

BIMB *i*CASH MANAGEMENT FUND

**THIRD QUARTER REPORT
FOR THE FINANCIAL PERIOD FROM
1 JANUARY 2016 TO 31 MARCH 2016**



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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 General Investment Account (GIA) of Bank Islam Malaysia Berhad.

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 January 2016 to 31 March 2016.

3.1 Fund Performance Review

	As at 31 March 2016
Net Asset Value (RM)	101,782,481
Units In Circulation	101,781,423
Net Asset Value Per Unit (RM) ^(a)	1.0000
Highest Net Asset Value Per Unit (RM) ^(b)	1.0030
Lowest Net Asset Value Per Unit (RM) ^(b)	1.0000
Annualised Return (%) ^(c)	3.57
Benchmark Returns (%) ^(d)	2.38

(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 January 2016 to 31 March 2016.

(d) After tax Annualised Benchmark Return for the financial period from 1 January 2016 to 31 March 2016.

Note: Benchmark – 1 month Bank Islam General Investment Account

(Source: Bank Islam's website)

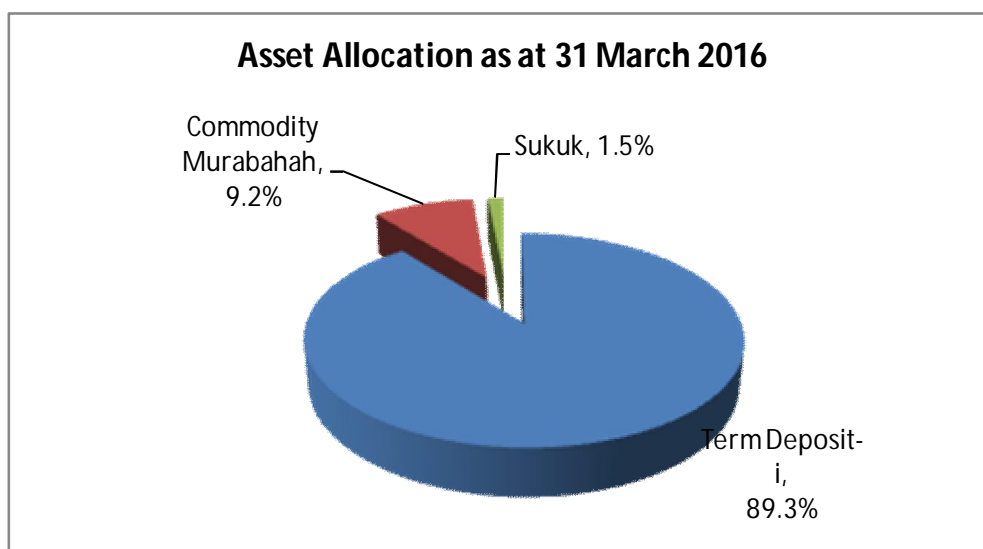
For the period under review, the Fund registered a return of 3.57%, outperformed its benchmark by 1.19% (based on the annualised return). The Fund's return of 3.57% was entirely income distribution which is in line with the Fund's objective in providing the investors a regular stream of income. The Fund paid out its income distribution amounting RM880,859. Its Net Asset Value (NAV) per unit stood at RM1.0000 after the income distribution. As at 31 March 2016, the NAV of the Fund was at RM101,782,481 and the total units in circulation of the Fund stood at 101,781,423 units. There were no unit splits declared for the period under review. There were also no significant changes in the state of affairs of the Fund and no circumstances that materially affected the interest of the Unitholders for the financial period ended 31 March 2016.

Calculation of Annualised Returns:-

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

x = 3 months return

3.2 Asset Allocation



ASSET ALLOCATION	31 March 2016 (%)
Money Market (Term Deposit-i)	89.3
Money Market (Commodity Murabahah)	9.2
Sukuk	1.5
Total	100.0

As at 31 March 2016, the Fund was invested in Commodity Murabahah, Term Deposit-I and Sukuk.

3.3 Monthly Distribution

Monthly Distribution for the Financial Period January 2016 – March 2016			
Distribution per Unit			
Date	Gross (%)	Net (%)	Total Amount (RM)
31 January 2016	0.28	0.28	280,301
29 February 2016	0.30	0.30	300,161
31 March 2016	0.30	0.30	300,397
Total	0.88	0.88	880,859

3.4 Impact on NAV Arising from Distribution

As at 31 March 2016	Before	After
Net Asset Value Per Unit (RM)	1.0030	1.0000
Net Asset Value (RM)	101,782,481	101,782,481
Units In Circulation	101,481,026	101,781,423

3.5 Breakdown of Unit Holding by Size

Size of Holding	Number of Unitholders	Number of Units Held	As at 31 March 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 to 500,000	0	0.00	0.00
500,001 and above	1	101,781,422.95	100.00
Total	1	101,781,422.95	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

- US Gross Domestic Product (GDP) grew at 0.5% in the first quarter of 2016 as consumer spending slowed, drag from trade and business inventories worsened and business investment fell for three consecutive quarters.
- US headline inflation rose to 0.9% in March 2016 from 0.7% in December 2015 as US economic conditions improves further on better job market hiring rate.
- Unemployment rate in the United States was recorded at 5.0% in March 2016, unchanged from the December 2015, remained at its lowest level since April of 2008 as the number of unemployed persons was unchanged.
- The Euro zone economy advanced 0.5% in March of 2016 compared to 0.3% in December 2015 given the GDP of all euro zone countries expanded, except Greece and Latvia, which contracted by 0.4% and 0.1% respectively.
- Consumer prices in the Euro zone decreased to 0.0% in March of 2016 from a 0.2% in December 2015 as rising food and services prices fail to offset lower energy costs.
- The unemployment rate in the Euro zone decreased to 10.2% in March of 2016 from 10.4% in the December 2015. The jobless rate declined for the third straight month, reaching the lowest since August of 2011.
- China's GDP growth was 6.7% in the first quarter of 2016, its slowest rate in seven years as the world second largest economy continue to slowdown due to its structural and over capacity issues faced by its industrial sector.

(Source: Bloomberg, Eurostats, RHB Investment Bank and Maybank Investment Bank)

Local

- Malaysia's real GDP growth was 4.5% in the fourth quarter of 2015, supported by private sector consumption, which was driven by capital spending in the manufacturing and services sectors. This has brought full year GDP growth of 5.0%.
- Malaysia's annual inflation rate eased to 2.6% in March 2016 from 2.7% in December 2015 as all major categories like housing, water, electricity, gas, alcoholic beverages and tobacco contributed to lower prices following a petrol price cut during the quarter.
- Malaysia's unemployment rate rose to 3.4% in February 2016, the highest since November 2013 as weak commodity prices and consumer spending continue to affect the job market's expansion in Malaysia.
- The international reserves of Bank Negara Malaysia amounted to USD97 billion as at 31 March 2016. The reserves position is sufficient to finance 8.3 months of retained imports and is 1.2 times the short-term external debt. The reserve position improved from USD95.3 billion as of 31 December 2015.

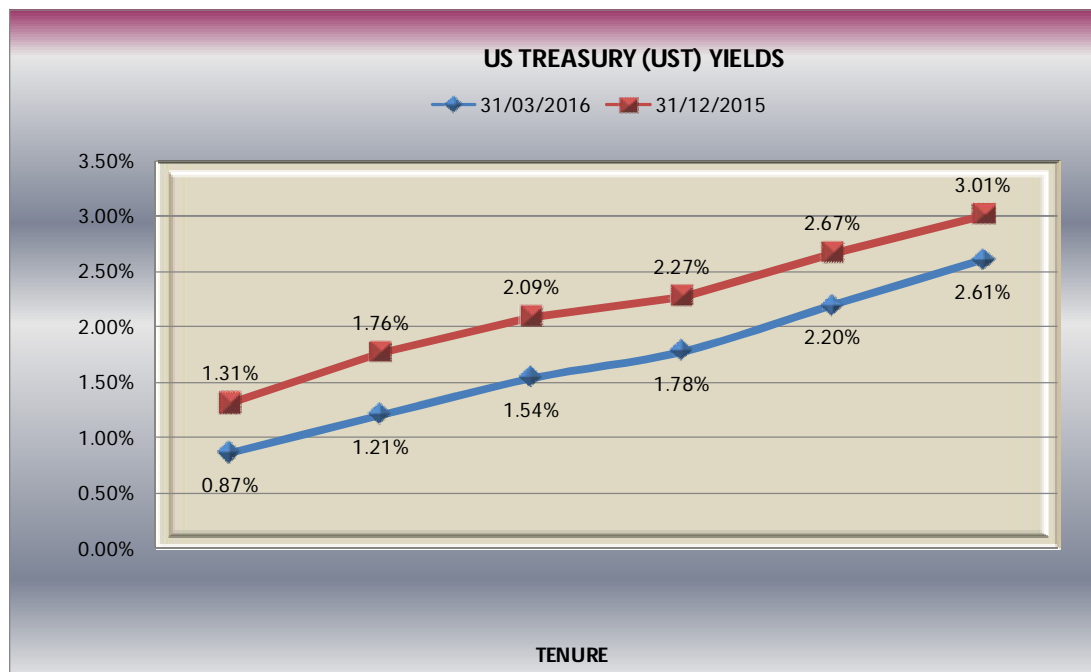
(Source: Bloomberg, Department of Statistics Malaysia and Bank Negara Malaysia)

ii) Bond Market and Money Market Review

Global

- US Treasury yields decreased across the yield curve during the period under review with 10-year bond yields decreasing by 49 basis points to 1.78% and the 20-year bond yields also decreasing by 47 basis points to 2.20%.

Figure 1: US Treasury Yields



Local

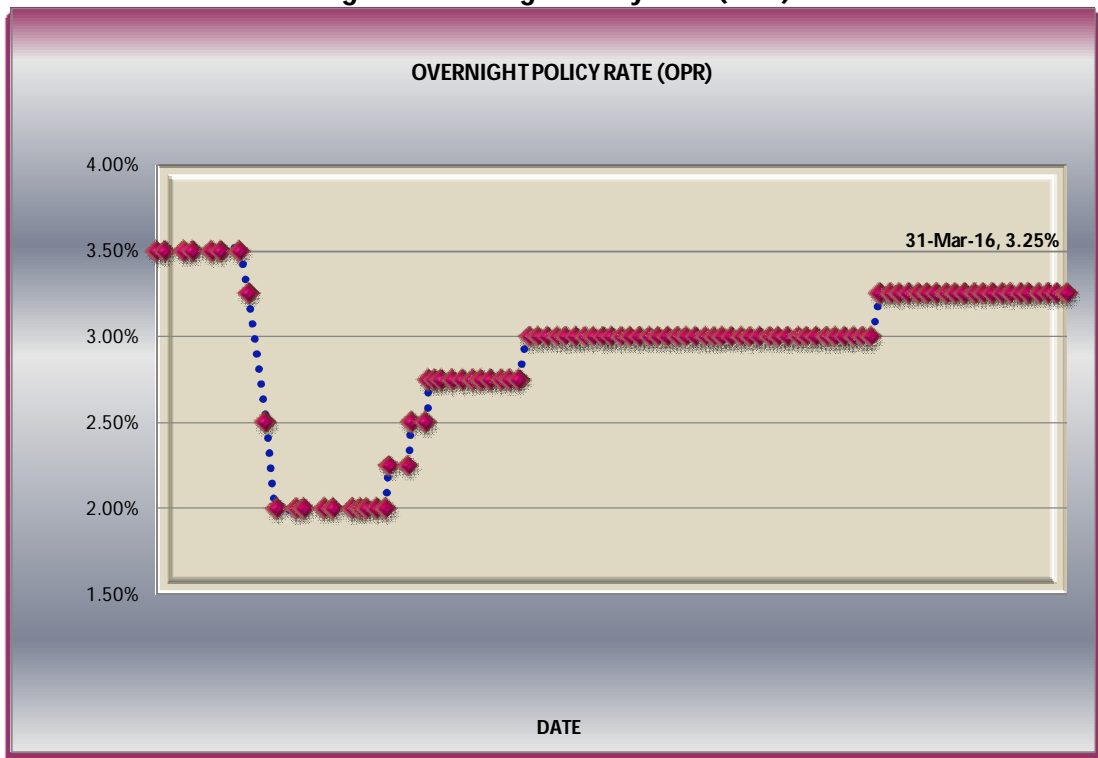
- The Malaysian Government Securities (MGS) and Government Investment Issue (GII) dominated the local bond market activities with traded volume of RM233.96 billion for the period under review. The government bond yields were mostly lower as investors purchased GII in the 3-year, 5-year, and 10-year tenures.

Table 1: Sukuk/ Islamic Bond Yields

Tenure/ Date	31 March 2016 (%)	31 December 2015 (%)	Change* (bps)
3 Year Bonds			
GII	3.32	3.50	(17.1)
AAA Corporate	4.09	4.25	(16.0)
5 Year Bonds			
GII	3.61	3.94	(33.1)
AAA Corporate	4.24	4.44	(20.0)
7 Year Bonds			
GII	3.89	4.35	(46.5)
AAA Corporate	4.40	4.69	(29.0)
10 Year Bonds			
GII	4.02	4.53	(51.2)
AAA Corporate	4.56	4.81	(25.0)

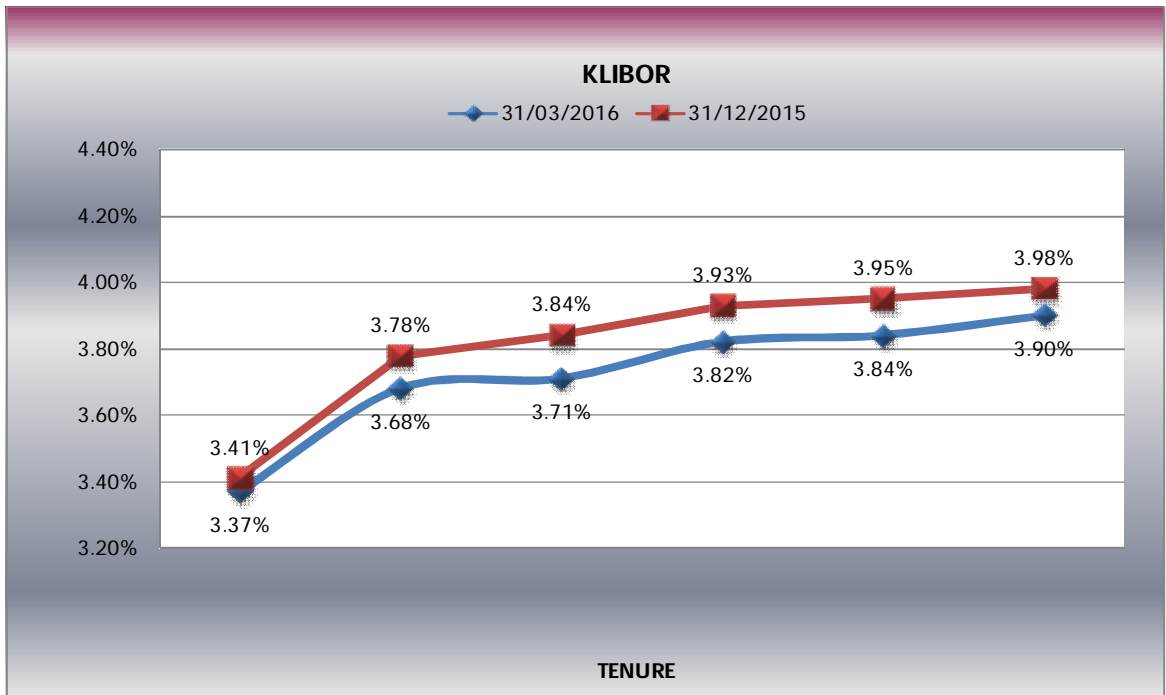
Source: Bond Pricing Agency Malaysia (BPAM), 31 March 2016

Figure 2: Overnight Policy Rate (OPR)



Source: Bank Negara Malaysia, 31 March 2016

Figure 3: KLIBOR



Source: Bank Negara Malaysia, 31 March 2016

5.0 MARKET OUTLOOK AND STRATEGY

- Global economy continues to expand in moderation, albeit in a challenging environment. Growth across economies has been uneven, while the US recovery path is on track, the Euro zone, Japan and China's growth remains weak. In Asia, growth is being sustained by the continued expansion of domestic demand and exports.
- For Malaysia, while domestic demand has continued to support growth, corporate earnings may contain downside risks due to subdued consumer sentiment and fragile global macroeconomics. Going forward, domestic demand will still remain the key driver of growth. While the moderating global growth and low oil prices will affect the overall growth prospect, the Malaysian economy is still projected to grow between 4.0% to 5.0%.
- Bank Negara Malaysia's Overnight Policy Rate (OPR) is at 3.25% and future changes in OPR will depend on economic data on growth and inflation.
- Our Sukuk strategy is to invest in good quality Sukuk with minimum AA3/AA- rating by Rating Agency Malaysia (RAM)/Malaysian Rating Corporation Berhad (MARC) and attractive profit rate. Our money market strategy is to invest in money market investments to maximize return while providing liquidity for investors.

6.0 SHARIAH COMMITTEE'S REPORT

THIRD QUARTER REPORT FOR THE FINANCIAL PERIOD ENDED 31 MARCH 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 March 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 March 2016

	Note	31.3.2016 (unaudited) RM	30.6.2015 (audited) RM
Investments			
Short term investments	1	99,578,323	-
Islamic debt securities	3	1,501,215	-
Total investment		101,079,538	-
Current assets			
Other receivables		550,448	259
Cash and cash equivalents	2	229,928	1,360,820
Total assets		101,859,914	1,361,079
Current liabilities			
Other payables		77,433	20,224
Total liabilities		77,433	20,224
		101,782,481	1,340,855
Unitholders' fund			
Unitholders' capital	6	101,781,423	1,339,300
Retained profits		1,058	-
		101,782,481	1,339,300
Distribution reserve		-	1,555
		101,782,481	1,340,855
Number of units in circulation	6	101,781,423	1,339,300
Net asset value attributable to unitholders'		101,782,481	1,339,300
Net asset value per unit - Ex-distribution (sen)		100	100

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 January 2016 to 31 March 2016

	Note	1.1.2016 to 31.3.2016 RM	1.1.2015 to 31.3.2015 RM
Income			
Income from short term investments		1,010,377	12,910
Income from Islamic debt securities		15,407	-
Hibah from Al-Wadiah account		58	-
Net unrealised loss from financial instruments at fair value through profit or loss		(148)	-
		<u>1,025,694</u>	<u>12,910</u>
Less: Amortisation of premium		(287)	-
		<u>1,025,407</u>	<u>12,910</u>
Expenses			
Manager's fee	4	125,985	920
Trustee's fee	5	5,039	66
Audit fee		3,858	2,700
Tax agent fee		1,608	-
Administrative expenses		8,206	2,878
		<u>144,696</u>	<u>6,564</u>
Net income before taxation			
		880,711	6,346
Tax expense		-	438
Net income after taxation			
		<u>880,711</u>	<u>5,908</u>
Other comprehensive income for the period		-	-
Total comprehensive income for the period			
		<u>880,711</u>	<u>5,908</u>
Total comprehensive income for the period consist of:			
Realised income		880,859	5,908
Unrealised loss		(148)	-
		<u>880,711</u>	<u>5,908</u>

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 January 2016 to 31 March 2016

	Note	Unitholders' capital RM	Retained profits RM	Total RM
As at 31 December 2014/ 1 January 2015		1,327,408	-	1,327,408
<i>Movement in unitholders' contribution or distribution</i>				
Creation of units via cash		-	-	-
Creation of units via reinvestment of distribution		6,921	-	6,921
Cancellation of units		-	-	-
Distributions	7	-	(5,908)	(5,908)
Total distribution to unitholders'		6,921	(5,908)	1,013
Net income for the period		-	5,908	5,908
As at 31 March 2015		1,334,329	-	1,334,329
As at 31 December 2015/ 1 January 2016		100,900,564	1,206	100,901,770
<i>Movement in unitholders' contribution or distribution</i>				
Creation of units via cash		-	-	-
Creation of units via reinvestment of distribution		880,859	-	880,859
Cancellation of units		-	-	-
Distributions	7	-	(880,859)	(880,859)
Total distribution to unitholders'		880,859	(880,859)	-
Net income for the period		-	880,711	880,711
As at 31 March 2016		101,781,423	1,058	101,782,481

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 January 2016 to 31 March 2016

	1.1.2016 to 31.3.2016 RM	1.1.2015 to 31.3.2015 RM
Cash flows from operating activities		
Purchase of investments	(831,552)	-
Income from short term investments	1,149,105	13,308
Manager's fee paid	(123,150)	(928)
Trustee's fee paid	(4,926)	(67)
Tax agent fee paid	(4,000)	(848)
Audit fee paid	-	(10,000)
Payments for other fees and expenses	(9,876)	(7,241)
Cash generated from/(used in) operating activities	<u>175,601</u>	<u>(5,776)</u>
Taxation paid	-	(125,463)
Net cash generated from/(used in) from operating activities	<u>175,601</u>	<u>(131,239)</u>
Cash flows from financing activities		
Cash receipt from creation of units	-	-
Cash payment for cancellation of units	-	-
Distribution paid due to cancellation of units	-	-
Net cash generated from financing activities	<u>-</u>	<u>-</u>
Net increase/(decrease) in cash and cash equivalents	175,601	(131,239)
Cash and cash equivalents at the beginning of the financial period	54,327	483,991
Cash and cash equivalents at end of the financial period	<u>229,928</u>	<u>352,752</u>
Cash and cash equivalents comprise:		
Cash at bank	229,928	9,632
Short term investments	-	343,120
	<u>229,928</u>	<u>352,752</u>

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

BIMB *i* CASH MANAGEMENT FUND

7.5 NOTES TO THE FINANCIAL STATEMENTS

1. Short term investments

	As at 31.3.2016 RM	As at 30.6.2015 RM
Short term investments with maturity more than 30 days:		
Commodity Murabahah	9,279,583	-
Term-Deposits- <i>i Tawarruq</i> *	90,298,740	-
	<u>99,578,323</u>	<u>-</u>

* Term-Deposits-*i Tawarruq* is placed with a related party, Bank Islam Malaysia Berhad, the holding company of the Manager.

2. Cash and cash equivalents

	As at 31.3.2016 RM	As at 30.6.2015 RM
Short term investments with maturity less than 30 days:		
Commodity Murabahah	-	1,352,295
Cash at bank*	229,928	8,525
	<u>229,928</u>	<u>1,360,820</u>

* Cash at bank is placed with Bank Islam Malaysia Berhad, the holding company of the Manager.

3. Islamic Debt Securities

As at 31 March 2016	Maturity date	Rating*	Cost RM	Market value RM	Percentage of value of funds at 31.3.2016 %
Kapar Energy Ventures Sdn. Bhd.	05.07.2016	AA+IS	1,500,157	1,501,215	1.47
			1,500,157	1,501,215	1.47

* 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: 0.28%) 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

	1.1.2016 to 31.3.2016		1.7.2014 to 30.6.2015	
	No. of units	RM	No. of units	RM
At beginning of the period/year	100,900,564	100,900,564	642,880,806	640,177,624
Creation during the period/year	880,859	880,859	349,450,425	349,450,425
Cancellation during the period/year	-	-	(990,991,931)	(988,288,749)
At end of period/year	101,781,423	101,781,423	1,339,300	1,339,300

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 (2015: 1,500,000,000 units). As at 31 March 2016, the number of units yet to be issued is 1,398,218,577 units (2015: 1,498,660,700 units).

7. Distributions

	1.1.2016 to 31.3.2016 RM	1.1.2015 to 31.3.2015 RM
Distributions to unitholders are from the following sources:		
Income from short term investments	1,010,377	12,910
Income from Islamic debt securities	15,407	-
Hibah from Al-Wadiah account	58	-
	<u>1,025,842</u>	<u>12,910</u>
<i>Less:</i>		
Expenses	(144,696)	(6,564)
Amortisation of premium	(287)	-
Taxation	-	(438)
Net distribution	<u>880,859</u>	<u>5,908</u>

8.0 CORPORATE DIRECTORY

Manager

BIMB Investment Management Berhad (276246-X)

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

Dato' Sri Zukri Samat (Chairman – Non-Executive Non Independent Director)
Dato' Ghazali Awang (Non-Executive Independent Director)
Datuk Noripah binti Kamso (Non-Executive Independent Director)
Dr. Mohd Hatta bin Dagap (Non-Executive Independent Director)
Malkiat Singh @ Malkit Singh Maan (Non-Executive Non Independent Director)
Khairul Kamarudin (Non-Executive Non Independent Director)
Najmuddin bin 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 binti Kamso (Independent Member)
Darawati Hussain (Independent Member)

Audit Committee

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

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

Principal Banker

Bank Islam Malaysia Berhad
Ground Floor, Menara Bank Islam,
No.22, Jalan Perak,
50350 Kuala Lumpur

Trustee

AmanahRaya Trustees Berhad (766894-T)
Level 2, Wisma TAS, No. 21,
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