

INVESTMENT OBJECTIVE

The Fund aims to facilitate investor who wish to channel a part of their investment returns for Wakaf purpose.

The Fund aims to generate income through a diversified portfolio of Shariah-compliant investments across different asset classes both locally and globally.

Note: Any material changes to the Fund's investment objective would require Unit Holders' approval.

FUND INFORMATION

Fund Type	Income
Risk Profile	Moderate to high
Financial Year End	31 December
Benchmark	50% 12-month Term Deposit-i Tawarruq of Bank Islam Malaysia Berhad + 50% FTSE Bursa Malaysia Emas Shariah Index
Launch Date	3 March 2021
Current Fund Size	NAV (RM) 7,793,137.44 Units 44,892,027.43

FEE & CHARGES

Sales Charge	Up to 5% of the NAV per Unit
Annual Management Fee	Up to 1.80% per annum of the NAV of the Fund.
Annual Trustee Fee	Up to 0.025% per annum of the NAV of the Fund subject to a minimum fee of RM12,000 per annum or its equivalent in the Base Currency (excluding foreign custodian fees and charges).

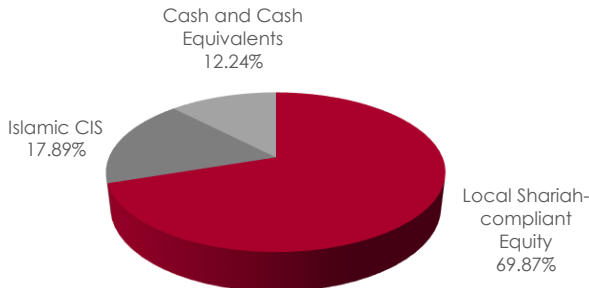
TRANSACTION & DISTRIBUTION

Minimum Initial Investment	RM 200.00
Minimum Additional Investment	RM 100.00
Distribution Policy	Subject to availability of income, income distribution will be made monthly

COUNTRY ALLOCATION

NAME OF COUNTRY	NAV (%)
Malaysia	87.76
Cash & Cash Equivalents	12.24

ASSET ALLOCATION



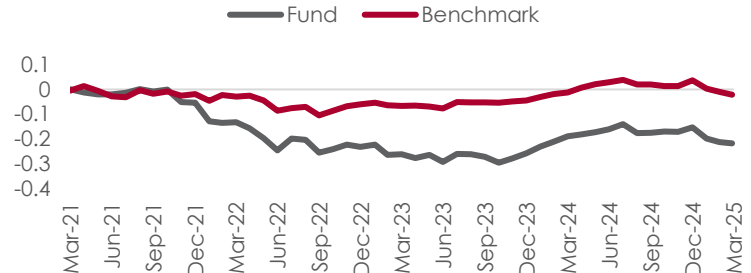
LIPPERLEADER Fund Ratings*

Highest (5) (4) (3) (2) (1) Lowest

1 Total Return 1 Consistent Return 1 Preservation

*Source : Lipper IM as of 31 March 2025

FUND PERFORMANCE



Source: BIMB Investment, data as of 31 March 2025

CUMULATIVE PERFORMANCE (%)

	YTD	1M	3M	6M	9M	1Y	3Y	SI*
Fund	(7.51)	(0.57)	(7.51)	(5.14)	(6.66)	(3.40)	(9.84)	(21.72)
Benchmark	(5.63)	(1.16)	(5.63)	(3.98)	(4.84)	(0.84)	0.83	(2.10)

*Since Inception

HISTORICAL PERFORMANCE (%)**

	2021	2022	2023	2024
Fund	(5.42)	(18.72)	(3.47)	14.06
Benchmark	(2.28)	(4.22)	1.72	8.55

**Figures are based on calendar year.

INCOME DISTRIBUTIONS

Monthly (2024/25)	Oct	Nov	Dec	Jan	Feb	Mar
Net Distribution (Sen/Unit)	0.10	-	-	-	-	-
Net Distribution Yield (%)	0.54	-	-	-	-	-

*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.

TOP 10 HOLDINGS

NAME OF HOLDING	NAV (%)
Tenaga Nasional Bhd	7.58
BIMB-Arabesque i Global Dividend Fund 1- RM Class	6.70
Gamuda Berhad	6.46
Ta Ann Holdings Berhad	5.26
Dayang Enterprise Holdings Berhad	4.37
My E.G. Services Berhad	4.32
BIMB-Arabesque Global Shariah-ESG AI Technology Fund - RM Class	4.24
IJM Corporation Bhd	4.17
Al-Aqar Healthcare REIT	4.04
Sunway Construction Group Berhad	3.93

SECTORS ALLOCATION

NAME OF SECTOR	NAV (%)
Industrials	13.62
Real Estate	13.61
Financials	10.94
Construction	10.64
Materials	10.02
Utilities	7.58
Consumer Staples	4.64
Energy	4.37
Information Technology	4.32
Health Care	4.03
Communication Services	3.02
Consumer Discretionary	0.98

FUND MANAGER'S REVIEW, OUTLOOK AND STRATEGY

The Federal Reserve (Fed) unanimously voted to hold interest rates steady at 4.25%-4.5% range for a second straight meeting in March as the policymakers weigh the impact of President Donald Trump's aggressive economic agenda. The Fed has lowered its gross domestic product (GDP) growth forecast for 2025 to 1.7% from 2.1% and has raised its core inflation projections to 2.8% from 2.5%. Noteworthy that these revisions were done prior to the sweeping trade tariff announced in early April 2025. The United States (U.S.) non-farm payrolls jumped by a strong 228K in March, up from February's revised 117K. On inflation, the core Personal Consumption Expenditure (PCE) Index rose by 2.8% annually in February, up from 2.7% and above expectations of 2.7%.

U.S. Treasury yields declined month-on-month in March against the backdrop of heightened uncertainties brought by Trump's aggressive policies. The 2-year yield declined 10 basis points (bps) to 3.88%, the 5-year yield declined 7bps to 3.95% while the 10-year was held stable at 4.21%. Other developed markets' bond yields also ended lower in March. Local government bonds yield also closed firmer in March with the yield on the 10-year Malaysian Government Securities (MGS) lower by 2bps at 3.77%.

U.S. stocks slumped in March due to increasing worries of that Trump's trade policies will damage global growth. The S&P 500 declined -5.8% and the Dow Jones fell -4.2%. European stocks also fell on similar concerns. Regional stocks closed mixed although most were in the sea of red. India's SENSEX gained 5.8% and the Philippines and Indonesia bourses also closed better. Amongst the losers, Taiwan's TAIEX shed 10.2% and Nikkei 225 fell 4.14%. On the local stocks, the FTSE Bursa Malaysia KLCI (FBM KLCI) declined by 3.88% to close at 1,513.65. Other Bursa Malaysia index series posted between 2-4% negative monthly performance except for FBM ACE that managed to post around 1% gain. Foreign investors offloaded a record RM4.6bn worth of stocks in March 2025, exceeding the 2024 full-year outflow of RM4.2bn.

In the months ahead, for fixed income, the fund manager remains constructive on local sukuk market as Trump's policies threaten global growth. For equities, fund manager's focus is shifting towards the more resilient, domestic-centric sectors as well as sectors that are less sensitive to economic cycle.

PUBLIC

Note:

Based on the Fund's portfolio returns as at **10 April 2025** the Volatility Factor (VF) for this Fund is **10.9** and is classified as "**Moderate**". 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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- Investors are advised to read and understand the contents of the Prospectus of Makmur myWakaf Fund dated 28 September 2023, its supplemental (if any) 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. 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 approval or authorization, or the registration of the Prospectus should not be taken to indicate that the SC has recommended the Fund.
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- 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.
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Level 19, Menara Bank Islam
No. 22 Jalan Perak, 50450 Kuala Lumpur, MY

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Fund Type	Income
Risk Profile	Moderate to high
Financial Year End	31 December
Benchmark	50% 12-month Term Deposit- i Tawarruq of Bank Islam Malaysia Berhad + 50% FTSE Bursa Malaysia Emas Shariah Index
Launch Date	3 March 2021
Current Fund Size	NAV (AUD) 838.94 Units 4,237.95

FEES & CHARGES

Sales Charge	Up to 5% of the NAV per Unit
Annual Management Fee	Up to 1.80% per annum of the NAV of the Fund.
Annual Trustee Fee	Up to 0.025% per annum of the NAV of the Fund subject to a minimum fee of RM12,000 per annum or its equivalent in the Base Currency (excluding foreign custodian fees and charges).

TRANSACTION & DISTRIBUTION

Minimum Initial Investment	AUD 200.00
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Distribution Policy	Subject to availability of income, income distribution will be made monthly

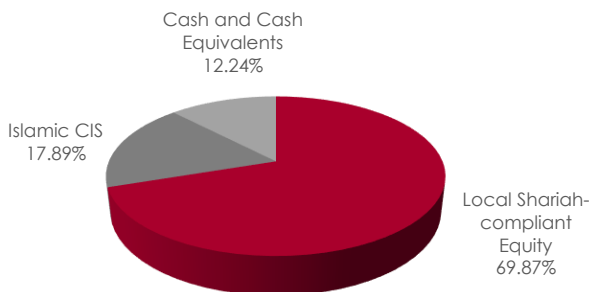
CURRENCY EXCHANGE RATE

MYR 1 AUD 0.3583

COUNTRY ALLOCATION

NAME OF COUNTRY	NAV (%)
Malaysia	87.76
Cash & Cash Equivalents	12.24

ASSET ALLOCATION



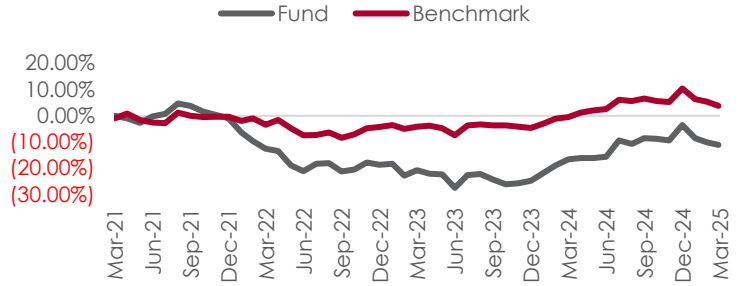
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*Source : Lipper IM as of 31 March 2025

FUND PERFORMANCE



Source: BIMB Investment, data as of 31 March 2025

CUMULATIVE PERFORMANCE (%)

	YTD	1M	3M	6M	9M	1Y	3Y	SI*
Fund	(7.86)	(1.15)	(7.86)	(2.80)	5.27	6.55	1.63	(11.12)
Benchmark	(6.00)	(1.51)	(6.00)	(2.65)	1.23	4.35	7.45	3.79

*Since Inception

HISTORICAL PERFORMANCE (%)**

	2021	2022	2023	2024
Fund	(0.96)	(17.91)	(7.50)	28.26
Benchmark	(0.36)	(3.95)	(0.37)	15.73

**Figures are based on calendar year.

INCOME DISTRIBUTIONS

Monthly (2024/25)	Oct	Nov	Dec	Jan	Feb	Mar
Net Distribution (Sen/Unit)	0.10	-	-	-	-	-
Net Distribution Yield (%)	0.49	-	-	-	-	-

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PUBLIC

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Benchmark	50% 12-month Term Deposit- i Tawarruq of Bank Islam Malaysia Berhad + 50% FTSE Bursa Malaysia Emas Shariah Index		
Launch Date	3 March 2021		
Current Fund Size	NAV (USD)	684.87	
	Units	4,266.16	

FEES & CHARGES

Sales Charge	Up to 5% of the NAV per Unit
Annual Management Fee	Up to 1.80% per annum of the NAV of the Fund.
Annual Trustee Fee	Up to 0.025% per annum of the NAV of the Fund subject to a minimum fee of RM12,000 per annum or its equivalent in the Base Currency (excluding foreign custodian fees and charges).

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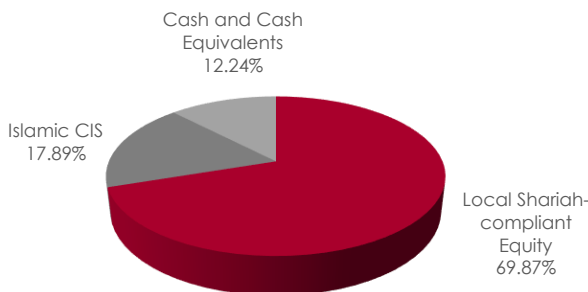
CURRENCY EXCHANGE RATE

MYR 1	USD 0.2255
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COUNTRY ALLOCATION

NAME OF COUNTRY	NAV (%)
Malaysia	87.76
Cash & Cash Equivalents	12.24

ASSET ALLOCATION



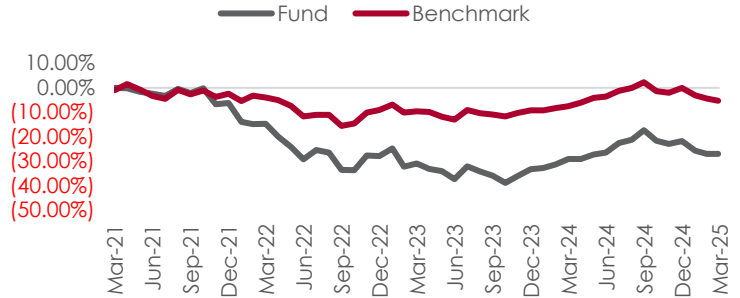
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FUND PERFORMANCE



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CUMULATIVE PERFORMANCE (%)

	YTD	1M	3M	6M	9M	1Y	3Y	SI*
Fund	(6.69)	0.06	(6.69)	(11.79)	(0.68)	2.94	(14.46)	(27.00)
Benchmark	(5.24)	(0.86)	(5.24)	(7.36)	(1.78)	2.44	(1.26)	(5.23)

*Since Inception

HISTORICAL PERFORMANCE (%)**

	2021	2022	2023	2024
Fund	(6.17)	(23.12)	(7.50)	17.24
Benchmark	(2.48)	(6.75)	(0.14)	10.06

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INCOME DISTRIBUTIONS

Monthly (2024/25)	Oct	Nov	Dec	Jan	Feb	Mar
Net Distribution (Sen/Unit)	0.10	-	-	-	-	-
Net Distribution Yield (%)	0.55	-	-	-	-	-

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- Any issue of units to which the Prospectus or its supplemental, and PHS relates will only be made upon receipt of the completed application form referred to in and accompanying the Prospectus or its supplemental (if any), and PHS, subject to the terms and conditions therein.
- 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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