



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

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

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 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.

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

SPECIAL MUDARABAH INVESTMENT ACCOUNT-I

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

As at June 2025, SMIA-i fund average balance was recorded at RM 2,143 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 Q2 2025 position, the rate of return for customers recorded an average of 0.20% per annum. Details are as follow:

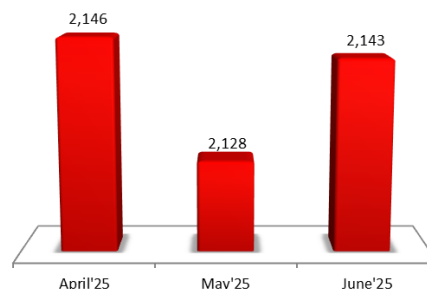
Month	Rate of Returns (ROR) for Customers (After PSR)
Apr-25	0.20% p.a.
May-25	0.21% p.a.
Jun-25	0.19% p.a.

*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)





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SPECIAL MUDARABAH INVESTMENT ACCOUNT-i

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WARNING

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