



CIMB ISLAMIC BANK BERHAD (671380-H)

**TERM INVESTMENT ACCOUNT-I**

**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>	07 August 2017

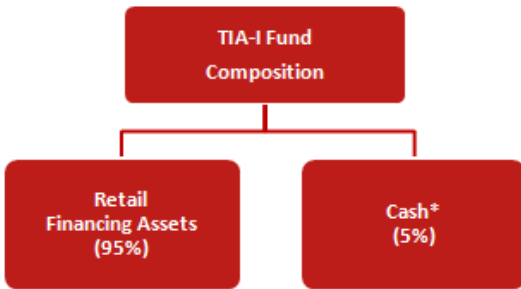
**INVESTMENT OBJECTIVES**

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 is 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](http://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.

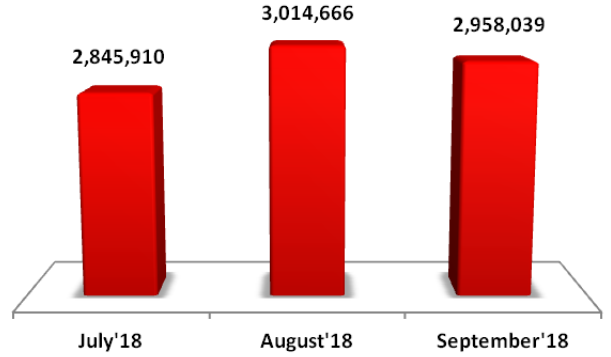
Portfolio rebalancing is also executed to ensure the performance of the selected assets is aligned with the fund’s strategies and objectives. Any profit generated from the capital is shared between the account holder and the Bank according to mutually pre-agreed profit sharing ratio (PSR) whilst financial losses (if any) will be borne by the account holder.

**ANALYSIS OF FUND PERFORMANCE AND ASSET VALUATION**

**Fund Size and Growth**

As at September 2018, TIA-i fund balance was recorded at RM2.96 billion.

**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**

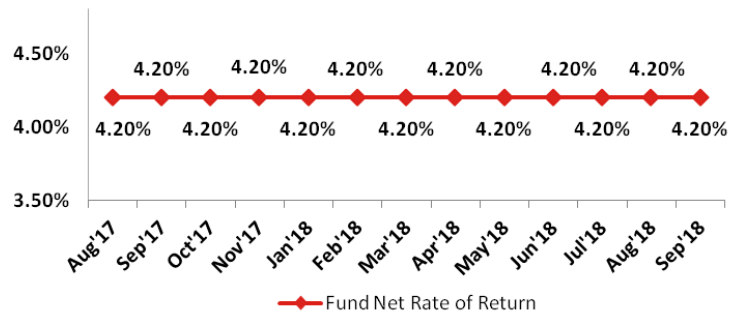
Underlying Assets funded by TIA-i recorded the below Rate of Return (ROR) to investors after the Profit Sharing Ratio were adjusted in favor of the investors.

**1) TIA-i Promotional :**

**Rate of Return of TIA-i 6-month Campaign**

This section is applicable for customers who have made placement under the TIA-i 6M campaign from 7<sup>th</sup> August 2017 until 15<sup>th</sup> November 2017.

**TIA-i 6M Campaign Historical Net Rate of Return**

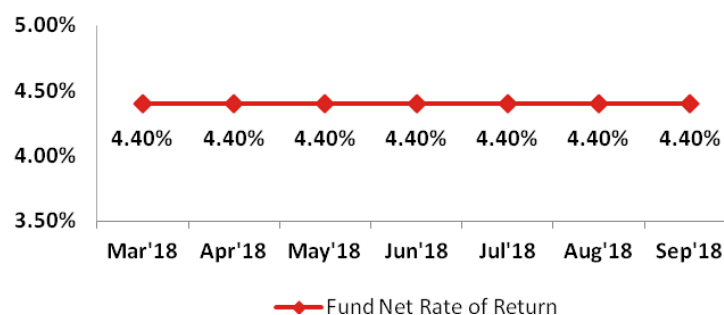


Details of the Net rate of return to customers are as follows:

Month	Fund Rate of Return (ROR) to Investors
Jul-18	4.20% per annum
Aug-18	4.20% per annum
Sep-18	4.20% per annum

**Rate of Return of TIA-I 6-month Campaign**

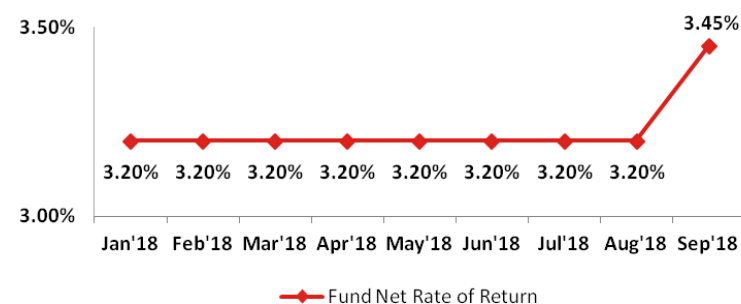
This section is applicable for customers who have made placement under the TIA-i 6M campaign from 1<sup>st</sup> March 2018 until 7<sup>th</sup> October 2018.

**TIA-i 6M Campaign Historical Net Rate of Return**

Month	Fund Rate of Return (ROR) to Investors
Jul-18	4.40% per annum
Aug-18	4.40% per annum
Sep-18	4.40% per annum

**2) TIA-i Non- Promotional :****Rate of Return of TIA-I 6-month Board**

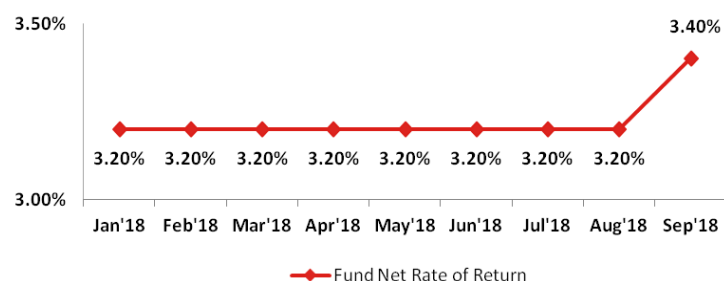
This section is applicable for customers who have made placement under the TIA-i 6M Board Rate.

**TIA-i 6M Board Historical Net Rate of Return**

Month	Fund Rate of Return (ROR) to Investors
Jul-18	3.20% per annum
Aug-18	3.20% per annum
Sep-18	3.45% per annum

**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.

**TIA-i 3M Board Historical Net Rate of Return**

Month	Fund Rate of Return (ROR) to Investors
Jul-18	3.20% per annum
Aug-18	3.20% per annum
Sep-18	3.40% 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**

Consumer Banking growth momentum remains on track as the Bank continues to keep close watch on margins, increasing cost of funds and asset quality. Corporate financing growth should show strong results by year-end, backed by a steady deal pipeline. Malaysian capital markets continue to be soft, as seen in the overall decline in equity and debt markets activities year on year, as corporate and investors await the announcement of policies and measures under the new administration.

Overall, based on the underlying assets performance from July 2018 to September 2018, the bank foresees the asset performance to remain stable during 4th Quarter of 2018.

**IMPORTANT/DISCLAIMER**

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