

# **BANK ISLAM PREMIER FUND**

QUARTERLY REPORT FOR THE FINANCIAL PERIOD  
FROM 1 SEPTEMBER 2024 TO 30 NOVEMBER 2024



MANAGER:

BIMB INVESTMENT MANAGEMENT BERHAD 199301021508 (276246-X)

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## 1.0 FUND KEY INFORMATION

<b>Fund Name</b>	Bank Islam Premier Fund (BIPF)
<b>Fund Type</b>	Income and Growth
<b>Fund Category</b>	Shariah-Mixed Assets Fund (Wholesale)
<b>Fund Investment Objective</b>	<p>The Fund seeks to provide Medium to Long Term return through capital appreciation and income distribution.</p> <p><i>Note:</i></p> <p>* <i>Income distribution will be in the form of cash or additional units.</i></p> <p>**<i>The Fund is not a capital guaranteed fund or a capital protected fund.</i></p> <p><b><i>Any material changes to the investment objective would require Unit Holders' approval.</i></b></p>
<b>Fund Performance Benchmark</b>	<p>Average return of 5% per annum over a period of 5 years.</p> <p><i>Note:</i></p> <p><i>The Fund will be measured against an absolute return benchmark of 5% per annum over a period of 5 years. This is not a guaranteed return and it is only a measurement of the Fund's performance. The Fund may or may not achieve 5% per annum growth rate in any particular financial year but targets to achieve this growth rate through a 5 years period.</i></p>
<b>Fund Distribution Policy</b>	Subject to availability of income, the Fund will distribute income on a yearly basis.

## 2.0 MANAGER'S REPORT

<p><b>Performance Review</b></p>	<p>For the financial period under review, Bank Islam Premier Fund (BIPF) (“the Fund”) registered a return of -0.74%, compared to its benchmark’s return of 1.23%, resulting in an underperformance of -1.97%.</p> <p>The selected performance benchmark for the Fund was an average return of 5% per annum over a period of 5 years.</p> <p>The Fund’s underperformance was primarily due to significantly reduced size following substantial redemptions. This shrinkage resulted in disproportionately high fixed operating costs and limited the Fund’s ability to allocate assets beyond the money market, negatively impacting the Net Asset Value (NAV) and overall performance.</p> <p>The Fund’s investment strategy, contingent on sufficient asset size, aims to allocate up to 70% of NAV in Islamic Collective Investment Schemes (CIS) managed by the Manager, with a minimum of 30% in Bank Islam’s investment account, Islamic deposits, and Islamic money market instruments. At the end of the period under review, the Fund held 100% in Shariah-compliant cash and cash equivalents. The Fund size at the end of the period under review was RM0.42 million, while NAV per unit was RM0.9994.</p> <p>During the period under review, the Fund did not undertake any securities lending, repurchase transactions or cross-trade transactions. There were no changes to the Information Memorandum for the Fund that took place during the period under review, and no circumstances that could have significantly affected unit holders that occurred up to the date of this Manager’s Report.</p>
<p><b>Economy and Market Review</b></p>	<p><b>Economy</b></p> <p><b>Global</b></p> <p>The United States (U.S.) economy grew by 2.8% annualised pace in the third quarter of 2024 (Q3 2024), according to the advance estimate, slowing slightly from a 3.0% rise in the second quarter of 2024 (Q2 2024). The Q3 2024 growth primarily reflected increases in consumer spending, exports, and federal government spending. The economy grew at an average rate of 2.87% in the first three (3) quarters of 2024. Inflation as measured by the Personal Consumption Expenditure (PCE) Index averaged 2.5% in the first ten (10) months of 2024, as compared to an average of 3.9% in 2023 while the Core PCE averaged 2.8% (2023: 4.2%). After a long wait, the Federal Reserve finally delivered its first interest rate cut in more than four (4) years in September, slashing the Federal Fund Rate by 50 basis points (bps) to 4.75%-5.0% range.</p> <p>In the Eurozone, the economy grew by 0.4% in Q3 2024 from 0.2% growth in the Q2 2024, according to flash figures from European Union’s statistic agency. Spain recorded one of the highest growth rates, increasing 0.8% and Ireland grew 2%. In the first ten (10) months of the year, Eurozone’s inflation averaged around 2.4% from an average of 5.8% in 2023. On the back of growth worries and cooling inflation, the European Central Bank lowered its key interest rates three (3) times during the year up to October.</p>

	<p>The Chinese economy expanded by 4.6% year-on-year in Q3 2024, slower than the 4.7% growth rate recorded in Q2 2024, making the smallest annual growth rate since the first quarter of 2023. The slower growth was driven by persistent property weakness, weak domestic demand, deflation risks, and trade frictions with the U.S.</p> <p><i>(Source: Bloomberg, Bureau of Economic Analysis, CNBC, Eurostat, Trading Economics)</i></p> <p><b>Local</b></p> <p>The Malaysian's economy grew by 5.3% Q3 2024 albeit slower than the 5.9% growth rate recorded in the Q2 2024, supported by resilient domestic demand and a further recovery in performance of the external sector. This robust performance brought Malaysia's economic growth for the first nine (9) months of 2024 to 5.2%, compared to 3.8% growth for the same period last year. In the first ten (10) months of the year, inflation averaged 1.8% from 2023's average rate of 2.6%.</p> <p><i>(Source: Bloomberg, Bank Negara Malaysia and Department of Statistics Malaysia)</i></p> <p><b>Market Review</b></p> <p><b>Equity</b></p> <p>The FTSE All World Index began the financial period under review at 549.27 points. It reached its lowest level of 529.45 points on 6 September 2024 before rising to close at its peak of 567.06 points on 30 November 2024. This represents a total increase of 3.24% over the financial period.</p> <p>The FTSE Bursa Malaysia EMAS Shariah Index (FBM Shariah) started the financial period at 12,286.67 points. After reaching a low of 11,911.57 points on 11 September 2024, the index rebounded to a high of 12,412.47 points on 20 September 2024. However, subsequent declines resulted in a closing value of 12,034.69 points on 30 November 2024, representing a 2.05% decrease for the period.</p> <p><i>(Source: Bloomberg)</i></p> <p><b>Islamic Money Market</b></p> <p>Up to October 2024, Bank Negara Malaysia (BNM) has kept the Overnight Policy Rate (OPR) unchanged at 3.0%. Policymakers believe that the current OPR level will continue to stimulate growth while keeping inflation steady.</p>
<p><b>Market Outlook and Strategy</b></p>	<p><b>Equity</b></p> <p>Building on 2024's strong performance, we anticipate a positive outlook for Malaysia's equity market in 2025. This is driven by robust economic growth fueled by government initiatives, a favourable interest rate environment that boosts corporate profitability, and increased foreign direct investment due to geopolitical factors. Our strategy will employ a balanced approach, diversifying across market capitalisations (large, mid, and small cap) and sectors to mitigate risk. Thematic investing will complement this diversification, while incorporating a mix of growth and value stocks tailored to our risk tolerance and investment horizon. Active portfolio</p>

	<p>rebalancing will ensure our target asset allocation is maintained, optimising risk management and capitalising on market opportunities.</p> <p><b>Islamic Money Market</b></p> <p>The Manager expects major central banks to continue their interest rate cutting cycle in the near term. Domestically, BNM is likely to keep the OPR unchanged.</p> <p><b>Strategy</b></p> <p>Based on the current small Fund size, the Fund's strategy is to remain primarily invested in Islamic money market instruments to preserve capital and maintain liquidity. As the Fund size gradually increases, it will strategically reallocate into Shariah-compliant equities via Islamic Collective Investment Schemes (CIS) focusing on opportunities that align with market conditions and the Fund's long-term objectives. This cautious approach ensures that the Fund can take advantage of favourable entry points while managing risk, with a view to achieving optimal returns for investors as the Shariah-compliant equity exposure is built up over time.</p>
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**Total Return and Average Total Return for the Financial Period Ended 30 November 2024**

	The Fund		Benchmark	
	Total Return (%)	Average Total Return (%)	Total Return (%)	Average Total Return (%)
3 Months (01/09/24 – 30/11/24)	-0.74	-2.96	1.23	4.92
6 Months (01/03/24 – 30/11/24)	-0.07	-0.14	2.47	4.94
1 Year (01/12/23 – 30/11/24)	4.33	4.33	5.00	5.00
3 Year (01/12/21 – 30/11/24)	-4.36	-1.45	15.76	5.25
Since Inception (17/11/20 – 30/11/24)	-0.06	-0.01	21.55	5.39

*Data Source : BIMB Investment Management Berhad  
 Data verified by : Novagni Analytics & Advisory Sdn. Bhd.  
 Benchmarks : Average return of 5% per annum over a period of 5 years.*

**Notes:**

- Total Return** of the Fund had 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 30 November 2024**

<b>Bank Islam Premier Fund</b>	<b>30 November 2024</b>
<b>Unit Prices (RM)</b>	
Highest Net Asset Value (NAV) per unit for the period	1.0069
Lowest NAV per unit for the period	0.9994
<b>Net Asset Value (NAV) and Units in Circulation (UIC) as at the end of the period</b>	
Total NAV (RM)	423,640.88
Units in Circulation (UIC)	423,905.63
<b>NAV per unit (RM)</b>	<b>0.9994</b>
<b>Return of Fund (%)</b>	
Capital Growth (%) <sup>(a)</sup>	-0.74
Income Return (%) <sup>(b)</sup>	-
<b>Return of the Fund (%)<sup>(c)</sup></b>	<b>-0.74</b>
<b>Total Expense Ratio (TER) (%)<sup>(d)</sup></b>	<b>1.47</b>
<b>Portfolio Turnover Ratio (PTR) (times)<sup>(e)</sup></b>	<b>-</b>

**Note:**

- a. **Capital Return** =  $\frac{\text{NAV per unit (end of period/year)} - 1}{\text{NAV per unit (beginning of period/year)}}$
- b. **Income Return** =  $\frac{\text{Income Distribution per Unit} / \text{NAV per Unit on beginning of year}}{\times 100}$
- c. **Total Return** =  $(1 + \text{Capital return}) \times (1 + \text{Income return}) - 1$
- d. **Total Expenses Ratio** = It is the total expenses expressed as quarterly percentage of the Fund's average Net Asset Value.
- e. **Portfolio Turnover Ratio** = It represents the average of the total acquisitions and disposals of the investment in the Fund for the quarter period over the average Net Asset Value of the Fund calculated on a daily basis.

**Asset Allocation**

<b>Bank Islam Premier Fund</b>	<b>30 November 2024 (%)</b>
<b>Investment in Islamic Collective Investment Scheme</b>	<b>0.00</b>
Shariah-compliant Cash and Short Term Investments:	0.00
	<b>100.00</b>
	<b>100.00</b>



#### Unit Holdings as at 30 November 2024

Size of Holding	Bank Islam Premier Fund			
	No. of Unit Holders		No. of Units Held	
	No.	%	Unit	%
5,000 and below	-	-	-	-
5,001 to 10,000	-	-	-	-
10,001 to 50,000	-	-	-	-
50,001 to 500,000	1	50.00	422,905.63	99.76
500,001 and above	-	-	-	-
<b>Units Held by the Unit Holders</b>	<b>1</b>	<b>50.00</b>	<b>422,905.63</b>	<b>99.76</b>
Units Held by the Manager	1	50.00	1,000.00	0.24
<b>Grand Total for the Fund</b>	<b>2</b>	<b>100.00</b>	<b>423,905.63</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 assist 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 **BANK ISLAM PREMIER 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 30 November 2024, in accordance with 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 Adviser,  
**BIMB SECURITIES SDN BHD**

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

Kuala Lumpur, Malaysia  
27 January 2025

## 4.0 FINANCIAL STATEMENT (UNAUDITED)

### BANK ISLAM PREMIER FUND

#### STATEMENT OF COMPREHENSIVE INCOME FOR THE FINANCIAL PERIOD FROM 1 SEPTEMBER 2024 TO 30 NOVEMBER 2024

	<u>Note</u>	1.9.2024 to <u>30.11.2024</u> RM
<b>INVESTMENT INCOME</b>		
Dividend income		-
Profit income from Islamic deposits with licensed Islamic financial institutions		3,079
Unrealised gain from financial instruments at fair value through profit or loss	1	-
Management fee rebate	1	-
Realised gain on disposal of quoted Shariah-compliant securities		-
Other income		-
		<u>3,079</u>
<b>EXPENSES</b>		
Management fee		1,269
Trustee's fee		37
Administrative expenses		4,955
		<u>6,261</u>
<b>PROFIT BEFORE TAXATION</b>		(3,182)
Taxation		-
<b>PROFIT AFTER TAXATION AND TOTAL COMPREHENSIVE INCOME FOR THE FINANCIAL PERIOD</b>		<u>(3,182)</u>
Total comprehensive income for the period consists of:		
Realised amount		(3,182)
Unrealised amount		-
		<u>(3,182)</u>

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

## BANK ISLAM PREMIER FUND

### STATEMENT OF FINANCIAL POSITION AS AT 30 NOVEMBER 2024

	<u>Note</u>	As at <u>30.11.2024</u> RM
<b>ASSETS</b>		
Cash and cash equivalents (Shariah-compliant)	2	435,966
Financial assets at fair value through profit loss (Islamic Collective Investment Scheme)	1	-
Management fee rebate receivable		-
<b>TOTAL ASSETS</b>		<u>435,966</u>
<b>LIABILITIES</b>		
Accrued management fee		417
Amount due to Trustee		25
Shariah Adviser's fee payable		4,958
Other payables and accruals		6,925
<b>TOTAL LIABILITIES</b>		<u>12,325</u>
<b>NET ASSET VALUE ("NAV") OF THE FUND</b>		<u>423,641</u>
<b>EQUITY</b>		
Unit holders' capital		293,740
Accumulated losses		129,901
<b>NET ASSET ATTRIBUTABLE TO UNIT HOLDERS</b>		<u>423,641</u>
<b>NUMBER OF UNITS IN CIRCULATION (UNITS)</b>		423,906
<b>NET ASSET VALUE PER UNIT (SEN)</b>		<u>0.9994</u>

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

## BANK ISLAM PREMIER FUND

### STATEMENT OF CHANGES IN EQUITY FOR THE FINANCIAL PERIOD FROM 1 SEPTEMBER 2024 TO 30 NOVEMBER 2024

	Unit holders' <u>capital</u> RM	Retained <u>profits</u> RM	<u>Total</u> RM
Balance as at 1 September 2024	293,740	133,117	426,856
Movement in unit holders' contributions:			
- Creation of units	-	-	-
- Cancellation of units	-	-	-
Total comprehensive income for the financial period	-	(3,182)	(3,182)
Balance as at 30 November 2024	<u>293,740</u>	<u>129,901</u>	<u>423,641</u>

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

## BANK ISLAM PREMIER FUND

### STATEMENT OF CASH FLOWS FOR THE FINANCIAL PERIOD FROM 1 SEPTEMBER 2024 TO 30 NOVEMBER 2024

	<u>Note</u>	1.9.2024 to <u>30.11.2024</u> RM
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>		
Purchase of Islamic Collective Investment Scheme		-
Profit income received from Islamic deposits with licensed Islamic financial institutions		3,079
Management fee rebate		-
Management fee paid		(1,274)
Trustee fee paid		(55)
Shariah Adviser's fee paid		(875)
Payment for other administrative expenses		<u>(15,363)</u>
<b>NET CASH USED IN OPERATING ACTIVITIES</b>		<u>(14,488)</u>
<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>		
Cash receipt for creation of units		-
Payments for cancellation of units		<u>-</u>
<b>NET CASH USED IN FINANCING ACTIVITIES</b>		<u>-</u>
Net decrease in cash and cash equivalents		(14,488)
Cash and cash equivalents at the beginning of the financial period		<u>450,454</u>
Cash and cash equivalents at the end of the financial period	2	<u><u>435,966</u></u>
Cash and cash equivalents comprise:		
Wafiyah Investment Account		430,144
Cash at bank		<u>5,822</u>
	2	<u><u>435,966</u></u>

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

## BANK ISLAM PREMIER FUND

### NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL PERIOD FROM 1 SEPTEMBER 2024 TO 30 NOVEMBER 2024

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

	As at <u>30.11.2024</u> RM
Financial assets at fair value through profit or loss:	
Islamic Collective Investment Scheme	-
	<u>-</u>
	RM
Net gain on financial assets at fair value through profit or loss	-
- Net unrealised gain on fair value movement	-
- Management fee rebate #	-
	<u>-</u>

# Management fee rebate represents the Fund's entitlement to management fee rebate from the Manager and the Manager of Islamic Collective Investment Scheme the Fund invests in.

For the financial period ended 30 November 2024, the rebate recognised at a rate of 1.20% for BIMB-Arabesque / Global Dividend Fund 1 – RM-Hedged Class and BIMB-ARABESQUE Global Shariah-ESG AI Technology Fund – RM Class, calculated and accrued daily based on the NAV of the Islamic Collective Investment Scheme.

## BANK ISLAM PREMIER FUND

### NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL PERIOD FROM 1 SEPTEMBER 2024 TO 30 NOVEMBER 2024 (CONTINUED)

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

	As at <u>30.11.2024</u> RM
Islamic deposits with licensed Islamic financial institutions:	
- Wafiyah Investment Account	430,144
- Cash at bank	<u>5,822</u>
	<u><u>435,966</u></u>

#### 3 TOTAL EXPENSE RATIO ("TER")

	<u>30.11.2024</u> %
TER	<u><u>1.47</u></u>

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	=	Other expenses including Sales and Services Tax ("SST") on transaction costs
F	=	Average NAV of the Fund calculated on a daily basis

The average NAV of the Fund for the financial period calculated on a daily basis is RM425,336

#### 4 PORTFOLIO TURNOVER RATIO ("PTR")

	<u>30.11.2024</u>
PTR (times)	<u><u>-</u></u>

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 = RM NIL  
total disposal for the financial period = RM NIL



## BANK ISLAM PREMIER FUND

### NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL PERIOD FROM 1 SEPTEMBER 2024 TO 30 NOVEMBER 2024 (CONTINUED)

#### 5 SHARIAH INFORMATION OF THE FUND

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

- a) Collective Investment Schemes which have been verified as Shariah-compliant by the Shariah Adviser; and
- b) Cash placements and liquid assets in local market, which are placed in Shariah-compliant investment and/or instruments.

#### 6 QUARTERLY REPORT

The quarterly report for the financial period from 1 September 2024 to 30 November 2024 is unaudited.

## 5.0 CORPORATE DIRECTORY

<b>Manager</b>	<p><b>BIMB Investment Management Berhad</b>  <b>[Registration No.: 199301021508 (276246-X)]</b></p> <p><b>Registered Office</b>  Level 32, Menara Bank Islam, No. 22, Jalan Perak  50450, Kuala Lumpur</p> <p><b>Business Office</b>  Level 19, Menara Bank Islam, No. 22, Jalan Perak  50450, Kuala Lumpur</p>
<b>Board of Directors</b>	<p>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)</p>
<b>Shariah Adviser</b>	<p><b>BIMB SECURITIES SDN BHD</b>  <b>[Registration No.: 199401004484 (290163-X)]</b></p> <p><b>Registered Office</b>  Level 32, Menara Bank Islam, No. 22, Jalan Perak  50450, Kuala Lumpur</p> <p><b>Business Office</b>  Level 34, Menara Bank Islam, No. 22, Jalan Perak  50450, Kuala Lumpur</p>
<b>Investment Committee</b>	<p>Khairul Muzamel Perera Abdullah (Chairman – Independent Member)  Mohd Radzuan Ahmad Tajuddin (Independent Member)  Dato' Seri Dr. Mohamad Zabidi Ahmad (Independent Member)</p>
<b>Board Audit &amp; Risk Committee</b>	<p>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)</p>
<b>Company Secretary</b>	<p>Maria Mat Said (LS 009400)  Level 32, Menara Bank Islam, No. 22, Jalan Perak  50450, Kuala Lumpur</p>
<b>Key Management</b>	<p>Nor Zuraini Mohd Saad (Acting Chief Executive Officer)  Bakri Jamaluddin (Chief Operating Officer)  Salmi Ahmad (Head of Product Development &amp; 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)</p>

<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>Deutsche Trustees Malaysia Berhad</b> <b>[Registration No.:200701005591 (763590-H)]</b> Level 20, Menara IMC 8, Jalan Sultan Ismail 50250 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
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