Fund Performance Report for the Quarter Ended **30 June 2026**

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

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

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 macroeconomic outlook for the rest of 2026 amid heightened uncertainty from geopolitical developments, which are expected to drive volatility in energy prices, inflation and supply chain disruptions.

Guided by the Forward30 strategic plan, the Bank will continue to adopt a measured approach focused on disciplined capital allocation, liquidity and funding resilience, and prudent risk management to preserve asset quality and profitability.

Priorities include optimizing the Bank's funding mix and cost of funds, strengthening the Shariah-based wealth management franchise, and reinforcing digital capabilities, operational resilience and our sustainability proposition anchored on Value-Based Intermediation. The Bank will remain responsive to evolving market and regulatory conditions.

ANALYSIS OF FUND PERFORMANCE AND ASSETS VALUATION

As at June 2026, SMIA-i fund average balance was recorded at RM 2,420 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.

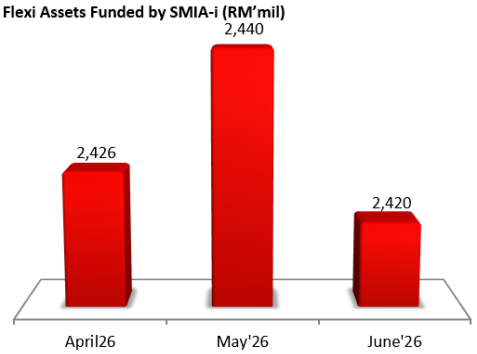
For Q2 2026 position, the rate of return for customers recorded an average of 0.19% per annum. Details are as follow:

Month	Rate of Returns (ROR) for Customers (After PSR)
Apr-26	0.19% p.a.
May-26	0.19% p.a.
Jun-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.



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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").