



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

TERM INVESTMENT ACCOUNT-I

INVESTMENT ACCOUNT INFORMATION

Product Name	Term Investment Account-i (TIA-i)
Product Classification	Unrestricted Investment Account (URIA) whereby the investors provide the Bank with the mandate to make the ultimate investment decision in Shariah compliant assets on behalf of the investors
Entrepreneur	CIMB Islamic Bank Berhad
Investment Currency	Ringgit Malaysia
Fund Inception	07 August 2017

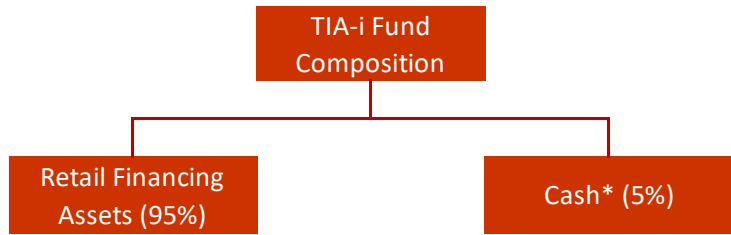
INVESTMENT OBJECTIVES

Aims to provide the followings to the Investors:

- To enjoy stable returns through low to moderate risk exposure.
- To enjoy capital preservation and financial security on a term investment.

INVESTMENT ASSET ALLOCATION

The fund is invested in CIMB Islamic retail financing assets namely Home Financing and Auto Financing, and the asset allocation is based on below parameter.



* Not exceeding 5% of total fund size.

OTHER INFORMATION

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

INVESTMENT STRATEGIES

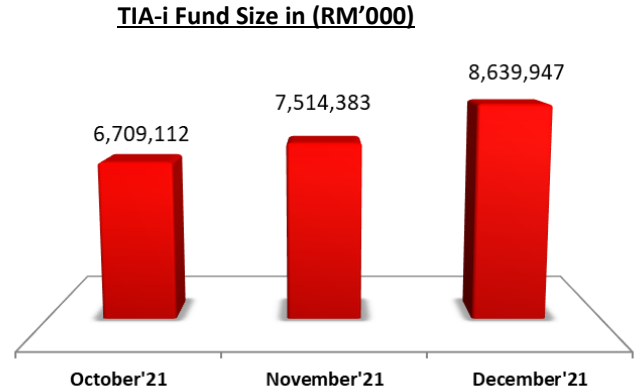
TIA-i returns are closely tied according to the performance of underlying assets; the inherent risk to the principal investment is relatively low given that the risk is managed through a diversified retail portfolio with low to moderate risk exposure.

Portfolio rebalancing is also executed to ensure the performance of the selected assets is aligned with the fund’s strategies and objectives. Any profit generated from the capital is shared between the account holder and the Bank according to mutually pre-agreed profit sharing ratio (PSR) whilst financial losses (if any) will be borne by the account holder.

ANALYSIS OF FUND PERFORMANCE AND ASSET VALUATION

Fund Size and Growth

As at December 2021, TIA-i fund balance was recorded at RM 8,640 million.



Investment will be valued on a monthly basis and profit will be paid at maturity.

Asset Valuation

The Bank will perform valuation of underlying assets of the fund in accordance with the Malaysian Financial Reporting Standards (“MFRS”) which will be carried out on a monthly basis.

Rate of Return for TIA-i

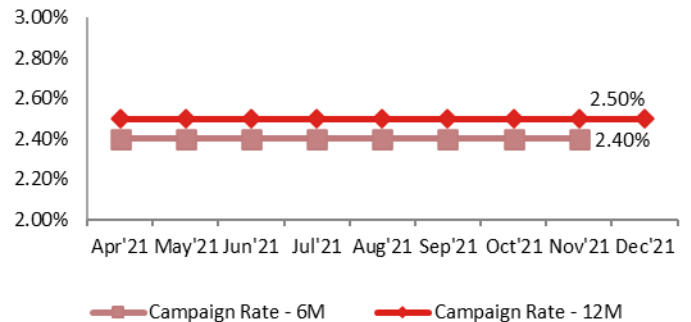
Underlying assets funded by TIA-i recorded the below Rate of Return (ROR) to investors after applying the agreed Profit Sharing Ratio, subject to terms and conditions.

1) TIA-i Promotional:

Rate of Return of TIA-i 6-month & 12-month Campaign

This section is applicable for customers who have made placement under the TIA-i 6M & 12M campaign from 1st Apr 2021 until 15th May 2021.

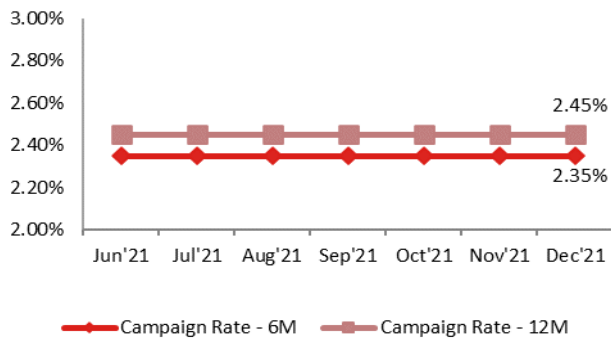
TIA-i 6M & 12M Campaign Historical Net Rate of Return



Month	Fund Rate of Return (ROR) to Investors	
	6M	12M
Oct-21	2.40% per annum	2.50% per annum
Nov-21	2.40% per annum	2.50% per annum
Dec-21	2.40% per annum	2.50% per annum

This section is applicable for customers who have made placement under the TIA-i 6M & 12M campaign from 1st Jun 2021 until 31st Aug 2021.

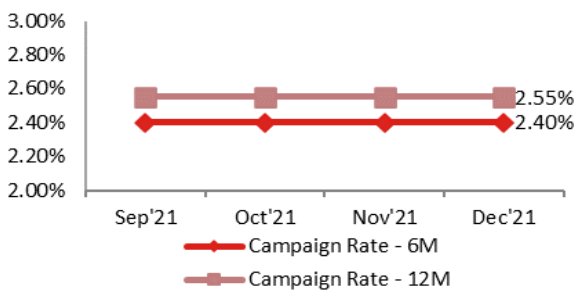
TIA-i 6M & 12M Campaign Historical Net Rate of Return



Month	Fund Rate of Return (ROR) to Investors	
	6M	12M
Oct-21	2.35% per annum	2.45% per annum
Nov-21	2.35% per annum	2.45% per annum
Dec-21	2.35% per annum	2.45% per annum

This section is applicable for customers who have made placement under the TIA-i 6M & 12M campaign from 1st Sep 2021 until 31st Dec 2021.

TIA-i 6M & 12M Campaign Historical Net Rate of Return



Month	Fund Rate of Return (ROR) to Investors	
	6M	12M
Oct-21	2.40% per annum	2.55% per annum
Nov-21	2.40% per annum	2.55% per annum
Dec-21	2.40% per annum	2.55% per annum

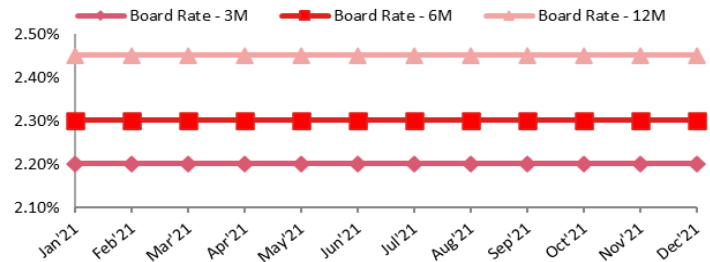
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2) TIA-i Non- Promotional:

Rate of Return of TIA-i 3/6/12-month Board

This section is applicable for customers who have made placement under the TIA-i 3/6/12M Board Rate.

TIA-i 3/6/12M Board Historical Net Rate of Return



Month	Fund Rate of Return (ROR) to Investors		
	3M	6M	12M
Oct-21	2.20% per annum	2.30% per annum	2.45% per annum
Nov-21	2.20% per annum	2.30% per annum	2.45% per annum
Dec-21	2.20% per annum	2.30% per annum	2.45% per annum

Note:

- The distribution of rate of return will be subject to a minimum PSR of 50:50 (Customers: Bank)
- Past performance is not reflective of future performance.

STATEMENT ON ANY CHANGES

There have been no changes in the investment objectives, strategies, restrictions and limitations during the quarter period.

PROSPECT AND OUTLOOK

The Bank is adopting a cautiously optimistic view on business expansion as the economy reopens with anticipated lower number of Covid-19 cases and higher vaccination rates. The Bank will continue to focus on assisting impacted customers with the various financing relief programs while also focusing on credit risk management strategies and managing asset quality across segments. Efforts will continue with our Forward23+ strategies of CASA and investment account growth, RAROC optimisation, growing Preferred Banking & Wealth Management while prudently managing costs with a digital led focus on the areas of operations, payments, sales enablement and acquisition. Financing growth is expected to remain muted and provisions to be under control for the rest of the year. The Bank will continue to integrate value based intermediation (VBI) to better drive business decisions based on true costs and benefits to business and our stakeholders.

IMPORTANT/DISCLAIMER

THIS IS AN INVESTMENT ACCOUNT PRODUCT THAT IS TIED TO THE PERFORMANCE OF UNDERLYING ASSETS AND NOT A DEPOSIT PRODUCT.

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