

DAILY UNRESTRICTED INVESTMENT ACCOUNT-I

INVESTMENT ACCOUNT INFORMATION

Product Name	Daily Unrestricted Investment Account-i (DURIAN-i)
Shariah Contract	Mudarabah
Product Classification	Unrestricted Investment Account (UA) 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
Entrepreneur	CIMB Islamic Bank Berhad
Investment Currency	Ringgit Malaysia
Fund Inception	15 July 2023

INVESTMENT OBJECTIVES

Aims to provide the following to the Investors:

- To enjoy stable returns through a low risk investment.

INVESTMENT ASSET ALLOCATION

The fund is invested in CIMB Islamic retail sustainable financing assets namely Home Financing-i and Auto Financing-i. These portfolio of assets are backed by various types of sustainable assets such as:-

- Sustainable Home Financing Assets: Affordable home financing & Green home financing.
- Sustainable Auto Financing Assets: Hybrid & EV financing.

It is the first Shariah-compliant Investment Account to retail customers in Malaysia that invests in sustainable assets in Malaysia while promoting sustainability practices.

OTHER INFORMATION

Details of DURIAN-i fees, charges and ongoing campaign can be obtained via www.cimb.com.my

INVESTMENT STRATEGIES

DURIAN-i returns are stable and closely tied according to the performance of the underlying assets; the inherent risk to the principal investment is low given that the risk is managed through a diversified retail portfolio with a low risk exposure.

The profit distribution between the investors and the bank is determined based on the agreed PSR upon acceptance of the fund.

PROSPECT AND OUTLOOK

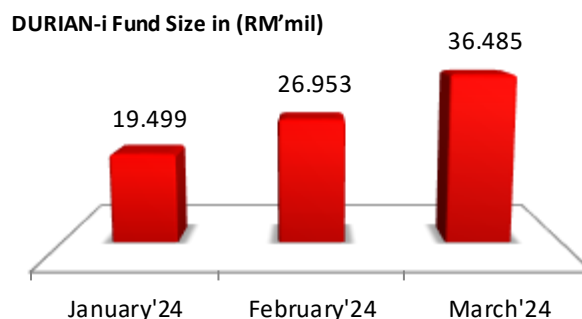
The Bank expects that the global economic uncertainty will remain in 2024 in view of geopolitical tensions and the risk of structural slowdown in China. The ASEAN economies remain resilient with decelerating inflation and improving domestic consumptions and investments driven by tapering global interest rates.

As we approach the final year of the Forward23+ strategic plan, the Bank is focused on delivering its targets for 2024 by maintaining focus on targeted growth in financing, demand deposit and savings deposit, Preferred Banking and wealth management, while further enhancing on digital capabilities and operational resiliency. The Bank is cautiously optimistic on continued positive financial performance in 2024 through improved asset quality and credit risk management, as well as prioritising net profit margin ("NPM") management, sensible cost management and advancing the sustainability agenda.

ANALYSIS OF FUND PERFORMANCE AND ASSETS VALUATION

Fund Size and Growth

As at March 2024, DURIAN-i fund balance was recorded at RM 36.485 million.



For Q1 2024 position, the rate of return for customers recorded an average of 0.05% per annum. Details are as follow:

Month	Rate of Returns (ROR) for Customers (After PSR)
Jan-24	0.05% p.a.
Feb-24	0.05% p.a.
Mar-24	0.05% p.a.

*Profit Sharing Ratio (PSR) 1:99 (1% Customer: 99% Bank)

Note:

- Profit will be paid monthly at the end of each month.
- The distribution of rate of return will be based on the agreed PSR*. However, the Bank may revise the PSR upward in favour of the account holder.
- Past performance is not reflective of future performance.



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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.

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").