

# BIMB SHARIAH INCOMEPLUS FUND

QUARTERLY REPORT FOR THE FINANCIAL PERIOD  
FROM 1 JANUARY 2025 TO 31 MARCH 2025

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## 1.0 FUND KEY INFORMATION

<b>Fund Name</b>	BIMB Shariah IncomePlus Fund (BSIF)
<b>Fund Type</b>	Income
<b>Fund Category</b>	Wholesale Islamic Fixed Income Fund
<b>Fund Investment Objective</b>	<p>The Fund seeks to provide regular income* whilst maintaining capital stability**.</p> <p><i>Note:</i>  <i>*Income will be in the form of cash or additional Units.</i>  <i>**The Fund is not a capital guaranteed fund or a capital protected fund.</i></p> <p><i>Any material changes to the investment objective would require Unit Holders' approval.</i></p>
<b>Fund Performance Benchmark</b>	<p>Bank Islam's 1-month Term-Deposit <i>i</i> (Tawarruq).</p> <p><i>Please note that the risk profile of the Fund may be higher than the risk profile of the benchmark.</i></p>
<b>Fund Distribution Policy</b>	Subject to availability of income, the Fund will distribute income on a monthly basis.

## 2.0 MANAGER'S REPORT

<b>Performance Review</b>	<p>For the financial period under review, BIMB Shariah IncomePlus Fund (BSIF) registered a return of 0.87% compared to its benchmark's return of 0.57%. The selected performance benchmark for the Fund was Bank Islam's 1-month Term-Deposit <i>i</i> (Tawarruq).</p> <p>The consistent strategy of the Fund has been to invest in a diversified portfolio of approved Islamic money market instruments, Islamic deposits, investment accounts and sukuk that will provide a steady stream of income.</p> <p>During the financial period under review, the Fund had managed to maintain capital stability for its investors' as per its investment objective. The Fund distributed income totaling 0.45 cents per unit to its unit holders during the financial period under review.</p> <p>For the financial period under review, the Fund has not undertaken any securities lending or repurchase transactions nor cross trade transactions. There was no significant change to the state of affairs of the Fund and no circumstances that materially affect the interest of unit holders had occurred up to the date of this Manager's Report.</p>
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<b>Economy and Market Review</b>	<p><b>Economy</b></p> <p><b>Global</b></p> <p>Evidence suggests that the United States (U.S.) economy continued to perform healthily in the first quarter of 2025 (Q1 2025). The economy added 228,000 jobs in the month of March 2025, from 111,000 and 117,000 in January and February respectively. The unemployment rate remained healthy at 4.2% in March albeit higher than 4.1% in December 2024.</p> <p>Inflation as measured by Personal Consumption Expenditure (PCE) Price Index increased at 2.5% in January and February 2025, similar to the average rate recorded in 2024.</p> <p>The Federal Reserve maintained the Fed Funds Rate at the target range of 4.25% to 4.5% in its January and March meetings</p> <p>In the Euro area, the European Central Bank cut key interest rates in January and March 2025 amid heightened concerns over economic growth.</p> <p style="text-align: right;"><i>(Source: Bloomberg, Trading Economics)</i></p> <p><b>Local</b></p> <p>Based on the advance estimate by the Department of Statistics, the local economy grew by 4.4% year-on-year (y-o-y) in the Q1 2025. The services, construction and manufacturing sectors grew by 5.2%, 14.5% and 4.2% y-o-y respectively while mining &amp; quarrying sector contracted 4.9% y-o-y.</p> <p>Inflation showed a declining trend. The Consumer Price Index (CPI) increased by 1.4% y-o-y in March, down from 1.7% and 1.5% in January and February respectively.</p> <p>Bank Negara Malaysia (BNM) kept the Overnight Policy Rate (OPR) unchanged at 3% in its January and March meetings.</p> <p style="text-align: right;"><i>(Source: Department of Statistics Malaysia, Trading Economics)</i></p> <p><b>Market Review</b></p> <p><b>Sukuk and Islamic Money Market</b></p> <p><b>Global</b></p> <p>During the period under review, the United States Treasury (UST) yields declined quarter-on-quarter (q-o-q) amid growing concern on global growth as the prospect of another round of trade wars loomed large. The 2-year and 10-year yields closed at 4.21% and 3.88% respectively as at the end of March 2025, 36 basis points (bps) lower q-o-q.</p> <p><b>Local</b></p> <p>For the period under review, the Malaysian Government Securities (MGS) yields fell slightly q-o-q, tracking the lower UST yields. Yields on the 3- and 10-year MGS declined 7 and 4bps q-o-q respectively to 3.41% and 3.48%.</p> <p>The 3-month Kuala Lumpur Interbank Offered Rate (KLIBOR) average 3.67% in the first three (3) months of 2025.</p>
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<b>Market Outlook and Strategy</b>	<b>Sukuk Market and Islamic Money Market</b>  BNM is expected to keep the OPR at 3.00% in the near term. However, the prospect of another round of trade wars and its impact on the global and local economy may require monetary policy adjustment over the medium term.  The current strategy is to invest in sukuk and Islamic money market with short to medium term duration with an objective of maximising return and income to investors.
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**Total Return and Average Total Return for the Financial Period Ended 31 March 2025**

	Fund		Benchmark	
	Total Return (%)	Average Total Return (%)	Total Return (%)	Average Total Return (%)
3 months (1/1/2025 – 31/3/2025)	0.87%	3.48%	0.57%	2.28%
6 months (1/10/2024 – 31/3/2025)	1.79%	3.58%	1.15%	2.30%
9 months (1/7/2024 – 31/3/2025)	2.74%	3.65%	1.76%	2.35%
12 months (1/4/2024 – 31/3/2025)	3.65%	3.65%	2.40%	2.40%

Data source : BIMB Investment Management Berhad  
 Data verified by : Novagni Analytics & Advisory Sdn. Bhd.  
 Benchmarks : Bank Islam's 1-month Term-Deposit i (Tawarruq)

**Notes:**

- Total Return** of the Fund has been verified by Novagni Analytics & Advisory Sdn. Bhd. (199501033943 / 363145-W).
- Average Total Return** derived by the formula below:

$$\frac{\text{Total Return}}{\text{Number of Years under Review}}$$

The calculation of average total return was based on method obtained from Refinitiv Lipper.

*Unit prices and return on investment may fluctuate, hence, past performance shall not be an indicator of future performance.*

## FUND PERFORMANCE DATA

FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2025

<b>BIMB Shariah IncomePlus Fund</b>	<b>31 March 2025</b>
<b>Unit Prices (RM)</b>	
Highest Net Asset Value (NAV) per unit for the period	1.0217
Lowest NAV per unit for the period	1.0160
<b>Net Asset Value (NAV) and Units in Circulation (UIC) as at end of the period</b>	
Total NAV (RM)	167,660,313
Units in Circulation (UIC)	164,321,757
<b>NAV per unit (RM)</b>	<b>1.0203</b>
<b>Return of Fund (%)</b>	
Capital Growth (%) <sup>(b)</sup>	0.42
Income Return (%) <sup>(c)</sup>	0.45
<b>Return of the Fund (%)<sup>(a)</sup></b>	<b>0.87</b>
Total Gross Distribution per Unit (cent) per annum	0.45
Total Net Distribution per Unit (cent) per annum	0.45
<b>Monthly distribution - January</b>	
NAV per Unit before Distribution (RM)	1.0191
NAV per Unit after Distribution (RM)	1.0176
<b>Monthly distribution - February</b>	
NAV per Unit before Distribution (RM)	1.0205
NAV per Unit after Distribution (RM)	1.019
<b>Monthly distribution - March</b>	
NAV per Unit before Distribution (RM)	1.0218
NAV per Unit after Distribution (RM)	1.0203
<b>Total Expense Ratio (%)<sup>(d)</sup></b>	<b>0.04</b>
<b>Portfolio Turnover Ratio (times)<sup>(e)</sup></b>	<b>0.72</b>

## Note:

- a) **Return of the Fund** =  $\frac{\text{NAV per unit (end of period)} - \text{NAV per unit (opening of period)}}{\text{NAV per unit (opening of period)}} \times 100$
- b) **Capital Growth** = Total Return of the Fund – Income Return
- c) **Income Return** =  $\frac{\text{Income Distribution per Unit}}{\text{NAV per Unit}} \times 100$
- d) **Total Expenses Ratio** = It is the total expenses expressed as an annual percentage of the Fund's average NAV.
- e) **Portfolio Turnover Ratio** = It represents the average of the total acquisitions and disposals of the investment in the Fund for the period over the average NAV of the Fund calculated on a daily basis

**Asset Allocation as at 31 March 2025**

<b>BIMB Shariah IncomePlus Fund</b>	<b>31 March 2025 (%)</b>
Investment in Sukuk	13.93
Shariah-compliant Cash and Short Term Investments:	86.07
	100.00

**Unit Holdings as at 31 March 2025**

<b>Size of Holding</b>	<b>BIMB Shariah IncomePlus Fund</b>			
	<b>Number of Unit Holders</b>		<b>Number of Unit Held</b>	
	<b>No.</b>	<b>%</b>	<b>Unit</b>	<b>%</b>
5,000 and below	1	4.54	2,191.28	0.01
5,001 to 10,000	-	-	-	-
10,001 to 50,000	3	13.64	31,937	0.02
50,001 to 500,000	1	4.55	352,302	0.21
500,001 and above	16	72.72	163,934,248	99.76
<b>Units Held by Unit Holders</b>	<b>21</b>	<b>95.45</b>	<b>164,320,679.21</b>	<b>100.00</b>
<b>Units Held by Manager</b>	<b>1</b>	<b>4.55</b>	<b>1,077.83</b>	<b>-</b>
<b>Grand Total for the Fund</b>	<b>22</b>	<b>100.00</b>	<b>164,321,757.04</b>	<b>100.00</b>

**Policy on Rebate and Soft Commission**

Any rebates received by the Manager would be directed to the account of the Fund. Any soft commissions received from the brokers who were in the form of research and advisory services that assisted in the decision-making process relating to the Fund's investment might be retained by the Manager.

For the financial period under review, the Manager did not receive on behalf of the Fund, soft commissions from brokers in the form of research and advisory services which were of demonstrable benefit to Unit Holders of the Fund and the Manager also confirmed there was no churning of trades.

### 3.0 SHARIAH ADVISER'S REPORT

To The Unit Holders of **BIMB Shariah IncomePlus Fund ("Fund")**

We hereby confirm the following:

1. To the best of our knowledge, after having made all reasonable enquiries, BIMB Investment Management Berhad has operated and managed the Fund for the period covered by these financial statements namely, the period ended 31 March 2025, in accordance with the Shariah principles and requirements, and complied with the applicable guidelines, rulings or decisions issued by the Securities Commission Malaysia pertaining to Shariah matters; and
2. The assets of the Fund comprise instruments that have been classified as Shariah-compliant.

For and on behalf of the Shariah  
**BIMB SECURITIES SDN BHD**

.....  
**MUHAMMAD SHAHIER SA'MIN**  
Designated Shariah Person

Kuala Lumpur, Malaysia  
28 May 2025

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#### 4.0 FINANCIAL STATEMENT (UNAUDITED)

##### BIMB SHARIAH INCOMEPLUS FUND

##### STATEMENT OF COMPREHENSIVE INCOME FOR THE FINANCIAL PERIOD FROM 1 JANUARY 2025 TO 31 MARCH 2025

	1.1.2025 to 31.3.2025 RM
INVESTMENT INCOME	
Profit income from Islamic deposits with licensed Islamic financial institutions	1,316,117
Profit income from unquoted sukuk	227,306
Net unrealised gain from financial instruments at fair value through profit or loss	8,548
Other income	-
	<u>1,551,971</u>
EXPENSES	
Management fee	60,646
Trustee's fee	12,129
Administrative expenses	477
	<u>73,252</u>
INCOME BEFORE TAXATION	1,478,719
Taxation	-
INCOME AFTER TAXATION AND TOTAL COMPREHENSIVE INCOME FOR THE FINANCIAL PERIOD	<u>1,478,719</u>
Total comprehensive income for the period consists of:	
Realised amount	1,470,171
Unrealised amount	8,548
	<u>1,478,719</u>

The accompanying notes to the financial statements form an integral part of these financial statements.

## BIMB SHARIAH INCOMEPLUS FUND

STATEMENT OF FINANCIAL POSITION AS AT  
31 MARCH 2025

	Note	As at 31.3.2025 RM
<b>ASSETS</b>		
Cash and cash equivalents (Shariah-compliant)	2	176,176
Financial assets at fair value through profit or loss (Shariah-compliant)	1	167,605,262
Amount due from Stockbrokers		-
Amount due from Manager		-
<b>TOTAL ASSETS</b>		<b>167,781,438</b>
<b>LIABILITIES</b>		
Accrued management fee		19,309
Amount due to Trustee		3,862
Administrative expenses		97,954
<b>TOTAL LIABILITIES</b>		<b>121,125</b>
<b>NET ASSET VALUE ("NAV") OF THE FUND</b>		<b>167,660,313</b>
<b>EQUITY</b>		
Unit holders' capital		162,874,167
Retained profits		4,786,146
<b>NET ASSET ATTRIBUTABLE TO UNIT HOLDERS</b>		<b>167,660,313</b>
<b>NUMBER OF UNITS IN CIRCULATION (UNITS)</b>		<b>164,321,757</b>
<b>NET ASSET VALUE PER UNIT (CENTS) (EX-DISTRIBUTION)</b>		<b>102.03</b>

The accompanying notes to the financial statements form an integral part of these financial statements.

## BIMB SHARIAH INCOMEPLUS FUND

STATEMENT OF CHANGES IN EQUITY  
FOR THE FINANCIAL PERIOD FROM 1 JANUARY 2025 TO 31 MARCH 2025

	Unit holders' <u>capital</u> RM	Retained <u>profits</u> RM	<u>Total</u> RM
Balance as at 1 January 2025	167,381,582	4,051,249	171,432,831
Movement in unit holders' contributions:			
- Creation of units	4,155,000	-	4,155,000
- Reinvestment of distributions	685,240	-	685,240
- Cancellation of units	(9,347,655)	-	(9,347,655)
- Distributions (Note 3)	-	(743,822)	(743,822)
Total comprehensive income for the financial period	-	1,478,719	1,478,719
Balance as at 31 March 2025	<u>162,874,167</u>	<u>4,786,146</u>	<u>167,660,313</u>

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The accompanying notes to the financial statements form an integral part of these financial statements.

## BIMB SHARIAH INCOMEPLUS FUND

STATEMENT OF CASH FLOWS  
FOR THE FINANCIAL PERIOD FROM 1 JANUARY 2025 TO 31 MARCH 2025

	Note	1.1.2025 to 31.3.2025 RM
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>		
Placement of Islamic deposits with licensed Islamic financial institutions		(115,286,521)
Proceed from maturity Islamic deposits with licensed Islamic financial institutions		119,978,356
Proceed from sale unquoted sukuk		4,500,000
Purchase of unquoted sukuk		(5,051,500)
Profit income received from Islamic deposits with licensed Islamic financial institutions		934,755
Profit Income from unquoted sukuk		227,306
Management fee paid		(65,799)
Trustee fee paid		(13,160)
Payment for administrative expenses		(12,636)
<b>NET CASH USED IN OPERATING ACTIVITIES</b>		<b>5,198,343</b>
<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>		
Cash proceeds from creation of units		4,155,000
Payments for cancellation of units		(9,347,654)
Payment for income Distribution		39,305
<b>NET CASH GENERATED FROM FINANCING ACTIVITIES</b>		<b>(5,153,349)</b>
Net decrease cash and cash equivalents		44,994
Cash and cash equivalents at the beginning of the financial period		131,182
Cash and cash equivalents at the end of the financial period	2	176,176
Cash and cash equivalents comprise:		
Cash at bank	2	176,176

The accompanying notes to the financial statements form an integral part of these financial statements.

## BIMB SHARIAH INCOMEPLUS FUND

NOTES TO THE FINANCIAL STATEMENTS  
FOR THE FINANCIAL PERIOD FROM 1 JANUARY 2025 TO 31 MARCH 2025

## 1 FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS (SHARIAH-COMPLIANT)

Details of quoted and unquoted Sukuk as at 31 March 2025 are set out as follows:

<u>Name of issuer</u>	<u>Nominal value</u> Units	<u>Average cost</u> RM	<u>Market value</u> RM	<u>Percentage of NAV</u> %
Unquoted Sukuk:				
<u>Financials</u>				
IMTIAZ II IMTN07 4.630% 07.11.2025 (AA2)	4,000,000	4,092,045	4,094,223	2.44
MAYBANK IMTN 2.900% 09.10.2030 (AA1)	5,000,000	5,022,267	5,050,882	3.01
MAYBANK IMTN 4.710% 31.01.2031 (AA1)	4,000,000	4,074,221	4,064,621	2.42
	13,000,000	13,188,534	13,209,726	7.88
<u>Property</u>				
UEMS IMTN 4.600% 20.05.2026 - Series No. 13 (AA-)	5,000,000	5,096,870	5,125,588	3.06
<u>Real estate</u>				
GLT12 IMTN 3.550% 12.08.2025 (AA3)	5,000,000	5,010,384	5,019,484	2.99
Total quoted and unquoted Sukuk as at 31 March 2025	23,000,000	23,295,787	23,354,797	13.93
Accumulated unrealised gain on financial assets at fair value through profit or loss		59,010		
Total Sukuk at fair value through profit or loss		23,354,797		

	As at 31.3.2025 RM
Islamic deposits with licensed Islamic financial institutions:	
Commodity Murabahah	118,240,001
Wafiyah Investment Account	26,010,463
	144,250,464

The weighted average effective profit rate per annum is as follows:

	As at 31.3.2025 %
Islamic deposits with licensed Islamic financial institutions	3.86

The Islamic deposits have an average maturity of 65 days.

## BIMB SHARIAH INCOMEPLUS FUND

NOTES TO THE FINANCIAL STATEMENTS  
FOR THE FINANCIAL PERIOD FROM 1 JANUARY 2025 TO 31 MARCH 2025

## 2 CASH AND CASH EQUIVALENTS (SHARIAH-COMPLIANT)

	As at
	<u>31.3.2025</u>
	RM
Cash at bank	<u>176,176</u>

## 3 DISTRIBUTION

	1.1.2025 to
	<u>31.3.2025</u>
	RM
Distribution to unit holders is from the following sources:	
Profit income from Islamic deposits with	
licensed Islamic financial institutions	<u>815,374</u>
Less:	
Expenses	<u>(71,552)</u>
Net distribution amount	<u>743,822</u>
GROSS/NET DISTRIBUTION PER UNIT (CENTS)	
Distribution on 31 January 2025	<u>0.15</u>
Distribution on 28 February 2025	<u>0.15</u>
Distribution on 28 March 2025	<u>0.15</u>

## BIMB SHARIAH INCOMEPLUS FUND

NOTES TO THE FINANCIAL STATEMENTS  
FOR THE FINANCIAL PERIOD FROM 1 JANUARY 2025 TO 31 MARCH 2025

## 4 TOTAL EXPENSE RATIO ("TER")

As at  
31.3.2025  
%

TER 0.04

TER is derived from the following calculation:

$$\text{TER} = \frac{(A + B + C + D + E) \times 100}{F}$$

A	=	Management fee
B	=	Trustee's and custodian fees
C	=	Audit fee
D	=	Tax agent's fee
E	=	Shariah Adviser's fee
F	=	Other expenses
G	=	Average NAV of the Fund calculated on daily basis

The average NAV of the Fund for the financial period calculated on daily basis is RM169,556,912.

## 5 PORTFOLIO TURNOVER RATIO ("PTR")

As at  
31.3.2025

PTR (Times) 0.72

PTR is derived from the following calculation:

$$\frac{(\text{Total acquisition for the financial period} + \text{total disposal for the financial period}) \div 2}{\text{Average NAV of the Fund for the financial period calculated on a daily basis}}$$

where:

total acquisition for the financial period = RM124,478,356

total disposal for the financial period = RM120,338,021

## BIMB SHARIAH INCOMEPLUS FUND

NOTES TO THE FINANCIAL STATEMENTS  
FOR THE FINANCIAL PERIOD FROM 1 JANUARY 2025 TO 31 MARCH 2025

## 6 SHARIAH INFORMATION OF THE FUND

The Shariah Adviser confirmed that the investment portfolio of the Fund is Shariah-compliant, which comprises:

- a) Sukuk as per the list of Sukuk available at Bond Info Hub, Fully Automated System for Issuing/Tendering of Bank Negara Malaysia and The Bond and Sukuk Information Exchange; and
- b) Cash placements and liquid assets in local market, which are placed in Shariah-compliant investment and/or instruments.

## 7 QUARTERLY REPORT

The quarterly report for the financial period from 1 January 2025 to 31 March 2025 is unaudited.

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## 5.0 CORPORATE DIRECTORY

<b>Manager</b>	<b>BIMB Investment Management Berhad</b> <b>[Registration No.: 199301021508 (276246-X)]</b>  <b>Registered Office</b> Level 32, Menara Bank Islam, No. 22, Jalan Perak 50450, Kuala Lumpur  <b>Business Office</b> Level 19, Menara Bank Islam, No. 22, Jalan Perak 50450, Kuala Lumpur
<b>Board of Directors</b>	Datin Maznah Mahbob (Chairman and Non-Executive Independent Director) Dato' Seri Dr. Mohamad Zabidi Ahmad (Non-Executive Independent Director) Mashitah Haji Osman (Non-Executive Independent Director) Azdini Nor Azman (Non-Executive Non-Independent Director)
<b>Shariah Adviser</b>	<b>BIMB SECURITIES SDN BHD</b> <b>[Registration No.: 199401004484 (290163-X)]</b>  <b>Registered Office</b> Level 32, Menara Bank Islam, No. 22, Jalan Perak 50450, Kuala Lumpur  <b>Business Office</b> Level 34, Menara Bank Islam, No. 22, Jalan Perak 50450, Kuala Lumpur
<b>Investment Committee</b>	Khairul Muzamel Perera Abdullah (Chairman – Independent Member) Mohd Radzuan Ahmad Tajuddin (Independent Member) Dato' Seri Dr. Mohamad Zabidi Ahmad (Independent Member)
<b>Board Audit &amp; Risk Committee</b>	Dato' Seri Dr. Mohamad Zabidi Ahmad (Chairman Non-Executive Independent Director) Mashitah Haji Osman (Non-Executive Independent Director) Azdini Nor Azman (Non-Executive Non-Independent Director)
<b>Company Secretary</b>	Maria binti Mat Said (LS 009400) Level 32, Menara Bank Islam, No. 22, Jalan Perak 50450, Kuala Lumpur
<b>Key Management</b>	Bakri Jamaluddin (Chief Operating Officer/Officer-in-Charge) Salmi Ahmad (Head of Product Development & Management) Nazifah Mohd Arshad (Head of Equity, Investment) Mohd Shahir Seberi (Head of Fixed Income, Investment) Muhammad Izzat Ab Hadi (Head of Finance) Noorsazreen Nordin (Head of Compliance) Meghan Ow Lai Wan (Head of Risk Management) Muhammad Faris Aizuddin Mohd Harith (Head of Sales & Marketing Strategy) Zuleika Ismail (Head of Fund Accounting & Operations)

<b>Principal Banker</b>	<b>Bank Islam Malaysia Berhad</b> Ground Floor, Menara Bank Islam No. 22, Jalan Perak 50450 Kuala Lumpur
<b>Trustee</b>	<b>CIMB Islamic Trustee Berhad</b>  <b>[Registration No.: 198801000556 (167913-M)]</b> Level 21, Menara CIMB Jalan Stesen Sentral 2 Kuala Lumpur Sentral 50470 Kuala Lumpur
<b>Federation of Investment Managers Malaysia (FIMM)</b>	19-06-1, 6th Floor, Wisma Tune No.19, Lorong Dungun Damansara Heights 50490 Kuala Lumpur
<b>Distributor</b>	Bank Islam Malaysia Berhad
<b>Toll Free Number: 1-800-88-1196</b>	
<b><a href="http://www.bimbinvestment.com.my">www.bimbinvestment.com.my</a></b>	

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