

INVESTMENT OBJECTIVE

The Fund seeks to provide a regular* stream of income by investing in short-term Sukuk, Islamic money market instruments and placement in short-term Islamic deposits.

*Note: The Fund shall distribute income (if any) on a monthly basis.

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

FUND INFORMATION

Fund Type	Income	
Risk Profile	Low	
Financial Year End	31 August	
Benchmark	1-month TDT-i of Bank Islam Malaysia Berhad	
Launch Date	27 December 2001	
Current Fund Size	NAV(RM)	4,500,122.02
	Units	8,482,986.28

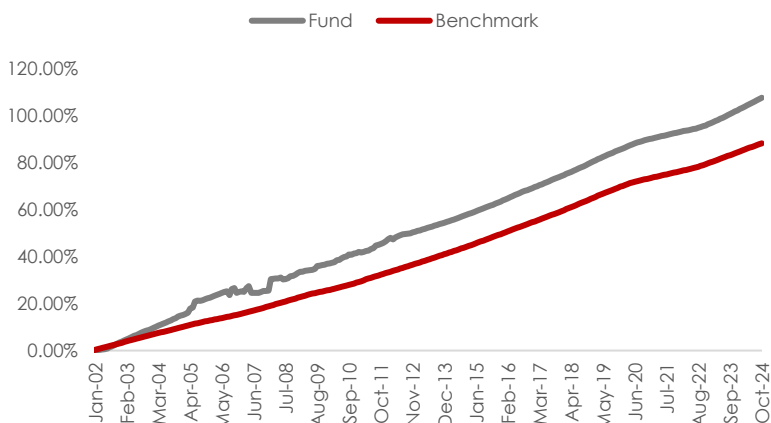
FEES & CHARGES

Sales Charge	NIL
Annual Management Fee	0.50% per annum of the NAV of the Fund
Annual Trustee Fee	0.02% per annum of the NAV of the Fund, subject to a minimum of RM18,000

TRANSACTION & DISTRIBUTION

Minimum Initial Investment	RM 1,000.00
Minimum Additional Investment	RM 100.00
Distribution Policy	The Fund shall distribute income* (if any) on a monthly basis. *For R-Class, the amount of distribution declared will automatically be reinvested. For I-Class, the amount of distribution declared after deducting the withholding tax will automatically be reinvested. Hence, Unit Holders will receive additional Units from the reinvestment of income distribution.

FUND PERFORMANCE



Source: BIMB Investment, data as of 31 October 2024

CUMULATIVE PERFORMANCE (%)

	YTD	1M	3M	6M	9M	1Y	3Y	5Y	10Y	SI*
Fund	2.65	0.27	0.80	1.59	2.37	3.17	7.87	12.41	31.32	107.77
Benchmark	2.08	0.20	0.59	1.21	1.87	2.52	7.12	11.46	30.24	88.33

*Since Inception

HISTORICAL PERFORMANCE (%)

	Monthly (2024)	May	Jun	Jul	Aug	Sept	Oct
Fund		0.25	0.25	0.28	0.25	0.27	0.27
Benchmark		0.21	0.21	0.20	0.20	0.20	0.20

INCOME DISTRIBUTIONS

	Monthly (2024)	May	Jun	Jul	Aug	Sep	Oct
Net Distribution (Sen/Unit)		0.013	0.013	0.015	0.014	0.015	0.011
Net Distribution Yield (%)		0.02	0.02	0.03	0.03	0.03	0.02

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.

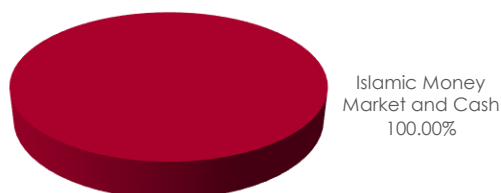
TOP 5 HOLDINGS

NAME OF FINANCIAL INSTITUTION	NAV (%)
CIMB Islamic Bank Berhad	17.56
Alliance Bank	17.09
Kuwait Finance House	14.81
Bank Islam Malaysia Berhad	11.97
Al Rajhi Banking & Investment	10.97

TOP SECTORS

NAME OF INSTRUMENT	NAV (%)
Islamic Money Market and Cash	100

ASSET ALLOCATION



FUND MANAGER'S REVIEW

The Fund's performance for the month for BIMB Dana Al-Fakhim R-Class was 0.27%, outperforming its benchmark return of 0.20%.

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.

Ringgit government bond yields climbed between 10-20bps during the month, tracking the higher global yields. The 10-year Malaysian Government Securities (MGS) yield increased 22bps to 3.93%, while the 3- and 5-year added 19 and 15bps to close at 3.52% and 3.65%, respectively. The 30-year however only weakened by 5bps to 4.24%.

According to advanced estimates from statistic office, the Malaysian economy grew by 5.3% in Q3 2024, from 5.9% in Q2 2024, underpinned by strong performances in the services, manufacturing, and construction sector. Headline inflation moderated further to 1.8% in September, while core inflation also came in at 1.8%.

As the Fund's focus is on liquidity, we will continue to invest in Islamic money market placements.

Note:

Based on the Fund's portfolio returns as at **10 November 2024**, the Volatility Factor (VF) for this Fund is **0.2** 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:

- Investors are advised to read and understand the contents of the Master Prospectus dated 20 May 2020, its First Supplemental Master Prospectus dated 18 April 2022 and Second Supplemental Master Prospectus dated 28 September 2023 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 Master 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 Master Prospectus should not be taken to indicate that the SC has recommended the Fund.
- 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 Prospectus or 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.
- 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.
- 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 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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The Fund seeks to provide a regular* stream of income by investing in short-term Sukuk, Islamic money market instruments and placement in short-term Islamic deposits.

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FUND INFORMATION

Fund Type	Income	
Risk Profile	Low	
Financial Year End	31 August	
Benchmark	1-month TDT-i of Bank Islam Malaysia Berhad	
Launch Date	18 April 2022	
Current Fund Size	NAV(RM)	206,495,568.75
	Units	385,239,018.81

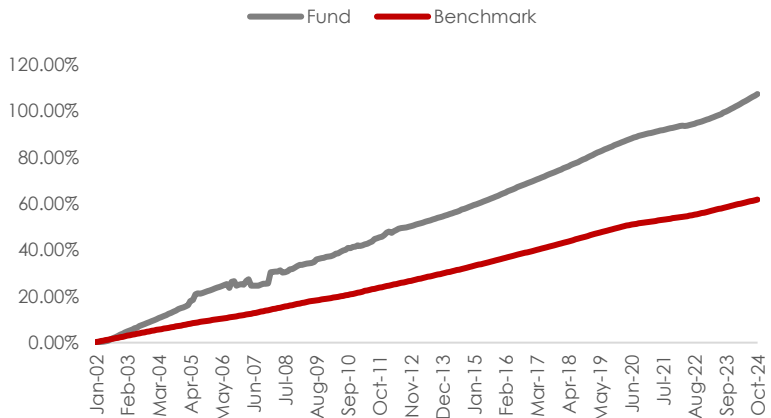
FEES & CHARGES

Sales Charge	NIL
Annual Management Fee	0.10% per annum of the NAV of the Fund
Annual Trustee Fee	0.02% per annum of the NAV of the Fund, subject to a minimum of RM18,000

TRANSACTION & DISTRIBUTION

Minimum Initial Investment	RM 50,000.00
Minimum Additional Investment	RM 25,000.00
Distribution Policy	<p>The Fund shall distribute income* (if any) on a monthly basis.</p> <p>*For R-Class, the amount of distribution declared will automatically be reinvested. For I-Class, the amount of distribution declared after deducting the withholding tax will automatically be reinvested. Hence, Unit Holders will receive additional Units from the reinvestment of income distribution</p>

FUND PERFORMANCE



Source: BIMB Investment, data as of 31 October 2024

CUMULATIVE PERFORMANCE (%)

	YTD	1M	3M	6M	9M	1Y	3Y	5Y	10Y	SI*
Fund	2.93	0.30	0.89	1.75	2.62	3.47	7.68	12.22	31.09	107.41
Benchmark*	1.58	0.15	0.45	0.92	1.41	1.91	5.37	8.60	22.25	61.81

*Since Inception

HISTORICAL PERFORMANCE (%)

	Monthly (2024)	May	Jun	Jul	Aug	Sep	Oct
Fund		0.28	0.26	0.30	0.28	0.30	0.30
Benchmark		0.16	0.16	0.15	0.15	0.15	0.15

INCOME DISTRIBUTIONS

	Monthly (2024)	May	Jun	Jul	Aug	Sep	Oct
Net Distribution (Sen/Unit)		0.01	0.01	0.011	0.011	0.011	0.008
Net Distribution Yield (%)		0.02	0.02	0.03	0.03	0.03	0.02

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.

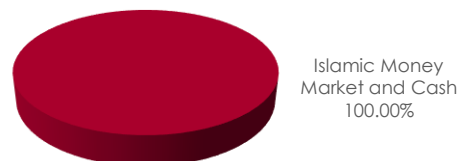
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TOP SECTORS

NAME OF INSTRUMENT	NAV (%)
Islamic Money Market And Cash	100

ASSET ALLOCATION



FUND MANAGER'S REVIEW

The Fund's performance for the month for BIMB Dana Al-Fakhim I-Class was 0.30%, 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.

Ringgit government bond yields climbed between 10-20bps during the month, tracking the higher global yields. The 10-year Malaysian Government Securities (MGS) yield increased 22bps to 3.93%, while the 3- and 5-year added 19 and 15bps to close at 3.52% and 3.65%, respectively. The 30-year however only weakened by 5bps to 4.24%.

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