

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

The Bank's direction will continue to be guided by the Forward23+ strategic plan with targeted segment financing growth, sustained focus on CASA, investment account and Risk-Adjusted Return On Capital (RAROC) optimisation, as well as wealth management and capital market activity. This is expected to be achieved with the sustainability agenda providing guideposts. Cost management remains a focus coupled with investment in technology to strengthen digital capabilities and operational resiliency. The Bank will continue to emphasise asset quality and credit risk management across segments particularly within pandemic-impacted customers and sectors.

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

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).

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.

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.

OTHER INFORMATION

Details of SMIA-i fees and charges can be obtained via www.cimb.com.my

PROSPECT AND OUTLOOK

The Bank is optimistic of an improved financial performance in 2022 in view of business expansion on the back of anticipated regional economic recovery. The Bank remains cognisant of the threat of new Covid-19 mutations, upward pressure on profit rates in response to rising inflation, heightened geopolitical risks from the Russian-Ukraine conflict and risk of prolonged global supply disruptions.

ANALYSIS OF FUND PERFORMANCE AND ASSETS VALUATION

As at June 2022, SMIA-i fund average balance was recorded at RM 1,040 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 2022 position, the rate of return to customers recorded an average of 0.15% per annum.

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

Month	Rate of Returns (ROR) for Customers (After PSR)
Apr-22	0.14% p.a.
May-22	0.16% p.a.
Jun-22	0.15% p.a.

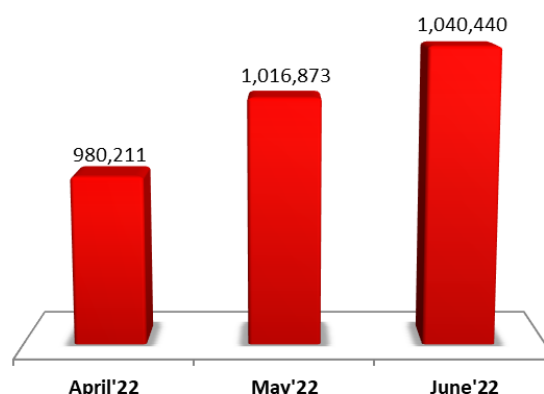
*Profit Sharing Ratio (PSR) 5:95 (5% Customer: 95% Bank)

Average Distributable ROR to Investment Account Holder 0.15% 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)





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