

BIMB DANA AL-FALAH

FUND MANAGER'S REVIEW

The FBMS Index was down by 1.18% in November as the local equity market sentiment continued to be negatively affected by US stock market performance. As a result, the Fund's NAV had decreased by 3.44% on a 1 month basis and underperformed the benchmark by 2.70% during the same period under review as higher beta technology and other export related stocks fell more than index stock.

Fragile sentiment on the local bourse as investors remain cautious on the ongoing US-China trade tensions, uncertainties over Brexit, along with the US Fed rate hike expectation next month and the following year. Also, slump in technology stocks lead by Apple in developed markets has seen impact in the Fund's NAV.

The Fund will continue to be fully invested with the aim of improving its Fund performance over time.

INVESTMENT OBJECTIVE

The principal investment objective of the Fund is to achieve long term capital appreciation of the Units by investing in a diversified portfolio of equities, sukuk and money market instruments. Accordingly, all investment income (if any) shall be reinvested for long term capital growth rather than distributed annually

FUND INFORMATION

Fund Type	Growth	
Investor's Risk Profile	Moderate to High	
Financial Year End	31 August	
Launch Date	27 December 2001	
Current Fund Size	NAV(RM)	6,850,746.83
	Units	17,546,062.11

FEES & CHARGES

Sales Charge	Up to 5.00%
Annual Management Fee	1.50% per annum
Annual Trustee Fee	0.05% per annum subject to a minimum fee of RM18,000

TRANSACTION & DISTRIBUTION

Minimum Initial Investment	RM 500.00
Subsequent Investment	RM 100.00
Distribution Policy	Distributions of income (if any) is incidental.

HIGHEST & LOWEST NAV

	Date	Price (RM)
Current	30/11/2018	0.3904
Highest	25/05/2013	0.6333
Lowest	30/11/2018	0.3904

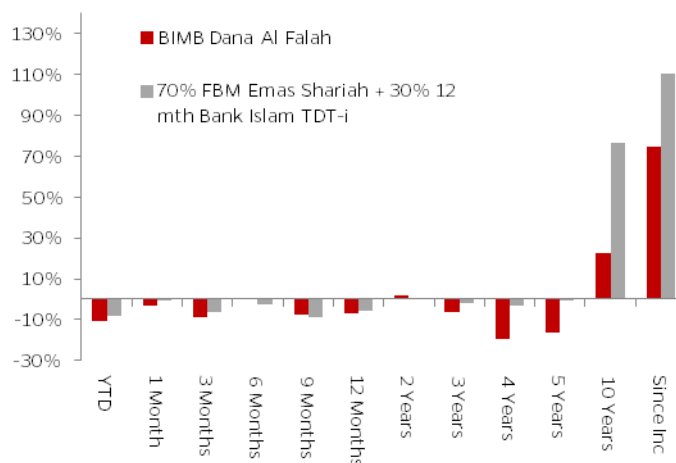
AWARDS & ACCOLADES

- BEST ISLAMIC ASSET & FUND MANAGER (MALAYSIA) 2018, ALPHA SOUTHEAST ASIA
- BEST ASSET & FUND MANAGER (MALAYSIA) 2017, ALPHA SOUTHEAST ASIA

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FUND PERFORMANCE



BIMB DANA AL-FALAH

CUMULATIVE PERFORMANCE (%)

	6 Months	1 Year	3 Years	5 Years	Since Inception
Fund	0.15	(7.15)	(6.20)	(16.60)	74.30
Benchmark	(2.53)	(5.92)	(1.74)	(0.83)	110.38

Note: Performance figures are based on NAV per unit.

INCOME DISTRIBUTIONS

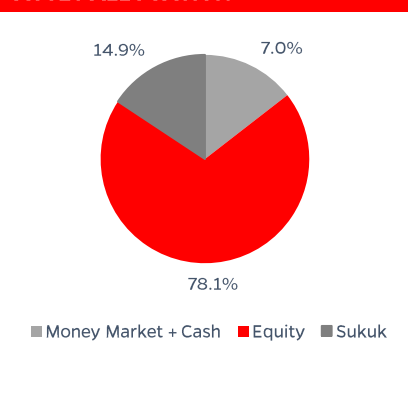
	2014	2015	2016	2017	2018
Net Distribution (Sen/Unit)	2.85	-	1.38	-	4.69
Net Distribution Yield (%)	5.26%	-	3.00%	-	10.00%
Total Return (%)	8.14%	(17.78%)	(3.21%)	9.19%	1.53%
Income Distribution Benchmark (%)	7.79%	(8.56%)	7.10%	2.84%	1.50%

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 SECTORS

SECTOR NAME	NAV (%)
TECHNOLOGY	45.8
INDUSTRIAL PRODUCT	19.0
TRADING SERVICES	10.1
CONSUMER	2.89

ASSET ALLOCATION



TOP HOLDINGS

SECURITIES NAME
INARI AMERTRON BERHAD
UNISEM (M) BERHAD
PENTAMASTER CORPORATION BERHAD

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 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.
- 3) 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.
- 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 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.
- 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.