

INVESTMENT ACCOUNT INFORMATION

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| 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 |

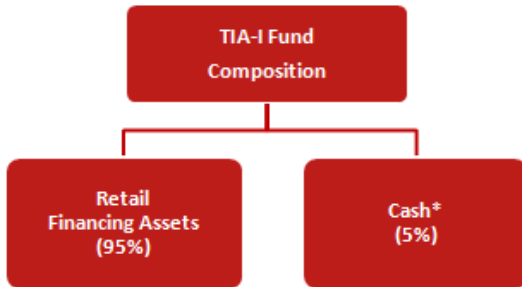
INVESTMENT OBJECTIVES

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.

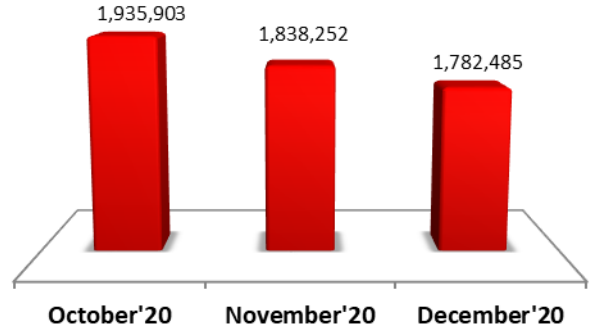
Portfolio rebalancing is also executed to ensure the performance of the selected assets is aligned with the fund's strategies and objectives. Any profit generated from the capital is shared between the account holder and the Bank according to mutually pre-agreed profit sharing ratio (PSR) whilst financial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

ANALYSIS OF FUND PERFORMANCE AND ASSET VALUATION

Fund Size and Growth

As at December 2020, TIA-i fund balance was recorded at RM 1,782 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

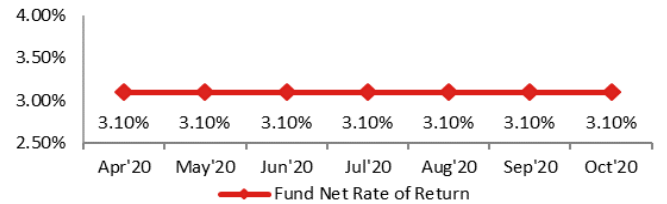
Underlying assets funded by TIA-i recorded the below Rate of Return (ROR) to investors after the Profit Sharing Ratio were adjusted in favor of the investors.

1) TIA-i Promotional:

Rate of Return of TIA-i 6-month Campaign

This section is applicable for customers who have made placement under the TIA-i 3M campaign from 1st April 2020 until 30th April 2020.

TIA-i 6M Campaign Historical Net Rate of Return



| Month | Fund Rate of Return (ROR) to Investors |
|--------|--|
| Oct-20 | 3.10% per annum |
| Nov-20 | 3.10% per annum |
| Dec-20 | 3.10% per annum |

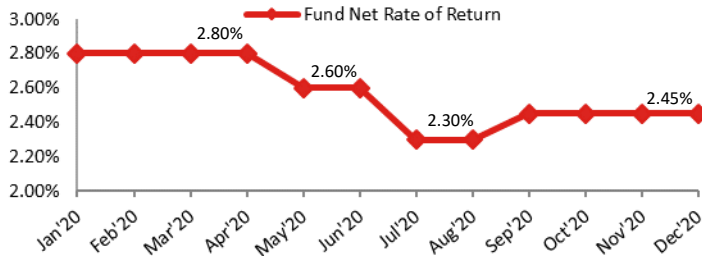
TERM INVESTMENT ACCOUNT-I

2) 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

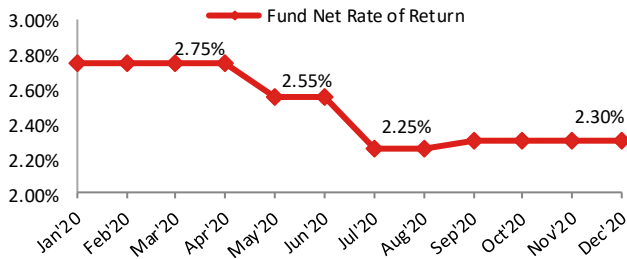


| Month | Fund Rate of Return (ROR) to Investors |
|--------|--|
| Oct-20 | 2.45% per annum |
| Nov-20 | 2.45% per annum |
| Dec-20 | 2.45% per annum |

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 6M Board Historical Net Rate of Return

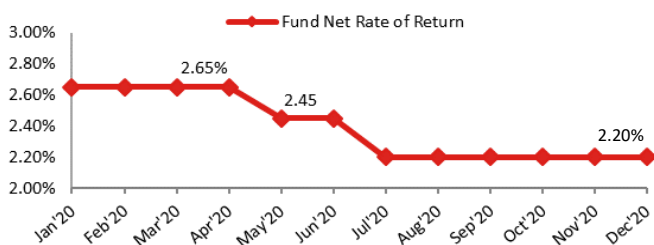


| Month | Fund Rate of Return (ROR) to Investors |
|--------|--|
| Oct-20 | 2.30% per annum |
| Nov-20 | 2.30% per annum |
| Dec-20 | 2.30% per annum |

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 |
|--------|--|
| Oct-20 | 2.20% per annum |
| Nov-20 | 2.20% per annum |
| Dec-20 | 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

The Bank continues to maintain a cautious stance for 2020 in view of sustained global economic headwinds, trade tensions, threat from the Covid-19 outbreak as well as potential Overnight Policy Rate cuts. The Bank will sustain its prudent balance sheet growth momentum, and will continue to drive the digital agenda. The focus for 2020 includes creating an enabling environment for SMEs particularly within the green space, facilitating access to sustainability practices and solutions as well as supporting clients within the global halal economic sectors.

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