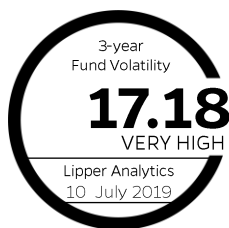


BIMB *i* GROWTH



FUND MANAGER'S REVIEW

The FBMS Index was down by 1.07% in July as the lack of positive domestic catalysts and uncertainties over US-China trade talks continue to weigh on the market. The Fund's NAV had decreased by 1.01% on a 1 month basis but outperformed the benchmark by 0.06% during the same period under review due to its higher cash positions.

The month of July ended with US Federal Reserve reduce its key interest rate by 25 bps, the first cut over a decade. Fed Chairman Jerome Powell cited that the cut only serves to "insure against downside risks" and not a sign of an easing monetary policy cycle. On a side note, US-China trade negotiations on 31st July ends with little progress of easing trade war that has disrupted global supply chains and rattled financial markets as both ended up slapping tariffs on billion of dollars of each other's products. Meanwhile, on the local front, a further reduction of Fed Funds rate in the 2H 2019 will provide more room for Bank Negara Malaysia (BNM) to adjust the Overnight Policy Rate (OPR) downward, subject to macroeconomic conditions. Besides that, the rising concern over US-China trade disputes and lack of sustainable catalysts for local market has led to the month of July recorded a foreign net outflow of RM79.2 million, marking the fifth month of the foreign net outflow for 2019.

Moving forward, the Fund is of the view that multiple issues will continue to be a drag to local and global growth, the biggest one being the trade talks uncertainties, Brexit and US-Iran tensions. The Fund will tilt its asset allocation towards cash for NAV preservation at the moment, and continue to monitor the development on the trade talks and the overall market condition and react accordingly in the best interest of the fund.

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

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INVESTMENT OBJECTIVE

To provide a medium and long term return through capital appreciation and income distribution.

FUND INFORMATION

Fund Type	Growth	
Investor's Risk Profile	High	
Financial Year End	30 June	
Benchmark	FBM Emas Shariah	
Launch Date	30 June 1994	
Current Fund Size	NAV(RM)	27,469,341.97
	Units	90,641,745.22

FEES & CHARGES

Sales Charge	Up to 5.00% of the NAV per unit of the Fund
Annual Management Fee	Up to 1.50% per annum of the NAV of the Fund
Annual Trustee Fee	Up to 0.06% per annum of the NAV of the Fund

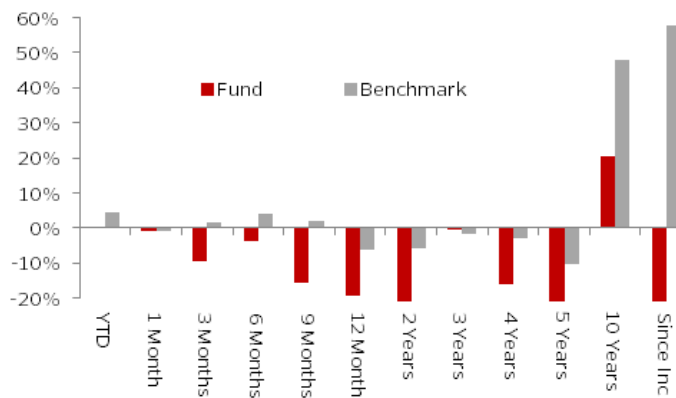
TRANSACTION & DISTRIBUTION

Minimum Initial Investment	RM 500.00
Subsequent Investment	RM 100.00
Distribution Policy	As income distribution is the secondary objective of the Fund, distribution of income (if any) is incidental.

HIGHEST & LOWEST NAV

	Date	Price (RM)
Current	31/07/2019	0.3031
Highest	20/09/1994	0.9973
Lowest	29/10/2008	0.2038

FUND PERFORMANCE



BIMB *i* GROWTH

CUMULATIVE PERFORMANCE (%)

	6 Months	1 Year	3 Years	5 Years	Since Inception
Fund	(3.93)	(19.41)	(0.62)	(23.25)	(23.39)
Benchmark	3.90	(6.31)	(1.61)	(10.32)	57.72

Note: Performance figures are based on NAV per unit.

INCOME DISTRIBUTIONS

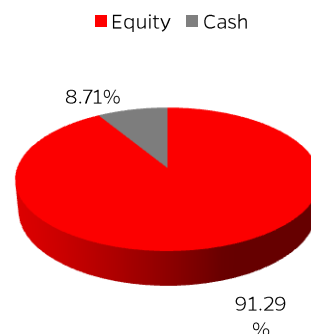
	2014	2015	2016	2017	2018
Net Distribution (Sen/Unit)	-	-	-	-	-
Net Distribution Yield (%)	-	-	-	-	-
Total Return (%)	(2.16%)	(6.54%)	(8.14%)	31.29%	(26.66%)
Income Distribution Benchmark (%)	(4.17%)	2.35%	(6.14%)	10.72%	(13.52%)

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. (Based on Calendar year).

TOP 5 SECTORS

SECTOR NAME	NAV (%)
INDUSTRIAL PRODUCTS & SERVICES	18.34
ENERGY	14.50
TECHNOLOGY	14.50
HEALTH CARE	11.82
CONSUMER & PRODUCTS & SERVICES	11.31

ASSET ALLOCATION



TOP HOLDINGS

SECURITIES NAME
JHM CONSOLIDATION BERHAD
KNM GROUP BERHAD
PADINI HOLDINGS BERHAD

Based on the Fund's portfolio returns as at **10 July 2019**, the Volatility Factor (VF) for this Fund is **17.18** and is classified as **"Very High"**. 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.