

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

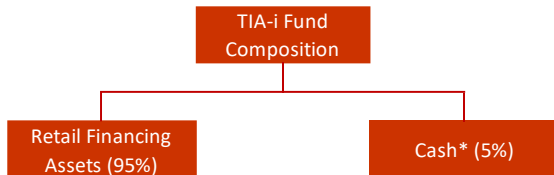
INVESTMENT OBJECTIVES

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

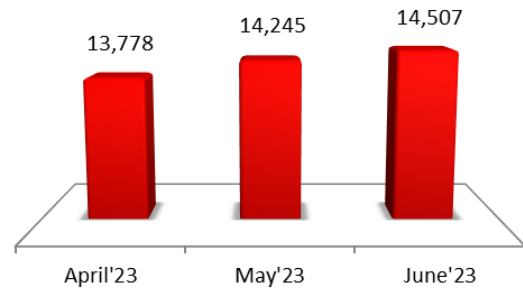
INVESTMENT STRATEGIES

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 June 2023, TIA-i fund balance was recorded at RM 14,507 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

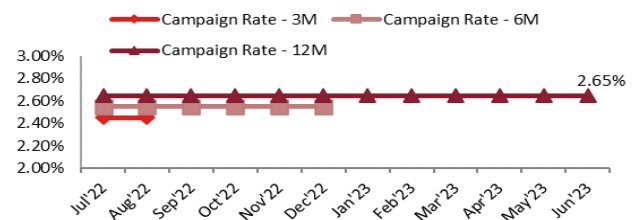
The Bank will perform valuation of underlying assets of the fund in accordance with the Malaysian Financial Reporting Standards ("MFRS") which will be carried out on a monthly basis.

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.

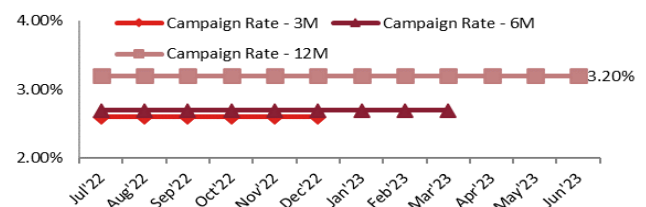
1) TIA-i Promotional:

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

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

Month	Fund Rate of Return (ROR) to Investors	
	12M	
Apr-23	2.65% p.a.	
May-23	2.65% p.a.	
Jun-23	2.65% p.a.	

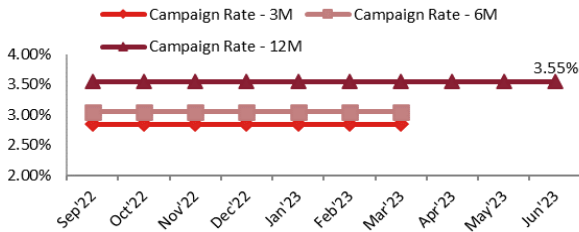
This section is applicable for customers who have made placement under the TIA-i 3M, 6M & 12M campaign from 15th Jul 2022 until 15th Sep 2022.

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

Month	Fund Rate of Return (ROR) to Investors
	12M
Apr-23	3.20% p.a.
May-23	3.20% p.a.
Jun-23	3.20% p.a.

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

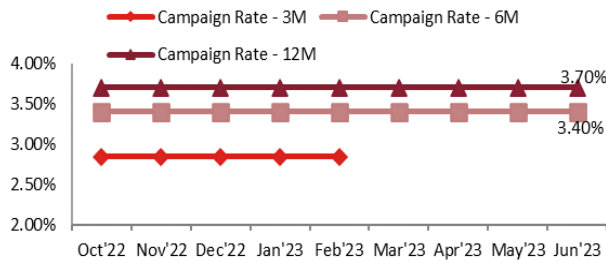
TIA-i 3M, 6M & 12M Campaign Historical Net Rate of Return



Month	Fund Rate of Return (ROR) to Investors
	12M
Apr-23	3.55% p.a.
May-23	3.55% p.a.
Jun-23	3.55% p.a.

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

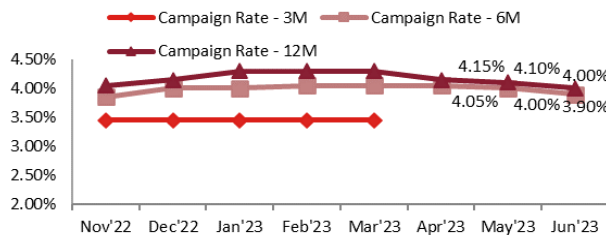
TIA-i 3M, 6M & 12M Campaign Historical Net Rate of Return



Month	Fund Rate of Return (ROR) to Investors	
	6M	12M
Apr-23	3.40% p.a.	3.70% p.a.
May-23	3.40% p.a.	3.70% p.a.
Jun-23	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 9th Nov 2022 until 13th Jul 2023.

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

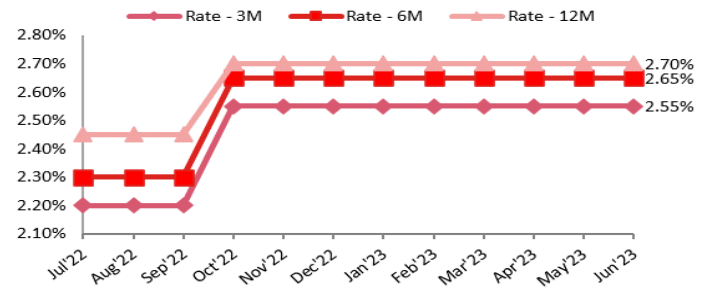


Month	Fund Rate of Return (ROR) to Investors	
	6M	12M
Apr-23	4.05% p.a.	4.15% p.a.
May-23	4.00% p.a.	4.10% p.a.
Jun-23	3.90% p.a.	4.00% p.a.

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
Apr-23	2.55% p.a.	2.65% p.a.	2.70% p.a.
May-23	2.55% p.a.	2.65% p.a.	2.70% p.a.
Jun-23	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 is taking a cautious stance on the outlook for the year in view of the global economic uncertainty, continued geopolitical tensions, elevated policy rates to rein in inflation as well as volatility within the global banking industry and financial markets.

Nonetheless, the Bank expects moderate economic growth within its key operating markets and will remain guided by the Forward23+ strategic plans with targeted segment growth particularly Consumer and Wealth, strengthening the Group's deposit/CASA proposition in light of the intensified deposit competition, RAROC optimisation, tightened credit risk and asset quality management and prudent cost controls. These strategies will also include investments in improving the Bank's technology and operational resiliency and digital capabilities, while meeting commitments made on the sustainability front.

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").