

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

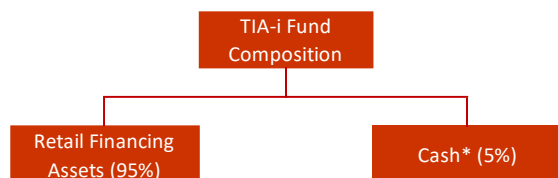
INVESTMENT OBJECTIVES

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

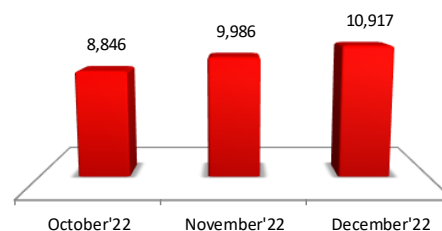
INVESTMENT STRATEGIES

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 December 2022, TIA-i fund balance was recorded at RM 10,917 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

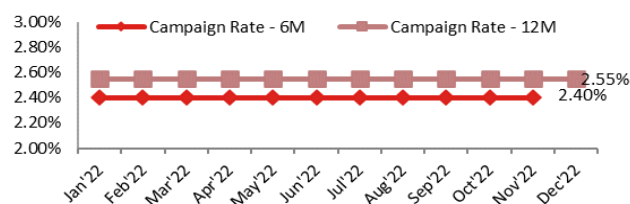
The Bank will perform valuation of underlying assets of the fund in accordance with the Malaysian Financial Reporting Standards ("MFRS") which will be carried out on a monthly basis.

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.

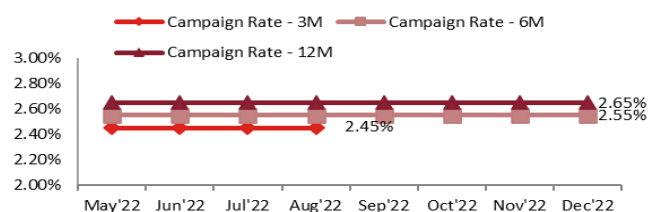
1) TIA-i Promotional:

This section is applicable for customers who have made placement under the TIA-i 6M & 12M campaign from 1st Sep 2021 until 31st May 2022.

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

Month	Fund Rate of Return (ROR) to Investors	
	6M	12M
Oct-22	2.40% p.a.	2.55% p.a.
Nov-22	2.40% p.a.	2.55% p.a.
Dec-22	2.40% p.a.	2.55% p.a.

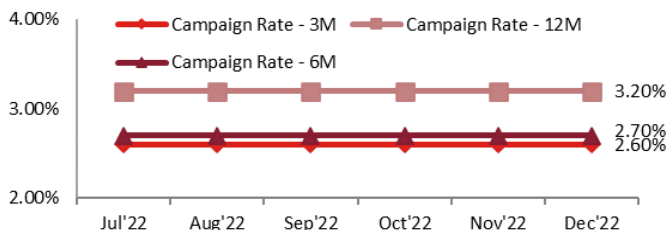
This section is applicable for customers who have made placement under the TIA-i 3M, 6M & 12M campaign from 25th May 2022 until 30th Jun 2022.

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

Month	Fund Rate of Return (ROR) to Investors	
	6M	12M
Oct-22	2.55% p.a.	2.65% p.a.
Nov-22	2.55% p.a.	2.65% p.a.
Dec-22	2.55% p.a.	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.

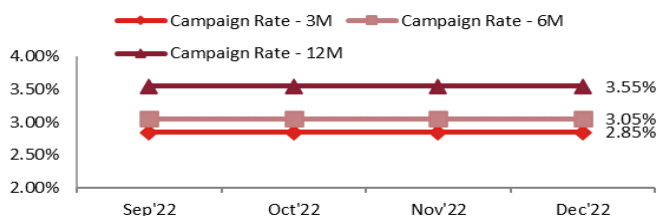
TIA-i 3M, 6M & 12M Campaign Historical Net Rate of Return



Month	Fund Rate of Return (ROR) to Investors		
	3M	6M	12M
Oct-22	2.60% p.a.	2.70% p.a.	3.20% p.a.
Nov-22	2.60% p.a.	2.70% p.a.	3.20% p.a.
Dec-22	2.60% p.a.	2.70% p.a.	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.

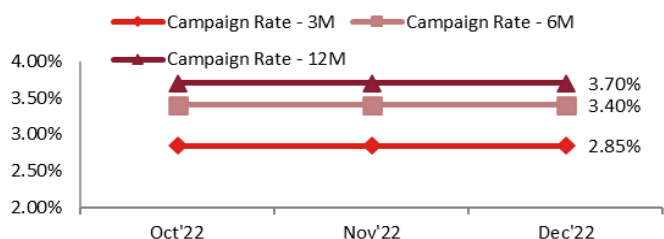
TIA-i 3M, 6M & 12M Campaign Historical Net Rate of Return



Month	Fund Rate of Return (ROR) to Investors		
	3M	6M	12M
Oct-22	2.85% p.a.	3.05% p.a.	3.55% p.a.
Nov-22	2.85% p.a.	3.05% p.a.	3.55% p.a.
Dec-22	2.85% p.a.	3.05% p.a.	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.

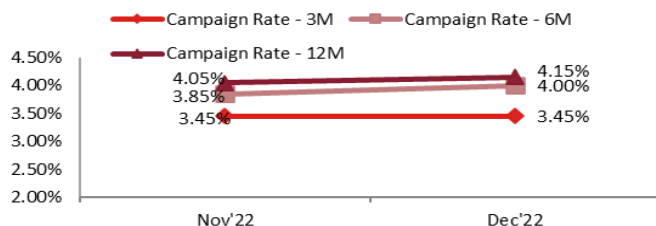
TIA-i 3M, 6M & 12M Campaign Historical Net Rate of Return



Month	Fund Rate of Return (ROR) to Investors		
	3M	6M	12M
Oct-22	2.85% p.a.	3.40% p.a.	3.70% p.a.
Nov-22	2.85% p.a.	3.40% p.a.	3.70% p.a.
Dec-22	2.85% p.a.	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 29th Jan 2023.

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

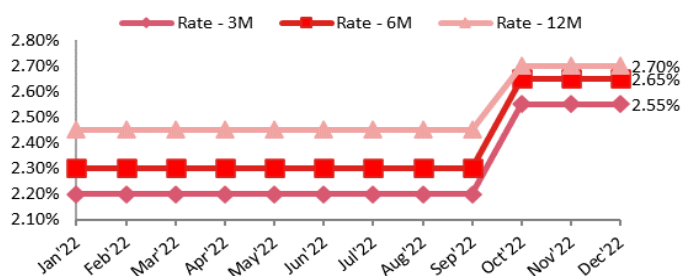


Month	Fund Rate of Return (ROR) to Investors		
	3M	6M	12M
Nov-22	3.45% p.a.	3.85% p.a.	4.05% p.a.
Dec-22	3.45% p.a.	4.00% p.a.	4.15% p.a.

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
Oct-22	2.55% p.a.	2.65% p.a.	2.70% p.a.
Nov-22	2.55% p.a.	2.65% p.a.	2.70% p.a.
Dec-22	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 remains optimistic of an improved 2022 financial performance in tandem with the economic growth momentum and higher business activity. Nonetheless, management is vigilant of the outlook for the rest of 2022 in view of the decelerating global economic growth underpinned by escalating inflation and profit rates, global supply disruptions, still-prevalent threat from Covid-19 and the possibility of a global recession. The Bank will continue to execute on initiatives laid out under the Forward23+ strategic plan, particularly focusing on targeted growth segments, cost management, RAROC optimization, sustainability initiatives and driving technology investment to further improve digital capabilities and strengthen operational resiliency. Asset quality and credit risk management remains a core focus in all business segments as customers move out of payment assistance programs, while the Bank continues to leverage on the dual banking model.

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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