



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

TERM INVESTMENT ACCOUNT-i

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

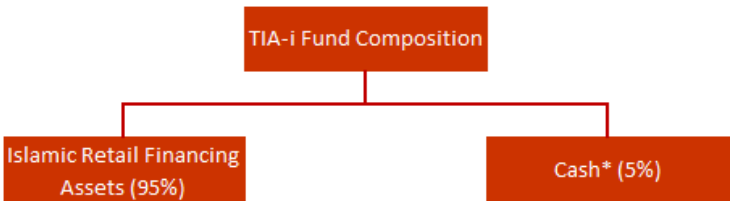
INVESTMENT OBJECTIVES

Aims to provide the followings to the Investors:

- To enjoy stable returns through low 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 low risk exposure.

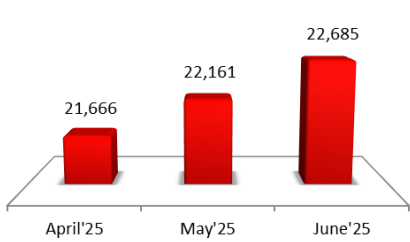
Portfolio rebalancing is also executed to ensure the performance of the selected assets is aligned with the fund's strategies and objectives. Any profit generated from the capital is shared between the account holder and the Bank according to mutually pre-agreed profit sharing ratio (PSR) whilst financial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

ANALYSIS OF FUND PERFORMANCE AND ASSET VALUATION

Fund Size and Growth

As at June 2025, TIA-i fund balance was recorded at RM 22,685 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.

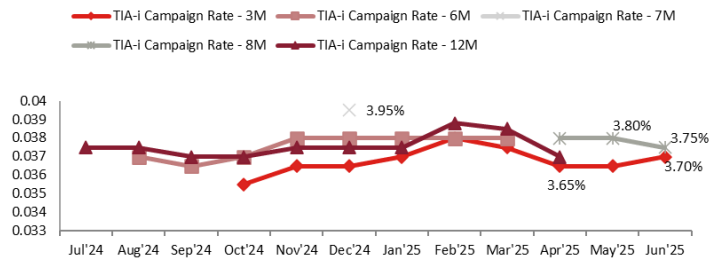
Rate of Return for TIA-i

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 3M, 6M & 12M campaign from 1st Jul 2024 until 30th Jun 2025.

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



Month	Fund Rate of Return (ROR) to Investors				
	3M	6M	7M	8M	12M
Apr-25	3.65% p.a.			3.80% p.a.	3.70% p.a.
May-25	3.65% p.a.			3.80% p.a.	
Jun-25	3.70% p.a.			3.75% p.a.	

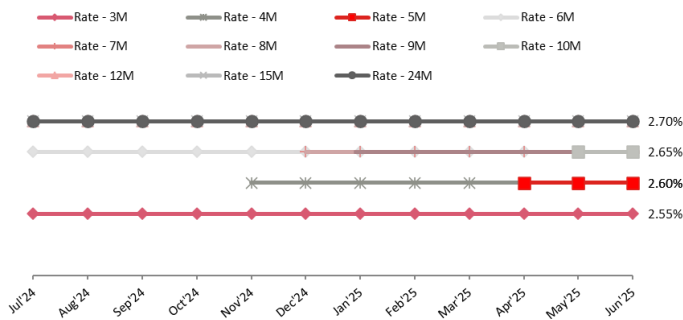
Note:

- 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.

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 & 24M.

TIA-i & eTIA-i 3M, 4M, 5M, 6M, 7M, 8M, 9M, 10M, 12M, 15M & 24M Historical Net Rate of Return



Month	Fund Rate of Return (ROR) to Investors				
	3M	4M	5M	6M	7M
Apr-25	2.55% p.a.	2.60% p.a.	2.60% p.a.	2.65% p.a.	2.65% p.a.
May-25	2.55% p.a.	2.60% p.a.	2.60% p.a.	2.65% p.a.	2.65% p.a.
Jun-25	2.55% p.a.	2.60% p.a.	2.60% p.a.	2.65% p.a.	2.65% p.a.

Month	Fund Rate of Return (ROR) to Investors					
	8M	9M	10M	12M	15M	24M
Apr-25	2.65% p.a.	2.65% p.a.	2.65% p.a.	2.70% p.a.	2.70% p.a.	2.70% p.a.
May-25	2.65% p.a.	2.65% p.a.	2.65% p.a.	2.70% p.a.	2.70% p.a.	2.70% p.a.
Jun-25	2.65% p.a.	2.65% p.a.	2.65% p.a.	2.70% p.a.	2.70% p.a.	2.70% p.a.

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 remains vigilant on the macro outlook for the rest of 2025 in view of continuous uncertainties driven by persistent global headwinds led by the on-going tariff and trade war.

Our Forward30 strategic plan includes levers to navigate the Bank in times of uncertainties. Our strategic plan reinforces our direction for the year with a focus on capital reallocation, reducing cost of funds, strengthening cross-selling proposition, enhancing our digital capabilities and operational resilience, while maintaining our journey in sustainability.

The Bank focuses its efforts on continuing responsible financing growth as well as proactive cost and asset quality management.



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