

AL DAWLI INVEST ISLAMIC KD MONEY MARKET FUND

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

30 November 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 International Trustee Co. |
| Registrar | Kuwait Clearing Company |
| External Auditor | Grant Thornton |
| Fund Regulator | Capital Markets Authority |
| Shariah Auditor | Almashoura & Alraya |



Executive Committee

- George Dardarian
- Danah Dehdary
- Abdulaziz Almuraikhi
- Hassan Al Jumah

Net Asset Value [NAV] KWD 1.0270487



Fund Performance

| | |
|-----------------------------------|-------|
| One Month Return | 0.31% |
| Annualized One Month Return | 3.78% |
| 3 Month Return | 0.96% |
| Annualized 3 Month Return | 3.89% |
| 6 Month Return | 1.94% |
| Annualized 6 Month Return | 3.90% |
| YTD Return | 2.70% |
| Annualized YTD Return | 3.79% |
| 12 Month Return | - |
| Since Inception Return | 2.70% |
| Annualized Since Inception Return | 3.79% |

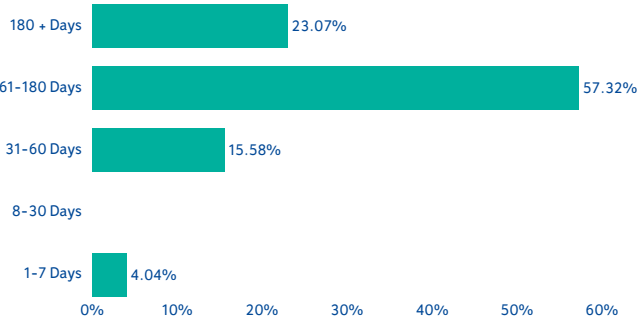


Top 5 Holdings

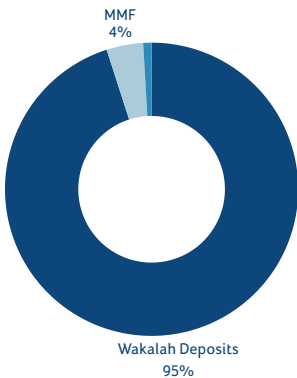
| | |
|---|-------|
| KIB Wakalah Deposit [119 days] | 6.00% |
| Boubyan Bank Wakalah Deposit [357 days] | 5.92% |
| KIB Wakalah Deposit [168 days] | 4.97% |
| KIB Wakalah Deposit [367 days] | 4.29% |
| Boubyan Bank Wakalah Deposit [273 days] | 4.29% |



Maturity Distribution



Asset Allocation



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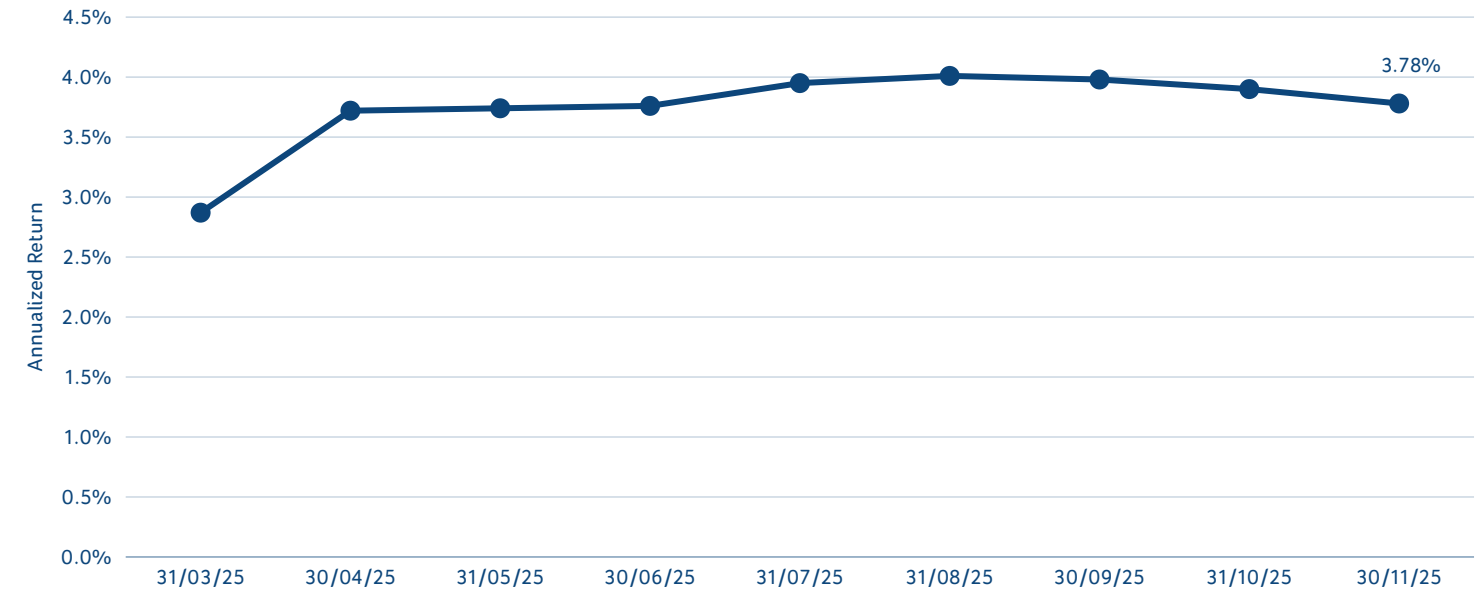


Monthly Performance

| Month | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | Jan |
|----------------------|--------|-------|-------|-------|-------|-------|-------|-------|-------|-----|-----|
| Return for the Month | *0.14% | 0.30% | 0.31% | 0.30% | 0.33% | 0.33% | 0.32% | 0.33% | 0.31% | - | - |

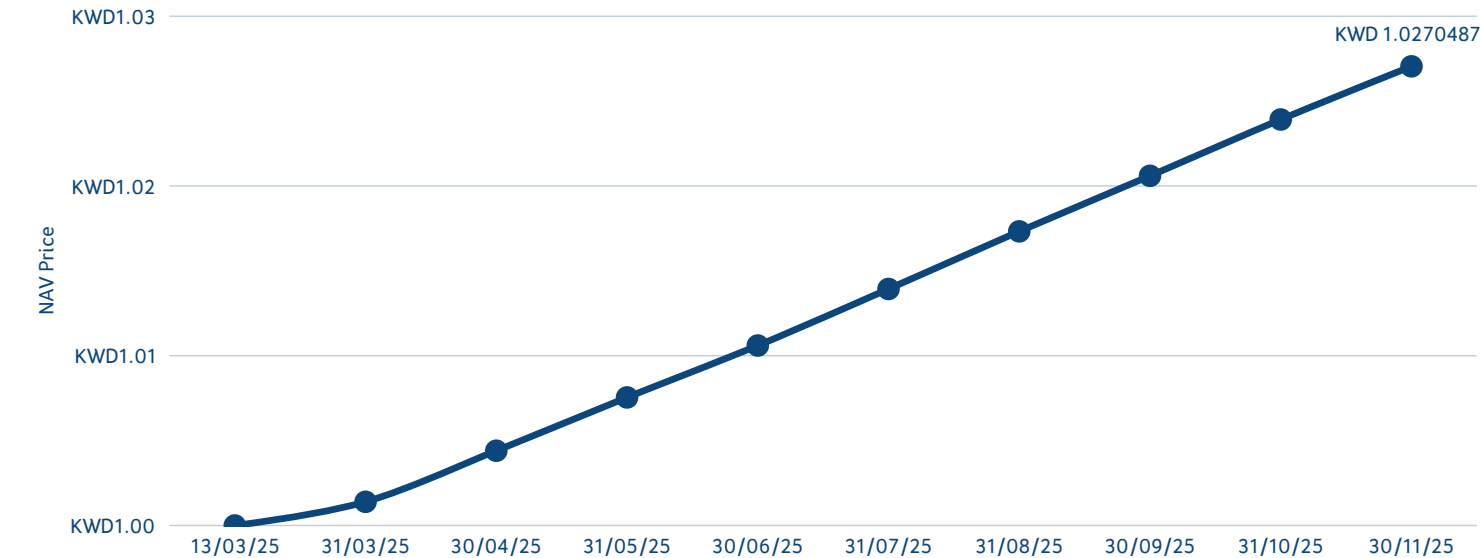
*Monthly performance in March is only capturing returns from Inception date of March 13th 2025

Annualized One Month Return



*Please note that the performance figures reported for March reflect only a partial month, as the Fund officially launched on March 13th, 2025, and therefore the data covers just 18 calendar days rather than a full reporting period

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.

