

INVESTMENT OBJECTIVE

The Fund seeks to provide Medium to Long Term return through capital appreciation and income distribution.

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

FUND INFORMATION

Fund Type	Income and Growth	
Risk Profile	Medium to High	
Financial Year End	31 May	
Benchmark	Average return of 5% per annum over a period of 5 years.	
Launch Date	17 November 2020	
Current Fund Size	NAV(RM)	424,404.98
	Units	423,905.63

FEES & CHARGES

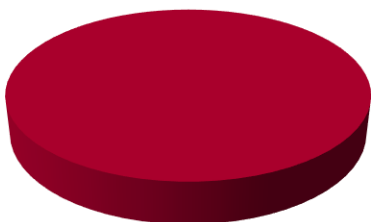
Sales Charge	Up to 2% of the NAV per Unit of the Fund.
Annual Management Fee	Up to 1.20% per annum of the NAV of the Fund.
Annual Trustee Fee	Up to 0.035% per annum of the NAV of the Fund.

TRANSACTION & DISTRIBUTION

Minimum Initial Investment	RM 30,000.00
Minimum Additional Investment	RM 15,000.00
Distribution Policy	Subject to availability of income, the Fund will distribute income on a yearly basis.

ASSET ALLOCATION

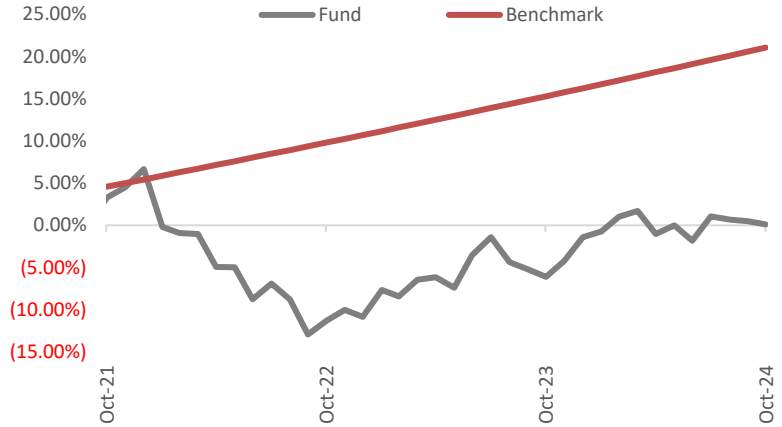
Cash and Cash Equivalents
100%



COUNTRY ALLOCATION

NAME OF COUNTRY	NAV (%)
Cash and Cash Equivalents	100

FUND PERFORMANCE



Source: BIMB Investment, data as of 31 October 2024

CUMULATIVE PERFORMANCE (%)

	YTD	1M	3M	6M	9M	1Y	2Y	3Y	SI*
Fund	1.55	(0.38)	(0.94)	1.16	0.86	6.62	12.90	(3.09)	0.12
Benchmark	4.15	0.41	1.23	2.47	3.73	5.00	10.25	15.76	21.06

*Since Inception

HISTORICAL PERFORMANCE (%)**

	2021	2022	2023
Fund	6.65	(16.40)	10.58
Benchmark	5.00	5.00	5.00

** Figures are based on calendar year

Note: Performance figures are based on NAV per unit and the Fund's total return has been verified by Novagri Analytics and Advisory Sdn. Bhd.

TOP HOLDINGS

NAME OF HOLDINGS	NAV (%)
Bank Islam Malaysia Berhad	100

SECTORS ALLOCATION

NAME OF SECTOR	NAV (%)
Cash and Cash Equivalents	100

FUND MANAGER'S REVIEW

For the month under review, Bank Islam Premier Fund ("the Fund") registered a return of -0.38% as compared to its benchmark's return of 0.41%, translating to an underperformance of 0.79%.

The Fund currently holds 100% of its assets in cash and cash equivalents after a significant redemption in July 2024.

Note:

Based on the Fund's portfolio returns as at **10 NOVEMBER 2024** the Volatility Factor (VF) for this Fund is **8.4** and is classified as "**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 Bank Islam Premier Fund dated 17 November 2020, 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.