

INVESTMENT ACCOUNT INFORMATION

Product Name	Term Investment Account-i (TIA-i)
Shariah Contract	Mudarabah
Product Classification	Unrestricted Investment Account (UA) whereby the investors provide the Bank as Mudarib (Entrepreneur) 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

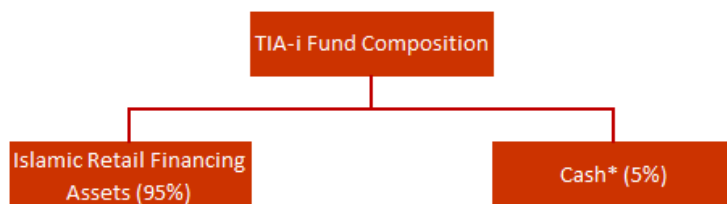
INVESTMENT OBJECTIVES

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, Auto Financing, and Personal 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

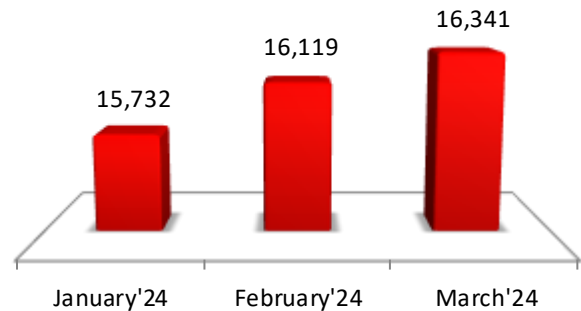
INVESTMENT STRATEGIES

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 a 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 2024, TIA-i fund balance was recorded at RM 16,341 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

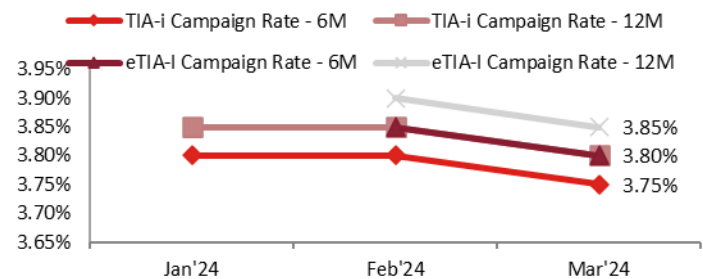
The Bank will perform valuation of underlying assets of the fund in accordance with the Malaysian Financial Reporting Standards ("MFRS") which will be carried out on a monthly basis.

Rate of Return for TIA-i

The 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 & eTIA-i Promotional:

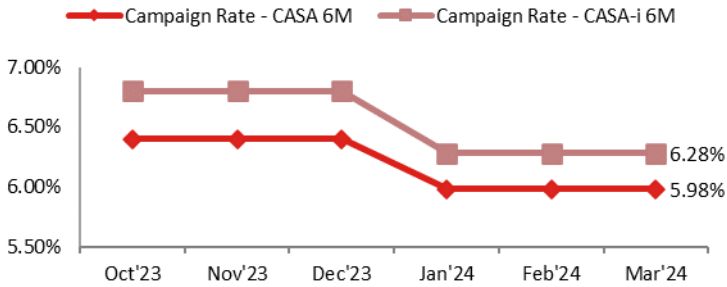
This section is applicable for customers who have made placement under the TIA-i & eTIA-i 6M & 12M campaign from 1st Jan 2024 until 31st Mar 2024.

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

Month	Fund Rate of Return (ROR) to Investors			
	TIA-i (Placement via CIMB Branch)		eTIA-i (Placement via CIMB Clicks Web)	
	6M	12M	6M	12M
Jan-24	3.85% p.a.	3.90% p.a.	3.80% p.a.	3.90% p.a.
Feb-24	3.80% p.a.	3.85% p.a.	3.85% p.a.	3.90% p.a.
Mar-24	3.75% p.a.	3.80% p.a.	3.80% p.a.	3.85% p.a.

This section is applicable for customers who have made placement under the TIA-i 6M Bundle with CASA/-i campaign from 10th Oct 2023 until 31st Mar 2024.

TIA-i 6M Bundle with CASA/-i Campaign Historical Net Rate of Return

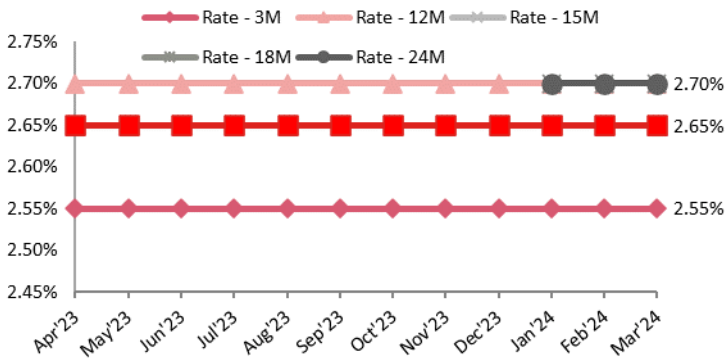


Month	Fund Rate of Return (ROR) to Investors	
	CASA - 6M	CASA-i - 6M
Jan-24	5.98% p.a.	6.28% p.a.
Feb-24	5.98% p.a.	6.28% p.a.
Mar-24	5.98% p.a.	6.28% p.a.

2) TIA-i & eTIA-i Non- Promotional:

This section is applicable for customers who have made placement under the TIA-i 3M, 6M, 12M, 15M, 18M & 24M.

TIA-i & eTIA-i 3M, 6M, 12M, 15M, 18M & 24M Historical Net Rate of Return



Month	Fund Rate of Return (ROR) to Investors					
	3M	6M	12M	15M	18M	24M
Jan-24	2.55% p.a.	2.65% p.a.	2.70% p.a.	2.70% p.a.	2.70% p.a.	2.70% p.a.
Feb-24	2.55% p.a.	2.65% p.a.	2.70% p.a.	2.70% p.a.	2.70% p.a.	2.70% p.a.
Mar-24	2.55% p.a.	2.65% p.a.	2.70% p.a.	2.70% p.a.	2.70% p.a.	2.70% p.a.

Note:

- The distribution of rate of return will be subject to PSR of 50:50 (Customers: Bank). However, the Bank may revise the PSR upward in favour of the account holder.
- 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 expects that the global economic uncertainty will remain in 2024 in view of geopolitical tensions and the risk of structural slowdown in China. The ASEAN economies remain resilient with decelerating inflation and improving domestic consumptions and investments driven by tapering global interest rates.

As we approach the final year of the Forward23+ strategic plan, the Bank is focused on delivering its targets for 2024 by maintaining focus on targeted growth in financing, demand deposit and savings deposit, Preferred Banking and wealth management, while further enhancing on digital capabilities and operational resiliency. The Bank is cautiously optimistic on continued positive financial performance in 2024 through improved asset quality and credit risk management, as well as prioritising net profit margin (“NPM”) management, sensible cost management and advancing the sustainability agenda.

IMPORTANT/DISCLAIMER

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

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