Rate of Returns (ROR) for Customers (After PSR)
Oct-19	0.20% per annum
Nov-19	0.20% per annum
Dec-19	0.19% per annum

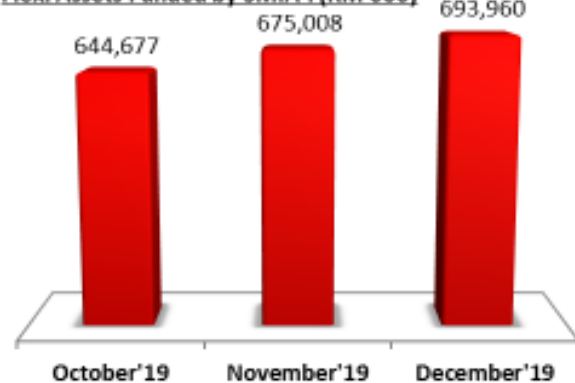
\*Profit Sharing Ratio (PSR) 5:95 (5% Customer: 95% Bank)

**Average Distributable ROR to Investment Account Holder 0.20% p.a.**

### 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)**





**SPECIAL MUDHARABAH INVESTMENT ACCOUNT-I**

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").**