

BIMB ESG SUKUK FUND

Class A (RM)

FUND MANAGER'S REVIEW

US Federal Reserve Board kept its benchmark interest rate at 0%-0.25% of near zero whilst pledging to maintain bond purchases as part of quantitative easing measures. US officials also mentioned that they are committed to use a full range of monetary tools to support the US economy amid soft economic outlook due to resurgence of Covid-19 cases in the US state. Until a vaccine discovery is firmed up, yields are expected to stay low due to flight to safety. Yields on 10y and 2y UST benchmark hovering at around a low 0.52% and 0.11% for the period under review.

MYR government bonds and sukuk extended gains in July with MGS and MGII benchmark yields tightening further across the curve amid the positive catalyst from BNM's 25bps OPR cut in July. Continuity in the Fed dovishness in terms of monetary policy stance further added support for global bond yields to remain well anchored. YTD, BNM has slashed the OPR level from 3.00% in January 2020 to a fresh low of 1.75%, with combined YTD 125bps cut given the speedy efforts to support domestic growth as downside risks have increased following the emergence of the Covid-19 pandemic. In July, the 3y and 10y MGS benchmark yield saw easing 31bps and 32bps MoM to settle at a fresh low of 1.93% and 2.53% respectively.

The Fund intends to invest between 70% to 98% of its NAV in Sukuk.

AWARDS & ACCOLADES

- BEST RISK-ADJUSTED RETURNS FOR ESG PRINCIPLE INVESTMENT FUND MANAGER 2020 & 2019, ALPHA SOUTHEAST ASIA
- BEST ISLAMIC ASSET & FUND MANAGER (MALAYSIA) 2020, 2019, 2018 & 2017, ALPHA SOUTHEAST ASIA
- BEST SHARIAH-ESG FUND MANAGER 2020, GLOBAL BUSINESS OUTLOOK FINANCE AWARDS
- MOST INNOVATIVE SHARIAH ESG SUKUK FUND - BIMB ESG SUKUK FUND (BSF) 2020, GLOBAL BUSINESS OUTLOOK FINANCE AWARDS
- ESG ASSET MANAGER OF THE YEAR 2019, THE ASSET TRIPLE A ISLAMIC FINANCE

BIMB INVESTMENT MANAGEMENT BERHAD

199301021508 (276246-X)



19th Floor, Menara Bank Islam
No 22, Jalan Perak, 50450 Kuala Lumpur
Malaysia



1800-88-1196



BIMBInvestCustomerCare@bankislam.com.my



www.bimbinvestment.com.my

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.

Medium to long term refers to an investment horizon of three(3) years or more.

FUND INFORMATION

Fund Type	Income	
Investor's 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(MYR)	22,033,403.04
	Units	82,503,780.78

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

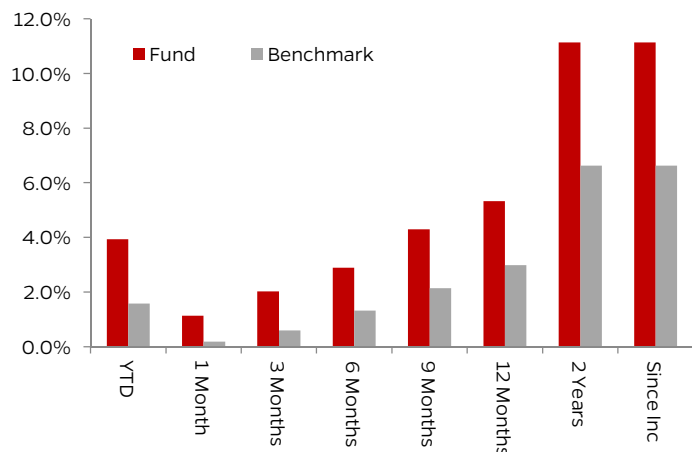
TRANSACTION & DISTRIBUTION

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.

HIGHEST & LOWEST NAV

	Date	Price (MYR)
Current	31/07/2020	0.2670
Highest	18/09/2019	0.2676
Lowest	01/08/2018	0.2500

FUND PERFORMANCE*



BIMB ESG SUKUK FUND

Class A (RM)

CUMULATIVE PERFORMANCE (%)*							
	YTD	1 Month	3 Month	6 Month	9 Month	1 Year	Since Inception
Fund	3.93	1.14	2.02	2.89	4.30	5.32	11.14
Benchmark	1.58	0.18	0.59	1.32	2.14	2.99	6.63

*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. Past performance is not indicative of future performance.

INCOME DISTRIBUTIONS	
	2019
Net Distribution (Sen/Unit)	1.03
Net Distribution Yield (%)	4.12

TOP 5 HOLDINGS		ASSET ALLOCATION
SECURITIES NAME	NAV %	
TNB WESTERN ENERGY IMTN	8.0	<p>Legend: ■ Foreign Sukuk ■ Local Sukuk ■ Cash & Cash Equivalent</p>
MALAKOFF POWER IMTN	7.3	
SOUTHERN POWER GENERATION IMTN	5.6	
MMC CORPORATION IMTN	5.3	
SINAR KAMIRI IMTN	5.0	

SECTOR ALLOCATION		COUNTRY ALLOCATION	
POWER	28.8%	MALAYSIA	67.2%
CONSTRUCTION & ENGINEERING	12.8%	INDONESIA	3.1%
RENEWABLE ENERGY	10.2%	CASH & CASH EQUIVALENT	29.7%
TELECOMMUNICATION	8.3%		
PROPERTY & REAL ESTATE	7.6%		
LOGISTIC	2.6%		
CASH & CASH EQUIVALENT	29.7%		

IMPORTANT INFORMATION:

- Investors are advised to read and understand the contents of the Prospectus of BIMB ESG Sukuk Fund dated 01 August 2018, its supplemental (if any) and the Fund's Product Highlight Sheet (PHS) before investing, which have been registered 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 or at www.bimbinvestment.com.my. The SC's approval or authorization, or the registration of the Prospectus 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 them before investing in the Fund.
- Investments in the Fund are exposed to risks, please refer to the Prospectus 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 go down as well as up.
- 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.
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- This fund factsheet 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 factsheet 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.

BIMB ESG SUKUK FUND

Class B (USD)

FUND MANAGER'S REVIEW

US Federal Reserve Board kept its benchmark interest rate at 0%-0.25% of near zero whilst pledging to maintain bond purchases as part of quantitative easing measures. US officials also mentioned that they are committed to use a full range of monetary tools to support the US economy amid soft economic outlook due to resurgence of Covid-19 cases in the US state. Until a vaccine discovery is firmed up, yields are expected to stay low due to flight to safety. Yields on 10y and 2y UST benchmark hovering at around a low 0.52% and 0.11% for the period under review.

MYR government bonds and sukuku extended gains in July with MGS and MGII benchmark yields tightening further across the curve amid the positive catalyst from BNM's 25bps OPR cut in July. Continuity in the Fed dovishness in terms of monetary policy stance further added support for global bond yields to remain well anchored. YTD, BNM has slashed the OPR level from 3.00% in January 2020 to a fresh low of 1.75%, with combined YTD 125bps cut given the speedy efforts to support domestic growth as downside risks have increased following the emergence of the Covid-19 pandemic. In July, the 3y and 10y MGS benchmark yield saw easing 31bps and 32bps MoM to settle at a fresh low of 1.93% and 2.53% respectively.

The Fund intends to invest between 70% to 98% of its NAV in Sukuk.

CURRENCY EXCHANGE RATE

USD 1 = MYR 0.2357

AWARDS & ACCOLADES

- BEST RISK-ADJUSTED RETURNS FOR ESG PRINCIPLE INVESTMENT FUND MANAGER 2020 & 2019, ALPHA SOUTHEAST ASIA
- BEST ISLAMIC ASSET & FUND MANAGER (MALAYSIA) 2020, 2019, 2018 & 2017, ALPHA SOUTHEAST ASIA
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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.

Medium to long term refers to an investment horizon of three(3) years or more.

FUND INFORMATION

Fund Type	Income
Investor's 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) 1,076.20 Units 4,162.16

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)

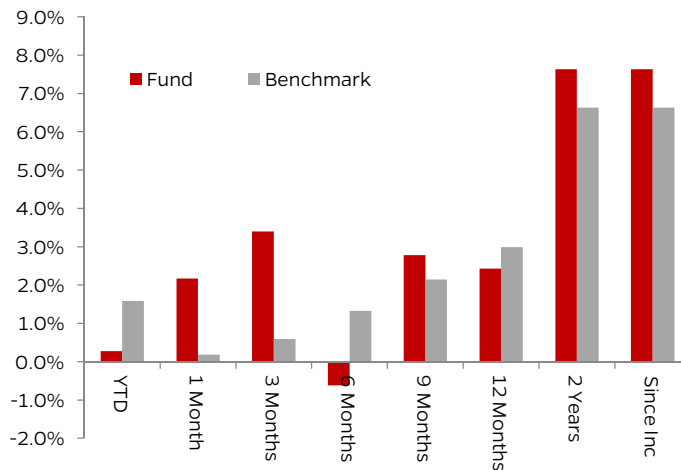
TRANSACTION & DISTRIBUTION

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.

HIGHEST & LOWEST NAV

	Date	Price (SGD)
Current	31/07/2020	0.2583
Highest	13/09/2019	0.2635
Lowest	26/03/2020	0.2363

FUND PERFORMANCE*



BIMB ESG SUKUK FUND

Class B (USD)

CUMULATIVE PERFORMANCE (%)*							
	YTD	1 Month	3 Month	6 Month	9 Month	1 Year	Since Inception
Fund	0.27	2.17	3.40	(0.61)	2.78	2.43	7.63
Benchmark	1.58	0.18	0.59	1.32	2.14	2.99	6.63

*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. Past performance is not indicative of future performance.

INCOME DISTRIBUTIONS	
	2019
Net Distribution (Sen/Unit)	1.02
Net Distribution Yield (%)	4.08%

TOP 10 HOLDINGS	ASSET ALLOCATION												
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SECTOR ALLOCATION		COUNTRY ALLOCATION	
POWER	28.8%	MALAYSIA	67.2%
CONSTRUCTION & ENGINEERING	12.8%	INDONESIA	3.1%
RENEWABLE ENERGY	10.2%	CASH & CASH EQUIVALENT	29.7%
TELECOMMUNICATION	8.3%		
PROPERTY & REAL ESTATE	7.6%		
LOGISTIC	2.6%		
CASH & CASH EQUIVALENT	29.7%		

IMPORTANT INFORMATION:

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BIMB ESG SUKUK FUND

Class C (SGD)

FUND MANAGER'S REVIEW

US Federal Reserve Board kept its benchmark interest rate at 0%-0.25% of near zero whilst pledging to maintain bond purchases as part of quantitative easing measures. US officials also mentioned that they are committed to use a full range of monetary tools to support the US economy amid soft economic outlook due to resurgence of Covid-19 cases in the US state. Until a vaccine discovery is firmed up, yields are expected to stay low due to flight to safety. Yields on 10y and 2y UST benchmark hovering at around a low 0.52% and 0.11% for the period under review.

MYR government bonds and sukuku extended gains in July with MGS and MGII benchmark yields tightening further across the curve amid the positive catalyst from BNM's 25bps OPR cut in July. Continuity in the Fed dovishness in terms of monetary policy stance further added support for global bond yields to remain well anchored. YTD, BNM has slashed the OPR level from 3.00% in January 2020 to a fresh low of 1.75%, with combined YTD 125bps cut given the speedy efforts to support domestic growth as downside risks have increased following the emergence of the Covid-19 pandemic. In July, the 3y and 10y MGS benchmark yield saw easing 31bps and 32bps MoM to settle at a fresh low of 1.93% and 2.53% respectively.

The Fund intends to invest between 70% to 98% of its NAV in Sukuk.

CURRENCY EXCHANGE RATE

SGD 1 = MYR 0.3235

AWARDS & ACCOLADES

- BEST RISK-ADJUSTED RETURNS FOR ESG PRINCIPLE INVESTMENT FUND MANAGER 2020 & 2019, ALPHA SOUTHEAST ASIA
- BEST ISLAMIC ASSET & FUND MANAGER (MALAYSIA) 2020, 2019, 2018 & 2017, ALPHA SOUTHEAST ASIA
- BEST SHARIAH-ESG FUND MANAGER 2020, GLOBAL BUSINESS OUTLOOK FINANCE AWARDS
- MOST INNOVATIVE SHARIAH ESG SUKUK FUND – BIMB ESG SUKUK FUND (BSF) 2020, GLOBAL BUSINESS OUTLOOK FINANCE AWARDS
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INVESTMENT OBJECTIVE

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Medium to long term refers to an investment horizon of three(3) years or more.

FUND INFORMATION

Fund Type	Income
Investor's 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) 1,074.94 Units 4,162.18

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)

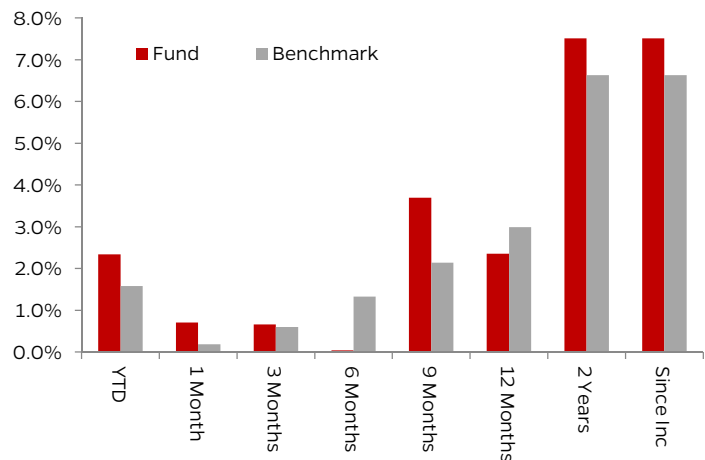
TRANSACTION & DISTRIBUTION

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.

HIGHEST & LOWEST NAV

	Date	Price (SGD)
Current	31/07/2020	0.2582
Highest	10/09/2019	0.2644
Lowest	28/11/2018	0.2456

FUND PERFORMANCE*



BIMB ESG SUKUK FUND

Class C (SGD)

CUMULATIVE PERFORMANCE (%)*							
	YTD	1 Month	3 Month	6 Month	9 Month	1 Year	Since Inception
Fund	2.34	0.70	0.66	0.04	3.69	2.35	7.51
Benchmark	1.58	0.18	0.59	1.32	2.14	2.99	6.63

*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. Past performance is not indicative of future performance.

INCOME DISTRIBUTIONS	
	2019
Net Distribution (Sen/Unit)	1.01
Net Distribution Yield (%)	4.04%

TOP HOLDINGS	ASSET ALLOCATION												
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BIMB ESG SUKUK FUND

Class D (RM)

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Investor's Risk Profile	Moderate	
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Benchmark	Term Deposit-i Tawarruq of Bank Islam Malaysia Berhad 1-year rate	
Launch Date	01 August 2018	
Current Fund Size	NAV(MYR)	190,515,602.02
	Units	713,323,483.88

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

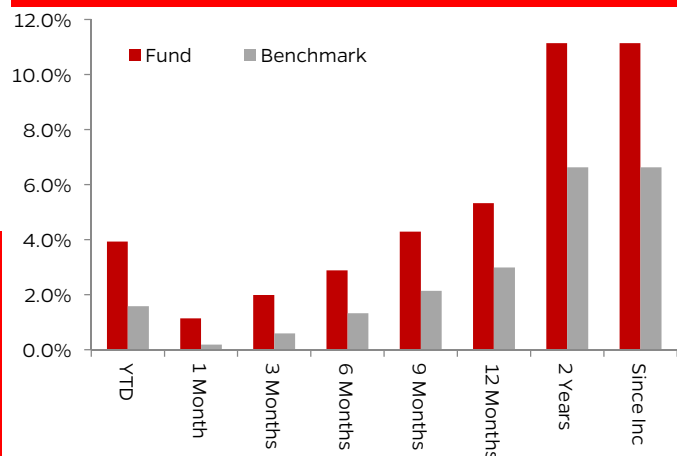
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Minimum Additional Investment	RM 500,000.00
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HIGHEST & LOWEST NAV

	Date	Price (MYR)
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Lowest	01/08/2018	0.2500

FUND PERFORMANCE*



BIMB ESG SUKUK FUND

Class D (RM)

CUMULATIVE PERFORMANCE (%)*							
	YTD	1 Month	3 Month	6 Month	9 Month	1 Year	Since Inception
Fund	3.93	1.14	1.99	2.89	4.30	5.32	11.14
Benchmark	1.58	0.18	0.59	1.32	2.14	2.99	6.63

*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. Past performance is not indicative of future performance.

INCOME DISTRIBUTIONS	
	2019
Net Distribution (Sen/Unit)	1.03
Net Distribution Yield (%)	4.12%

TOP 5 HOLDINGS	ASSET ALLOCATION
SECURITIES NAME	NAV %
TNB WESTERN ENERGY IMTN	8.0
MALAKOFF POWER IMTN	7.3
SOUTHERN POWER GENERATION IMTN	5.6
MMC CORPORATION IMTN	5.3
SINAR KAMIRI IMTN	5.0

Asset Allocation	Percentage
Local Sukuk	67.2%
Cash & Cash Equivalent	29.7%
Foreign Sukuk	3.1%

SECTOR ALLOCATION		COUNTRY ALLOCATION	
POWER	28.8%	MALAYSIA	67.2%
CONSTRUCTION & ENGINEERING	12.8%	INDONESIA	3.1%
RENEWABLE ENERGY	10.2%	CASH & CASH EQUIVALENT	29.7%
TELECOMMUNICATION	8.3%		
PROPERTY & REAL ESTATE	7.6%		
LOGISTIC	2.6%		
CASH & CASH EQUIVALENT	29.7%		

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BIMB ESG SUKUK FUND

Class E (USD)

FUND MANAGER'S REVIEW

US Federal Reserve Board kept its benchmark interest rate at 0%-0.25% of near zero whilst pledging to maintain bond purchases as part of quantitative easing measures. US officials also mentioned that they are committed to use a full range of monetary tools to support the US economy amid soft economic outlook due to resurgence of Covid-19 cases in the US state. Until a vaccine discovery is firmed up, yields are expected to stay low due to flight to safety. Yields on 10y and 2y UST benchmark hovering at around a low 0.52% and 0.11% for the period under review.

MYR government bonds and sukuk extended gains in July with MGS and MGII benchmark yields tightening further across the curve amid the positive catalyst from BNM's 25bps OPR cut in July. Continuity in the Fed dovishness in terms of monetary policy stance further added support for global bond yields to remain well anchored. YTD, BNM has slashed the OPR level from 3.00% in January 2020 to a fresh low of 1.75%, with combined YTD 125bps cut given the speedy efforts to support domestic growth as downside risks have increased following the emergence of the Covid-19 pandemic. In July, the 3y and 10y MGS benchmark yield saw easing 31bps and 32bps MoM to settle at a fresh low of 1.93% and 2.53% respectively.

The Fund intends to invest between 70% to 98% of its NAV in Sukuk.

CURRENCY EXCHANGE RATE

USD 1 = MYR 0.2357

AWARDS & ACCOLADES

- BEST RISK-ADJUSTED RETURNS FOR ESG PRINCIPLE INVESTMENT FUND MANAGER 2020 & 2019, ALPHA SOUTHEAST ASIA
- BEST ISLAMIC ASSET & FUND MANAGER (MALAYSIA) 2020, 2019, 2018 & 2017, ALPHA SOUTHEAST ASIA
- BEST SHARIAH-ESG FUND MANAGER 2020, GLOBAL BUSINESS OUTLOOK FINANCE AWARDS
- MOST INNOVATIVE SHARIAH ESG SUKUK FUND – BIMB ESG SUKUK FUND (BSF) 2020, GLOBAL BUSINESS OUTLOOK FINANCE AWARDS
- ESG ASSET MANAGER OF THE YEAR 2019, THE ASSET TRIPLE A ISLAMIC FINANCE

BIMB INVESTMENT MANAGEMENT BERHAD

199301021508 (276246-X)



19th Floor, Menara Bank Islam
No 22, Jalan Perak, 50450 Kuala Lumpur
Malaysia



1800-88-1196



BIMBInvestCustomerCare@bankislam.com.my



www.bimbinvestment.com.my

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.

Medium to long term refers to an investment horizon of three(3) years or more.

FUND INFORMATION

Fund Type	Income
Investor's 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) 1,076.20 Units 4,162.16

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)

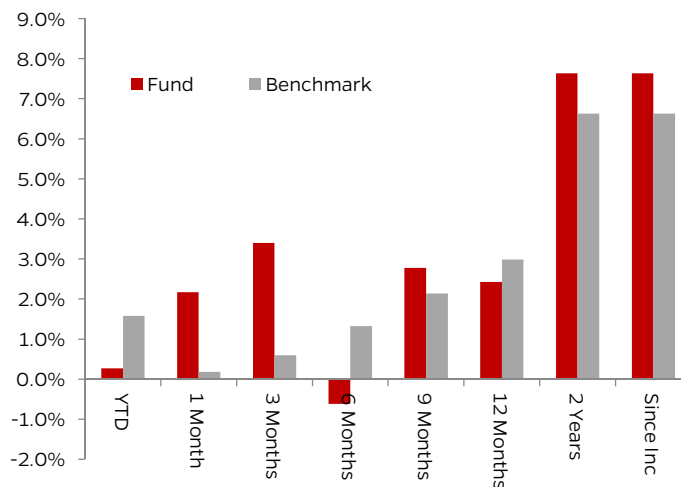
TRANSACTION & DISTRIBUTION

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.

HIGHEST & LOWEST NAV

	Date	Price (SGD)
Current	31/07/2020	0.2583
Highest	13/09/2019	0.2635
Lowest	26/02/2020	0.2263

FUND PERFORMANCE*



BIMB ESG SUKUK FUND

Class E (USD)

CUMULATIVE PERFORMANCE (%)*							
	YTD	1 Month	3 Month	6 Month	9 Month	1 Year	Since Inception
Fund	0.27	2.17	3.40	(0.61)	2.78	2.43	7.63
Benchmark	1.58	0.18	0.59	1.32	2.14	2.99	6.63

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INCOME DISTRIBUTIONS	
2019	
Net Distribution (Sen/Unit)	1.02
Net Distribution Yield (%)	4.08%

TOP 10 HOLDINGS	ASSET ALLOCATION												
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