



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

**INVESTMENT ACCOUNT INFORMATION**

<b>Product Name</b>	Special Mudarabah Investment Account-i (SMIA-i)
<b>Shariah Contract</b>	Mudarabah
<b>Product Classification</b>	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
<b>Entrepreneur</b>	CIMB Islamic Bank Berhad
<b>Investment Currency</b>	Ringgit Malaysia
<b>Fund Inception</b>	15 July 2015
<b>Type of Investor</b>	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](http://www.cimb.com.my)

**PROSPECT AND OUTLOOK**

The Bank remains cautious in view of the geopolitical tensions, economic uncertainty in China, potential global political shifts and monetary easing following the US Fed benchmark rate cut. Nonetheless, domestic growth prospects remain positive, driven by strong spending, export recovery, and increased investment activity.

**SPECIAL MUDARABAH INVESTMENT ACCOUNT-i**

Key focus areas include strengthening CASA, driving profitable financing growth, growing Preferred and Wealth segments, expanding other income, optimising Net Financing Margin (NFM), and maintaining asset quality.

The Bank emphasises prudent cost management and investment in technology for digital resiliency with sustainability at the forefront. The Bank is confident of capturing the positive tailwinds for an improved financial performance.

**ANALYSIS OF FUND PERFORMANCE AND ASSETS VALUATION**

As at December 2024, SMIA-i fund average balance was recorded at RM 1,976 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 Q4 2024 position, the rate of return for customers recorded an average of 0.20% per annum. Details are as follow:

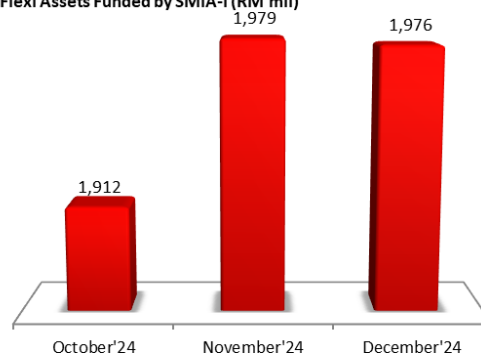
Month	Rate of Returns (ROR) for Customers (After PSR)
Oct-24	0.21% p.a.
Nov-24	0.21% p.a.
Dec-24	0.20% p.a.

\*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)





**CIMB ISLAMIC**

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

**SPECIAL MUDARABAH INVESTMENT ACCOUNT-i**

THIS PERFORMANCE REPORT HAS BEEN PREPARED FOR THE BENEFIT AND INTERNAL USE OF THE INVESTOR TO INDICATE, ON A PRELIMINARY BASIS, THE PERFORMANCE OF THE INVESTMENT AS DESCRIBED HEREIN. IT IS FURNISHED SOLELY TO THE INVESTOR AND MAY NOT BE REPRODUCED OR OTHERWISE DISSEMINATED IN WHOLE OR IN PART WITHOUT CIMB ISLAMIC BANK BERHAD'S WRITTEN CONSENT.

THE INFORMATION IN THIS PERFORMANCE REPORT REFLECTS PREVAILING CONDITIONS AND OUR VIEWS AS OF THIS DATE. NOTHING CONTAINED IN THIS REPORT IS, OR SHALL BE, RELIED UPON AS A PROMISE OR REPRESENTATION AS TO THE FUTURE. PAST PERFORMANCE OF THE INVESTMENT IS NOT A GUARANTEE OF FUTURE PERFORMANCE.

**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").**