

## BIMB ONE-YEAR SHARIAH INCOME FUND 3

### FUND MANAGER'S REVIEW

For the period under review, BIMB One-Year Shariah Income Fund 3 (Fund) registered a return of -0.26% as compared to its benchmark's return of 0.06%.

The negative return and underperformance of the fund were due to the recognition of impairment. The recognition of impairment was due to a few Issuers of the Islamic Investment Notes subscribed by the fund had issues with repayments.

As at 09 September 2022, the Fund has 0.00% exposure in Islamic Investment Notes and 100.00% in cash and cash equivalents.

### AWARDS & ACCOLADES

#### ALPHA SOUTHEAST ASIA AWARDS

- BEST ISLAMIC ASSET & FUND MANAGER (MALAYSIA) 2018, 2019, 2020 & 2021
- BEST ASSET & FUND MANAGER (MALAYSIA) 2017
- BEST RISK-ADJUSTED RETURNS FOR ESG PRINCIPLE INVESTMENTS 2019, 2020, 2021 & 2022

#### THE ASSET TRIPLE A ISLAMIC FINANCE AWARDS

- BEST FINTECH ROBO MOBILE APPLICATION 2021
- ESG ASSET MANAGER OF THE YEAR 2019 & 2020
- BEST ESG EQUITY FUND 2020 – BIMB ARABESQUE / GLOBAL DIVIDEND FUND
- BEST ESG SUKUK FUND 2020 – BIMB ESG SUKUK

#### GLOBAL BUSINESS MAGAZINE AWARDS

- BEST SHARIAH-ESG INVESTMENT MANAGEMENT COMPANY 2022

#### GLOBAL BUSINESS OUTLOOK FINANCE AWARDS

- BEST ISLAMIC ESG PRACTICES – MALAYSIA 2021
- BEST SHARIAH-ESG FUND MANAGER 2020
- MOST INNOVATIVE SHARIAH ESG SUKUK FUND – BIMB ESG SUKUK FUND (BSF) 2020

#### MALAYSIA TECHNOLOGY EXCELLENCE AWARDS

- THE E-COMMERCE – FINANCIAL SERVICES AWARD 2020 & 2022

#### I & M PROFESSIONAL INVESTMENT AWARDS

- BEST ISLAMIC FUND HOUSE IN ASEAN 2021

#### INTERNATIONAL BUSINESS MAGAZINE AWARDS

- BEST SHARIAH-ESG FUND MANAGER MALAYSIA 2020
- BEST ISLAMIC FUND MANAGER MALAYSIA 2020

**BIMB INVESTMENT MANAGEMENT BERHAD**  
199301021508 (276246-X)

 **19th Floor, Menara Bank Islam**  
**No 22, Jalan Perak, 50450 Kuala Lumpur**  
**Malaysia**  
 **1800-88-1196**

 **BIMBInvestCustomerCare@bankislam.com.my**

 **www.bimbinvestment.com.my**

### INVESTMENT OBJECTIVE

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

### FUND INFORMATION

<b>Fund Type</b>	Income
<b>Investor's Risk Profile</b>	Moderate
<b>Financial Year End</b>	09 September 2022
<b>Benchmark</b>	Bank Islam's 1-Year Term-Deposit-i (Tawarruq)
<b>Launch Date</b>	23 August 2021
<b>Current Fund Size</b>	<b>NAV(RM)</b> <b>40,544,826.83</b> <b>Units</b> <b>50,631,473.96</b>

### FEES & CHARGES

<b>Sales Charge</b>	Up to 1.5% of the NAV/Unit of the Fund
<b>Annual Management Fee</b>	Up to 0.50% per annum of the NAV of the Fund
<b>Annual Trustee Fee</b>	Up to 0.03% per annum of the NAV of the Fund, subject to a minimum of RM6,000
<b>Performance Fee</b>	The Manager will earn a 20% performance fee on the total income and / or profit earned and realised over and above a net return of 5.00% p.a. throughout the investment period of the Fund.  Before the Manager is eligible for a performance fee, the Fund's performance has to exceed a minimum net return of 5.00% p.a.

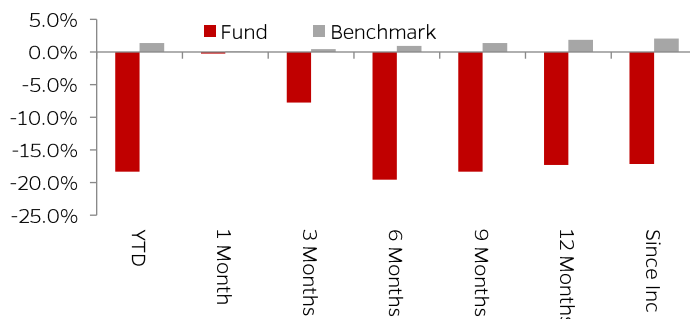
### TRANSACTION & DISTRIBUTION

<b>Minimum Initial Investment</b>	RM 10,000.00
<b>Minimum Additional Investment</b>	RM 5,000.00
<b>Distribution Policy</b>	Income, if any, will be distributed quarterly or such other frequency as may be determined by the Manager from time to time.  Note : Income distribution (if any) will be in the form or cash.

### HIGHEST & LOWEST NAV

	Date	Price (RM)
<b>Current</b>	09/09/2022	0.8008
<b>Highest</b>	08/03/2022	1.0157
<b>Lowest</b>	09/09/2022	0.8008

### FUND PERFORMANCE\*



## BIMB ONE-YEAR SHARIAH INCOME FUND 3

### CUMULATIVE PERFORMANCE (%)\*

	YTD	1 Month	3 Month	6 Month	9 Month	1 Year	Since Inception
Fund	(18.34)	(0.26)	(7.75)	(19.57)	(18.34)	(17.31)	(17.16)
Benchmark	1.37	0.06	0.42	0.91	1.37	1.84	2.03

\*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

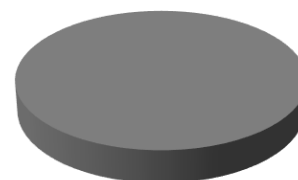
	Quarterly December 2021	Quarterly March 2022	Quarterly June 2022
Net Distribution (Sen/Unit)	1.00	1.25	1.00
Net Distribution Yield (%)	1.00%	1.25%	1.00%
Total Return (%)	1.26%	1.53%	0.61%
Benchmark (%)	0.46%	0.46%	0.15%

### TOP SECTOR

INSTRUMENT NAME	NAV (%)
ISLAMIC INVESTMENT NOTES	0.00
CASH AND CASH EQUIVALENTS	100.00

### ASSET ALLOCATION

■ Cash and Cash Equivalents



100.00%

### TOP HOLDINGS

	NAV (%)
CASH AND CASH EQUIVALENTS	100.00

### IMPORTANT INFORMATION:

- Sophisticated Investors are advised to read and understand the contents of the Information Memorandum of BIMB ONE-YEAR SHARIAH INCOME FUND 3 dated 23 August 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](http://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, charges and costs 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.