



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

### INVESTMENT ACCOUNT INFORMATION

<b>Product Name</b>	Daily Unrestricted Investment Account-i (DURIAN-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>	15 July 2023

### INVESTMENT OBJECTIVES

Aims to provide the following to the Investors:

- To enjoy stable returns through low risk investment.

### INVESTMENT ASSET ALLOCATION

The fund is invested in CIMB Islamic retail sustainable financing assets namely Home Financing and Auto Financing. These portfolio of assets are backed by various types of sustainable assets such as: -

- Sustainable Home Financing Assets: Affordable home financing & Green home financing.
- Sustainable Auto Financing Assets: Hybrid & EV financing.

It is the first Shariah-compliant Investment Account linked with sustainable assets in Malaysia while promoting sustainability practices.

### OTHER INFORMATION

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

### INVESTMENT STRATEGIES

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

The profit distribution between the investor and the bank is determined based on the agreed PSR upon acceptance of the fund.

### DAILY UNRESTRICTED INVESTMENT ACCOUNT-I

### PROSPECT AND OUTLOOK

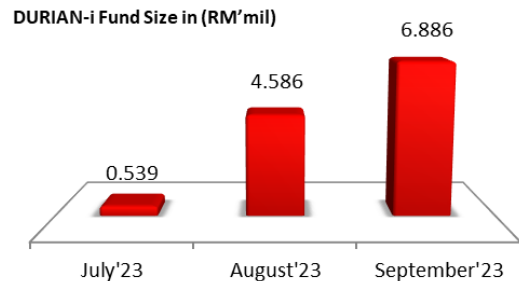
The Bank remains cautious on the outlook for the second half of the year given the tapering global economic growth prospects, sustained inflationary pressure, elevated policy rates and financial market volatility. Despite this, the economic growth in Malaysia is expected to remain moderate driven by relatively resilient domestic demand.

The Bank will continue on the path laid out by the Forward23+ strategic plan as we focus on targeted financing and CASA growth, Preferred Banking and wealth management. Cost management will be prudent, while credit risk and asset quality management as well as sustained technology investments remain priorities.

### ANALYSIS OF FUND PERFORMANCE AND ASSETS VALUATION

#### Fund Size and Growth

As at September 2023, DURIAN-i fund balance was recorded at RM 6.886 million.



For Q3 2023 position, the rate of return to customers recorded an average of 0.05% per annum. Details are as follow:

Month	Rate of Returns (ROR) for Customers (After PSR)
Jul-23	0.05% p.a.
Aug-23	0.05% p.a.
Sep-23	0.05% p.a.

\*Profit Sharing Ratio (PSR) 1:99 (1% Customer: 99% Bank)

#### Note:

- Profit will be paid monthly at the end of each month.
- The distribution of rate of return will be based on the agreed PSR\*.
- Past performance is not reflective of future performance.



**DAILY UNRESTRICTED INVESTMENT ACCOUNT-I**

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**WARNING**

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