

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	
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)	139,367,187.56
	Units	137,812,202.82

FEES & CHARGES

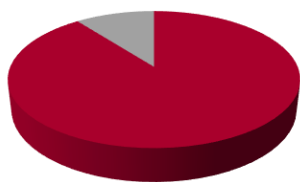
Sales Charge	Nil
Annual Management Fee	Up to 0.15% per annum of the NAV of the Fund
Annual Trustee Fee	Up to 0.03% per annum of the NAV of the Fund subject to a minimum fee of RM 12,000 per annum.

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.

ASSET ALLOCATION

Islamic Fixed Income / ICP
10.47%



Islamic Money Market and Cash
89.53%

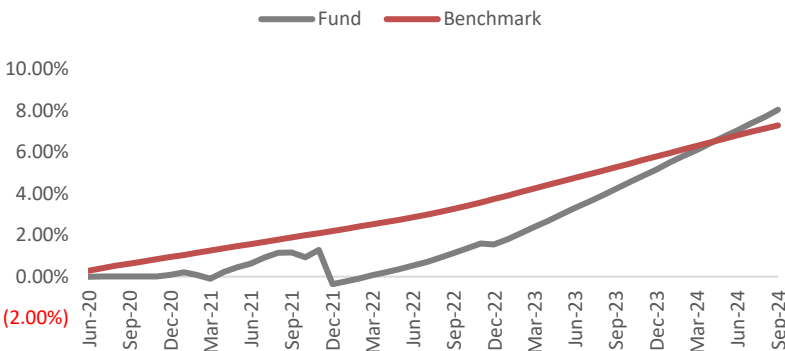
TOP SECTORS

NAME OF SECTOR	NAV (%)
Islamic Money Market and Cash	89.53
Oil & Gas	3.62
Property	3.60
Financial	3.24

COUNTRY ALLOCATION

NAME OF COUNTRY	NAV (%)
Malaysia	10.47
Islamic Money Market and Cash	89.53

FUND PERFORMANCE



Source: BIMB Investment, data as of 30 September 2024

CUMULATIVE PERFORMANCE (%)

	YTD	1M	3M	6M	9M	1Y	3Y	SI**
Fund	2.74	0.32	0.94	1.83	2.74	3.68	6.80	8.04
Benchmark*	1.43	0.15	0.45	0.93	1.43	1.92	5.32	7.30

**Since Inception

HISTORICAL PERFORMANCE (%)

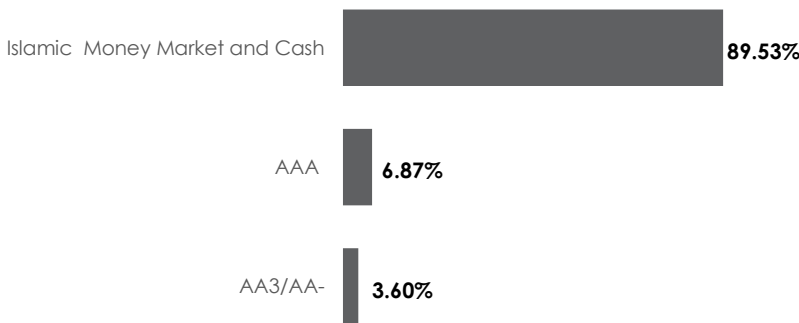
	2020	2021	2022	2023
Fund	0.08	-0.44	1.92	3.56
Benchmark *	0.94	1.25	1.50	1.98

INCOME DISTRIBUTIONS

	Monthly (2024)	Jun	Jul	Aug	Sep
Net Distribution (Sen/Unit)		0.25	0.15	0.15	0.15
Net Distribution Yield (%)		0.25	0.15	0.15	0.15

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. *Benchmark return is after 24% corporate tax rate.

CREDIT PROFILE



TOP HOLDINGS

NAME OF FINANCIAL INSTITUTIONS & SECURITIES	RATING	NAV (%)
Bank Islam Malaysia Berhad	-	45.02
Bank Kerjasama Rakyat Malaysia Berhad	-	15.70
CIMB Islamic Bank	-	15.18
Bank Simpanan Nasional	-	12.50
Kuwait Finance House	-	11.61
Alliance Islamic Bank Berhad	-	4.60
PLNG2 IMTN 2.370% 21.10.2024 - Tranche No 4	AAA	3.62
GLT12 IMTN 3.550% 12.08.2025	AA3	3.60
CAGAMAS IMTN 3.650% 03.03.2025	AAA	3.24
Public Islamic Bank Berhad	-	0.36

FUND MANAGER'S REVIEW

The Fund's performance for the month was 0.32% thereby outperforming its benchmark return of 0.15%.

The Islamic money market rate for overnight was 2.90% per annum while the 1-month rate was between 3.50% to 3.60% per annum. The 3-month to 12-month rates were between 3.65% to 3.90% per annum.

Local government bond yields also closed relatively flat. The 3-year, 5-year and 10-year Malaysian Government Securities (MGS) yields ended September at 3.33%, 3.50% and 3.71% respectively. Bank Negara Malaysia left the Overnight Policy Rate (OPR) unchanged at 3.0% amidst a favorable economic and inflation outlook.

Fund Manager intends to remain invested principally in Islamic money market and deposits, at the same time looking for opportunities to increase allocation in sukuk.

Note:

Based on the Fund's portfolio returns as at **10 October 2024** the Volatility Factor (VF) for this Fund is **1.1** 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) Sophisticated Investors are advised to read and understand the contents of the Information Memorandum of BIMB Shariah IncomePlus Fund dated 02 July 2021, its first supplemental dated 30 November 2023 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. PHS is available and that investors have the right to request for PHS. The PHS and any other product disclosure document should be read and understood before making any investment decision. The SC's authorization or the lodgement of the Information Memorandum should not be taken to indicate that the SC has recommended the Fund.
- 2) There are fees and charges involved and investors are advised to compare and consider the fees, charges and costs involved before investing in the Fund. Investments in the Fund are exposed to risk, please refer to the Information Memorandum, its supplemental and PHS 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 fluctuate, and past performance of the Fund should not be taken as indicative of its future performance.
- 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 Information Memorandum, its supplemental, and PHS relates will only be made upon receipt of the completed application form referred to in and accompanying the Information Memorandum, its supplemental, and PHS, subject to the terms and conditions 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. The ranking provided should not be solely relied upon and investors should also note that the ranking is likely to change. This Fund Fact Sheet has not been reviewed by the SC.

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