



BIMB Invest Money Market Fund

**First Quarter Report
For The Financial Period From
1 July 2015 to 30 September 2015**



TABLE OF CONTENTS

1.0	FUND KEY INFORMATION	3
2.0	INVESTMENT POLICY AND STRATEGY	6
3.0	MANAGER'S REPORT	8
4.0	ECONOMIC AND MARKET REVIEW	11
5.0	MARKET OUTLOOK AND STRATEGY	16
6.0	FINANCIAL STATEMENTS (UNAUDITED)	17
7.0	CORPORATE DIRECTORY	24

1.0 FUND KEY INFORMATION

1.1 Fund Name

BIMB Invest Money Market Fund (“BIMMF”)

1.2 Fund Type

Income

1.3 Fund Category

Wholesale Islamic Money Market Fund

1.4 Fund Investment Objective

The Fund seeks to provide liquidity* and current income**, while maintaining capital stability*** by investing in instruments that comply with Shariah requirements.

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 would require Unit Holders' approval.

1.5 Investor Profile

The Fund is primarily suitable for low risk Qualified Investors who are favoring safety of principal and stability of income but recognizes that it is possible to incur losses by investing in the Fund.

In summary, the Fund is suitable for investors who:

- invest the cash portion of an investment portfolio; and/or
- “park” their money aside while waiting to make another investment.

It is also suitable for investors who:

- have either a short or medium term investment horizon;
- want a portfolio of investments that adhere to the Shariah rules and principles;
- desire a stream of income;
- seek for security and flexibility in investment; and/or
- want easy access to their Fund.

1.6 Distribution Policy and Mode of Distribution

The Fund will distribute income at least once a month, subject to availability of income. The Fund endeavors to distribute income on monthly basis by way of reinvestment in the form of additional units. If income is distributed, it will be automatically reinvested via issuance of additional units, based on NAV per unit at the valuation point immediately following the distribution date.

There is no incidental cost associated with the reinvestment.

1.7 Risk Factors

The specific risks of the Fund include:

Credit/ Default Risk

Credit or default risk is a concern for sukuk investments. 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 risk 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 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 rates 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 in instruments with lower duration that are less sensitive to interest rate changes. (Note: profit/interest rate risk 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 the liquidity risk. The Fund also mitigates liquidity risk by allocating investments into Islamic money market instruments.

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 up to 100% of the Fund's NAV in permitted investments which have a remaining maturity period of not more than 365 days. Only up to 10% of its NAV can be invested in permitted investments which have a remaining maturity period of more than 365 days but fewer than 732 days. Permitted investments are:

- Debentures (including Sukuk); and
- Islamic Money Market Instruments

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 manager who adopts an active fund management approach.

2.2 Investment Policy and Strategy

BIMMF is a money market fund that is actively managed to provide liquidity to meet the short-term cash flow requirements of its Unit Holders while providing a reasonable level of current income. Consequently, the investments of BIMMF are largely confined to short-term Islamic debentures issued by the Malaysian Government, Government-backed agencies, BNM and/or Malaysian corporations which carry a minimum credit rating of AA3 (RAM or equivalent) and money market instruments, including Islamic Accepted Bills, banker's acceptance, certificates of deposits, sukuk carrying a minimum long term credit rating of AA3/AA- by RAM/MARC or any equivalent credit rating by other credit rating agency or minimum short term credit rating P1/MARC or any equivalent credit rating by other credit rating agency. Although the Fund is actively managed, the frequency of its trading strategy will very much depend on market opportunities.

If the credit rating of any instrument falls below the minimum rating, the Fund may dispose the investment. However, the Fund reserves the right to maintain the investment if the downgrade is expected to be temporary.

Investment decision will be made to achieve the maximum returns to the Fund after considering the risks involved.

2.3 Benchmark

The benchmark for the Fund is based on the **1-month General Investment Account of Bank Islam Malaysia Berhad** after corporate tax, which is published at the branches of Bank Islam and website: <http://www.bankislam.com.my>.

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. Unit Holders are advised that unlike a placement in a deposit, there is a potential loss.

2.4 Policy on Rebates and Soft Commissions

The Manager or any delegate thereof must not retain any rebate from, or otherwise share in any commissions with, any broker in consideration for direct dealings in the investments of the Fund. Accordingly, any rebate or shared commission should be directed to the account of the Fund concerned.

However, the Manager may retain goods and services (“soft commissions”) from any broker/dealer, only if the goods and services are of demonstrable benefit to the Unit Holders 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 July 2015 to 30 September 2015.

3.1 Fund Performance Review

	As at 30 September 2015
Net Asset Value (RM)	357,224,740
Units In Circulation	357,224,739
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
Return On Portfolio (%) ^(c)	3.20
Benchmark Returns (%) ^(d)	2.36

(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 1 July 2015 to 30 September 2015.

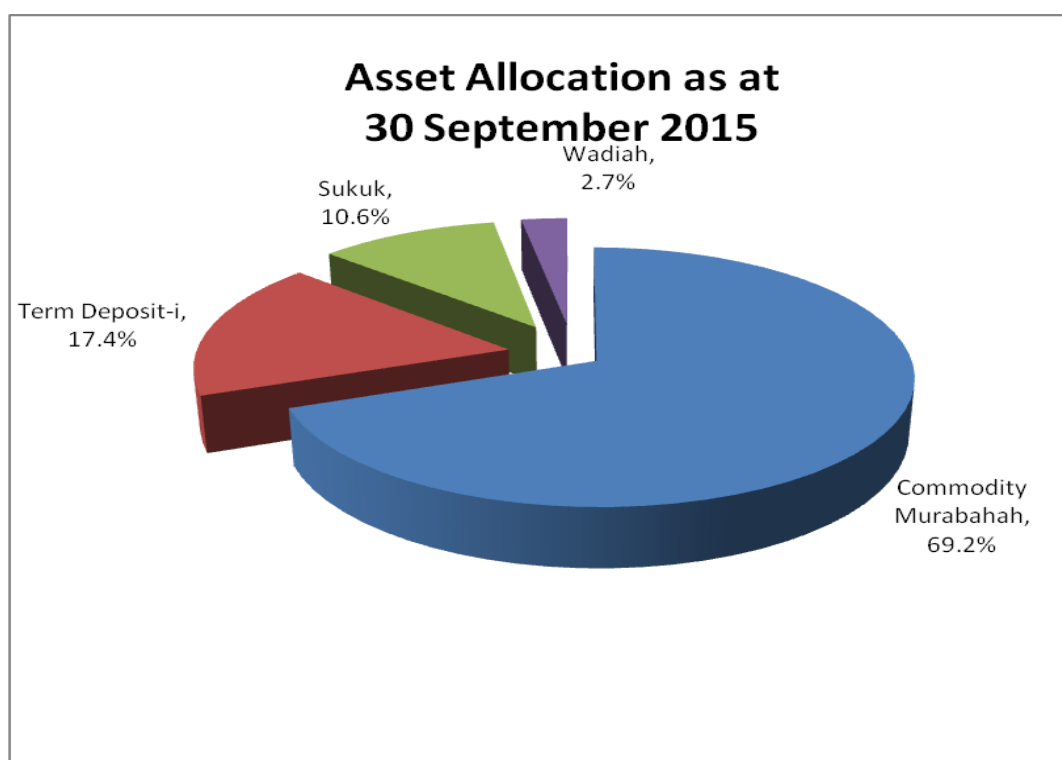
(d) After tax Annualised Benchmark Return for the financial period 1 July 2015 to 30 September 2015.

Note: Benchmark – 1 month Bank Islam General Investment Account

(Source: Bank Islam Malaysia Berhad's website)

For the period under review, the Fund registered a return of 3.20% (based on the annualised return), outperformed its benchmark by 0.84% (based on the annualised return). The Fund's return of 3.20% 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 RM2,790,815. Its Net Asset Value (NAV) per unit maintained at RM1.0000 after the income distribution. As at 30 September 2015, the NAV of the Fund was at RM357,224,740 and the total units in circulation of the Fund stood at 357,224,739 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 Unit Holders for the financial period ended 30 September 2015.

3.2 Asset Allocation



ASSET ALLOCATION	30 September 2015 (%)
Money Market (Commodity Murabahah)	69.2
Money Market (Term Deposit-i)	17.4
Money Market (Wadiah)	2.7
Sukuk	10.6
Total	100.0

As at 30 September 2015, the Fund was invested in Term Deposit-i, Commodity Murabahah, Wadiah and Sukuk.

3.3 Monthly Distribution

Monthly Distribution for the Financial Period July 2015 – September 2015			
Distribution per Unit			
Date	Gross (sen)	Net (sen)	Total Amount (RM)
31 July 2015	0.27	0.27	918,897
31 August 2015	0.23	0.23	809,299
30 September 2015	0.30	0.30	1,062,619
Total	0.80	0.80	2,790,815

3.4 Impact on NAV Arising from Distribution

As at 30 September 2015	Before	After
Net Asset Value Per Unit (RM)	1.0030	1.0000
Net Asset Value (RM)	358,287,358	357,224,740
Units In Circulation	357,224,739	357,224,739

3.5 Breakdown of Unit Holding by Size

Size of Holding	Number of Unit Holders	Number of Units Held	As at 30 September 2015 (%)
5,000 and below	2	837.17	-
5,001 to 10,000	-	-	-
10,001 to 50,000	1	41,539.11	0.01
50,001 - 500,000	-	-	-
500,001 and above*	6	357,182,362.75	99.99
Total	9	357,224,739.03	100.00

*included under this category are nominee accounts.

Past performance is not necessary 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

- The United States ('US') Gross Domestic Product (GDP) grew at a rate of 3.7% in the second quarter of 2015 as compared to 0.6% growth in the first quarter of 2015 and 2.1% in the fourth quarter of 2014.
- US headline inflation rate decline to 0.0% in September 2015 from 0.2% in July 2015 due to lower energy prices.
- US unemployment rate fell to 5.1% in September 2015, from 5.3% in July 2015, supported by rising incomes, consumer spending and economic growth
- The Euro zone economy grew by 0.4% in the second quarter of 2015 as compared to 0.5% in the first quarter 2015 and 0.4% in the fourth quarter of 2014.
- Euro zone's annual inflation declined to -0.1% in September 2015 from 0.2% in July 2015 as falling energy prices offset rises in industrial goods.
- The Euro zone unemployment rate fell to 10.8% in September 2015 from 10.9% in July 2015 due to improvement of unemployment rate in Italy, Spain and Portugal.
- The Chinese economy maintained a growth rate of 7.0% for the second quarter of 2015, maintaining comparable economic growth rate to the first quarter of 2015 as China's ruling Communist party moves towards a more sustainable economic model based on domestic consumption instead of trade and investment.

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

Local

- The Malaysian economy moderated at 4.9 % in the second quarter of 2015 underpinned by notable impact from the Goods and Services Tax (GST), weak commodity prices and challenging external demand among others.
- Malaysia's headline inflation in September 2015 declined to 2.6% from 3.3% in July 2015 due to downward adjustment of domestic fuel costs.
- Bank Negara's international reserve stood at USD 93.3 billion as at 30 September 2015 from US\$ 96.7 billion in July 2015 as a result of capital flight outside domestic economy. At these levels, the foreign exchange reserves are sufficient to finance 7.6 months of retained imports and cover 1.1 times the short term external debt of the nation.
- Bank Negara Malaysia decided to maintain the Overnight Policy Rate (OPR) at 3.25% at the Monetary Policy Committee (MPC) meeting 11 September 2015.

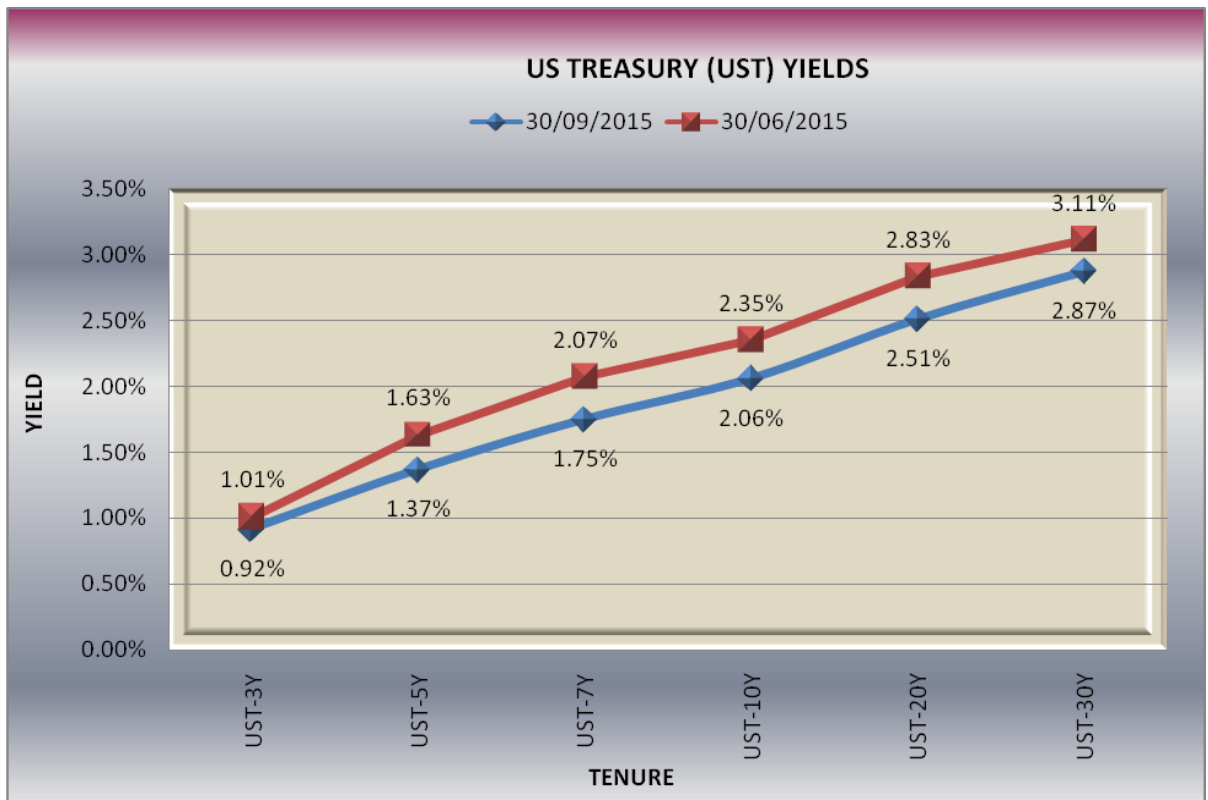
(Source: Bloomberg, Bank Negara Malaysia and RHB Research Institute Sdn Bhd)

ii) Bond Market and Money Market Review

Global

- The United States ('US') Treasury yield weakened across the board for the period under review on the back of volatility in financial markets, while demand was further spurred after the Fed held rates unchanged in the September meeting.

Figure 1: US Treasury Yields



Source: US Treasury Department, 30 September 2015

Local

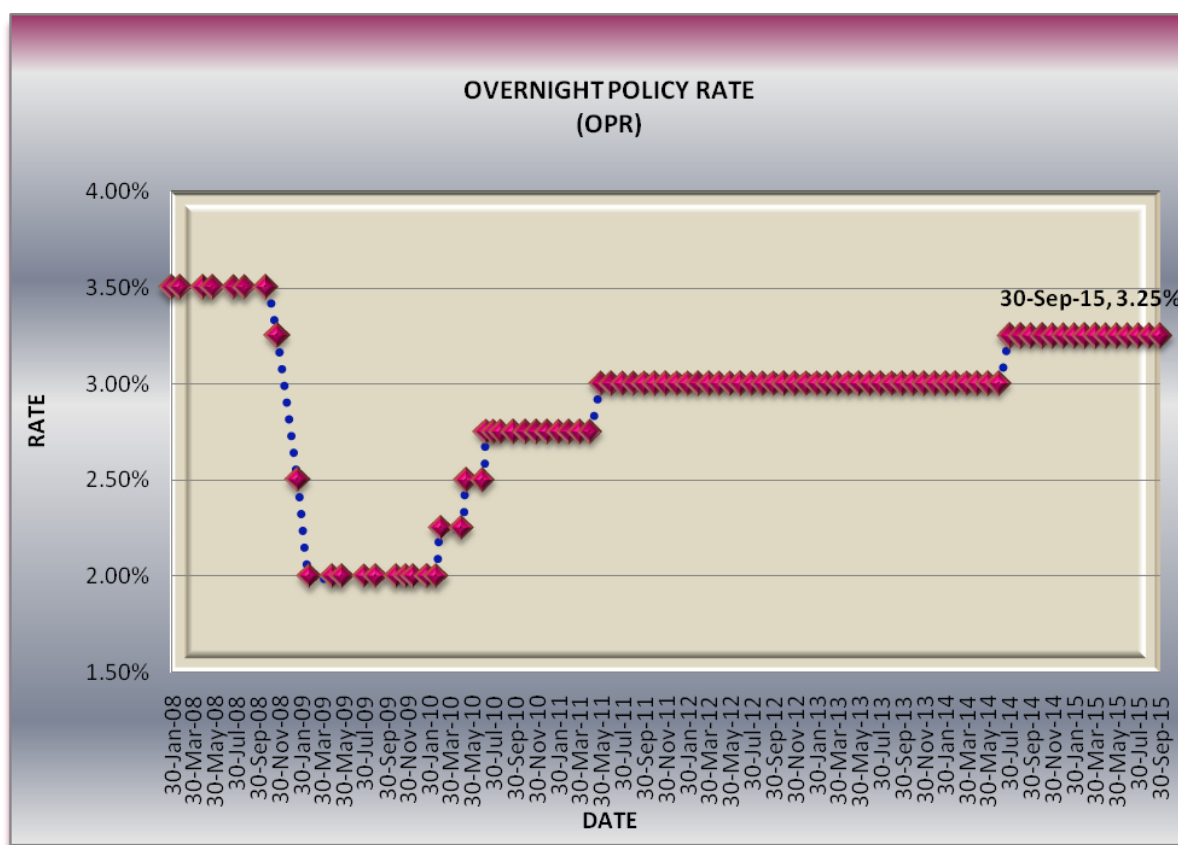
- The Government bonds dominated the local bond market activities when Malaysian Government Securities (MGS) and Government Investment Issue (GII) recorded secondary market traded volume of RM251.98 billion for the period under review. Bond yields increased in September across the curve led by improved bidding interest seen in both offshore and onshore space and able to recover from the previous month's selloff.

Table 1: Sukuk/ Islamic Bond Yields

Tenure/ Date	30 September 2015 (%)	30 June 2015 (%)	Change* (bps)
3 Year Bonds			
GII	3.82	3.48	34.0
AAA Corporate	4.29	4.02	27.0
5 Year Bonds			
GII	4.07	3.71	35.6
AAA Corporate	4.49	4.21	28.0
7 Year Bonds			
GII	4.35	3.99	35.8
AAA Corporate	4.69	4.37	32.0
10 Year Bonds			
GII	4.35	4.07	28.6
AAA Corporate	4.84	4.55	29.0

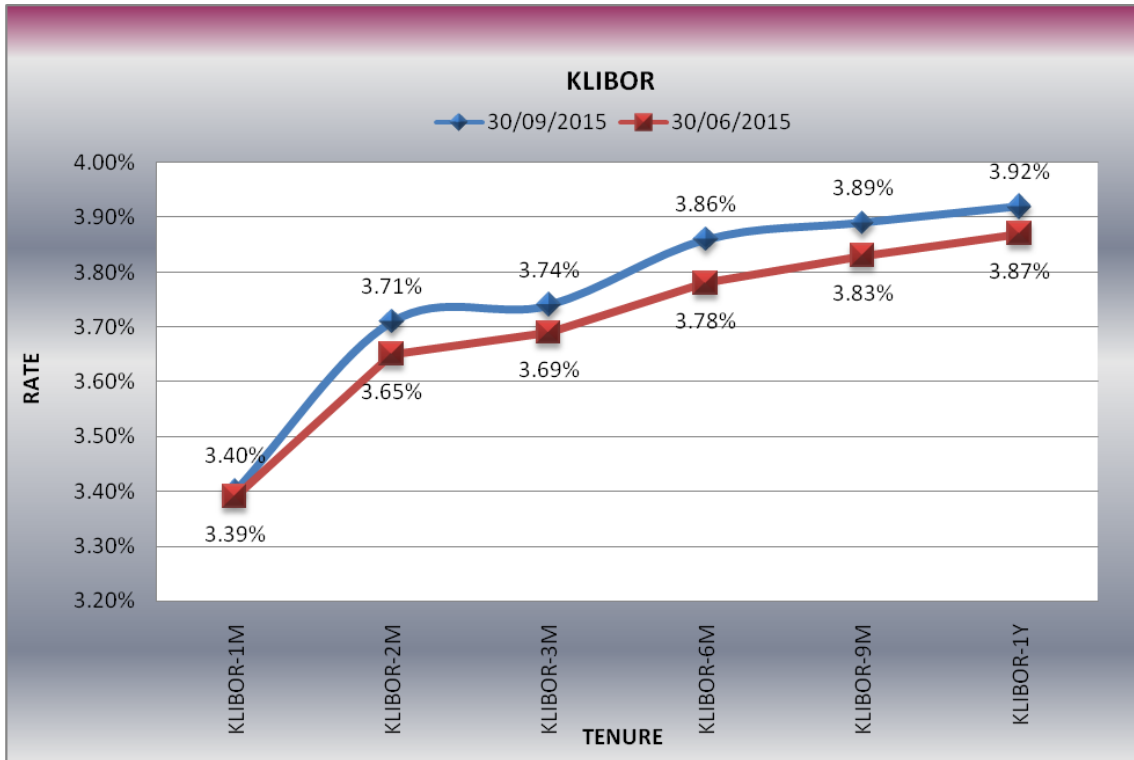
Source: Bond Pricing Agency Malaysia (BPAM), 30 September 2015

Figure 2: Overnight Policy Rate (OPR)



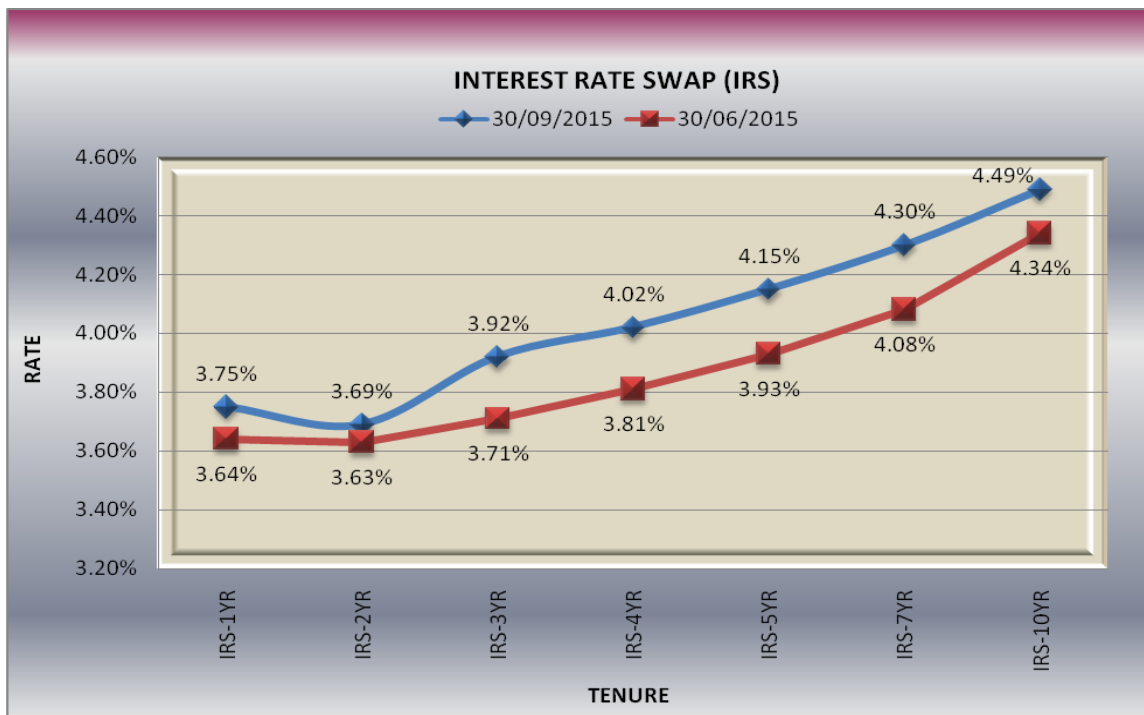
Source: Bank Negara Malaysia, 30 September 2015

Figure 3: KLIBOR



Source: Bank Negara Malaysia, 30 September 2015

Figure 4: Interest Rate Swap (IRS)



Source: Bank Negara Malaysia, 30 September 2015

5.0 MARKET OUTLOOK AND STRATEGY

- Bank Negara Malaysia's (BNM) Monetary Policy Committee (MPC) decided to maintain the Overnight Policy Rate (OPR) at 3.25% on 11 September 2015.
- Our strategy is to invest in money market investments to maximise the profit rate while providing liquidity and regular income for investors.

6.0 FINANCIAL STATEMENTS

6.1 Unaudited Statement of Financial Position as at 30 September 2015

	Note	30.9.2015 (unaudited) RM	30.6.2015 (audited) RM
Investments			
Short term investments	1	308,944,137	309,086,076
Islamic debt securities	3	37,808,985	26,288,240
Total investment		346,753,122	335,374,316
Other assets			
Other receivables		1,845,547	1,174,476
Cash and cash equivalents	2	9,900,475	3,626,798
Total assets		358,499,144	340,715,590
Liabilities			
Other payables		211,785	190,847
Total liabilities		211,785	190,847
Unit holders' fund			
Unit holders' capital	6	356,977,281	339,304,237
Retained profits		247,459	269,673
		357,224,740	339,573,910
Distribution reserve		1,062,619	950,833
		358,287,359	340,524,743
Number of Units in Circulation	6	357,224,739	339,585,214
Net Asset Value attributable to unit holders		357,224,740	339,573,910
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.

6.2 Unaudited Statement of Profit or Loss and Other Comprehensive Income for the Period from 1 July 2015 to 30 September 2015

	Note	1.7.2015 to 30.9.2015 RM	1.7.2014 to 30.9.2014 RM
Income			
Income from short term investments		3,009,542	2,615,963
Income from Islamic debt securities		358,601	264,477
Hibah from Al-Wadiah account		404	500
Net unrealised gain/ (loss) from financial instruments at fair value through profit or loss		(35,757)	48,151
		<u>3,332,790</u>	<u>2,929,091</u>
Less: Amortisation of premium		(81,798)	21,515
		<u>3,250,992</u>	<u>2,950,606</u>
Expenses			
Manager's fee	4	432,020	428,180
Trustee's fee	5	17,281	17,127
Audit fee		2,760	2,730
Tax agent fee		504	498
Administrative expenses		29,826	916
		<u>482,391</u>	<u>449,451</u>
Net income before taxation		2,768,601	2,501,155
Tax expense		-	-
Net income after taxation		<u>2,768,601</u>	<u>2,501,155</u>
Other comprehensive income for the period		-	-
Total comprehensive income for the period		<u>2,768,601</u>	<u>2,501,155</u>
Total comprehensive income for the period consist of:			
Realised income		2,804,358	2,453,004
Unrealised gain/(loss)		(35,757)	48,151
		<u>2,768,601</u>	<u>2,501,155</u>

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

**6.3 Unaudited Statement of Changes in Net Asset Value for the Period from
1 July 2015 to 30 September 2015**

	Note	Unit holders capital RM	Distribution RM	Retained profits RM	Total net asset value RM
As at 30 June 2014/ 1 July 2014		310,218,767	758,636	209,694	311,187,097
<i>Movement in unit holders' contribution or distribution</i>					
Creation of units via cash		57,004,447	-	-	57,004,447
Creation of units via reinvestment of distribution		2,347,495	(2,347,495)	-	-
Cancellation of units		(9,928,307)	-	-	(9,928,307)
Distributions	7	-	2,491,646	(2,491,646)	-
Total distribution to unit holders		49,423,635	144,151	(2,491,646)	47,076,140
Net income for the period		-	-	2,501,155	2,501,155
As at 30 September 2014		<u>359,642,402</u>	<u>902,787</u>	<u>219,203</u>	<u>360,764,392</u>
As at 30 June 2015/ 1 July 2015		339,304,237	950,833	269,673	340,524,743
<i>Movement in unit holders' contribution or distribution</i>					
Creation of units via cash		29,523,225	-	-	29,523,225
Creation of units via reinvestment of distribution		2,679,029	(2,679,029)	-	-
Cancellation of units		(14,529,210)	-	-	(14,529,210)
Distributions	7	-	2,790,815	(2,790,815)	-
Total distribution to unit holders		17,673,044	111,786	(2,790,815)	14,994,015
Net income for the period		-	-	2,768,601	2,768,601
As at 30 September 2015		<u>356,977,281</u>	<u>1,062,619</u>	<u>247,459</u>	<u>358,287,359</u>

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

6.4 Unaudited Statement of Cash Flows for the Period from 1 July 2015 to 30 September 2015

	1.7.2015 to 30.9.2015 RM	1.7.2014 to 30.9.2014 RM
Cash flows from operating activities		
Income from Islamic debt securities and short term investments	3,237,072	2,722,879
Hibah from Al-Wadiah account	404	500
Payment for other fees and expenses	(27,066)	(6)
Trustee's fee paid	(16,707)	(16,147)
Management fee paid	(417,680)	(403,684)
(Purchase)/Maturity of Islamic debt securities	(11,638,300)	2,037,467
Maturity/(purchase) of investments	141,939	(157,129,143)
Net cash used in operating activities	(8,720,338)	(152,788,134)
Cash flows from financing activities		
Cash receipt for creation of units	29,523,225	57,004,447
Cash payment for cancellation of units	(14,529,210)	(10,228,307)
Net cash generated from financing activities	14,994,015	46,776,140
Net increase/(decrease) in cash and cash equivalents	6,273,677	(106,011,994)
Cash and cash equivalents at beginning of the period	3,626,798	126,247,756
Cash and cash equivalents at end of the period	9,900,475	20,235,763
Cash and cash equivalents comprise:		
Cash at bank	163,974	235,763
Short term investments	9,736,501	20,000,000
	9,900,475	20,235,763

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

BIMB INVEST MONEY MARKET FUND

6.5 Notes to the Financial Statements

1. Short term money investments

	As at 30.9.2015 RM	As at 30.6.2015 RM
Short term investments with maturity more than 30 days:		
Commodity Murabahah	210,758,387	138,826,564
General Investment Account	27,717,852	100,352,655
Term-Deposits- <i>i</i> Tawarruq *	-	14,511,471
Term-Deposits- <i>i</i>	62,006,898	51,095,386
Wadiah	8,461,000	4,300,000
	<u>308,944,137</u>	<u>309,086,076</u>

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

2. Cash and Cash Equivalents

	As at 30.9.2015 RM	As at 30.6.2015 RM
Short term investments with maturity less than 30 days:		
Term-Deposits- <i>i</i> Tawarruq	-	1,124,053
Wadiah	9,736,501	2,463,772
	<u>9,736,501</u>	<u>3,587,825</u>
Cash at bank	163,974	38,973
	<u>9,900,475</u>	<u>3,626,798</u>

3. Islamic Debt Securities

As at 30 September 2015 Issuer	Maturity date	Rating*	Cost RM	Market value RM	Percentage of value of Funds at 30.9.2015 %
BGSM Management Sdn Berhad	28.12.2015	AA3	8,032,377	8,028,480	2.25
Sarawak Energy Berhad	23.06.2016	AA1	5,017,056	5,010,250	1.40
Kapar Energy Ventures Sdn Berhad	05.07.2016	AA+IS	5,003,526	4,997,400	1.40
Besraya (M) Sdn Berhad	28.07.2016	AA3	5,008,833	5,009,100	1.40
BGSM Management Sdn Berhad	28.12.2016	AA3	9,186,721	9,163,710	2.56
BGSM Management Sdn Berhad	28.12.2016	AA3	5,600,261	5,600,045	1.57
			37,848,773	37,808,985	10.58

As at 30 June 2015 Issuer	Maturity date	Rating*	Cost RM	Market value RM	Percentage of value of funds at 30.6.2015 %
Tanjung Bin O&M Berhad	01.07.2015	AA-IS	9,000,059	9,000,000	2.65
BGSM Management Sdn Berhad	28.12.2015	AA3	8,067,042	8,067,200	2.38
BGSM Management Sdn Berhad	28.12.2016	AA3	9,225,170	9,221,040	2.72
			26,292,271	26,288,240	7.75

* Rating is either by Rating Agency Malaysia Berhad or Malaysian Rating Corporation Berhad whichever applicable.

4. Manager's Fee

The management fee payable to the Manager of the Fund is based on 0.50% (2014: 0.50%) per annum of the net asset value of the Fund calculated on a daily basis.

5. Trustee's Fee

The trustee fee payable to the Trustee is based on 0.02% (2014: 0.02%) per annum subject to a minimum fee of RM12,000 (2014: RM12,000) per annum of the net asset value of the Fund calculated on a daily basis.

6. Unit holders' capital

	1.7.2015 to 30.9.2015		1.7.2014 to 30.6.2015	
	No. of units	RM	No. of units	RM
At beginning of the period/year	339,585,214	339,304,237	310,442,391	310,218,767
Creation during the period/year	32,152,933	32,202,254	59,335,604	59,351,942
Cancellation during the period/year	(14,513,408)	(14,529,210)	(9,913,398)	(9,928,307)
At end of period/year	<u>357,224,739</u>	<u>356,977,281</u>	<u>359,864,597</u>	<u>359,642,402</u>

In accordance with the Deed, the maximum number of units that can be issued for circulation is 1,125,000,000. As at 30 September 2015, the number of units yet to be issued is 767,775,261.

7. Distributions

Distributions to unit holders are from the following sources:

	1.7.2015 to 30.9.2015 RM	1.7.2014 to 30.9.2014 RM
Distribution to unit holders is from the following sources:		
Income from short term investment	3,009,542	2,615,963
Income from Islamic debt securities	358,601	264,477
Hibah from Al-Wadiah account	404	500
	<u>3,368,547</u>	<u>2,880,940</u>
Less:		
Expenses	(482,391)	(449,451)
Amortisation of premium	(81,798)	60,157
Undistributed income	(13,543)	-
Net distribution	<u>2,790,815</u>	<u>2,491,646</u>

7.0 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)
Mustapha Hamat (Non-Executive 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)

Investment Committee

Mustapha Hamat (Independent Member)
Dato' Ghazali Awang (Independent Member)
Khairul Muzamel Perera Abdullah (Non Independent Member)

Audit Committee

Mustapha Hamat (Chairman - Independent Member)
Dato' Ghazali Awang (Independent Member)
Malkiat Singh @ Malkit Singh Maan (Non-Executive Non Independent Director)

Shariah Committee

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

Company Secretary

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, Finance & 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,
Jalan Melaka,
50100 Kuala Lumpur
Tel: 03-20365000 Fax: 03-20722290

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
Registered Unit Trust Consultants with
BIMB Investment Management Berhad

Toll Free Number: 1-800-88-1196