

BIMB INVEST MONEY MARKET FUND

**THIRD QUARTER REPORT
FOR THE FINANCIAL PERIOD FROM
1 JANUARY 2017 TO 31 MARCH 2017**

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1.0 FUND KEY INFORMATION

1.1 Fund Name

BIMB Invest Money Market Fund (“BIMMF”)

1.2 Fund Type

Income

1.3 Fund Category

Wholesale Islamic Money Market Fund

1.4 Fund Investment Objective

The Fund seeks to provide liquidity* and current income**, while maintaining capital stability*** by investing in instruments that comply with Shariah requirements.

Note:

****liquidity refers to T or T+1 whereby T is the Business Day where a request/application to redeem is received by the Manager before the cut-off time.***

*****Income will be in the form of Units***

******The Fund is not a capital guaranteed fund or a capital protected fund.***

Any material changes to the investment objective would require Unitholders' approval.

1.5 Investor Profile

The Fund is primarily suitable for low risk Qualified Investors who are favoring safety of principal and stability of income but recognizes that it is possible to incur losses by investing in the Fund.

In summary, the Fund is suitable for investors who:

- invest the cash portion of an investment portfolio; and/or
- “park” their money aside while waiting to make another investment.

It is also suitable for investors who:

- have either a short or medium term investment horizon;
- want a portfolio of investments that adhere to the Shariah rules and principles;
- desire a stream of income;
- seek for security and flexibility in investment; and/or
- want easy access to their Fund.

1.6 Distribution Policy and Mode of Distribution

The Fund will distribute income at least once a month, subject to availability of income. The Fund endeavors to distribute income on monthly basis by way of reinvestment in the form of additional units. If income is distributed, it will be automatically reinvested via issuance of additional units, based on NAV per unit at the valuation point immediately following the distribution date.

There is no incidental cost associated with the reinvestment.

1.7 Risk Factors

The specific risks of the Fund include:

Credit/ Default Risk

Credit or default risk is a concern for sukuk investments. The risk arises when an issuer is unable to service any income payments or pay the principal amount upon maturity. In such cases, investors may suffer significant capital losses with respect to their capital invested and income foregone. This risk can be reduced by investing in sukuk carrying a minimum long term credit rating of AA3 by RAM or AA- by MARC or any equivalent credit rating by other credit rating agency or minimum short term credit rating of P1 by RAM or MARC-1 by MARC or any equivalent credit rating by other credit rating agency.

Profit Rate Risk

All investments in fixed income instruments are exposed to profit rate risk. Changes in the level of general interest rates will cause prices of fixed income instruments to change inversely. This risk can largely be eliminated by holding the instruments until maturity, thereby locking in price and yields. The decision whether to hold any instrument until maturity or otherwise is on a specific instrument basis and will depend on the actual and expected changes in profit/interest rates. Not all instruments will be held until maturity as the Fund must have sufficient liquid assets in the portfolio to meet redemption requests. The Fund also manages profit rate risk by considering each instrument's sensitivity to profit/ interest rate changes as measured by its duration. When profit rates are expected to increase, the Fund may invest in instruments with lower duration that are less sensitive to interest rate changes. (Note: profit/interest rate risk is a general economic indicator that will have an impact on the management of a fund regardless of whether it is an Islamic-based fund or otherwise. It does not in any way suggest that this Fund will invest in instruments, which are not Shariah-approved instruments. All investments carried out for this Fund are in accordance with requirements of the Shariah.)

Liquidity Risk

Liquidity risk is the risk that the security/instrument invested in could not be readily sold and converted into cash. This could occur when trading volume for the security/instrument is low and/ or when there is a lack of demand for the security/instrument. Where applicable, the Fund will look into the historical volume transacted for the securities/instruments in question to mitigate the liquidity risk. The Fund also mitigates liquidity risk by allocating investments into Islamic money market instruments.

Concentration Risk

As the Fund is allowed to invest 100% of the assets in a single financial institution, the Fund's value and/or performance will be dependent on the performance and credit of a particular financial institution. The fund manager continuously monitors the risks of the financial institutions that the Fund invests in.

2.0 INVESTMENT POLICY AND STRATEGY

2.1 Asset Allocation

The Fund may invest up to 100% of the Fund's NAV in permitted investments which have a remaining maturity period of not more than 365 days. Only up to 10% of its NAV can be invested in permitted investments which have a remaining maturity period of more than 365 days but fewer than 732 days. Permitted investments are:

- Debentures (including Sukuk); and
- Islamic Money Market Instruments

The asset allocation between the various investment assets referred to above and the decision to invest, sell or trade are based on the decision of the fund manager who adopts an active fund management approach.

2.2 Investment Policy and Strategy

BIMMF is a money market fund that is actively managed to provide liquidity to meet the short-term cash flow requirements of its Unitholders while providing a reasonable level of current income. Consequently, the investments of BIMMF are largely confined to short-term Islamic debentures issued by the Malaysian Government, Government-backed agencies, BNM and/or Malaysian corporations which carry a minimum credit rating of AA3 (RAM or equivalent) and money market instruments, including Islamic Accepted Bills, banker's acceptance, certificates of deposits, sukuk carrying a minimum long term credit rating of AA3/AA- by RAM/MARC or any equivalent credit rating by other credit rating agency or minimum short term credit rating P1/MARC or any equivalent credit rating by other credit rating agency. Although the Fund is actively managed, the frequency of its trading strategy will very much depend on market opportunities.

If the credit rating of any instrument falls below the minimum rating, the Fund may dispose the investment. However, the Fund reserves the right to maintain the investment if the downgrade is expected to be temporary.

Investment decision will be made to achieve the maximum returns to the Fund after considering the risks involved.

2.3 Benchmark

The benchmark for the Fund is based on the 1-month Bank Islam Term Deposit-i (Tawarruq) rates after corporate tax, which is published at the branches of Bank Islam and website: <http://www.bankislam.com.my>.

The benchmark of 1-month General Investment Account (GIA) of Bank Islam Malaysia Berhad has been changed to 1-month Bank Islam Term Deposit-i (Tawarruq) rates effective 1 August 2016.

However, please note that the risk profile of the Fund is higher than the benchmark and as a result of the higher risk assumed, the expected returns of the Fund should be higher than the benchmark. Unitholders are advised that unlike a placement in a deposit, there is a potential loss.

2.4 Policy on Rebates and Soft Commissions

The Manager or any delegate thereof must not retain any rebate from, or otherwise share in any commissions with, any broker in consideration for direct dealings in the investments of the Fund. Accordingly, any rebate or shared commission should be directed to the account of the Fund concerned.

However, the Manager may retain goods and services ("soft commissions") from any broker/ dealer, only if the goods and services are of demonstrable benefit to the Unitholders such as research materials and advisory services which are incidental to the investment management activities of the Fund.

3.0 MANAGER'S REPORT

This Quarterly Report covers the financial period from 1 January 2017 to 31 March 2017

3.1 Fund Performance Review

	As at 31 March 2017
Net Asset Value (RM)	492,069,602
Units In Circulation	491,774,663
Net Asset Value Per Unit (RM) ^(a)	1.0006
Highest Net Asset Value Per Unit (RM) ^(b)	1.0033
Lowest Net Asset Value Per Unit (RM) ^(b)	1.0004
Annualised Return (%) ^(c)	3.36%
Benchmark Returns (%) ^(d)	2.30%

(a) Net Asset Value (NAV) per unit is after income distribution

(b) Highest and lowest NAV per unit are for the period under review

(c) Annualised Return for the financial period 1 January 2017 to 31 March 2017

(d) After tax Annualised Benchmark Return for the financial period 1 January 2017 to 31 March 2017

Note: Benchmark – 1 month Bank Islam Term Deposit-i (Tawarruq) rates

(Source: Bank Islam Malaysia Berhad's website)

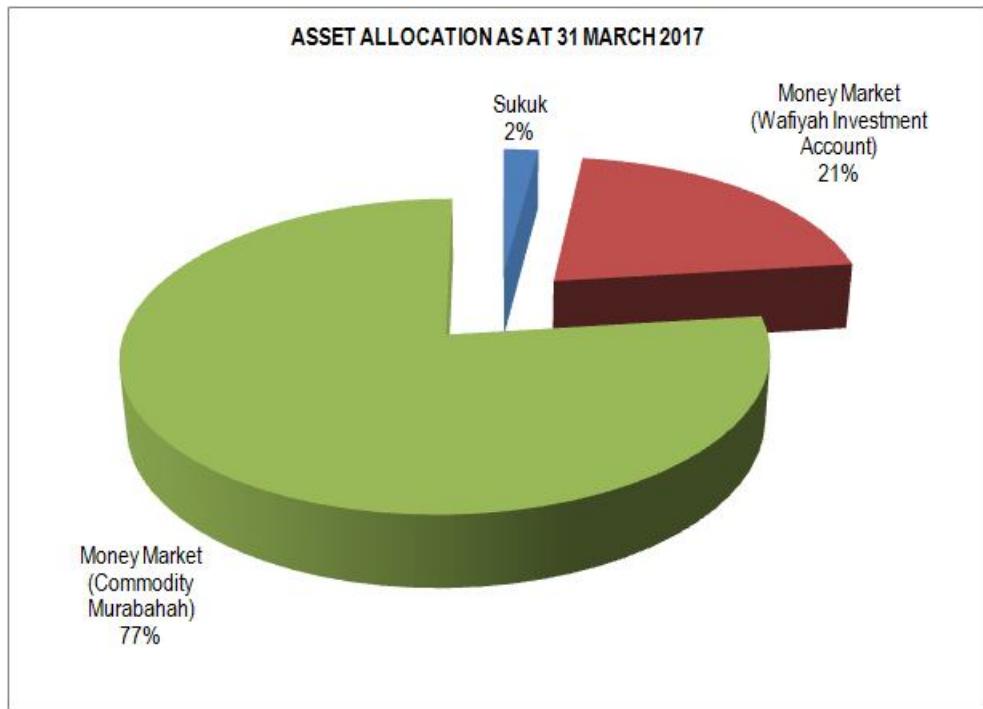
For the period under review, the Fund registered a return of 3.36% (based on the annualised return), outperformed its benchmark by 1.06% (based on the annualised return). The Fund's return of 3.36% was entirely income distribution which is in line with the Fund's objective in providing the investors a regular stream of income. The Fund paid out its income distribution amounting RM3,892,454. Its Net Asset Value (NAV) per unit maintained at RM1.0006 after the income distribution. As at 31 March 2017, the NAV of the Fund was at RM492,069,602 and the total units in circulation of the Fund stood at 491,774,663 units. There were no unit splits declared for the period under review. There were also no significant changes in the state of affairs of the Fund and no circumstances that materially affected the interest of the Unitholders for the financial period ended 31 March 2017.

Calculation of Annualised Returns:-

Annualised Returns = $(1 + x\%)^4$

x = 3 months return

3.2 Asset Allocation



ASSET ALLOCATION	31 March 2017 (%)
Money Market (Commodity Murabahah)	77.0
Money Market (Wafiyah Investment Account)	21.0
Sukuk	2.0
Total	100.0

As at 31 March 2017, the Fund was invested in Commodity Murabahah, Wafiyah Investment Account, Term Deposit and Sukuk.

3.3 Monthly Distribution

Monthly Distribution for the Financial Period from January 2017 to March 2017			
Distribution per Unit			
Date	Gross (sen)	Net (sen)	Total Amount (RM)
31 January 2017	0.29	0.29	1,368,889
28 February 2017	0.23	0.23	1,150,438
31 March 2017	0.28	0.28	1,373,127
Total	0.80	0.80	3,892,454

3.4 Impact on NAV Arising from Distribution

As at 31 March 2017	Before	After
Net Asset Value Per Unit (RM)	1.0034	1.0006
Net Asset Value (RM)	492,069,602	492,069,602
Units In Circulation	490,402,360	491,774,663

3.5 Breakdown of Unit Holding by Size

Size of Holding	Number of Unitholders	Number of Units Held	As at 31 March 2017 (%)
5,000 and below	1	89.80	0.00
5,001 to 10,000	0	0.00	0.00
10,001 to 50,000	2	54,795.07	0.01
50,001 - 500,000	0	0.00	0.00
500,001 and above*	11	491,719,778.17	99.99
Total	14	491,774,663.04	100.00

*included under this category are nominee accounts.

Past performance is not necessary indicative of future performance and unit prices and investment returns may go down as well as up.

4.0 ECONOMIC AND MARKET REVIEW

i) Economy

Global

- United States (US) Gross Domestic Product (GDP) grew at an annualized rate of 1.9% in the fourth quarter of 2016. During the period, consumer spending rose faster than anticipated while business investment was lower.
- US annual inflation rate increased to 2.5 % in January 2017 from 1.5% in September 2016 as higher energy prices results in steady gains in fuel and transportation cost.
- US unemployment rate in February 2017 fell to 4.7% from 4.9% in September 2016 as the US economy continues the pace of robust hiring.
- Euro zone economy grew by 0.4% in the fourth quarter of 2016 as GDP growth picked up in France, Germany, Belgium and Latvia. The positive contribution to GDP came mainly from household consumption expenditure, gross fixed capital formation, changes in business inventories and government spending.
- Euro zone annual inflation rose to 2.0% in February 2017 from 0.4% in September 2016 as rising cost of energy continued to lift the prices of food, alcohol and tobacco for the quarter.
- Euro zone unemployment rate declined to 9.8% in January 2017 from 10.0% in August 2016. The lowest unemployment rates were recorded in Czech Republic and Germany while the highest were in Greece and Spain.
- China's GDP growth was 6.8% in the fourth quarter 2016. China's GDP for 2016 dwindled to 6.7% on an annual basis, the slowest growth rate in 25 years.

(Source: Bloomberg, Eurostats, RHB Investment Bank and Maybank Investment Bank)

Local

- Malaysia's real GDP growth was 4.5% in the fourth quarter of 2016, supported by the manufacturing and services sector. However, for 2016, the GDP grew at a slower pace of 4.2% compared with the 5% expansion in 2015.
- Malaysia's annual inflation rate rose to 3.5% in January 2017 from 1.5% in September 2016 driven by higher prices of food, housing, utilities and transport costs.

- Bank Negara Malaysia decided to maintain the Overnight Policy Rate (OPR) at 3.00% at the Monetary Policy Committee (MPC) meeting on 19 January 2017. The monetary policy will remain accommodative and supportive to the domestic economy as heightened risks in the global economic and financial environment persist.
- Bank Negara Malaysia's (BNM) international reserves remains steady at USD95.0 billion (equivalent to RM426.3 billion) as at 28 February 2017. The reserves position is sufficient to finance 8.5 months of retained imports and is 1.1 times the short-term external debt.

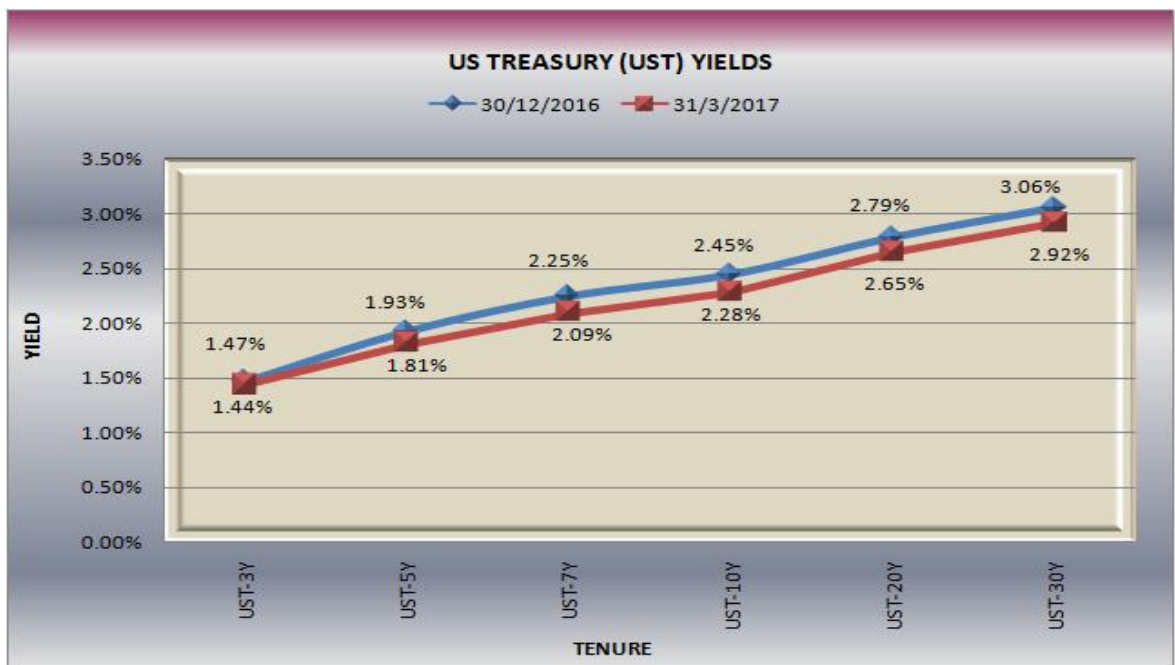
(Source: Bloomberg, Department of Statistics Malaysia and Bank Negara Malaysia)

ii) Bond Market and Money Market Review

Global

- UST and Gilt yields shifted lower but European sovereign yields, both core and peripheral, generally rose by about 15-45 bps in 1Q17. A notable trend is that yields had mostly retreated lower since the US Fed raised Federal Fund Rate (FFR) on 15 March 2017, with the 10y UST yield down 18 bps from a high of 2.60% which was also aided by the setback of Trump to repeal Obamacare.

Figure 1: US Treasury Yields



Source: US Treasury Department, 31 March 2017

Local

- Overall in 1Q17 despite continued foreign outflows, local government bonds were generally well supported on the back of domestic demand as evident in healthy bid/cover in auctions and a marginal flattening of the MGS curve. During the period under review, 10y MGS yield rallied close to the 4.00% area but then softened back which was primarily weighed down by the abundance supply in high-grade bonds when the bond market sentiment remains lukewarm, leaning the balance of supply-demand to the less favourable end.

Table 1: Sukuk/ Islamic Bond Yields

Tenor/Date	31 March 2017 (%)	30 December 2016 (%)	Change (bps)
3 Year Bonds			
GII	3.75	3.66	9.0
AAA Corporate	4.19	4.26	(7.0)
5 Year Bonds			
GII	3.97	3.80	17.0
AAA Corporate	4.32	4.44	(12.0)
7 Year Bonds			
GII	4.10	4.10	0.0
AAA Corporate	4.46	4.54	(8.0)
10 Year Bonds			
GII	4.13	4.37	(24.0)
AAA Corporate	4.66	4.68	(2.0)

Source: Bond Pricing Agency Malaysia (BPAM), 31 March 2017

Figure 2: Overnight Policy Rate (OPR)



Source: Bank Negara Malaysia, 31 March 2017

5.0 MARKET OUTLOOK AND STRATEGY

- Looking forward, changes in OPR will depend on economic data on growth and inflation. The money market deposit rates are expected to remain stable at current levels over the medium-term.
- The strategy is to invest in money market investments to maximise profit rate by extending the tenure of investment while providing liquidity and regular income for investors.

6.0 FINANCIAL STATEMENTS

6.1 Unaudited Statement of Financial Position as at 31 March 2017

	Note	31.3.2017 (unaudited) RM	30.6.2016 (audited) RM
Assets			
Islamic debt securities	1	9,999,000	58,665,250
Short term investments	2	478,858,566	332,111,730
Other receivables		2,928,845	2,944,331
Cash and cash equivalents	3	550,000	32,369,692
Total assets		<u>492,336,411</u>	<u>426,091,003</u>
Liabilities			
Other payables		266,809	250,392
Total liabilities		<u>266,809</u>	<u>250,392</u>
Net Asset Value		<u>492,069,602</u>	<u>425,840,611</u>
Unitholders' fund			
Unitholders' capital	4	491,658,976	424,260,914
Retained profits		410,626	1,579,697
Net asset value attributable to unitholders		<u>492,069,602</u>	<u>425,840,611</u>
Number of units in circulation	4	<u>491,774,663</u>	<u>424,513,448</u>
Net asset value per unit - Ex Distribution (sen)		<u>100</u>	<u>100</u>

The accompanying notes to the financial statements form an integral part of the unaudited financial statements.

6.2 Unaudited Statement of Profit or Loss and Other Comprehensive Income for the financial period from 1 January 2017 to 31 March 2017

	Note	1.1.2017 to 31.3.2017 RM	1.1.2016 to 31.3.2016 RM
Income			
Income from short term investments		4,554,719	3,651,498
Income from Islamic debt securities		101,721	643,982
Hibah from Al-Wadiah account		736	1,044
Net unrealised gain from financial instruments at fair value through profit or loss		10,059	32,459
		<u>4,667,235</u>	<u>4,328,983</u>
Add: Accretion of discount		3,241	-
Less: Amortisation of premium		-	(73,239)
Gross income		<u>4,670,476</u>	<u>4,255,744</u>
Expenses			
Manager's fee	5	605,445	509,448
Trustee's fee	6	24,218	20,378
Audit fee		2,730	2,730
Tax agent's fee		523	499
Administrative expenses		38,132	34,574
		<u>671,048</u>	<u>567,629</u>
Net income before taxation		3,999,428	3,688,115
Tax expense		-	-
Net income after taxation		<u>3,999,428</u>	<u>3,688,115</u>
Other comprehensive income for the period		-	-
Total comprehensive income for the period		<u>3,999,428</u>	<u>3,688,115</u>
Total comprehensive income for the period consist of:			
Realised amount		3,989,369	3,655,656
Unrealised amount		10,059	32,459
		<u>3,999,428</u>	<u>3,688,115</u>

The accompanying notes to the financial statements form an integral part of the unaudited financial statements.

6.3 Unaudited Statement of Changes in Net Asset Value for the financial period from 1 January 2017 to 31 March 2017

	Note	Unitholders' capital RM	Retained profits RM	Total RM
As at 31 December 2015/ 1 January 2016		417,948,098	256,478	418,204,576
<i>Movement in unitholders' contribution or distribution</i>				
Creation of units via cash		12,101	-	12,101
Reinvestment of distributions		3,621,021	-	3,621,021
Cancellation of units		(14,935,268)	-	(14,935,268)
Distributions	7	-	(3,625,657)	(3,625,657)
Total attributable to unitholders		(11,302,146)	(3,625,657)	(14,927,803)
Total comprehensive income for the period		-	3,688,115	3,688,115
As at 31 March 2016		<u>406,645,952</u>	<u>318,936</u>	<u>406,964,888</u>
As at 31 December 2016/ 1 January 2017		484,162,265	303,652	484,465,917
<i>Movement in unitholders' contribution or distribution</i>				
Creation of units via cash		36,118,169	-	36,118,169
Reinvestment of distributions		3,892,454	-	3,892,454
Cancellation of units		(32,513,912)	-	(32,513,912)
Distributions	7	-	(3,892,454)	(3,892,454)
Total attributable to unitholders		7,496,711	(3,892,454)	3,604,257
Total comprehensive income for the period		-	3,999,428	3,999,428
As at 31 March 2017		<u>491,658,976</u>	<u>410,626</u>	<u>492,069,602</u>

The accompanying notes to the financial statements form an integral part of the unaudited financial statements.

6.4 Unaudited Statement of Cash Flows for the financial period from 1 January 2017 to 31 March 2017

	1.1.2017 to 31.3.2017 RM	1.1.2016 to 31.3.2016 RM
Cash flows from operating activities		
Purchase of short term investments	(26,087,145)	(15,502,450)
Maturity of investments	-	35,996,304
Income from Islamic debt securities and short term investments	3,226,608	2,675,332
Hibah from Al-Wadiah account	736	1,044
Management fee paid	(594,158)	(504,885)
Trustee fee paid	(23,710)	(20,195)
Tax agent's fee paid	(4,500)	-
Payment for administrative expenses	(37,424)	(43,000)
Net cash (used in)/ generated from operating activities	<u>(23,519,593)</u>	<u>22,602,150</u>
Cash flows from financing activities		
Cash receipt for creation of units	36,118,169	12,101
Cash payment for cancellation of units	(32,713,912)	(14,935,268)
Net cash generated from/(used in) financing activities	<u>3,404,257</u>	<u>(14,923,167)</u>
Net (decrease)/increase in cash and cash equivalents	(20,115,336)	7,678,983
Cash and cash equivalents at beginning of the financial period	20,665,336	8,510,742
Cash and cash equivalents at end of the financial period	<u>550,000</u>	<u>16,189,725</u>
Cash and cash equivalents comprise:		
Short term placements	500,000	58,017
Cash at bank	50,000	16,131,708
	<u>550,000</u>	<u>16,189,725</u>

The accompanying notes to the financial statements form an integral part of the unaudited financial statements.

6.5 Unaudited Notes to the Financial Statements

1. Islamic Debt Securities

As at 31 March 2017	Maturity date	Rating*	Cost RM	Fair value RM	Percentage of value of Funds at 31.3.2017 %
Imtiaz Sukuk Berhad	23.11.2017	AA2	9,990,678	9,999,000	2.03

As at 30 June 2016	Maturity date	Rating*	Cost RM	Fair value RM	Percentage of value of funds at 30.6.2016 %
Besraya (M) Sdn. Bhd.	28.07.2016	AA3	5,000,711	5,002,050	1.18
Lafarge Malaysia Berhad	16.11.2016	AA2	10,001,437	10,009,500	2.35
Kapar Energy Ventures Sdn. Bhd.	05.07.2016	AA+IS	13,500,070	13,500,675	3.18
Malakof Power Berhad	16.12.2016	AA-IS	4,507,198	4,508,730	1.06
BGSM Management Sdn. Bhd.	28.12.2016	AA3	15,624,751	15,640,895	3.67
Imtiaz Sukuk Berhad	23.11.2017	AA2 (S)	9,980,863	10,003,400	2.34
			<u>58,615,030</u>	<u>58,665,250</u>	<u>13.78</u>

* Rating is either by Rating Agency Malaysia Berhad or Malaysian Rating Corporation Berhad whichever applicable.

2. Short term investments

	As at 31.3.2017 RM	As at 30.6.2016 RM
Short term investments with maturity more than 30 days:		
Commodity Murabahah	376,660,541	314,140,407
Wafiyah Investment Account*	102,198,025	-
Short term money market deposit - Islamic	-	17,971,323
	<u>478,858,566</u>	<u>332,111,730</u>

* Wafiyah Investment Account is placed with Bank Islam Malaysia Berhad, the holding company of the Manager.

3. Cash and cash equivalents

	As at 31.3.2017 RM	As at 30.6.2016 RM
Short term investments with maturity less than 30 days:		
Commodity Murabahah	-	12,432,780
Short Term Money Market Deposit - Islamic	-	9,339,297
Term Deposit-i Tawarruq*	-	10,230,425
Wafiyah Investment Account*	500,000	-
	<u>500,000</u>	<u>32,002,502</u>
Cash at bank*	50,000	367,190
	<u>550,000</u>	<u>32,369,692</u>

* Term Deposits-i Tawarruq, Wafiyah Investment Account and cash at bank is placed with Bank Islam Malaysia Berhad, the holding company of the Manager.

4. Unitholders' capital

	1.1.2017 to 31.3.2017		1.7.2015 to 30.6.2016	
	No. of units	RM	No. of units	RM
At beginning of the period/year	484,295,400	484,162,265	339,585,214	339,304,237
Creation during the period/year	39,924,556	40,010,623	197,784,153	197,976,659
Cancellation during the period/year	<u>(32,445,293)</u>	<u>(32,513,912)</u>	<u>(112,855,919)</u>	<u>(113,019,982)</u>
At end of period/year	<u>491,774,663</u>	<u>491,658,976</u>	<u>424,513,448</u>	<u>424,260,914</u>

5. Manager's fee

The manager's fee payable to the Manager of the Fund is based on 0.50% (31.3.2016: 0.50%) per annum of the net asset value of the Fund calculated on a daily basis.

6. Trustee's fee

Trustee fee was charge at a rate 0.02% (31.3.2016: 0.02%) per annum of the net asset value of the Fund, calculated on a daily basis, subject to a minimum fee of RM12,000 (31.3.2016: RM12,000) per annum.

7. Distributions

	1.1.2017 to 31.3.2017 RM	1.1.2016 to 31.3.2016 RM
Distribution to unitholders is from the following sources:		
Income from short term investments	4,554,719	3,651,498
Income from Islamic debt securities	101,721	643,982
Accretion of discount	3,241	-
Hibah from Al-Wadiah account	736	1,044
	<u>4,660,417</u>	<u>4,296,524</u>
Less:		
Expenses	(671,048)	(567,629)
Amortisation of premium	-	(73,239)
Undistributed income	<u>(96,915)</u>	<u>(29,999)</u>
Net distribution	<u>3,892,454</u>	<u>3,625,657</u>

7.0 CORPORATE DIRECTORY

Manager

BIMB Investment Management Berhad

Registered Office

Level 32, Menara Bank Islam
No. 22, Jalan Perak
50450, Kuala Lumpur

Business Office

Level 19, Menara Bank Islam
No. 22, Jalan Perak
50450, Kuala Lumpur

Board of Directors

Khairul Kamarudin (Chairman - Non-Executive Non Independent Director)
Dato' Ghazali Awang (Non-Executive Independent Director)
Datuk Noripah Kamso (Non-Executive Independent Director)
Dr. Mohd Hatta Dagap (Non-Executive Independent Director)
Malkiat Singh @ Malkit Singh Maan (Non-Executive Non Independent Director)
Najmuddin Mohd Lutfi (Chief Executive Officer)

Shariah Committee

Ustaz Dr. Ahmad Shahbari @ Sobri Salamon
Ustaz Dr. Yusof Ramli
Ustazah Dr. Asmak Ab. Rahman

Investment Committee

Khairul Muzamel Perera Abdullah (Chairman – Non Independent Member)
Datuk Noripah Kamso (Independent Member)
Darawati Hussain (Independent Member)

Audit Committee

Dato' Ghazali Awang (Chairman - Independent Member)
Dr. Mohd Hatta Dagap (Independent Member)
Malkiat Singh @ Malkit Singh Maan (Non Independent Member)

Company Secretaries

Aidil Haznul Zulkifli (MACS 01638)
Level 32, Menara Bank Islam
No.22 Jalan Perak
50450 Kuala Lumpur

Norhidayati Mohamat Salim (MIA 27364)
Level 32, Menara Bank Islam
No. 22, Jalan Perak
50450 Kuala Lumpur

Key Management Najmuddin Mohd Lutfi (Chief Executive Officer)
Badrol Ahmad Fathan (Head of Investment)
Azman Ali (Head of Compliance)
Noor Rose Mona Aziz (Head of Finance and Operations)

Principal Banker Bank Islam Malaysia Berhad
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