

**INVESTMENT ACCOUNT INFORMATION**

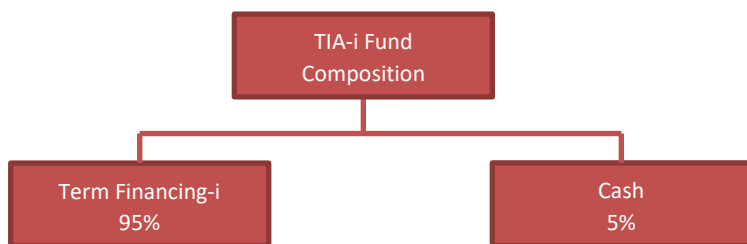
<b>Product Name</b>	Term Investment Account-i (TIA-i)
<b>Product Classification</b>	Unrestricted Investment Account (URIA) whereby the investors provides the Bank with the mandate to make the ultimate investment decision in Shariah compliant assets on behalf of the investors
<b>Entrepreneur</b>	CIMB Islamic Bank Berhad
<b>Investment Currency</b>	Ringgit Malaysia
<b>Fund Inception</b>	05 September 2018

**INVESTMENT OBJECTIVES**
**Aims to provide the following 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 has been invested in CIMB Islamic financing assets and the asset allocation is as per table below over the last quarter;



*Note: The Bank may invest funds in varying asset allocation parameters based on market conditions and asset suitability in order to achieve the indicative rate prescribed.*

**OTHER INFORMATION**

Details of TIA-i fees and charges can be obtained via [www.cimb.com.my/business](http://www.cimb.com.my/business)

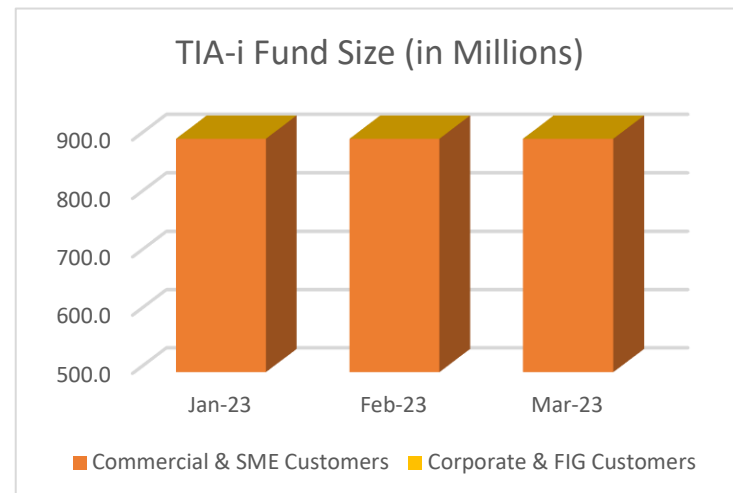
**INVESTMENT STRATEGIES**

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 financing 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 March 2023, TIA-i fund balance was recorded at RM1.04billion



The breakdown of fund size (in Millions) as follows:

	Jan-23	Feb-23	Mar-23
<b>Commercial &amp; SME Customers</b>	<b>937.9</b>	<b>955.1</b>	<b>1,042.5</b>
<b>Corporate &amp; FIG Customers</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>Total</b>	<b>937.9</b>	<b>955.1</b>	<b>1,042.5</b>

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**

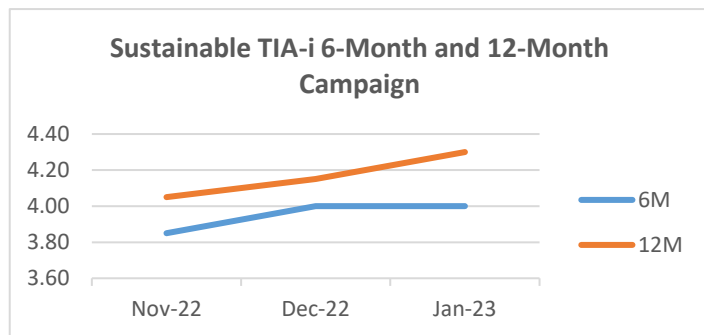
Underlying Assets funded by TIA-i met the indicative rates of return to the investors. Profit sharing ratio of the total fund performance would be adjusted to meet the indicative Rate of Return to the investors, in line with the Terms and Conditions.

**TIA-i Promotional:**

**Rate of Return of Sustainable TIA-i 6-Month and 12-Month Campaign**

This section is applicable to **Commercial & SME customers** who have made placement under the TIA-i 6M and 12M Campaign Rate.

The 6M campaign rate was launched in August 2022 and the 12M campaign rate was launched in September 2022. This campaign ran till the 29<sup>th</sup> of January 2023



Net rate of return to customers for the 6M rate is as follows:

Month	Fund Rate of Return (ROR) to Investors
Nov-22	3.85% per annum
Dec-22	4.05% per annum
Jan-23	4.05% per annum

Net rate of return to customers for the 12M rate is as follows:

Month	Fund Rate of Return (ROR) to Investors
Nov-22	4.05% per annum
Dec-22	4.15% per annum
Jan-23	4.30% per annum

The launch of Sustainable TIA-i campaign, CIMB is focused on prioritizing SDG 8: Decent Work and Economic Growth. On that premise, TIA-i assets were tagged in line with SDG 8 (Decent Work and Economic Growth) to micro-1, small-2 and medium-sized3 enterprises (“SMEs”), the lifeblood of the economy.

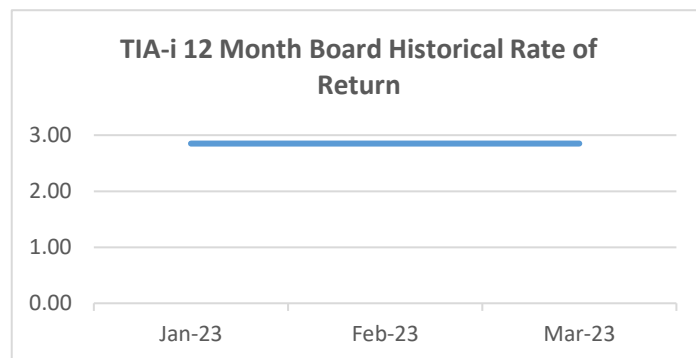
At the end of the campaign period, the assets were tagged to the following segments;

Sector	Percentage
Finance, Insurance, Real Estate and Business Activities	64%
Construction	14%
Wholesale and Retail Trade, and Restaurants and Hotels	8%
Manufacturing (Including Agro-Based)	7%
Education, Health and Others	3%
Transport, Storage and Communication	2%
Primary Agriculture	1%
<b>Total</b>	<b>100%</b>

**TIA-i Non Promotional:**

**Rate of Return of TIA-i 12-Month Board**

This section is applicable to **Commercial & SME customers** who have made placement under the TIA-i 12M Board Rate.

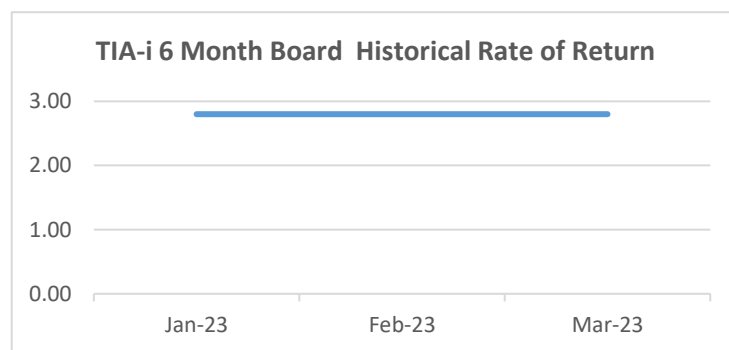


Net rate of return to customers is as follows:

Month	Fund Rate of Return (ROR) to Investors
Jan-23	2.85% per annum
Feb-23	2.85% per annum
Mar-23	2.85% per annum

**Rate of Return of TIA-i 6-Month Board**

This section is applicable to **Commercial & SME customers** who have made placement under the TIA-i 6M Board Rate.

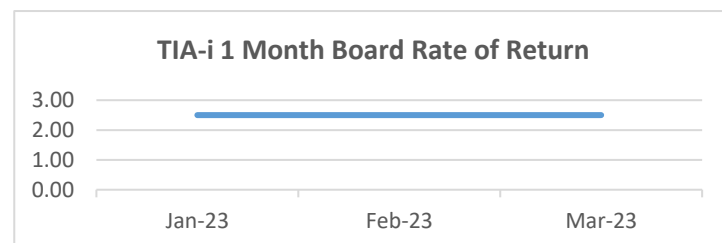


Net rate of return to customers is as follows:

Month	Fund Rate of Return (ROR) to Investors
Jan-23	2.80% per annum
Feb-23	2.80% per annum
Mar-23	2.80% per annum

**Rate of Return of TIA-i 1-Month Board**

This section is applicable to **Commercial & SME customers** who have made placement under the TIA-i 1M Board Rate.

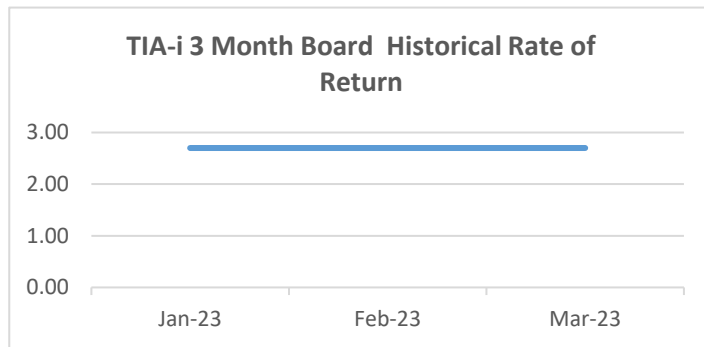


Net rate of return to customers is as follows:

Month	Fund Rate of Return (ROR) to Investors
Jan-23	2.50% per annum
Feb-23	2.50% per annum
Mar-23	2.50% per annum

#### Rate of Return of TIA-i 3-Month Board

This section is applicable to **Commercial & SME customers** who have made placement under the TIA-i 3M Board Rate from Oct-21 onwards.



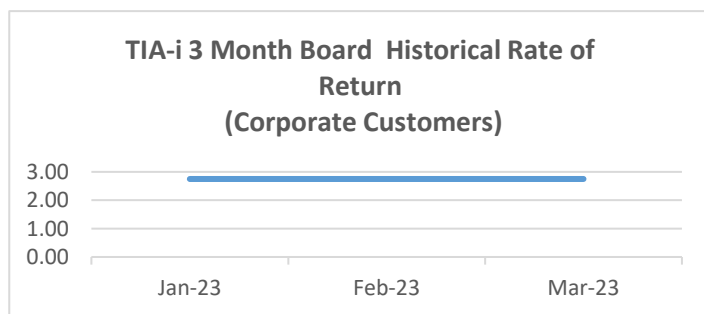
Net rate of return to customers is as follows:

Month	Fund Rate of Return (ROR) to Investors
Jan-23	2.70% per annum
Feb-23	2.70% per annum
Mar-23	2.70% per annum

#### Rate of Return of TIA-i 3-Month Board

##### (Corporate & FIG Customers)

This section is applicable to **Corporate & FIG customers** who have made placement under the TIA-i 3M Board Rate.



Net rate of return to customers is as follows:

Month	Fund Rate of Return (ROR) to Investors
Jan-23	2.75% per annum
Feb-23	2.75% per annum
Mar-23	2.75% per annum

#### Note:

- The distribution rate of rate of return will be subject to a minimum PSR of 50:50 (Customer: Bank). However, the bank reserves the right to retain excess profit as performance incentive.
- 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 continues to maintain a cautious stance for 2023 in view of sustained global economic headwinds, trade tensions, and threat from the Covid-19. The Bank will sustain its prudent balance sheet growth momentum, and will continue to drive the digital agenda. The focus for 2023 includes creating an enabling environment for SMEs particularly within the green space, facilitating access to sustainability practices and solutions as well as supporting clients within the global halal economic 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.

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").**