



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

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.

SPECIAL MUDHARABAH INVESTMENT ACCOUNT-I

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

As at September 2024, SMIA-i fund average balance was recorded at RM 1,872 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 Q3 2024 position, the rate of return for customers recorded an average of 0.21% per annum. Details are as follow:

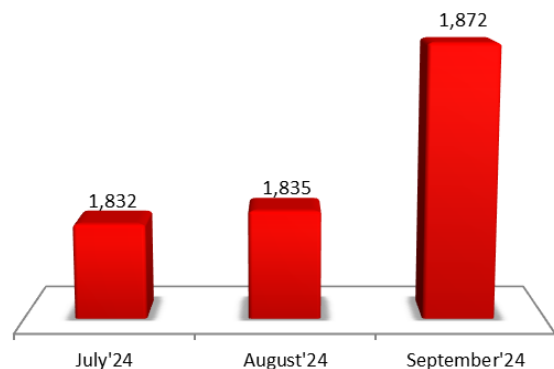
Month	Rate of Returns (ROR) for Customers (After PSR)
Jul-24	0.21% p.a.
Aug-24	0.20% p.a.
Sep-24	0.21% p.a.

*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.

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





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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").