

BIMB Invest Wafiyah Fund

(ALL DATA AS AT 30 JUNE 2018 UNLESS OTHERWISE STATED)

FUND MANAGER'S REVIEW

The Fund's performance for the month was 0.16% and underperformed its benchmark by 0.05%.

The money market rate for overnight is 3.10% per annum and the 1 month rate is within 3.45% to 3.50% per annum. The 3 months to 12 months rates are within 3.60% to 3.80% per annum.

After raising the Overnight Policy Rate (OPR) by +25bps to 3.25% at its Monetary Policy Committee (MPC) meeting on 25 Jan 2018, BNM kept the OPR unchanged for the second consecutive meeting in May 2018. The decision is to ensure continued steady growth path amid prospect of lower inflation this year. With the general election over, it is viewed that "One and Done" on OPR this year, unless there are upside surprises to real GDP growth and inflation rate.

As the Fund's focus is on capital preservation and liquidity, we will continue to invest in Wafiyah investment account and extend the portfolio duration for yield enhancement.

INVESTMENT OBJECTIVE

The Fund seeks to provide liquidity and regular income stream whilst maintaining capital stability by investing in Islamic investment accounts and Islamic money market instruments.

FUND INFORMATION

Type of Fund	Income	
Fund Category	Wholesale Islamic Money Market Fund	
Financial Year End	31 December	
Launch Date	25 October 2016	
Current Fund Size	NAV (RM)	1,000.00
	Units	1,000.00

FEES & CHARGES

Sales Charge	NIL
Annual Management Fee	Up to 0.50% p.a
Annual Trustee Fee	0.02% p.a.

TRANSACTION & DISTRIBUTION

Min. Initial Investment	RM 100,000.00
Subsequent Investment	RM 50,000.00
Distribution Policy	Monthly

HIGHEST & LOWEST NAV

	Date	Price
Current	30/06/2018	RM 1.0000
Highest	30/04/2017	RM 1.0000
Lowest	02/02/2017	RM 1.0000

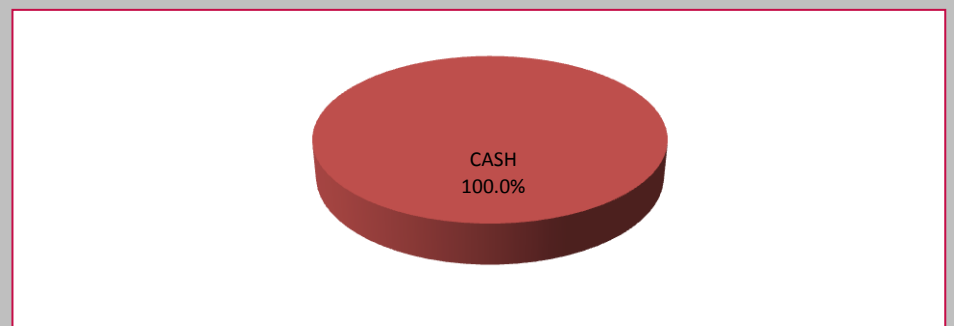
TOP SECTORS

SECTOR NAME	% NAV
Cash	100.0

TOP HOLDINGS

FINANCIAL INSTITUTIONS NAME

CHART 1: ASSET ALLOCATION AS AT 30 JUNE 2018

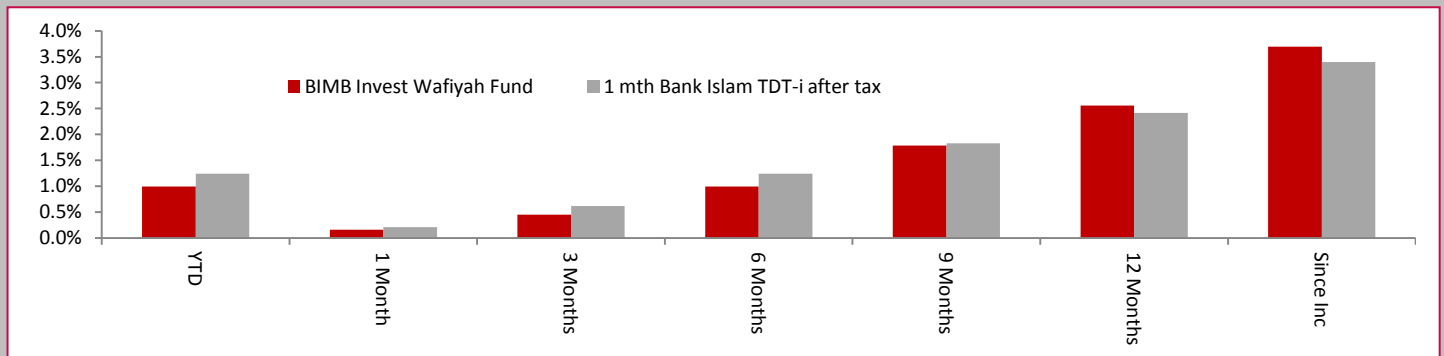


BIMB Invest Wafiyah Fund

JULY 2018

(ALL DATA AS AT 30 JUNE 2018 UNLESS OTHERWISE STATED)

CHART 2: PERFORMANCE OF THE FUND AND BENCHMARK INDEX



PERFORMANCE VS. BENCHMARK AS AT 30 JUNE 2018

	1 Month	3 Months	6 Months	9 Months	Since Inception
Fund	0.16%	0.45%	0.99%	1.78%	3.69%
Benchmark	0.21%	0.62%	1.24%	1.83%	3.40%

Note: Performance figures are based on NAV per unit.

MONTHLY RETURN

	Jan 2018	Feb 2018	Mar 2018	Apr 2018	May 2018	Jun 2018
Net Distribution (sen/ unit)	0.24	0.15	0.15	0.09	0.20	0.16
Net Distribution Yield	0.24%	0.15%	0.15%	0.09%	0.20%	0.16%
Total Return	0.24%	0.15%	0.15%	0.09%	0.20%	0.16%
Benchmark	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%

Note: Performance figures are based on NAV per unit. The Fund's total return has been verified by Novagni Analytics and Advisory Sdn. Bhd.

IMPORTANT INFORMATION:

- 1) This fund factsheet 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. Past performance is not necessarily a guide for future performance and income distributions are not guaranteed. Returns may vary from year to year.
- 2) Investors are advised to read and understand the contents of the Information Memorandum dated 27 April 2012 and any supplemental Information Memorandum issued thereafter, which have been registered with the Securities Commission who takes no responsibility for its contents, before investing. A copy of the Information Memorandum can be obtained from the Head Office of BIMB Investment Management Berhad, authorized consultants or from our approved distributors. Investors should consider the fees and charges involved before investing. You are also advised to read and understand the contents of the Unit Trust Loan Financing Risk Disclosure Statement before deciding to borrow to purchase units.
- 3) Investments in the Fund are exposed to risks, such as but not limited to liquidity risk, profit rate risk and credit risk. These risks and other general risks are elaborated in the Information Memorandum. Investors should also note that the price of units and distribution payables, if any, may go down as well as up. 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 factsheet and are subject to change without notice.
- 4) 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.
- 5) Any issue of units to which the Information Memorandum relates will only be made upon receipt of the completed application form referred to in accompanying the Information Memorandum, subject to the terms and condition therein.
- 6) A Product Highlights Sheet (PHS) of this Fund is available and investors have the right to request for it. The PHS should be read and understood before making any investment decision.