

BIMB-ARABESQUE MALAYSIA SHARIAH-ESG EQUITY FUND

USD Class

FUND MANAGER'S REVIEW

BIMB-Arabesque Malaysia Shariah-ESG Equity Fund returned - 0.35% for the month of November 2018.

In the month of November 2018, the Fund had invested 69.6% of its NAV into Malaysian based equities. Most sectors contributed negative to the performance due to weaker performance of its stock mix on Bursa Malaysia during the month. Performances from regional stocks were better as the MSCI All World Index was up by 1.35% in the month of November. In terms of foreign country exposure, the Fund had invested 29.9% of its NAV in countries which includes USA 21.5%, Europe 6.67%, and Hong Kong 1.73%.

The Fund intends to invest up to a range of 95% to 98% of its NAV into the equity market in every rebalancing exercise to stay fully invested in the market

INVESTMENT OBJECTIVE

The Fund seeks to achieve long-term capital appreciation. Note: Medium to long-term in this context refers to 3 years or more.

FUND INFORMATION

| | | |
|-------------------------|------------------|----------|
| Fund Type | Equity & Growth | |
| Investor's Risk Profile | Moderate to High | |
| Financial Year End | 31 May | |
| Launch Date | 09 March 2017 | |
| Current Fund Size | NAV(USD) | 1,589.08 |
| | Units | 6,224.70 |

FEES & CHARGES

| | |
|-----------------------|--|
| Sales Charge | Up to 5.50% 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 0.05% per annum of the NAV of the Fund |

TRANSACTION & DISTRIBUTION

| | |
|----------------------------|---|
| Minimum Initial Investment | USD 500.00 |
| Subsequent Investment | USD 250.00 |
| Distribution Policy | Distribution of income (if any) is incidental. Distributions, if any, are at the discretion of the Manager and will vary from time to time depending on the availability of realised income for distribution and performance of the Fund. |

CURRENCY EXCHANGE RATE

MYR USD 1 = 0.2391

AWARDS & ACCOLADES

- 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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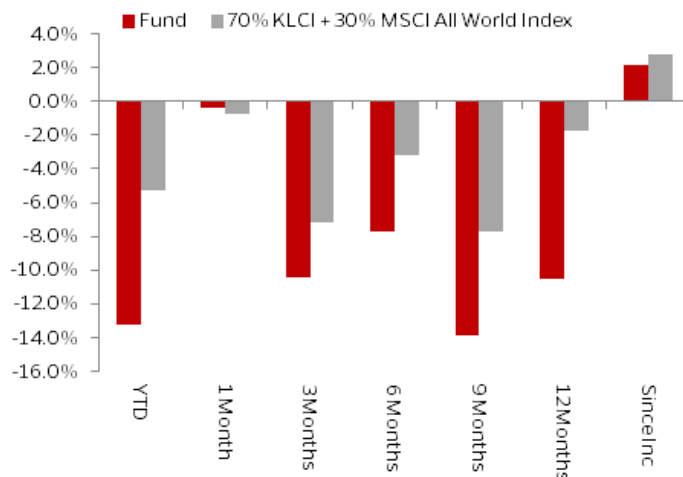
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| | Date | Price (USD) |
|---------|------------|-------------|
| Current | 30/11/2018 | 0.2553 |
| Highest | 26/01/2018 | 0.3077 |
| Lowest | 14/04/2017 | 0.2461 |

FUND PERFORMANCE



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USD Class

CUMULATIVE PERFORMANCE (%)

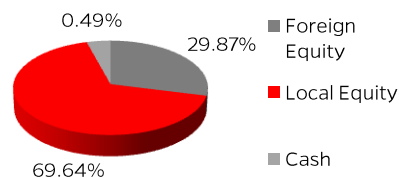
| | YTD | 1 Month | 3 Months | 6 Months | 9 Months | 1 Year | Since Inception |
|------------------|---------|---------|----------|----------|----------|---------|-----------------|
| Fund | (13.22) | (0.35) | (10.45) | (7.67) | (13.90) | (10.55) | 2.12 |
| Benchmark | (5.23) | (0.77) | (7.15) | (3.21) | (7.71) | (1.72) | 2.76 |

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 10 HOLDINGS

| SECURITIES NAME | NAV % |
|----------------------|-------|
| PADINI BERHAD | 2.2 |
| ELI LILLY & COMPANY | 2.1 |
| CUMMINS INC | 2.1 |
| TJX COMPANY | 2.1 |
| NESTLE (M) BERHAD | 2.0 |
| AEON (M) BERHAD | 2.0 |
| PETRONAS GAS BERHAD | 2.0 |
| SUPERMAX BERHAD | 1.9 |
| DIGI.COM BERHAD | 1.8 |
| KLCC PROPERTY BERHAD | 1.7 |

ASSET ALLOCATION



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 Prospectus of BIMB-Arabesque Malaysia Shariah-ESG Equity Fund dated 9 March 2017 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 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.
- 3) Investments in the Fund are exposed to risks, such as but not limited to concentration risk, liquidity risk, country risk, currency risk and target fund manager 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 and 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.