

**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

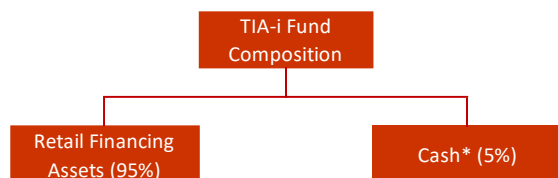
**INVESTMENT OBJECTIVES**

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)

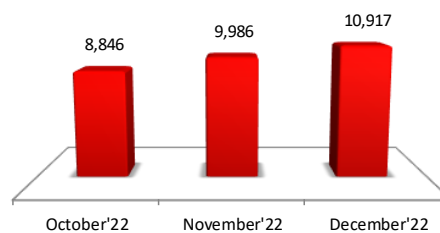
**INVESTMENT STRATEGIES**

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 December 2022, TIA-i fund balance was recorded at RM 10,917 million.

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

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

**Asset Valuation**

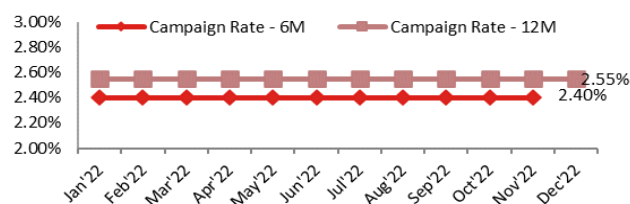
The Bank will perform valuation of underlying assets of the fund in accordance with the Malaysian Financial Reporting Standards ("MFRS") which will be carried out on a monthly basis.

**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.

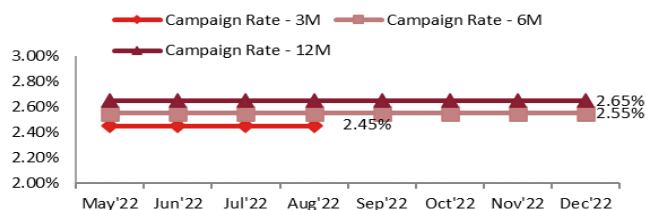
**1) TIA-i Promotional:**

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
Oct-22	2.40% p.a.	2.55% p.a.
Nov-22	2.40% p.a.	2.55% p.a.
Dec-22	2.40% p.a.	2.55% p.a.

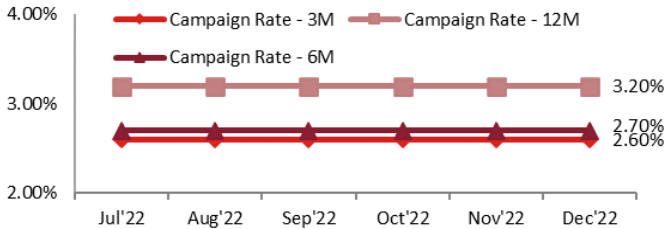
This section is applicable for customers who have made placement under the TIA-i 3M, 6M & 12M campaign from 25<sup>th</sup> May 2022 until 30<sup>th</sup> Jun 2022.

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

Month	Fund Rate of Return (ROR) to Investors	
	6M	12M
Oct-22	2.55% p.a.	2.65% p.a.
Nov-22	2.55% p.a.	2.65% p.a.
Dec-22	2.55% p.a.	2.65% p.a.

This section is applicable for customers who have made placement under the TIA-i 3M, 6M & 12M campaign from 15<sup>th</sup> Jul 2022 until 15<sup>th</sup> Sep 2022.

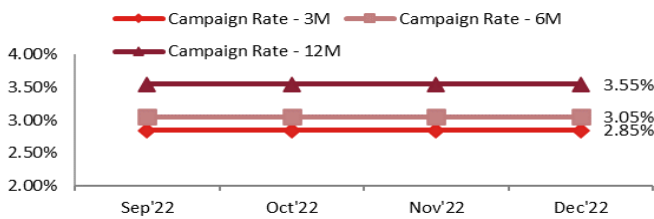
**TIA-i 3M, 6M & 12M Campaign Historical Net Rate of Return**



Month	Fund Rate of Return (ROR) to Investors		
	3M	6M	12M
Oct-22	2.60% p.a.	2.70% p.a.	3.20% p.a.
Nov-22	2.60% p.a.	2.70% p.a.	3.20% p.a.
Dec-22	2.60% p.a.	2.70% p.a.	3.20% p.a.

This section is applicable for customers who have made placement under the TIA-i 3M, 6M & 12M campaign from 19<sup>th</sup> Sep 2022 until 28<sup>th</sup> Feb 2023.

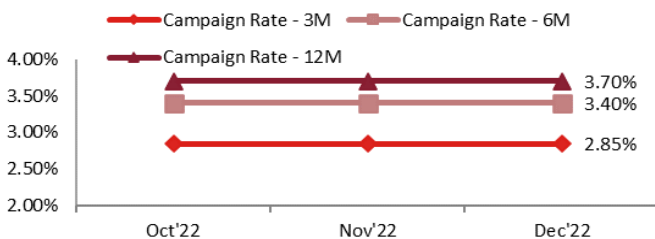
**TIA-i 3M, 6M & 12M Campaign Historical Net Rate of Return**



Month	Fund Rate of Return (ROR) to Investors		
	3M	6M	12M
Oct-22	2.85% p.a.	3.05% p.a.	3.55% p.a.
Nov-22	2.85% p.a.	3.05% p.a.	3.55% p.a.
Dec-22	2.85% p.a.	3.05% p.a.	3.55% p.a.

This section is applicable for customers who have made placement under the TIA-i 3M, 6M & 12M campaign from 19<sup>th</sup> Oct 2022 until 8<sup>th</sup> Nov 2022.

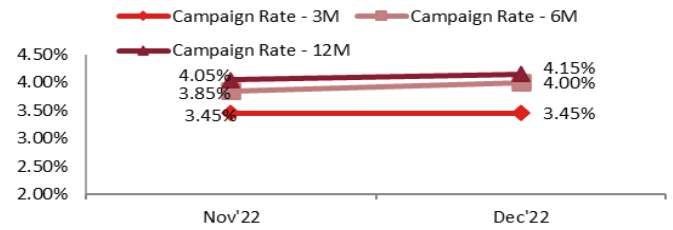
**TIA-i 3M, 6M & 12M Campaign Historical Net Rate of Return**



Month	Fund Rate of Return (ROR) to Investors		
	3M	6M	12M
Oct-22	2.85% p.a.	3.40% p.a.	3.70% p.a.
Nov-22	2.85% p.a.	3.40% p.a.	3.70% p.a.
Dec-22	2.85% p.a.	3.40% p.a.	3.70% p.a.

This section is applicable for customers who have made placement under the TIA-i 3M, 6M & 12M campaign from 9<sup>th</sup> Nov 2022 until 29<sup>th</sup> Jan 2023.

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

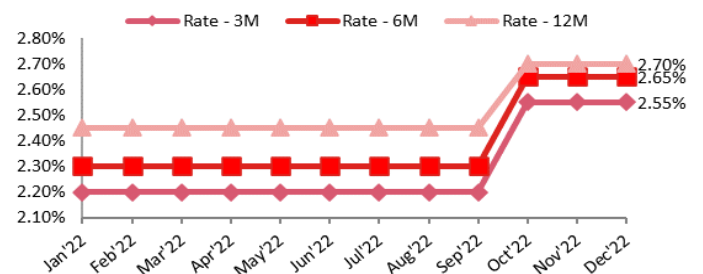


Month	Fund Rate of Return (ROR) to Investors		
	3M	6M	12M
Nov-22	3.45% p.a.	3.85% p.a.	4.05% p.a.
Dec-22	3.45% p.a.	4.00% p.a.	4.15% p.a.

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

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

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



Month	Fund Rate of Return (ROR) to Investors		
	3M	6M	12M
Oct-22	2.55% p.a.	2.65% p.a.	2.70% p.a.
Nov-22	2.55% p.a.	2.65% p.a.	2.70% p.a.
Dec-22	2.55% p.a.	2.65% p.a.	2.70% 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 remains optimistic of an improved 2022 financial performance in tandem with the economic growth momentum and higher business activity. Nonetheless, management is vigilant of the outlook for the rest of 2022 in view of the decelerating global economic growth underpinned by escalating inflation and profit rates, global supply disruptions, still-prevalent threat from Covid-19 and the possibility of a global recession. The Bank will continue to execute on initiatives laid out under the Forward23+ strategic plan, particularly focusing on targeted growth segments, cost management, RAROC optimization, sustainability initiatives and driving technology investment to further improve digital capabilities and strengthen operational resiliency. Asset quality and credit risk management remains a core focus in all business segments as customers move out of payment assistance programs, while the Bank continues to leverage on the dual banking model.

**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.

THE INFORMATION IN THIS PERFORMANCE REPORT REFLECTS PREVAILING CONDITIONS AND OUR VIEWS AS OF THIS DATE. NOTHING CONTAINED IN THIS REPORT IS, OR SHALL BE, RELIED UPON AS A PROMISE OR REPRESENTATION AS TO THE FUTURE. PAST PERFORMANCE OF THE INVESTMENT IS NOT A GUARANTEE OF FUTURE PERFORMANCE.

**WARNING**

**THE RETURNS ON THIS INVESTMENT ACCOUNT WILL BE AFFECTED BY THE PERFORMANCE OF THE UNDERLYING ASSETS. THE PRINCIPAL AND RETURNS ARE NOT GUARANTEED AND CUSTOMER RISKS EARNING NO RETURNS AT ALL. THIS INVESTMENT ACCOUNT IS NOT PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA ("PIDM").**