



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

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 remains cautious on the outlook for the second half of the year given the tapering global economic growth prospects, sustained inflationary pressure, elevated policy rates and financial market volatility. Despite this, the economic growth in Malaysia is expected to remain moderate driven by relatively resilient domestic demand.

SPECIAL MUDHARABAH INVESTMENT ACCOUNT-I

The Bank will continue on the path laid out by the Forward23+ strategic plan as we focus on targeted financing and CASA growth, Preferred Banking and wealth management. Cost management will be prudent, while credit risk and asset quality management as well as sustained technology investments remain priorities.

ANALYSIS OF FUND PERFORMANCE AND ASSETS VALUATION

As at September 2023, SMIA-i fund average balance was recorded at RM 1,488 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 2023 position, the rate of return to customers recorded an average of 0.21% per annum. Details are as follow:

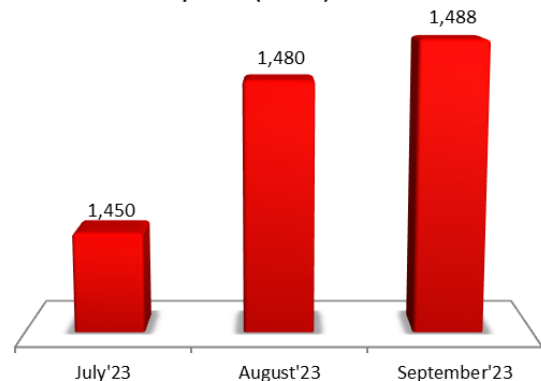
Month	Rate of Returns (ROR) for Customers (After PSR)
Jul-23	0.21% p.a.
Aug-23	0.21% p.a.
Sep-23	0.21% p.a.

*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)





SPECIAL MUDHARABAH INVESTMENT ACCOUNT-I

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