BIMB INVESTMENT
A BANK ISLAM SUBSIDIARY

3-year Fund Volatility
1.7
very low
Lipper Analytics 10 Oct 23

# BIMB ESG SUKUK FUND

Class A (RM)

## Fund Fact Sheet | NOVEMBER 2023

ALL DATA AS AT 31 OCTOBER 2023 UNLESS OTHERWISE STATED

**LIPPERLEADER Fund Ratings***

Highest 5 4 3 2 1 Lowest

1 **Total Return** 2 **Consistent Return** 5 **Preservation**

* Source : The Edge Lipper, 20 October 2023

## FUND MANAGER'S REVIEW

US Treasuries ("UST") posted another round of heavy losses in October. The 10-year yields added 36 bps to 4.93%, having already spiked by more than 40 bps in September as investors continued to reassess the Federal Reserve higher for longer guidance. It briefly broke through the 5% physiological level before settling lower. With the 2-year yield adjusting only 4 bps on the month to 5.09%, the UST curve is "un-inverting', implying less concern about recession risk.

Tracking the volatile global bond markets, losses were also seen in the local bond market where the 10-year MGS closed 9 bps higher at 4.09%.

The Fund intends to invest between 70% to 98% of its NAV in Sukuk.

## AWARDS & ACCOLADES

**THE EDGE ESG AWARDS**
- BEST OVERALL WINNER – (SILVER) 2023 - BIMB ARABESQUE GLOBAL SHARIAH-ESG AI TECHNOLOGY FUND
- BEST FUND BASED ON ASSET CLASS – (SILVER) 2023 - BIMB ARABESQUE GLOBAL SHARIAH-ESG AI TECHNOLOGY FUND
- BEST FUND BASED ON ASSET ALLOCATION – (SILVER) 2023 - MAKMUR MYWAKAF FUND
- BEST E,S,G – (GOLD) 2023 - MAKMUR MYWAKAF FUND
- BEST OVERALL WINNER (GOLD) 2022 – BIMB ARABESQUE GLOBAL SHARIAH-ESG AI TECHNOLOGY FUND
- BEST FUND-BASED ON ASSET CLASS – EQUITY (GOLD) 2022 - BIMB ARABESQUE GLOBAL SHARIAH-ESG AI TECHNOLOGY FUND

**ALPHA SOUTHEAST ASIA AWARDS**
- BEST ISLAMIC ASSET & FUND MANAGER (MALAYSIA) 2018, 2019, 2020 & 2021
- BEST ASSET & FUND MANAGER (MALAYSIA) 2017
- BEST RISK-ADJUSTED RETURNS FOR ESG PRINCIPLE INVESTMENTS 2019, 2020, 2021 & 2022

**THE ASSET TRIPLE A ISLAMIC FINANCE AWARDS**
- BEST FINTECH ROBO MOBILE APPLICATION 2021
- ESG ASSET MANAGER OF THE YEAR 2019 & 2020
- BEST ESG EQUITY FUND 2020 – BIMB ARABESQUE *i* GLOBAL DIVIDEND FUND 1
- BEST ESG SUKUK FUND 2020 – BIMB ESG SUKUK

**GLOBAL BUSINESS MAGAZINE AWARDS**
- BEST SHARIAH-ESG INVESTMENT MANAGEMENT COMPANY 2022

**GLOBAL BUSINESS OUTLOOK FINANCE AWARDS**
- BEST ISLAMIC ESG PRACTICES – MALAYSIA 2021
- BEST SHARIAH-ESG FUND MANAGER 2020
- MOST INNOVATIVE SHARIAH ESG SUKUK FUND – BIMB ESG SUKUK FUND (BSF) 2020

**MALAYSIA TECHNOLOGY EXCELLENCE AWARDS**
- THE E-COMMERCE – FINANCIAL SERVICES AWARD 2020 & 2022

**I & M PROFESSIONAL INVESTMENT AWARDS**
- BEST ISLAMIC FUND HOUSE IN ASEAN 2021

**INTERNATIONAL BUSINESS MAGAZINE AWARDS**
- BEST SHARIAH–ESG FUND MANAGER MALAYSIA 2020
- BEST ISLAMIC FUND MANAGER MALAYSIA 2020

*Disclaimer: The award grantor is an independent third party and not related to BIMB Investment.*


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## INVESTMENT OBJECTIVE

The Fund seeks to provide a stable income stream and an opportunity for capital appreciation over the medium to long term by investing in Sukuk both locally and globally.

Medium to long term refers to an investment horizon of three (3) years or more.

## FUND INFORMATION

| | | |
|---|---|---|
| **Fund Type** | Income | |
| **Investor's Risk Profile** | Moderate | |
| **Financial Year End** | 31 October | |
| **Benchmark** | Term Deposit-i Tawarruq of Bank Islam Malaysia Berhad 1-year rate | |
| **Launch Date** | 01 August 2018 | |
| **Current Fund Size** | **NAV(RM)** | **19,389,402.57** |
| | **Units** | **78,776,272.73** |

## FEES & CHARGES

| | |
|---|---|
| **Sales Charge** | Up to 2.00% of the NAV per unit of the Fund |
| **Annual Management Fee** | Up to 1.20% per annum of the NAV of the Fund |
| **Annual Trustee Fee** | Up to 0.04% per annum of the NAV of the Fund, subject to a minimum fee of RM18,000 |

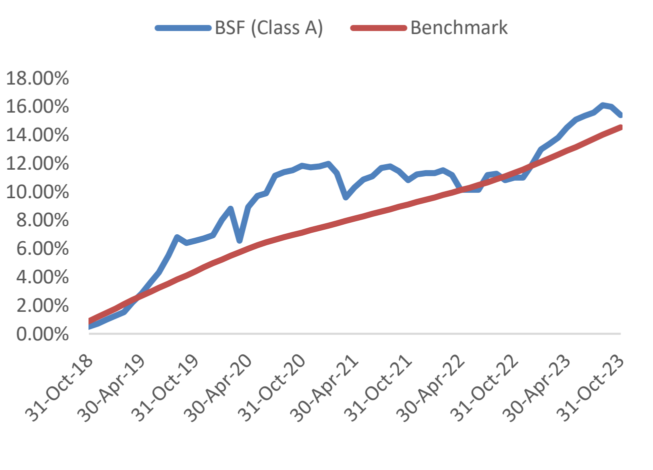
## TRANSACTION & DISTRIBUTION

| | |
|---|---|
| **Minimum Initial Investment** | RM 1,000.00 |
| **Minimum Additional Investment** | RM 500.00 |
| **Distribution Policy** | Subject to availability of income, the Fund will distribute income on an annual basis. |

## HIGHEST & LOWEST NAV

| | Date | Price (RM) |
|---|---|---|
| **Current** | 31/10/2023 | 0.2461 |
| **Highest** | 23/10/2020 | 0.2687 |
| **Lowest** | 08/11/2022 | 0.2392 |

## FUND PERFORMANCE*



# BIMB ESG SUKUK FUND

Class A (RM)

## Fund Fact Sheet | NOVEMBER 2023

ALL DATA AS AT 31 OCTOBER 2023 UNLESS OTHERWISE STATED

CUMULATIVE PERFORMANCE (%)*

| | YTD | 1 Month | 3 Month | 6 Month | 9 Month | 1 Year | 2 Years | 3 Years | 4 Years | 5 Years | Since Inception |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **Fund** | 3.14 | (0.52) | (0.16) | 0.77 | 2.13 | 3.95 | 4.12 | 3.18 | 8.29 | 14.80 | 15.40 |
| **Benchmark** | 2.42 | 0.23 | 0.72 | 1.47 | 2.18 | 2.88 | 4.98 | 6.92 | 9.72 | 13.53 | 14.54 |

*Note: Performance figures are based on NAV per unit and the Fund's total return has been verified by Novagni Analytics and Advisory Sdn. Bhd. Past performance is not indicative of future performance.

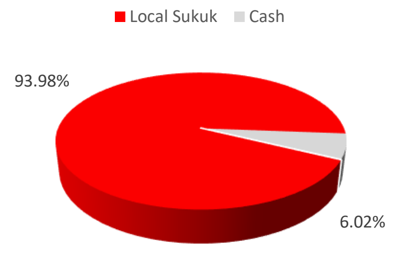
INCOME DISTRIBUTIONS

| | 2019 | 2020 | 2021 | 2022 | 2023 |
|---|---|---|---|---|---|
| **Net Distribution (Sen/Unit)** | 1.03 | 1.54 | 0.67 | 0.43 | 0.39 |
| **Net Distribution Yield (%)** | 4.12 | 6.01 | 2.67 | 1.76 | 1.62 |

TOP 5 HOLDINGS

| SECURITIES NAME | NAV % |
|---|---|
| YTL POWER IMTN 5.050% 03.05.2027 | 6.98 |
| JEP IMTN 5.790% 04.06.2030 TRANCHE 19 | 3.59 |
| TADAU SRI SUKUK 5.70% 27.07.2028 (Tranche 10) | 3.51 |
| MMC CORP IMTN 5.800% 12.11.2025 | 3.51 |
| DIGI IMTN 4.990% 02.12.2027 - Tranche No 7 | 3.51 |

ASSET ALLOCATION




SECTOR ALLOCATION

| | |
|---|---|
| POWER | 26.70% |
| PROPERTY & REAL ESTATE | 16.64% |
| RENEWABLE ENERGY | 13.73% |
| CONSTRUCTION & ENGINEERING | 10.21% |
| FINANCIALS | 13.30% |
| PLANTATION | 6.55% |
| TELECOMMUNICATION | 3.50% |
| TRANSPORTATION & STORAGE | 3.35% |
| CASH & CASH EQUIVALENT | 6.02% |

COUNTRY ALLOCATION

| | |
|---|---|
| MALAYSIA | 93.98% |
| CASH & CASH EQUIVALENT | 6.02% |

Based on the Fund's portfolio returns as at **10 October 2023**, the Volatility Factor (VF) for this Fund is **1.7** and is classified as "**Very Low**". The VF means there is a possibility for the Fund in generating an upside return or downside return around this VF. The Volatility Class (VC) is assigned by Lipper based on quintile ranks of VF for qualified Funds. VF is subject to monthly revision and VC will be revised every six months. The Fund's portfolio may have changed since this date and there is no guarantee that the Fund will continue to have the same VF or VC in the future. Presently, only Funds launched in the market for at least 36 months will display the VF and its VC.

Lipper Ratings for Total Return reflect fund historic total return performance relative to peers. Lipper Ratings for Consistent Return reflect fund historical risk-adjusted returns relative to peers. Lipper Ratings for Preservation are relative, rather than absolute.

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BIMB INVESTMENT A BANK ISLAM SUBSIDIARY

# BIMB ESG SUKUK FUND

Class B (USD)

## Fund Fact Sheet | NOVEMBER 2023

ALL DATA AS AT 31 OCTOBER 2023 UNLESS OTHERWISE STATED

3-year Fund Volatility **1.8** very low Lipper Analytics 10 Oct 23

**LIPPERLEADER Fund Ratings***

Highest 5 4 3 2 1 Lowest

1 **Total Return** 2 **Consistent Return** 5 **Preservation**

* Source : The Edge Lipper, 20 October 2023

## FUND MANAGER'S REVIEW

US Treasuries ("UST") posted another round of heavy losses in October. The 10-year yields added 36 bps to 4.93%, having already spiked by more than 40 bps in September as investors continued to reassess the Federal Reserve higher for longer guidance. It briefly broke through the 5% physiological level before settling lower. With the 2-year yield adjusting only 4 bps on the month to 5.09%, the UST curve is "un-inverting', implying less concern about recession risk.

Tracking the volatile global bond markets, losses were also seen in the local bond market where the 10-year MGS closed 9 bps higher at 4.09%.

The Fund intends to invest between 70% to 98% of its NAV in Sukuk.

## CURRENCY EXCHANGE RATE

MYR 1 = USD 0.2098

## AWARDS & ACCOLADES

**THE EDGE ESG AWARDS**
- BEST OVERALL WINNER – (SILVER) 2023 - BIMB ARABESQUE GLOBAL SHARIAH-ESG AI TECHNOLOGY FUND
- BEST FUND BASED ON ASSET CLASS – (SILVER) 2023 - BIMB ARABESQUE GLOBAL SHARIAH-ESG AI TECHNOLOGY FUND
- BEST FUND BASED ON ASSET ALLOCATION – (SILVER) 2023 - MAKMUR MYWAKAF FUND
- BEST E,S,G – (GOLD) 2023 - MAKMUR MYWAKAF FUND
- BEST OVERALL WINNER (GOLD) 2022 – BIMB ARABESQUE GLOBAL SHARIAH-ESG AI TECHNOLOGY FUND
- BEST FUND-BASED ON ASSET CLASS – EQUITY (GOLD) 2022 - BIMB ARABESQUE GLOBAL SHARIAH-ESG AI TECHNOLOGY FUND

**ALPHA SOUTHEAST ASIA AWARDS**
- BEST ISLAMIC ASSET & FUND MANAGER (MALAYSIA) 2018, 2019, 2020 & 2021
- BEST ASSET & FUND MANAGER (MALAYSIA) 2017
- BEST RISK-ADJUSTED RETURNS FOR ESG PRINCIPLE INVESTMENTS 2019, 2020, 2021 & 2022

**THE ASSET TRIPLE A ISLAMIC FINANCE AWARDS**
- BEST FINTECH ROBO MOBILE APPLICATION 2021
- ESG ASSET MANAGER OF THE YEAR 2019 & 2020
- BEST ESG EQUITY FUND 2020 – BIMB ARABESQUE *i* GLOBAL DIVIDEND FUND 1
- BEST ESG SUKUK FUND 2020 – BIMB ESG SUKUK

**GLOBAL BUSINESS MAGAZINE AWARDS**
- BEST SHARIAH-ESG INVESTMENT MANAGEMENT COMPANY 2022

**GLOBAL BUSINESS OUTLOOK FINANCE AWARDS**
- BEST ISLAMIC ESG PRACTICES – MALAYSIA 2021
- BEST SHARIAH-ESG FUND MANAGER 2020
- MOST INNOVATIVE SHARIAH ESG SUKUK FUND – BIMB ESG SUKUK FUND (BSF) 2020

**MALAYSIA TECHNOLOGY EXCELLENCE AWARDS**
- THE E-COMMERCE – FINANCIAL SERVICES AWARD 2020 & 2022

**I & M PROFESSIONAL INVESTMENT AWARDS**
- BEST ISLAMIC FUND HOUSE IN ASEAN 2021

**INTERNATIONAL BUSINESS MAGAZINE AWARDS**
- BEST SHARIAH–ESG FUND MANAGER MALAYSIA 2020
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## INVESTMENT OBJECTIVE

The Fund seeks to provide a stable income stream and an opportunity for capital appreciation over the medium to long term by investing in Sukuk both locally and globally.

Medium to long term refers to an investment horizon of three (3) years or more.

## FUND INFORMATION

| | | |
|---|---|---|
| **Fund Type** | Income | |
| **Investor's Risk Profile** | Moderate | |
| **Financial Year End** | 31 October | |
| **Benchmark** | Term Deposit-i Tawarruq of Bank Islam Malaysia Berhad 1-year rate | |
| **Launch Date** | 01 August 2018 | |
| **Current Fund Size** | **NAV(USD)** | **994.91** |
| | **Units** | **4,688.18** |

## FEES & CHARGES

| | |
|---|---|
| **Sales Charge** | Up to 2.00% of the NAV per unit of the Fund |
| **Annual Management Fee** | Up to 1.20% per annum of the NAV of the Fund |
| **Annual Trustee Fee** | Up to 0.04% per annum of the NAV of the Fund subject to a minimum fee of RM18,000 (excluding foreign custodian fees and charges) |

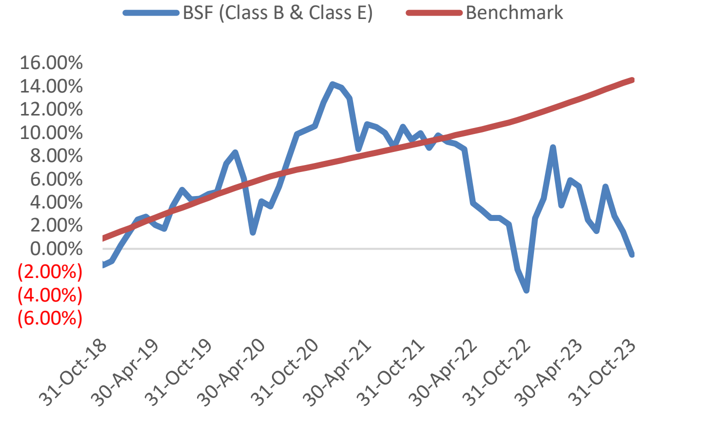
## TRANSACTION & DISTRIBUTION

| | |
|---|---|
| **Minimum Initial Investment** | USD 1,000.00 |
| **Minimum Additional Investment** | USD 500.00 |
| **Distribution Policy** | Subject to availability of income, the Fund will distribute income on an annual basis. |

## HIGHEST & LOWEST NAV

| | Date | Price (USD) |
|---|---|---|
| **Current** | 31/10/2023 | 0.2122 |
| **Highest** | 18/09/2020 | 0.2672 |
| **Lowest** | 04/11/2022 | 0.2073 |

## FUND PERFORMANCE*



BIMB INVESTMENT A BANK ISLAM SUBSIDIARY

# BIMB ESG SUKUK FUND

Class B (USD)

## Fund Fact Sheet | NOVEMBER 2023

ALL DATA AS AT 31 OCTOBER 2023 UNLESS OTHERWISE STATED

### CUMULATIVE PERFORMANCE (%)*

| | YTD | 1 Month | 3 Month | 6 Month | 9 Month | 1 Year | 2 Years | 3 Years | 4 Years | 5 Years | Since Inception |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **Fund** | (4.64) | (1.95) | (5.56) | (5.60) | (8.53) | 3.21 | (9.52) | (10.02) | (5.00) | 0.94 | (0.52) |
| **Benchmark** | 2.42 | 0.23 | 0.72 | 1.47 | 2.18 | 2.88 | 4.98 | 6.92 | 9.72 | 13.53 | 14.54 |

*Note: Performance figures are based on NAV per unit and the Fund's total return has been verified by Novagni Analytics and Advisory Sdn. Bhd. Past performance is not indicative of future performance.

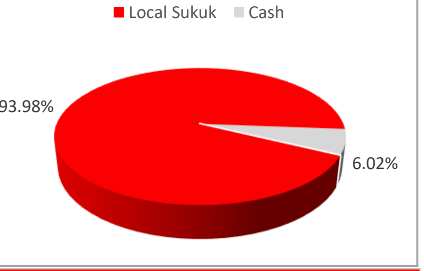
### INCOME DISTRIBUTIONS

| | 2019 | 2020 | 2021 | 2022 | 2023 |
|---|---|---|---|---|---|
| **Net Distribution (Sen/Unit)** | 1.02 | 1.51 | 0.66 | 0.37 | 0.34 |
| **Net Distribution Yield (%)** | 4.08 | 6.00 | 2.65 | 1.53 | 1.63 |

### TOP 5 HOLDINGS

| SECURITIES NAME | NAV % |
|---|---|
| YTL POWER IMTN 5.050% 03.05.2027 | 6.98 |
| JEP IMTN 5.790% 04.06.2030 TRANCHE 19 | 3.59 |
| TADAU SRI SUKUK 5.70% 27.07.2028 (Tranche 10) | 3.51 |
| MMC CORP IMTN 5.800% 12.11.2025 | 3.51 |
| DIGI IMTN 4.990% 02.12.2027 - Tranche No 7 | 3.51 |

### ASSET ALLOCATION




### SECTOR ALLOCATION

| | |
|---|---|
| POWER | 26.70% |
| PROPERTY & REAL ESTATE | 16.64% |
| RENEWABLE ENERGY | 13.73% |
| CONSTRUCTION & ENGINEERING | 10.21% |
| FINANCIALS | 13.30% |
| PLANTATION | 6.55% |
| TELECOMMUNICATION | 3.50% |
| TRANSPORTATION & STORAGE | 3.35% |
| CASH & CASH EQUIVALENT | 6.02% |

### COUNTRY ALLOCATION

| | |
|---|---|
| MALAYSIA | 93.98% |
| CASH & CASH EQUIVALENT | 6.02% |

Based on the Fund's portfolio returns as at **10 October 2023**, the Volatility Factor (VF) for this Fund is **1.8** and is classified as "**Very Low**". The VF means there is a possibility for the Fund in generating an upside return or downside return around this VF. The Volatility Class (VC) is assigned by Lipper based on quintile ranks of VF for qualified Funds. VF is subject to monthly revision and VC will be revised every six months. The Fund's portfolio may have changed since this date and there is no guarantee that the Fund will continue to have the same VF or VC in the future. Presently, only Funds launched in the market for at least 36 months will display the VF and its VC.

Lipper Ratings for Total Return reflect fund historic total return performance relative to peers. Lipper Ratings for Consistent Return reflect fund historical risk-adjusted returns relative to peers. Lipper Ratings for Preservation are relative, rather than absolute.

**IMPORTANT INFORMATION:**

1) Investors are advised to read and understand the contents of the Prospectus of BIMB ESG Sukuk Fund (Fund) dated 01 August 2018, its First Supplemental Prospectus dated 30 September 2023 and the Fund's Product Highlight Sheet (PHS) before investing, which have been registered with the Securities Commission Malaysia (SC) who takes no responsibility for its contents. A copy of the Prospectus and PHS can be obtained from the Head Office of BIMB Investment Management Berhad or at www.bimbinvestment.com.my. The SC's approval or authorization, or the registration of the Prospectus should not be taken to indicate that the SC has recommended the Fund. This Fund Fact Sheet has not been reviewed by the SC.

2) There are fees, charges and costs involved and investors are advised to compare and consider them before investing in the Fund. Investments in the Fund are exposed to risks, please refer to the Prospectus for detailed information. Investors are advised to consider the risks in the Fund and should make their own risk assessment and seek professional advice, where necessary, prior to investing. Investors should also note that the price of units and distribution payables, if any, may go down as well as up.

3) Investors are also advised that, where a unit split/distribution is declared, the NAV per unit will be reduced from pre-unit split NAV/cum-distribution NAV to post-unit split NAV/ex-distribution NAV. Where a unit split is declared, the value of their investment in Malaysian Ringgit will remain unchanged after the distribution of the additional units.

4) Any issue of units to which the Prospectus relates will only be made upon receipt of the completed application form referred to in and accompanying the Prospectus, subject to the terms and condition therein.

5) This Fund Fact Sheet is prepared for information purposes only. It does not have regard to the specific investment objectives or the financial situation needs of any specific person who may receive it. Neither the information nor any opinions expressed constitute an offer, or an invitation to make an offer to buy or sell any securities or unit trust. The information contained herein has been obtained from sources believed in good faith to be reliable, however, no guarantee is given in its accuracy or completeness. All opinions in respect of market review, Fund review and outlook constitute the Manager's judgments as of the date of the issuance of this fact sheet and are subject to change without notice. Past performance is not necessarily a guide for future performance and income distributions are not guaranteed. Returns may vary from year to year.

BIMB INVESTMENT
A BANK ISLAM SUBSIDIARY

3-year Fund Volatility
**1.9**
very low
Lipper Analytics 10 Oct 23

# BIMB ESG SUKUK FUND

Class C (SGD)

## Fund Fact Sheet | NOVEMBER 2023

ALL DATA AS AT 31 OCTOBER 2023 UNLESS OTHERWISE STATED

**LIPPERLEADER Fund Ratings***

Highest 5 4 3 2 1 Lowest

1 **Total Return** 2 **Consistent Return** 5 **Preservation**

* Source : The Edge Lipper, 20 October 2023

## FUND MANAGER'S REVIEW

US Treasuries ("UST") posted another round of heavy losses in October. The 10-year yields added 36bps to 4.93%, having already spiked by more than 40 bps in September as investors continued to reassess the Federal Reserve higher for longer guidance. It briefly broke through the 5% physiological level before settling lower. With the 2-year yield adjusting only 4 bps on the month to 5.09%, the UST curve is "un-inverting', implying less concern about recession risk.

Tracking the volatile global bond markets, losses were also seen in the local bond market where the 10-year MGS closed 9 bps higher at 4.09%.

The Fund intends to invest between 70% to 98% of its NAV in Sukuk.

## CURRENCY EXCHANGE RATE

MYR1 = SGD 0.2874

## AWARDS & ACCOLADES

**THE EDGE ESG AWARDS**
•BEST OVERALL WINNER – (SILVER) 2023 - BIMB ARABESQUE GLOBAL SHARIAH-ESG AI TECHNOLOGY FUND
•BEST FUND BASED ON ASSET CLASS – (SILVER) 2023 - BIMB ARABESQUE GLOBAL SHARIAH-ESG AI TECHNOLOGY FUND
•BEST FUND BASED ON ASSET ALLOCATION – (SILVER) 2023 - MAKMUR MYWAKAF FUND
•BEST E,S,G – (GOLD) 2023 - MAKMUR MYWAKAF FUND
•BEST OVERALL WINNER (GOLD) 2022 – BIMB ARABESQUE GLOBAL SHARIAH-ESG AI TECHNOLOGY FUND
•BEST FUND-BASED ON ASSET CLASS – EQUITY (GOLD) 2022 - BIMB ARABESQUE GLOBAL SHARIAH-ESG AI TECHNOLOGY FUND

**ALPHA SOUTHEAST ASIA AWARDS**
•BEST ISLAMIC ASSET & FUND MANAGER (MALAYSIA) 2018, 2019, 2020 & 2021
•BEST ASSET & FUND MANAGER (MALAYSIA) 2017
•BEST RISK-ADJUSTED RETURNS FOR ESG PRINCIPLE INVESTMENTS 2019, 2020, 2021 & 2022

**THE ASSET TRIPLE A ISLAMIC FINANCE AWARDS**
•BEST FINTECH ROBO MOBILE APPLICATION 2021
•ESG ASSET MANAGER OF THE YEAR 2019 & 2020
•BEST ESG EQUITY FUND 2020 – BIMB ARABESQUE *i* GLOBAL DIVIDEND FUND 1
•BEST ESG SUKUK FUND 2020 – BIMB ESG SUKUK

**GLOBAL BUSINESS MAGAZINE AWARDS**
•BEST SHARIAH-ESG INVESTMENT MANAGEMENT COMPANY 2022

**GLOBAL BUSINESS OUTLOOK FINANCE AWARDS**
•BEST ISLAMIC ESG PRACTICES – MALAYSIA 2021
•BEST SHARIAH-ESG FUND MANAGER 2020
•MOST INNOVATIVE SHARIAH ESG SUKUK FUND – BIMB ESG SUKUK FUND (BSF) 2020

**MALAYSIA TECHNOLOGY EXCELLENCE AWARDS**
•THE E-COMMERCE – FINANCIAL SERVICES AWARD 2020 & 2022

**I & M PROFESSIONAL INVESTMENT AWARDS**
•BEST ISLAMIC FUND HOUSE IN ASEAN 2021

**INTERNATIONAL BUSINESS MAGAZINE AWARDS**
•BEST SHARIAH–ESG FUND MANAGER MALAYSIA 2020
•BEST ISLAMIC FUND MANAGER MALAYSIA 2020

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## INVESTMENT OBJECTIVE

The Fund seeks to provide a stable income stream and an opportunity for capital appreciation over the medium to long term by investing in Sukuk both locally and globally.

Medium to long term refers to an investment horizon of three (3) years or more.

## FUND INFORMATION

| | | |
|---|---|---|
| **Fund Type** | Income | |
| **Investor's Risk Profile** | Moderate | |
| **Financial Year End** | 31 October | |
| **Benchmark** | Term Deposit-i Tawarruq of Bank Islam Malaysia Berhad 1-year rate | |
| **Launch Date** | 01 August 2018 | |
| **Current Fund Size** | NAV(SGD) | **991.87** |
| | Units | **4,689.68** |

## FEES & CHARGES

| | |
|---|---|
| **Sales Charge** | Up to 2.00% of the NAV per unit of the Fund |
| **Annual Management Fee** | Up to 1.20% per annum of the NAV of the Fund |
| **Annual Trustee Fee** | Up to 0.04% per annum of the NAV of the Fund subject to a minimum fee of RM 18,000 (excluding foreign custodian fees and charges) |

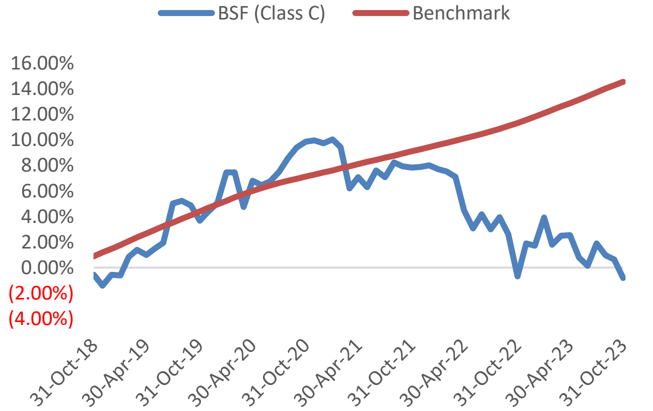
## TRANSACTION & DISTRIBUTION

| | |
|---|---|
| **Minimum Initial Investment** | SGD 1,000.00 |
| **Minimum Additional Investment** | SGD 500.00 |
| **Distribution Policy** | Subject to availability of income, the Fund will distribute income on an annual basis. |

## HIGHEST & LOWEST NAV

| | Date | Price (SGD) |
|---|---|---|
| **Current** | 31/10/2023 | 0.2115 |
| **Highest** | 23/09/2020 | 0.2658 |
| **Lowest** | 08/11/2022 | 0.2111 |

## FUND PERFORMANCE*



# BIMB ESG SUKUK FUND

Class C (SGD)

## Fund Fact Sheet | NOVEMBER 2023

ALL DATA AS AT 31 OCTOBER 2023 UNLESS OTHERWISE STATED

### CUMULATIVE PERFORMANCE (%)*

| | YTD | 1 Month | 3 Month | 6 Month | 9 Month | 1 Year | 2 Years | 3 Years | 4 Years | 5 Years | Since Inception |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **Fund** | (2.49) | (1.46) | (2.66) | (3.28) | (4.57) | (0.13) | (8.03) | (9.73) | (4.33) | (0.25) | (0.81) |
| **Benchmark** | 2.42 | 0.23 | 0.72 | 1.47 | 2.18 | 2.88 | 4.98 | 6.92 | 9.72 | 13.53 | 14.54 |

*Note: Performance figures are based on NAV per unit and the Fund's total return has been verified by Novagni Analytics and Advisory Sdn. Bhd. Past performance is not indicative of future performance.

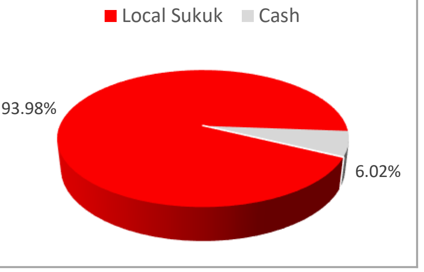
### INCOME DISTRIBUTIONS

| | 2019 | 2020 | 2021 | 2022 | 2023 |
|---|---|---|---|---|---|
| **Net Distribution (Sen/Unit)** | 1.01 | 1.50 | 0.65 | 0.38 | 0.34 |
| **Net Distribution Yield (%)** | 4.04 | 6.02 | 2.66 | 1.60 | 1.58 |

### TOP 5 HOLDINGS

| SECURITIES NAME | NAV % |
|---|---|
| YTL POWER IMTN 5.050% 03.05.2027 | 6.98 |
| JEP IMTN 5.790% 04.06.2030 TRANCHE 19 | 3.59 |
| TADAU SRI SUKUK 5.70% 27.07.2028 (Tranche 10) | 3.51 |
| MMC CORP IMTN 5.800% 12.11.2025 | 3.51 |
| DIGI IMTN 4.990% 02.12.2027 - Tranche No 7 | 3.51 |

### ASSET ALLOCATION




### SECTOR ALLOCATION

| | |
|---|---|
| POWER | 26.70% |
| PROPERTY & REAL ESTATE | 16.64% |
| RENEWABLE ENERGY | 13.73% |
| CONSTRUCTION & ENGINEERING | 10.21% |
| FINANCIALS | 13.30% |
| PLANTATION | 6.55% |
| TELECOMMUNICATION | 3.50% |
| TRANSPORTATION & STORAGE | 3.35% |
| CASH & CASH EQUIVALENT | 6.02% |

### COUNTRY ALLOCATION

| | |
|---|---|
| MALAYSIA | 93.98% |
| CASH & CASH EQUIVALENT | 6.02% |

Based on the Fund's portfolio returns as at **10 October 2023**, the Volatility Factor (VF) for this Fund is **1.9** and is classified as "**Very Low**". The VF means there is a possibility for the Fund in generating an upside return or downside return around this VF. The Volatility Class (VC) is assigned by Lipper based on quintile ranks of VF for qualified Funds. VF is subject to monthly revision and VC will be revised every six months. The Fund's portfolio may have changed since this date and there is no guarantee that the Fund will continue to have the same VF or VC in the future. Presently, only Funds launched in the market for at least 36 months will display the VF and its VC.

Lipper Ratings for Total Return reflect fund historic total return performance relative to peers. Lipper Ratings for Consistent Return reflect fund historical risk-adjusted returns relative to peers. Lipper Ratings for Preservation are relative, rather than absolute.

BIMB INVESTMENT A BANK ISLAM SUBSIDIARY

3-year Fund Volatility **1.7** very low Lipper Analytics 10 Oct 23

# BIMB ESG SUKUK FUND

Class D (RM)

## Fund Fact Sheet | NOVEMBER 2023

ALL DATA AS AT 31 OCTOBER 2023 UNLESS OTHERWISE STATED

**LIPPERLEADER Fund Ratings***

Highest 5 4 3 2 1 Lowest

1 **Total Return** 2 **Consistent Return** 5 **Preservation**

* Source : The Edge Lipper, 20 October 2023

## FUND MANAGER'S REVIEW

US Treasuries ("UST") posted another round of heavy losses in October. The 10-year yields added 36 bps to 4.93%, having already spiked by more than 40 bps in September as investors continued to reassess the Federal Reserve higher for longer guidance. It briefly broke through the 5% physiological level before settling lower. With the 2-year yield adjusting only 4bps on the month to 5.09%, the UST curve is "un-inverting', implying less concern about recession risk.

Tracking the volatile global bond markets, losses were also seen in the local bond market where the 10-year MGS closed 9 bps higher at 4.09%.

The Fund intends to invest between 70% to 98% of its NAV in Sukuk.

## AWARDS & ACCOLADES

**THE EDGE ESG AWARDS**

•BEST OVERALL WINNER – (SILVER) 2023 - BIMB ARABESQUE GLOBAL SHARIAH-ESG AI TECHNOLOGY FUND
•BEST FUND BASED ON ASSET CLASS – (SILVER) 2023 - BIMB ARABESQUE GLOBAL SHARIAH-ESG AI TECHNOLOGY FUND
•BEST FUND BASED ON ASSET ALLOCATION – (SILVER) 2023 - MAKMUR MYWAKAF FUND
•BEST E,S,G – (GOLD) 2023 - MAKMUR MYWAKAF FUND
•BEST OVERALL WINNER (GOLD) 2022 – BIMB ARABESQUE GLOBAL SHARIAH-ESG AI TECHNOLOGY FUND
•BEST FUND-BASED ON ASSET CLASS – EQUITY (GOLD) 2022 - BIMB ARABESQUE GLOBAL SHARIAH-ESG AI TECHNOLOGY FUND

**ALPHA SOUTHEAST ASIA AWARDS**

•BEST ISLAMIC ASSET & FUND MANAGER (MALAYSIA) 2018, 2019, 2020 & 2021
•BEST ASSET & FUND MANAGER (MALAYSIA) 2017
•BEST RISK-ADJUSTED RETURNS FOR ESG PRINCIPLE INVESTMENTS 2019, 2020, 2021 & 2022

**THE ASSET TRIPLE A ISLAMIC FINANCE AWARDS**

•BEST FINTECH ROBO MOBILE APPLICATION 2021
•ESG ASSET MANAGER OF THE YEAR 2019 & 2020
•BEST ESG EQUITY FUND 2020 – BIMB ARABESQUE *i* GLOBAL DIVIDEND FUND 1
•BEST ESG SUKUK FUND 2020 – BIMB ESG SUKUK

**GLOBAL BUSINESS MAGAZINE AWARDS**

•BEST SHARIAH-ESG INVESTMENT MANAGEMENT COMPANY 2022

**GLOBAL BUSINESS OUTLOOK FINANCE AWARDS**

•BEST ISLAMIC ESG PRACTICES – MALAYSIA 2021
•BEST SHARIAH-ESG FUND MANAGER 2020
•MOST INNOVATIVE SHARIAH ESG SUKUK FUND – BIMB ESG SUKUK FUND (BSF) 2020

**MALAYSIA TECHNOLOGY EXCELLENCE AWARDS**

•THE E-COMMERCE – FINANCIAL SERVICES AWARD 2020 & 2022

**I & M PROFESSIONAL INVESTMENT AWARDS**

•BEST ISLAMIC FUND HOUSE IN ASEAN 2021

**INTERNATIONAL BUSINESS MAGAZINE AWARDS**

•BEST SHARIAH–ESG FUND MANAGER MALAYSIA 2020
•BEST ISLAMIC FUND MANAGER MALAYSIA 2020

*Disclaimer: The award grantor is an independent third party and not related to BIMB Investment.*


BIMB INVESTMENT MANAGEMENT BERHAD 199301021508 (276246-X)

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No 22, Jalan Perak, 50450 Kuala Lumpur
Malaysia
1800-88-1196

BIMBInvestCustomerCare@bankislam.com.my

www.bimbinvestment.com.my


## INVESTMENT OBJECTIVE

The Fund seeks to provide a stable income stream and an opportunity for capital appreciation over the medium to long term by investing in Sukuk both locally and globally.

Medium to long-term refers to an investment horizon of three (3) years or more.

## FUND INFORMATION

| | | |
|---|---|---|
| **Fund Type** | Income | |
| **Investor's Risk Profile** | Moderate | |
| **Financial Year End** | 31 October | |
| **Benchmark** | Term Deposit-i Tawarruq of Bank Islam Malaysia Berhad 1-year rate | |
| **Launch Date** | 01 August 2018 | |
| **Current Fund Size** | **NAV(RM)** | **130,915,889.13** |
| | **Units** | **531,826,870.01** |

## FEES & CHARGES

| | |
|---|---|
| **Sales Charge** | NIL |
| **Annual Management Fee** | Up to 1.20% per annum of the NAV of the Fund |
| **Annual Trustee Fee** | Up to 0.04% per annum of the NAV of the Fund, subject to a minimum fee of RM18,000 |

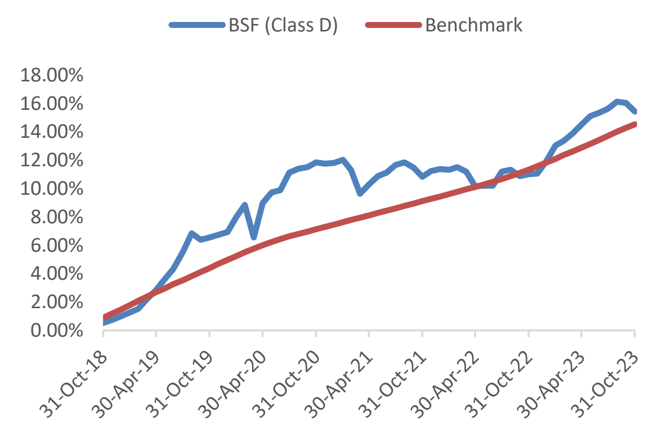
## TRANSACTION & DISTRIBUTION

| | |
|---|---|
| **Minimum Initial Investment** | RM 1,000,000.00 |
| **Minimum Additional Investment** | RM 500,000.00 |
| **Distribution Policy** | Subject to availability of income, the Fund will distribute income on an annual basis. |

## HIGHEST & LOWEST NAV

| | Date | Price (RM) |
|---|---|---|
| **Current** | 31/10/2023 | 0.2462 |
| **Highest** | 23/10/2020 | 0.2687 |
| **Lowest** | 28/02/2022 | 0.2097 |

## FUND PERFORMANCE



BIMB INVESTMENT
A BANK ISLAM SUBSIDIARY

# BIMB ESG SUKUK FUND

Class D (RM)

## Fund Fact Sheet | NOVEMBER 2023

ALL DATA AS AT 31 OCTOBER 2023 UNLESS OTHERWISE STATED

CUMULATIVE PERFORMANCE (%)

| | YTD | 1 Month | 3 Month | 6 Month | 9 Month | 1 Year | 2 Years | 3 Years | 4 Years | 5 Years | Since Inception |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **Fund** | 3.18 | (0.52) | (0.16) | 0.81 | 2.13 | 3.99 | 4.16 | 3.22 | 8.34 | 14.85 | 15.44 |
| **Benchmark** | 2.42 | 0.23 | 0.72 | 1.47 | 2.18 | 2.88 | 4.98 | 6.92 | 9.72 | 13.53 | 14.54 |

Note: Performance figures are based on NAV per unit and the Fund's total return has been verified by Novagni Analytics and Advisory Sdn. Bhd.

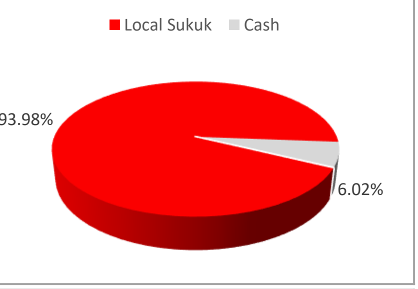
INCOME DISTRIBUTIONS

| | 2019 | 2020 | 2021 | 2022 | 2023 |
|---|---|---|---|---|---|
| **Net Distribution (Sen/Unit)** | 1.03 | 1.54 | 0.67 | 0.43 | 0.39 |
| **Net Distribution Yield (%)** | 4.12 | 6.01 | 2.67 | 1.76 | 1.62 |

TOP 5 HOLDINGS

| SECURITIES NAME | NAV % |
|---|---|
| YTL POWER IMTN 5.050% 03.05.2027 | 6.98 |
| JEP IMTN 5.790% 04.06.2030 TRANCHE 19 | 3.59 |
| TADAU SRI SUKUK 5.70% 27.07.2028 (Tranche 10) | 3.51 |
| MMC CORP IMTN 5.800% 12.11.2025 | 3.51 |
| DIGI IMTN 4.990% 02.12.2027 - Tranche No 7 | 3.51 |

ASSET ALLOCATION




SECTOR ALLOCATION

| | |
|---|---|
| POWER | 26.70% |
| PROPERTY & REAL ESTATE | 16.64% |
| RENEWABLE ENERGY | 13.73% |
| CONSTRUCTION & ENGINEERING | 10.21% |
| FINANCIALS | 13.30% |
| PLANTATION | 6.55% |
| TELECOMMUNICATION | 3.50% |
| TRANSPORTATION & STORAGE | 3.35% |
| CASH & CASH EQUIVALENT | 6.02% |

COUNTRY ALLOCATION

| | |
|---|---|
| MALAYSIA | 93.98% |
| CASH & CASH EQUIVALENT | 6.02% |

Based on the Fund's portfolio returns as at **10 October 2023**, the Volatility Factor (VF) for this Fund is **1.7** and is classified as "**Very Low**". The VF means there is a possibility for the Fund in generating an upside return or downside return around this VF. The Volatility Class (VC) is assigned by Lipper based on quintile ranks of VF for qualified Funds. VF is subject to monthly revision and VC will be revised every six months. The Fund's portfolio may have changed since this date and there is no guarantee that the Fund will continue to have the same VF or VC in the future. Presently, only Funds launched in the market for at least 36 months will display the VF and its VC.

Lipper Ratings for Total Return reflect fund historic total return performance relative to peers. Lipper Ratings for Consistent Return reflect fund historical risk-adjusted returns relative to peers. Lipper Ratings for Preservation are relative, rather than absolute.

**IMPORTANT INFORMATION:**

1) Investors are advised to read and understand the contents of the Prospectus of BIMB ESG Sukuk Fund (Fund) dated 01 August 2018, its First Supplemental Prospectus dated 30 September 2023 and the Fund's Product Highlight Sheet (PHS) before investing, which have been registered with the Securities Commission Malaysia (SC) who takes no responsibility for its contents. A copy of the Prospectus and PHS can be obtained from the Head Office of BIMB Investment Management Berhad or at www.bimbinvestment.com.my. The SC's approval or authorization, or the registration of the Prospectus should not be taken to indicate that the SC has recommended the Fund. This Fund Fact Sheet has not been reviewed by the SC.

2) There are fees, charges and costs involved and investors are advised to compare and consider them before investing in the Fund. Investments in the Fund are exposed to risks, please refer to the Prospectus for detailed information. Investors are advised to consider the risks in the Fund and should make their own risk assessment and seek professional advice, where necessary, prior to investing. Investors should also note that the price of units and distribution payables, if any, may go down as well as up.

3) Investors are also advised that, where a unit split/distribution is declared, the NAV per unit will be reduced from pre-unit split NAV/cum-distribution NAV to post-unit split NAV/ex-distribution NAV. Where a unit split is declared, the value of their investment in Malaysian Ringgit will remain unchanged after the distribution of the additional units.

4) Any issue of units to which the Prospectus relates will only be made upon receipt of the completed application form referred to in and accompanying the Prospectus, subject to the terms and condition therein.

5) This Fund Fact Sheet is prepared for information purposes only. It does not have regard to the specific investment objectives or the financial situation needs of any specific person who may receive it. Neither the information nor any opinions expressed constitute an offer, or an invitation to make an offer to buy or sell any securities or unit trust. The information contained herein has been obtained from sources believed in good faith to be reliable, however, no guarantee is given in its accuracy or completeness. All opinions in respect of market review, Fund review and outlook constitute the Manager's judgments as of the date of the issuance of this fact sheet and are subject to change without notice. Past performance is not necessarily a guide for future performance and income distributions are not guaranteed. Returns may vary from year to year.

BIMB INVESTMENT
A BANK ISLAM SUBSIDIARY

3-year Fund Volatility
**1.8**
very low
Lipper Analytics 10 Oct 23

# BIMB ESG SUKUK FUND

Class E (USD)

## Fund Fact Sheet | NOVEMBER 2023

ALL DATA AS AT 31 OCTOBER 2023 UNLESS OTHERWISE STATED

**LIPPERLEADER Fund Ratings***

Highest 5 4 3 2 1 Lowest

1 **Total Return** 2 **Consistent Return** 5 **Preservation**

* Source : The Edge Lipper, 20 October 2023

## FUND MANAGER'S REVIEW

US Treasuries ("UST") posted another round of heavy losses in October. The 10-year yields added 36 bps to 4.93%, having already spiked by more than 40 bps in September as investors continued to reassess the Federal Reserve higher for longer guidance. It briefly broke through the 5% physiological level before settling lower. With the 2-year yield adjusting only 4 bps on the month to 5.09%, the UST curve is "un-inverting', implying less concern about recession risk.

Tracking the volatile global bond markets, losses were also seen in the local bond market where the 10-year MGS closed 9bps higher at 4.09%.

The Fund intends to invest between 70% to 98% of its NAV in Sukuk.

## CURRENCY EXCHANGE RATE

MYR 1 = USD 0.2098

## AWARDS & ACCOLADES

**THE EDGE ESG AWARDS**
- BEST OVERALL WINNER – (SILVER) 2023 - BIMB ARABESQUE GLOBAL SHARIAH-ESG AI TECHNOLOGY FUND
- BEST FUND BASED ON ASSET CLASS – (SILVER) 2023 - BIMB ARABESQUE GLOBAL SHARIAH-ESG AI TECHNOLOGY FUND
- BEST FUND BASED ON ASSET ALLOCATION – (SILVER) 2023 - MAKMUR MYWAKAF FUND
- BEST E,S,G – (GOLD) 2023 - MAKMUR MYWAKAF FUND
- BEST OVERALL WINNER (GOLD) 2022 – BIMB ARABESQUE GLOBAL SHARIAH-ESG AI TECHNOLOGY FUND
- BEST FUND-BASED ON ASSET CLASS – EQUITY (GOLD) 2022 - BIMB ARABESQUE GLOBAL SHARIAH-ESG AI TECHNOLOGY FUND

**ALPHA SOUTHEAST ASIA AWARDS**
- BEST ISLAMIC ASSET & FUND MANAGER (MALAYSIA) 2018, 2019, 2020 & 2021
- BEST ASSET & FUND MANAGER (MALAYSIA) 2017
- BEST RISK-ADJUSTED RETURNS FOR ESG PRINCIPLE INVESTMENTS 2019, 2020, 2021 & 2022

**THE ASSET TRIPLE A ISLAMIC FINANCE AWARDS**
- BEST FINTECH ROBO MOBILE APPLICATION 2021
- ESG ASSET MANAGER OF THE YEAR 2019 & 2020
- BEST ESG EQUITY FUND 2020 – BIMB ARABESQUE *i* GLOBAL DIVIDEND FUND 1
- BEST ESG SUKUK FUND 2020 – BIMB ESG SUKUK

**GLOBAL BUSINESS MAGAZINE AWARDS**
- BEST SHARIAH-ESG INVESTMENT MANAGEMENT COMPANY 2022

**GLOBAL BUSINESS OUTLOOK FINANCE AWARDS**
- BEST ISLAMIC ESG PRACTICES – MALAYSIA 2021
- BEST SHARIAH-ESG FUND MANAGER 2020
- MOST INNOVATIVE SHARIAH ESG SUKUK FUND – BIMB ESG SUKUK FUND (BSF) 2020

**MALAYSIA TECHNOLOGY EXCELLENCE AWARDS**
- THE E-COMMERCE – FINANCIAL SERVICES AWARD 2020 & 2022

**I & M PROFESSIONAL INVESTMENT AWARDS**
- BEST ISLAMIC FUND HOUSE IN ASEAN 2021

**INTERNATIONAL BUSINESS MAGAZINE AWARDS**
- BEST SHARIAH–ESG FUND MANAGER MALAYSIA 2020
- BEST ISLAMIC FUND MANAGER MALAYSIA 2020

*Disclaimer: The award grantor is an independent third party and not related to BIMB Investment.*


BIMB INVESTMENT MANAGEMENT BERHAD 199301021508 (276246-X)

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No 22, Jalan Perak, 50450 Kuala Lumpur
Malaysia

1800-88-1196

BIMBInvestCustomerCare@bankislam.com.my

www.bimbinvestment.com.my


## INVESTMENT OBJECTIVE

The Fund seeks to provide a stable income stream and an opportunity for capital appreciation over the medium to long term by investing in Sukuk both locally and globally.

Medium to long term refers to an investment horizon of three (3) years or more.

## FUND INFORMATION

| | | |
|---|---|---|
| **Fund Type** | Income | |
| **Investor's Risk Profile** | Moderate | |
| **Financial Year End** | 31 October | |
| **Benchmark** | Term Deposit-i Tawarruq of Bank Islam Malaysia Berhad 1-year rate | |
| **Launch Date** | 01 August 2018 | |
| **Current Fund Size** | **NAV(USD)** | **994.91** |
| | **Units** | **4,688.18** |

## FEES & CHARGES

| | |
|---|---|
| **Sales Charge** | NIL |
| **Annual Management Fee** | Up to 1.20% per annum of the NAV of the Fund |
| **Annual Trustee Fee** | Up to 0.04% per annum of the NAV of the Fund subject to a minimum fee of RM18,000 (excluding foreign custodian fees and charges) |

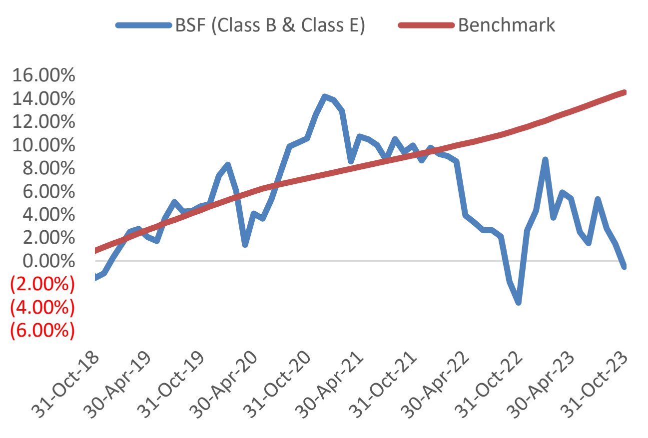
## TRANSACTION & DISTRIBUTION

| | |
|---|---|
| **Minimum Initial Investment** | USD 1,000,000.00 |
| **Minimum Additional Invesmtnet** | USD 500,000.00 |
| **Distribution Policy** | Subject to availability of income, the Fund will distribute income on an annual basis. |

## HIGHEST & LOWEST NAV

| | Date | Price (USD) |
|---|---|---|
| **Current** | 31/10/2023 | 0.2122 |
| **Highest** | 18/09/2020 | 0.2672 |
| **Lowest** | 04/11/2022 | 0.2073 |

## FUND PERFORMANCE*



# BIMB ESG SUKUK FUND

Class E (USD)

## Fund Fact Sheet | NOVEMBER 2023

ALL DATA AS AT 31 OCTOBER 2023 UNLESS OTHERWISE STATED

CUMULATIVE PERFORMANCE (%)*

| | YTD | 1 Month | 3 Month | 6 Month | 9 Month | 1 Year | 2 Years | 3 Years | 4 Years | 5 Years | Since Inception |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **Fund** | (4.64) | (1.95) | (5.56) | (5.60) | (8.53) | 3.21 | (9.52) | (10.02) | (5.00) | 0.94 | (0.52) |
| **Benchmark** | 2.42 | 0.23 | 0.72 | 1.47 | 2.18 | 2.88 | 4.98 | 6.92 | 9.72 | 13.53 | 14.54 |

*Note: Performance figures are based on NAV per unit and the Fund's total return has been verified by Novagni Analytics and Advisory Sdn. Bhd. Past performance is not indicative of future performance.

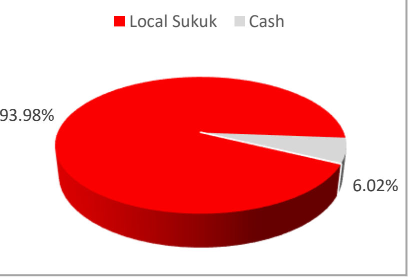
INCOME DISTRIBUTIONS

| | 2019 | 2020 | 2021 | 2022 | 2023 |
|---|---|---|---|---|---|
| **Net Distribution (Sen/Unit)** | 1.02 | 1.51 | 0.66 | 0.37 | 0.34 |
| **Net Distribution Yield (%)** | 4.08 | 6.00 | 2.65 | 1.53 | 1.63 |

TOP 5 HOLDINGS

| SECURITIES NAME | NAV % |
|---|---|
| YTL POWER IMTN 5.050% 03.05.2027 | 6.98 |
| JEP IMTN 5.790% 04.06.2030 TRANCHE 19 | 3.59 |
| TADAU SRI SUKUK 5.70% 27.07.2028 (Tranche 10) | 3.51 |
| MMC CORP IMTN 5.800% 12.11.2025 | 3.51 |
| DIGI IMTN 4.990% 02.12.2027 - Tranche No 7 | 3.51 |

ASSET ALLOCATION




SECTOR ALLOCATION

| | |
|---|---|
| POWER | 26.70% |
| PROPERTY & REAL ESTATE | 16.64% |
| RENEWABLE ENERGY | 13.73% |
| CONSTRUCTION & ENGINEERING | 10.21% |
| FINANCIALS | 13.30% |
| PLANTATION | 6.55% |
| TELECOMMUNICATION | 3.50% |
| TRANSPORTATION & STORAGE | 3.35% |
| CASH & CASH EQUIVALENT | 6.02% |

COUNTRY ALLOCATION

| | |
|---|---|
| MALAYSIA | 93.98% |
| CASH & CASH EQUIVALENT | 6.02% |

Based on the Fund's portfolio returns as at **10 October 2023**, the Volatility Factor (VF) for this Fund is **1.8** and is classified as "**Very Low**". The VF means there is a possibility for the Fund in generating an upside return or downside return around this VF. The Volatility Class (VC) is assigned by Lipper based on quintile ranks of VF for qualified Funds. VF is subject to monthly revision and VC will be revised every six months. The Fund's portfolio may have changed since this date and there is no guarantee that the Fund will continue to have the same VF or VC in the future. Presently, only Funds launched in the market for at least 36 months will display the VF and its VC.

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3) Investors are also advised that, where a unit split/distribution is declared, the NAV per unit will be reduced from pre-unit split NAV/cum-distribution NAV to post-unit split NAV/ex-distribution NAV. Where a unit split is declared, the value of their investment in Malaysian Ringgit will remain unchanged after the distribution of the additional units.

4) Any issue of units to which the Prospectus relates will only be made upon receipt of the completed application form referred to in and accompanying the Prospectus, subject to the terms and condition therein.

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