

AL DAWLI INVEST ISLAMIC KD MONEY MARKET FUND

Fund Licensed by the Kuwaiti CMA (LCIS/2025/0002)

30 June 2025



Fund Objective & Strategy

The Fund aims to deliver competitive returns by investing in highly liquid short and medium-term money market instruments that adhere to Islamic Shariah principles. The Fund seeks to maximize yield, while prioritizing capital preservation by allocating assets to term deposits held with local banks. Additionally, the Fund may invest in other Shariah-Compliant Money Market funds with similar objectives, provided their methodologies are aligned with the investment strategy and controls outlined in the Articles of Association.

All investments are reviewed and approved by the Fund's External Shariah Auditor to ensure compliance with Islamic Shariah principles. The Fund will seek to increase its Net Asset Value while maintaining a high level of liquidity by investing in high-quality instruments denominated in Kuwaiti Dinar or other currencies.



Fund Features

- 1

Competitive Returns
- 2

Weekly Liquidity
- 3

Shariah-Compliant
- 4

Minimal Investment
- 5

Low Risk
- 6

Low Fees



Fund Facts

Inception Date	13 March 2025
Fund Structure	Open-ended
Asset Class	Money Market
Currency	Kuwaiti Dinar
Subscription & Redemption	Weekly
Minimum Subscription	KD 1,000
Subscription fees	None
Redemption fees	None
Management fees	Up to 0.50%
Fund Manager	Al Dawli Invest Investment Co.
Custodian & Inv. Controller	Kuwait Clearing Company
Registrar	Kuwait Clearing Company
External Auditor	Grant Thornton
Fund Regulator	Capital Markets Authority
Shariah Auditor	Almashoura & Alraya



Executive Committee

George Dardarian
Abdulaziz Almuraikhi
Danah Dehdary

Net Asset Value [NAV]

KWD 1.0106014



Fund Performance

One Month Return	0.30%
Annualized One Month Return	3.76%
3 Month Return	0.92%
Annualized 3 Month Return	3.74%
6 Month Return	-
Annualized 6 Month Return	-
YTD Return	1.06%
Annualized YTD Return	3.59%
12 Month Return	-
Since Inception Return	1.06%
Annualized Since Inception Return	3.59%

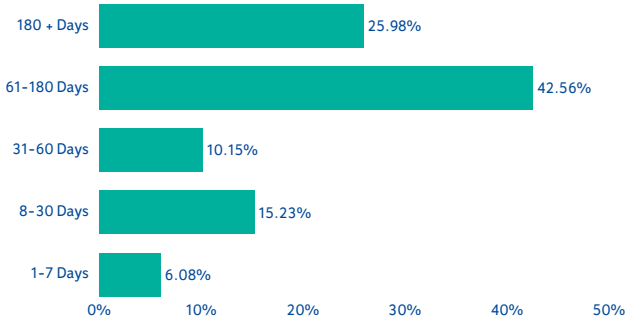


Top 5 Holdings

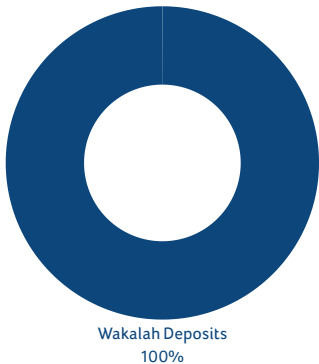
KIB Wakalah Deposit [367 days]	9.48%
KIB Wakalah Deposit [98 days]	7.87%
KIB Wakalah Deposit [105 days]	7.87%
KIB Wakalah Deposit [112 days]	7.81%
KIB Wakalah Deposit [119 days]	5.69%



Maturity Distribution



Asset Allocation



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INVESTING FOR EVERYONE

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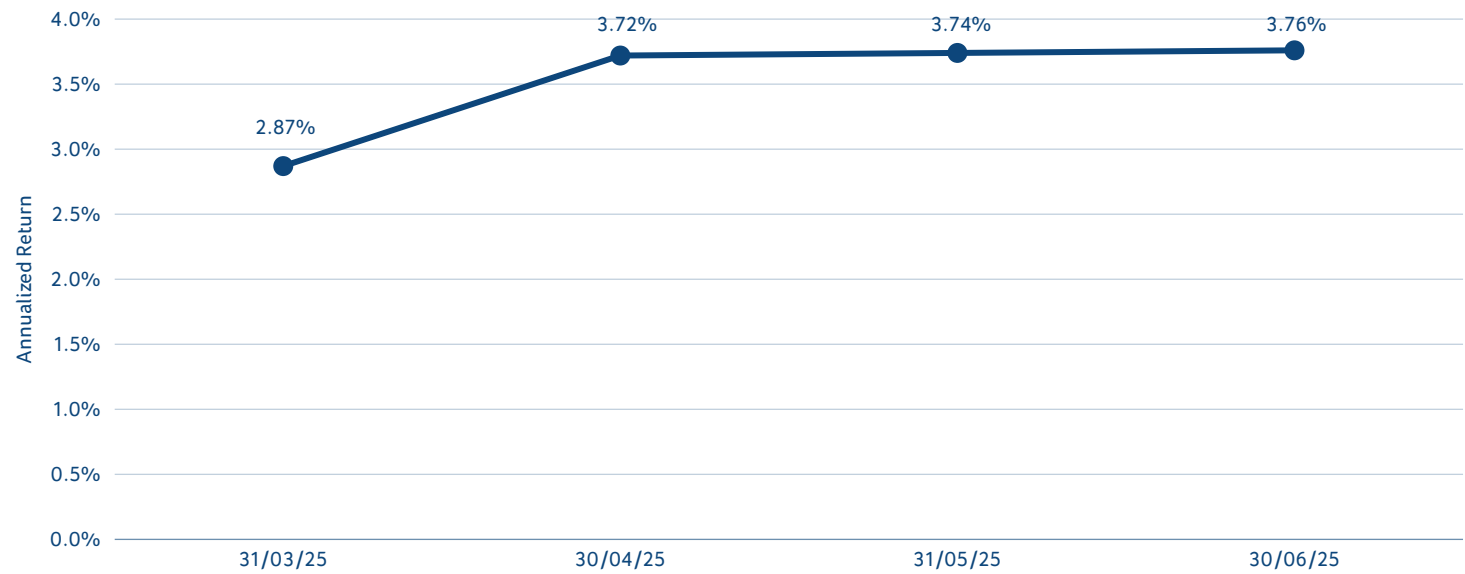


Monthly Performance

Month	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan
Return for the Month	*0.14%	0.30%	0.31%	0.30%	-	-	-	-	-	-	-

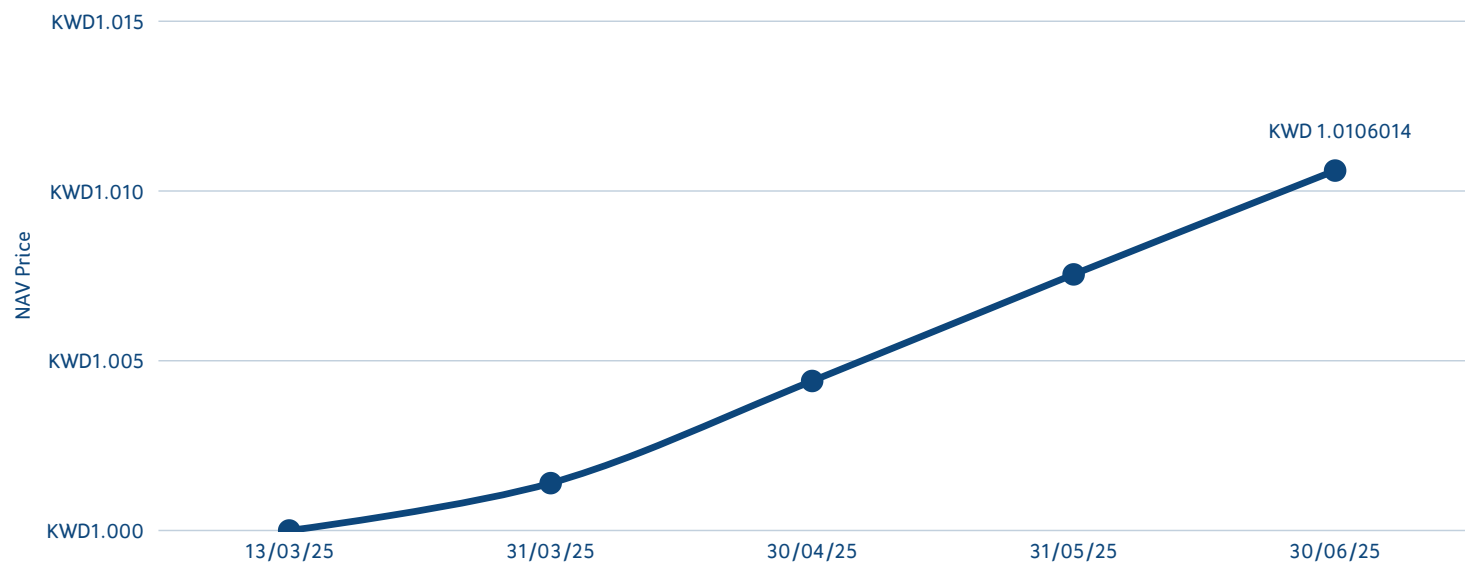
*Monthly performance in March is only capturing returns from Inception date of March 13th 2025

Annualized One Month Return



*The returns for April and May have been amended from the previous report to reflect a revised methodology. The One-month annualized return is now calculated on a per-day basis to minimize fluctuations caused by variations in calendar month lengths. Please note that March figures account for only 18 days, as the fund was launched on March 13th, 2025.

(KD) Net Asset Value [NAV]



Disclaimer: Performance data and other information contained herein are unaudited and have been prepared for promotional purposes. Investments involve inherent risks and therefore, past performance does not guarantee future return. No substantial information has been omitted for the purpose of this factsheet, and it does not seek to make any investment recommendations to investors. The value of units of the fund can go up or down due to market conditions, as well as economic or political factors among others. The fund may not be suitable for all investors receiving the promotional document. Potential investors considering an investment in the fund should carefully review the articles of association and supporting documents available at KIB Invest's official website www.kibinvest.com, as well as consulting their wealth advisor.