



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.

Fund Performance Report for the Quarter Ended **30 June 2025**

DAILY UNRESTRICTED INVESTMENT ACCOUNT-i

PROSPECT AND OUTLOOK

The Bank remains vigilant on the macro outlook for the rest of 2025 in view of continuous uncertainties driven by persistent global headwinds led by the on-going tariff and trade war.

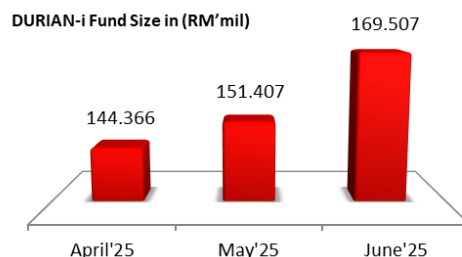
Our Forward30 strategic plan includes levers to navigate the Bank in times of uncertainties. Our strategic plan reinforces our direction for the year with a focus on capital reallocation, reducing cost of funds, strengthening cross-selling proposition, enhancing our digital capabilities and operational resilience, while maintaining our journey in sustainability.

The Bank focuses its efforts on continuing responsible financing growth as well as proactive cost and asset quality management.

ANALYSIS OF FUND PERFORMANCE AND ASSETS VALUATION

Fund Size and Growth

As at June 2025, DURIAN-i fund balance was recorded at RM 169.507 million.



For Q2 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)
Apr-25	0.05% p.a.
May-25	0.05% p.a.
Jun-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.
- For historical performance, please refer to the Quarterly Fund Performance available on the website.



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WARNING

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