

BIMB SHARIAH INCOMEPLUS FUND

QUARTERLY REPORT FOR THE FINANCIAL
PERIOD ENDED 31 MARCH 2021

BIMB INVESTMENT
A BANK ISLAM
SUBSIDIARY

MANAGER:
BIMB INVESTMENT MANAGEMENT BERHAD 199301021508 (276246-X)

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1.0 FUND KEY INFORMATION

Fund Name	BIMB Shariah IncomePlus Fund (BSIF)
Fund Type	Income
Fund Category	Wholesale Islamic Fixed Income Fund
Fund Investment Objective	<p>The Fund seeks to provide regular income* whilst maintaining capital stability**.</p> <p><i>Note:</i> <i>*Income will be in the form of cash or additional Units.</i> <i>**The Fund is not a capital guaranteed fund or a capital protected fund.</i></p> <p><i>Any material changes to the investment objective would require Unit Holders' approval.</i></p>
Fund Performance Benchmark	<p>Bank Islam's 1-month Term-Deposit <i>i</i> (Tawarruq).</p> <p>Please note that the risk profile of the Fund may be higher than the risk profile of the benchmark.</p>
Fund Distribution Policy	Subject to availability of income, the Fund will distribute income on a monthly basis.

2.0 MANAGER'S REPORT

<p>Performance Review</p>	<p>For the period under review, BIMB Shariah IncomePlus Fund (“the Fund”) registered a return of -0.18% as compared to its Benchmark’s return of 0.31%. The underperformance was attributable to the fall in Sukuk prices held by the Fund due to the yield increase in the global and local fixed income markets.</p> <p>The selected performance benchmark for the Fund is Bank Islam’s 1-month Term-Deposit <i>i</i> (Tawarruq).</p> <p>The Fund’s strategy has consistently been to invest in a diversified portfolio of approved money market instruments, Islamic deposits, Islamic investment accounts and Shariah-compliant fixed income securities that will provide a steady stream of income.</p> <p>During the financial period under review, the Fund has managed to maintain capital stability for its investors’ as per its investment objective. The Fund has also distributed income totaling 0.27 sen per unit to its unit holders during the period under review.</p> <p>For the financial period under review, there was no significant change to the state of affairs of the Fund and no circumstance that materially affect the interest of unit holders have taken place up to the date of this Manager’s report.</p>
<p>Economy and Market Review</p>	<p>Economy</p> <p>a) Global</p> <ul style="list-style-type: none"> • Gross Domestic Product (GDP) of the United States (US) expanded 0.40% in the first quarter of 2021 over the same quarter of the previous year. Quarter-on-quarter basis, GDP increased at 6.4% annualised rate following a 4.3% expansion in the previous three months period. • The Euro area economy shrank 1.8% year-on-year in the first quarter of 2021 following a 4.9% slump in the previous three-month period, as countries implemented new lockdowns and restrictions amid a third wave of coronavirus infections. • China's economic recovery quickened sharply in the first quarter to record growth of 18.3% from last year's deep coronavirus slump, propelled by stronger demand at home and abroad and continued government support for smaller firms. <p><i>(Source: Bureau of Economic Analysis, CNBC, Trading Economics)</i></p> <p>b) Local</p> <ul style="list-style-type: none"> • Malaysia’s GDP shrank by 3.4% year-on-year in the fourth quarter of 2020. For the full year, GDP contracted 5.6% thus making 2020 the worst contraction since decline of 7.8% in 1998. This was due to negative impact from Covid-19 pandemic and Movement Control Order (MCO) in year 2020. • Bank Negara Malaysia’s Monetary Policy Committee (MPC) maintained the Overnight Policy Rate (OPR) unchanged at 1.75% during their meetings in March 2021 and subsequent to the review period on 6th May 2021. The central bank maintained its cautiously positive tone on global growth prospects on the back of ongoing rollout

	<p>of mass vaccination programmes in Malaysia and most developed nations.</p> <p><i>(Source: Bloomberg, Department of Statistics Malaysia and Bank Negara Malaysia)</i></p> <p>Sukuk Market and Money Market</p> <p>a) Global</p> <ul style="list-style-type: none"> The 10-year U.S. Treasury (UST), a lead indicator yield measure used in the fixed income markets, ended Q1 2021 with a rate of 1.74%, an exceptional increase from 0.91% at the end of 2020, and the highest yield since before the pandemic began. The UST yield curve has “steepened” markedly so far this year as short-term yields have fallen a bit and longer-term yields have risen significantly. <p>b) Local</p> <ul style="list-style-type: none"> Local government bond/Sukuk tracked UST movements with the curve bear-steepening as overall benchmark yields spiked between 25-86 bps. EPF’s restrained bond market activities for 1H2021 due to the various withdrawal schemes, coupled with the higher projected total government debt-to-GDP ratio of 58.5% for end-2021 by Ministry of Finance, weighed on the curve.
<p>Market Outlook and Strategy</p>	<p>Sukuk Market & Money Market</p> <ul style="list-style-type: none"> The reaffirmation of Moody’s A3 ratings on GOM’s long-term issue and local currency senior unsecured debt along with FTSE Russell’s decision to maintain Malaysia in the World Government Bond Index and removal from watchlist is expected to provide support for local government Sukuk. In 2020, we witnessed several key events including the impact of COVID-19 pandemic on the economy which necessitated a total of 125bps cuts in the OPR by BNM. Looking forward, the monetary policy is expected to remain low and accommodative to support domestic economic activity. Our Sukuk strategy is to invest in Sukuk with short duration due to uncertain interest rate outlook, with a rating of at least AA3 for better yield. Our money market strategy is to invest with aim to maximize return while providing liquidity for investors.

FUND PERFORMANCE DATA

FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2021

Fund	As at 31.03.2021	As at 31.12.2020
Unit Prices (RM)		
Highest Net Asset Value (NAV) per unit for the period/year	1.0019	1.0008
Lowest NAV per unit for the period/year	0.9951	0.9999
Net Asset Value (NAV) and Units in Circulation (UIC) as at the end of the period/year		
Total NAV (RM)	162,063,351	140,405,206
Units in Circulation (UIC)	162,666,676	140,299,066
NAV per unit (RM)	0.9963	1.0008
Return of Fund (%)		
Capital Growth (%) ^(b)	-0.45	0.08
Income Return (%) ^(c)	0.27	-
Return of Fund (%)^(a)	-0.18	0.08
Total Gross Distribution per Unit (sen) per annum	0.27	-
Total Net Distribution per Unit (sen) per annum	0.27	-
Monthly distribution - January		
NAV per Unit before Distribution (RM)	1.0020	-
NAV per Unit after Distribution (RM)	1.0008	-
Monthly distribution - February		
NAV per Unit before Distribution (RM)	0.9996	-
NAV per Unit after Distribution (RM)	0.9981	-
Management Expense Ratio (%)^(d)	0.26	1.06
Portfolio Turnover Ratio (times)^(e)	4.68	57.89

Note:

- a) **Return of the Fund** = $\frac{\text{NAV per unit (end of period)}}{\text{NAV per unit (opening of period)}} - 1$
- b) **Capital Growth** = Total Return of the Fund – Income Return
- c) **Income Return** = $(\text{Income Distribution per Unit} / \text{NAV per Unit}) \times 100$
- d) **Management Expenses Ratio** = It is the total management expenses expressed as an annual percentage of the Fund's average Net Asset Value.
- e) **Portfolio Turnover Ratio** = It represents the average of the total acquisitions and disposals of the investment in the Fund for the interim period over the average Net Asset Value of the Fund calculated on a daily basis

Total Return and Average Total Return for the Financial Period Ended 31 March 2021

	Fund		Benchmark	
	Total Return (%)	Average Total Return (%)	Total Return (%)	Average Total Return (%)
3 months (1/1/2021 – 31/3/2021)	(0.18%)	(0.72%)	0.31%	1.24%
6 months (1/10/2020 – 31/3/2021)	(0.10%)	(0.20%)	0.62%	1.24%
9 months (1/7/2020 – 31/3/2021)	(0.09%)	(0.12%)	0.97%	1.29%
Since Inception (28/5/2020 – 31/3/2021)	(0.10%)	(0.12%)	1.09%	1.31%

Asset Allocation as at 31 March 2021

BIMB Shariah Incomeplus Fund	31.3.2021 (%)	31.12.2020 (%)
Investment in Islamic Debt Securities		
Financials	9.69	-
Industrials	3.38	-
Utilities	6.70	-
	19.77	-
CASH AND SHORT TERM INVESTMENTS:	80.23	100.00
	100.00	100.00

Unit Holdings as at 31 March 2021

Size of Holding	BIMB Shariah IncomePlus Fund			
	Number of Unit Holders		Number of Units Held	
	No.	%	Units	%
5,000 and below	1	33.33	1,002.70	0.00
5,001 to 10,000	-	-	-	-
10,001 to 50,000	-	-	-	-
50,001 to 500,000	-	-	-	-
500,001 and above	2	66.67	162,665,672.88	100.00
Units Held by Holders	3	100.00	162,666,675.58	100.00
Units Held by Manager	-	-	-	-
Grand Total for the Fund	3	100.00	162,666,675.58	100.00

3.0 SHARIAH ADVISER'S REPORT

QUARTERLY REPORT FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2021

To the Unit Holder of
BIMB Shariah IncomePlus Fund

We hereby confirm the following:

1. To the best of our knowledge, after having made all reasonable enquiries, BIMB Investment Management Berhad has operated and managed the Fund during the period covered by these financial statements in accordance with the Shariah principles and complied with the applicable guidelines, rulings or decisions issued by the Securities Commission Malaysia pertaining to Shariah matters; and
2. The asset of the Fund comprises of instruments that have been classified as Shariah compliant.

For and on behalf of the Shariah Adviser

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DR. AHMAD SHAHBARI@SOBRI SALAMON
(Chairman)

Date: 31 May 2021

4.0 UNAUDITED FINANCIAL STATEMENT

BIMB SHARIAH INCOMEPLUS FUND

UNAUDITED STATEMENT OF COMPREHENSIVE INCOME FOR THE FINANCIAL PERIOD FROM 1 JANUARY 2021 TO 31 MARCH 2021

	<u>1.1.2021 to</u> <u>31.3.2021</u> RM	<u>28.5.2020</u> <u>(date of launch)</u> <u>to 31.12.2020</u> RM
INVESTMENT INCOME		
Profit income from Shariah-compliant deposits with licensed Islamic financial institutions	656,502	7,438
Profit income from unquoted Sukuk	161,729	-
Net unrealised loss from financial instruments at fair value through profit or loss	(1,007,465)	-
	<u>(189,234)</u>	<u>7,438</u>
EXPENSES		
Management fee	59,663	1,102
Trustee's fee	11,933	220
Audit fee	6,547	9,900
Tax agent's fee	7,649	2,000
Administrative expenses	18,213	10
	<u>104,005</u>	<u>13,232</u>
LOSS BEFORE TAXATION	(293,239)	(5,794)
Taxation	-	-
LOSS AFTER TAXATION AND TOTAL COMPREHENSIVE INCOME FOR THE FINANCIAL PERIOD	<u>(293,239)</u>	<u>(5,794)</u>
Total comprehensive income for the period consist of:		
Realised amount	714,228	(5,794)
Unrealised amount	(1,007,467)	-
	<u>(293,239)</u>	<u>(5,794)</u>

The accompanying notes to the financial statements form an integral part of these financial statements.

BIMB SHARIAH INCOMEPLUS FUND

UNAUDITED STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2021

	Note	<u>As at</u> <u>31.3.2021</u> RM	<u>As at</u> <u>31.12.2020</u> RM
ASSETS			
Cash and cash equivalents (Shariah-compliant)	2	580,559	93
Financial assets at fair value through profit or loss (Shariah-compliant)	1	161,542,473	140,388,335
Amount due from Manager		-	30,000
TOTAL ASSETS		<u>162,123,032</u>	<u>140,418,428</u>
LIABILITIES			
Accrued management fee		21,997	1,102
Amount due to Trustee		4,399	220
Audit fee payable		11,485	9,900
Tax agent's fee payable		3,677	2,000
Administrative expenses		18,123	-
TOTAL LIABILITIES		<u>59,681</u>	<u>13,222</u>
NET ASSET VALUE ("NAV") OF THE FUND		<u>162,063,351</u>	<u>140,405,206</u>
EQUITY			
Unit holders' capital		162,800,495	140,411,000
Retained profits		(737,144)	(5,794)
NET ASSET ATTRIBUTABLE TO UNIT HOLDERS		<u>162,063,351</u>	<u>140,405,206</u>
NUMBER OF UNITS IN CIRCULATION (UNITS)		162,666,676	140,299,066
NET ASSET VALUE PER UNIT (SEN) (EX-DISTRIBUTION)		<u>99.63</u>	<u>100.08</u>

The accompanying notes to the financial statements form an integral part of these financial statements.

BIMB SHARIAH INCOMEPLUS FUND

UNAUDITED STATEMENT OF CHANGES IN EQUITY
FOR THE FINANCIAL PERIOD FROM 1 JANUARY 2021 TO 31 MARCH 2021

	Unit holders' capital RM	Retained profits RM	Total RM
Balance as at 1 January 2021	140,411,000	(5,794)	140,405,206
Movement in unit holders' contributions:			
- Creation of units	22,360,654		22,360,654
- Reinvestment of distributions	438,111		438,111
- Cancellation of units	(409,270)		(409,270)
- Distributions		(438,111)	(438,111)
Total comprehensive income for the financial period	-	(293,239)	(293,239)
Balance as at 31 March 2021	<u>162,800,495</u>	<u>(737,144)</u>	<u>162,063,351</u>
As at 28 May 2020 (date of launch)	-	-	-
Movement in unit holders' contributions:			
- Creation of units	140,411,000	-	140,411,000
Total comprehensive loss for the financial period	-	(5,794)	(5,794)
Balance as at 31 December 2020	<u>140,411,000</u>	<u>(5,794)</u>	<u>140,405,206</u>

The accompanying notes to the financial statements form an integral part of these financial statements.

BIMB SHARIAH INCOMEPLUS FUND

UNAUDITED STATEMENT OF CASH FLOWS
FOR THE FINANCIAL PERIOD FROM 1 JANUARY 2021 TO 31 MARCH 2021

	Note	<u>1.1.2021 to 31.3.2021</u> RM	<u>28.5.2020 (date of launch) to 31.12.2020</u> RM
CASH FLOWS FROM OPERATING ACTIVITIES			
Placement of Shariah-compliant deposit with licensed Islamic financial institution		(732,374,615)	(142,666,637)
Purchase of unquoted Sukuk		(33,708,187)	-
Proceed from Maturity Shariah-compliant deposit with licensed Islamic financial institutions		743,921,198	2,285,379
Profit income received from Shariah-compliant deposit with licensed Islamic financial institution		656,502	361
Profit income received from Sukuk		161,730	-
Management fee paid		(38,768)	-
Trustee fee paid		(7,754)	-
Audit fee paid		(4,962)	-
Tax agent fee paid		(5,972)	-
Payment for administrative expenses		(90)	(10)
Net cash used in operating activities		<u>(21,400,918)</u>	<u>(140,380,907)</u>
CASH FLOWS FROM FINANCING ACTIVITIES			
Cash proceeds from creation of units		22,828,765	140,381,000
Payments for cancellation of units		(409,270)	-
Payment for income Distribution		(438,111)	-
Net cash generated from financing activities		<u>21,981,384</u>	<u>140,381,000</u>
Net cash and cash equivalents		580,466	93
Cash and cash equivalents at the beginning of the financial period		<u>93</u>	<u>-</u>
Cash and cash equivalents at the end of the financial period	2	<u>580,559</u>	<u>93</u>
Cash and cash equivalents comprise:			
Cash at bank		580,559	93
	2	<u>580,559</u>	<u>93</u>

The accompanying notes to the financial statements form an integral part of these financial statements.

BIMB SHARIAH INCOMEPLUS FUND

UNAUDITED NOTES TO THE FINANCIAL STATEMENTS
FOR THE FINANCIAL PERIOD FROM 1 JANUARY 2021 TO 31 MARCH 2021

1 FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS (SHARIAH-COMPLIANT)

	<u>As at</u> <u>31.3.2021</u> RM	<u>As at</u> <u>31.12.2020</u> RM
Financial assets at fair value through profit or loss:		
Unquoted Sukuk	<u>32,036,717</u>	<u>-</u>
	RM	RM
Net loss on financial assets at fair value through profit or loss		
- Realised gain on disposal	-	-
- Net unrealised loss on fair value movement	<u>(1,007,465)</u>	<u>-</u>
	<u>(1,007,465)</u>	<u>-</u>

Details of unquoted Sukuk as at 31 March 2021 are set out as follows:

<u>Name of counter</u>	<u>Number of</u> <u>shares held</u>	<u>Aggregate</u> <u>cost</u> RM	<u>Fair</u> <u>value</u> RM	<u>Percentage</u> <u>of value</u> <u>of funds</u> %
<u>Financials</u>				
GII MURABAHAH 3/2019 3.726% 31.03.2026	<u>15,000,000</u>	<u>16,040,560</u>	<u>15,699,027</u>	<u>9.69</u>
<u>Industrials</u>				
MMC CORP IMTN 5.800% 12.11.2025	<u>5,000,000</u>	<u>5,542,026</u>	<u>5,482,783</u>	<u>3.38</u>
<u>Utilities</u>				
SEB IMTN 4.700% 24.11.2028	5,000,000	5,665,508	5,343,273	3.30
TNB WE 5.320% 28.07.2028 – Tranche 9	<u>5,000,000</u>	<u>5,796,088</u>	<u>5,511,634</u>	<u>3.40</u>
	<u>10,000,000</u>	<u>11,461,596</u>	<u>10,854,907</u>	<u>6.70</u>
Total quoted Sukuk as at 31 March 2021	<u>30,000,000</u>	33,044,182	<u>32,036,717</u>	<u>19.77</u>
Accumulated unrealised loss on financial assets at fair value through profit or loss		<u>(1,007,465)</u>		
Total Sukuk fair value through profit or loss		<u>32,036,717</u>		

BIMB SHARIAH INCOMEPLUS FUND

UNAUDITED NOTES TO THE FINANCIAL STATEMENTS
FOR THE FINANCIAL PERIOD FROM 1 JANUARY 2021 TO 31 MARCH 2021 (CONTINUED)

1 FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS (SHARIAH-COMPLIANT)
(continued)

	<u>As at</u> <u>31.3.2021</u> RM	<u>As at</u> <u>31.12.2020</u> RM
Shariah-compliant deposits with licensed Islamic financial institutions:		
Commodity Murabahah	117,807,241	140,388,335
Wafiyah Investment Account*	<u>11,698,515</u>	<u>-</u>
	<u>129,505,756</u>	<u>140,388,335</u>

The weighted average effective profit rate per annum is as follows:

	<u>As at</u> <u>31.3.2021</u> %	<u>As at</u> <u>31.12.2020</u> %
Commodity Murabahah	2.10	1.83
Wafiyah Investment Account*	<u>2.00</u>	<u>-</u>

The deposits have an average maturity of 138 days (as at 31.12.2020 4 days).

* Wafiyah Investment Account is placed with Bank Islam Malaysia Berhad, the holding company of the Manager.

2 CASH AND CASH EQUIVALENTS (SHARIAH-COMPLIANT)

	<u>As at</u> <u>31.3.2021</u> RM	<u>As at</u> <u>31.12.2020</u> RM
Shariah-compliant deposits with licensed Islamic financial institutions:		
Cash at bank	<u>580,559</u>	<u>93</u>

3 DISTRIBUTION

	<u>1.1.2021 to</u> <u>31.3.2021</u> RM	<u>28.5.2020</u> <u>(date of launch)to</u> <u>31.12.2020</u> RM
Distribution to unit holders is from the following sources:		
Profit income from Shariah-compliant deposits with licensed Islamic financial institutions	<u>542,115</u>	<u>-</u>
	542,115	-
Less:		
Expenses	<u>(104,004)</u>	<u>-</u>
Net distribution amount	<u>438,111</u>	<u>-</u>
GROSS/NET DISTRIBUTION PER UNIT (SEN)		
Distribution on 29 January 2021	<u>0.12</u>	<u>-</u>
Distribution on 26 February 2021	<u>0.15</u>	<u>-</u>

BIMB SHARIAH INCOMEPLUS FUND

UNAUDITED NOTES TO THE FINANCIAL STATEMENTS
FOR THE FINANCIAL PERIOD FROM 1 JANUARY 2021 TO 31 MARCH 2021 (CONTINUED)

3 DISTRIBUTION (continued)

Gross distribution is derived using total income less total expenses. Net distribution above is sourced from current and prior financial periods' realised gain.

Gross distribution per unit is derived from gross realised income less expenses, divided by the number of units in circulation. Net distribution per unit is derived from gross realised income less expenses and taxation, divided by the number of units in circulation.

Distributions are automatically reinvested into the Fund (by issuing additional units) based on the NAV per unit on the distribution date, unless the unit holders specifically request for cash distribution.

4 MANAGEMENT EXPENSE RATIO ("MER")

	As at <u>31.3.2021</u> %	As at <u>31.12.2020</u> %
MER	<u>0.26</u>	<u>1.06</u>

MER is derived from the following calculation:

$$\text{MER} = \frac{(A + B + C + D + E) \times 100}{F}$$

A	=	Management fee
B	=	Trustee's and custodian fees
C	=	Audit fee
D	=	Tax agent's fee
E	=	Other expenses including Sales and Services Tax ("SST") on transaction costs
F	=	Average NAV of the Fund calculated on a daily basis

The average NAV of the Fund for the financial period calculated on a daily basis is RM161,298,197.

5 PORTFOLIO TURNOVER RATIO ("PTR")

	As at <u>31.3.2021</u>	As at <u>31.12.2020</u>
PTR (Times)	<u>4.68</u>	<u>57.89</u>

PTR is derived from the following calculation:

$$\frac{(\text{Total acquisition for the financial period} + \text{total disposal for the financial period/year}) \div 2}{\text{Average NAV of the Fund for the financial period calculated on a daily basis}}$$

where:

total acquisition for the financial period/year = RM765,677,386

total disposal for the financial period/year = RM743,921,198

BIMB SHARIAH INCOMEPLUS FUND

UNAUDITED NOTES TO THE FINANCIAL STATEMENTS
FOR THE FINANCIAL PERIOD FROM 1 JANUARY 2021 TO 31 MARCH 2021 (CONTINUED)

6 SHARIAH INFORMATION OF THE FUND

The Shariah Adviser confirmed that the investment portfolio of the Fund is Shariah-compliant, which comprises assets in local market, which are placed in Shariah-compliant investment and/or instruments.

7 QUARTERLY REPORT

The quarterly report for the financial period from 1 January 2021 to 31 March 2021 is unaudited.

5.0 CORPORATE DIRECTORY

Manager	<p>BIMB Investment Management Berhad</p> <p>Registered Office Level 32, Menara Bank Islam, No. 22, Jalan Perak 50450, Kuala Lumpur</p> <p>Business Office Level 19, Menara Bank Islam, No. 22, Jalan Perak 50450, Kuala Lumpur</p>
Board of Directors	<p>Mohamed Ridza Mohamed Abdulla (Chairman Non-Executive Independent Director) Dato' Ghazali Awang (Non-Executive Independent Director) Dr. Mohd Hatta Dagap (Non-Executive Independent Director) Datin Maznah Mahbob (Non-Executive Independent Director) Azizan Abd Aziz (Non-Executive Non Independent Director) Najmuddin Mohd Lutfi (Chief Executive Officer)</p>
Shariah Adviser	<p>Dr. Ahmad Shahbari @ Sobri Salamon Assoc. Prof. Dr. Asmak Ab. Rahman Dr. Shamsiah Mohamad</p>
Investment Committee	<p>Khairul Muzamel Perera Abdullah (Chairman – Non Independent Member) Mohd Radzuan Ahmad Tajuddin (Independent Member) Datin Maznah Mahbob (Independent Director)</p>
Audit Committee	<p>Dato' Ghazali Awang (Chairman - Independent Director) Dr. Mohd Hatta Dagap (Independent Director) Azizan Abd Aziz (Non Independent Director)</p>
Company Secretaries	<p>Norhidayati Mohamat Salim (MIA 27364) Level 32, Menara Bank Islam, No. 22, Jalan Perak 50450 Kuala Lumpur</p> <p>Aidil Haznul Zulkifli (MACS 01638) Level 32, Menara Bank Islam, No. 22 Jalan Perak 50450 Kuala Lumpur</p>
Key Management	<p>Najmuddin Mohd Lutfi (Chief Executive Officer) Mohd Amir Shah Basir (Chief Operating Officer) Abd Razak Salimin (Head of Investment) Angelena Joseph (Senior Manager, Compliance)</p>
Principal Banker	<p>CIMB Islamic Bank Berhad P. Ramlee Branch, Lot 1-01 Menara Hap Seng Jalan P.Ramlee 50250 Kuala Lumpur</p>

Trustee	CIMB Islamic Trustee Berhad 198801000556 (167913-M) Level 21, Menara CIMB Jalan Stesen Sentral 2 Kuala Lumpur Sentral 50470 Kuala Lumpur
Federation of Investment Managers Malaysia (FIMM)	19-06-1, 6th Floor, Wisma Tune No.19, Lorong Dungun Damansara Heights 50490 Kuala Lumpur
Distributors	Bank Islam Malaysia Berhad
Toll Free Number: 1-800-88-1196	

