

INVESTMENT OBJECTIVE

The Fund seeks to provide regular income* whilst maintaining capital stability**.

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	Low
Financial Year End	31 December
Benchmark	Bank Islam's 1-Month Term – Deposit i (Tawarruq)
Launch Date	28 May 2020
Current Fund Size	NAV(RM) 167,660,312.50
	Units 164,321,757.04

FEES & CHARGES

Sales Charge	Nil
Annual Management Fee	Up to 0.15% per annum of the NAV of the Fund
Annual Trustee Fee	Up to 0.03% per annum of the NAV of the Fund subject to a minimum fee of RM 12,000 per annum.

TRANSACTION & DISTRIBUTION

Minimum Initial Investment	RM 10,000.00
Minimum Additional Investment	RM 5,000.00
Distribution Policy	Subject to availability of income, the Fund will distribute income on a monthly basis.

TOP SECTORS

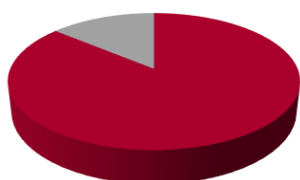
NAME OF SECTOR	NAV (%)
Financial	7.88
Construction	3.06
Property	2.99
Islamic Money Market and Cash	86.07

COUNTRY ALLOCATION

NAME OF COUNTRY	NAV (%)
Malaysia	13.93
Islamic Money Market and Cash	86.07

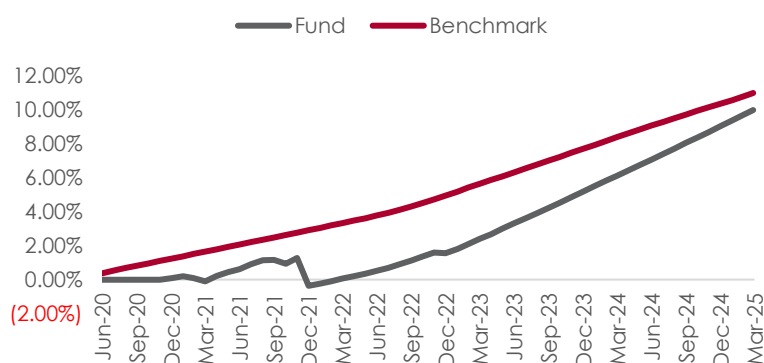
ASSET ALLOCATION

Islamic Fixed Income
13.93%



Islamic Money
Market and Cash
86.07%

FUND PERFORMANCE



CUMULATIVE PERFORMANCE (%)

	YTD	1M	3M	6M	9M	1Y	3Y	SI*
Fund	0.87	0.27	0.87	1.79	2.74	3.65	9.91	9.97
Benchmark	0.57	0.19	0.57	1.15	1.76	2.40	7.40	10.98

*Since Inception

HISTORICAL PERFORMANCE (%)**

	2021	2022	2023	2024
Fund	(0.44)	1.92	3.56	3.67
Benchmark^A	1.25	1.50	1.98	1.87

**Figures are based on calendar year.

INCOME DISTRIBUTIONS

Monthly (2024/2025)	Nov	Dec	Jan	Feb	Mar
Net Distribution (Sen/Unit)	0.15	0.15	0.15	0.15	0.15
Net Distribution Yield (%)	0.15	0.15	0.15	0.15	0.15

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

Islamic Money Market and Cash	86.07%
AA1/AA+	5.44%
AA2/AA	2.44%
AA3/AA-	6.05%

TOP 10 HOLDINGS

NAME OF FINANCIAL INSTITUTIONS & SECURITIES	RATING	NAV (%)
KUWAIT FINANCE HOUSE (MALAYSIA) BERHAD	-	19.41
CIMB ISLAMIC BANK BERHAD	-	15.71
BANK ISLAM MALAYSIA BERHAD	-	15.51
BANK SIMPANAN NASIONAL	-	14.06
PUBLIC ISLAMIC BANK BERHAD	-	8.82
BANK KERJASAMA RAKYAT MALAYSIA BERHAD	-	6.34
ALLIANCE ISLAMIC BANK BERHAD	-	3.46
UEMS IMTN 4.600% 20.05.2026 - Series No. 13	AA-	3.06
MAYBANK IMTN 2.900% 09.10.2030	AA1	3.01
GLT12 IMTN 3.550% 12.08.2025	AA3	2.99

FUND MANAGER'S REVIEW, OUTLOOK AND STRATEGY

The Federal Reserve (Fed) unanimously voted to hold interest rates steady at 4.25%-4.5% range for a second straight meeting in March as the policymakers weigh the impact of President Donald Trump's aggressive economic agenda. The Fed has lowered its gross domestic product (GDP) growth forecast for 2025 to 1.7% from 2.1% and has raised its core inflation projections to 2.8% from 2.5%. Noteworthy that these revisions were done prior to the sweeping trade tariff announced in early April 2025. The United States (U.S.) non-farm payrolls jumped by a strong 228K in March, up from February's revised 117K. On inflation, the core Personal Consumption Expenditure (PCE) Index rose by 2.8% annually in February, up from 2.7% and above expectations of 2.7%.

U.S. Treasury yields declined month-on-month in March against the backdrop of heightened uncertainties brought by Trump's aggressive policies. The 2-year yield declined 10 basis points (bps) to 3.88%, the 5-year yield declined 7bps to 3.95% while the 10-year was held stable at 4.21%. Other developed markets' bond yields also ended lower in March. Local government bonds yield also closed firmer in March with the yield on the 10-year Malaysian Government Securities (MGS) lower by 2bps at 3.77%.

We expect major central banks to continue cutting interest rates over the next 12 months and Trump's policies threaten global equilibrium. Given this outlook, we remain constructive on local sukuk market.

Note:

Based on the Fund's portfolio returns as at **10 April 2025** the Volatility Factor (VF) for this Fund is **0.3** 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:

- 1) Sophisticated Investors are advised to read and understand the contents of the Information Memorandum of BIMB Shariah IncomePlus Fund dated 02 July 2021, its first supplemental dated 30 November 2023 and the Fund's Product Highlights 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 Information Memorandum 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 authorization or the lodgement of the Information Memorandum 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 Information Memorandum, 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.
- 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 Information Memorandum, its supplemental, and PHS relates will only be made upon receipt of the completed application form referred to in and accompanying the Information Memorandum, its supplemental, 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.