BIMB INVESTMENT A BANK ISLAM SUBSIDIARY

3-year Fund Volatility **0.2** very low Lipper Analytics 10 Oct 23

BIMB DANA AL-FAKHIM R-Class

Fund Fact Sheet | NOVEMBER 2023

ALL DATA AS AT 31 OCTOBER 2023 UNLESS OTHERWISE STATED

FUND MANAGER'S REVIEW

The Fund's performance for the month for BIMB Dana Al-Fakhim R-Class was 0.27%, thus outperforming its benchmark return of 0.21%.

The Islamic money market rate for overnight is 2.80% per annum while the 1-month rate is between 3.40% to 3.45% per annum. The 3-month to 12-month rates are between 3.50% to 3.95% per annum.

Bank Negara Malaysia's ("BNM") Monetary Policy Committee ("MPC") has decided to keep the overnight policy rate ("OPR") unchanged at 3.00 per cent at its meeting held in September 2023. BNM expects growth will continue to be supported by resilient domestic expenditure amid the challenging external environment. In a statement, the central bank said continued employment and wage growth, particularly in the domestic-oriented sectors, remain supportive of household spending and tourist arrivals and spending are expected to improve further.

As the Fund's focus is on liquidity, we will continue to invest in Islamic money market placements and extend the placement duration for yield enhancement.

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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INVESTMENT OBJECTIVE

The Fund seeks to provide a regular stream of income by investing in short-term Sukuk, Islamic money market instruments and placement in short-term Islamic deposits.

FUND INFORMATION

Fund Type	Income	
Investor's Risk Profile	Low	
Financial Year End	31 August	
Benchmark	1-month TDT-i of Bank Islam Malaysia Berhad	
Launch Date	27 December 2001	
Current Fund Size	**NAV(RM)**	**4,964,558.46**
	Units	**9,615,198.52**

FEES & CHARGES

Sales Charge	NIL
Annual Management Fee	0.50% per annum of the NAV of the Fund
Annual Trustee Fee	0.02% per annum of the NAV of the Fund, subject to a minimum of RM18,000

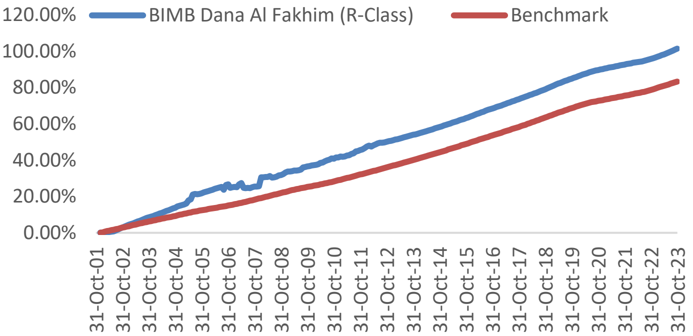
TRANSACTION & DISTRIBUTION

Minimum Initial Investment	RM 1,000.00
Minimum Additional Investment	RM 100.00
Distribution Policy	The Fund shall distribute income* (if any) on a monthly basis. *Note: For R-Class, the amount of distribution declared will automatically be reinvested. For I-Class, the amount of distribution declared after deducting the withholding tax will automatically be reinvested. Hence, Unit Holders will receive additional Units from the reinvestment of income distribution.

HIGHEST & LOWEST NAV

	Date	Price (RM)
Current	31/10/2023	0.5163
Highest	24/11/2022	0.5175
Lowest	27/07/2023	0.5137

FUND PERFORMANCE*



BIMB INVESTMENT A BANK ISLAM SUBSIDIARY

BIMB DANA AL-FAKHIM
R-Class
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	10 Years	Since Inception
Fund	2.54	0.27	0.84	1.61	2.28	2.91	4.56	6.22	8.96	12.48	30.84	101.39
Benchmark	2.17	0.21	0.65	1.29	1.95	2.60	4.48	6.21	8.72	12.17	30.88	83.29

*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

	Monthly May 2023	Monthly June 2023	Monthly July 2023	Monthly August 2023	Monthly September 2023	Monthly October 2023
Net Distribution (Sen/Unit)	0.14	0.14	0.15	0.06	0.07	0.10
Net Distribution Yield (%)	0.27%	0.27%	0.29%	0.12%	0.14%	0.10%
Total Return (%)	0.27%	0.23%	0.25%	0.21%	0.25%	0.27%
Benchmark (%)	0.20%	0.22%	0.22%	0.22%	0.21%	0.21%

TOP SECTOR

INSTRUMENT NAME	NAV (%)
ISLAMIC MONEY MARKET AND CASH	100.00%

TOP 5 HOLDINGS

FINANCIAL INSTITUTIONS NAME	NAV (%)
CIMB ISLAMIC BANK	22.30
BANK ISLAM MALAYSIA	20.68
KUWAIT FINANCE HOUSE	19.70
AL RAJHI BANKING & INVESTMENT	18.03
KAF INVESTMENT BANK	5.78

ASSET ALLOCATION

Based on the Fund's portfolio returns as at **10 October 2023**, the Volatility Factor (VF) for this Fund is **0.2** 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 Master Prospectus dated 20 May 2020, its First Supplemental Master Prospectus dated 18 April 2022 and Second Supplemental Master Prospectus dated 28 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 Master 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 Master 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 Master 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 Master Prospectus relates will only be made upon receipt of the completed application form referred to in and accompanying the Master 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 DANA AL-FAKHIM I-Class

Fund Fact Sheet | NOVEMBER 2023

ALL DATA AS AT 31 OCTOBER 2023 UNLESS OTHERWISE STATED

FUND MANAGER'S REVIEW

The Fund's performance for the month for BIMB Dana Al-Fakhim I-Class was 0.29%, thus outperforming its benchmark return of 0.16%.

The Islamic money market rate for overnight is 2.80% per annum while the 1-month rate is between 3.40% to 3.45% per annum. The 3-month to 12-month rates are between 3.50% to 3.95% per annum.

Bank Negara Malaysia's ("BNM") Monetary Policy Committee ("MPC") has decided to keep the overnight policy rate ("OPR") unchanged at 3.00 per cent at its meeting held in September 2023. BNM expects growth will continue to be supported by resilient domestic expenditure amid the challenging external environment. In a statement, the central bank said continued employment and wage growth, particularly in the domestic-oriented sectors, remain supportive of household spending and tourist arrivals and spending are expected to improve further.

As the Fund's focus is on liquidity, we will continue to invest in Islamic money market placements and extend the placement duration for yield enhancement.

AWARDS & ACCOLADES

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- 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

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- BEST ESG SUKUK FUND 2020 – BIMB ESG SUKUK

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INVESTMENT OBJECTIVE

The Fund seeks to provide a regular stream of income by investing in short-term Sukuk, Islamic money market instruments and placement in short-term Islamic deposits.

FUND INFORMATION

Fund Type	Income	
Investor's Risk Profile	Low	
Financial Year End	31 August	
Benchmark	1-month TDT-i of Bank Islam Malaysia Berhad	
Launch Date	18 April 2022	
Current Fund Size	**NAV(RM)**	**39,003,513.12**
	Units	**75,068,037.81**

FEES & CHARGES

Sales Charge	NIL
Annual Management Fee	0.10% per annum of the NAV of the Fund
Annual Trustee Fee	0.02% per annum of the NAV of the Fund, subject to a minimum of RM18,000

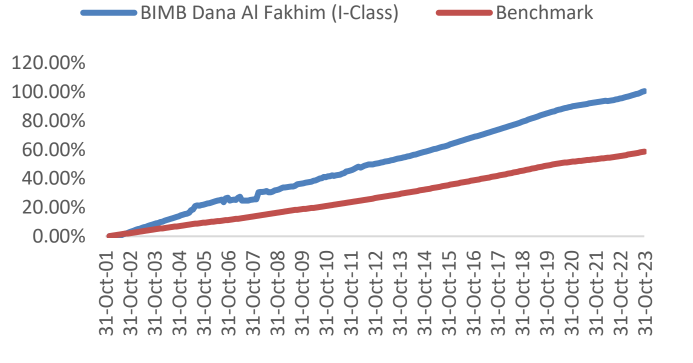
TRANSACTION & DISTRIBUTION

Minimum Initial Investment	RM 50,000.00
Minimum Additional Investment	RM 25,000.00
Distribution Policy	The Fund shall distribute income* (if any) on a monthly basis. *Note: For R-Class, the amount of distribution declared will automatically be reinvested. For I-Class, the amount of distribution declared after deducting the withholding tax will automatically be reinvested. Hence, Unit Holders will receive additional Units from the reinvestment of income distribution

HIGHEST & LOWEST NAV

	Date	Price (RM)
Current	31/10/2023	0.5196
Highest	23/3/2022	0.5198
Lowest	27/03/2023	0.5163

FUND PERFORMANCE*



BIMB DANA AL-FAKHIM
I-Class

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	10 Years	Since Inception
Fund	2.32	0.29	0.86	1.52	2.09	2.62	4.07	5.73	8.45	11.96	30.23	100.45
Benchmark	1.65	0.16	0.49	0.98	1.48	1.97	3.39	4.69	6.56	9.12	22.70	58.50

*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

	Monthly May 2023	Monthly June 2023	Monthly July 2023	Monthly August 2023	Monthly September 2023	Monthly October 2023
Net Distribution (Sen/Unit)	0.11	0.11	0.11	0.045	0.053	0.038
Net Distribution Yield (%)	0.27%	0.27%	0.29%	0.12%	0.14%	0.10%
Total Return (%)	0.24%	0.21%	0.20%	0.32%	0.26%	0.29%
Benchmark (%)	0.15%	0.17%	0.17%	0.17%	0.16%	0.16%

TOP SECTOR

INSTRUMENT NAME	NAV (%)
ISLAMIC MONEY MARKET AND CASH	100.00%

TOP 5 HOLDINGS

FINANCIAL INSTITUTIONS NAME	NAV (%)
CIMB ISLAMIC BANK	22.30
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ASSET ALLOCATION