

BIMB ONE-YEAR SHARIAH INCOME FUND

FUND MANAGER'S REVIEW

For the month under review, BIMB One-Year Shariah Income Fund registered a return of 0.76% as compared to its benchmark's return of 0.15%.

The fund's outperformance was due to the returns generated from the notes that the Fund had invested.

As at 31st August 2021, the Fund has 69.0% exposure in Investment Notes and 31.0% in cash and cash equivalents.

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 FUND HOUSE IN ASEAN, I & M PROFESSIONAL INVESTMENT AWARDS 2021

INVESTMENT OBJECTIVE

The Fund aims to provide income to investors through investment in Islamic Investment Notes and/or Islamic fixed income instruments.

*Note: The Fund shall distribute income (if any) on a quarterly or such other frequency as may be determined by the Manager from time to time. Income distribution (if any) will be in the form of cash.

FUND INFORMATION

Fund Type	Income (Close-Ended)	
Investor's Risk Profile	Moderate	
Financial Year End	12 May 2022	
Benchmark	1 month TDT-i of Bank Islam	
Launch Date	28 April 2021	
Current Fund Size	NAV(RM)	21,810,227.30
	Units	21,584,356.43

FEES & CHARGES

Sales Charge	Up to 1.00% of the NAV/Unit of the Fund
Annual Management Fee	0.50% per annum of the NAV of the Fund
Annual Trustee Fee	0.03% per annum of the NAV of the Fund, subject to a minimum of RM6,000

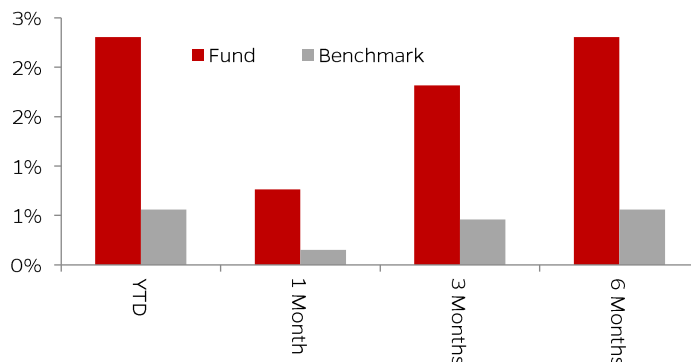
TRANSACTION & DISTRIBUTION

Minimum Initial Investment	RM 10,000.00
Minimum Additional Investment	RM 5,000.00
Distribution Policy	The Fund shall distribute income* (if any) on a quarterly basis.
	* Note : Income distribution (if any) will be in the form of cash.

HIGHEST & LOWEST NAV

	Date	Price (RM)
Current	31/08/2021	1.0105
Highest	11/08/2021	1.0185
Lowest	28/04/2021	1.0000

FUND PERFORMANCE*



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BIMB ONE-YEAR SHARIAH INCOME FUND

CUMULATIVE PERFORMANCE (%)*

	YTD	1 Month	3 Month	Since Inception
Fund	2.31	0.76	1.82	2.31
Benchmark	0.56	0.15	0.46	0.56

*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

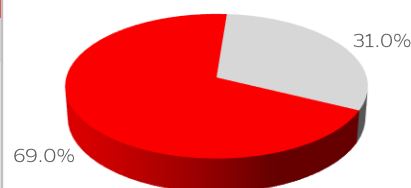
	Quarterly August 2021
Net Distribution (Sen/Unit)	1.25
Net Distribution Yield (%)	1.25%
Total Return (%)	1.82%
Benchmark (%)	0.46%

TOP SECTOR

INSTRUMENT NAME	NAV (%)
INVESTMENT NOTES	69.0
MONEY MARKET AND CASH	31.0

ASSET ALLOCATION

■ Investment Note
 ■ Cash and Cash Equivalents



TOP SECTOR 5 HOLDINGS

	NAV (%)
ONLINE SALES AND HOUSEHOLD CONSUMABLES	13.2%
SPECIALISED CONSTRUCTION ACTIVITIES	13.1%
LOGISTIC SERVICE PROVIDER	12.5%
MANUFACTURER OF PLASTIC INJECTION	8.1%
E-DISTRIBUTION OF FOOD AND BEVERAGES PRODUCT	7.1%

IMPORTANT INFORMATION:

- Sophisticated Investors are advised to read and understand the contents of the Information Memorandum of BIMB ONE-YEAR SHARIAH INCOME FUND dated 28 April 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.