



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 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.

DAILY UNRESTRICTED INVESTMENT ACCOUNT-I

PROSPECT AND OUTLOOK

Amidst an environment of global political changes, sustained geopolitical tensions, anticipation of benchmark rate pivots and competitive landscape within the domestic banking sector, the Bank remains cautious on the macro outlook for the second half of the year.

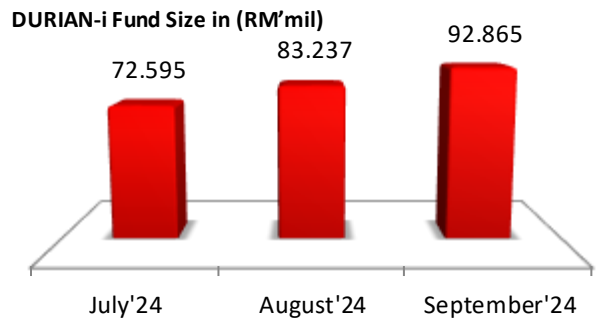
Notwithstanding, the Bank is focused on the successful execution of the tail-end of the Forward23+ Strategic Plan, driven by efforts to further strengthen the deposit and CASA franchise, optimise Net Financing Margin (NFM), enhance other income, expand wealth management and to achieve greater progress on digital and operational resilience.

Cost and asset quality management remain core areas of focus as the Bank continues to advance on the sustainability front. On the back of this, the Bank is confident of an improved financial performance in 2024 compared to last year.

ANALYSIS OF FUND PERFORMANCE AND ASSETS VALUATION

Fund Size and Growth

As at September 2024, DURIAN-i fund balance was recorded at RM 92.865 million.



For Q3 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)
Jul-24	0.05% p.a.
Aug-24	0.05% p.a.
Sep-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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