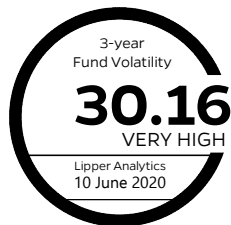


BIMB / GROWTH



FUND MANAGER'S REVIEW

The FBMS Index was up by 0.12% in June as the local stock market rose slightly as market sentiment remains mixed on concerns over on-going Covid-19 pandemic outbreak as well as the pace of economic recovery in key markets like the US and Europe markets post lockdown measures in June. The Fund's NAV had increased by 0.55% on a 1 month basis and outperformed the benchmark by 0.43% during the same period under review due to better performance of its investment holdings during the month.

Moving forward, the Fund intends to keep its equity weight at around 95% - 98% range as sentiment improves on Bursa Malaysia with focus on Technology, Consumer and Healthcare-related sectors where earnings sustainability and outlook are brighter under the current post pandemic economic scenario.

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

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INVESTMENT OBJECTIVE

To provide a medium and long term* return through capital appreciation and income distribution.

* Note : "medium to long term" in this context refers to three (3) years or more.

FUND INFORMATION

Fund Type	Aggressive Growth	
Investor's Risk Profile	High	
Financial Year End	30 June	
Benchmark	FBM Emas Shariah Index	
Launch Date	30 June 1994	
Current Fund Size	NAV(RM)	27,448,658.26
	Units	78,494,081.97

FEES & CHARGES

Sales Charge	Up to 5.00% of the NAV per unit of the Fund
Annual Management Fee	Up to 1.50% per annum of the NAV of the Fund
Annual Trustee Fee	Up to 0.06% per annum of the NAV of the Fund subject to a minimum of RM18,000

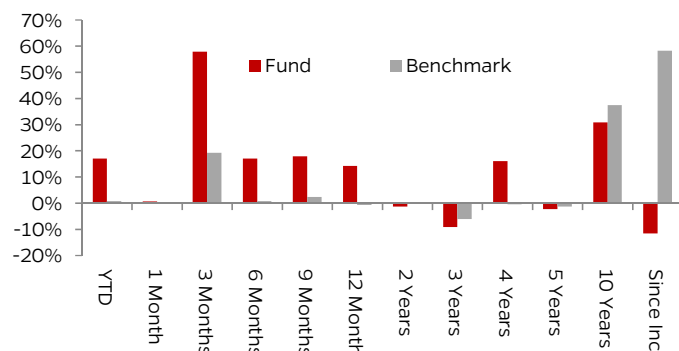
TRANSACTION & DISTRIBUTION

Minimum Initial Investment	RM 500.00
Minimum Additional Investment	RM 100.00
Distribution Policy	As income distribution is the secondary objective of the Fund, distribution of income (if any) is incidental.

HIGHEST & LOWEST NAV

	Date	Price (RM)
Current	30/06/2020	0.3497
Highest	20/09/1994	0.9973
Lowest	19/03/2020	0.1940

FUND PERFORMANCE



BIMB / GROWTH

CUMULATIVE PERFORMANCE (%)								
	YTD	1 Month	3 Month	6 Month	1 Year	3 Year	5 Year	Since Inception
Fund	16.96	0.55	57.88	16.96	14.21	(9.24)	(2.35)	(11.62)
Benchmark	0.76	0.12	19.14	0.76	(0.77)	(6.11)	(1.39)	58.20

Note: Performance figures are based on NAV per unit.

INCOME DISTRIBUTIONS					
	FY2015	FY2016	FY2017	FY2018	FY2019
Net Distribution (Sen/Unit)	-	-	-	-	-
Net Distribution Yield (%)	-	-	-	-	-
Total Return (%)	(8.67)	(15.81)	27.79	(7.97)	(13.65)
Benchmark (%)	(8.80)	(0.87)	5.94	(5.69)	0.33

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. (Based on Calendar year).

TOP 5 SECTORS		ASSET ALLOCATION	
SECTOR NAME	NAV (%)		
INFORMATION TECHNOLOGY	45.9	<p>■ EQUITY ■ MONEY MARKET + CASH</p> <p>2.3%</p> <p>97.7%</p>	
INDUSTRIALS	19.8		
CONSUMER STAPLES	12.7		
HEALTH CARE	8.7		
MATERIALS	4.2		
TOP HOLDINGS			
SECURITIES NAME			
QL RESOURCES BERHAD			
JHM CONSOLIDATION BERHAD			
GUAN CHONG BERHAD			

Based on the Fund's portfolio returns as at **10 June 2020**, the Volatility Factor (VF) for this Fund is **30.16** and is classified as **"Very 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:

- 1) 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. Past performance is not necessarily a guide for future performance and income distributions are not guaranteed. Returns may vary from year to year.
- 2) Investors are advised to read and understand the contents of the Replacement Master Prospectus dated 20 May 2020 and any supplemental prospectus issued thereafter, which have been registered with the Securities Commission who takes no responsibility for its contents, before investing. A copy of the Master Prospectus and any supplemental thereto can be obtained from the Head Office of BIMB Investment Management Berhad, authorized consultants or from our approved distributors. Investors should consider the fees and charges involved before investing. You are also advised to read and understand the contents of the Unit Trust Loan Financing Risk Disclosure Statement before deciding to borrow to purchase units.
- 3) Investments in the Fund are exposed to risks, such as but not limited to stock specific risk, profit rate risk and market risk. These risks and other general risks are elaborated in the Master Prospectus. Investors should also note that the price of units and distribution payables, if any, may go down as well as up. 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.
- 4) 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.
- 5) 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.
- 6) A Product Highlights Sheet (PHS) of this Fund is available and investors have the right to request for it. The PHS should be read and understood before making any investment decision.