



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

### 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 STRATEGIES

The fund is invested into 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).

### 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)

### PROSPECT AND OUTLOOK

The Bank is optimistic of a better financial performance in 2022 on the back of economic recovery and improved business prospects. Nevertheless, the outlook for the second half of 2022 is cautious in line with the tapering of global economic growth driven by rising inflation and profit rates, continued geopolitical risks, global supply disruptions, continued recurrence of Covid-19 variants and also the threat of a global recession.

## SPECIAL MUDHARABAH INVESTMENT ACCOUNT-I

The Forward23+ strategic plan will continue to drive the Bank's focus on targeted growth segments, Risk Adjusted Return On Capital (RAROC) optimisation, Sustainability initiatives and cost management. The Bank continues to invest in technology to improve operational resiliency and digital capabilities via CIMB Bank Berhad under the dual banking leverage model. Credit risk and asset quality management remains utmost priority across all segments.

### ANALYSIS OF FUND PERFORMANCE AND ASSETS VALUATION

As at September 2022, SMIA-i fund average balance was recorded at RM 1,161 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 2022 position, the rate of return to customers recorded an average of 0.17% per annum.

Details of Q2 2022 rate of return to customers are as follow:

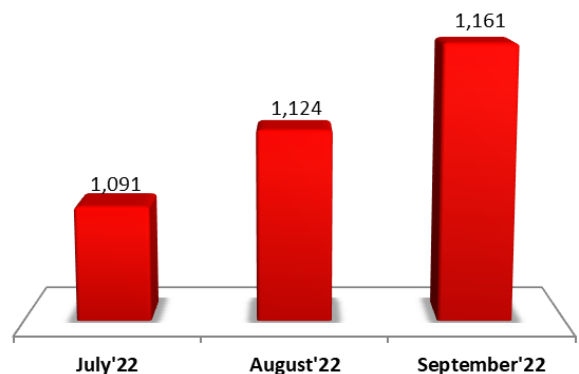
Month	Rate of Returns (ROR) for Customers (After PSR)
Jul-22	0.17% p.a.
Aug-22	0.17% p.a.
Sep-22	0.17% p.a.

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

#### 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'mil)





**SPECIAL MUDHARABAH INVESTMENT ACCOUNT-i**

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**WARNING**

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