



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

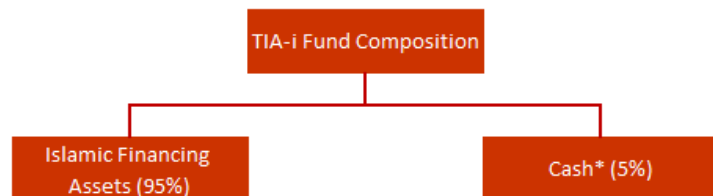
INVESTMENT OBJECTIVES

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 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

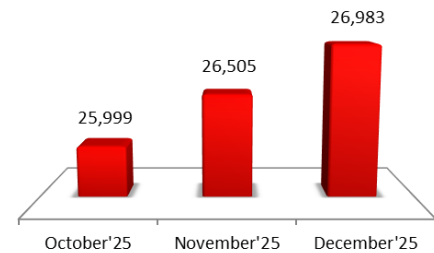
INVESTMENT STRATEGIES

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 December 2025, TIA-i fund balance was recorded at RM 26,983 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

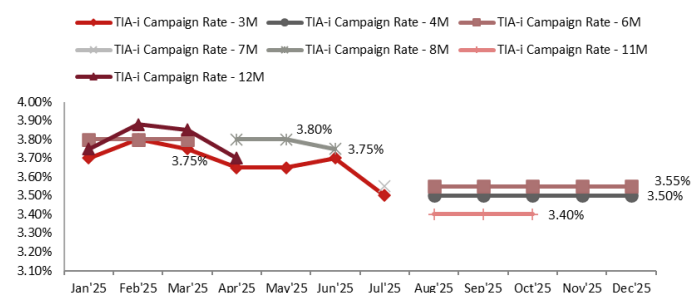
The Bank will perform valuation of underlying assets of the fund in accordance with the Malaysian Financial Reporting Standards ("MFRS") which will be carried out on monthly basis.

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 Jan 2025 until 31st Dec 2025.

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

Month	Fund Rate of Return (ROR) to Investors			
	4M	6M	10M	11M
Oct-25	3.50% p.a.	3.55% p.a.		3.40% p.a.
Nov-25	3.50% p.a.	3.55% p.a.	3.50% p.a.	
Dec-25	3.50% p.a.	3.55% p.a.	3.50% 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.



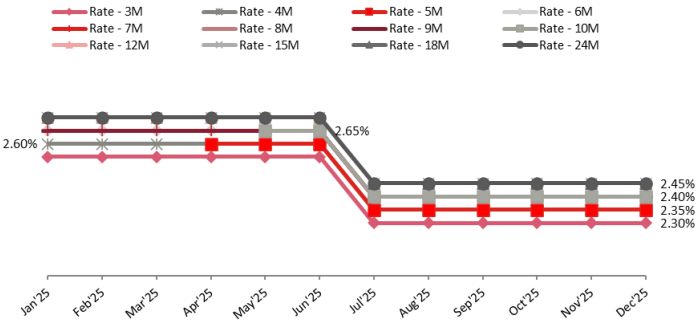
CIMB ISLAMIC BANK BERHAD [200401032872 (671380-H)]

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, 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
Oct-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.
Nov-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.
Dec-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
Oct-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.
Nov-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.
Dec-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 remains positive on the macroeconomic and business outlook as the potential economic benefits from a tapering global profit rate environment are offset by continued geopolitical uncertainties, volatile markets and tariff-related developments.

The Forward30 strategic- plan will steer the Bank’s direction towards focused CASA and investment account growth, Risk-Adjusted Return on Capital-driven capital reallocation strategies, disciplined cost management and ensuring sustained asset quality monitoring.

Enhancing our digital capabilities and operational resilience will remain central to our objectives while spearheading the sustainability agenda, as we aim to future-proof the franchise and deliver long-term value.



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

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").