



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 about the macroeconomic and operating outlook for the second half of the year, supported by the gradual easing of benchmark rates, while remaining vigilant of persistent headwinds from geopolitical tensions and tariff-related uncertainties.

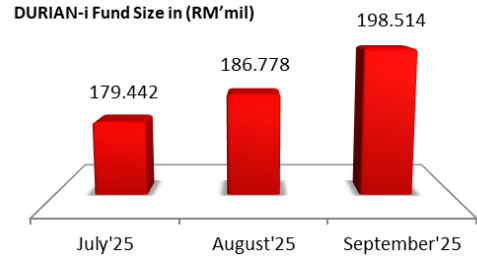
Guided by our Forward30 strategic plan, we will continue executing a deposit-led strategy and reallocating capital toward risk-adjusted return on capital-accretive segments, while maintaining a prudent approach to financing growth, with strong emphasis on cost discipline and asset quality management.

Our focus on operational resilience, digital enablement, and sustainability will be the key to future-proofing the franchise and delivering long-term value.

ANALYSIS OF FUND PERFORMANCE AND ASSETS VALUATION

Fund Size and Growth

As at September 2025, DURIAN-i fund balance was recorded at RM 198.514 million.



For Q3 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)
Jul-25	0.05% p.a.
Aug-25	0.05% p.a.
Sep-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

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").