

INVESTMENT OBJECTIVE

The Fund aims to provide steady income* stream over a medium to long-term period**.

Note:

* Income will be in the form of cash or additional Units.

** The Fund is not a capital guaranteed fund, or a capital protected fund.

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

FUND INFORMATION

Fund Type	Income	
Risk Profile	Moderate	
Financial Year End	31 August	
Benchmark	12-month Term Deposit-i Tawarruq profit rate of Bank Islam	
Launch Date	24 July 2024	
Current Fund Size	NAV(RM)	9,076,533.69
	Units	17,989,357.07

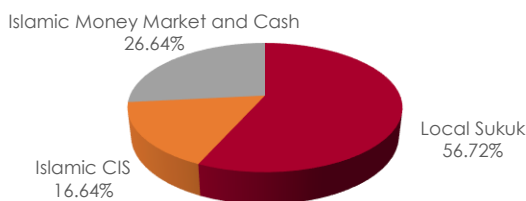
FEES & CHARGES

Sales Charge	Up to 2.00% of the NAV per Unit
Annual Management Fee	1.00% per annum of the NAV of the Fund. The manager reserves the right to charge a lower fee at its discretion
Annual Trustee Fee	0.03% per annum of the NAV of the Fund

TRANSACTION & DISTRIBUTION

Minimum Initial Investment	RM 500.00
Minimum Additional Investment	RM 100.00
Distribution Policy	Subject to availability of income, the Fund will distribute income on a quarterly basis.

ASSET ALLOCATION



COUNTRY ALLOCATION

NAME OF COUNTRY	NAV (%)
Malaysia	73.36
Islamic Money Market and Cash	26.64

FUND PERFORMANCE

Performance is not available as the Fund has less than 1 year track record

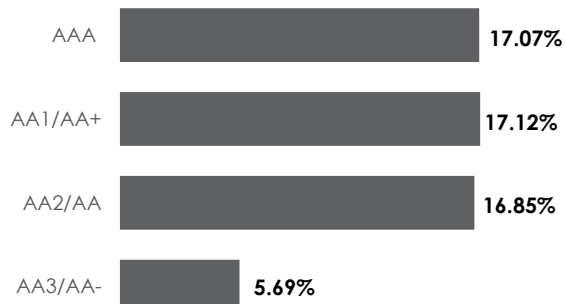
CUMULATIVE PERFORMANCE (%)

	YTD	1M	3M	SI*
Fund	0.92	0.24	0.58	0.92
Benchmark	1.48	0.21	0.62	1.48

*Since Inception

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 10 HOLDINGS

NAME OF SECURITIES	RATING	NAV (%)
BIMB ESG Sukuk Fund – Class D	-	16.64
Public Islamic Bank Berhad	-	12.91
Alliance Islamic Bank Berhad	-	12.61
ALR IMTN TRANCHE 8 13.10.2031	AAA	5.93
YTL POWER IMTN 4.880% 22.03.2030	AA1	5.82
LBS BINA IMTN 5.000% 23.01.2029 (S1 T1)	AA-	5.69
MAYBANK IMTN 4.710% 31.01.2031	AA1	5.67
S P SETIA IMTN 4.560% 21.06.2030	AA	5.65
JOHOR PLANT IMTN 4.190% 26.09.2039	AA1	5.62
APM IMTN 4.690% 30.04.2029	AA2	5.61

TOP SECTORS

NAME OF SECTOR	NAV (%)
Property	16.91
Financial	11.26
Toll Road	5.93
Power	5.82
Plantation	5.62
Automotive	5.61
Transportation & Storage	5.57
Islamic Money Market and Cash	26.64

FUND MANAGER'S REVIEW, OUTLOOK AND STRATEGY

In a widely anticipated move, the U.S. Federal Reserve (Fed) cut the Fed Funds Rate (FFR) by 25 basis points (bps) to a target range of 4.25%-4.5%. Nonetheless, in terms of the forward guidance, the Fed indicated that it probably would only reduce the rate by additional 50bps in 2025 as compared to 100bps indicated in their September's dot plot. The change in outlook came as inflation remains above the 2% target while labor market and economic outlooks remain positive. The Fed lowered its expected unemployment rate for 2024 to 4.2%, while headline and core inflation gauge were pushed higher to respective estimates of 2.4% and 2.8%, slightly higher than the September estimate.

On local front, Malaysia's inflation increased 1.8% in November year-on-year, slower than expected and lower than the 1.9% increase in October. November's disinflation was driven by a slower increase in the main groups of health and transport while inflation for food & beverages increased at a higher rate of 2.6% as compared to 2.3% in October.

Global bond yields broadly moved higher in December after the Fed's decision. The 10-year U.S. Treasury yields rose 40bps on the month to close at 4.57%. Local bonds fared much better in December as government bond yields only rose up to 3bps. The 10-year Malaysian Government Securities (MGS) yield closed that year at 3.81%, 8bps higher as compared to 2023's closing level.

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.

IMPORTANT INFORMATION:

- 1) Investors are advised to read and understand the contents of the Prospectus of BIMB MYR Sukuk Income Fund (Fund) dated 24 July 2024, 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 and PHS can be obtained from the Head Office of BIMB Investment Management Berhad, 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.
- 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 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.
- 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 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.
- 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.