

# **BANK ISLAM PREMIER FUND**

QUARTERLY REPORT FOR THE FINANCIAL PERIOD  
FROM 1 DECEMBER 2024 TO 28 FEBRUARY 2025



MANAGER:

BIMB INVESTMENT MANAGEMENT BERHAD 199301021508 (276246-X)

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## 1.0 FUND KEY INFORMATION

<b>Fund Name</b>	Bank Islam Premier Fund (BIPF)
<b>Fund Type</b>	Income and Growth
<b>Fund Category</b>	Shariah-Mixed Assets Fund (Wholesale)
<b>Fund Investment Objective</b>	<p>The Fund seeks to provide Medium to Long Term return through capital appreciation and income distribution.</p> <p><i>Note:</i></p> <p><i>* Income distribution will be in the form of cash or additional units.</i></p> <p><i>**The Fund is not a capital guaranteed fund or a capital protected fund.</i></p> <p><b><i>Any material changes to the investment objective would require Unit Holders' approval.</i></b></p>
<b>Fund Performance Benchmark</b>	<p>Average return of 5% per annum over a period of 5 years.</p> <p><i>Note:</i></p> <p><i>The Fund will be measured against an absolute return benchmark of 5% per annum over a period of 5 years. This is not a guaranteed return and it is only a measurement of the Fund's performance. The Fund may or may not achieve 5% per annum growth rate in any particular financial year but targets to achieve this growth rate through a 5 years period.</i></p>
<b>Fund Distribution Policy</b>	Subject to availability of income, the Fund will distribute income on a yearly basis.

## 2.0 MANAGER'S REPORT

<b>Performance Review</b>	<p>For the financial period under review, Bank Islam Premier Fund (BIPF) ("the Fund") registered a return of 1.94%, compared to its benchmark's return of 2.47%, resulting in an underperformance of -0.53%.</p> <p>The selected performance benchmark for the Fund was an average return of 5% per annum over a period of 5 years.</p> <p>The Fund's underperformance was primarily due to significantly reduced size of the Fund. This shrinkage resulted in disproportionately high fixed operating costs and limited the Fund's ability to allocate assets beyond the money market, negatively impacting the Net Asset Value (NAV) and overall performance.</p> <p>The Fund's investment strategy, contingent on sufficient asset size, aims to allocate up to 70% of NAV in Islamic collective investment schemes (CIS) managed by the Manager, with a minimum of 30% in Bank Islam's investment account, Islamic deposits, and Islamic money market instruments. At the end of the period under review, the Fund held 100% in Shariah-compliant cash and cash equivalents. The Fund size at the end of the period under review was RM235,000.00 (Ringgit Malaysia Two Hundred Thirty Five Thousand) from RM424,000.00 (Ringgit Malaysia Four Hundred Twenty Four Thousand) reported in the previous quarter while the NAV per unit stood at RM0.9876.</p> <p>During the period under review, the Fund did not undertake any securities lending, repurchase transactions or cross-trade transactions. There were no changes to the Information Memorandum for the Fund that took place during the period under review, and no circumstances that could have significantly affected unit holders that occurred up to the date of this Manager's Report.</p>
<b>Economy and Market Review</b>	<p><b>Economy</b></p> <p><b>Global</b></p> <p>The United States (U.S.) economy expanded at an annualised rate of 2.3% in the fourth quarter of 2024 (Q4 2024), the slowest growth in three (3) quarters, down from 3.1% in third quarter of 2024 (Q3 2024). Personal consumption remained the main driver, increasing by 4.2%, the most since Q1 2023. Government expenditure rose by 2.9% while fixed investment contracted by 1.4%. For the full year, the economy expanded by 2.8%. Inflation as measured by the Personal Consumption Expenditure (PCE) Index averaged 2.8% in 2024 (2023: 4.2%) and the Core PCE averaged 3.5% (2023: 4.75%).</p> <p>Amidst the trend of declining inflation, throughout 2024, the Federal Reserve reduced the benchmark interest rates by 100 basis points (bps) to 4.25%-4.5% range.</p> <p>In Q4 2024, the Euro area economy grew by 1.2% year-on-year (y-o-y), faster than 1% rate in Q3 2024. Amongst its biggest economies, Spain grew strongly by 3.5% while France and Italy both grew 0.6%. Germany contracted 0.2%. The economy grew at an average rate of 0.8% in 2024 (2023: 0.6%). Euro area inflation rate averaged around 2.4% in 2024 (2023: 5.6%).</p>

	<p>On the back of growth worries and cooling inflation, the European Central Bank lowered its key interest rates four (4) times in 2024.</p> <p>China's economy expanded 5% y-o-y in 2024, moderated from 5.2% growth in 2023. The relatively decent growth rate was driven by a series of stimulus measures introduced to boost spending and investments.</p> <p><i>(Source: Bloomberg, Bureau of Economic Analysis, CNBC, Eurostat, Trading Economics)</i></p> <p><b>Local</b></p> <p>Malaysia's economy grew 5% y-o-y in Q4 2024, surpassing initial estimates of 4.8% but slowing from an upwardly revised 5.4% in the Q3 2024. For the full year, the economy grew by 5.1%, exceeding the government's 4%–5% target and accelerating from 3.6% growth rate in 2023. Growth was driven by stronger household spending, pick up in investment activities, a recovery in exports, as well as increased tourist arrivals and spending. Both the headline and core inflation averaged around 1.8% in 2024, compared to 2.5% and 3% respectively in 2023.</p> <p>Bank Negara Malaysia (BNM) kept the Overnight Policy Rate (OPR) unchanged at 3.0%. Policymakers believe that the current OPR level will continue to stimulate growth while keeping inflation steady.</p> <p><i>(Source: Bloomberg, Bank Negara Malaysia and Department of Statistics Malaysia)</i></p> <p><b>Market Review</b></p> <p><b>Equity</b></p> <p>The FTSE All World Index began the financial period under review at 567.06 points. It reached its lowest level of 546.76 points on 13 January 2025 before rising to its peak of 583.40 points on 18 February 2025. The FTSE All World Index closed the period under review at 567.51 points, representing a minimal increase of 0.08%.</p> <p>The FTSE Bursa Malaysia EMAS Shariah Index (FBM Shariah) started the financial period at 12,034.69 points. It reached its highest level of 12,590.57 points on 31 December 2024, before descending and closed the period under review at 11,411.79 points, representing a -5.18% decrease for the period.</p> <p><i>(Source: Bloomberg)</i></p> <p><b>Islamic Money Market</b></p> <p>Up to October 2024, Bank Negara Malaysia (BNM) has kept the Overnight Policy Rate (OPR) unchanged at 3.0%. Policymakers believe that the current OPR level will continue to stimulate growth while keeping inflation steady.</p>
<b>Market Outlook and Strategy</b>	<p><b>Equity</b></p> <p>The Malaysian equity market in 2025 continues to face headwinds, reflecting the broader challenges posed by the global economic and geopolitical environment. Despite Malaysia's relatively strong domestic policies and sound economic fundamentals, external factors such as U.S. tariffs, ongoing trade wars, and heightened geopolitical tensions have</p>

	<p>dampened investor confidence and market activity. These external pressures have created a cautious sentiment among investors, leading to sluggish performance in the local equity market.</p> <p>In this challenging environment, a strategic and defensive approach to equity investment is essential. Our focus will be on funds invested in large-cap sectors that demonstrate resilience and stability, such as financials, plantations, and telecommunications. These sectors are well-positioned to weather external uncertainties due to their strong fundamentals and significant contributions to the domestic economy. Additionally, we are considering domestic-oriented plays, including construction and retail real estate investment trusts (REITs), which offer defensive characteristics and are less exposed to global volatility. These sectors are expected to benefit from ongoing government infrastructure projects and steady consumer demand, providing a buffer against external shocks.</p> <p><b>Islamic Money Market</b></p> <p>BNM is expected to maintain the OPR at 3.0% throughout 2025 on expectation of stronger economic growth. Nonetheless, future monetary policy stance will remain data dependent. In terms of strategy, we intend continue to invest principally in Islamic money market instruments and short term sukuk with the objective to optimise return while providing regular income and liquidity for investors.</p> <p><b>Strategy</b></p> <p>Based on the current small Fund size, the Fund's strategy is to remain primarily invested in Islamic money market instruments to preserve capital and maintain liquidity. As the Fund size gradually increases, it will strategically reallocate into Shariah-compliant equities via collective investment schemes (CIS) focusing on opportunities that align with market conditions and the Fund's long-term objectives.</p>
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### Total Return and Average Total Return for the Financial Period Ended 28 February 2025

	The Fund		Benchmark	
	Total Return (%)	Average Total Return (%)	Total Return (%)	Average Total Return (%)
3 Months (01/12/24 – 28/02/25)	-1.20	-4.80	1.23	4.92
6 Months (01/09/24 – 28/02/25)	-1.94	-3.88	2.47	4.94
1 Year (01/12/23 – 28/02/25)	-2.26	-2.26	5.00	5.00
3 Year (01/12/21 – 28/02/25)	-0.33	-0.11	15.76	5.25
Since Inception (17/11/20 – 28/02/25)	-1.26	-0.29	23.04	5.38

*Data Source : BIMB Investment Management Berhad*  
*Data verified by : Novagni Analytics & Advisory Sdn. Bhd.*  
*Benchmarks : Average return of 5% per annum over a period of 5 years.*

#### Notes:

- Total Return** of the Fund had been verified by Novagni Analytics & Advisory Sdn. Bhd. (199501033943 / 363145-W).
- Average Total Return** derived by the formula below:

$$\frac{\text{Total Return}}{\text{Number of Years under Review}}$$

The calculation of average total return was based on method obtained from Refinitiv Lipper.

*Unit prices and return on investment may fluctuate, hence, past performance shall not be an indicator of future performance.*

## Fund Performance Data for the Financial Period Ended 28 February 2025

Bank Islam Premier Fund	28 February 2025
<b>Unit Prices (RM)</b>	
Highest Net Asset Value (NAV) per unit for the period	0.9994
Lowest NAV per unit for the period	0.9874
<b>Net Asset Value (NAV) and Units in Circulation (UIC) as at the end of the period</b>	
Total NAV (RM)	235,147.69
Units in Circulation (UIC)	238,138.44
<b>NAV per unit (RM)</b>	<b>0.9874</b>
<b>Return of Fund (%)</b>	
Capital Growth (%) <sup>(a)</sup>	-1.20
Income Return (%) <sup>(b)</sup>	-
<b>Total Return of the Fund (%)<sup>(c)</sup></b>	<b>-1.20</b>
<b>Total Expense Ratio (TER) (%)<sup>(d)</sup></b>	<b>1.93</b>
<b>Portfolio Turnover Ratio (PTR) (times)<sup>(e)</sup></b>	<b>-</b>

### Note:

- a. **Capital Return** =  $\frac{\text{NAV per unit (end of period/year)} - 1}{\text{NAV per unit (beginning of period/year)}}$
- b. **Income Return** =  $\frac{(\text{Income Distribution per Unit} / \text{NAV per Unit on beginning of year}) \times 100}{1}$
- c. **Total Return** =  $(1 + \text{Capital return}) \times (1 + \text{Income return}) - 1$
- d. **Total Expenses Ratio** = It is the total expenses expressed as quarterly percentage of the Fund's average Net Asset Value.
- e. **Portfolio Turnover Ratio** = It represents the average of the total acquisitions and disposals of the investment in the Fund for the quarter period over the average Net Asset Value of the Fund calculated on a daily basis.

### Asset Allocation

Bank Islam Premier Fund	28 February 2025 (%)
<b>Investment in Islamic Collective Investment Scheme</b>	<b>0.00</b>
	0.00
Shariah-compliant Cash and Short Term Investments:	<b>100.00</b>
	<b>100.00</b>



### Unit Holdings as at 28 February 2025

Size of Holding	Bank Islam Premier Fund			
	No. of Unit Holders		No. of Units Held	
	No.	%	Unit	%
5,000 and below	-	-	-	-
5,001 to 10,000	-	-	-	-
10,001 to 50,000	-	-	-	-
50,001 to 500,000	1	50.00	237,138.44	99.58
500,001 and above	-	-	-	-
<b>Units Held by the Unit Holders</b>	<b>1</b>	<b>50.00</b>	<b>237,138.44</b>	<b>99.58</b>
Units Held by the Manager	1	50.00	1,000.00	0.42
<b>Grand Total for the Fund</b>	<b>2</b>	<b>100.00</b>	<b>238,138.44</b>	<b>100.00</b>

### Policy on Rebate and Soft Commission

Any rebates received by the Manager would be directed to the account of the Fund. Any soft commissions received from the brokers who were in the form of research and advisory services that assist in the decision-making process relating to the Fund's investment might be retained by the Manager.

For the financial period under review, the Manager did not receive on behalf of the Fund, soft commissions from brokers in the form of research and advisory services which were of demonstrable benefit to Unit Holders of the Fund and the Manager also confirmed there was no churning of trades.

### **3.0 SHARIAH ADVISER'S REPORT**

TO THE UNIT HOLDERS OF **BANK ISLAM PREMIER FUND ("FUND")**

We hereby confirm the following:

1. To the best of our knowledge, after having made all reasonable enquiries, BIMB Investment Management Berhad has operated and managed the Fund for the period covered by these financial statements namely, the period ended 28 February 2025, in accordance with Shariah principles and requirements, and complied with the applicable guidelines, rulings or decisions issued by the Securities Commission Malaysia pertaining to Shariah matters; and
2. The assets of the Fund comprise instruments that have been classified as Shariah-compliant.

For and on behalf of the Shariah Adviser,  
**BIMB SECURITIES SDN BHD**

.....  
**MUHAMMAD SHAHIER SA'MIN**  
Designated Shariah Person

Kuala Lumpur, Malaysia  
24 April 2025

#### 4.0 FINANCIAL STATEMENT (UNAUDITED)

##### BANK ISLAM PREMIER FUND

##### STATEMENT OF COMPREHENSIVE INCOME FOR THE FINANCIAL PERIOD FROM 1 DECEMBER 2024 TO 28 FEBRUARY 2025

	<u>Note</u>	1.12.2024 to <u>28.02.2025</u> RM
INVESTMENT INCOME		
Dividend income		-
Profit income from Islamic deposits with licensed Islamic financial institutions		1,876
Unrealised gain from financial instruments at fair value through profit or loss	1	-
Management fee rebate	1	-
Realised gain on disposal of quoted Shariah-compliant securities		-
Other income		-
		<u>1,876</u>
EXPENSES		
Management fee		750
Trustee's fee		22
Administrative expenses		<u>4,068</u>
		<u>4,840</u>
PROFIT BEFORE TAXATION		
Taxation		-
PROFIT AFTER TAXATION AND TOTAL COMPREHENSIVE INCOME FOR THE FINANCIAL PERIOD		<u>(2,964)</u>
Total comprehensive income for the period consists of:		
Realised amount		(2,964)
Unrealised amount		-
		<u>(2,964)</u>

The accompanying notes to the financial statements form an integral part of these financial statements.

# BANK ISLAM PREMIER FUND

## STATEMENT OF FINANCIAL POSITION AS AT 28 FEBRUARY 2025

	<u>Note</u>	As at <u>28.02.2025</u> RM
<b>ASSETS</b>		
Cash and cash equivalents (Shariah-compliant)	2	251,321
Financial assets at fair value through profit loss (Islamic collective investment scheme)	1	-
Management fee rebate receivable		
<b>TOTAL ASSETS</b>		<u>251,321</u>
<b>LIABILITIES</b>		
Accrued management fee		217
Amount due to Trustee		6
Shariah Adviser's fee payable		4,958
Other payables and accruals		<u>10,993</u>
<b>TOTAL LIABILITIES</b>		<u>16,174</u>
<b>NET ASSET VALUE ("NAV") OF THE FUND</b>		<u>235,147</u>
<b>EQUITY</b>		
Unit holders' capital		108,210
Accumulated losses		<u>126,937</u>
<b>NET ASSET ATTRIBUTABLE TO UNIT HOLDERS</b>		<u>235,147</u>
<b>NUMBER OF UNITS IN CIRCULATION (UNITS)</b>		238,138
<b>NET ASSET VALUE PER UNIT (SEN)</b>		<u>98.74</u>

The accompanying notes to the financial statements form an integral part of these financial statements.

## BANK ISLAM PREMIER FUND

### STATEMENT OF CHANGES IN EQUITY FOR THE FINANCIAL PERIOD FROM 1 DECEMBER 2024 TO 28 FEBRUARY 2025

	Unit holders' <u>capital</u> RM	Retained <u>profits</u> RM	<u>Total</u> RM
Balance as at 1 December 2024	293,740	129,901	423,641
Movement in unit holders' contributions:			
- Creation of units	-	-	-
- Cancellation of units	(185,530)	-	(185,530)
Total comprehensive income for the financial period	-	(2,964)	(2,964)
Balance as at 28 February 2025	108,210	126,937	235,147

The accompanying notes to the financial statements form an integral part of these financial statements.

## BANK ISLAM PREMIER FUND

### STATEMENT OF CASH FLOWS FOR THE FINANCIAL PERIOD FROM 1 DECEMBER 2024 TO 28 FEBRUARY 2025

	<u>Note</u>	1.12.2024 to <u>28.02.2025</u> RM
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>		
Purchase of Islamic collective investment scheme		-
Profit income received from Islamic deposits with licensed Islamic financial institutions		1,842
Management fee rebate		-
Management fee paid		(929)
Trustee fee paid		(28)
Shariah Adviser's fee paid		-
Payment for other administrative expenses		-
<b>NET CASH USED IN OPERATING ACTIVITIES</b>		<u>885</u>
<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>		
Cash receipt for creation of units		-
Payments for cancellation of units		<u>(185,530)</u>
<b>NET CASH USED IN FINANCING ACTIVITIES</b>		<u>(185,530)</u>
Net decrease in cash and cash equivalents		
Cash and cash equivalents at the beginning of the financial period		<u>(184,645)</u> 435,966
Cash and cash equivalents at the end of the financial period	2	<u><u>251,321</u></u>
Cash and cash equivalents comprise:		
Wafiyah Investment Account		242,019
Cash at bank		<u>9,302</u>
	2	<u><u>251,321</u></u>

The accompanying notes to the financial statements form an integral part of these financial statements.

## BANK ISLAM PREMIER FUND

### NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL PERIOD FROM 1 DECEMBER 2024 TO 28 FEBRUARY 2025

#### 1 FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS (SHARIAH-COMPLIANT)

	As at <u>28.02.2025</u> RM
Financial assets at fair value through profit or loss:	
Islamic collective investment scheme	-
	<u>-</u>
	RM
Net gain on financial assets at fair value through profit or loss	-
- Net unrealised gain on fair value movement	-
- Management fee rebate #	-
	<u>-</u>

# Management fee rebate represents the Fund's entitlement to management fee rebate from the Manager and the Manager of Islamic collective investment scheme the Fund invests in.

For the financial period ended 28 February 2025, the rebate recognised at a rate of 1.20% for BIMB-Arabesque / Global Dividend Fund 1 – RM-Hedged Class and BIMB-ARABESQUE Global Shariah-ESG AI Technology Fund – RM Class, calculated and accrued daily based on the NAV of the Islamic collective investment scheme.

## BANK ISLAM PREMIER FUND

### NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL PERIOD FROM 1 DECEMBER 2024 TO 28 FEBRUARY 2025 (CONTINUED)

#### 2 CASH AND CASH EQUIVALENTS (SHARIAH-COMPLIANT)

	As at <u>28.02.2025</u> RM
Islamic deposits with licensed Islamic financial institutions:	
- Wafiyah Investment Account	242,019
- Cash at bank	<u>9,302</u>
	<u>251,321</u>

#### 3 TOTAL EXPENSE RATIO ("TER")

	<u>28.02.2025</u> %
TER	<u>1.92</u>

TER is derived from the following calculation:

$$\text{TER} = \frac{(A + B + C + D + E) \times 100}{F}$$

A	=	Management fee
B	=	Trustee's and custodian fees
C	=	Audit fee
D	=	Tax agent's fee
E	=	Other expenses including Sales and Services Tax ("SST") on transaction costs
F	=	Average NAV of the Fund calculated on a daily basis

The average NAV of the Fund for the financial period calculated on a daily basis is RM250,235

#### 4 PORTFOLIO TURNOVER RATIO ("PTR")

	<u>28.02.2025</u>
PTR (times)	<u>-</u>

PTR is derived from the following calculation:

$$\frac{(\text{Total acquisition for the financial period} + \text{total disposal for the financial period}) \div 2}{\text{Average NAV of the Fund for the financial period calculated on a daily basis}}$$

where:

total acquisition for the financial period = RM NIL

total disposal for the financial period = RM NIL



## BANK ISLAM PREMIER FUND

### NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL PERIOD FROM 1 DECEMBER 2024 TO 28 FEBRUARY 2025 (CONTINUED)

#### 5 SHARIAH INFORMATION OF THE FUND

The Shariah Adviser confirmed that the investment portfolio of the Fund is Shariah-compliant, which comprises:

- a) Collective investment schemes which have been verified as Shariah-compliant by the Shariah Adviser; and
- b) Cash placements and liquid assets in local market, which are placed in Shariah-compliant investment and/or instruments.

#### 6 QUARTERLY REPORT

The quarterly report for the financial period from 1 December 2024 to 28 February 2025 is unaudited.

## 5.0 CORPORATE DIRECTORY

<b>Manager</b>	<b>BIMB Investment Management Berhad</b> <b>[Registration No.: 199301021508 (276246-X)]</b>  <b>Registered Office</b> Level 32, Menara Bank Islam, No. 22, Jalan Perak 50450, Kuala Lumpur  <b>Business Office</b> Level 19, Menara Bank Islam, No. 22, Jalan Perak 50450, Kuala Lumpur
<b>Board of Directors</b>	Datin Maznah Mahbob (Chairman and Non-Executive Independent Director) Dato' Seri Dr. Mohamad Zabidi Ahmad (Non-Executive Independent Director) Mashitah Haji Osman (Non-Executive Independent Director) Azdini Nor Azman (Non-Executive Non-Independent Director)
<b>Shariah Adviser</b>	<b>BIMB SECURITIES SDN BHD</b> <b>[Registration No.: 199401004484 (290163-X)]</b>  <b>Registered Office</b> Level 32, Menara Bank Islam, No. 22, Jalan Perak 50450, Kuala Lumpur  <b>Business Office</b> Level 34, Menara Bank Islam, No. 22, Jalan Perak 50450, Kuala Lumpur
<b>Investment Committee</b>	Khairul Muzamel Perera Abdullah (Chairman – Independent Member) Mohd Radzuan Ahmad Tajuddin (Independent Member) Dato' Seri Dr. Mohamad Zabidi Ahmad (Independent Member)
<b>Board Audit &amp; Risk Committee</b>	Dato' Seri Dr. Mohamad Zabidi Ahmad (Chairman Non-Executive Independent Director) Mashitah Haji Osman (Non-Executive Independent Director) Azdini Nor Azman (Non-Executive Non-Independent Director)
<b>Company Secretary</b>	Maria Mat Said (LS 009400) Level 32, Menara Bank Islam, No. 22, Jalan Perak 50450, Kuala Lumpur
<b>Key Management</b>	Nor Zuraini Mohd Saad (Acting Chief Executive Officer) Bakri Jamaluddin (Chief Operating Officer) Salmi Ahmad (Head of Product Development & Management) Nazifah Mohd Arshad (Head of Equity, Investment) Mohd Shahir Seberi (Head of Fixed Income, Investment) Muhammad Izzat Ab Hadi (Head of Finance) Noorsazreen Nordin (Head of Compliance) Meghan Ow Lai Wan (Head of Risk Management) Muhammad Faris Aizuddin Mohd Harith (Head of Sales & Marketing Strategy) Zuleika Ismail (Head of Fund Accounting & Operations)

<b>Principal Banker</b>	<b>Bank Islam Malaysia Berhad</b>  Ground Floor, Menara Bank Islam No. 22, Jalan Perak 50450 Kuala Lumpur
<b>Trustee</b>	<b>Deutsche Trustees Malaysia Berhad</b> <b>[Registration No.:200701005591 (763590-H)]</b>  Level 20, Menara IMC 8, Jalan Sultan Ismail 50250 Kuala Lumpur
<b>Federation of Investment Managers Malaysia (FIMM)</b>	19-06-1, 6th Floor, Wisma Tune No.19, Lorong Dungun Damansara Heights 50490 Kuala Lumpur
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