

**INVESTMENT OBJECTIVE**

The Fund seeks to provide a stable income stream and an opportunity for capital appreciation over the medium to long term by investing in Sukuk both locally and globally.

Note: Medium to long term refers to an investment horizon of three (3) years or more. Any material changes to the Fund's investment objective would require Unit Holders' approval.

**FUND INFORMATION**

<b>Fund Type</b>	Income
<b>Risk Profile</b>	Moderate
<b>Financial Year End</b>	31 October
<b>Benchmark</b>	Term Deposit-i Tawarruq of Bank Islam Malaysia Berhad 1-year rate
<b>Launch Date</b>	01 August 2018
<b>Current Fund Size</b>	<b>NAV(RM)</b> 4,420,614.88 <b>Units</b> 17,412,872.03

**FEES & CHARGES**

<b>Sales Charge</b>	Up to 2.00% of the NAV per unit of the Fund
<b>Annual Management Fee</b>	Up to 1.20% per annum of the NAV of the Fund
<b>Annual Trustee Fee</b>	Up to 0.04% per annum of the NAV of the Fund, subject to a minimum fee of RM18,000

**TRANSACTION & DISTRIBUTION**

<b>Minimum Initial Investment</b>	RM 1,000.00
<b>Minimum Additional Investment</b>	RM 500.00
<b>Distribution Policy</b>	Subject to availability of income, the Fund will distribute income on an annual basis.

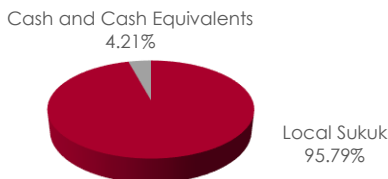
**TOP SECTORS**

NAME OF SECTOR	NAV (%)
Financials	25.51
Power	17.99
Toll Road	10.92
Real Estate	9.89
Renewable Energy	7.52
Plantation	6.60
Transportation & Storage	6.59
Telecommunication	3.79
Construction & Engineering	3.59
Oil & Gas	3.38

**COUNTRY ALLOCATION**

NAME OF COUNTRY	NAV (%)
Malaysia	95.79
Cash and Cash Equivalents	4.21

**ASSET ALLOCATION**



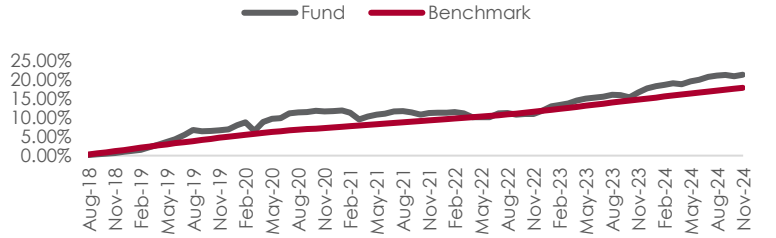
**LIPPERLEADER Fund Ratings\***

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

**2 Total Return 2 Consistent Return 5 Preservation**

\*Source: Lipper IM as of 30 November 2024

**FUND PERFORMANCE**



**CUMULATIVE PERFORMANCE (%)**

	YTD	1M	3M	6M	9M	1Y	3Y	5Y	SI*
<b>Fund</b>	3.09	0.36	0.18	1.44	2.24	4.05	9.12	13.73	21.38
<b>Benchmark</b>	2.46	0.21	0.64	1.30	1.99	2.70	7.89	12.32	17.93

\*Since Inception

**HISTORICAL PERFORMANCE (%)\*\***

	2019	2020	2021	2022	2023
<b>Fund</b>	5.88	4.55	(0.42)	0.50	5.23
<b>Benchmark</b>	3.45	2.37	1.85	2.18	2.90

\*\*Figures are based on calendar year.

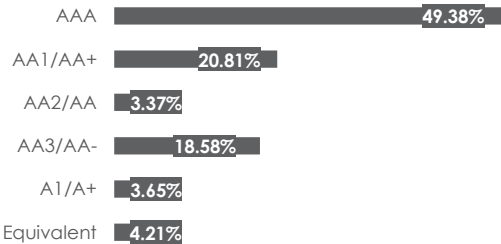
**INCOME DISTRIBUTIONS<sup>^</sup>**

	2020	2021	2022	2023	2024
<b>Net Distribution (Sen/Unit)</b>	1.54	0.67	0.43	0.39	0.495
<b>Net Distribution Yield (%)</b>	6.01	2.64	1.79	1.62	2.01

<sup>^</sup>Figures are based on fund's financial year end.

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.

**CREDIT PROFILE**



**TOP HOLDINGS**

NAME OF SECURITIES	RATING	NAV (%)
PLUS BERHAD IMTN 4.891% 11.01.2036 -Sukuk PLUS T27	AAA	3.93
ALR IMTN TRANCHE 12 12.10.2035	AAA	3.92
SINAR KAMIRI IMTN 5.870% 30.01.2031	AA-	3.81
DIGI IMTN 4.990% 02.12.2027 - Tranche No 7	AAA	3.79
SPG IMTN 5.170% 30.04.2030	AA-	3.78
TENAGA IMTN 4.730% 29.06.2029	AAA	3.78
BPMB IMTN 4.75% 04.11.2031 - Issue No 8	AAA	3.75
MAHB SENIOR SUKUK WAKALAH 4.250% 30.12.2031	AAA	3.71
TH IMTN 5.600% 06.08.2035 (Series 13)	AA3	3.71
BKB IMTN 4.300% 09.02.2032 - Series 1 Tranche 2	AA1	3.69

## FUND MANAGER'S REVIEW, OUTLOOK AND STRATEGY

As expected, the Federal Reserve reduced the federal funds rate by a further 25bps to 4.50-4.75%. The policymakers expressed confidence that inflation is easing, and the labor market is strong, allowing for further interest rate cuts albeit at a gradual pace, according to minutes of the meeting released towards the end of the month. On inflation front, the Personal Consumption Expenditures (PCE) price index increased 0.2% m/m and 2.3% y/y in October. Although the annual rate was higher than 2.1% rate for September, both readings came in line with expectations. Core inflation showed even stronger readings, with an increase of 0.3% m/m and an annual reading of 2.8%, also within expectation.

The Malaysian economy grew 5.3% in the third quarter of 2024, matching preliminary estimates and slower than 5.9% growth in the previous quarter. Manufacturing and construction sectors experienced faster growth while growth in services and agriculture sectors moderated. Headline inflation ticked up marginally to 1.9% in October, driven by acceleration in Food and Beverages and Personal Care, Social Protection & Miscellaneous Goods & Services. However, core inflation trended steady at 1.8% for the second straight month.

U.S. Treasury (UST) yields retraced by between 2 to 11bps. The nomination of Scott Bessent, a market man, as Treasury Secretary offered markets a sense of stability and helped alleviate concerns about drastic policy shifts under the incoming Trump administration. The 10-year UST settled 10bps lower at 4.18%. Local government bond yields declined between 4 to 14bps tracking the firmer UST market. The 10-year was lower by 12bps at 3.81%, while the 3- and 5-year shed 6bps to 3.46% and 3.59% respectively. The 30-year yield was down 6bps to 4.18%.

We expect major central banks to continue cutting interest rates over the next 12 months although Bank Negara Malaysia is expected to keep the Overnight Policy Rate steady in the near term. Given this outlook, we remain constructive on local sukuk market. We prefer corporate sukuk exposure as compared to government sukuk and favor a neutral duration positioning.

### Note:

Based on the Fund's portfolio returns as at **10 December 2024**, the Volatility Factor (VF) for this Fund is **1.5** 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 Prospectus of BIMB ESG Sukuk Fund (Fund) dated 01 August 2018, its first supplemental dated 30 September 2023, and the Fund's Product Highlight 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 Prospectus, its supplemental, and PHS can be obtained from the Head Office of BIMB Investment Management Berhad, [www.bimbinvestment.com.my](http://www.bimbinvestment.com.my), any of our authorised unit trust consultants, distributors and/or any Bank Islam branches. 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 Prospectus or its supplemental (if any), and PHS 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 (if any), 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 (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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**FUND INFORMATION**

<b>Fund Type</b>	Income
<b>Risk Profile</b>	Moderate
<b>Financial Year End</b>	31 October
<b>Benchmark</b>	Term Deposit-i Tawarruq of Bank Islam Malaysia Berhad 1-year rate
<b>Launch Date</b>	01 August 2018
<b>Current Fund Size</b>	<b>NAV (USD) 1,120.67</b> <b>Units 4,779.04</b>

**FEES & CHARGES**

<b>Sales Charge</b>	Up to 2.00% of the NAV per unit of the Fund
<b>Annual Management Fee</b>	Up to 1.20% per annum of the NAV of the Fund
<b>Annual Trustee Fee</b>	Up to 0.04% per annum of the NAV of the Fund subject to a minimum fee of RM18,000 (excluding foreign custodian fees and charges)

**TRANSACTION & DISTRIBUTION**

<b>Minimum Initial Investment</b>	USD 1,000.00
<b>Minimum Additional Investment</b>	USD 500.00
<b>Distribution Policy</b>	Subject to availability of income, the Fund will distribute income on an annual basis.

**CURRENCY EXCHANGE RATE**

MYR 1 = USD 0.2247

**TOP SECTORS**

NAME OF SECTOR	NAV (%)
Financials	25.51
Power	17.99
Toll Road	10.92
Real Estate	9.89
Renewable Energy	7.52
Plantation	6.60
Transportation & Storage	6.59
Telecommunication	3.79
Construction & Engineering	3.59
Oil & Gas	3.38

**COUNTRY ALLOCATION**

NAME OF COUNTRY	NAV (%)
Malaysia	95.79
Cash and Cash Equivalents	4.21

**ASSET ALLOCATION**

Cash and Cash Equivalents  
4.21%



Local Sukuk  
95.79%

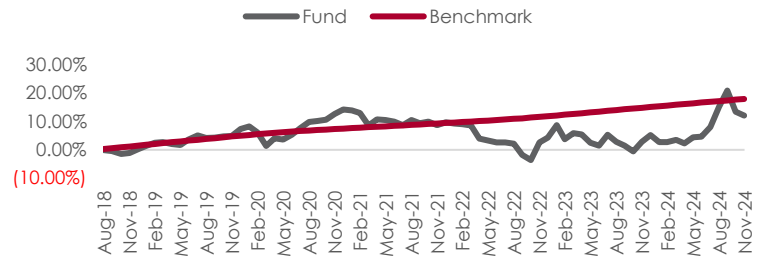
**LIPPERLEADER Fund Ratings\***

Highest ⑤ ④ ③ ② ① Lowest

① Total Return ② Consistent Return ⑤ Preservation

\*Source: Lipper IM as of 30 November 2024

**FUND PERFORMANCE**



Source: BIMB Investment, data as of 30 November 2024

**CUMULATIVE PERFORMANCE (%)**

	YTD	1M	3M	6M	9M	1Y	3Y	5Y	SI*
<b>Fund</b>	6.48	(1.22)	(2.71)	7.29	9.05	9.00	3.12	6.85	12.07
<b>Benchmark</b>	2.46	0.21	0.64	1.30	1.99	2.70	7.89	12.32	17.93

\*Since Inception

**HISTORICAL PERFORMANCE (%)\*\***

	2019	2020	2021	2022	2023
<b>Fund</b>	7.04	6.37	(3.87)	(4.95)	0.88
<b>Benchmark</b>	3.45	2.37	1.85	2.18	2.90

\*\*Figures are based on calendar year.

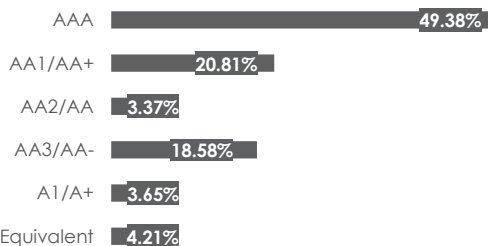
**INCOME DISTRIBUTIONS<sup>^</sup>**

	2020	2021	2022	2023	2024
<b>Net Distribution (Sen/Unit)</b>	1.51	0.66	0.37	0.34	0.46
<b>Net Distribution Yield (%)</b>	6.00	2.63	1.77	1.63	2.17

<sup>^</sup>Figures are based on fund's financial year end.

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**CREDIT PROFILE**



**TOP HOLDINGS**

NAME OF SECURITIES	RATING	NAV (%)
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## FUND MANAGER'S REVIEW, OUTLOOK AND STRATEGY

As expected, the Federal Reserve reduced the federal funds rate by a further 25bps to 4.50-4.75%. The policymakers expressed confidence that inflation is easing, and the labor market is strong, allowing for further interest rate cuts albeit at a gradual pace, according to minutes of the meeting released towards the end of the month. On inflation front, the Personal Consumption Expenditures (PCE) price index increased 0.2% m/m and 2.3% y/y in October. Although the annual rate was higher than 2.1% rate for September, both readings came in line with expectations. Core inflation showed even stronger readings, with an increase of 0.3% m/m and an annual reading of 2.8%, also within expectation.

The Malaysian economy grew 5.3% in the third quarter of 2024, matching preliminary estimates and slower than 5.9% growth in the previous quarter. Manufacturing and construction sectors experienced faster growth while growth in services and agriculture sectors moderated. Headline inflation ticked up marginally to 1.9% in October, driven by acceleration in Food and Beverages and Personal Care, Social Protection & Miscellaneous Goods & Services. However, core inflation trended steady at 1.8% for the second straight month.

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We expect major central banks to continue cutting interest rates over the next 12 months although Bank Negara Malaysia is expected to keep the Overnight Policy Rate steady in the near term. Given this outlook, we remain constructive on local sukuk market. We prefer corporate sukuk exposure as compared to government sukuk and favor a neutral duration positioning.

### Note:

Based on the Fund's portfolio returns as at **10 December 2024**, the Volatility Factor (VF) for this Fund is **1.6** 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.

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<b>Benchmark</b>	Term Deposit-i Tawarruq of Bank Islam Malaysia Berhad 1-year rate
<b>Launch Date</b>	01 August 2018
<b>Current Fund Size</b>	<b>NAV (SGD) 1,093.62</b> <b>Units 4,777.84</b>

**FEES & CHARGES**

<b>Sales Charge</b>	Up to 2.00% of the NAV per unit of the Fund
<b>Annual Management Fee</b>	Up to 1.20% per annum of the NAV of the Fund
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**TRANSACTION & DISTRIBUTION**

<b>Minimum Initial Investment</b>	SGD 1,000.00
<b>Minimum Additional Investment</b>	SGD 500.00
<b>Distribution Policy</b>	Subject to availability of income, the Fund will distribute income on an annual basis.

**CURRENCY EXCHANGE RATE**

MYR 1 = SGD 0.3013

**TOP SECTORS**

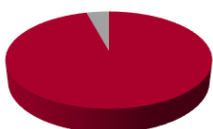
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**COUNTRY ALLOCATION**

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**ASSET ALLOCATION**

Cash and Cash Equivalents  
4.21%



Local Sukuk  
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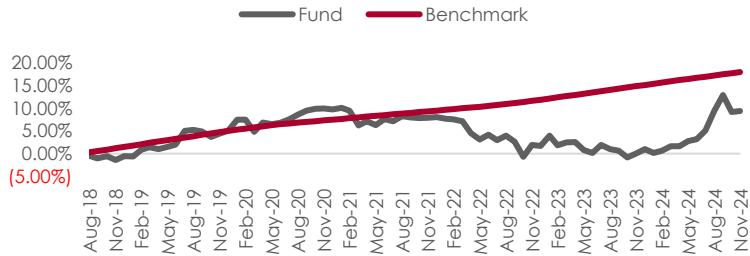
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\*Source: Lipper IM as of 30 November 2024

**FUND PERFORMANCE**



Source: BIMB Investment, data as of 30 November 2024

**CUMULATIVE PERFORMANCE (%)**

	YTD	1M	3M	6M	9M	1Y	3Y	5Y	SI*
<b>Fund</b>	8.26	0.22	(0.04)	6.44	8.67	9.33	1.37	4.77	9.37
<b>Benchmark</b>	2.46	0.21	0.64	1.30	1.99	2.70	7.89	12.32	17.93

\*Since Inception

**HISTORICAL PERFORMANCE (%)\*\***

	2019	2020	2021	2022	2023
<b>Fund</b>	5.65	4.46	(1.56)	(5.84)	(0.69)
<b>Benchmark</b>	3.45	2.37	1.85	2.18	2.90

\*\*Figures are based on calendar year.

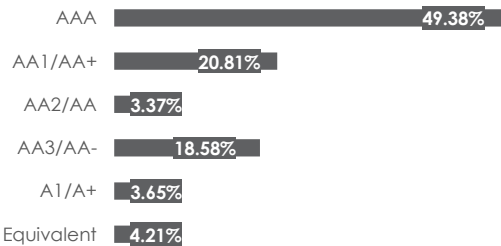
**INCOME DISTRIBUTIONS^**

	2020	2021	2022	2023	2024
<b>Net Distribution (Sen/Unit)</b>	1.50	0.65	0.38	0.34	0.43
<b>Net Distribution Yield (%)</b>	6.02	2.61	1.77	1.58	2.03

^Figures are based on fund's financial year end.

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**CREDIT PROFILE**



**TOP HOLDINGS**

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The Malaysian economy grew 5.3% in the third quarter of 2024, matching preliminary estimates and slower than 5.9% growth in the previous quarter. Manufacturing and construction sectors experienced faster growth while growth in services and agriculture sectors moderated. Headline inflation ticked up marginally to 1.9% in October, driven by acceleration in Food and Beverages and Personal Care, Social Protection & Miscellaneous Goods & Services. However, core inflation trended steady at 1.8% for the second straight month.

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We expect major central banks to continue cutting interest rates over the next 12 months although Bank Negara Malaysia is expected to keep the Overnight Policy Rate steady in the near term. Given this outlook, we remain constructive on local sukuk market. We prefer corporate sukuk exposure as compared to government sukuk and favor a neutral duration positioning.

### Note:

Based on the Fund's portfolio returns as at **10 December 2024**, the Volatility Factor (VF) for this Fund is **1.7** 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.

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**INVESTMENT OBJECTIVE**

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Note: Medium to long term refers to an investment horizon of three (3) years or more. Any material changes to the Fund's investment objective would require Unit Holders' approval.

**FUND INFORMATION**

<b>Fund Type</b>	Income
<b>Risk Profile</b>	Moderate
<b>Financial Year End</b>	31 October
<b>Benchmark</b>	Term Deposit-i Tawarruq of Bank Islam Malaysia Berhad 1-year rate
<b>Launch Date</b>	01 August 2018
<b>Current Fund Size</b>	<b>NAV (RM)</b> 135,298,190.84 <b>Units</b> 532,792,983.64

**FEES & CHARGES**

<b>Sales Charge</b>	NIL
<b>Annual Management Fee</b>	Up to 1.20% per annum of the NAV of the Fund
<b>Annual Trustee Fee</b>	Up to 0.04% per annum of the NAV of the Fund, subject to a minimum fee of RM18,000

**TRANSACTION & DISTRIBUTION**

<b>Minimum Initial Investment</b>	RM 1,000,000.00
<b>Minimum Additional Investment</b>	RM 500,000.00
<b>Distribution Policy</b>	Subject to availability of income, the Fund will distribute income on an annual basis.

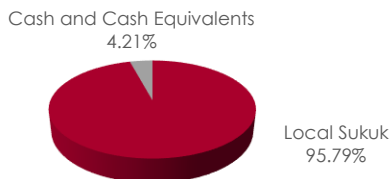
**TOP SECTORS**

NAME OF SECTOR	NAV (%)
Financials	25.51
Power	17.99
Toll Road	10.92
Real Estate	9.89
Renewable Energy	7.52
Plantation	6.60
Transportation & Storage	6.59
Telecommunication	3.79
Construction & Engineering	3.59
Oil & Gas	3.38

**COUNTRY ALLOCATION**

NAME OF COUNTRY	NAV (%)
Malaysia	95.79
Cash and Cash Equivalents	4.21

**ASSET ALLOCATION**



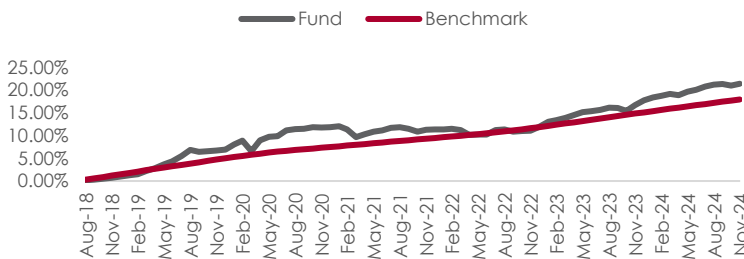
**LIPPERLEADER Fund Ratings\***

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

**2 Total Return 2 Consistent Return 5 Preservation**

\*Source: Lipper IM as of 30 November 2024

**FUND PERFORMANCE**



Source: BIMB Investment, data as of 30 November 2024

**CUMULATIVE PERFORMANCE (%)**

	YTD	1M	3M	6M	9M	1Y	3Y	5Y	SI*
<b>Fund</b>	3.09	0.36	0.18	1.44	2.24	4.00	9.12	13.73	21.38
<b>Benchmark</b>	2.46	0.21	0.64	1.30	1.99	2.70	7.89	12.32	17.93

\*Since Inception

**HISTORICAL PERFORMANCE (%)\*\***

	2019	2020	2021	2022	2023
<b>Fund</b>	5.88	4.55	(0.38)	0.46	5.23
<b>Benchmark</b>	3.45	2.37	1.85	2.18	2.90

\*\*Figures are based on calendar year.

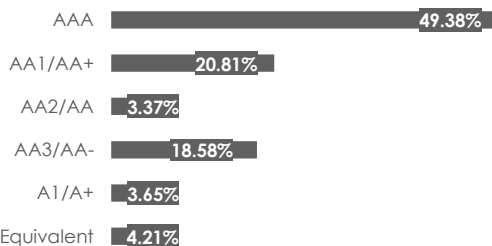
**INCOME DISTRIBUTIONS<sup>A</sup>**

	2020	2021	2022	2023	2024
<b>Net Distribution (Sen/Unit)</b>	1.54	0.67	0.43	0.39	0.495
<b>Net Distribution Yield (%)</b>	6.01	2.64	1.79	1.62	2.01

<sup>A</sup>Figures are based on fund's financial year end.

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.

**CREDIT PROFILE**



**TOP HOLDINGS**

NAME OF SECURITIES	RATING	NAV (%)
PLUS BERHAD IMTN 4.891% 11.01.2036 -Sukuk PLUS T27	AAA	3.93
ALR IMTN TRANCHE 12 12.10.2035	AAA	3.92
SINAR KAMIRI IMTN 5.870% 30.01.2031	AA-	3.81
DIGI IMTN 4.990% 02.12.2027 - Tranche No 7	AAA	3.79
SPG IMTN 5.170% 30.04.2030	AA-	3.78
TENAGA IMTN 4.730% 29.06.2029	AAA	3.78
BPMB IMTN 4.75% 04.11.2031 - Issue No 8	AAA	3.75
MAHB SENIOR SUKUK WAKALAH 4.250% 30.12.2031	AAA	3.71
TH IMTN 5.600% 06.08.2035 (Series 13)	AA3	3.71
BKB IMTN 4.300% 09.02.2032 - Series 1 Tranche 2	AA1	3.69

## FUND MANAGER'S REVIEW, OUTLOOK AND STRATEGY

As expected, the Federal Reserve reduced the federal funds rate by a further 25bps to 4.50-4.75%. The policymakers expressed confidence that inflation is easing, and the labor market is strong, allowing for further interest rate cuts albeit at a gradual pace, according to minutes of the meeting released towards the end of the month. On inflation front, the Personal Consumption Expenditures (PCE) price index increased 0.2% m/m and 2.3% y/y in October. Although the annual rate was higher than 2.1% rate for September, both readings came in line with expectations. Core inflation showed even stronger readings, with an increase of 0.3% m/m and an annual reading of 2.8%, also within expectation.

The Malaysian economy grew 5.3% in the third quarter of 2024, matching preliminary estimates and slower than 5.9% growth in the previous quarter. Manufacturing and construction sectors experienced faster growth while growth in services and agriculture sectors moderated. Headline inflation ticked up marginally to 1.9% in October, driven by acceleration in Food and Beverages and Personal Care, Social Protection & Miscellaneous Goods & Services. However, core inflation trended steady at 1.8% for the second straight month.

U.S. Treasury (UST) yields retraced by between 2 to 11bps. The nomination of Scott Bessent, a market man, as Treasury Secretary offered markets a sense of stability and helped alleviate concerns about drastic policy shifts under the incoming Trump administration. The 10-year UST settled 10bps lower at 4.18%. Local government bond yields declined between 4 to 14bps tracking the firmer UST market. The 10-year was lower by 12bps at 3.81%, while the 3- and 5-year shed 6bps to 3.46% and 3.59% respectively. The 30-year yield was down 6bps to 4.18%.

We expect major central banks to continue cutting interest rates over the next 12 months although Bank Negara Malaysia is expected to keep the Overnight Policy Rate steady in the near term. Given this outlook, we remain constructive on local sukuk market. We prefer corporate sukuk exposure as compared to government sukuk and favor a neutral duration positioning.

### Note:

Based on the Fund's portfolio returns as at **10 December 2024**, the Volatility Factor (VF) for this Fund is **1.5** 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.

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**FUND INFORMATION**

<b>Fund Type</b>	Income
<b>Risk Profile</b>	Moderate
<b>Financial Year End</b>	31 October
<b>Benchmark</b>	Term Deposit-i Tawarruq of Bank Islam Malaysia Berhad 1-year rate
<b>Launch Date</b>	01 August 2018
<b>Current Fund Size</b>	<b>NAV (USD)</b> 1,120.67 <b>Units</b> 4,779.04

**FEES & CHARGES**

<b>Sales Charge</b>	NIL
<b>Annual Management Fee</b>	Up to 1.20% per annum of the NAV of the Fund
<b>Annual Trustee Fee</b>	Up to 0.04% per annum of the NAV of the Fund subject to a minimum fee of RM18,000 (excluding foreign custodian fees and charges)

**TRANSACTION & DISTRIBUTION**

<b>Minimum Initial Investment</b>	USD 1,000,000.00
<b>Minimum Additional Investment</b>	USD 500,000.00
<b>Distribution Policy</b>	Subject to availability of income, the Fund will distribute income on an annual basis.

**CURRENCY EXCHANGE RATE**

MYR 1 = USD 0.2247

**TOP SECTORS**

NAME OF SECTOR	NAV (%)
Financials	25.51
Power	17.99
Toll Road	10.92
Real Estate	9.89
Renewable Energy	7.52
Plantation	6.60
Transportation & Storage	6.59
Telecommunication	3.79
Construction & Engineering	3.59
Oil & Gas	3.38

**COUNTRY ALLOCATION**

NAME OF COUNTRY	NAV (%)
Malaysia	95.79
Cash and Cash Equivalents	4.21

**ASSET ALLOCATION**

Cash and Cash Equivalents  
4.21%



Local Sukuk  
95.79%

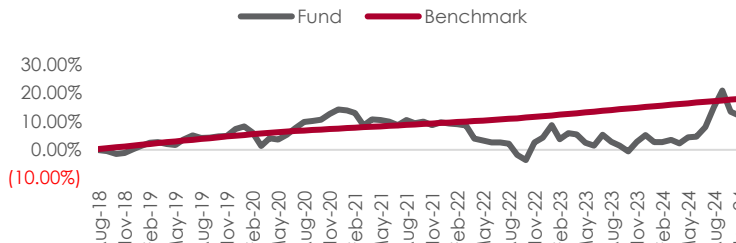
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Highest (5) (4) (3) (2) (1) Lowest

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\*Source: Lipper IM as of 30 November 2024

**FUND PERFORMANCE**



Source: BIMB Investment, data as of 30 November 2024

**CUMULATIVE PERFORMANCE (%)**

	YTD	1M	3M	6M	9M	1Y	3Y	5Y	SI*
<b>Fund</b>	6.48	(1.22)	(2.71)	7.29	9.05	9.00	3.12	6.85	12.07
<b>Benchmark</b>	2.46	0.21	0.64	1.30	1.99	2.70	7.89	12.32	17.93

\*Since Inception

**HISTORICAL PERFORMANCE (%)\*\***

	2019	2020	2021	2022	2023
<b>Fund</b>	7.04	6.37	(3.87)	(4.95)	0.88
<b>Benchmark</b>	3.45	2.37	1.85	2.18	2.90

\*\*Figures are based on calendar year.

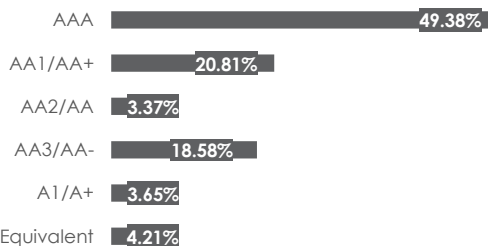
**INCOME DISTRIBUTIONS<sup>^</sup>**

	2020	2021	2022	2023	2024
<b>Net Distribution (Sen/Unit)</b>	1.51	0.66	0.43	0.34	0.46
<b>Net Distribution Yield (%)</b>	6.00	2.63	1.76	1.63	2.17

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**CREDIT PROFILE**



**TOP HOLDINGS**

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