

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

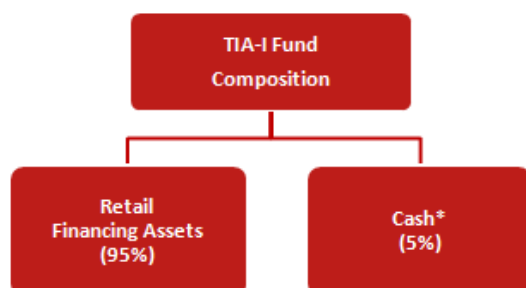
INVESTMENT OBJECTIVES

Aims to provide the 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 invested in CIMB Islamic retail financing assets namely Home Financing and Auto Financing, and the asset allocation is as per table below.



* Not exceeding 5% of total fund size.

Asset allocation of the fund for the quarter was invested within the stated investment objective and strategy as above.

OTHER INFORMATION

Details of TIA-i fees and charges can be obtained via www.cimbislamic.com.my

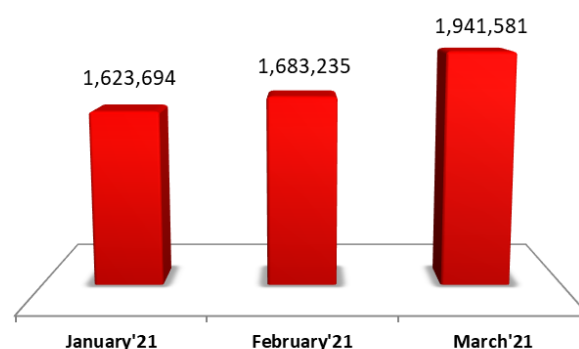
INVESTMENT STRATEGIES

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 March 2021, TIA-i fund balance was recorded at RM 1,942 million.

TIA-i Fund Size in (RM'000)


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

Asset Valuation

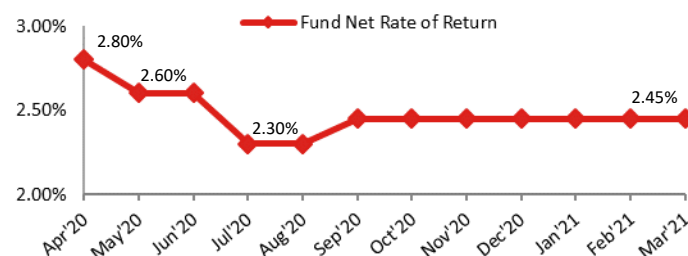
The Bank will perform valuation of underlying assets of the Fund in accordance with the Malaysian Financial Reporting Standards ("MFRS") which will be carried out on a monthly basis.

Rate of Return for TIA-i

Underlying assets funded by TIA-i recorded the below Rate of Return (ROR) to investors after the Profit Sharing Ratio were adjusted in favor of the investors.

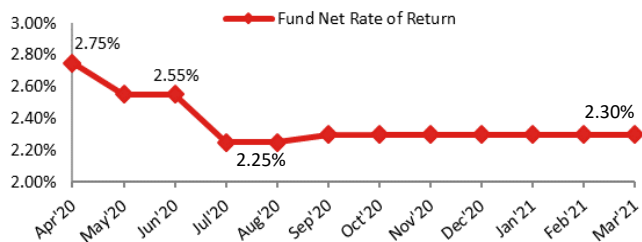
1) TIA-i Non- Promotional:
Rate of Return of TIA-i 12-month Board

This section is applicable for customers who have made placement under the TIA-i 12M Board Rate.

TIA-i 12M Board Historical Net Rate of Return


Month	Fund Rate of Return (ROR) to Investors
Jan-21	2.45% per annum
Feb-21	2.45% per annum
Mar-21	2.45% per annum

TIA-i 6M Board Historical Net Rate of Return

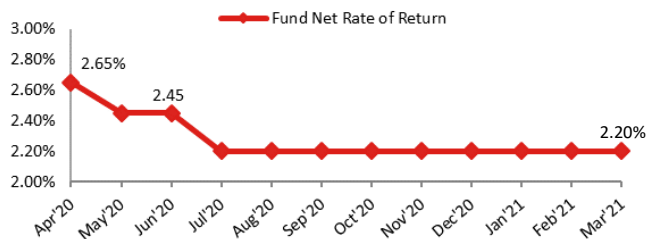


Month	Fund Rate of Return (ROR) to Investors
Jan-21	2.30% per annum
Feb-21	2.30% per annum
Mar-21	2.30% per annum

Rate of Return of TIA-i 6-month

This section is applicable for customers who have made placement under the TIA-i 6M Board Rate.

TIA-i 3M Board Historical Net Rate of Return



Rate of Return of TIA-i 3-month Board

This section is applicable for customers who have made placement under the TIA-i 3M Board Rate.

Month	Fund Rate of Return (ROR) to Investors
Jan-21	2.20% per annum
Feb-21	2.20% per annum
Mar-21	2.20% per annum

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

We expect a meaningful economic recovery in 2021 on the back of the positive developments of the COVID-19 vaccines and the various stimulus measures undertaken by respective governments. Nevertheless, the Bank is maintaining a cautious outlook given the uncertainties arising from the economic headwinds brought about by the resurgent COVID-19 pandemic. The Bank's focus will be on executing our Forward 23+ strategies, which entails reshaping our portfolio, investments in our core growth segments, maintaining stringent cost control and strong risk management as well as undertaking digital transformation. Accordingly, the Bank expects a better financial performance in 2021 driven by revenue growth and improved provisions.

The Bank will continue to support impacted segments, while driving sustainable growth through Current Account and Savings Account ("CASA") accumulation, Risk-adjusted return on capital ("RAROC") optimisation and non-financing income. The Bank will continue looking for opportunities to integrate value based intermediation (VBI) into our business strategies, to better drive business decisions based on true costs and benefits to business and our stakeholders, particularly with respect to social impact and social finance via micro-entrepreneur programmes that empower underserved communities to gain access to financial services and solutions.

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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WARNING

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