

**INVESTMENT ACCOUNT INFORMATION**

<b>Product Name</b>	Term Investment Account-i (TIA-i)
<b>Shariah Contract</b>	Mudarabah
<b>Product Classification</b>	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
<b>Entrepreneur</b>	CIMB Islamic Bank Berhad
<b>Investment Currency</b>	Ringgit Malaysia
<b>Fund Inception</b>	07 August 2017
<b>Type of Investor</b>	Individual customers

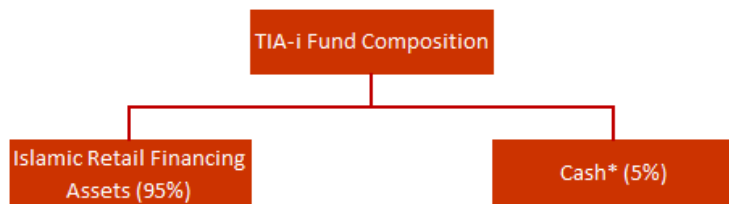
**INVESTMENT OBJECTIVES**

Aims to provide the followings to the Investors:

- To enjoy stable returns through low 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](http://www.cimb.com.my)

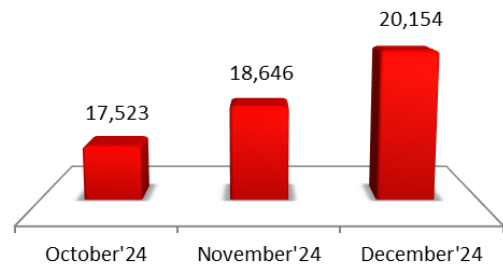
**INVESTMENT STRATEGIES**

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 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 2024, TIA-i fund balance was recorded at RM 20,154 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**

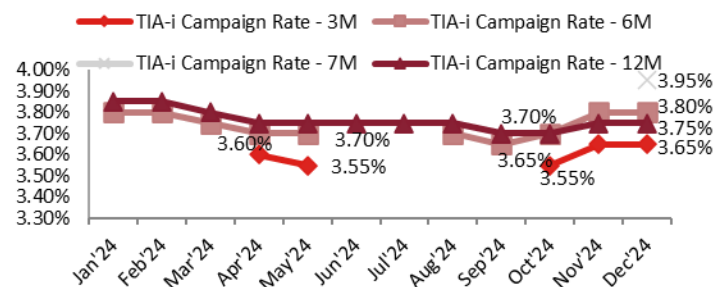
The Bank will perform valuation of underlying assets of the fund in accordance with the Malaysian Financial Reporting Standards ("MFRS") which will be carried out on a monthly basis.

**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 3M, 6M & 12M campaign from 1<sup>st</sup> Jan 2024 until 31<sup>st</sup> Dec 2024.

**TIA-i & eTIA-i 3M, 6M, 7M & 12M Campaign Historical Net Rate of Return**

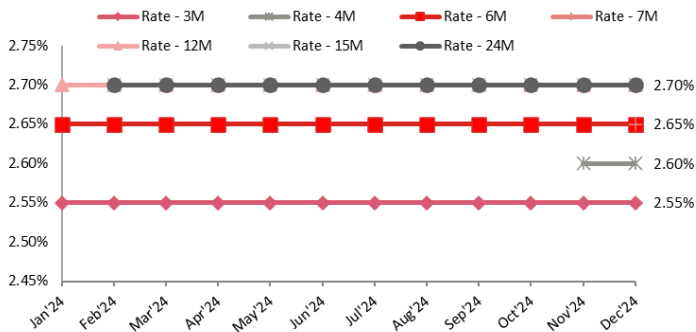
Month	Fund Rate of Return (ROR) to Investors		
	TIA-i & eTIA-i (Placement via CIMB Branch & Clicks)		
	3M	6M	12M
Oct-24	3.55% p.a.	3.70% p.a.	3.70% p.a.
Nov-24	3.65% p.a.	3.80% p.a.	3.75% p.a.
Dec-24	3.65% p.a.	3.80% p.a.	3.75% p.a.



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**TERM INVESTMENT ACCOUNT-I****2) TIA-i & eTIA-i Non- Promotional:**

This section is applicable for customers who have made placement under the TIA-i 3M, 4M, 6M, 7M, 12M, 15M & 24M.

**TIA-i & eTIA-i 3M, 4M, 6M, 7M, 12M, 15M & 24M Historical Net Rate of Return**

Month	Fund Rate of Return (ROR) to Investors						
	3M	4M	6M	7M	12M	15M	24M
Oct-24	2.55% p.a.		2.65% p.a.		2.70% p.a.	2.70% p.a.	2.70% p.a.
Nov-24	2.55% p.a.	2.60% p.a.	2.65% p.a.		2.70% p.a.	2.70% p.a.	2.70% p.a.
Dec-24	2.55% p.a.	2.60% p.a.	2.65% p.a.	2.65% 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 remains cautious in view of the geopolitical tensions, economic uncertainty in China, potential global political shifts and monetary easing following the US Fed benchmark rate cut. Nonetheless, domestic growth prospects remain positive, driven by strong spending, export recovery, and increased investment activity

Key focus areas include strengthening CASA, driving profitable financing growth, growing Preferred and Wealth segments, expanding other income, optimising Net Financing Margin (NFM), and maintaining asset quality.

The Bank emphasises prudent cost management and investment in technology for digital resiliency with sustainability at the forefront. The Bank is confident of capturing the positive tailwinds for an improved financial performance.

**IMPORTANT/DISCLAIMER**

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

THIS PERFORMANCE REPORT HAS BEEN PREPARED FOR THE BENEFIT AND INTERNAL USE OF THE INVESTOR TO INDICATE, ON A PRELIMINARY BASIS, THE PERFORMANCE OF THE INVESTMENT AS DESCRIBED HEREIN. IT IS FURNISHED SOLELY TO THE INVESTOR AND MAY NOT BE REPRODUCED OR OTHERWISE DISSEMINATED IN WHOLE OR IN PART WITHOUT CIMB ISLAMIC BANK BERHAD'S WRITTEN CONSENT.

THE INFORMATION IN THIS PERFORMANCE REPORT REFLECTS PREVAILING CONDITIONS AND OUR VIEWS AS OF THIS DATE. NOTHING CONTAINED IN THIS REPORT IS, OR SHALL BE, RELIED UPON AS A PROMISE OR REPRESENTATION AS TO THE FUTURE. PAST PERFORMANCE OF THE INVESTMENT IS NOT A GUARANTEE OF FUTURE PERFORMANCE.

**WARNING**

**THE RETURNS ON THIS INVESTMENT ACCOUNT WILL BE AFFECTED BY THE PERFORMANCE OF THE UNDERLYING ASSETS. THE PRINCIPAL AND RETURNS ARE NOT GUARANTEED AND CUSTOMER RISKS EARNING NO RETURNS AT ALL. THIS INVESTMENT ACCOUNT IS NOT PROTECTED BY PERBADANAN INSURANS DEPOSIT MALAYSIA ("PIDM").**