



CIMB ISLAMIC BANK BERHAD [200401032872 (671380-H)]

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
Type of Investor	Individual customers

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 the first retail investment account in Malaysia that invests in Shariah-compliant sustainable assets such as: -

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

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 low risk exposure.

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

DAILY UNRESTRICTED INVESTMENT ACCOUNT-i**PROSPECT AND OUTLOOK**

The Bank will continue to adopt a cautious stance in 2025 due to persistent external headwinds and volatility. The geopolitical shifts over the past year may lead to potential policy and economic changes. Nevertheless, the Malaysian economy remains resilient underpinned by robust domestic consumption and broader structural growth.

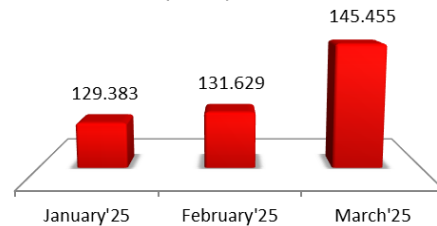
The Bank's direction will be guided by the new strategic plan with a focus on delivering sustainable shareholder returns via reallocation and optimisation of capital and resources, building a stronger CASA franchise, deepening cross-selling activities, enhancing our capabilities with a focus on investing in people and technology, whilst advancing the sustainability agenda.

The Bank's core financial performance is expected to maintain a positive trajectory in 2025 in tandem with prudent asset quality and credit risk management, net financing margin (NFM) prioritisation, driving other income expansion and stringent cost management.

ANALYSIS OF FUND PERFORMANCE AND ASSETS VALUATION**Fund Size and Growth**

As at March 2025, DURIAN-i fund balance was recorded at RM 145.455 million.

DURIAN-i Fund Size in (RM'mil)



For Q1 2025 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-25	0.05% p.a.
Feb-25	0.05% p.a.
Mar-25	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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