

BIMB DANA AL-FALAH



FUND MANAGER'S REVIEW

The FBMS Index was up by 3.57% as the sharp rally on Dow Jones Index and post GE-15 election relief rally had boosted the market performance on Bursa Malaysia. The Fund's NAV had increased by 4.30% on 1-month basis and outperformed its benchmark by 1.73% due to stronger performance of its investment holdings in growth oriented as well as consumer stocks.

On the local front, GE-15 election outcome that led to Pakatan Harapan's unity federal government is seen as positive to the country should it lead to more credible and stable government for Malaysia. Given the possible improving market sentiment on Bursa, the Fund will continue to invest in growth stocks to position for potential upside in the medium-term horizon especially once the US Fed rate hike exercise nearing its tail end in 2023 towards possible peak of 5% range. The Fund's economy re-opening investments are also expected to post satisfactory performance for the near term as tourist arrival momentum continues ahead of December and January peak travel period.

AWARDS & ACCOLADES

ALPHA SOUTHEAST ASIA AWARDS

- BEST ISLAMIC ASSET & FUND MANAGER (MALAYSIA) 2018, 2019, 2020 & 2021
- BEST ASSET & FUND MANAGER (MALAYSIA) 2017
- BEST RISK-ADJUSTED RETURNS FOR ESG PRINCIPLE INVESTMENTS 2019, 2020, 2021 & 2022

THE ASSET TRIPLE A ISLAMIC FINANCE AWARDS

- BEST FINTECH ROBO MOBILE APPLICATION 2021
- ESG ASSET MANAGER OF THE YEAR 2019 & 2020
- BEST ESG EQUITY FUND 2020 - BIMB ARABESQUE /GLOBAL DIVIDEND FUND
- BEST ESG SUKUK FUND 2020 - BIMB ESG SUKUK

GLOBAL BUSINESS MAGAZINE AWARDS

- BEST SHARIAH-ESG INVESTMENT MANAGEMENT COMPANY 2022

GLOBAL BUSINESS OUTLOOK FINANCE AWARDS

- BEST ISLAMIC ESG PRACTICES - MALAYSIA 2021
- BEST SHARIAH-ESG FUND MANAGER 2020
- MOST INNOVATIVE SHARIAH ESG SUKUK FUND - BIMB ESG SUKUK FUND (BSF) 2020

MALAYSIA TECHNOLOGY EXCELLENCE AWARDS

- THE E-COMMERCE - FINANCIAL SERVICES AWARD 2020 & 2022

I & M PROFESSIONAL INVESTMENT AWARDS

- BEST ISLAMIC FUND HOUSE IN ASEAN 2021

INTERNATIONAL BUSINESS MAGAZINE AWARDS

- BEST SHARIAH-ESG FUND MANAGER MALAYSIA 2020
- BEST ISLAMIC FUND MANAGER MALAYSIA 2020

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 principal investment objective of the Fund is to achieve long term capital appreciation of the Units by investing in a diversified portfolio of Shariah-compliant equities, Sukuk and Islamic money market instruments. Accordingly, all investment income (if any) shall be reinvested for long term capital growth rather than distributed annually.

FUND INFORMATION

| | | |
|-------------------------|---|---------------------|
| Fund Type | Growth | |
| Investor's Risk Profile | Moderate to High | |
| Financial Year End | 31 August | |
| Benchmark | 70% of FBM Emas Shariah Index+30% of 12 month TDT-i of Bank Islam | |
| Launch Date | 27 December 2001 | |
| Current Fund Size | NAV(RM) | 2,453,365.69 |
| | Units | 9,917,614.25 |

FEES & CHARGES

| | |
|-----------------------|--|
| Sales Charge | Up to 5.00% of the NAV per unit of the Fund |
| Annual Management Fee | 1.50% per annum of the NAV of the Fund |
| Annual Trustee Fee | 0.05% per annum of the NAV of the Fund, subject to a minimum of RM18,000 |

TRANSACTION & DISTRIBUTION

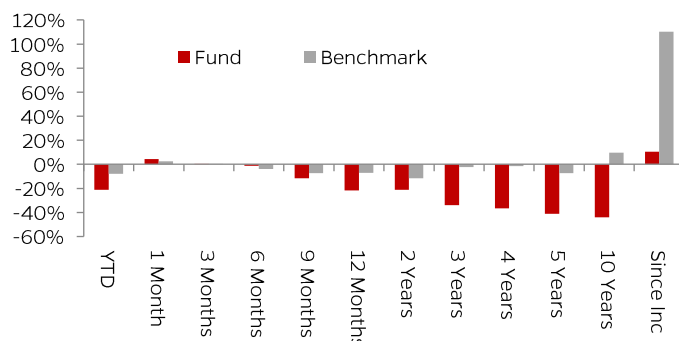
| | |
|-------------------------------|--|
| Minimum Initial Investment | RM 500.00 |
| Minimum Additional Investment | RM 100.00 |
| Distribution Policy | Distributions of income* (if any) is incidental. |

*Note : The distribution of income will automatically be reinvested. Hence, Unit Holders will receive additional Units from the reinvestment of income distribution.

HIGHEST & LOWEST NAV

| | Date | Price (RM) |
|---------|------------|------------|
| Current | 30/11/2022 | 0.2474 |
| Highest | 25/05/2013 | 0.6333 |
| Lowest | 13/07/2022 | 0.2276 |

FUND PERFORMANCE*



BIMB DANA AL-FALAH

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 | (21.24) | 4.30 | 0.37 | (1.20) | (11.61) | (21.76) | (21.16) | (34.04) | (36.63) | (41.16) | (44.07) | 10.45 |
| Benchmark | (7.83) | 2.57 | 0.08 | (3.95) | (7.20) | (7.07) | (11.58) | (2.29) | (1.51) | (7.34) | 9.67 | 110.17 |

*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. Past performance is not indicative of future performance.

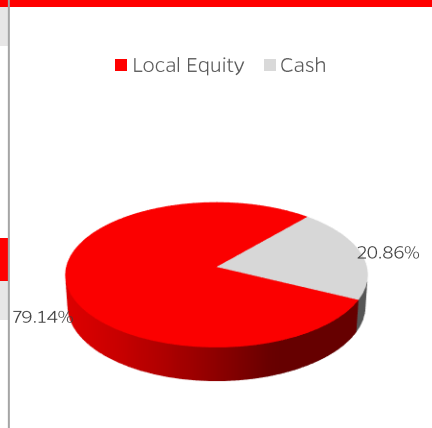
INCOME DISTRIBUTIONS

| | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 |
|-----------------------------|---------|-------|--------|---------|---------|--------|
| Net Distribution (Sen/Unit) | 1.38 | - | 4.69 | - | - | - |
| Net Distribution Yield (%) | 3.00% | - | 10.00% | - | - | - |
| Total Return (%) | (3.21%) | 9.19% | 1.53% | (12.95) | (11.42) | (2.23) |
| Benchmark (%) | 7.10% | 2.84% | 1.50% | (3.87) | 8.64 | (1.58) |

TOP SECTORS

| SECTOR NAME | NAV (%) |
|------------------------|---------|
| INFORMATION TECHNOLOGY | 37.36 |
| INDUSTRIALS | 23.35 |
| CONSUMER STAPLES | 10.00 |
| HEALTHCARE | 3.03 |
| REAL ESTATE | 2.01 |

ASSET ALLOCATION



TOP HOLDINGS

| SECURITIES NAME |
|----------------------------|
| FRONTKEN CORPORATION BHD |
| D&O GREEN TECHNOLOGIES BHD |
| PERAK TRANSIT BERHAD |

Based on the Fund's portfolio returns as at **10 November 2022** the Volatility Factor (VF) for this Fund is **15.06** and is classified as "**High**". 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 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 costs 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.