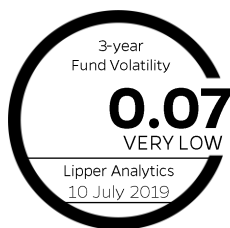


## BIMB DANA AL-FAKHIM



### FUND MANAGER'S REVIEW

The Fund's performance for the month was 0.27% and outperformed its benchmark by 0.08%.

The money market rate for overnight is 2.80% per annum and the 1-month rate is between 3.05% to 3.10 per annum. The 3-month to 12-month rates are between 3.20% to 3.60% per annum.

During the period under review, US Federal Reserve cut the Fed fund rate by 25 bps as widely expected and the FOMC statement signaled that the Fed stood ready to ease policy if necessary.

On the other hand, at the July Monetary Policy Committee (MPC) meeting, Bank Negara Malaysia (BNM) maintained the Overnight Policy Rate (OPR) at 3.00% and the Statutory Reserve Requirement (SRR) Ratio at 3.5%. BNM indicated that the global economy grew modestly, with steady labour conditions supporting growth in advanced economies while domestic demand remained the main driver of Asia's growth. However, the central bank also stated that downside risks associated with trade tensions and heightened policy uncertainties will continue to weigh down on near-term growth outlook.

As the Fund's focus is on capital preservation and liquidity, we will continue to invest in money market placements and extend the placement duration for yield enhancement.

### AWARDS & ACCOLADES

- ESG ASSET MANAGER OF THE YEAR 2019, THE ASSET TRIPLE A ISLAMIC FINANCE
- BEST ISLAMIC ASSET & FUND MANAGER (MALAYSIA) 2018, ALPHA SOUTHEAST ASIA
- BEST ASSET & FUND MANAGER (MALAYSIA) 2017, ALPHA SOUTHEAST ASIA

### BIMB INVESTMENT MANAGEMENT BERHAD (276246-X)

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BIMBInvestCustomerCare@bankislam.com.my

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### INVESTMENT OBJECTIVE

The Fund seeks to provide a regular\* stream of income by investing in Shariah-compliant short-term debentures, money market instruments and placement in short-term deposits.

\*Note: The Fund shall distribute income (if any) on a monthly basis. The distribution of income will automatically be reinvested. Hence, Unit Holders will receive additional units from the reinvestment of income distribution.

### FUND INFORMATION

Fund Type	Income
Investor's Risk Profile	Low
Financial Year End	31 August
Benchmark	1 month Bank Islam TDT-I after tax
Launch Date	27 December 2001
Current Fund Size	<b>NAV(RM)</b> 346,947,342.65
	<b>Units</b> 669,691,134.99

### FEES & CHARGES

Sales Charge	NIL
Annual Management Fee	0.50% p.a
Annual Trustee Fee	0.03% p.a of the NAV of the Fund, subject to a minimum of RM18,000

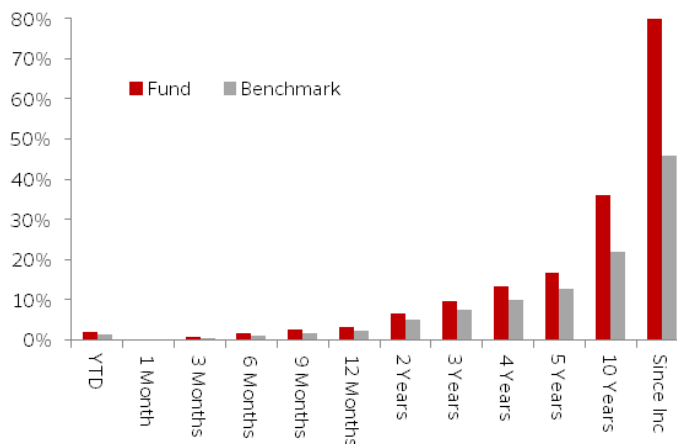
### TRANSACTION & DISTRIBUTION

Minimum Initial Investment	RM1,000.00
Subsequent Investment	RM 100.00
Distribution Policy	The Fund shall distribute income* (if any) on a monthly basis.

### HIGHEST & LOWEST NAV

	Date	Price (RM)
Current	31/07/2019	0.5181
Highest	29/08/2005	0.5531
Lowest	31/08/2007	0.4845

### FUND PERFORMANCE



## BIMB DANA AL-FAKHIM

### CUMULATIVE PERFORMANCE (%)

	6 Months	1 Year	3 Years	5 Years	Since Inception
Fund	1.59	3.31	9.77	16.84	83.48
Benchmark	1.20	2.46	7.44	12.82	45.78

Note: Performance figures are based on NAV per unit.

### INCOME DISTRIBUTIONS

	Monthly March 2019	Monthly April 2019	Monthly May 2019	Monthly June 2019	Monthly July 2019
Net Distribution (Sen/Unit)	0.16	0.16	0.14	0.11	0.15
Net Distribution Yield (%)	0.29%	0.29%	0.27%	0.23%	0.27%
Total Return (%)	0.29%	0.29%	0.27%	0.23%	0.27%
Income Distribution Benchmark (%)	0.21%	0.21%	0.19%	0.19%	0.19%

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.

### TOP SECTOR

#### INSTRUMENT NAME

NAV (%)

MONEY MARKET AND CASH

100

### TOP 5 HOLDINGS

#### FINANCIAL INSTITUTION S NAME

NAV (%)

BANK ISLAM- WAFIAH

17.56

MAYBANK ISLAMIC BERHAD – COMMODITY MURABAHAH

17.26

HONG LEONG ISLAMIC BANK- TERM DEPOSIT

16.90

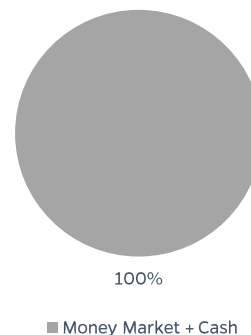
MBSB BANK- COMMODITY MURABAHAH

16.00

KUWAIT FINANCE HOUSE- COMMODITY MURABAHAH

12.75

### ASSET ALLOCATION



Based on the Fund's portfolio returns as at **10 July 2019**, the Volatility Factor (VF) for this Fund is **0.07** and is classified as "**Very Low**". The VF means there is a possibility for the Fund in generating an upside return or downside return around this VF. The Volatility Class (VC) is assigned by Lipper based on quintile ranks of VF for qualified Funds. VF is subject to monthly revision and VC will be revised every six months. The Fund's portfolio may have changed since this date and there is no guarantee that the Fund will continue to have the same VF or VC in the future. Presently, only Funds launched in the market for at least 36 months will display the VF and its VC.

Lipper Ratings for Total Return reflect fund historic total return performance relative to peers. Lipper Ratings for Consistent Return reflect fund historical risk-adjusted returns relative to peers. Lipper Ratings for Preservation are relative, rather than absolute.

#### IMPORTANT INFORMATION:

- 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.
- Investors are advised to read and understand the contents of the Master Prospectus dated 1 November 2016 and any supplemental prospectus issued thereafter, which have been registered with the Securities Commission who takes no responsibility for its contents, before investing. A copy of the Master Prospectus and any supplemental thereto 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.
- Investments in the Fund are exposed to risks, such as but not limited to stock specific risk, profit rate risk and market risk. These risks and other general risks are elaborated in the Master Prospectus. 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.
- 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 Master Prospectus relates will only be made upon receipt of the completed application form referred to in and accompanying the Master Prospectus, subject to the terms and condition therein.
- 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.