

BIMB SHARIAH INCOMEPLUS FUND

FUND MANAGER'S REVIEW

The Fund's performance for the month was 0.23% thereby outperforming its benchmark return of 0.10% by 0.13%.

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.

BNM left the overnight policy rate (OPR) unchanged at 1.75% during its fourth MPC meeting this year held in August 2021. There was no urgency for BNM to ease monetary policy following the government's recent launch of the Pemulihan fiscal package that includes a fresh round of loan moratorium.

In the local bond market, yields tracked the US Treasury market which increased across all tenures as there was a lack of catalyst in the local market. The appointment of Malaysia's 9th Prime Minister, Datuk Seri Ismail Sabri did not result in any major movement in the fixed income market as the majority of the cabinet remained status quo.

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

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) 114,535,012.07 Units 114,441,992.45

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.

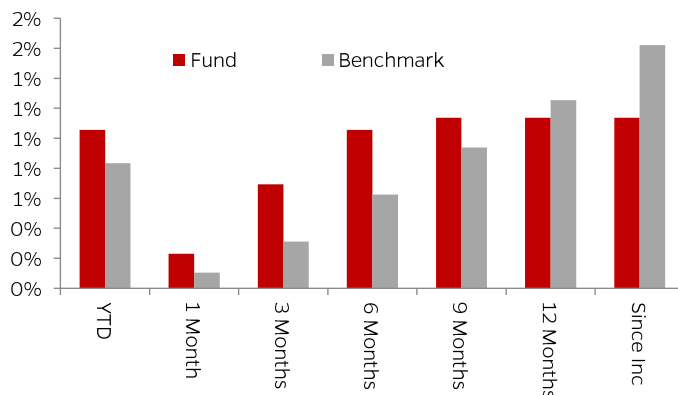
TRANSACTION & DISTRIBUTION

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	31/08/2021	1.0008
Highest	26/08/2021	1.0026
Lowest	22/03/2021	0.9951

FUND PERFORMANCE*



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BIMB SHARIAH INCOMEPLUS FUND

CUMULATIVE PERFORMANCE (%)*

	YTD	1 Month	3 Month	6 Month	9 Month	12 Month	Since Inception
Fund	1.06	0.23	0.69	1.06	1.14	1.14	1.14
Benchmark	0.83	0.10	0.31	0.62	0.94	1.25	1.62

*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
Net Distribution (Sen/Unit)	0.21	0.10	0.17	0.10	
Net Distribution Yield (%)	0.21%	0.10%	0.17%	0.10%	
Total Return (%)	0.32%	0.22%	0.17%	0.31%	
Benchmark (%)	0.14%	0.14%	0.14%	0.14%	

TOP SECTOR

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

ASSET ALLOCATION

■ Money Market and Cash
■ Sukuk



TOP 5 HOLDINGS

	NAV (%)
MBSB BANK BHD – COMMODITY MURABAHAH / INVESTMENT ACCOUNT	41.8
AL RAJHI BANKING & INVESTMENT CORPORATION (M) BHD – COMMODITY MURABAHAH	21.0
CIMB ISLAMIC BANK – COMMODITY MURABAHAH	11.2
KUWAIT FINANCE HOUSE – COMMODITY MURABAHAH	9.0
TNB WESTERN IMTN – SUKUK	4.9

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. 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.