



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 remains optimistic of an improved 2022 financial performance in tandem with the economic growth momentum and higher business activity. Nonetheless, management is vigilant of the outlook for the rest of 2022 in view of the decelerating global economic growth underpinned by escalating inflation and profit rates, global supply disruptions, still-prevalent threat from Covid-19 and the possibility of a global recession

### SPECIAL MUDHARABAH INVESTMENT ACCOUNT-I

The Bank will continue to execute on initiatives laid out under the Forward23+ strategic plan, particularly focusing on targeted growth segments, cost management, RAROC optimization, sustainability initiatives and driving technology investment to further improve digital capabilities and strengthen operational resiliency. Asset quality and credit risk management remains a core focus in all business segments as customers move out of payment assistance programs, while the Bank continues to leverage on the dual banking model.

### ANALYSIS OF FUND PERFORMANCE AND ASSETS VALUATION

As at December 2022, SMIA-i fund average balance was recorded at RM 1,225 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 Q4 2022 position, the rate of return to customers recorded an average of 0.19% per annum.

Details of Q4 2022 rate of return to customers are as follow:

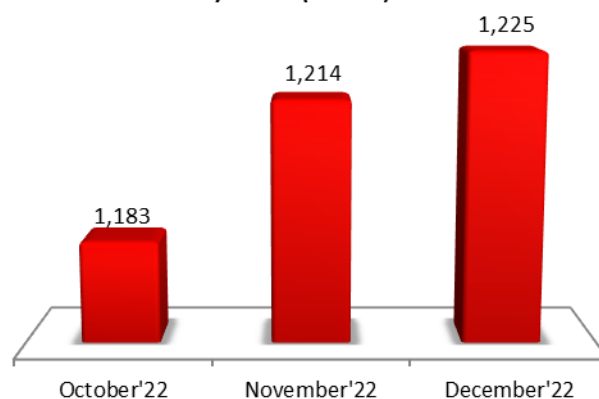
Month	Rate of Returns (ROR) for Customers (After PSR)
Oct-22	0.19% p.a.
Nov-22	0.19% p.a.
Dec-22	0.19% p.a.

\*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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