



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 to retail customers that invest in sustainable assets in Malaysia while promoting sustainability practices.

**OTHER INFORMATION**

Details of DURIAN-i fees and charges and ongoing campaign 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.

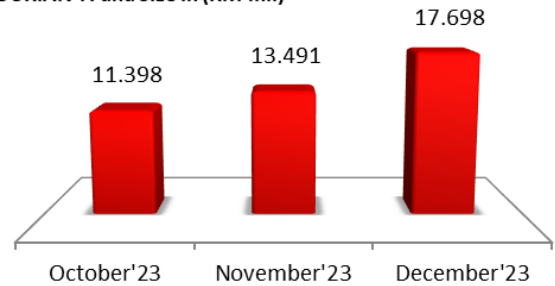
**DAILY UNRESTRICTED INVESTMENT ACCOUNT-I****PROSPECT AND OUTLOOK**

The Bank is maintaining a cautious stance for the rest of 2023 in view of renewed geopolitical tensions, deceleration of global economic growth, a sustained high policy rate environment and volatility in global financial markets.

As the Bank approaches the final year of the Forward23+ programme, the core focus remains on targeted financing and CASA growth, Preferred Banking and Wealth management. Prudent cost, credit risk and asset quality management remain crucial elements within our strategic plan, as the Bank continues with sustained technology investments and placing sustainability at the forefront of our agenda.

**ANALYSIS OF FUND PERFORMANCE AND ASSETS VALUATION****Fund Size and Growth**

As at December 2023, DURIAN-i fund balance was recorded at RM 17.698 million.

**DURIAN-i Fund Size in (RM'mil)**

For Q4 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)
Oct-23	0.05% p.a.
Nov-23	0.05% p.a.
Dec-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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