

BIMB *i*CASH MANAGEMENT FUND

**SECOND QUARTER REPORT
FOR THE FINANCIAL PERIOD FROM
1 OCTOBER 2016 TO 31 DECEMBER 2016**



TABLE OF CONTENTS

1.0	FUND KEY INFORMATION	3
2.0	INVESTMENT POLICY AND STRATEGY	5
3.0	MANAGER'S REPORT	7
4.0	ECONOMIC AND MARKET REVIEW	10
5.0	MARKET OUTLOOK AND STRATEGY	14
6.0	SHARIAH COMMITTEE'S REPORT	15
7.0	FINANCIAL STATEMENTS (UNAUDITED)	16
8.0	CORPORATE DIRECTORY	23

1.0 FUND KEY INFORMATION

1.1 Fund Name

BIMB i Cash Management Fund ("BiCMF")

1.2 Fund Type

Income

1.3 Fund Category

Wholesale Islamic Money Market Fund

1.4 Fund Investment Objective

The Fund aims to provide investors with liquidity* and regular income stream**, whilst maintaining capital stability*** by investing primarily in short-term Shariah-compliant deposits and Islamic money market instruments.

Note:

*liquidity refers to T or T+1 whereby T is the Business Day where a request/application to redeem is received by the Manager before the cut-off time.

** Income will be in the form of Units.

*** The Fund is not a capital guaranteed fund or a capital protected fund.

Any material changes to the investment objective of the Fund would require Unitholders' approval.

1.5 Investor Profile

The Fund is suitable for Qualified Investors who:

- have either a short-term investment horizon;
- want a portfolio of investments that adhere to Shariah principles;
- have low risk tolerance.

1.6 Distribution Policy and Mode of Distribution

The Fund will distribute income at least once a month, subject to availability of income.

1.7 Risk Factors

The specific risks of the Fund include:

Credit/ Default Risk

Credit or default risk is a concern for sukuk investment. The risk arises when an issuer is unable to service any income payments or pay the principal amount upon maturity. In such cases, investors may suffer significant capital losses with respect to their capital invested and income foregone. This can be reduced by investing in sukuk carrying a minimum long term credit rating of AA3 by RAM or AA- by MARC or any equivalent credit rating by other credit rating agency or a minimum short term credit rating of P1 by RAM or MARC-1 by MARC or any equivalent credit rating by other credit rating agency.

Profit Rate Risk

All investments in fixed income instruments are exposed to profit rate risk. Changes in the level of general interest rate* will cause prices of fixed income instruments to change inversely. This risk can largely be eliminated by holding the instruments until maturity, thereby locking in price and yields. The decision whether to hold any instrument until maturity or otherwise is on a specific instrument basis and will depend on the actual and expected changes in profit/interest rates. Not all instruments will be held until maturity as the Fund must have sufficient liquid assets in the portfolio to meet redemption requests. The Fund also manages profit rate risk by considering each instrument's sensitivity to profit/ interest rate changes as measured by its duration. When profit rates are expected to increase, the Fund may invest to instruments with lower duration that are less sensitive to profit rate changes.

* Note: Interest rate is a general economic indicator that will have an impact on the management of a fund regardless of whether it is an Islamic-based fund or otherwise. It does not in any way suggest that this Fund will invest in instruments, which are not Shariah-approved instruments. All investments carried out for this Fund are in accordance with requirements of the Shariah.

Liquidity Risk

Liquidity risk is the risk that the security/instrument invested in could not be readily sold and converted into cash. This could occur when trading volume for the security/instrument is low and / or when there is a lack of demand for the security/instrument. Where applicable, the Fund will look into the historical volume transacted for the securities/instruments in question to mitigate liquidity risk. Thereafter, the appropriate asset allocation could be made for each security/instrument with regard to reducing liquidity to a comfortable level in relation to that security/instrument's risk return profile. Liquidity risk is managed by the Fund's credit selection and diversification policies.

Concentration Risk

As the Fund is allowed to invest 100% of the assets in a single financial institution, the Fund's value and/or performance will be dependent on the performance and credit of a particular financial institution. The fund manager continuously monitors the risks of the financial institutions that the Fund invests in.

2.0 INVESTMENT POLICY AND STRATEGY

2.1 Asset Allocation

The Fund may invest:

- At least 90% of its NAV in short term Shariah-compliant deposits with financial institutions as well as Islamic money market instruments, all of which have a remaining maturity period of less than 365 days;
- Up to 10% of its NAV in other permitted instruments which have a remaining maturity period of more than 365 days but less than 732 days.

The asset allocation between the various investment assets referred to above and the decision to invest, sell or trade are based on the decision of the fund managers who adopt an active fund management approach.

2.2 Investment Policy and Strategy

The Fund seeks to achieve its objective by investing at least 90% of its NAV in short-term Shariah-compliant deposits with financial institutions as well as Islamic money market instruments, all of which have a remaining maturity period of less than 365 days.

Up to 10% of the Fund's NAV may be invested in other permitted instruments which have a remaining maturity period of more than 365 days but less than 732 days.

The investment policy is to invest in liquid and low risk short term investments with a high degree of capital stability. The Fund will also be actively managed to provide liquidity.

The Fund is not restricted to invest 100% of its assets in a single financial institution if, in the opinion of the fund manager, it would provide better returns for the Fund. When that happens, the Fund's value and/or performance will be dependent on the performance and credit of that particular financial institution.

2.3 Benchmark

The benchmark for the Fund is based on the 1-month Bank Islam Term Deposit-i (Tawarruq) rates.

The benchmark of 1-month General Investment Account (GIA) of Bank Islam Malaysia Berhad has been changed to 1-month Bank Islam Term Deposit-i (Tawarruq) rates effective 1 August 2016.

However, please note that the risk profile of the Fund is higher than the benchmark and as a result of the higher risk assumed, the expected returns of the Fund should be higher than the benchmark. Unitholders are advised that unlike a placement in a deposit, there is potential for losses.

Note: *Investors are advised that the actual portfolio of the Fund at any given time may consist of a mix of Shariah-compliant deposits, Islamic money market instruments and Shariah-compliant debentures of varying tenure and credit rating, as disclosed in the Information Memorandum. Investors are to note that the risk profile of the Fund's portfolio may be higher than risk profile of the benchmark. Therefore, the Fund's return can be potentially higher than the benchmark commensurate with the risk profile of the underlying assets of the Fund.*

2.4 Policy on Rebates and Soft Commissions

The Manager or any delegate thereof shall not retain any rebate from, or otherwise share in any commission with, any broker in consideration for direct dealings in the investments of the Fund. Accordingly, any rebate or shared commission shall be directed to the account of the Fund concerned. However, the Manager or any delegate thereof may retain goods and services ("Soft Commissions") from any broker/dealer, only if the goods and services are of demonstrable benefit to the Unitholders such as research materials and advisory services which are incidental to the investment management activities of the Fund.

3.0 MANAGER'S REPORT

This Quarterly Report covers the financial period from 1 October 2016 to 31 December 2016.

3.1 Fund Performance Review

	As at 31 December 2016
Net Asset Value (RM)	220,038,453
Units In Circulation	219,852,378
Net Asset Value Per Unit (RM) ^(a)	1.0008
Highest Net Asset Value Per Unit (RM) ^(b)	1.0028
Lowest Net Asset Value Per Unit (RM) ^(b)	1.0000
Annualised Return (%) ^(c)	3.28%
Benchmark Return (%) ^(d)	2.30%

(a) Net Asset Value (NAV) per unit is after income distribution

(b) Highest and lowest NAV per unit are for the period under review

(c) Annualised Return for the financial period from 1 October 2016 to 31 December 2016

(d) After tax Annualised Benchmark Return for the financial period from 1 October 2016 to 31 December 2016

Note: Benchmark – 1 month Bank Islam Term Deposit-i (Tawarruq) rates

(Source: Bank Islam's website)

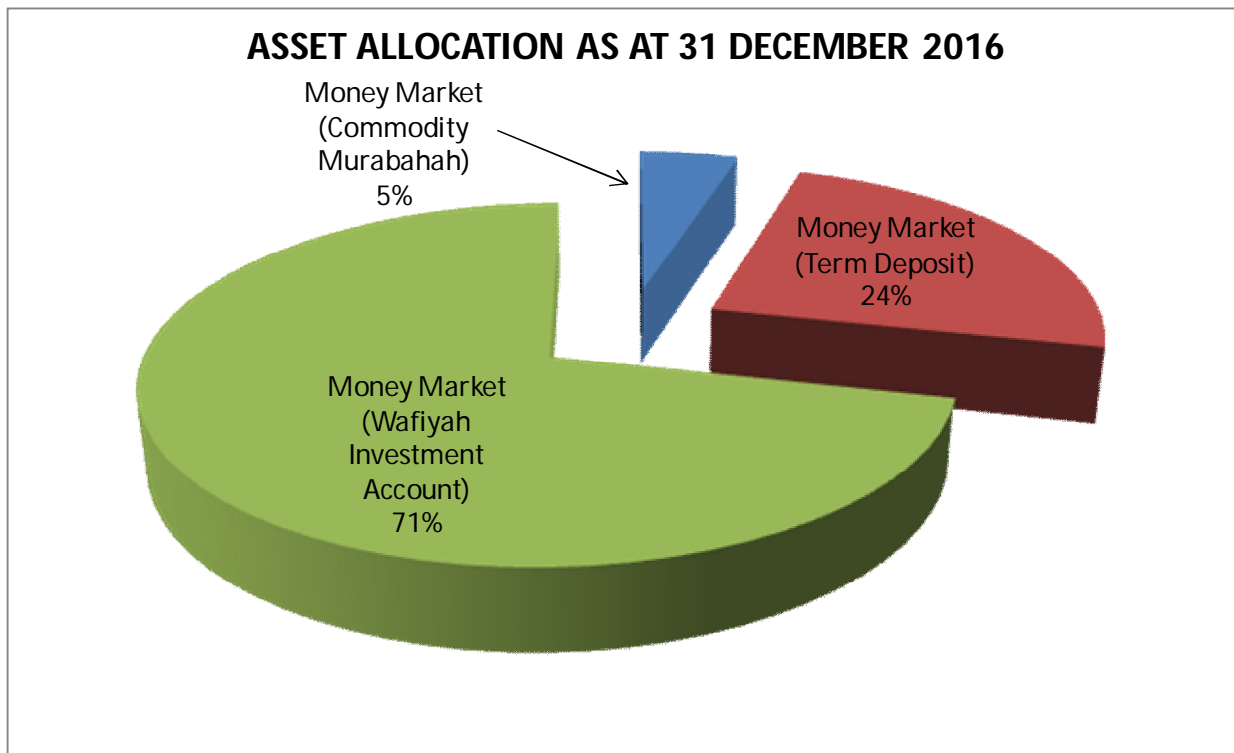
For the period under review, the Fund registered a return of 3.28%, outperformed its benchmark by 0.98% (based on the annualised return). The Fund's return of 3.28% was entirely income distribution which is in line with the Fund's objective in providing the investors a regular stream of income. The Fund paid out its income distribution amounting RM988,188. Its Net Asset Value (NAV) per unit stood at RM1.0008 after the income distribution. As at 31 December 2016, the NAV of the Fund was at RM220,038,453 and the total units in circulation of the Fund stood at 219,852,378 units. There were no unit splits declared for the period under review. Pursuant to the Securities Commission's Guidelines on Tax Exemption for Wholesale Money Market Funds effective 23 December 2016, the Fund is not eligible to be certified as tax exempted wholesale money market fund as the Fund does not fulfill the required criteria. Hence, the Fund is no longer a tax exempted wholesale money market fund for the year assessment 2017. There were also no other significant changes in the state of affairs of the Fund and no circumstances that materially affected the interest of the Unit Holders for the financial period ended 31 December 2016.

Calculation of Annualised Returns:-

Annualised Returns = $(1 + x\%)^4$

x = 3 months return

3.2 Asset Allocation



ASSET ALLOCATION	31 December 2016 (%)
Money Market (Wafiyah Investment Account)	71%
Money Market (Term Deposit)	24%
Money Market (Commodity Murabahah)	5%
Total	100.00

As at 31 December 2016, the Fund invested in Wafiyah Investment Account, Term Deposit and Commodity Murabahah.

3.3 Monthly Distribution

Monthly Distribution for the Financial Period from October 2016 to December 2016			
Distribution per Unit			
Date	Gross (%)	Net (%)	Total Amount (RM)
31 October 2016	0.27	0.27	279,493
30 November 2016	0.26	0.26	269,868
31 December 2016	0.20	0.20	438,827
Total			988,188

3.4 Impact on NAV Arising from Distribution

As at 31 December 2016	Before	After
Net Asset Value Per Unit (RM)	1.0028	1.0008
Net Asset Value (RM)	220,038,453	220,038,453
Units In Circulation	219,413,901	219,852,378

3.5 Breakdown of Unit Holding by Size

Size of Holding	Number of Unitholders	Number of Units Held	As at 31 December 2016 (%)
Below 5,000	0	0.00	0.00
5,001 to 10,000	0	0.00	0.00
10,001 to 50,000	0	0.00	0.00
50,001 - 500,000	0	0.00	0.00
500,001 and above*	2	219,852,378.49	100.00
Total	2	219,852,378.49	100.00

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

4.0 ECONOMIC AND MARKET REVIEW

i) Economy

Global

- United States (US) Gross Domestic Product (GDP) grew at its fastest pace in two years in the third quarter of 2016 at 2.9% after a surge in exports and rebound in inventory investment surpassed a slowdown in consumer spending.
- US annual inflation rate increased to 2.1% in December 2016 from 0.8% in July 2016 as higher energy prices results in steady gains in fuel, rental, transportation and medical care.
- US unemployment rate fell to 4.7% in December 2016 from 4.9% in July 2016 as robust hiring is supported by the recovering US economy.
- Euro zone economy grew by 0.3% in the third quarter of 2016 as GDP growth picked up in France and Austria but slowed in Spain, Belgium and Lithuania. Household consumption and public spending were the main growth contributors for the quarter.
- Euro zone annual inflation rose to 1.1% in December 2016 from 0.2% in July 2016 as rising cost of energy continued to lift the prices of food, alcohol and tobacco that drove the result for the quarter.
- Euro zone unemployment rate declined to 9.8% in November 2016 from 10.0% in July 2016. The lowest unemployment rates were recorded in Germany and Malta while the highest in Greece and Spain.

(Source: Bank Negara Malaysia, Bloomberg and RHB Research Institute Sdn Bhd)

Local

- Malaysia's real GDP grew by 4.3% in the third quarter of 2016, supported by continued expansion of domestic demand despite a weaker mining and investment performance.
- Malaysia's inflation rate in December 2016 stood at 1.8%, up from 1.1% in July 2016 due to the increase in energy and fuel related costs.

- The international reserves of Bank Negara Malaysia (BNM) amounted to RM424.2 billion (equivalent to USD94.6 billion) as at December 2016 amid foreign selling in the equity and bond markets as BNM intervene in the foreign exchange market to stabilise the ringgit. The reserves position is sufficient to finance 8.3 months of retained imports and is 1.2 times the short-term external debt.
- During the period under review, BNM decided to maintain the Overnight Policy Rate (OPR) at 3.00% at its last Monetary Policy Committee (MPC) meeting for 2016 held on 23 November 2016. BNM citing that the policy stance is appropriate at 3.00% by looking at the steady growth path and stable inflation.

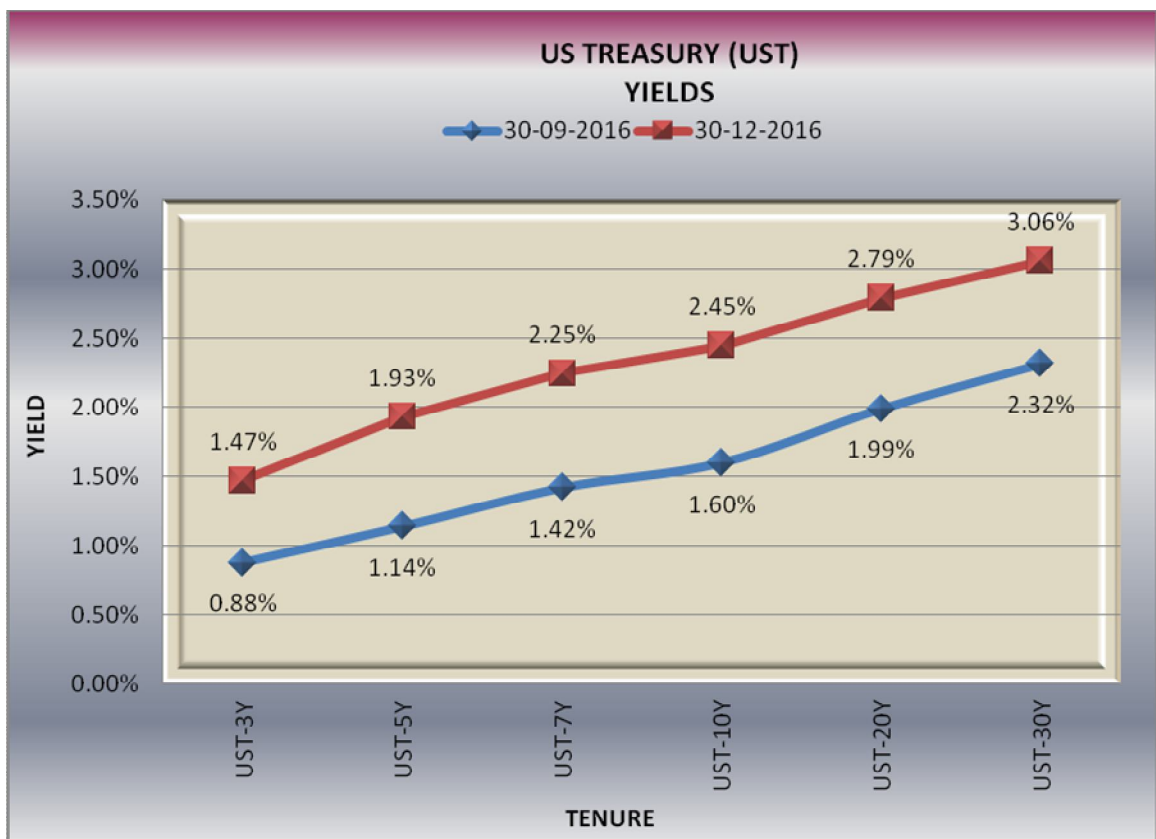
(Source: Bank Negara Malaysia, Bloomberg and RHB Research Institute Sdn Bhd)

ii) Bond Market and Money Market Review

Global

- US Treasury yields started creeping higher after the US November election and ahead of the Federal Open Market Committee (FOMC) meeting in December 2016 whereby the FOMC decided to increase its Fed Fund Rate by 25bps. Inflation outlook for the US economy have somewhat quickened, with investors anticipating upcoming Trump policies to boost inflation outlook. Market players are pricing in the prospects of 2 rate hikes by the Fed in 2017.

Figure 1: US Treasury Yields



Source: US Treasury Department, 31 December 2016

Local

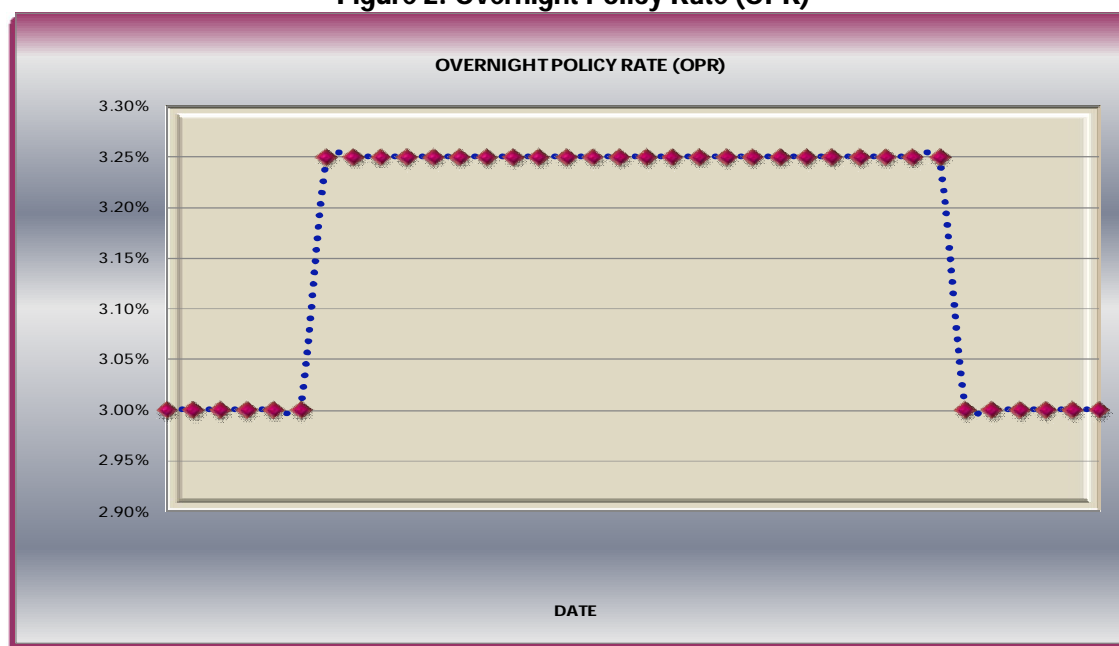
- Malaysia's sovereign bond was led by the after-effects of so-called forward guidance and actual monetary policy actions by central banks i.e. BNM and US Fed. The yield disparity advantage of MYR bonds vis-a-vis returns on USD assets played a major role in attracting funds onto onshore Malaysia. However, short term volatility was still great in certain periods, influenced by movements in global crude oil price, USD/MYR, Fed hike speculation, and other external influences. The 3-year MGS rose above the 3.00% OPR level just before the US presidential election amid external risks.

Table 1: Sukuk/ Islamic Bond Yields

Tenor/Date	30 December 2016 (%)	30 September 2016 (%)	Change (bps)
3 Year Bonds			
GII	3.66	2.69	97.0
AAA Corporate	4.26	3.87	39.0
5 Year Bonds			
GII	3.80	3.27	53.0
AAA Corporate	4.44	4.04	40.0
7 Year Bonds			
GII	4.10	3.52	58.0
AAA Corporate	4.54	4.16	38.0
10 Year Bonds			
GII	4.37	3.60	77.0
AAA Corporate	4.68	4.30	38.0

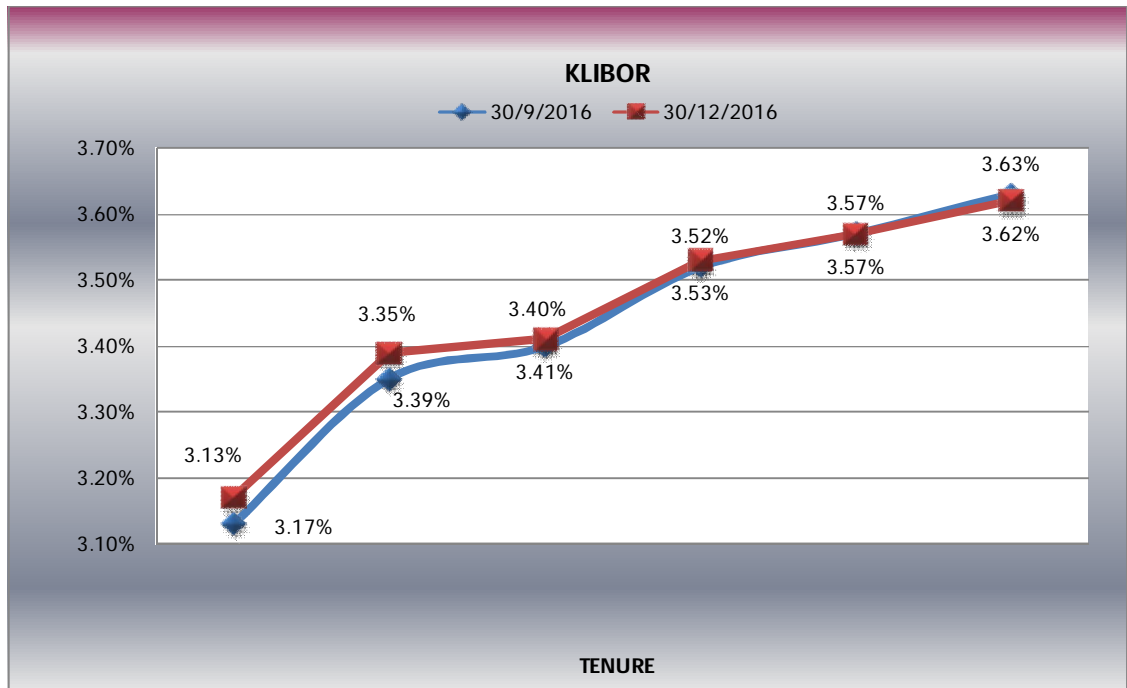
Source: Bond Pricing Agency Malaysia (BPAM), 31 December 2016

Figure 2: Overnight Policy Rate (OPR)



Source: Bank Negara Malaysia, 31 December 2016

Figure 3: KLIBOR



Source: Bank Negara Malaysia, 31 December 2016

5.0 MARKET OUTLOOK AND STRATEGY

- Looking forward, in the event of increased downside risk to growth projection in 2017, BNM may be open for another interest rate cut. Nevertheless, it is subject to any major move in external economic conditions, the money market deposit rates are expected to remain stable at current levels over the medium-term.
- The strategy is to invest in money market investments to maximise profit rate by extending the tenure of investment while providing liquidity and regular income for investors.

6.0 SHARIAH COMMITTEE'S REPORT

SECOND QUARTER REPORT FOR THE FINANCIAL PERIOD ENDED 31 DECEMBER 2016

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ - انْزِلْنَا حَيْمًا

To the Unitholders of

BIMB *i* CASH MANAGEMENT FUND

We have acted as the Shariah Committee of BIMB *i* Cash Management Fund.

Our responsibilities are to ensure that the procedures and processes employed by BIMB Investment Management Berhad and that the provisions of the Deed dated 25 November 2011 are in accordance with Shariah principles.

In our opinion, BIMB Investment Management Berhad has managed and administrated BIMB *i* Cash Management Fund in accordance with Shariah principles and complied with applicable guidelines, ruling or decision issued by the Securities Commission pertaining to Shariah matters for the financial period ended 31 December 2016.

In addition, we also confirm that the investment portfolio of BIMB *i* Cash Management Fund comprises deposits and money market instruments which are Shariah-compliant.

والله أعلم

For and on behalf of the Shariah Committee

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

.....
USTAZ DR. YUSOF RAMLI
(Committee Member)

.....
USTAZAH DR. ASMAK AB. RAHMAN
(Committee Member)

7.0 FINANCIAL STATEMENTS

7.1 Unaudited Statement of Financial Position as at 31 December 2016

	Note	31.12.2016 (unaudited) RM	30.6.2016 (audited) RM
Assets			
Islamic debt securities	3	-	1,500,075
Short term investments	1	209,042,275	100,351,069
Other receivables		660,413	728,525
Cash and cash equivalents	2	10,420,473	166,162
Total assets		<u>220,123,161</u>	<u>102,745,831</u>
Liabilities			
Other payables		84,708	77,317
Total liabilities		<u>84,708</u>	<u>77,317</u>
		<u>220,038,453</u>	<u>102,668,514</u>
Unitholders' fund			
Unitholders' capital	6	220,035,782	102,668,443
Retained profits		2,671	71
		<u>220,038,453</u>	<u>102,668,514</u>
Number of units in circulation	6	<u>219,852,378</u>	<u>102,668,443</u>
Net asset value attributable to unitholders		<u>220,038,453</u>	<u>102,668,514</u>
Net asset value per unit - Ex distribution (sen)		<u>100</u>	<u>100</u>

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

7.2 Unaudited Statement of Profit or Loss and Other Comprehensive Income for the financial period from 1 October 2016 to 31 December 2016

	Note	1.10.2016 to 31.12.2016 RM	1.10.2015 to 31.12.2015 RM
Income			
Income from Islamic debt securities		-	11,852
Income from short term investments		1,160,586	953,873
Hibah from Al-Wadiah account		85	692
Net realised gain from financial instruments at fair value through profit and loss		-	1,206
		1,160,671	967,623
Less: Amortisation of premium		-	(306)
Gross income		1,160,671	967,317
Expenses			
Manager's fee	4	152,194	126,649
Trustee's fee	5	6,088	5,559
Audit fee		2,730	3,901
Tax agent's fee		819	1,626
Administrative expenses		10,326	7,489
		172,157	145,224
Net income before taxation		988,514	822,093
Tax expenses		-	-
		988,514	822,093
Net income after taxation		988,514	822,093
Other comprehensive income for the period		-	-
Total comprehensive income for the period		988,514	822,093
Total comprehensive income for the period consist of:			
Realised amount		988,514	820,887
Unrealised amount		-	1,206
		988,514	822,093

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

7.3 Unaudited Statement of Changes in Net Asset Value for the financial period from 1 October 2016 to 31 December 2016

	Note	Unitholders' capital RM	Distribution RM	Retained profits RM	Total RM
At 30 September 2015/ 1 October 2015		100,079,677	-	-	100,079,677
<i>Movement in unitholders' contribution or distribution</i>					
Creation of units via cash		-	-	-	-
Reinvestment of distributions		820,887	(820,887)	-	-
Distributions	7	-	820,887	(820,887)	-
Total attributable to unitholders		820,887	-	(820,887)	-
Net income for the period		-	-	822,093	822,093
At 31 December 2015		100,900,564	-	1,206	100,901,770
At 30 September 2016/ 1 October 2016		103,515,771	-	2,345	103,518,116
<i>Movement in unitholders' contribution or distribution</i>					
Creation of units via cash		115,531,823	-	-	115,531,823
Reinvestment of distributions		988,188	(988,188)	-	-
Distributions	7	-	988,188	(988,188)	-
Total attributable to unitholders		116,520,011	-	(988,188)	115,531,823
Net income for the period		-	-	988,514	988,514
At 31 December 2016		220,035,782	-	2,671	220,038,453

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

7.4 Unaudited Statement of Cash Flows for the financial period from 1 October 2016 to 31 December 2016

	1.10.2016 to 31.12.2016 RM	1.10.2015 to 31.12.2015 RM
Cash flows from operating activities		
Purchase of short term investments	(123,784,431)	(1,746,772)
Purchase of Islamic debt securities	-	(1,500,750)
Income from Islamic debt securities and short term investments	1,994,227	386,532
Hibah from Al-Wadiah account	85	-
Management fee paid	(130,276)	(96,195)
Trustee fee paid	(5,211)	(3,848)
Audit fee paid	(11,000)	-
Payment for administrative expenses	(11,677)	(7,082)
Net cash used in operating activities	<u>(121,948,283)</u>	<u>(2,968,115)</u>
Cash flows from financing activities		
Cash receipt for creation of units	115,531,823	-
Cash payment for cancellation of units	-	(1,000)
Net cash generated from/(used in) financing activities	<u>115,531,823</u>	<u>(1,000)</u>
Net decrease in cash and cash equivalents	(6,416,460)	(2,969,115)
Cash and cash equivalents at beginning of the financial period	16,836,933	3,023,442
Cash and cash equivalents at end of the financial period	<u>10,420,473</u>	<u>54,327</u>
Cash and cash equivalents comprise:		
Short term placements	10,295,973	-
Cash at bank	124,500	54,327
	<u>10,420,473</u>	<u>54,327</u>

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

BIMB i CASH MANAGEMENT FUND

7.5 UNAUDITED NOTES TO THE FINANCIAL STATEMENTS

1. Short term investments

	As at 31.12.2016 RM	As at 30.6.2016 RM
Short term investments with maturity more than 30 days:		
Commodity Murabahah	10,349,718	10,232,210
Term Deposits i Tawarruq *	31,829,570	90,118,859
Wafiyah Investment Account *	166,862,987	-
	209,042,275	100,351,069

* Term Deposits i Tawarruq and Wafiyah Investment Account are placed with Bank Islam Malaysia Berhad, the holding company of the Manager.

2. Cash and cash equivalents

	As at 31.12.2016 RM	As at 30.6.2016 RM
Short term investments with maturity less than 30 days:		
Wafiyah Investment Account *	10,295,973	-
Cash at bank*	124,500	166,162
	10,420,473	166,162

* Wafiyah Investment Account and cash at bank are placed with Bank Islam Malaysia Berhad, the holding company of the Manager.

3. Islamic Debt Securities

There is no holding of Islamic debt securities for the Fund as at 31 December 2016.

As at 30 June 2016 Issuer	Maturity date	Rating *	Cost RM	Fair value RM	Percentage of value of funds at 30.6.2016 %
Kapar Energy Ventures Sdn. Bhd.	05.07.2016	AA+IS	1,500,004	1,500,075	1.46

* Rating by Malaysian Rating Corporation Berhad

4. Manager's fee

The manager's fee payable to the Manager of the Fund is based on 0.50% (2015: 0.50%) per annum of the net asset value of the Fund calculated on a daily basis.

5. Trustee's fee

The trustee's fee payable to the trustee of the Fund is based on 0.02% (2015: 0.02%) per annum, subject to a minimum of RM12,000 (2015: RM12,000) per annum of the net asset value of the Fund calculated on a daily basis.

6. Unitholders' capital

	1.10.2016 to 31.12.2016		1.7.2015 to 30.6.2016	
	No. of units	RM	No. of units	RM
At beginning of the period/year	103,515,771	103,515,771	1,339,300	1,339,300
Creation during the period/year	116,336,607	116,520,011	102,672,586	102,672,586
Cancellation during the period/year	-	-	(1,343,443)	(1,343,443)
At end of period/year	219,852,378	220,035,782	102,668,443	102,668,443

In accordance with the Information Memorandum dated 28 November 2011, the maximum number of units that can be issued out for circulation is 1,000,000,000 units. In 2012, the Fund increased its number of units that can be issued out for circulation to 1,500,000,000 units. As at 31 December 2016, the number of units yet to be issued is 1,280,147,622 units (30.6.2016: 1,397,331,557 units).

7. Distributions

	1.10.2016 to 31.12.2016 RM	1.10.2015 to 31.12.2015 RM
Distributions to unitholders is from the following sources:		
Income from Islamic debt securities	-	11,852
Income from short term investments	1,160,586	953,873
Hibah from Al-Wadiah account	85	692
	<u>1,160,671</u>	<u>966,417</u>
<i>Less:</i>		
Expenses	(172,157)	(145,224)
Amortisation of premium	-	(306)
Undistributed income	(326)	-
Net distribution	<u>988,188</u>	<u>820,887</u>

8.0 CORPORATE DIRECTORY

Manager

BIMB Investment Management Berhad

Registered Office

Level 32, Menara Bank Islam, No. 22, Jalan Perak
50450, Kuala Lumpur

Business Office

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

Board of Directors

Khairul Kamarudin (Chairman - Non-Executive Non Independent Director)
Dato' Ghazali Awang (Non-Executive Independent Director)
Datuk Noripah Kamso (Non-Executive Independent Director)
Dr. Mohd Hatta Dagap (Non-Executive Independent Director)
Malkiat Singh @ Malkit Singh Maan (Non-Executive Non Independent Director)
Najmuddin Mohd Lutfi (Chief Executive Officer)

Shariah Committee

Ustaz Dr. Ahmad Shahbari @ Sobri Salamon
Ustaz Dr. Yusof Ramli
Ustazah Dr. Asmak Ab. Rahman

Investment Committee

Khairul Muzamel Perera Abdullah (Chairman – Non Independent Member)
Datuk Noripah Kamso (Independent Member)
Darawati Hussain (Independent Member)

Audit Committee

Dato' Ghazali Awang (Chairman - Independent Member)
Dr. Mohd Hatta Dagap (Independent Member)
Malkiat Singh @ Malkit Singh Maan (Non Independent Member)

Company Secretaries

Aidil Haznul Zulkifli (MACS 01638)
Level 32, Menara Bank Islam, No.22 Jalan Perak,
50450 Kuala Lumpur

Norhidayati Mohamat Salim (MIA 27364)
Level 32, Menara Bank Islam, No. 22, Jalan Perak 50450, Kuala Lumpur

Key Management

Najmuddin Mohd Lutfi (Chief Executive Officer)
Badrol Ahmad Fathan (Head of Investment)
Azman Ali (Head of Compliance)
Noor Rose Mona Aziz (Head of Finance and Operations)

Principal Banker**Bank Islam Malaysia Berhad**

Ground Floor, Menara Bank Islam
No. 22, Jalan Perak
50450 Kuala Lumpur

Trustee**AmanahRaya Trustees Berhad (766894-T)**

4th Floor, Wisma AmanahRaya II
No. 21, Jalan Melaka
50100 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 Branches
IFast Capital Sdn Bhd
Phillip Mutual Berhad
Johor Bharu Agency Office
Bank Simpanan Nasional
Registered Unit Trust Consultant with BIMB Investment Management
Berhad

Toll Free Number: 1-800-88-1196

www.bimbinvestment.com.my
