

BIMB DANA AL-FAKHIM

I-Class

FUND MANAGER'S REVIEW

The Fund's performance for the month for BIMB Dana Al-Fakhim I-Class was 0.13%, thus outperforming its benchmark return of 0.12%.

The Islamic money market rate for overnight is 2.15% per annum while the 1-month rate is between 2.20% to 2.25% per annum. The 3-month to 12-month rates are between 2.40% to 2.50% per annum.

BNM followed up with another 25bps hike in the OPR during its fourth MPC meeting in July 2022, bringing the rate to 2.25% amid strengthening domestic growth outlook as the country transitions into endemicity.

As the Fund's focus is on liquidity, we will continue to invest in Islamic money market placements and extend the placement duration for yield enhancement.

AWARDS & ACCOLADES

- BEST RISK-ADJUSTED RETURNS FOR ESG PRINCIPLE INVESTMENT FUND MANAGER 2021, 2020 & 2019, ALPHA SOUTHEAST ASIA
- BEST ISLAMIC ASSET & FUND MANAGER (MALAYSIA) 2021, 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
- BEST ESG EQUITY FUND 2020 – BIMB ARABESQUE / GLOBAL DIVIDEND FUND, THE ASSET TRIPLE A ISLAMIC FINANCE
- BEST ESG SUKUK FUND 2020 – BIMB ESG SUKUK, THE ASSET TRIPLE A ISLAMIC FINANCE
- BEST SHARIAH –ESG FUND MANAGER MALAYSIA 2020, INTERNATIONAL BUSINESS MAGAZINE
- BEST ISLAMIC FUND MANAGER MALAYSIA 2020, INTERNATIONAL BUSINESS MAGAZINE
- THE E-COMMERCE – FINANCIAL SERVICES AWARD, MALAYSIA TECHNOLOGY EXCELLENCE AWARDS 2020, 2022
- BEST FINTECH ROBO MOBILE APPLICATION, THE TRIPLE A ISLAMIC FINANCE AWARDS 2021
- BEST ISLAMIC FUND HOUSE IN ASEAN, I & M PROFESSIONAL INVESTMENT AWARDS 2021
- BEST ISLAMIC ESG PRACTICES – MALAYSIA 2021 – GLOBAL BUSINESS OUTLOOK FINANCE AWARDS

INVESTMENT OBJECTIVE

The Fund seeks to provide a regular* stream of income by investing in short-term Sukuk, Islamic money market instruments and placement in short-term Islamic deposits.

FUND INFORMATION

Fund Type	Income	
Investor's Risk Profile	Low	
Financial Year End	31 August	
Benchmark	1 month TDT-i of Bank Islam Malaysia Berhad	
Launch Date	18 April 2022	
Current Fund Size	NAV(RM)	139,098,412.93
	Units	269,042,540.15

FEES & CHARGES

Sales Charge	NIL
Annual Management Fee	0.10% per annum of the NAV of the Fund
Annual Trustee Fee	0.02% per annum of the NAV of the Fund, subject to a minimum of RM18,000

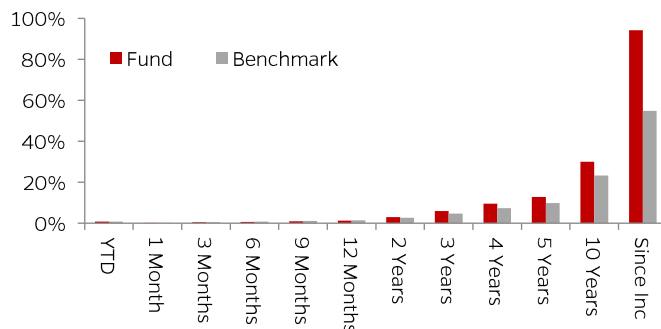
TRANSACTION & DISTRIBUTION

Minimum Initial Investment	RM 50,000.00
Minimum Additional Investment	RM 25,000.00
Distribution Policy	The Fund shall distribute income* (if any) on a monthly basis.
	*Note: For R-Class, the amount of distribution declared will automatically be reinvested. For I-Class, the amount of distribution declared after deducting the withholding tax will automatically be reinvested. Hence, Unit Holders will receive additional Units from the reinvestment of income distribution

HIGHEST & LOWEST NAV

	Date	Price (RM)
Current	31/07/2022	0.5170
Highest	28/06/2022	0.5178
Lowest	27/05/2022	0.5168

FUND PERFORMANCE*



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Fund Fact Sheet | AUGUST 2022

ALL DATA AS AT 31 JULY 2022 UNLESS OTHERWISE STATED

BIMB DANA AL-FAKHIM

I-Class

CUMULATIVE PERFORMANCE (%)*

	YTD	1 Month	3 Month	6 Month	9 Month	1 Year	2 Years	3 Years	4 Years	5 Years	10 Years	Since Inception
Fund	0.64	0.13	0.36	0.50	0.87	1.26	2.98	5.90	9.40	12.80	29.91	94.30
Benchmark	0.76	0.12	0.34	0.66	0.97	1.28	2.56	4.66	7.22	9.82	23.24	54.79

*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

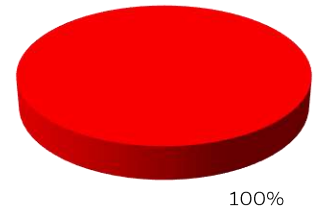
	Monthly February 2022	Monthly March 2022	Monthly April 2022	Monthly May 2022	Monthly June 2022	Monthly July 2022
Net Distribution (Sen/Unit)	0.00	0.00	0.35	0.06	0.06	0.09
Net Distribution Yield (%)	0.00%	0.00%	0.68%	0.12%	0.15%	0.17%
Total Return (%)	0.12%	0.10%	(0.07%)	0.11%	0.12%	0.13%
Benchmark (%)	0.10%	0.10%	0.10%	0.10%	0.12%	0.12%

TOP SECTOR

INSTRUMENT NAME	NAV (%)
ISLAMIC MONEY MARKET AND CASH	100.00%

ASSET ALLOCATION

■ ISLAMIC MONEY MARKET AND CASH



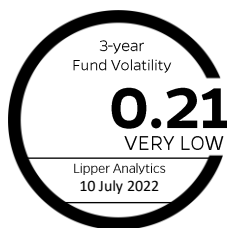
TOP 5 HOLDINGS

FINANCIAL INSTITUTIONS NAME	NAV (%)
KUWAIT FINANCE HOUSE MALAYSIA	17.02%
MBSB BANK	16.56%
CIMB ISLAMIC BANK	15.20%
AL RAJHI BANKING & INVESTMENT CORP	15.12%
BANK ISLAM MALAYSIA	14.88%

IMPORTANT INFORMATION:

- Investors are advised to read and understand the contents of the Replacement Master Prospectus dated 20 May 2020, 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 Master 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 Master Prospectus should not be taken to indicate that the SC has recommended the Fund. This Fund Fact Sheet has not been reviewed by the SC.
- There are fees, charges and cost 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 Master 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.
- Any issue of units to which the Master Prospectus relates will only be made upon receipt of the completed application form referred to in and accompanying the Master Prospectus, subject to the terms and condition 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.

BIMB DANA AL-FAKHIM R-Class



FUND MANAGER'S REVIEW

The Fund's performance for the month for BIMB Dana Al-Fakhim R-Class was 0.14%, thus marginally underperforming its benchmark return of 0.16%.

The Islamic money market rate for overnight is 2.15% per annum while the 1-month rate is between 2.20% to 2.25% per annum. The 3-month to 12-month rates are between 2.40% to 2.50% per annum.

BNM followed up with another 25bps hike in the OPR during its fourth MPC meeting in July 2022, bringing the rate to 2.25% amid strengthening domestic growth outlook as the country transitions into endemicity.

As the Fund's focus is on liquidity, we will continue to invest in Islamic money market placements and extend the placement duration for yield enhancement.

AWARDS & ACCOLADES

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INVESTMENT OBJECTIVE

The Fund seeks to provide a regular* stream of income by investing in short-term Sukuk, Islamic money market instruments and placement in short-term Islamic deposits.

FUND INFORMATION

Fund Type	Income	
Investor's Risk Profile	Low	
Financial Year End	31 August	
Benchmark	1 month TDT-i of Bank Islam Malaysia Berhad	
Launch Date	27 December 2001	
Current Fund Size	NAV(RM)	6,754,986.90
	Units	13,078,811.00

FEES & CHARGES

Sales Charge	NIL
Annual Management Fee	0.50% per annum of the NAV of the Fund
Annual Trustee Fee	0.02% per annum of the NAV of the Fund, subject to a minimum of RM18,000

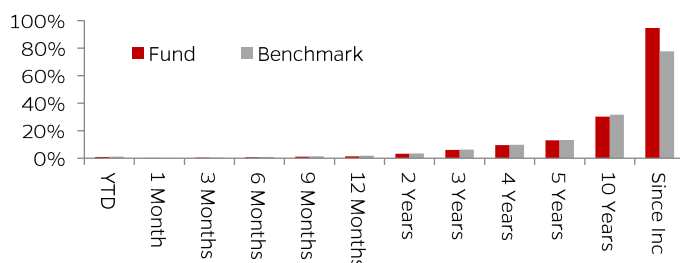
TRANSACTION & DISTRIBUTION

Minimum Initial Investment	RM 1,000.00
Minimum Additional Investment	RM 100.00
Distribution Policy	The Fund shall distribute income* (if any) on a monthly basis.
	*Note: For R-Class, the amount of distribution declared will automatically be reinvested. For I-Class, the amount of distribution declared after deducting the withholding tax will automatically be reinvested. Hence, Unit Holders will receive additional Units from the reinvestment of income distribution.

HIGHEST & LOWEST NAV

	Date	Price (RM)
Current	31/07/2022	0.5165
Highest	27/06/2022	0.5174
Lowest	27/07/2022	0.5164

FUND PERFORMANCE*



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BIMB DANA AL-FAKHIM R-Class

CUMULATIVE PERFORMANCE (%)*

	YTD	1 Month	3 Month	6 Month	9 Month	1 Year	2 Years	3 Years	4 Years	5 Years	10 Years	Since Inception
Fund	0.81	0.14	0.37	0.68	1.05	1.44	3.15	6.08	9.59	13.00	30.13	94.63
Benchmark	1.00	0.16	0.45	0.86	1.28	1.69	3.38	6.17	9.61	13.11	31.64	77.66

*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

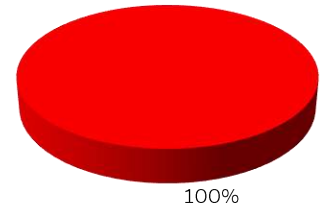
	Monthly February 2022	Monthly March 2022	Monthly April 2022	Monthly May 2022	Monthly June 2022	Monthly July 2022
Net Distribution (Sen/Unit)	0.00	0.00	0.35	0.06	0.08	0.09
Net Distribution Yield (%)	0.00%	0.00%	0.68%	0.12%	0.15%	0.17%
Total Return (%)	0.12%	0.10%	0.10%	0.10%	0.14%	0.14%
Benchmark (%)	0.10%	0.10%	0.14%	0.14%	0.16%	0.16%

TOP SECTOR

INSTRUMENT NAME	NAV (%)
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ASSET ALLOCATION

■ ISLAMIC MONEY MARKET AND CASH



TOP 5 HOLDINGS

FINANCIAL INSTITUTIONS NAME	NAV (%)
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Based on the Fund's portfolio returns as at **10 July 2022**, the Volatility Factor (VF) for this Fund is **0.21** 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.

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