

SPECIAL MUDARABAH INVESTMENT ACCOUNT-I

INVESTMENT ACCOUNT INFORMATION

Product Name	Special Mudarabah Investment Account-i (SMIA-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 2015
Type of Investor	Individual customers

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.

INVESTMENT OBJECTIVES

Aims to provide the following to the Investors:

- To enjoy savings on Flexi Home Financing-i and Flexi Business Premises Financing-i profit charged.
- To enjoy returns on the Investment Account.

INVESTMENT STRATEGIES

The fund is invested into low risk investment assets namely Flexi Home Financing-i and Flexi Business Premises Financing-i. These portfolio of assets are backed by various types of properties such as: -

- Flexi Home Financing-i Assets: residential houses (completed or under construction – condominium, apartment, bungalow, double storey and single storey houses, semi-detached, etc).
- Flexi Business Premises Financing-i Assets: business premises (completed or under construction – shop houses, warehouses, factories, etc).

OTHER INFORMATION

Details of SMIA-i fees and charges can be obtained via www.cimb.com.my

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.

ANALYSIS OF FUND PERFORMANCE AND ASSETS VALUATION

As at March 2026, SMIA-i fund average balance was recorded at RM 2,368 million. The return of this investment account is tied to the performance of the allocated assets namely CIMB Islamic’s Flexi Home Financing-i and Flexi Business Premises Financing-i.

For Q1 2026 position, the rate of return for customers recorded an average of 0.19% per annum. Details are as follow:

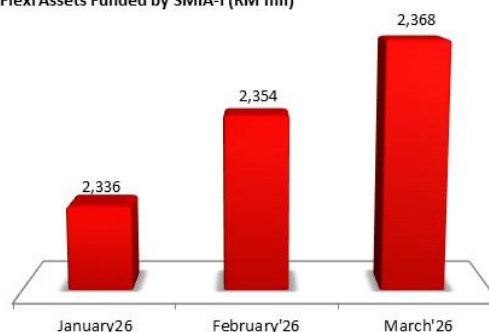
Month	Rate of Returns (ROR) for Customers (After PSR)
Jan-26	0.19% p.a.
Feb-26	0.19% p.a.
Mar-26	0.19% p.a.

*Profit Sharing Ratio (PSR) 5:95 (5% Customer: 95% Bank)

Note:

- Apart from the above returns, customers also enjoy savings on the profit charged for Flexi Home Financing-i and Flexi Business Premises Financing-i.
- Profit will be paid monthly at the end of each month.
- The distribution of rate of return will be based on the agreed PSR*.
- Past performance is not reflective of future performance.
- For five year historical performance, please refer to the Quarterly Fund Performance available on the website.

Flexi Assets Funded by SMIA-i (RM'mil)





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

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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").