

## BIMB SHARIAH INCOMEPLUS FUND

### FUND MANAGER'S REVIEW

The Fund's performance for the month was 0.22% thereby outperforming its benchmark return of 0.10% by 0.12%.

The money market rate for overnight is 1.55% per annum while the 1-month rate is between 1.70% to 1.75% per annum. The 3-month to 12-month rates are between 1.85% to 2.05% per annum.

Bank Negara Malaysia (BNM) kept the Overnight Policy Rate (OPR) unchanged for the fifth straight meeting at 1.75% on 6<sup>th</sup> May 2021. This was in line with Bloomberg consensus. The overall tone of the monetary policy statement is deemed neutral and largely unchanged from March's statement even as the country is facing higher COVID-19 cases and tighter containment measures in targeted areas.

The short end of the yield curve shifted lower while the belly and the long end of the curve edged higher as market participants weigh in the repercussions from the lockdown implemented from June 1<sup>st</sup> to June 14<sup>th</sup> which has seen participants weigh-in the possibility of a rate-cut against the delayed economic recovery as well as the additional stimulus from the recently announced PEMERKASA totaling RM 5 billion in additional stimulus.

### 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
- BEST ESG EQUITY FUND 2020 - BIMB ARABESQUE iGLOBAL 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

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### INVESTMENT OBJECTIVE

The Fund seeks to provide regular income\* whilst maintaining capital stability\*\*.

Note:

\* Income will be in the form of cash or additional Units.

\*\* The Fund is not a capital guaranteed fund or a capital protected fund.

**Any material changes to the investment objective would require Unit Holders' approval.**

### FUND INFORMATION

Fund Type	Income
Investor's Risk Profile	Low
Financial Year End	31 December
Benchmark	Bank Islam's 1-Month Term - Deposit i (Tawarruq)
Launch Date	28 May 2020
Current Fund Size	<b>NAV(RM) 112,829,782.55</b> <b>Units 112,984,119.14</b>

### FEES & CHARGES

Sales Charge	Nil
Annual Management Fee	Up to 0.15% per annum of the NAV of the Fund
Annual Trustee Fee	Up to 0.03% per annum of the NAV of the Fund subject to a minimum fee of RM 12,000 per annum.

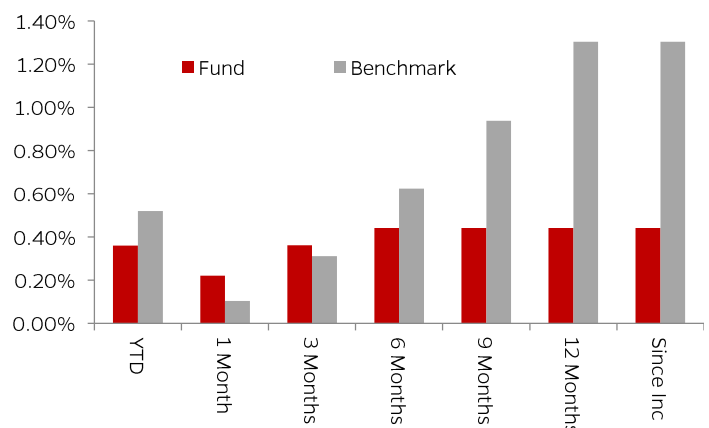
### TRANSACTION & DISTRIBUTION

Minimum Initial Investment	RM 10,000.00
Minimum Additional Investment	RM 5,000.00
Distribution Policy	Subject to availability of income, the Fund will distribute income on a monthly basis.

### HIGHEST & LOWEST NAV

	Date	Price (RM)
Current	31/05/2021	0.9986
Highest	27/01/2021	1.0019
Lowest	22/03/2021	0.9951

### FUND PERFORMANCE\*



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### CUMULATIVE PERFORMANCE (%)\*

	YTD	1 Month	3 Month	6 Month	9 Month	12 Month	Since Inception
Fund	0.36	0.22	0.36	0.44	0.44	0.44	0.44
Benchmark	0.52	0.10	0.31	0.62	0.94	1.30	1.30

\*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.

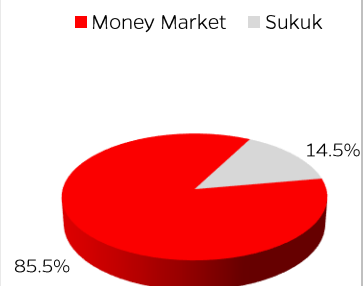
### INCOME DISTRIBUTIONS

	Monthly January 2021	Monthly February 2021	Monthly March 2021	Monthly April 2021	Monthly May 2021
Net Distribution (Sen/Unit)	0.12	0.15	0.00	0.21	0.10
Net Distribution Yield (%)	0.12%	0.15%	0.00%	0.21%	0.10%
Total Return (%)	0.12%	(0.12%)	(0.18%)	0.32%	0.22%
Benchmark (%)	0.10%	0.10%	0.10%	0.10%	0.10%

### TOP SECTOR

INSTRUMENT NAME	NAV (%)
MONEY MARKET AND CASH	85.5
SUKUK	14.5

### ASSET ALLOCATION



### TOP 5 HOLDINGS

	NAV (%)
KUWAIT FINANCE HOUSE – COMMODITY MURABAHAH	40.3
MBSB BANK BHD – COMMODITY MURABAHAH / INVESTMENT ACCOUNT	23.8
AL RAJHI BANKING & INVESTMENT CORPORATION (M) BHD – COMMODITY MURABAHAH	21.3
TNB WESTERN – SUKUK	5.0
MMC CORP – SUKUK	4.8

### IMPORTANT INFORMATION:

- Sophisticated Investors are advised to read and understand the contents of the Information Memorandum of BIMB Shariah IncomePlus Fund dated 28 May 2020, its supplemental (if any) and the Fund's Product Highlights 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 Information Memorandum and PHS can be obtained from the Head Office of BIMB Investment Management Berhad or at [www.bimbinvestment.com.my](http://www.bimbinvestment.com.my). The SC's authorization or the lodgement of the Information Memorandum 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 and charges involved and Sophisticated 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 Information Memorandum for detailed information. Sophisticated 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. Sophisticated Investors should also note that the price of units and distribution payables, if any, may go down as well as up.
- Sophisticated 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 Information Memorandum relates will only be made upon receipt of the completed application form referred to in and accompanying the Information Memorandum, 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.