AL DAWLI INVEST ISLAMIC KD MONEY MARKET FUND

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

31 October 2026

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	Kuwait Dinar
Subscription & Redemption	Weekly
Minimum Subscription	KD 1,000
Subscription Fees	None
Redemption Fees	None
Managament Fees	Up to 0.50%
Fund Manager	Al Dawli Invest Investment Company
Custodian & Investment Controller	Kuwait International Trustee Company
Registrar	Kuwait International Trustee Company
External Auditor	Grant Thornton
Fund Regulator	Capital Markets Authority - Kuwait
Shariah Auditor	Al Mashoura & Alraya for Sharia Consultancy

Executive Committee

George Dardarian

Danah Dehdary

Abdulaziz Almuraikhi

Net Asset Value [NAV] KWD 1.0627010

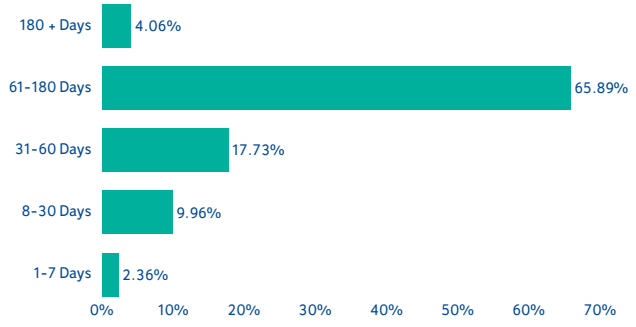
Fund Performance

One Month Return	0.32%
Annualized 1-Month Return	3.84%
3-Month Return	0.94%
Annualized 3-Month Return	3.79%
6-Month Return	1.89%
Annualized 6-Month Return	3.78%
YTD Return	3.14%
Annualized YTD Return	3.79%
12-Month Return	3.79%
Since Inception Return	6.27%
Annualized Since Inception Return	3.79%

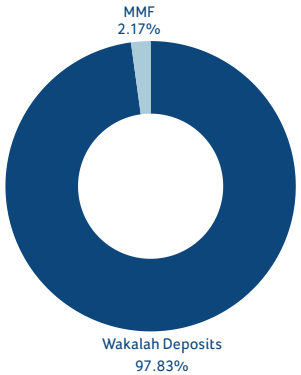
Top 5 Holdings

Boubyan Bank Wakalah Deposit [210 days]	5.35%
KIB Bank Wakalah Deposit [280 days]	5.24%
KIB Bank Wakalah Deposit [224 days]	4.49%
KIB Bank Wakalah Deposit [217 days]	4.39%
KIB Bank Wakalah Deposit [210 days]	4.38%

Maturity Distribution



Asset Allocation



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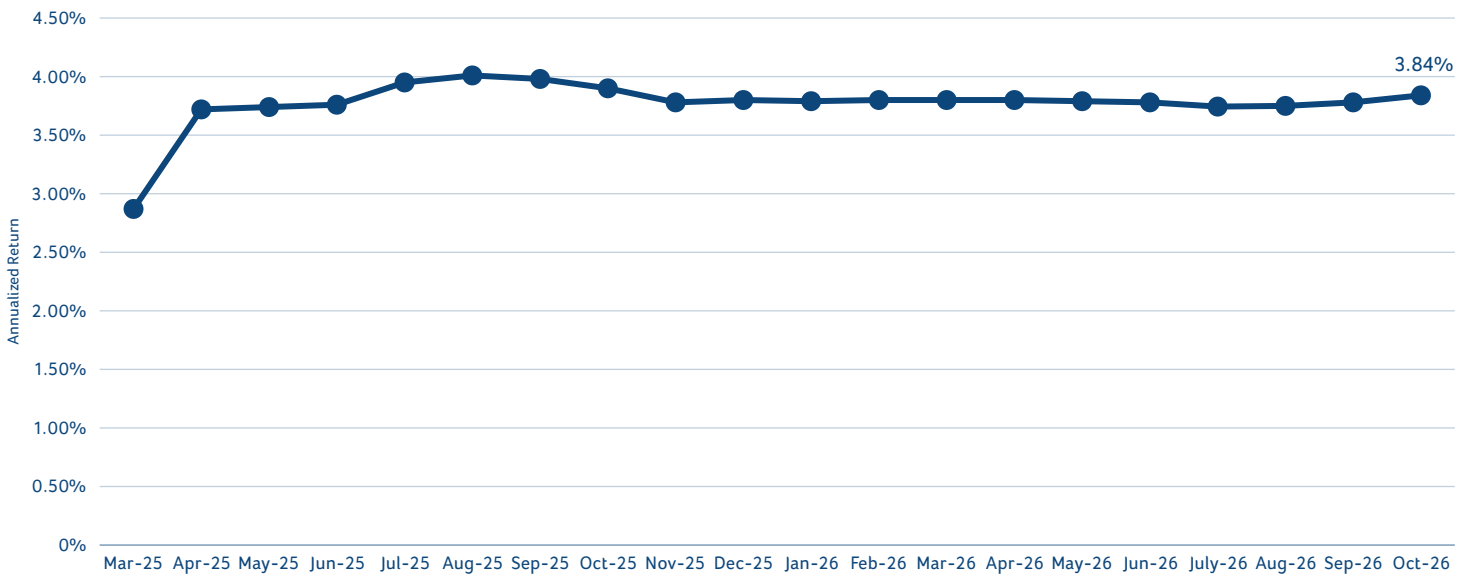
Monthly Performance

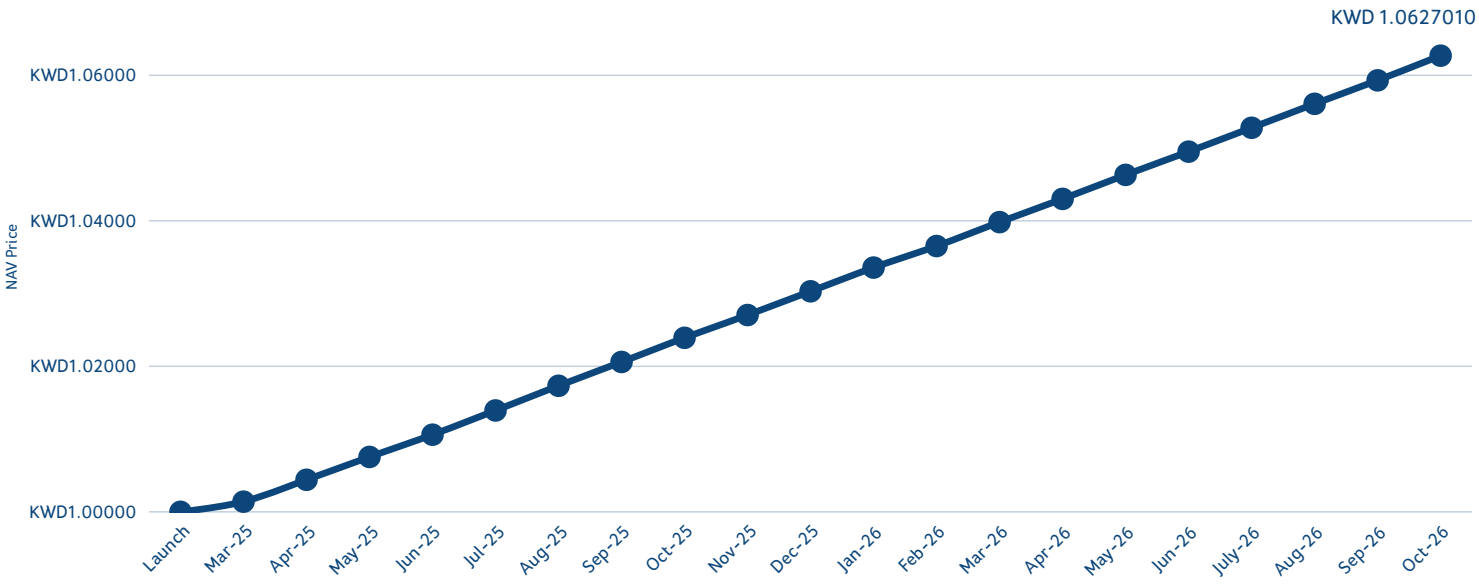
Month	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	YTD
2026	0.32%	0.29%	0.32%	0.31%	0.32%	0.31%	0.31%	0.31%	0.31%	0.32%			3.14%
2025			0.14%	0.30%	0.31%	0.30%	0.33%	0.33%	0.32%	0.33%	0.31%	0.32%	3.03%

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.