CIMB ISLAMIC

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

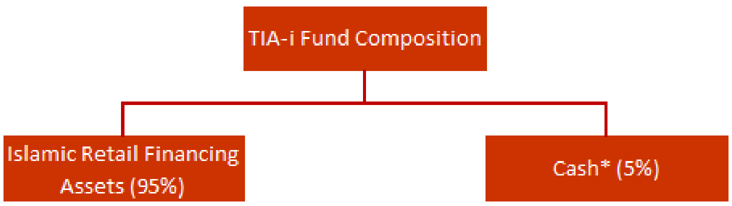
INVESTMENT OBJECTIVES

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.

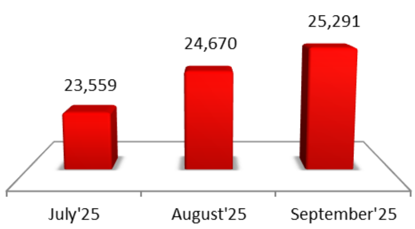
Portfolio rebalancing is also executed to ensure the performance of the selected assets is aligned with the fund's strategies and objectives. Any profit generated from the capital is shared between the account holder and the Bank according to mutually pre-agreed profit sharing ratio (PSR) whilst financial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

ANALYSIS OF FUND PERFORMANCE AND ASSET VALUATION

Fund Size and Growth

As at September 2025, TIA-i fund balance was recorded at RM 25,291 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.

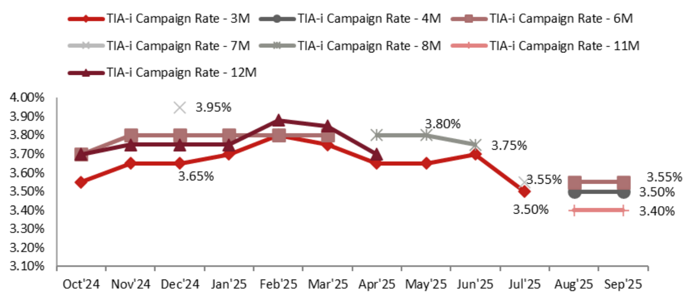
Rate of Return for TIA-i

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 1st Oct 2024 until 30th Sep 2025.

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



Month	Fund Rate of Return (ROR) to Investors				
	3M	4M	6M	7M	11M
Jul-25	3.50% p.a.			3.55% p.a.	
Aug-25		3.50% p.a.	3.55% p.a.		3.40% p.a.
Sep-25		3.50% p.a.	3.55% p.a.		3.40% p.a.

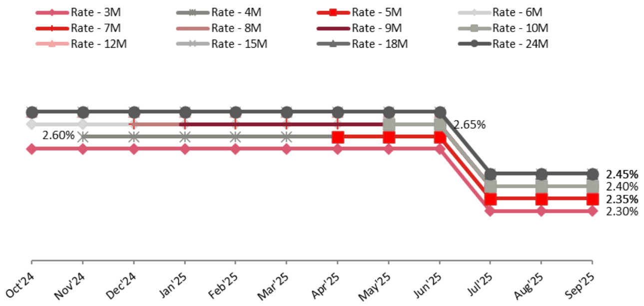
Note:

- 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, 18M & 24M.

TIA-i & eTIA-i 3M, 4M, 5M, 6M, 7M, 8M, 9M, 10M, 12M, 15M, 18M & 24M Historical Net Rate of Return



Month	Fund Rate of Return (ROR) to Investors					
	3M	4M	5M	6M	7M	8M
Jul-25	2.30% p.a.	2.35% p.a.	2.35% p.a.	2.40% p.a.	2.40% p.a.	2.40% p.a.
Aug-25	2.30% p.a.	2.35% p.a.	2.35% p.a.	2.40% p.a.	2.40% p.a.	2.40% p.a.
Sep-25	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
Jul-25	2.40% p.a.	2.40% p.a.	2.45% p.a.	2.45% p.a.	2.45% p.a.	2.45% p.a.
Aug-25	2.40% p.a.	2.40% p.a.	2.45% p.a.	2.45% p.a.	2.45% p.a.	2.45% p.a.
Sep-25	2.40% p.a.	2.40% p.a.	2.45% p.a.	2.45% p.a.	2.45% p.a.	2.45% 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 is cautiously optimistic about the macroeconomic and operating outlook for the second half of the year, supported by the gradual easing of interest rates, while remaining vigilant of persistent headwinds from geopolitical tensions and tariff-related uncertainties.

Guided by our Forward30 strategic plan, we will continue executing a deposit-led strategy and reallocating capital toward risk-adjusted return on capital-accretive segments, while maintaining a prudent approach to financing growth, with strong emphasis on cost discipline and asset quality management.

Our focus on operational resilience, digital enablement, and sustainability will be the key to future-proofing the franchise and delivering long-term value.

TERM INVESTMENT ACCOUNT-i

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

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").