

SPECIAL MUDHARABAH INVESTMENT ACCOUNT-I

INVESTMENT ACCOUNT INFORMATION

Product Name	Special Mudharabah Investment Account-i (SMIA-i)
Product Classification	Unrestricted Investment Account (URIA)
Mudharib	CIMB Islamic Bank Berhad
Investment Currency	Ringgit Malaysia
Fund Inception	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

PROSPECT AND OUTLOOK

The Bank is taking a cautious stance on the outlook for the year in view of the global economic uncertainty, continued geopolitical tensions, elevated policy rates to rein in inflation as well as volatility within the global banking industry and financial markets.

Nonetheless, the Bank expects moderate economic growth within its key operating markets and will remain guided by the Forward23+ strategic plans with targeted segment growth particularly Consumer and Wealth, strengthening the Group's deposit/CASA proposition in light of the intensified deposit competition, RAROC optimisation, tightened credit risk and asset quality management and prudent cost controls. These strategies will also include investments in improving the Bank's technology and operational resiliency and digital capabilities, while meeting commitments made on the sustainability front.

ANALYSIS OF FUND PERFORMANCE AND ASSETS VALUATION

As at June 2023, SMIA-i fund average balance was recorded at RM 1,405 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 Q2 2023 position, the rate of return to customers recorded an average of 0.20% per annum. Details are as follow:

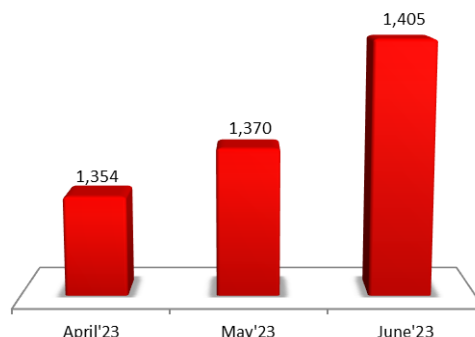
Month	Rate of Returns (ROR) for Customers (After PSR)
Apr-23	0.20% p.a.
May-23	0.21% p.a.
Jun-23	0.21% p.a.

*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)





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WARNING

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