

**INVESTMENT ACCOUNT INFORMATION**

<b>Product Name</b>	Term Investment Account-i (TIA-i)
<b>Product Classification</b>	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
<b>Entrepreneur</b>	CIMB Islamic Bank Berhad
<b>Investment Currency</b>	Ringgit Malaysia
<b>Fund Inception</b>	07 August 2017

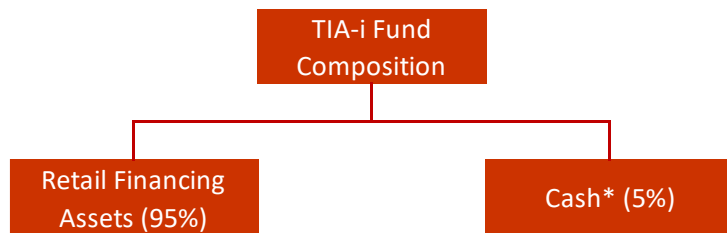
**INVESTMENT OBJECTIVES**

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](http://www.cimb.com.my)

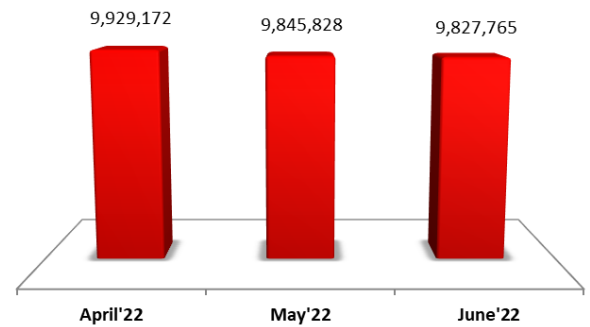
**INVESTMENT STRATEGIES**

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 June 2022, TIA-i fund balance was recorded at RM 9,828 million.

**TIA-i Fund Size in (RM'000)**

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

**Asset Valuation**

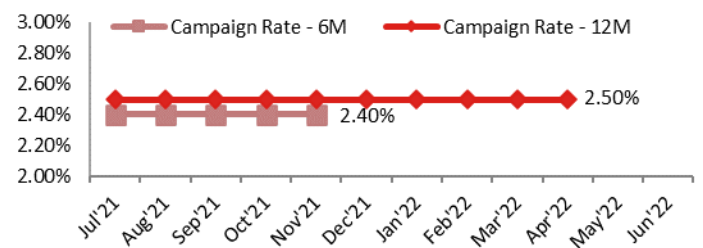
The Bank will perform valuation of underlying assets of the fund in accordance with the Malaysian Financial Reporting Standards ("MFRS") which will be carried out on a monthly basis.

**Rate of Return for TIA-i**

Underlying assets funded by TIA-i recorded the following 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**

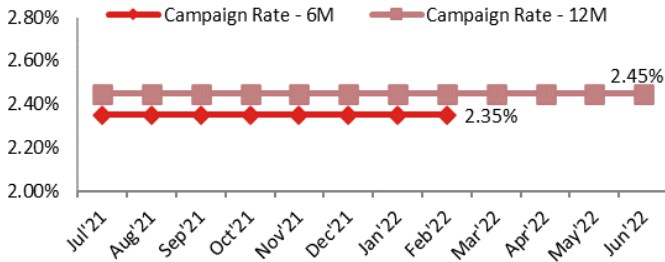
This section is applicable for customers who have made placement under the TIA-i 6M & 12M campaign from 1<sup>st</sup> Apr 2021 until 15<sup>th</sup> May 2021.

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

Month	Fund Rate of Return (ROR) to Investors
	12M
Apr-22	2.50% p.a.

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

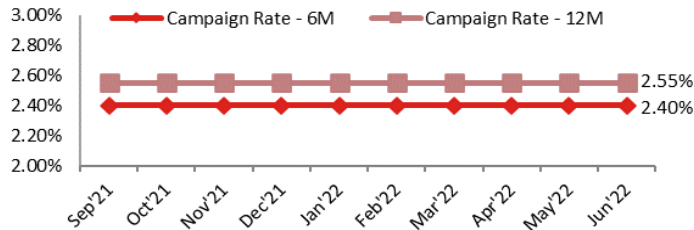
**TIA-i 6M & 12M Campaign Historical Net Rate of Return**



Month	Fund Rate of Return (ROR) to Investors	
	6M	12M
Apr-22	2.35% p.a.	2.45% p.a.
May-22	2.35% p.a.	2.45% p.a.
Jun-22	2.35% p.a.	2.45% p.a.

This section is applicable for customers who have made placement under the TIA-i 6M & 12M campaign from 1<sup>st</sup> Sep 2021 until 31<sup>st</sup> May 2022.

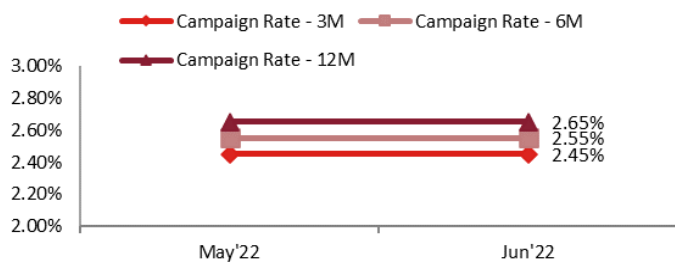
**TIA-i 6M & 12M Campaign Historical Net Rate of Return**



Month	Fund Rate of Return (ROR) to Investors	
	6M	12M
Apr-22	2.40% p.a.	2.55% p.a.
May-22	2.40% p.a.	2.55% p.a.
Jun-22	2.40% p.a.	2.55% p.a.

This section is applicable for customers who have made placement under the TIA-i 3M, 6M & 12M campaign from 25<sup>th</sup> May 2022 until 30<sup>th</sup> Jun 2022.

**TIA-i 3M, 6M & 12M Campaign Historical Net Rate of Return**



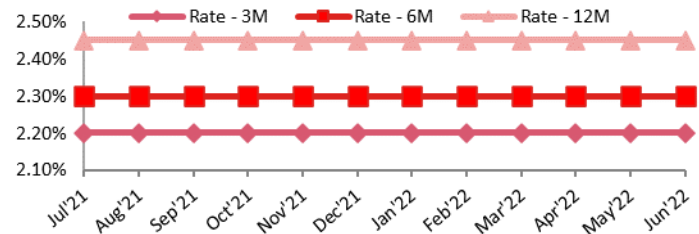
Month	Fund Rate of Return (ROR) to Investors		
	3M	6M	12M
May-22	2.45% p.a.	2.55% p.a.	2.65% p.a.
Jun-22	2.45% p.a.	2.55% p.a.	2.65% p.a.

**2) TIA-i Non- Promotional:**

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

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

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



Month	Fund Rate of Return (ROR) to Investors		
	3M	6M	12M
Apr-22	2.20% p.a.	2.30% p.a.	2.45% p.a.
May-22	2.20% p.a.	2.30% p.a.	2.45% p.a.
Jun-22	2.20% p.a.	2.30% p.a.	2.45% p.a.

**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 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.

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.

**IMPORTANT/DISCLAIMER**

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

THIS PERFORMANCE REPORT HAS BEEN PREPARED FOR THE BENEFIT AND INTERNAL USE OF THE INVESTOR TO INDICATE, ON A PRELIMINARY BASIS, THE PERFORMANCE OF THE INVESTMENT AS DESCRIBED HEREIN. IT IS FURNISHED SOLELY TO THE INVESTOR AND MAY NOT BE REPRODUCED OR OTHERWISE DISSEMINATED IN WHOLE OR IN PART WITHOUT CIMB ISLAMIC BANK BERHAD'S WRITTEN CONSENT. BY ACCEPTING THIS REPORT, THE INVESTOR AGREES TO KEEP CONFIDENTIAL AT ALL TIMES THE INFORMATION CONTAINED HEREIN.

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**WARNING**

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