

INVESTMENT ACCOUNT INFORMATION

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

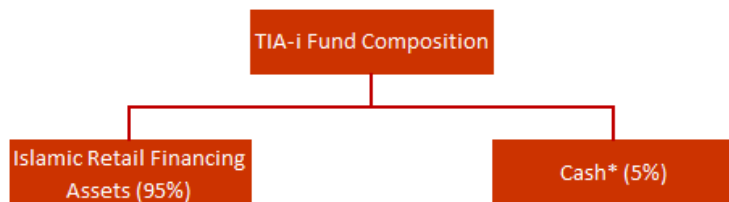
INVESTMENT OBJECTIVES

Aims to provide the followings to the Investors:

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

INVESTMENT ASSET ALLOCATION

The fund is invested in CIMB Islamic retail financing assets namely Home Financing, Auto Financing, and Personal 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

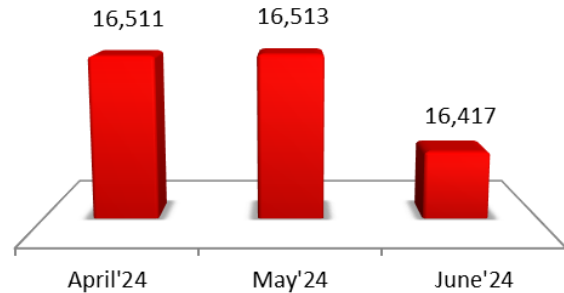
INVESTMENT STRATEGIES

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 retail portfolio with a low to moderate 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 June 2024, TIA-i fund balance was recorded at RM 16,417 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

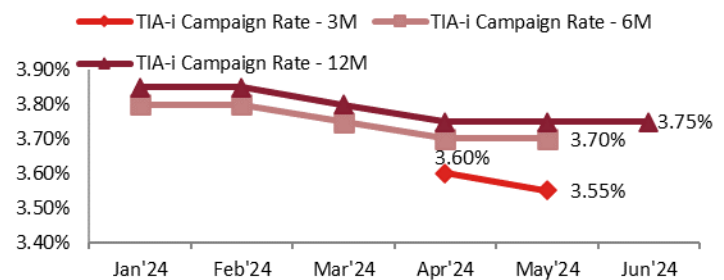
The Bank will perform valuation of underlying assets of the fund in accordance with the Malaysian Financial Reporting Standards ("MFRS") which will be carried out on a monthly basis.

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 3M, 6M & 12M campaign from 1st Jan 2024 until 30th Jun 2024.

TIA-i & eTIA-i 3M, 6M & 12M Campaign Historical Net Rate of Return

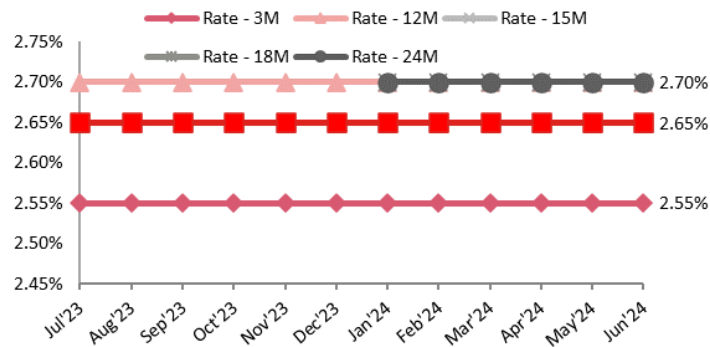
Month	Fund Rate of Return (ROR) to Investors		
	TIA-i & eTIA-i (Placement via CIMB Branch & Clicks)		
	3M	6M	12M
Apr-24	3.60% p.a.	3.70% p.a.	3.75% p.a.
May-24	3.55% p.a.	3.70% p.a.	3.75% p.a.
Jun-24			3.75% p.a.



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TERM INVESTMENT ACCOUNT-i**2) TIA-i & eTIA-i Non- Promotional:**

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

TIA-i & eTIA-i 3M, 6M, 12M, 15M, 18M & 24M Historical Net Rate of Return

Month	Fund Rate of Return (ROR) to Investors					
	3M	6M	12M	15M	18M	24M
Apr-24	2.55% p.a.	2.65% p.a.	2.70% p.a.	2.70% p.a.	2.70% p.a.	2.70% p.a.
May-24	2.55% p.a.	2.65% p.a.	2.70% p.a.	2.70% p.a.	2.70% p.a.	2.70% p.a.
Jun-24	2.55% p.a.	2.65% p.a.	2.70% p.a.	2.70% p.a.	2.70% p.a.	2.70% 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.

STATEMENT ON ANY CHANGES

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

PROSPECT AND OUTLOOK

The Bank maintains its cautious outlook for the year given the global economic headwinds with escalating geopolitical tensions, likelihood of prolonged elevated benchmark rates and continued competitive deposit and financing environment in Malaysia and regionally.

The Bank remains focused on executing its Forward23+ Strategic Plan with emphasis on strengthening its deposit and CASA franchise, Net Financing Margin (NFM) management, driving other income expansion as well as continued focus on digital and operational resilience, whilst affirming our leadership on the sustainability front.

Barring unforeseen circumstances, the Bank is cautiously optimistic of an improved financial performance in 2024 on the back of operating income growth, contained cost escalation, strengthened credit risk and asset quality management.

IMPORTANT/DISCLAIMER

THIS IS AN INVESTMENT ACCOUNT PRODUCT THAT IS TIED TO THE PERFORMANCE OF UNDERLYING ASSETS AND NOT A DEPOSIT PRODUCT.

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

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