

# **BIMB ONE-YEAR SHARIAH INCOME FUND 2**

QUARTERLY REPORT FOR THE FINANCIAL PERIOD  
FROM 1 NOVEMBER 2021 TO 31 JANUARY 2022



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

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## 1.0 FUND KEY INFORMATION

|                                   |   |
|-----------------------------------|---|
| <b>Fund Name</b>                  | BIMB One-Year Shariah Income Fund 2   |
| <b>Fund Type</b>                  | Income  |
| <b>Fund Category</b>              | 1-year close-ended Islamic fixed income fund (Wholesale)  |
| <b>Fund Investment Objective</b>  | <p>The Fund aims to provide income to Sophisticated Investors through investment in Islamic Investment Notes and/or Islamic fixed income securities or instruments.</p> <p><b><i>Note: Any material changes to the investment objective would require Unit Holders' approval.</i></b></p> |
| <b>Fund Performance Benchmark</b> | Bank Islam's 1-Year Term-Deposit <i>i</i> (Tawarruq).   |
| <b>Fund Distribution Policy</b>   | <p>Income, if any, will be distributed quarterly or such other frequency as may be determined by the Manager from time to time.</p> <p>Note: Income distribution (if any) will be in the form of cash.</p>  |

## 2.0 MANAGER'S REPORT

|   |   |
|---|---|
| <p><b>Performance Review</b></p>          | <p>For the financial period under review, BIMB One-Year Shariah Income Fund 2 ("the Fund") registered a return of 1.285% as compared to its Benchmark's return of 0.46%.</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 been to invest in Islamic Investment Notes and/or Islamic fixed income instruments.</p> <p>During the financial period under review, the Fund has managed to achieve its investment objective of providing income to investors. The Fund declared income distribution of 1.25 sen per unit during the financial 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><b>Economy and Market Review</b></p>   | <p>Malaysia's Gross Domestic Product (GDP) expanded by 3.6% year-on-year (YoY) in the fourth quarter of 2021 (Q4 2021). With reopening of the economy on track, this growth was however negated by the negative impact of the spread of the Omicron variant and severe flood in the Klang Valley region.</p> <p>BNM's first Monetary Policy Committee (MPC) meeting this year (19-20 Jan 2022) kept OPR at record-low 1.75% for the ninth consecutive meeting and since July 2020. It is viewed that the Monetary Policy Statement (MPS) remained neutral.</p> <p><i>(Source: Bloomberg, Bank Negara Malaysia and Department of Statistics Malaysia)</i></p>  |
| <p><b>Market Outlook and Strategy</b></p> | <p>Going forward, BNM is expected to increase the OPR in 2022. However, BNM citing that the future stance of monetary policy will remain data dependent given the uncertainties of the market condition.</p> <p>The fund will continue to be selective in the investment notes that it chooses to invest in with credit quality being of central importance.</p>  |

## FUND PERFORMANCE DATA

FOR THE FINANCIAL PERIOD ENDED 31 JANUARY 2022

| <b>Fund</b>  | <b>As at 31.1.2022</b> |
|--|------------------------|
| <b>Unit Prices (RM)</b>  |                        |
| Highest Net Asset Value (NAV) per unit for the period/year                                   | 1.0142                 |
| Lowest NAV per unit for the period/year  | 1.0010                 |
| <b>Net Asset Value (NAV) and Units in Circulation (UIC) as at the end of the period/year</b> |                        |
| Total NAV (RM)   | 50,739,388             |
| Units in Circulation (UIC)   | 50,675,781             |
| <b>NAV per unit (RM)</b>   | <b>1.0013</b>          |
| <b>Return of Fund (%)</b>  |                        |
| Capital Growth (%) <sup>(b)</sup>  | 0.03                   |
| Income Return (%) <sup>(c)</sup>   | 1.25                   |
| <b>Return of the Fund (%)<sup>(a)</sup></b>  | <b>1.28</b>            |
| Total Gross Distribution per Unit (sen) per annum  | 1.25                   |
| Total Net Distribution per Unit (sen) per annum  | 1.25                   |
| <b>Quarterly distribution – Quarter 2</b>  |                        |
| NAV per Unit before Distribution (RM)  | 1.0143                 |
| NAV per Unit after Distribution (RM)   | 1.0018                 |
| <b>Total Expenses Ratio (%)<sup>(d)</sup></b>  | <b>0.31</b>            |
| <b>Portfolio Turnover Ratio (times)<sup>(e)</sup></b>  | <b>0.35</b>            |

### 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) **Total 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 quarter 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 January 2022

|  | Fund             |                          | Benchmark        |                          |
|--|------------------|--------------------------|------------------|--------------------------|
|  | Total Return (%) | Average Total Return (%) | Total Return (%) | Average Total Return (%) |
| 3 Month<br>(01/11/2021 – 31/01/2022)         | 1.28             | 5.12                     | 0.46             | 1.84                     |
| Since Inception<br>(19/07/2021 – 31/01/2022) | 2.34             | 4.36                     | 1.02             | 1.90                     |

Data Source : BIMB Investment Management Berhad  
 Data verified by : Novagni Analytics & Advisory Sdn. Bhd.  
 Benchmarks : Bank Islam's 1-Year Term-Deposit-i (Tawarruq)

Notes:

1. *Total Return* of the Fund has been verified by Novagni Analytics & Advisory Sdn. Bhd. (363145-W)
2. *Average Total Return* is derived by this formula:

$$\frac{\text{Total Return}}{\text{Number of Years under Review}}$$

The calculation of average total return is based on methods obtained from Lipper Asia Ltd.

*Past performance is not necessarily indicative of future performance and unit prices and investment returns may go down, as well as up.*

**Asset Allocation as at 31 January 2022**

| <b>BIMB One-Year Shariah Income Fund 2</b>                | <b>31.1.2022<br/>(%)</b> |
|---|--------------------------|
| <b>Islamic Investment Notes</b>                           | 47.85                    |
|   | 47.85                    |
| <b>SHARIAH-COMPLIANT CASH AND SHORT TERM INVESTMENTS:</b> | 52.15                    |
|   | <b>100.00</b>            |

**Unit Holdings as at 31 January 2022**

| <b>Size of Holding</b>          | <b>BIMB One-Year Shariah Income Fund 2</b> |               |                             |               |
|---------------------------------|--|---------------|-----------------------------|---------------|
|                                 | <b>Number of Unit Holders</b>              |               | <b>Number of Units Held</b> |               |
|                                 | <b>No.</b>                                 | <b>%</b>      | <b>Units</b>                | <b>%</b>      |
| 5,000 and below                 | -  | -             | -                           | -             |
| 5,001 to 10,000                 | -  | -             | -                           | -             |
| 10,001 to 50,000                | -  | -             | -                           | -             |
| 50,001 to 500,000               | -  | -             | -                           | -             |
| 500,001 and above               | 3  | 100.00        | 50,675,781                  | 100.00        |
| <b>Grand Total for the Fund</b> | <b>3</b>                                   | <b>100.00</b> | <b>50,675,781</b>           | <b>100.00</b> |

### **3.0 SHARIAH ADVISER'S REPORT**

QUARTERLY REPORT FOR THE FINANCIAL PERIOD FROM 1 NOVEMBER 2021 TO 31 JANUARY 2022

To the Unit Holder of **BIMB One-Year Shariah Income Fund 2**

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:



#### 4.0 UNAUDITED FINANCIAL STATEMENT

##### BIMB ONE-YEAR SHARIAH INCOME FUND 2

#### UNAUDITED STATEMENT OF COMPREHENSIVE INCOME FOR THE FINANCIAL PERIOD FROM 1 NOVEMBER 2021 TO 31 JANUARY 2022

|   | <u>1.11.2021 to</u><br><u>31.1.2022</u><br>RM |
|---|---|
| INVESTMENT INCOME   |   |
| Profit income from Shariah-compliant<br>deposits with licensed Islamic financial institutions | 112,241                                       |
| Profit income from Islamic Investment notes   | 877,446                                       |
| Hibah   | 135   |
|   | <u>989,822</u>                                |
| EXPENSES  |   |
| Management fee  | 63,617  |
| Trustee's fee   | 3,817   |
| Administrative expenses   | 93,278  |
|   | <u>160,712</u>                                |
| INCOME BEFORE TAXATION  | 829,110                                       |
| Taxation  | <u>(182,352)</u>                              |
| INCOME AFTER TAXATION AND TOTAL COMPREHENSIVE INCOME<br>FOR THE FINANCIAL PERIOD              | <u><u>646,758</u></u>                         |
| Total comprehensive income for the period consist of:   |   |
| Realised amount   | <u>646,758</u>                                |
|   | <u><u>646,758</u></u>                         |

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

## BIMB ONE-YEAR SHARIAH INCOME FUND 2

### UNAUDITED STATEMENT OF FINANCIAL POSITION AS AT 31 JANUARY 2022

|  | Note | <u>As at</u><br><u>31.1.2022</u><br>RM |
|--|------|--|
| <b>ASSETS</b>  |      |  |
| Cash and cash equivalents (Shariah-compliant)                                | 2    | 27,236,152                             |
| Financial assets at fair value through profit or loss<br>(Shariah-compliant) | 1    | 24,277,537                             |
| Amount due from Dealers  |      | <u>224,428</u>                         |
| <b>TOTAL ASSETS</b>  |      | <u><u>51,738,117</u></u>               |
| <b>LIABILITIES</b>   |      |  |
| Accrued management fee   |      | 21,746                                 |
| Amount due to Trustee  |      | 1,305                                  |
| Audit fee payable  |      | 6,510                                  |
| Tax agent's fee payable  |      | 2,046                                  |
| Income Tax payable   |      | 332,942                                |
| Income Distribution Payable  |      | 633,447                                |
| Administrative expenses  |      | <u>733</u>                             |
| <b>TOTAL LIABILITIES</b>   |      | <u><u>998,729</u></u>                  |
| <b>NET ASSET VALUE ("NAV") OF THE FUND</b>                                   |      | <u><u>50,739,388</u></u>               |
| <b>EQUITY</b>  |      |  |
| Unit holders' capital  |      | 50,675,781                             |
| Retained profits   |      | <u>63,607</u>                          |
| <b>NET ASSET ATTRIBUTABLE TO UNIT HOLDERS</b>                                |      | <u><u>50,739,388</u></u>               |
| <b>NUMBER OF UNITS IN CIRCULATION (UNITS)</b>                                |      | 50,675,781                             |
| <b>NET ASSET VALUE PER UNIT (SEN)<br/>(EX-DISTRIBUTION)</b>                  |      | <u><u>100.13</u></u>                   |

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

## BIMB ONE-YEAR SHARIAH INCOME FUND 2

### UNAUDITED STATEMENT OF CHANGES IN EQUITY FOR THE FINANCIAL PERIOD FROM 1 NOVEMBER 2021 TO 31 JANUARY 2022

|  | Unit holders'<br>capital<br>RM | Retained<br>profits<br>RM | Total<br>RM       |
|--|--------------------------------|---------------------------|-------------------|
| Balance as at 1 November 2021                          | 50,675,781                     | 50,296                    | 50,726,077        |
| Movement in unit holders' contributions:               |                                |                           |                   |
| - Creation of units                                    | -                              | -                         | -                 |
| - Cancellation of units                                | -                              | -                         | -                 |
| - Distributions (Note 3)                               | -                              | (633,447)                 | (633,447)         |
| Total comprehensive income for the financial<br>period | -                              | 646,758                   | 646,758           |
| Balance as at 31 January 2022                          | <u>50,675,781</u>              | <u>63,607</u>             | <u>50,739,388</u> |

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

## BIMB ONE-YEAR SHARIAH INCOME FUND 2

### UNAUDITED STATEMENT OF CASH FLOWS FOR THE FINANCIAL PERIOD FROM 1 NOVEMBER 2021 TO 31 JANUARY 2022

|   | 1.11.2021 to<br>31.1.2022 |
|---|---------------------------|
| Note  | RM                        |
| <b>CASH FLOWS FROM OPERATING ACTIVITIES</b>   |                           |
| Proceed from repayment and maturity of Islamic Investment notes instrument                        | 18,194,894                |
| Purchase of Islamic Investment notes instrument   | (18,266,112)              |
| Profit income received from Shariah-compliant deposit with licensed Islamic financial institution | 112,241                   |
| Profit income received from Islamic Investment notes instrument                                   | 877,446                   |
| Management fee paid   | (62,149)                  |
| Trustee fee paid  | (3,729)                   |
| Payment for administrative expenses   | (88,672)                  |
| Profit hibah  | 135                       |
|   | <hr/>                     |
| Net cash generated from operating activities  | 764,054                   |
| <b>CASH FLOWS FROM FINANCING ACTIVITIES</b>   |                           |
| Payment for income distribution   | (481,420)                 |
| Net cash used in financing activities   | (481,420)                 |
|   | <hr/>                     |
| Net cash and cash equivalents   | 282,634                   |
| Cash and cash equivalents at the beginning of the financial period                                | 26,953,518                |
|   | <hr/>                     |
| Cash and cash equivalents at the end of the financial period                                      | 2 27,236,152              |
|   | <hr/> <hr/>               |
| Cash and cash equivalents comprise:   |                           |
| Commodity murabahah   | 12,514,889                |
| Wafiyah Investment Account  | 12,424,269                |
| Cash at bank  | 2,296,994                 |
|   | <hr/>                     |
|   | 2 27,236,152              |
|   | <hr/> <hr/>               |

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

## BIMB ONE-YEAR SHARIAH INCOME FUND 2

### UNAUDITED NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL PERIOD FROM 1 NOVEMBER 2021 TO 31 JANUARY 2022

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

As at  
31.1.2022

Financial assets at fair value through profit or loss:

Islamic Investment notes instrument

24,277,537

Details of Islamic Investment notes as at 31 January 2022 are set out as follows:

| <u>Name of counter</u>                                  | <u>Fair Value</u><br>RM | <u>Percentage of</u><br><u>value of funds</u><br>% |
|---|-------------------------|--|
| MYBTF-2201000974  | 6,389,649               | 12.59  |
| MYBTF-2112000885  | 361,271                 | 0.71   |
| MYIVF-2110000677  | 456,965                 | 0.90   |
| MYBTF-2201000998  | 1,157,188               | 2.28   |
| MYBTF-2201000955  | 329,325                 | 0.65   |
| MYBTF-2108000589  | 2,556,541               | 5.04   |
| MYBTF-2112000868  | 210,627                 | 0.42   |
| MYBTF-2110000730  | 97,949                  | 0.19   |
| MYBTF-2201000951  | 165,678                 | 0.33   |
| MYBTF-2111000775  | 3,435,744               | 6.77   |
| MYBTF-2112000910  | 1,453,997               | 2.87   |
| MYBTF-2108000559  | 51,356                  | 0.10   |
| MYBTF-2112000861  | 16,256                  | 0.03   |
| MYBTF-2112000871  | 210,139                 | 0.41   |
| MYIVF-2109000603  | 119,159                 | 0.23   |
| MYBTF-2109000605  | 103,281                 | 0.20   |
| MYBTF-2111000832  | 203,091                 | 0.40   |
| MYIVF-2109000670  | 25,524                  | 0.05   |
| MYBTF-2110000687  | 237,313                 | 0.47   |
| MYBTF-2201000995  | 1,464,775               | 2.89   |
| MYBTF-2111000757  | 270,442                 | 0.53   |
| MYBTF-2111000809  | 401,273                 | 0.79   |
| MYBTF-2112000920  | 2,337,936               | 4.61   |
| MYBTF-2201000979  | 281,594                 | 0.55   |
| MYBTF-2201000993  | 1,737,904               | 3.43   |
| MYBTF-2201000952  | 202,560                 | 0.40   |
| Total Islamic Investment notes as at 31 January<br>2022 | <u>24,277,537</u>       | <u>47.85</u>                                       |

## BIMB ONE-YEAR SHARIAH INCOME FUND 2

### UNAUDITED NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL PERIOD FROM 1 NOVEMBER 2021 TO 31 JANUARY 2022 (CONTINUED)

#### 2 CASH AND CASH EQUIVALENTS (SHARIAH-COMPLIANT)

|  | <u>As at</u><br><u>31.1.2022</u><br>RM |
|--|--|
| Shariah-compliant deposits with licensed Islamic financial institutions: |  |
| Commodity Murabahah  | 12,514,889                             |
| Wafiyah Investment Account   | 12,424,269                             |
|  | <u>24,939,158</u>                      |
| Cash at bank   | 2,296,994                              |
|  | <u>27,236,152</u>                      |

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

|                            | <u>As at</u><br><u>31.1.2022</u><br>% |
|----------------------------|---------------------------------------|
| Commodity Murabahah        | 1.80                                  |
| Wafiyah Investment Account | 1.85                                  |

The deposits have an average maturity of 20 days.

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

#### 3 DISTRIBUTION

|   | <u>1.11.2021 to</u><br><u>31.1.2022</u><br>RM |
|---|---|
| Distribution to unit holders is from the following sources: |   |
| Profit income from Islamic Investment Notes                 | 743,172                                       |
|   | <u>743,172</u>                                |
| Less:   |   |
| Expenses  | (40,181)                                      |
| Taxation  | (69,544)                                      |
|   | <u>633,447</u>                                |
| Net distribution amount                                     | <u>633,447</u>                                |
| GROSS/NET DISTRIBUTION PER UNIT (SEN)                       |   |
| Distribution on 28 January 2022                             | <u>1.25</u>                                   |

## BIMB ONE-YEAR SHARIAH INCOME FUND 2

### UNAUDITED NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL PERIOD FROM 1 NOVEMBER 2021 TO 31 JANUARY 2022 (CONTINUED)

|   |                             |                                |
|---|-----------------------------|--------------------------------|
| 4 | TOTAL EXPENSE RATIO (“TER”) | As at<br><u>31.1.2022</u><br>% |
|   | TER                         | <u>0.31</u>                    |

MER is derived from the following calculation:

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

|   |   |  |
|---|---|--|
| 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 RM51,026,088.

|   |                                  |                           |
|---|----------------------------------|---------------------------|
| 5 | PORTFOLIO TURNOVER RATIO (“PTR”) | As at<br><u>31.1.2022</u> |
|   | PTR (Times)                      | <u>0.35</u>               |

PTR is derived from the following calculation:

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

where:

total acquisition for the financial period = RM18,266,112

total disposal for the financial period = RM17,695,633

#### 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 November 2021 to 31 January 2022 is unaudited.

## 5.0 CORPORATE DIRECTORY

|                                       |   |
|---------------------------------------|---|
| <b>Manager</b>                        | <p>BIMB Investment Management Berhad</p> <p><b>Registered Office</b><br/>Level 32, Menara Bank Islam, No. 22, Jalan Perak<br/>50450, Kuala Lumpur</p> <p><b>Business Office</b><br/>Level 19, Menara Bank Islam, No. 22, Jalan Perak<br/>50450, Kuala Lumpur</p>  |
| <b>Board of Directors</b>             | <p>Mohamed Ridza Mohamed Abdulla (Chairman Non-Executive Independent Director )<br/>Dato' Ghazali bin Awang (Non-Executive Independent Director) – resigned wef 31 October 2021<br/>Dato' Dr. Mohamad Zabidi Ahmad (Non-Executive Independent Director) – appointed wef 8 October 2021<br/>Dr. Mohd Hatta bin Dagap (Non-Executive Independent Director)<br/>Datin Maznah binti Mahbob (Non-Executive Independent Director)<br/>Azizan bin Abd Aziz (Non-Executive Non Independent Director)<br/>Najmuddin bin Mohd Lutfi (Chief Executive Officer)</p> |
| <b>Shariah Advisers</b>               | <p>Dr. Ahmad Shahbari @ Sobri bin Salamon (Chairman)<br/>Assoc. Prof. Dr. Asmak binti Ab. Rahman<br/>Dr. Shamsiah binti Mohamad</p>   |
| <b>Investment Committee</b>           | <p>Khairul Muzamel Perera Abdullah (Chairman – Non Independent Member)<br/>Mohd Radzuan Ahmad Tajuddin (Independent Member)<br/>Datin Maznah binti Mahbob (Independent Director)</p>  |
| <b>Board Audit and Risk Committee</b> | <p>Dato' Ghazali bin Awang (Chairman - Independent Director) – resigned wef 31 October 2021<br/>Dato' Dr. Mohamad Zabidi Ahmad (Chairman - Independent Director) – appointed wef 8 October 2021<br/>Dr. Mohd Hatta bin Dagap (Independent Director)<br/>Azizan bin Abd Aziz (Non Independent Director)</p>  |
| <b>Company Secretaries</b>            | <p>Maria Mat Said (LS 009400)<br/>Level 32, Menara Bank Islam, No. 22, Jalan Perak<br/>50450, Kuala Lumpur</p> <p>Norhidayati Mohamat Salim (MIA 27364)<br/>Level 32, Menara Bank Islam, No.22 Jalan Perak,<br/>50450 Kuala Lumpur</p>  |
| <b>Key Management</b>                 | <p>Najmuddin Mohd Lutfi (Chief Executive Officer)<br/>Said Mohd Jawahir Said (Chief Operating Officer)<br/>Abd Razak Salimin (Head of Investment)<br/>Noorsazreen Nordin (Head of Compliance)</p>   |
| <b>Principal Banker</b>               | <p><b>Malayan Banking Berhad</b><br/>KL Main Office, Menara Maybank 100,<br/>Jalan Tun Perak<br/>50050 Kuala Lumpur</p>   |



|   |  |
|---|--|
| <b>Trustee</b>  | <b>Maybank Trustees Berhad (196301000109 (5004P))</b><br>8th Floor, Menara Maybank 100,<br>Jalan Tun Perak<br>50050 Kuala Lumpur |
| <b>Federation of Investment Managers Malaysia (FIMM)</b>                        | 19-06-1, 6th Floor, Wisma Tune<br>No.19, Lorong Dungun<br>Damansara Heights<br>50490 Kuala Lumpur                                |
| <b>Distributors</b>   | Bank Islam Malaysia Berhad<br>Affin Bank Berhad<br>CIMB Investment Bank Berhad<br>UOB Kay Hian Securities (M) Sdn. Bhd.          |
| <b>Toll Free Number: 1-800-88-1196</b>  |  |
| <b><a href="http://www.bimbinvestment.com.my">www.bimbinvestment.com.my</a></b> |  |

# BIMB INVESTMENT

A BANK ISLAM  
SUBSIDIARY

**BIMB Investment Management Berhad** 199301021508 (276246-X)

Level 19, Menara Bank Islam, No.22, Jalan Perak, 50450 Kuala Lumpur

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[bimbinvestment.com.my](http://bimbinvestment.com.my)