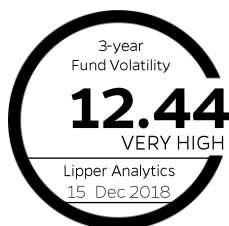


BIMB *i* DIVIDEND FUND



FUND MANAGER'S REVIEW

The FBMS Index was down by 1.11% in December as the local equity market failed to close the year 2018 at higher note with a full year decline of 13.52%. As a result, the Fund's NAV had declined by 8.53% on a 1 month basis and underperformed the benchmark by 9.01% during the same period under review driven by weaker performance of local stocks and export stocks.

During the month, the global markets were being traded lower due to the concerns over global market uncertainty, which include potential interest rate hike by the US Federal Reserve, as well as probability of the US gov shutdown extending into next year. This is despite of the optimism from the positive news update on US-China trade talk which will end by March 2019.

To date, the Fund had reposition its holdings into export oriented counters with the aim to achieve better NAV performance for investors over the medium to long term horizon.

AWARDS & ACCOLADES

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

BIMB INVESTMENT MANAGEMENT BERHAD (276246-X)

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Malaysia

1800-88-1196

marketing.bimbinvest@bankislam.com.my

www.bimbinvestment.com.my

INVESTMENT OBJECTIVE

This Fund aims to primarily provide investors with a combination of steady and recurring income and capital growth in the medium to long-term through investments in Shariah-compliant dividend yielding equities, which historically offered solid performance and is generally less volatile when compared to the broader equity market.

FUND INFORMATION

| | | |
|-------------------------|------------------|----------------|
| Fund Type | Income & Growth | |
| Investor's Risk Profile | Moderate to High | |
| Financial Year End | 31 October | |
| Launch Date | 18 March 2011 | |
| Current Fund Size | NAV(RM) | 87,005,861.61 |
| | Units | 730,806,472.62 |

FEES & CHARGES

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

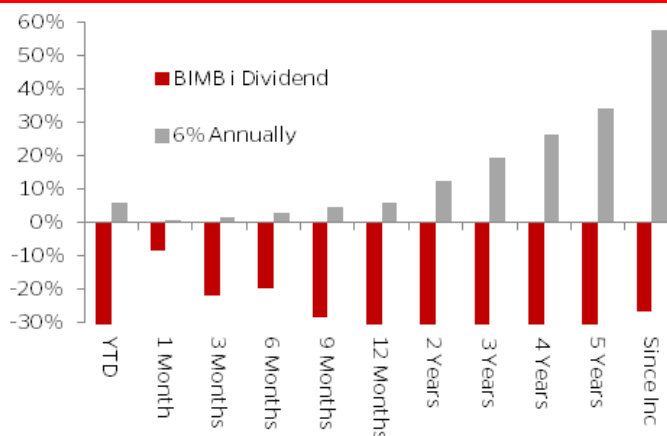
TRANSACTION & DISTRIBUTION

| | |
|----------------------------|--|
| Minimum Initial Investment | RM 500.00 |
| Subsequent Investment | RM 100.00 |
| Distribution Policy | The Manager will declare annual distributions (subject to availability of income). |

HIGHEST & LOWEST NAV

| | Date | Price (RM) |
|---------|------------|------------|
| Current | 31/12/2018 | 0.1191 |
| Highest | 24/08/2012 | 0.3050 |
| Lowest | 20/12/2018 | 0.1159 |

FUND PERFORMANCE



BIMB *i* DIVIDEND FUND

CUMULATIVE PERFORMANCE (%)

| | 3 Months | 6 Months | 1 Year | 3 Years | 5 Years | Since Inception |
|-----------|----------|----------|---------|---------|---------|-----------------|
| Fund | (21.95) | (19.68) | (37.19) | (37.43) | (41.39) | (26.75) |
| Benchmark | 1.47 | 2.96 | 6.00 | 19.10 | 33.82 | 57.42 |

Note: Performance figures are based on NAV per unit.

INCOME DISTRIBUTIONS

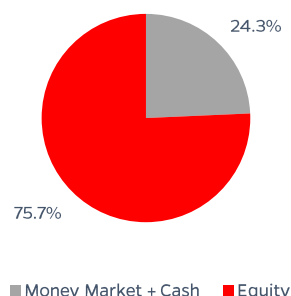
| | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 |
|-----------------------------------|--------|-------|-------|----------|---------|-------|----------|
| Net Distribution (Sen/Unit) | 1.90 | 2.15 | 1.87 | 1.25 | 0.73 | 1.54 | 0.89 |
| Net Distribution Yield (%) | 7.66% | 7.70% | 7.02% | 4.81% | 3.30% | 7.54% | 4.27% |
| Total Return (%) | 20.05% | 3.04% | 4.70% | (10.15%) | (4.30%) | 9.50% | (19.53%) |
| Income Distribution Benchmark (%) | 6.00% | 6.00% | 6.00% | 6.00% | 6.00% | 6.00% | 6.00% |

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 5 SECTORS

| SECTOR NAME | NAV (%) |
|---------------------|---------|
| TECHNOLOGY | 26.00 |
| TRADING AND SERVICE | 19.63 |
| INDUSTRY PRODUCT | 18.67 |
| CONSUMER | 9.87 |

ASSET ALLOCATION



TOP HOLDINGS

| SECURITIES NAME |
|------------------------|
| GLOBETRONICS BERHAD |
| ELSOFT RESEARCH BERHAD |
| PERAK TRANSIT BERHAD |

Based on the Fund's portfolio returns as at **15 Dec 2018**, the Volatility Factor (VF) for this Fund is **12.44** 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.