

**INVESTMENT ACCOUNT INFORMATION**

<b>Product Name</b>	Term Investment Account-i (TIA-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>	07 August 2017
<b>Type of Investor</b>	Individual customers

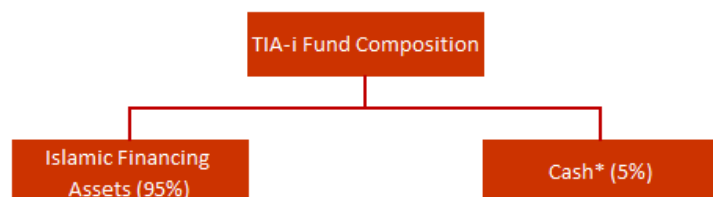
**INVESTMENT OBJECTIVES**

Aims to provide the followings to the Investors:

- To enjoy stable returns through low risk exposure.
- To enjoy capital preservation and financial security on a term investment.

**INVESTMENT ASSET ALLOCATION**

The fund is invested in CIMB Islamic financing assets namely Home Financing, Auto Financing, Personal Financing, and Term Financing and the asset allocation is based on below parameter.



\* Not exceeding 5% of total fund size.

**OTHER INFORMATION**

Details of TIA-i fees and charges can be obtained via [www.cimb.com.my](http://www.cimb.com.my)

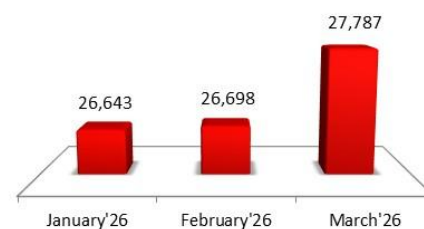
**INVESTMENT STRATEGIES**

TIA-i returns are closely tied according to the performance of underlying assets; the inherent risk to the principal investment is relatively low given that the risk is managed through a diversified portfolio with low risk exposure.

Portfolio rebalancing is also executed to ensure the performance of the selected assets is aligned with the fund's strategies and objectives. Any profit generated from the capital is shared between the account holder and the Bank according to mutually pre-agreed profit sharing ratio (PSR) whilst financial losses (if any) will be borne by the account holder.

**ANALYSIS OF FUND PERFORMANCE AND ASSET VALUATION****Fund Size and Growth**

As at March 2026, TIA-i fund balance was recorded at RM 27,787 million.

**TIA-i Fund Size in (RM'mil)**

Investment will be valued on a monthly basis and profit will be paid at maturity.

**Asset Valuation**

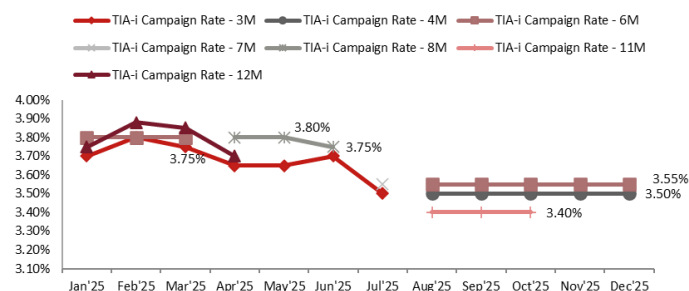
The Bank will perform valuation of underlying assets of the fund in accordance with the Malaysian Financial Reporting Standards ("MFRS") which will be carried out on monthly basis.

**Rate of Return for TIA-i**

The underlying assets funded by TIA-i recorded the following Rate of Return (ROR) to investors after applying the agreed Profit Sharing Ratio, subject to terms and conditions.

**1) TIA-i & eTIA-i Promotional:**

This section is applicable for customers who have made placement under the TIA-i & eTIA-i promotional campaign from 1<sup>st</sup> Apr 2025 until 31<sup>st</sup> Mar 2026.

**TIA-i & eTIA-i Promotional Campaign Historical Net Rate of Return**

Month	Fund Rate of Return (ROR) to Investors		
	4M	7M	12M
Jan-26	3.50% p.a.	3.50% p.a.	3.55% p.a.
Feb-26	3.50% p.a.	3.60% p.a.	3.65% p.a.
Mar-26	3.50% p.a.	3.60% p.a.	3.65% p.a.

**Note:**

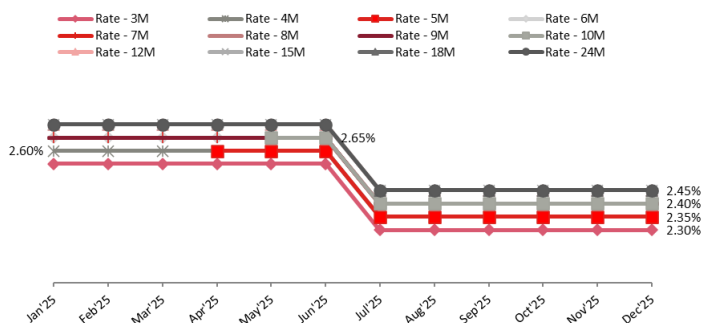
- The distribution of rate of return will be subject to PSR of 50:50 (Customers: Bank). However, the Bank may revise the PSR upward in favour of the account holder.
- Past performance is not reflective of future performance.
- For five year historical performance, please refer to the Quarterly Fund Performance available on the website.

**STATEMENT ON ANY CHANGES**

There have been no changes in the investment objectives, strategies, restrictions, and limitations during the quarter period.

**2) TIA-i & eTIA-i Non- Promotional:**

This section is applicable for customers who have made placement under the TIA-i 3M, 4M, 5M, 6M, 7M, 8M, 9M, 10M, 12M, 15M, 18M & 24M.

**TIA-i & eTIA-i Non- Promotional Historical Net Rate of Return**


Month	Fund Rate of Return (ROR) to Investors					
	3M	4M	5M	6M	7M	8M
Jan-26	2.30% p.a.	2.35% p.a.	2.35% p.a.	2.40% p.a.	2.40% p.a.	2.40% p.a.
Feb-26	2.30% p.a.	2.35% p.a.	2.35% p.a.	2.40% p.a.	2.40% p.a.	2.40% p.a.
Mar-26	2.30% p.a.	2.35% p.a.	2.35% p.a.	2.40% p.a.	2.40% p.a.	2.40% p.a.

Month	Fund Rate of Return (ROR) to Investors					
	9M	10M	12M	15M	18M	24M
Jan-26	2.40% p.a.	2.40% p.a.	2.45% p.a.	2.45% p.a.	2.45% p.a.	2.45% p.a.
Feb-26	2.40% p.a.	2.40% p.a.	2.45% p.a.	2.45% p.a.	2.45% p.a.	2.45% p.a.
Mar-26	2.40% p.a.	2.40% p.a.	2.45% p.a.	2.45% p.a.	2.45% p.a.	2.45% p.a.

**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. 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.



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

**TERM INVESTMENT ACCOUNT-i**

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## **WARNING**

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