

INVESTMENT OBJECTIVE

The Fund seeks to provide a stable income stream and an opportunity for capital appreciation over the medium to long term by investing in Sukuk both locally and globally.

Note: Medium to long term refers to an investment horizon of three (3) years or more. Any material changes to the Fund's investment objective would require Unit Holders' approval.

FUND INFORMATION

Fund Type	Income	
Risk Profile	Moderate	
Financial Year End	31 October	
Benchmark	Term Deposit-i Tawarruq of Bank Islam Malaysia Berhad 1-year rate	
Launch Date	01 August 2018	
Current Fund Size	NAV(RM)	4,579,353.21
	Units	18,099,870.79

FEES & CHARGES

Sales Charge	Up to 2.00% of the NAV per unit of the Fund
Annual Management Fee	Up to 1.20% per annum of the NAV of the Fund
Annual Trustee Fee	Up to 0.04% per annum of the NAV of the Fund, subject to a minimum fee of RM18,000

TRANSACTION & DISTRIBUTION

Minimum Initial Investment	RM 1,000.00
Minimum Additional Investment	RM 500.00
Distribution Policy	Subject to availability of income, the Fund will distribute income on an annual basis.

ASSET ALLOCATION

Cash and Cash Equivalents
4.10%



Local Sukuk
95.90%

TOP SECTORS

NAME OF SECTOR	NAV (%)
Financials	25.52
Power	17.92
Toll Road	10.83
Real Estate	9.82
Renewable Energy	7.45
Transportation & Storage	7.19
Plantation	6.52
Telecommunication	3.75
Construction & Engineering	3.56
Oil & Gas	3.34

NAME OF COUNTRY	NAV (%)
Malaysia	95.90
Cash and Cash Equivalents	4.10

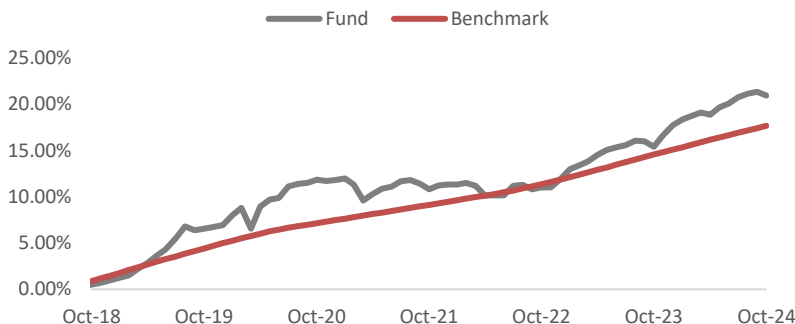
LIPPERLEADER Fund Ratings*

Highest (5) (4) (3) (2) (1) Lowest

2 Total Return 2 Consistent Return 5 Preservation

*Source: Lipper IM as of 31 October 2024

FUND PERFORMANCE



Source: BIMB Investment, data as of 31 October 2024

CUMULATIVE PERFORMANCE (%)

	YTD	1M	3M	6M	9M	1Y	3Y	5Y	SI*
Fund	2.73	(0.33)	0.14	1.76	2.20	4.82	9.14	13.51	20.95
Benchmark	2.25	0.21	0.64	1.31	2.01	2.72	7.84	12.40	17.68

*Since Inception

HISTORICAL PERFORMANCE (%)

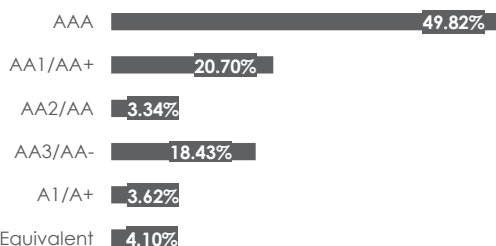
	2019	2020	2021	2022	2023
Fund	5.88	4.55	(0.42)	0.50	5.23
Benchmark	3.43	2.37	1.85	2.18	2.90

INCOME DISTRIBUTIONS

	2020	2021	2022	2023	2024
Net Distribution (Sen/Unit)	1.54	0.67	0.43	0.39	0.495
Net Distribution Yield (%)	6.01	2.64	1.79	1.62	2.01

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 HOLDINGS

NAME OF SECURITIES	RATING	NAV (%)
PLUS BERHAD IMTN 4.891% 11.01.2036 -Sukuk PLUS T27	AAA	3.89
ALR IMTN TRANCHE 12 12.10.2035	AAA	3.88
BPMB IMTN 4.75% 04.11.2031 - Issue No 8	AAA	3.80
SINAR KAMIRI IMTN 5.870% 30.01.2031	AA-	3.77
SPG IMTN 5.170% 30.04.2030	AA-	3.76
DIGI IMTN 4.990% 02.12.2027 - Tranche No 7	AAA	3.75
TENAGA IMTN 4.730% 29.06.2029	AAA	3.75
RHBBANK IMTN 4.380% 17.11.2028	AA1	3.70
CIMBI IMTN 4.310% 29.11.2030 - Series 2 Tranche 3	AAA	3.68
TH IMTN 5.600% 06.08.2035 (Series 13)	AA3	3.67

FUND MANAGER'S REVIEW

The Fund's performance for the month was -0.33% as compared to its benchmark's return of 0.21%, translating to an underperformance of 0.54%.

Global bonds yields soared amidst stronger than expected US inflation reading and as investors de-risked ahead of US Presidential Election. US economy grew 2.7% annualized rate in the third quarter of 2024, below the 3.0% print in the second quarter of 2024. Growth was supported by resilient consumer spending and federal government outlays. On inflation front, the Personal Consumption Expenditure (PCE) Price index rose 2.1% year-on-year, slower than August's 2.3% rise. The core PCE however rose 2.7% matching the increase seen in August and exceeding the market forecast of 2.6%. Unemployment rate unexpectedly improved to 4.1%, in September from 4.2%. However, the non-farm payrolls data released at the end of the month reported a meagre addition of only 12,000 jobs, falling short of the anticipated 100,000 due to the impact of weather disruptions and worker strikes. The 10-year US Treasury yield was up 50 basis point (bps) on the month to close at 4.28%.

Ringgit government bond yields climbed between 10-20bps during the month, tracking the higher global yields. The 10-year Malaysian Government Securities (MGS) yield increased 22bps to 3.93%, while the 3-year and 5-year added 19bps and 15bps to close at 3.52% and 3.65%, respectively. The 30-year however only weakened by 5bps to 4.24%.

According to advanced estimates from statistic office, the Malaysian economy grew by 5.3% in the third quarter of 2024, from 5.9% in the second quarter of 2024, underpinned by strong performances in the services, manufacturing, and construction sector. Headline inflation moderated further to 1.8% in September, while core inflation also came in at 1.8%.

Amidst expectation of lower global interest rates, we remain positive on local sukuk. The recent sell-off has opened up bargain hunting opportunities.

Note:

Based on the Fund's portfolio returns as at **10 NOVEMBER 2024**, the Volatility Factor (VF) for this Fund is **1.5** 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:

- Investors are advised to read and understand the contents of the Prospectus of BIMB ESG Sukuk Fund (Fund) dated 01 August 2018, its first supplemental dated 30 September 2023, 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, its supplemental, 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.
- 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.
- 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.
- 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.
- 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.

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FUND INFORMATION

Fund Type	Income
Risk Profile	Moderate
Financial Year End	31 October
Benchmark	Term Deposit-i Tawarruq of Bank Islam Malaysia Berhad 1-year rate
Launch Date	01 August 2018
Current Fund Size	NAV (USD) 1,134.74 Units 4,779.04

FEES & CHARGES

Sales Charge	Up to 2.00% of the NAV per unit of the Fund
Annual Management Fee	Up to 1.20% per annum of the NAV of the Fund
Annual Trustee Fee	Up to 0.04% per annum of the NAV of the Fund subject to a minimum fee of RM18,000 (excluding foreign custodian fees and charges)

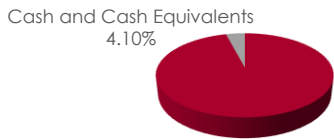
TRANSACTION & DISTRIBUTION

Minimum Initial Investment	USD 1,000.00
Minimum Additional Investment	USD 500.00
Distribution Policy	Subject to availability of income, the Fund will distribute income on an annual basis.

CURRENCY EXCHANGE RATE

MYR 1 = USD 0.2283

ASSET ALLOCATION



TOP SECTORS

NAME OF SECTOR	NAV (%)
Financials	25.52
Power	17.92
Toll Road	10.83
Real Estate	9.82
Renewable Energy	7.45
Transportation & Storage	7.19
Plantation	6.52
Telecommunication	3.75
Construction & Engineering	3.56
Oil & Gas	3.34

NAME OF COUNTRY	NAV (%)
Malaysia	95.90
Cash and Cash Equivalents	4.10

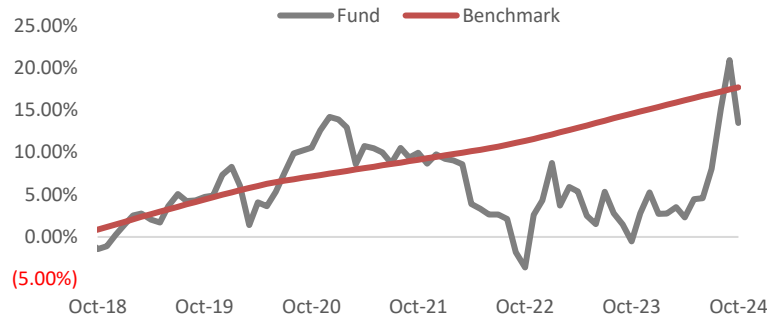
LIPPERLEADER Fund Ratings*

Highest (5) (4) (3) (2) (1) Lowest

2 Total Return **2** Consistent Return **5** Preservation

*Source: Lipper IM as of 31 October 2024

FUND PERFORMANCE



Source: BIMB Investment, data as of 31 October 2024

CUMULATIVE PERFORMANCE (%)

	YTD	1M	3M	6M	9M	1Y	3Y	5Y	SI*
Fund	7.80	(6.17)	4.99	10.91	10.45	14.04	3.19	8.34	13.45
Benchmark	2.25	0.21	0.64	1.31	2.01	2.72	7.84	12.40	17.68

*Since Inception

HISTORICAL PERFORMANCE (%)

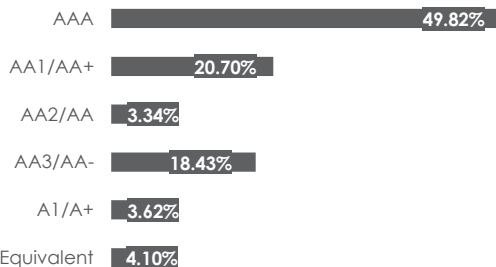
	2019	2020	2021	2022	2023
Fund	7.04	6.37	(3.87)	(4.95)	0.88
Benchmark	3.43	2.37	1.85	2.18	2.90

INCOME DISTRIBUTIONS

	2020	2021	2022	2023	2024
Net Distribution (Sen/Unit)	1.51	0.66	0.37	0.34	0.46
Net Distribution Yield (%)	6.00	2.63	1.77	1.63	2.17

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 HOLDINGS

NAME OF SECURITIES	RATING	NAV (%)
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ALR IMTN TRANCHE 12 12.10.2035	AAA	3.88
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TENAGA IMTN 4.730% 29.06.2029	AAA	3.75
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CIMBI IMTN 4.310% 29.11.2030 - Series 2 Tranche 3	AAA	3.68
TH IMTN 5.600% 06.08.2035 (Series 13)	AA3	3.67

FUND MANAGER'S REVIEW

The Fund's performance for the month was -6.17% as compared to its benchmark's return of 0.21%, translating to an underperformance of 6.38%.

Global bonds yields soared amidst stronger than expected US inflation reading and as investors de-risked ahead of US Presidential Election. US economy grew 2.7% annualized rate in the third quarter of 2024, below the 3.0% print in the second quarter of 2024. Growth was supported by resilient consumer spending and federal government outlays. On inflation front, the Personal Consumption Expenditure (PCE) Price index rose 2.1% year-on-year, slower than August's 2.3% rise. The core PCE however rose 2.7% matching the increase seen in August and exceeding the market forecast of 2.6%. Unemployment rate unexpectedly improved to 4.1%, in September from 4.2%. However, the non-farm payrolls data released at the end of the month reported a meagre addition of only 12,000 jobs, falling short of the anticipated 100,000 due to the impact of weather disruptions and worker strikes. The 10-year US Treasury yield was up 50 basis point (bps) on the month to close at 4.28%.

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According to advanced estimates from statistic office, the Malaysian economy grew by 5.3% in the third quarter of 2024, from 5.9% in the second quarter of 2024, underpinned by strong performances in the services, manufacturing, and construction sector. Headline inflation moderated further to 1.8% in September, while core inflation also came in at 1.8%.

Amidst expectation of lower global interest rates, we remain positive on local sukuk. The recent sell-off has opened up bargain hunting opportunities.

Note:

Based on the Fund's portfolio returns as at **10 NOVEMBER 2024**, the Volatility Factor (VF) for this Fund is **1.6** 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.

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Fund Type	Income
Risk Profile	Moderate
Financial Year End	31 October
Benchmark	Term Deposit-i Tawarruq of Bank Islam Malaysia Berhad 1-year rate
Launch Date	01 August 2018
Current Fund Size	NAV (SGD) 1,091.35 Units 4,777.84

FEES & CHARGES

Sales Charge	Up to 2.00% of the NAV per unit of the Fund
Annual Management Fee	Up to 1.20% per annum of the NAV of the Fund
Annual Trustee Fee	Up to 0.04% per annum of the NAV of the Fund subject to a minimum fee of RM 18,000 (excluding foreign custodian fees and charges)

TRANSACTION & DISTRIBUTION

Minimum Initial Investment	SGD 1,000.00
Minimum Additional Investment	SGD 500.00
Distribution Policy	Subject to availability of income, the Fund will distribute income on an annual basis.

CURRENCY EXCHANGE RATE

MYR 1 = SGD 0.3017

ASSET ALLOCATION

Cash and Cash Equivalents
4.10%



Local Sukuk
95.90%

TOP SECTORS

NAME OF SECTOR	NAV (%)
Financials	25.52
Power	17.92
Toll Road	10.83
Real Estate	9.82
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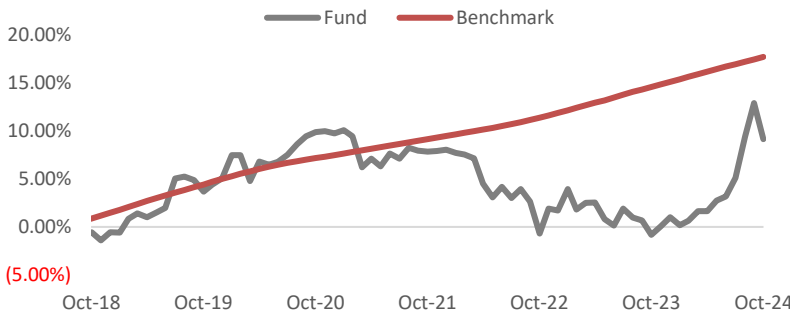
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Highest (5) (4) (3) (2) (1) Lowest

2 Total Return 2 Consistent Return 5 Preservation

*Source: Lipper IM as of 31 October 2024

FUND PERFORMANCE



Source: BIMB Investment, data as of 31 October 2024

CUMULATIVE PERFORMANCE (%)

	YTD	1M	3M	6M	9M	1Y	3Y	5Y	SI*
Fund	8.03	(3.33)	3.83	7.38	8.94	10.02	1.19	5.25	9.13
Benchmark	2.25	0.21	0.64	1.31	2.01	2.72	7.84	12.40	17.68

*Since Inception

HISTORICAL PERFORMANCE (%)

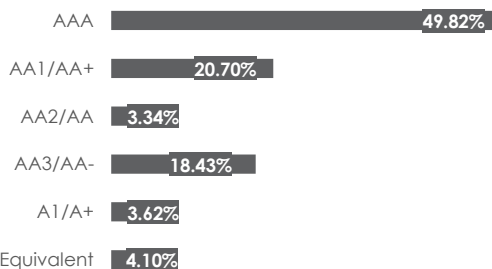
	2019	2020	2021	2022	2023
Fund	5.65	4.46	(1.56)	(5.84)	(0.69)
Benchmark	3.43	2.37	1.85	2.18	2.90

INCOME DISTRIBUTIONS

	2020	2021	2022	2023	2024
Net Distribution (Sen/Unit)	1.50	0.65	0.38	0.34	0.43
Net Distribution Yield (%)	6.02	2.61	1.77	1.58	2.03

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 HOLDINGS

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Ringgit government bond yields climbed between 10-20bps during the month, tracking the higher global yields. The 10-year Malaysian Government Securities (MGS) yield increased 22bps to 3.93%, while the 3-year and 5-year added 19bps and 15bps to close at 3.52% and 3.65%, respectively. The 30-year however only weakened by 5bps to 4.24%.

According to advanced estimates from statistic office, the Malaysian economy grew by 5.3% in the third quarter of 2024, from 5.9% in the second quarter of 2024, underpinned by strong performances in the services, manufacturing, and construction sector. Headline inflation moderated further to 1.8% in September, while core inflation also came in at 1.8%.

Amidst expectation of lower global interest rates, we remain positive on local sukuk. The recent sell-off has opened up bargain hunting opportunities.

Note:

Based on the Fund's portfolio returns as at **10 NOVEMBER 2024**, the Volatility Factor (VF) for this Fund is **1.7** 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.

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INVESTMENT OBJECTIVE

The Fund seeks to provide a stable income stream and an opportunity for capital appreciation over the medium to long term by investing in Sukuk both locally and globally.

Note: Medium to long term refers to an investment horizon of three (3) years or more. Any material changes to the Fund's investment objective would require Unit Holders' approval.

FUND INFORMATION

Fund Type	Income
Risk Profile	Moderate
Financial Year End	31 October
Benchmark	Term Deposit-i Tawarruq of Bank Islam Malaysia Berhad 1-year rate
Launch Date	01 August 2018
Current Fund Size	NAV (RM) 135,830,574.85
	Units 536,718,871.95

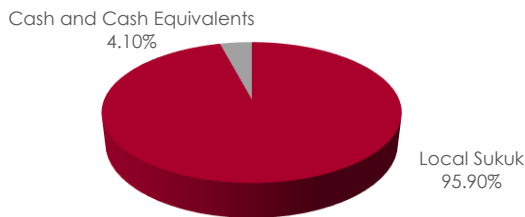
FEES & CHARGES

Sales Charge	NIL
Annual Management Fee	Up to 1.20% per annum of the NAV of the Fund
Annual Trustee Fee	Up to 0.04% per annum of the NAV of the Fund, subject to a minimum fee of RM18,000

TRANSACTION & DISTRIBUTION

Minimum Initial Investment	RM 1,000,000.00
Minimum Additional Investment	RM 500,000.00
Distribution Policy	Subject to availability of income, the Fund will distribute income on an annual basis.

ASSET ALLOCATION



TOP SECTORS

NAME OF SECTOR	NAV (%)
Financials	25.52
Power	17.92
Toll Road	10.83
Real Estate	9.82
Renewable Energy	7.45
Transportation & Storage	7.19
Plantation	6.52
Telecommunication	3.75
Construction & Engineering	3.56
Oil & Gas	3.34

NAME OF COUNTRY	NAV (%)
Malaysia	95.90
Cash and Cash Equivalents	4.10

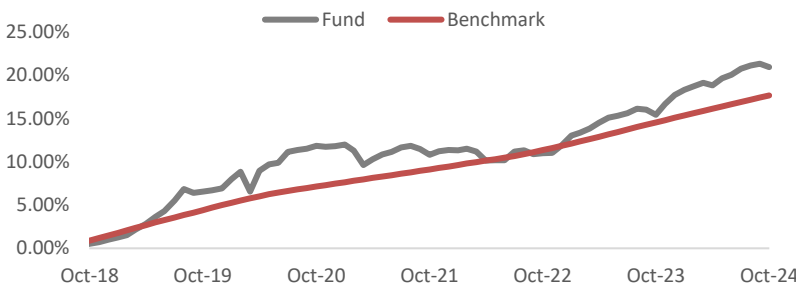
LIPPERLEADER Fund Ratings*

Highest (5) (4) (3) (2) (1) Lowest

2 Total Return **2** Consistent Return **5** Preservation

*Source: Lipper IM as of 31 October 2024

FUND PERFORMANCE



Source: BIMB Investment, data as of 31 October 2024

CUMULATIVE PERFORMANCE (%)

	YTD	1M	3M	6M	9M	1Y	3Y	5Y	SI*
Fund	2.73	(0.33)	0.14	1.76	2.20	4.77	9.14	13.51	20.95
Benchmark	2.25	0.21	0.64	1.31	2.01	2.72	7.84	12.40	17.68

*Since Inception

HISTORICAL PERFORMANCE (%)

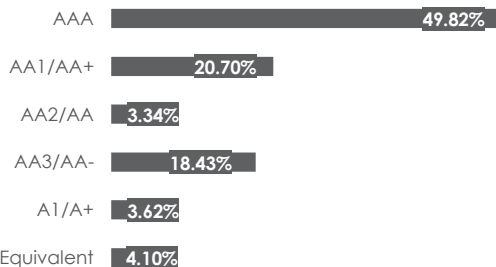
	2019	2020	2021	2022	2023
Fund	5.88	4.55	(0.38)	0.46	5.23
Benchmark	3.43	2.37	1.85	2.18	2.90

INCOME DISTRIBUTIONS

	2020	2021	2022	2023	2024
Net Distribution (Sen/Unit)	1.54	0.67	0.43	0.39	0.495
Net Distribution Yield (%)	6.01	2.64	1.79	1.62	2.01

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 HOLDINGS

NAME OF SECURITIES	RATING	NAV (%)
PLUS BERHAD IMTN 4.891% 11.01.2036 -Sukuk PLUS T27	AAA	3.89
ALR IMTN TRANCHE 12 12.10.2035	AAA	3.88
BPMB IMTN 4.75% 04.11.2031 - Issue No 8	AAA	3.80
SINAR KAMIRI IMTN 5.870% 30.01.2031	AA-	3.77
SPG IMTN 5.170% 30.04.2030	AA-	3.76
DIGI IMTN 4.990% 02.12.2027 - Tranche No 7	AAA	3.75
TENAGA IMTN 4.730% 29.06.2029	AAA	3.75
RHBBANK IMTN 4.380% 17.11.2028	AA1	3.70
CIMBI IMTN 4.310% 29.11.2030 - Series 2 Tranche 3	AAA	3.68
TH IMTN 5.600% 06.08.2035 (Series 13)	AA3	3.67

FUND MANAGER'S REVIEW

The Fund's performance for the month was -0.33% as compared to its benchmark's return of 0.21%, translating to an underperformance of 0.54%.

Global bonds yields soared amidst stronger than expected US inflation reading and as investors de-risked ahead of US Presidential Election. US economy grew 2.7% annualized rate in the third quarter of 2024, below the 3.0% print in the second quarter of 2024. Growth was supported by resilient consumer spending and federal government outlays. On inflation front, the Personal Consumption Expenditure (PCE) Price index rose 2.1% year-on-year, slower than August's 2.3% rise. The core PCE however rose 2.7% matching the increase seen in August and exceeding the market forecast of 2.6%. Unemployment rate unexpectedly improved to 4.1%, in September from 4.2%. However, the non-farm payrolls data released at the end of the month reported a meagre addition of only 12,000 jobs, falling short of the anticipated 100,000 due to the impact of weather disruptions and worker strikes. The 10-year US Treasury yield was up 50 basis point (bps) on the month to close at 4.28%.

Ringgit government bond yields climbed between 10-20bps during the month, tracking the higher global yields. The 10-year Malaysian Government Securities (MGS) yield increased 22bps to 3.93%, while the 3-year and 5-year added 19bps and 15bps to close at 3.52% and 3.65%, respectively. The 30-year however only weakened by 5bps to 4.24%.

According to advanced estimates from statistic office, the Malaysian economy grew by 5.3% in the third quarter of 2024, from 5.9% in the second quarter of 2024, underpinned by strong performances in the services, manufacturing, and construction sector. Headline inflation moderated further to 1.8% in September, while core inflation also came in at 1.8%.

Amidst expectation of lower global interest rates, we remain positive on local sukuk. The recent sell-off has opened up bargain hunting opportunities.

Note:

Based on the Fund's portfolio returns as at **10 NOVEMBER 2024**, the Volatility Factor (VF) for this Fund is **1.5** 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:

- Investors are advised to read and understand the contents of the Prospectus of BIMB ESG Sukuk Fund (Fund) dated 01 August 2018, its first supplemental dated 30 September 2023, 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, its supplemental, 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.
- 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.
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INVESTMENT OBJECTIVE

The Fund seeks to provide a stable income stream and an opportunity for capital appreciation over the medium to long term by investing in Sukuk both locally and globally.

Note: Medium to long term refers to an investment horizon of three (3) years or more. Any material changes to the Fund's investment objective would require Unit Holders' approval.

FUND INFORMATION

Fund Type	Income
Risk Profile	Moderate
Financial Year End	31 October
Benchmark	Term Deposit-i Tawarruq of Bank Islam Malaysia Berhad 1-year rate
Launch Date	01 August 2018
Current Fund Size	NAV (USD) 1,134.74 Units 4,779.04

FEES & CHARGES

Sales Charge	NIL
Annual Management Fee	Up to 1.20% per annum of the NAV of the Fund
Annual Trustee Fee	Up to 0.04% per annum of the NAV of the Fund subject to a minimum fee of RM18,000 (excluding foreign custodian fees and charges)

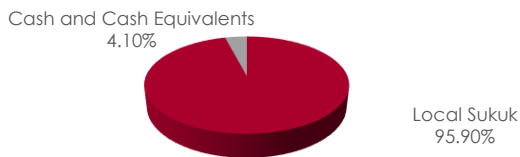
TRANSACTION & DISTRIBUTION

Minimum Initial Investment	USD 1,000,000.00
Minimum Additional Investment	USD 500,000.00
Distribution Policy	Subject to availability of income, the Fund will distribute income on an annual basis.

CURRENCY EXCHANGE RATE

MYR 1 = USD 0.2283

ASSET ALLOCATION



TOP SECTORS

NAME OF SECTOR	NAV (%)
Financials	25.52
Power	17.92
Toll Road	10.83
Real Estate	9.82
Renewable Energy	7.45
Transportation & Storage	7.19
Plantation	6.52
Telecommunication	3.75
Construction & Engineering	3.56
Oil & Gas	3.34

NAME OF COUNTRY	NAV (%)
Malaysia	95.90
Cash and Cash Equivalents	4.10

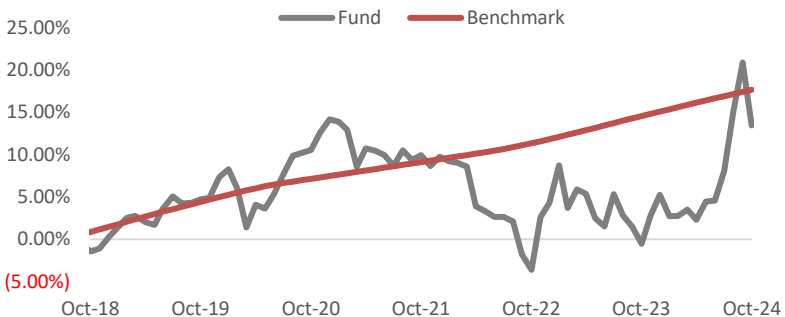
LIPPERLEADER Fund Ratings*

Highest (5) (4) (3) (2) (1) Lowest

2 Total Return 2 Consistent Return 5 Preservation

*Source: Lipper IM as of 31 October 2024

FUND PERFORMANCE



Source: BIMB Investment, data as of 31 October 2024

CUMULATIVE PERFORMANCE (%)

	YTD	1M	3M	6M	9M	1Y	3Y	5Y	SI*
Fund	7.80	(6.17)	4.99	10.91	10.45	14.04	3.19	8.34	13.45
Benchmark	2.25	0.21	0.64	1.31	2.01	2.72	7.84	12.40	17.68

*Since Inception

HISTORICAL PERFORMANCE (%)

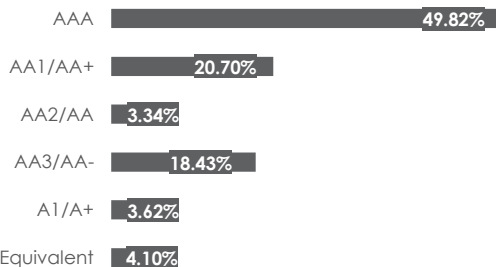
	2019	2020	2021	2022	2023
Fund	7.04	6.37	(3.87)	(4.95)	0.88
Benchmark	3.43	2.37	1.85	2.18	2.90

INCOME DISTRIBUTIONS

	2020	2021	2022	2023	2024
Net Distribution (Sen/Unit)	1.51	0.66	0.43	0.34	0.46
Net Distribution Yield (%)	6.00	2.63	1.76	1.63	2.17

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 HOLDINGS

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