BIMB SHARIAH INCOMEPLUS FUND

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 was 0.31% thereby outperforming its benchmark return of 0.16% by 0.15%.

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.

For the local Sukuk market, the yield curve shifted further up. The primary factors which drove bond movements were deluge of supply and belief that the Fed will hold rates higher for longer in the US.

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

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INVESTMENT OBJECTIVE

The Fund seeks to provide regular income* whilst maintaining capital stability**.

Note:
** Income will be in the form of cash or additional Units.*
*** The Fund is not a capital guaranteed fund, or a capital protected fund.*

Any material changes to the investment objective would require Unit Holders' approval.

FUND INFORMATION

Fund Type	Income	
Investor's Risk Profile	Low	
Financial Year End	31 December	
Benchmark	Bank Islam's 1-Month Term – Deposit *i* (Tawarruq)	
Launch Date	28 May 2020	
Current Fund Size	**NAV(RM)**	**134,894,242.76**
	Units	**135,090,908.82**

FEES & CHARGES

Sales Charge	Nil
Annual Management Fee	Up to 0.15% per annum of the NAV of the Fund
Annual Trustee Fee	Up to 0.03% per annum of the NAV of the Fund subject to a minimum fee of RM 12,000 per annum.

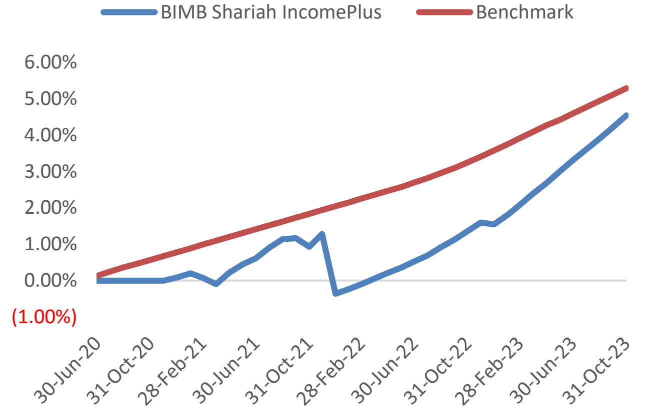
TRANSACTION & DISTRIBUTION

Minimum Initial Investment	RM 10,000.00
Minimum Additional Investment	RM 5,000.00
Distribution Policy	Subject to availability of income, the Fund will distribute income on a monthly basis.

HIGHEST & LOWEST NAV

	Date	Price (RM)
Current	31/10/2023	0.9985
Highest	26/08/2021	1.0026
Lowest	17/12/2021	0.9807

FUND PERFORMANCE*



BIMB INVESTMENT A BANK ISLAM SUBSIDIARY

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CUMULATIVE PERFORMANCE (%)*

	YTD	1 Month	3 Month	6 Month	9 Month	12 Month	2 Years	3 Years	Since Inception
Fund	2.95	0.31	0.90	1.82	2.68	3.13	3.58	4.54	4.54
Benchmark	1.65	0.16	0.49	0.98	1.48	1.97	3.39	4.69	5.28

*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)	0.15	0.15	0.15	0.13	0.15	0.15
Net Distribution Yield (%)	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%
Total Return (%)	0.32%	0.29%	0.29%	0.29%	0.29%	0.31%
Benchmark (%)	0.12%	0.17%	0.17%	0.17%	0.16%	0.16%

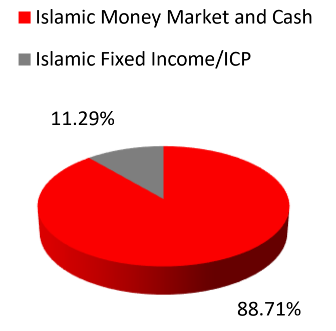
TOP SECTOR

INSTRUMENT NAME	NAV (%)
SUKUK	11.29
ISLAMIC MONEY MARKET AND CASH	88.71

TOP HOLDINGS

	NAV (%)
BANK ISLAM MALAYSIA – WAFIYAH	26.32
BANK KERJASAMA RAKYAT MALAYSIA – COMMODITY MURABAHAH	23.84
ALLIANCE ISLAMIC- COMMODITY MURABAHAH	18.03
BANK SIMPANAN NASIONAL - COMMODITY MURABAHAH	8.51
AL RAJHI BANKING & INVESTMENT CORP– COMMODITY MURABAHAH	6.80

ASSET ALLOCATION



IMPORTANT INFORMATION:

1) Sophisticated Investors are advised to read and understand the contents of the Replacement Information Memorandum of BIMB Shariah IncomePlus Fund dated 2 July 2021, its supplemental (if any) and the Fund's Product Highlights Sheet (PHS) before investing, which have been lodged with the Securities Commission Malaysia (SC) who takes no responsibility for its contents. A copy of the Information Memorandum and PHS can be obtained from the Head Office of BIMB Investment Management Berhad or at www.bimbinvestment.com.my. The SC's authorization or the lodgement of the Information Memorandum 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 Sophisticated 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 Information Memorandum for detailed information. Sophisticated 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. Sophisticated Investors should also note that the price of units and distribution payables, if any, may go down as well as up.

3) Sophisticated 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 Information Memorandum relates will only be made upon receipt of the completed application form referred to in and accompanying the Information Memorandum, 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.