



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 is cautiously optimistic on the macroeconomic and business outlook for 2026 underpinned by resilient ASEAN economies, sustained domestic consumption as well as the tapered global profit rate environment. Nevertheless, we continue to exercise a measured approach given the sustained global uncertainties surrounding tariffs and geopolitics, subdued global trade and heightened market volatility.

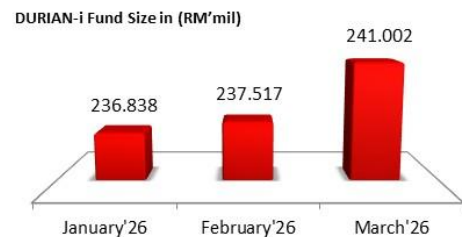
Building on the momentum of our Forward30 programme, which prioritises deposit-led growth, we aim to optimise capital allocation by focusing on Risk-Adjusted Return on Capital and ethical principles, while accelerating cross-selling opportunities particularly in wealth management. We are committed to broadening our digital capabilities and strengthening sustainability efforts, guided by the principles of value-based intermediation. We aim to foster long-term value creation while maintaining high standards of operational resilience including robust Shariah governance and risk management frameworks.

The Bank will strive toward a stronger core financial performance in 2026, driven by prudent asset growth across all principal markets, targeted net profit margin ("NPM") management, strategies to increase other income ("OI"), disciplined credit risk oversight, and sustained cost control measures. We will continue driving Shariah-compliant and sustainable products and services, reflecting our responsibility as a trusted Islamic financial institution.

ANALYSIS OF FUND PERFORMANCE AND ASSETS VALUATION

Fund Size and Growth

As at March 2026, DURIAN-i fund balance was recorded at RM 241.002 million.



For Q1 2026 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-26	0.05% p.a.
Feb-26	0.05% p.a.
Mar-26	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.
- For historical performance, please refer to the Quarterly Fund Performance available on the website.



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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").