



### INVESTMENT ACCOUNT INFORMATION

<b>Product Name</b>	Special Mudharabah Investment Account-i (SMIA-i)
<b>Product Classification</b>	Unrestricted Investment Account (URIA)
<b>Mudharib</b>	CIMB Islamic Bank Berhad
<b>Investment Currency</b>	Ringgit Malaysia
<b>Fund Inception</b>	15 July 2015

### INVESTMENT OBJECTIVES

Aims to provide the following to the Investors:

- To enjoy savings on Flexi Home Financing-i and Flexi Business Premises Financing-i profit charged.
- To enjoy returns on the Investment Account.

### INVESTMENT ASSET ALLOCATION

The fund is invested in the Flexi-i Financing assets namely CIMB Islamic's Flexi Home Financing-i and Flexi Business Premises Financing-i.

### OTHER INFORMATION

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

### SUMMARY

Special Mudharabah Investment Account-i (SMIA-i) was launched on 15 July 2015. The development of SMIA-i Investment Account is to comply with the Islamic Financial Services Act 2013 (IFSA 2013) provision where the deposit account under the Mudharabah concept should be guided under the Investment Account Policy by BNM.

Although SMIA-i operates under the Investment Account Policy, it will still be managed and invested in the low risk investment assets namely Flexi Home Financing-i and Flexi Business Premises Financing-i. These portfolio of assets are backed by various types of properties such as: -

- Flexi Home Financing-i Assets: Residential Houses (completed or under construction – Condominium, Apartment, Bungalow, Double Storey and Single Storey Houses, Semi-detached, etc).
- Flexi Business Premises Financing-i Assets: Business Premises (completed or under construction – Shop houses, Warehouses, Factories, etc).

### PROSPECT AND OUTLOOK

The significant increase in Covid-19 cases has resulted in economic activity disruptions from the prolonged lockdowns. This may lead to headwinds on the top line growth momentum and asset quality pressure. Financing growth will likely be slower in line with our cautious stance, while capital market activity may remain muted.

The Bank will continue to support its impacted customers and segments with its financing relief programs and will continue to enhance credit risk management strategies across segments. In addition, the Bank remains focused on executing its Forward23+ strategies, including RAROC optimisation, CASA accumulation, other income growth and prudent cost management.

### SPECIAL MUDHARABAH INVESTMENT ACCOUNT-I

Despite this cautious second half 2021 outlook, overall the Bank expects 2021 to show improved financial performance. The Bank will continue to integrate value based intermediation (VBI) to better drive business decisions based on true costs and benefits to business and our stakeholders.

### ANALYSIS OF FUND PERFORMANCE AND ASSETS VALUATION

As at September 2021, SMIA-i fund average balance was recorded at RM857 million. The return of this investment account is tied to the performance of the allocated assets namely CIMB Islamic's Flexi Home Financing-i and Flexi Business Premises Financing-i.

For Q3 2021 position, the rate of return to customers recorded an average of 0.12% per annum.

Details of Q3 2021 rate of return to customers are as follow:

Month	Rate of Returns (ROR) for Customers (After PSR)
Jul-21	0.13% per annum
Aug-21	0.12% per annum
Sep-21	0.11% per annum

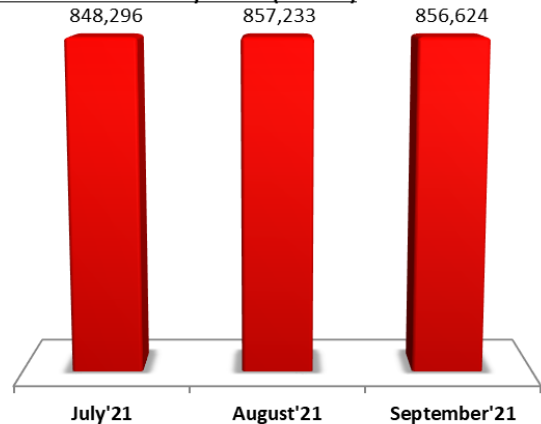
\*Profit Sharing Ratio (PSR) 5:95 (5% Customer: 95% Bank)

**Average Distributable ROR to Investment Account Holder 0.12% p.a.**

#### Note:

- Apart from the above returns, customers also enjoy savings on Flexi Home Financing-i and Flexi Business Premises Financing-i profit charged.
- Profit will be paid monthly at the end of each month.
- The distribution of rate of return will be based on the agreed PSR\*.
- Past performance is not reflective of future performance.

#### Flexi Assets Funded by SMIA-i (RM'000)





**SPECIAL MUDHARABAH INVESTMENT ACCOUNT-i**

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