

BIMB SHARIAH INCOMEPLUS FUND

QUARTERLY REPORT FOR THE FINANCIAL
PERIOD ENDED 30 JUNE 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 0.71% as compared to its Benchmark’s return of 0.41%. 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 distributed income totaling 0.48 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 by 6.5% in the second quarter of 2021 over the previous quarter. Personal consumption expenditures grew as vaccinated Americans travel and engage in activities that were restricted before. • The Euro area economy expanded by 2.0% in the second quarter of 2021 following a 0.3% slump in the previous three-month period, as countries began their economy reopening. • China's economy grew by seasonally adjusted 1.3% in the second quarter of 2021 compared to the previous quarter, sustaining a steady recovery with production and demand picking up. <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 0.5% year-on-year in the first quarter of 2021 as it continues to recover from the effects of the Movement Control Order (MCO) on the local economy. • Bank Negara Malaysia’s Monetary Policy Committee (MPC) maintained the Overnight Policy Rate (OPR) unchanged at 1.75% during their meetings in May 2021 and July 2021. The central bank maintained its cautiously positive tone on global growth prospects on the back of ongoing rollout of mass vaccination programmes in various nations. <p><i>(Source: Department of Statistics Malaysia and Bank Negara Malaysia)</i></p> |

| | |
|---|--|
| | <p>Market Review</p> <p>Sukuk Market and Money Market</p> <p>a) Global</p> <ul style="list-style-type: none"> US Treasury (UST's) yield movement were mixed quarter-on-quarter. The UST 2-year yield spiked by 8.7bps to 0.25% whilst the much-watched UST 10-year ended 23bps lower at 1.47% as at the end of the second quarter 2021. <p>b) Local</p> <ul style="list-style-type: none"> Local government benchmark yields ended mostly mixed-to-lower between -18 to +5bps save for the short-ends whose yields spiked between 14-16bps. This was in anticipation of weaker economy going forward due to the re-imposition of MCO3.0 / full lockdown amid muted inflationary conditions. |
| <p>Market Outlook and Strategy</p> | <p>Sukuk Market & Money Market</p> <ul style="list-style-type: none"> The continuously rising number of Covid-19 cases in Malaysia to an all-time high, coupled with market expectations of further bond issuance building up will suppress market sentiment towards long duration government bonds such as 10-year government sukuk/bond. It is expected that the government sukuk/bond yield curve to continue a steepening trend in the second half of 2021 in anticipation of the steady recovery of the economy and a hawkish tone from the US Federal Reserve. 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 30 JUNE 2021

| Fund | As at 30.06.2021 |
|--|------------------|
| Unit Prices (RM) | |
| Highest Net Asset Value (NAV) per unit for the period/year | 0.9999 |
| Lowest NAV per unit for the period/year | 0.9970 |
| Net Asset Value (NAV) and Units in Circulation (UIC) as at the end of the period/year | |
| Total NAV (RM) | 113,029,444 |
| Units in Circulation (UIC) | 113,185,021 |
| NAV per unit (RM) | 0.9986 |
| Return of Fund (%) | |
| Capital Growth (%) ^(b) | 0.23 |
| Income Return (%) ^(c) | 0.48 |
| Return of Fund (%)^(a) | 0.71 |
| Total Gross Distribution per Unit (sen) per annum | 0.48 |
| Total Net Distribution per Unit (sen) per annum | 0.48 |
| Monthly distribution - April | |
| NAV per Unit before Distribution (RM) | 0.9995 |
| NAV per Unit after Distribution (RM) | 0.9974 |
| Monthly distribution - May | |
| NAV per Unit before Distribution (RM) | 0.9996 |
| NAV per Unit after Distribution (RM) | 0.9986 |
| Monthly distribution - June | |
| NAV per Unit before Distribution (RM) | 1.0014 |
| NAV per Unit after Distribution (RM) | 1.0004 |
| Management Expense Ratio (%)^(d) | 0.18 |
| Portfolio Turnover Ratio (times)^(e) | 2.19 |

Note:

- a) **Return of the Fund** = $\frac{\text{NAV per unit (end of period)} - 1}{\text{NAV per unit (opening of period)}}$
- 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 30 June 2021

| | Fund | | Benchmark | |
|--|------------------|--------------------------|------------------|--------------------------|
| | Total Return (%) | Average Total Return (%) | Total Return (%) | Average Total Return (%) |
| 3 months (1/4/2021 – 30/6/2021) | 0.71% | 2.84% | 0.41% | 1.64% |
| 6 months (1/1/2021 – 30/6/2021) | 0.53% | 1.06% | 0.82% | 1.64% |
| 9 months (1/10/2020 – 30/6/2021) | 0.61% | 0.81% | 1.23% | 1.64% |
| Since Inception (28/5/2020 – 30/6/2021) | 0.61% | 0.56% | 1.86% | 1.72% |

Asset Allocation as at 30 June 2021

| BIMB Shariah Incomeplus Fund | 30.6.2021 (%) |
|--|---------------|
| Investment in Islamic Debt Securities | |
| Industrials | 4.79 |
| Utilities | 9.76 |
| | 14.55 |
| CASH AND SHORT TERM INVESTMENTS: | 85.45 |
| | 100.00 |

Unit Holdings as at 30 June 2021

| Size of Holding | BIMB Shariah IncomePlus Fund | | | |
|---------------------------------|------------------------------|---------------|-----------------------|---------------|
| | Number of Unit Holders | | Number of Units Held | |
| | No. | % | Units | % |
| 5,000 and below | - | - | - | - |
| 5,001 to 10,000 | - | - | - | - |
| 10,001 to 50,000 | - | - | - | - |
| 50,001 to 500,000 | - | - | - | - |
| 500,001 and above | 2 | 66.67 | 113,184,013.12 | 100.00 |
| Units Held by Holders | 2 | 66.67 | 113,184,013.12 | 100.00 |
| Units Held by Manager | 1 | 33.33 | 1,007.53 | 0.00 |
| Grand Total for the Fund | 3 | 100.00 | 113,185,020.65 | 100.00 |

3.0 SHARIAH ADVISER'S REPORT

QUARTERLY REPORT FOR THE FINANCIAL PERIOD ENDED 30 JUNE 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

.....
DR. AHMAD SHAHBARI@SOBRI SALAMON
(Chairman)

Date: 30 August 2021

4.0 UNAUDITED FINANCIAL STATEMENT

BIMB SHARIAH INCOMEPLUS FUND

UNAUDITED STATEMENT OF COMPREHENSIVE INCOME FOR THE FINANCIAL PERIOD FROM 1 APRIL 2021 TO 30 JUNE 2021

| | <u>1.4.2021 to</u> <u>30.6.2021</u> RM |
|---|--|
| INVESTMENT INCOME | |
| Profit income from Shariah-compliant deposits with licensed Islamic financial institutions | 556,435 |
| Profit income from unquoted Sukuk | 167,188 |
| Realised loss on disposal Sukuk | (293,034) |
| Net unrealised gain from financial instruments at fair value through profit or loss | 586,898 |
| | <u>1,017,487</u> |
| EXPENSES | |
| Management fee | 47,483 |
| Trustee's fee | 9,496 |
| Administrative expenses | 212 |
| | <u>57,191</u> |
| INCOME BEFORE TAXATION | 960,296 |
| Taxation | - |
| INCOME AFTER TAXATION AND TOTAL COMPREHENSIVE INCOME FOR THE FINANCIAL PERIOD | <u>960,296</u> |
| Total comprehensive income for the period consist of: | |
| Realised amount | 373,398 |
| Unrealised amount | 586,898 |
| | <u>960,296</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 30 JUNE 2021

| | Note | <u>As at 30.6.2021</u> RM |
|--|------|------------------------------|
| ASSETS | | |
| Cash and cash equivalents (Shariah-compliant) | 2 | 81,290 |
| Financial assets at fair value through profit or loss (Shariah-compliant) | 1 | 112,998,144 |
| Amount due from Manager | | - |
| TOTAL ASSETS | | <u>113,079,434</u> |
| LIABILITIES | | |
| Accrued management fee | | 13,921 |
| Amount due to Trustee | | 2,784 |
| Audit fee payable | | 11,485 |
| Tax agent's fee payable | | 3,677 |
| Administrative expenses | | 18,123 |
| TOTAL LIABILITIES | | <u>49,990</u> |
| NET ASSET VALUE ("NAV") OF THE FUND | | <u>113,029,444</u> |
| EQUITY | | |
| Unit holders' capital | | 113,347,766 |
| Retained profits | | (318,322) |
| NET ASSET ATTRIBUTABLE TO UNIT HOLDERS | | <u>113,029,444</u> |
| NUMBER OF UNITS IN CIRCULATION (UNITS) | | 113,185,021 |
| NET ASSET VALUE PER UNIT (SEN) (EX-DISTRIBUTION) | | <u>99.86</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 APRIL 2021 TO 30 JUNE 2021

| | Unit holders' capital RM | Retained profits RM | Total RM |
|---|--------------------------------|---------------------------|--------------------|
| Balance as at 1 April 2021 | 162,800,495 | (737,144) | 162,063,351 |
| Movement in unit holders' contributions: | | | |
| - Creation of units | 25,768 | | 25,768 |
| - Reinvestment of distributions | 541,473 | | 541,473 |
| - Cancellation of units | (50,019,970) | | (50,019,970) |
| - Distributions (Note 3) | | (541,473) | (541,473) |
| Total comprehensive income for the financial period | - | 960,295 | 960,295 |
| Balance as at 30 June 2021 | <u>113,347,766</u> | <u>(318,322)</u> | <u>113,029,444</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 APRIL 2021 TO 30 JUNE 2021

| | Note | <u>1.4.2021 to</u> <u>30.6.2021</u> RM |
|--|------|--|
| CASH FLOWS FROM OPERATING ACTIVITIES | | |
| Placement of Shariah-compliant deposit with licensed Islamic financial institution | | (244,860,036) |
| Proceed from disposal of Sukuk | | 15,779,420 |
| Proceed from Maturity Shariah-compliant deposit with licensed Islamic financial institutions | | 277,918,807 |
| Profit income received from Shariah-compliant deposit with licensed Islamic financial institution | | 556,435 |
| Profit income received from Sukuk | | 167,189 |
| Management fee paid | | (55,559) |
| Trustee fee paid | | (11,111) |
| Payment for administrative expenses | | (212) |
| | | <hr/> |
| Net cash used in operating activities | | 49,494,933 |
| CASH FLOWS FROM FINANCING ACTIVITIES | | |
| Cash proceeds from creation of units | | 567,241 |
| Payments for cancellation of units | | (50,019,970) |
| Payment for income Distribution | | (541,473) |
| | | <hr/> |
| Net cash generated from financing activities | | (49,994,202) |
| | | <hr/> |
| Net cash and cash equivalents | | (499,269) |
| Cash and cash equivalents at the beginning of the financial period | | 580,559 |
| | | <hr/> |
| Cash and cash equivalents at the end of the financial period | 2 | 81,290 |
| | | <hr/> <hr/> |
| Cash and cash equivalents comprise: | | |
| Cash at bank | | 81,290 |
| | 2 | <hr/> <hr/> |

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 APRIL 2021 TO 30 JUNE 2021

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

| | |
|---|----------------------------------|
| | <u>As at</u> <u>30.6.2021</u> |
| Financial assets at fair value through profit or loss: | |
| Unquoted Sukuk | <u>16,457,362</u> |
| | RM |
| Net loss on financial assets at fair value through profit or loss | |
| - Realised loss on disposal | (293,034) |
| - Net unrealised gain on fair value movement | <u>586,896</u> |
| | <u>293,862</u> |

Details of unquoted Sukuk as at 30 June 2021 are set out as follows:

| <u>Name of counter</u> | <u>Number of shares held</u> | <u>Aggregate cost</u> RM | <u>Fair value</u> RM | <u>Percentage of value of funds</u> % |
|--|------------------------------|-----------------------------|-------------------------|--|
| <u>Industrials</u> | | | | |
| MMC CORP IMTN 5.800% 12.11.2025 | <u>5,000,000</u> | <u>5,448,720</u> | <u>5,419,076</u> | <u>4.79</u> |
| <u>Utilities</u> | | | | |
| SEB IMTN 4.700% 24.11.2028 | 5,000,000 | 5,589,647 | 5,370,684 | 4.75 |
| TNB WE 5.320% 28.07.2028 – Tranche 9 | <u>5,000,000</u> | <u>5,839,564</u> | <u>5,667,602</u> | <u>5.01</u> |
| | <u>10,000,000</u> | <u>11,429,211</u> | <u>11,038,286</u> | <u>9.76</u> |
| Total quoted Sukuk as at 30 June 2021 | <u>25,000,000</u> | 16,877,931 | <u>16,457,362</u> | <u>14.55</u> |
| Accumulated unrealised loss on financial assets at fair value through profit or loss | | <u>(420,569)</u> | | |
| Total Sukuk fair value through profit or loss | | <u>16,457,362</u> | | |

BIMB SHARIAH INCOMEPLUS FUND

UNAUDITED NOTES TO THE FINANCIAL STATEMENTS
FOR THE FINANCIAL PERIOD FROM 1 APRIL 2021 TO 30 JUNE 2021 (CONTINUED)

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

| | <u>As at</u> <u>30.6.2021</u> RM |
|--|--|
| Shariah-compliant deposits with licensed Islamic financial institutions: | |
| Commodity Murabahah | 96,540,782 |
| | <u>96,540,782</u> |

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

| | <u>As at</u> <u>30.6.2021</u> % |
|---------------------|---------------------------------------|
| Commodity Murabahah | 2.07 |

The deposits have an average maturity of 118 days.

2 CASH AND CASH EQUIVALENTS (SHARIAH-COMPLIANT)

| | <u>As at</u> <u>30.6.2021</u> RM |
|--|--|
| Shariah-compliant deposits with licensed Islamic financial institutions: | |
| Cash at bank | <u>81,290</u> |

3 DISTRIBUTION

| | <u>1.4.2021 to</u> <u>30.6.2021</u> RM |
|---|--|
| Distribution to unit holders is from the following sources: | |
| Profit income from Shariah-compliant deposits with licensed Islamic financial institutions | <u>598,664</u> |
| | 598,664 |
| Less: | |
| Expenses | <u>(57,191)</u> |
| Net distribution amount | <u>541,473</u> |
| GROSS/NET DISTRIBUTION PER UNIT (SEN) | |
| Distribution on 30 April 2021 | <u>0.21</u> |
| Distribution on 31 May 2021 | <u>0.10</u> |
| Distribution on 28 June 2021 | <u>0.17</u> |

BIMB SHARIAH INCOMEPLUS FUND

UNAUDITED NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL PERIOD FROM 1 APRIL 2021 TO 30 JUNE 2021 (CONTINUED)

4 MANAGEMENT EXPENSE RATIO ("MER")

| | |
|-----|--------------------------------|
| | As at <u>30.6.2021</u> % |
| MER | <u>0.18</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 daily basis |

The average NAV of the Fund for the financial period calculated on daily basis is RM126,967,848.

5 PORTFOLIO TURNOVER RATIO ("PTR")

| | |
|-------------|---------------------------|
| | As at <u>30.6.2021</u> |
| PTR (Times) | <u>2.19</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 = RM 278,155,304

total disposal for the financial period/year = RM 278,381,445

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 April 2021 to 30 June 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 bin Awang (Non-Executive Independent Director) Dr. Mohd Hatta bin Dagap (Non-Executive Independent Director) Datin Maznah binti Mahbob (Non-Executive Independent Director) Azizan bin Abd Aziz (Non-Executive Non Independent Director) Najmuddin bin Mohd Lutfi (Chief Executive Officer)</p> |
| Shariah Advisers | <p>Dr. Ahmad Shahbari @ Sobri bin Salamon (Chairman) Assoc. Prof. Dr. Asmak binti Ab. Rahman Dr. Shamsiah binti Mohamad</p> |
| Investment Committee | <p>Khairul Muzamel Perera Abdullah (Chairman – Non Independent Member) Mohd Radzuan Ahmad Tajuddin (Independent Member) Datin Maznah binti Mahbob (Independent Director)</p> |
| Board Audit and Risk Committee | <p>Dato' Ghazali bin Awang (Chairman - Independent Director) Dr. Mohd Hatta bin Dagap (Independent Director) Azizan bin 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>Maria Mat Said (LS 009400) 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) Ariff Firman Mohd Sidek (Head of 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 |
| Distributor | Bank Islam Malaysia Berhad |
| Toll Free Number: 1-800-88-1196 | |

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BIMB INVESTMENT

A BANK ISLAM
SUBSIDIARY

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