

BIMB SHARIAH INCOMEPLUS FUND

FUND MANAGER'S REVIEW

The Fund's performance for the month was 0.03% thereby underperforming its benchmark return of 0.10% by 0.07%.

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.

The Monetary Policy Committee (MPC) of Bank Negara Malaysia (BNM) has decided to maintain the overnight policy rate (OPR) at 1.75% during its meeting in September 2021, marking the seventh consecutive meeting in which the key policy rate is maintained. In a statement, the central bank noted the continued recovery in the global economy, supported by improvements in manufacturing and services activities, although the strength of recovery remains varied across countries, mainly in line with their vaccination coverage, relaxation of containment measures and degree of policy support.

In the local bond market, a heavy selling wave struck the local bond market, moving in tandem with rising global bond yields following a hawkish shift in global central banks' monetary outlook amid rising crude oil prices. Buying support were also lacking in the local market as some players were already preparing to close their books for the year.

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 i 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
- BEST FINTECH ROBO MOBILE APPLICATION, THE TRIPLE A ISLAMIC FINANCE AWARDS 2021
- BEST ISLAMIC FUN HOUSE IN ASEAN, I & M PROFESSIONAL INVESTMENT AWARDS 2021

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 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	NAV(RM) 137,713,146.38 Units 137,693,351.40

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.

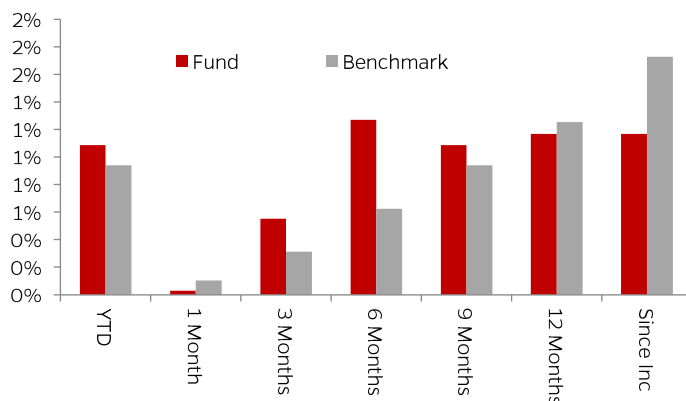
TRANSACTION & DISTRIBUTION

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	30/09/2021	1.0001
Highest	26/08/2021	1.0026
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	1.09	0.03	0.55	1.27	1.09	1.17	1.17
Benchmark	0.94	0.10	0.31	0.62	0.94	1.25	1.73

*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 April 2021	Monthly May 2021	Monthly June 2021	Monthly July 2021	Monthly August 2021	Monthly September 2021
Net Distribution (Sen/Unit)	0.21	0.10	0.17	0.10	0.20	0.10
Net Distribution Yield (%)	0.21%	0.10%	0.17%	0.10%	0.20%	0.10%
Total Return (%)	0.32%	0.22%	0.17%	0.31%	0.23%	0.03%
Benchmark (%)	0.14%	0.14%	0.14%	0.14%	0.10%	0.10%

TOP SECTOR

INSTRUMENT NAME

INSTRUMENT NAME	NAV (%)
MONEY MARKET AND CASH & CASH EQUIVALENT	88.0
SUKUK	12.0

ASSET ALLOCATION

■ Money Market and Cash
■ Sukuk



TOP 5 HOLDINGS

	NAV (%)
MBSB BANK BHD – COMMODITY MURABAHAH / INVESTMENT ACCOUNT	34.8
CIMB ISLAMIC BANK – COMMODITY MURABAHAH	22.5
AL RAJHI BANKING & INVESTMENT CORPORATION (M) BHD – COMMODITY MURABAHAH	17.5
KUWAIT FINANCE HOUSE – COMMODITY MURABAHAH	7.5
MMC CORP IMTN – SUKUK	4.0

IMPORTANT INFORMATION:

- Sophisticated Investors are advised to read and understand the contents of the Replacement Information Memorandum of BIMB Shariah IncomePlus Fund dated 2 July 2021, 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. 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.