

**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**

<b>Fund Type</b>	Income	
<b>Risk Profile</b>	Moderate	
<b>Financial Year End</b>	31 August	
<b>Benchmark</b>	12-month Term Deposit-i Tawarruq profit rate of Bank Islam	
<b>Launch Date</b>	24 July 2024	
<b>Current Fund Size</b>	<b>NAV(RM)</b>	<b>9,098,864.21</b>
	<b>Units</b>	<b>17,989,357.07</b>

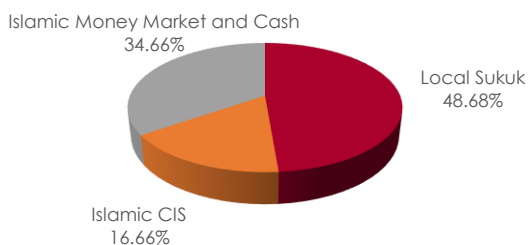
**FEES & CHARGES**

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

**TRANSACTION & DISTRIBUTION**

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

**ASSET ALLOCATION**



**COUNTRY ALLOCATION**

NAME OF COUNTRY	NAV (%)
Malaysia	65.34
Islamic Money Market and Cash	34.66

**FUND PERFORMANCE**

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

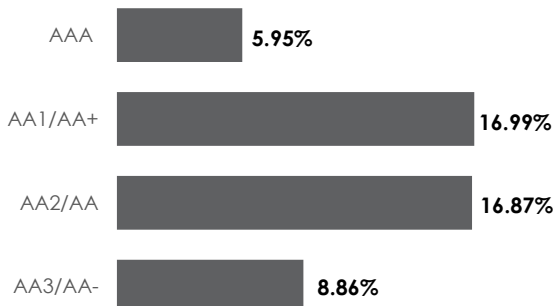
**CUMULATIVE PERFORMANCE (%)**

	YTD	1M	3M	6M	SI*
<b>Fund</b>	0.24	0.24	0.82	1.16	1.16
<b>Benchmark</b>	0.21	0.21	0.62	1.26	1.69

\*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	-	16.66
ALR IMTN TRANCHE 8 13.10.2031	AAA	5.95
YTL POWER IMTN 4.880% 22.03.2030	AA1	5.81
S P SETIA IMTN 4.560% 21.06.2030	AA	5.67
JOHOR PLANT IMTN 4.190% 26.09.2039	AA1	5.63
APM IMTN 4.690% 30.04.2029	AA2	5.62
IMTIAZ II IMTN07 4.630% 07.11.2025	AA2	5.59
LBS BINA IMTN 5.000% 23.01.2029 (S1 T1)	AA-	5.56
MAYBANK IMTN 4.710% 31.01.2031	AA1	5.55
LBS BINA IMTN 4.810% 23.01.2032 (S1 T2)	AA-	3.30

**TOP SECTORS**

NAME OF SECTOR	NAV (%)
Real Estate	14.53
Financial	11.14
Toll Road	5.95
Power	5.81
Plantation	5.63
Automotive	5.62

## FUND MANAGER'S REVIEW, OUTLOOK AND STRATEGY

As expected, the Federal Reserve (Fed) left the interest rates unchanged in 4.25%-4.5% range. The strong economy and uncertainties over the impacts of Trump's policies on inflation and growth means the Fed will need to take a "wait-and-see" approach. United States (U.S.) inflation gauge, Personal Consumption Expenditure (PCE) Index inched up to 2.6% in December 2024, the highest rate in seven months, from 2.4% in November although it came in line with expectations. Meanwhile, unemployment rate ticked lower to 4.1% in December, from 4.2% in November, reflecting economic resilience.

On local front, according to statistic office's advance estimate, the Malaysian economy grew 4.8% in Q4 2024 from 5.3% in Q3 2024 amidst slower growth in the manufacturing and construction sectors while the services sector maintained its solid momentum. Elsewhere, the headline inflation moderated further to 1.7% in December, down from 1.8% in November 2024, bringing the annual inflation rate for 2024 to 1.8%. Similarly, core inflation also trended downward, rising by 1.6%.

U.S. Treasury (UST) market closed slightly firmer despite Fed pause and positive economic data. The yields on the 10-year notes were down 3 basis points (bps) to 4.54%. Local government bonds yields settled flat to marginally firmer amidst a steady UST performance. The 10-year Malaysian Government Securities (MGS) yield stood at 3.81%.

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](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.
- 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.