

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) 8,240,272.90 Units 44,803,065.05

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).

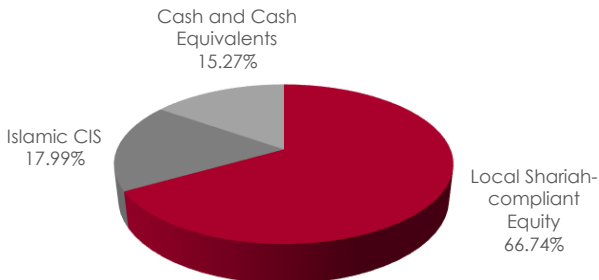
TRANSACTION & DISTRIBUTION

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

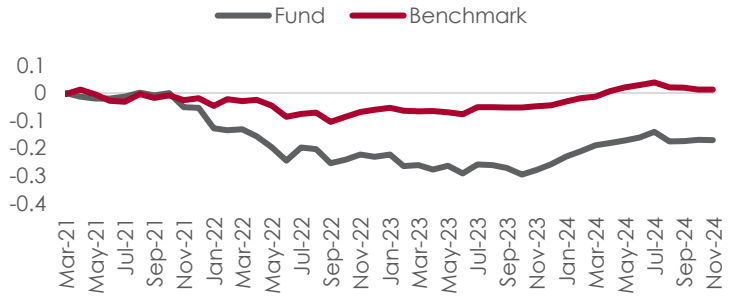
COUNTRY ALLOCATION

NAME OF COUNTRY	NAV (%)
Malaysia	84.73
Cash & Cash Equivalents	15.27

ASSET ALLOCATION



FUND PERFORMANCE



Source: BIMB Investment, data as of 30 November 2024

CUMULATIVE PERFORMANCE (%)

	YTD	1M	3M	6M	9M	1Y	3Y	SI*
Fund	11.75	(0.11)	0.65	0.15	5.13	14.93	(12.62)	(17.07)
Benchmark	6.00	(0.01)	(0.71)	(0.79)	3.24	6.41	3.92	1.29

*Since Inception

HISTORICAL PERFORMANCE (%)**

	2021	2022	2023
Fund	(5.42)	(18.72)	(3.47)
Benchmark	(2.21)	(4.22)	1.72

**Figures are based on calendar year.

INCOME DISTRIBUTIONS^A

Monthly (2024)	Jun	Jul	Aug	Sep	Oct	Nov
Net Distribution (Sen/Unit)	0.05	0.05	-	0.10	0.10	-
Net Distribution Yield (%)	0.27	0.27	-	0.52	0.54	-

^AFigures 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.

TOP HOLDINGS

NAME OF HOLDING	NAV (%)
Gamuda Berhad	7.04
BIMB-ARABESQUE i Global Dividend Fund 1 – RM Class	6.63
Unisem (M) Berhad	4.84
BIMB-Arabesque Global Shariah-ESG AI Technology Fund – RM Class	4.44
Al-'Aqar Healthcare REIT	4.28
Bermaz Auto Berhad	4.12
Sunway Bhd	4.12
IHH Healthcare Berhad	3.96
Sunway Construction Group Berhad	3.65
Tenaga Nasional Bhd	3.51

SECTORS ALLOCATION

NAME OF SECTOR	NAV (%)
Real Estate	13.83
Industrials	12.06
Financials	11.07
Construction	10.16
Information Technology	10.13
Materials	6.42
Health Care	6.17
Consumer Discretionary	4.12
Communication Services	3.58
Utilities	3.51
Energy	2.52
Consumer Staples	1.17

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%.

U.S. stocks finished off their best month in a year, with the Dow and S&P 500 clinching fresh record closing highs. There is growing optimism that a second Trump administration will adopt a more business friendly approach. Indices in emerging Asian markets fell in November as the looming threat of U.S. tariffs under a Trump presidency eroded the attractiveness of Asian assets.

In the domestic market, the FBMKLCI declined further in November by 0.5% m/m (October: -2.9%), closing at 1,594.29 points. Buying interest on utility names somewhat supported the market. Meanwhile, foreign investors remained as net sellers for the second straight month, shedding off RM3.1 billion, resulting in the YTD total net outflow of RM1.3 billion.

Note:

Based on the Fund's portfolio returns as at **10 December 2024** the Volatility Factor (VF) for this Fund is **11.3** 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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IMPORTANT INFORMATION:

- 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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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) 855.90 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

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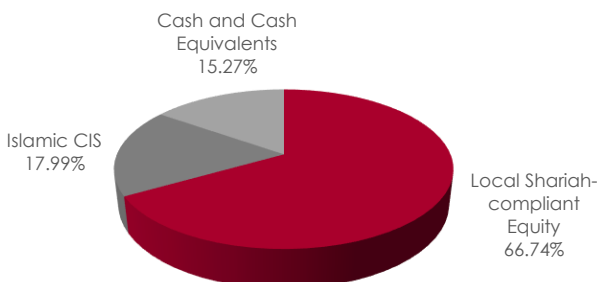
CURRENCY EXCHANGE RATE

MYR 1	AUD 0.3450
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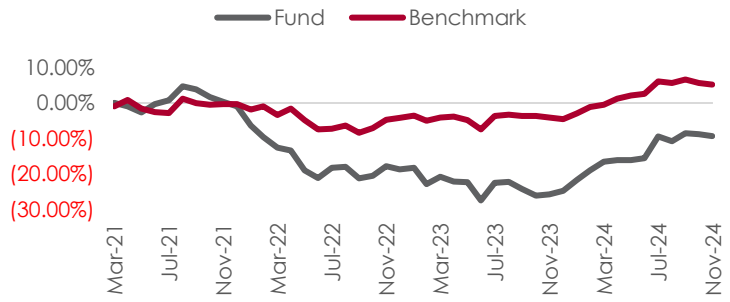
COUNTRY ALLOCATION

NAME OF COUNTRY	NAV (%)
Malaysia	84.73
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ASSET ALLOCATION



FUND PERFORMANCE



CUMULATIVE PERFORMANCE (%)

	YTD	1M	3M	6M	9M	1Y	3Y	SI*
Fund	20.56	(0.64)	1.59	8.08	11.87	22.11	(9.64)	(9.33)
Benchmark	10.28	(0.35)	(0.39)	3.03	6.43	9.70	5.60	5.22

*Since Inception

HISTORICAL PERFORMANCE (%)**

	2021	2022	2023
Fund	(0.96)	(17.91)	(7.50)
Benchmark	(0.28)	(3.95)	(0.37)

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INCOME DISTRIBUTIONS^A

	Monthly (2024)	Jun	Jul	Aug	Sep	Oct	Nov
Net Distribution (Sen/Unit)		0.05	0.05	-	0.10	0.10	-
Net Distribution Yield (%)		0.26	0.26	-	0.49	0.49	-

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Launch Date	3 March 2021
Current Fund Size	NAV (USD) 723.00 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.
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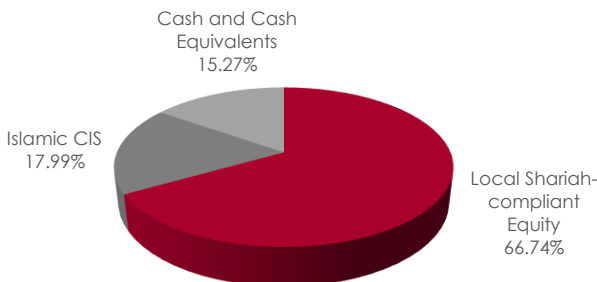
CURRENCY EXCHANGE RATE

MYR 1 USD 0.2247

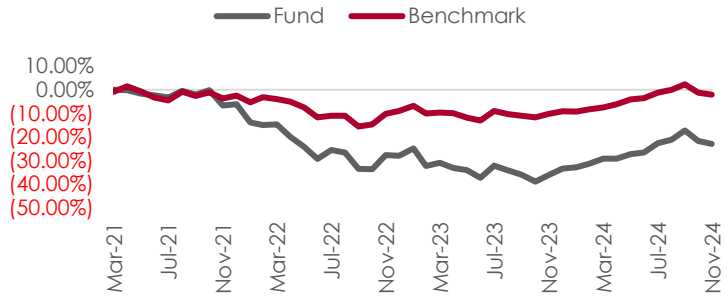
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ASSET ALLOCATION



FUND PERFORMANCE



CUMULATIVE PERFORMANCE (%)

	YTD	1M	3M	6M	9M	1Y	3Y	SI*
Fund	15.54	(1.63)	(2.16)	5.99	12.14	20.53	(17.41)	(22.91)
Benchmark	7.79	(0.77)	(2.06)	2.17	6.74	9.07	1.67	(2.06)

*Since Inception

HISTORICAL PERFORMANCE (%)**

	2021	2022	2023
Fund	(6.17)	(23.12)	(7.50)
Benchmark	(2.40)	(6.75)	(0.14)

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INCOME DISTRIBUTIONS^A

	Monthly (2024)	Jun	Jul	Aug	Sep	Oct	Nov
Net Distribution (Sen/Unit)		0.05	0.05	-	0.10	0.10	-
Net Distribution Yield (%)		0.31	0.31	-	0.58	0.55	-

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