

Jadwa Saudi Equity Fund

Monthly Fund Fact Sheet - 31 December 2015

جدوى للاستثمار
Jadwa Investment



Investment Objective:

To provide long-term capital growth by investing in the Saudi equity market. The Fund invests its assets in a diversified portfolio comprised of Shariah-compliant companies listed on the Saudi equity market, using a multi-strategy approach. The Fund may also invest up to 25% of its assets in other Shariah-compliant Saudi equity investment funds approved by CMA.

Inception Date: June 30, 2007

Base Currency: SAR

Benchmark:

S&P Saudi Arabia Shariah

Unit Price: 284.3028

Net Asset Value: SAR 407.40mm

Valuation Days: Mon, Wed

Cut-off time: 12 noon Sun, Tues

Management Fee: 1.95%

Subscription Fee: Up to 3%

Min Initial Subscription: SAR 50,000

Min Add'l Sub/Red: SAR 25,000

Identification Tickers

Bloomberg: JADSEQT

Reuters: LP65077653

Zawya: JADSAUD.MF

Contact Info:

9661 1 279 1111

Sky Towers, King Fahd Rd

PO BOX 60677

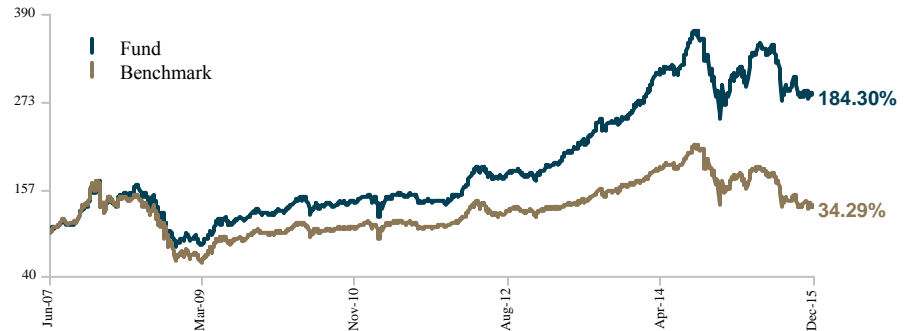
Riyadh 11555

Kingdom of Saudi Arabia

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Performance Since Inception

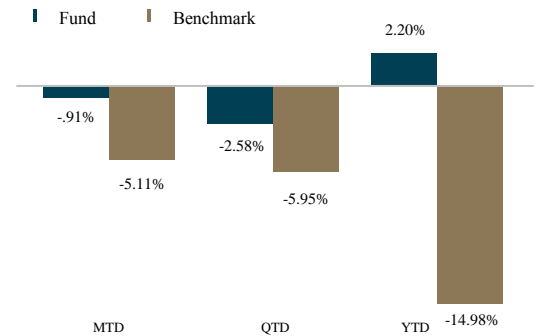


*Rebased

Cumulative Performance vs Benchmark

	Fund	Benchmark	Variance
Annualized (Since Inception)	13.06%	3.52%	9.54%
Since Inception	184.30%	34.29%	150.01%
1-Year	2.20%	-14.98%	17.17%
3-Year	56.29%	4.19%	52.10%
5-Year	93.05%	20.03%	73.02%

Current Year Returns

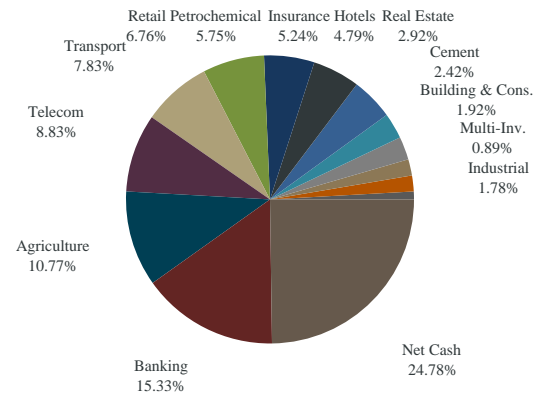


Top 5 Weights

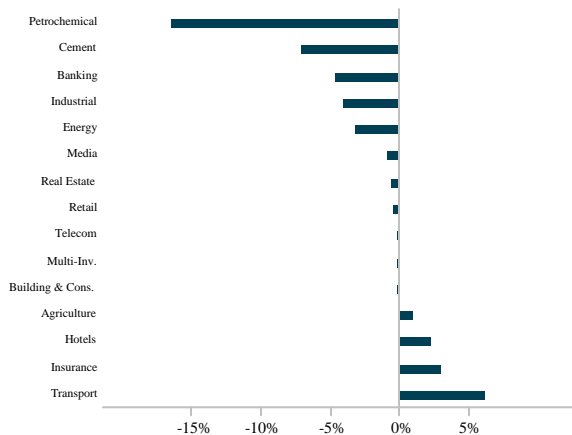
	Fund	Benchmark	Variance
Al Rajhi	9.48%	13.60%	-4.12%
STC	8.83%	5.10%	3.73%
Bahri	7.83%	--	7.83%
Al Marai	6.82%	3.17%	3.65%
Al Tayyar	4.79%	1.95%	2.84%

Top 5 Total Fund: 37.75% Benchmark: 23.83%

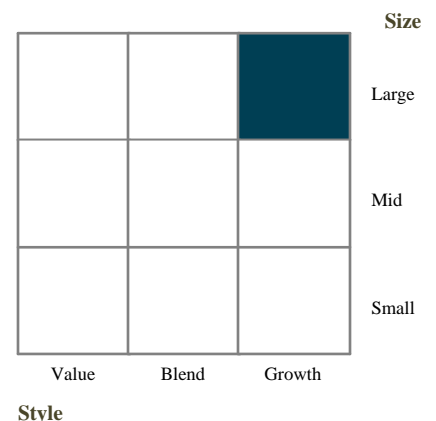
Sector Weights



Sector Active Weights



Fund Focus



Jadwa GCC Equity Fund

Monthly Fund Fact Sheet - 31 December 2015

جدوى للاستثمار
Jadwa Investment



Investment Objective:

To provide long-term capital growth by investing in GCC equity markets. The Fund invests its assets in a diversified portfolio comprised of Shariah-compliant companies listed on the GCC equity markets, using a multi-strategy approach. The Fund may also invest up to 25% of its assets in other approved Shariah-compliant investment funds.

Inception Date: June 30, 2007

Base Currency: SAR

Benchmark:

S&P GCC Composite Shariah

Unit Price: 246.9606

Net Asset Value: SAR 34.26mn

Valuation Days: Mon, Wed

Cut-off time: 12 noon Sun, Tues

Management Fee: 1.95%

Subscription Fee: Up to 3%

Min Initial Subscription: SAR 50,000

Min Add'l Sub/Red: SAR 25,000

Identification Tickers

Bloomberg: JADGCCCE

Reuters: LP65077655

Zawya: JADGCCCE.MF

Contact Info:

9661 1 279 1111

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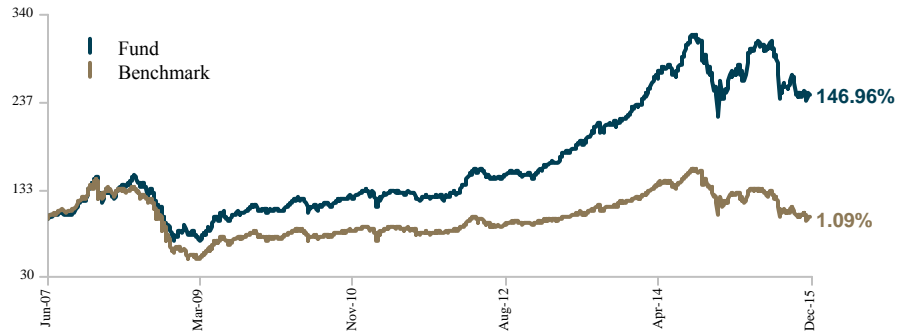
Riyadh 11555

Kingdom of Saudi Arabia

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Performance Since Inception

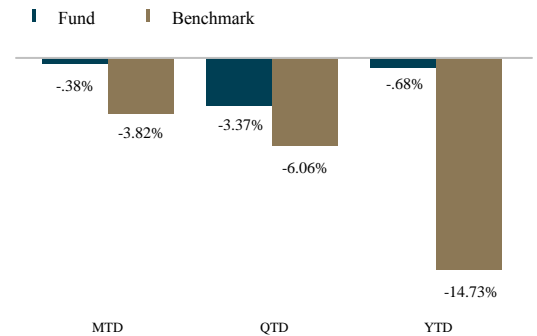


*Rebased

Cumulative Performance vs Benchmark

	Fund	Benchmark	Variance
Annualized (Since Inception)	11.21%	0.13%	11.08%
Since Inception	146.96%	1.09%	145.87%
1-Year	-0.68%	-14.73%	14.05%
3-Year	57.45%	6.17%	51.29%
5-Year	89.14%	13.58%	75.56%

Current Year Returns

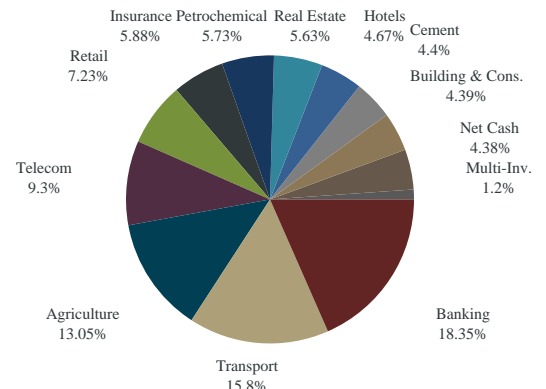


Top 5 Weights

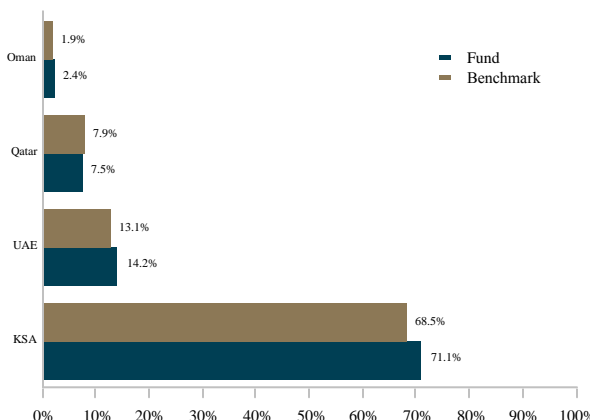
	Fund	Benchmark	Variance
STC	9.30%	3.50%	5.81%
Al Rajhi	9.08%	9.32%	-0.24%
Al Marai	7.93%	2.17%	5.76%
Bahri	7.90%	--	7.90%
Al Tayyar	4.67%	1.34%	3.33%

Top 5 Total **38.88%** **16.33%**

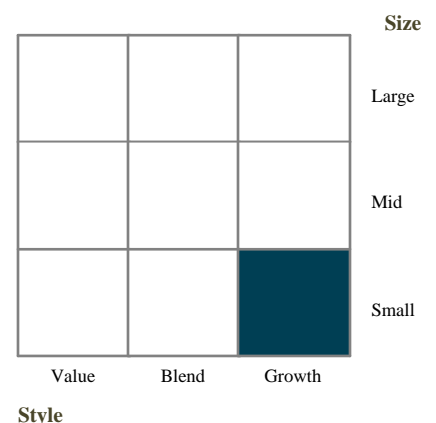
Sector Weights



Geographical Allocation



Fund Focus



Jadwa Arab Markets Equity Fund

Monthly Fund Fact Sheet - 31 December 2015

جدوى للاستثمار
Jadwa Investment



Investment Objective:

To provide long-term capital growth by investing in Arab Markets equity markets. The Fund invests its assets in a diversified portfolio comprised of Shariah-compliant companies listed on the Arab equity markets, using a multi-strategy approach. The Fund may also invest up to 25% of its assets in other approved Shariah-compliant investment funds.

Inception Date: June 30, 2007

Base Currency: SAR

Benchmark:

S&P Pan Arab Composite Shariah

Unit Price: 233.4439

Net Asset Value: SAR 19.46mn

Valuation Days: Mon, Wed

Cut-off time: 12 noon Sun, Tues

Management Fee: 1.95 %

Subscription Fee: Up to 3%

Min Initial Subscription: SAR 50,000

Min Add'l Sub/Red: SAR 25,000

Identification Tickers

Bloomberg: JADARAB

Reuters: LP65077654

Zawya: JADARAB.MF

Contact Info:

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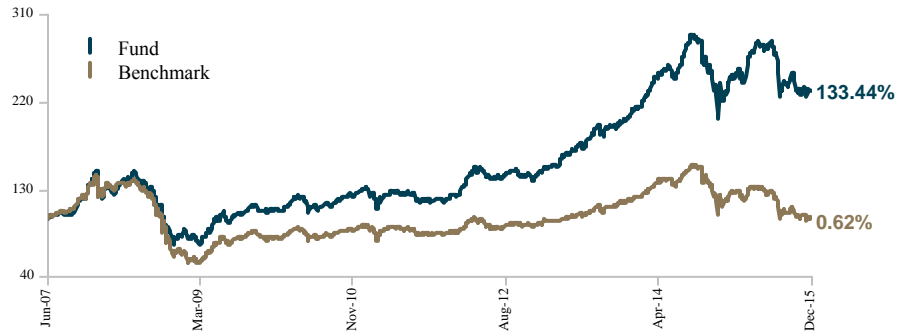
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Performance Since Inception

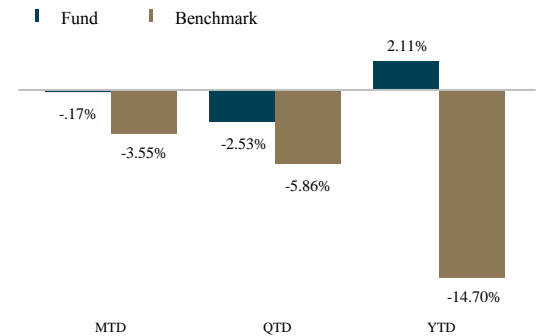


*Rebased

Cumulative Performance vs Benchmark

	Fund	Benchmark	Variance
Annualized (Since Inception)	10.47%	0.07%	10.40%
Since Inception	133.44%	0.62%	132.83%
1-Year	2.11%	-14.70%	16.82%
3-Year	57.36%	5.50%	51.86%
5-Year	79.74%	8.77%	70.97%

Current Year Returns

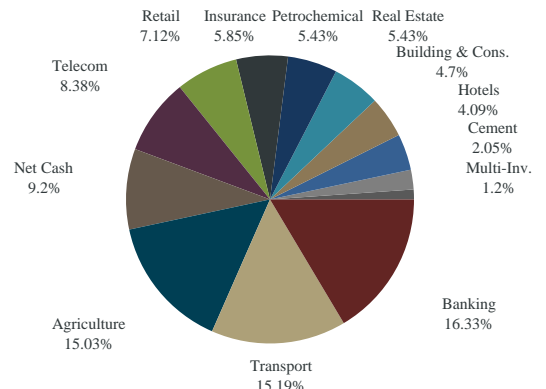


Top 5 Weights

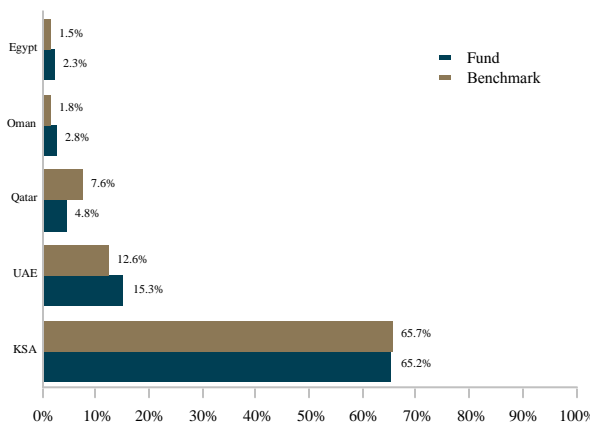
	Fund	Benchmark	Variance
STC	8.38%	3.35%	5.02%
Al Rajhi	8.31%	8.94%	-0.64%
Bahri	7.81%	--	7.81%
Al Marai	7.27%	2.08%	5.18%
Aramex	5.34%	0.62%	4.04%

Top 5 Total **36.42%** **15.00%**

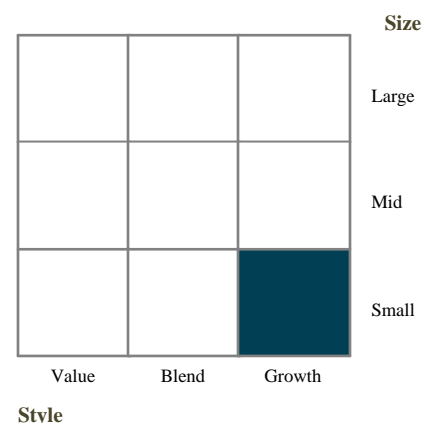
Sector Weights



Geographical Allocation



Fund Focus



Jadwa Saudi Equity Index Fund

Monthly Fund Fact Sheet - 31 December 2015

جدوى للاستثمار
Jadwa Investment



Investment Objective:

To provide long-term capital growth by investing in Saudi equity market, in proportion to the constituents of the S&P Saudi Shariah Index. The Fund Manager employs a passive investment strategy by investing its assets in Shariah compliant companies listed on the Saudi equity market in proportion with the weights of each constituent of the Index.

Inception Date: June 29, 2008

Base Currency: SAR

Benchmark:

S&P Saudi Arabia Shariah

Unit Price: 82.1352

Net Asset Value: SAR 8.15mn

Valuation Days: Each business day

Cut-off time: 12 noon each business day

Management Fee: 1.5%

Subscription Fee: Up to 3%

Min Initial Subscription: SAR 50,000

Min Add'l Sub/Red: SAR 25,000

Identification Tickers

Bloomberg: JSAEIXA

Reuters: LP65122966

Zawya: JADSEIF.MF

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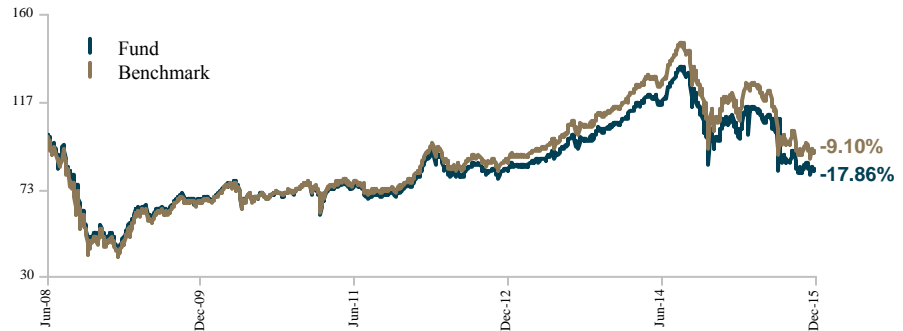
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Generated by FactSet

Performance Since Inception

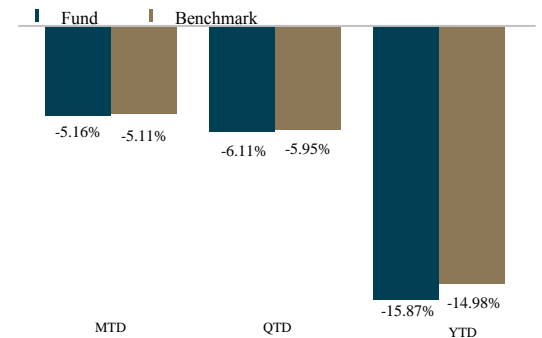


*Rebased

Cumulative Performance vs Benchmark

	Fund	Benchmark	Variance
Annualized (Since Inception)	-2.59%	-1.26%	-1.32%
Since Inception	-17.86%	-9.10%	-8.77%
1-Year	-15.87%	-14.98%	-0.89%
3-Year	-0.82%	4.19%	-5.01%
5-Year	9.06%	20.03%	-10.97%

Current Year Returns

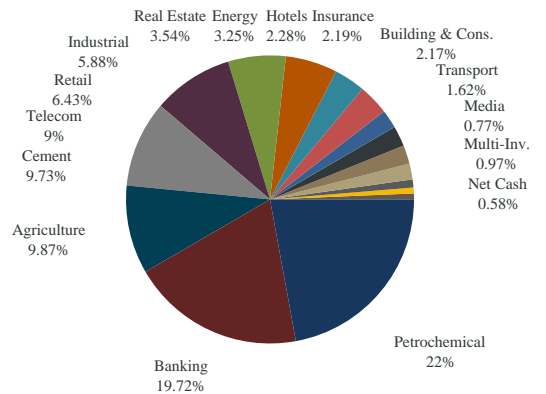


Top 5 Weights

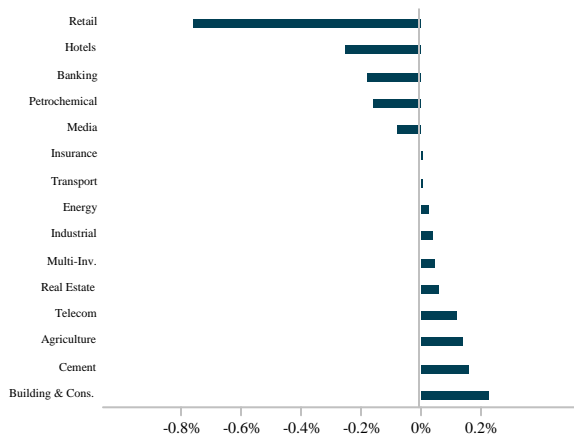
	Fund	Benchmark	Variance
Al Rajhi	13.31%	13.60%	-0.30%
SABIC	12.56%	12.83%	-0.27%
STC	5.17%	5.10%	0.07%
Al Inma	3.61%	3.56%	0.05%
Savola	3.55%	3.50%	0.05%

Top 5 Total **38.19%** **38.59%**

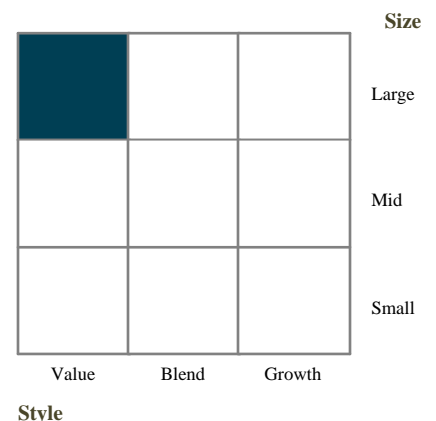
Sector Weights



Sector Active Weights



Fund Focus



Jadwa GCC Equity Index Fund

Monthly Fund Fact Sheet - 31 December 2015

جدوى للاستثمار
Jadwa Investment



Investment Objective:

To provide long-term capital growth by investing in GCC equity markets, in proportion to the constituents of the S&P GCC Shariah Composite Index. The Fund Manager employs a passive investment strategy by investing its assets in Shariah compliant companies listed on the GCC equity markets in proportion with the weights of each constituent of the Index.

Inception Date: June 29, 2008

Base Currency: SAR

Benchmark:

S&P GCC Composite Shariah

Unit Price: 68.6995

Net Asset Value: SAR 10.02mn

Valuation Days: Each business day

Cut-off time: 12 noon each business

Management Fee: 1.5%

Subscription Fee: Up to 3%

Min Initial Subscription: SAR 50,000

Min Add'l Sub/Red: SAR 25,000

Identification Tickers

Bloomberg: JADGEIA

Reuters: LP65122967

Zawya: JADGEIF.MF

Contact Info:

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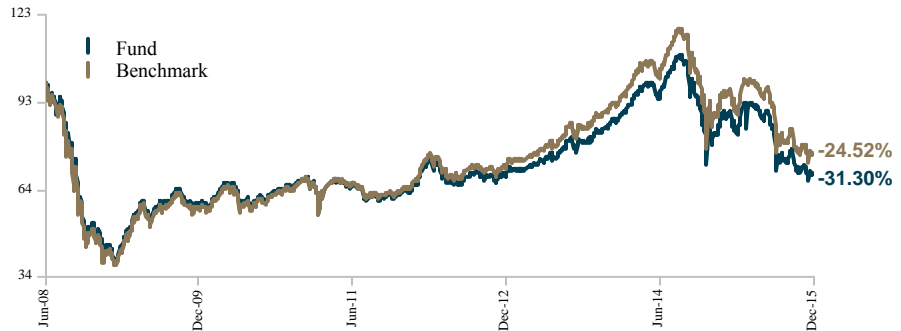
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Generated by FactSet

Performance Since Inception

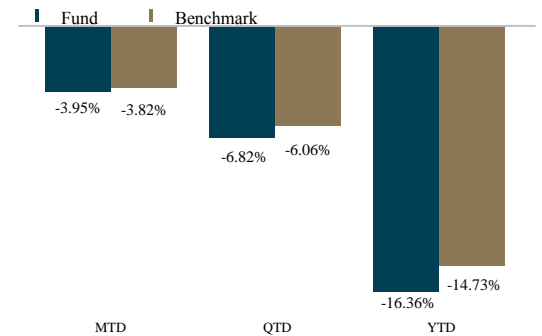


*Rebased

Cumulative Performance vs Benchmark

	Fund	Benchmark	Variance
Annualized (Since Inception)	-4.88%	-3.68%	-1.20%
Since Inception	-31.30%	-24.52%	-6.78%
1-Year	-16.36%	-14.73%	-1.63%
3-Year	0.34%	6.17%	-5.83%
5-Year	2.69%	13.58%	-10.89%

Current Year Returns

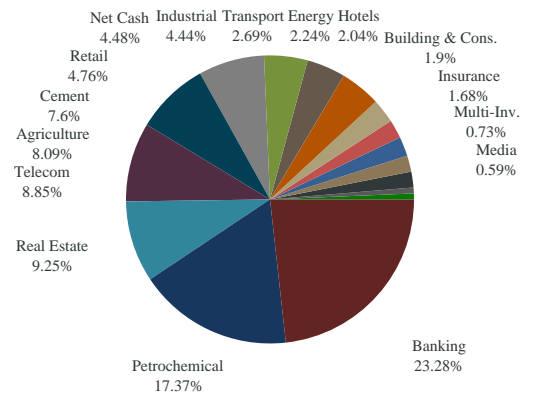


Top 5 Weights

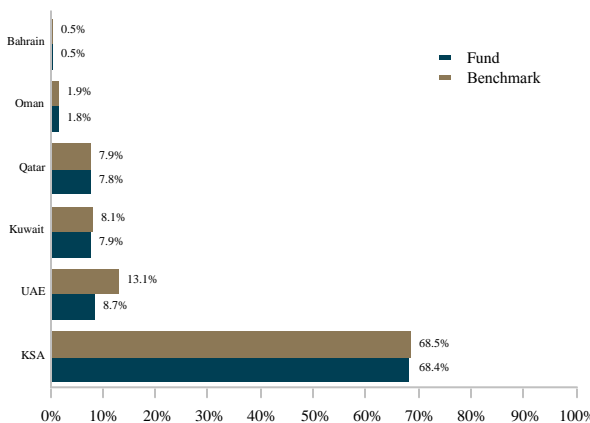
	Fund	Benchmark	Variance
Al Rajhi	8.92%	9.32%	-0.40%
SABIC	8.43%	8.79%	-0.36%
STC	3.50%	3.50%	0.00%
Emaar Properties PJSC	3.26%	3.26%	0.00%
Kuwait Finance House	2.49%	2.49%	-0.00%

Top 5 Total **26.60%** **27.36%**

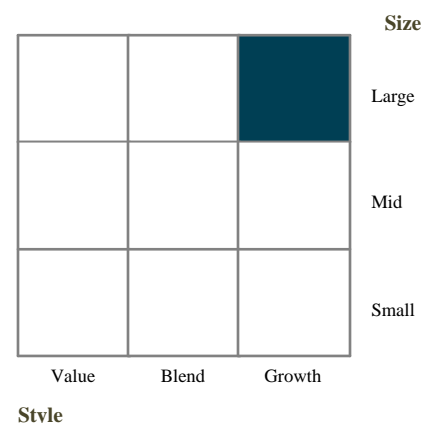
Sector Weights



Geographical Allocation



Fund Focus



Jadwa Global Sukuk Fund

Monthly Fund Fact Sheet - 31 December 2015

جدوى للاستثمار
Jadwa Investment



Investment Objective

To generate returns by investing in a diversified portfolio of global Sukuk.

Inception Date: 8-Oct-07

Base Currency: USD

Benchmark:
3M Libor + 100 basis points

Unit Price: USD 125.0919

Net Asset Value: USD 55.37 mn

Valuation Days: Tuesday

Cut-off time: 12 noon Monday

Management Fee: 1% per annum

Subscription Fee: Up to 1%

Min. Initial Subscription:
USD 15,000

Min. Add'l Sub/Red:
USD 5,000

Identification Tickers

Bloomberg: JDSUKUK

Reuters: LP65083046

Zawya: JADSKUK.MF

Contact info:

(9661) 1 279-1111

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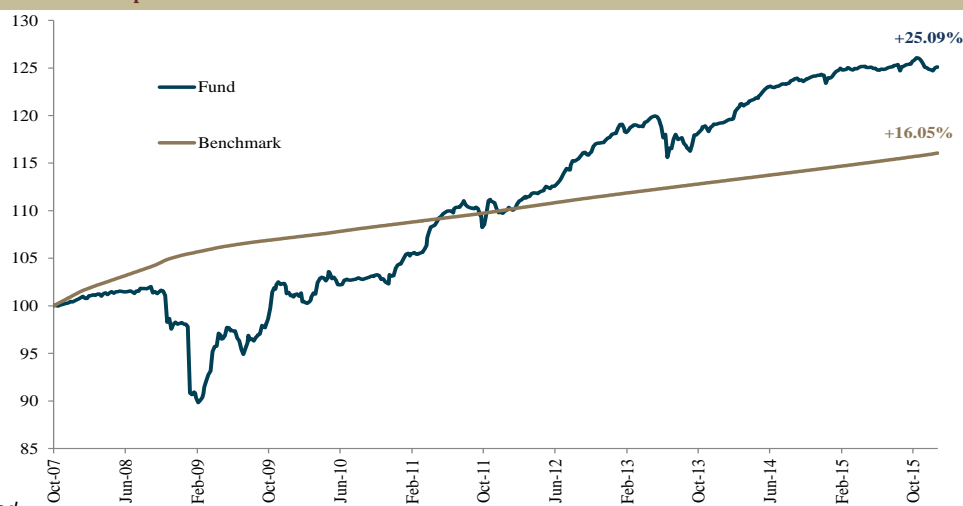
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Performance Since Inception

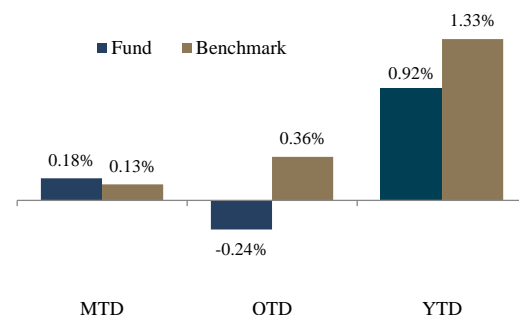


*Rebased

Cumulative Performance vs Index

	Fund	Benchmark	Variance
Annualized (since inception)	2.76%	1.82%	0.94%
Since Inception	25.09%	16.05%	9.04%
1-Year	0.92%	1.33%	-0.41%
3-Year	5.89%	3.89%	2.00%
5-Year	19.83%	6.81%	13.02%

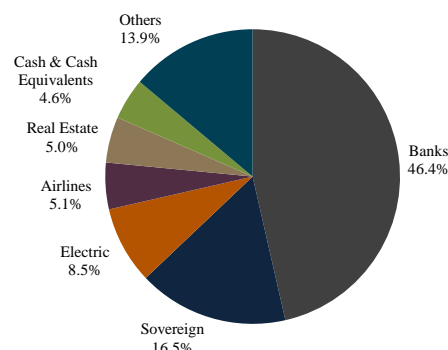
Current Year Returns



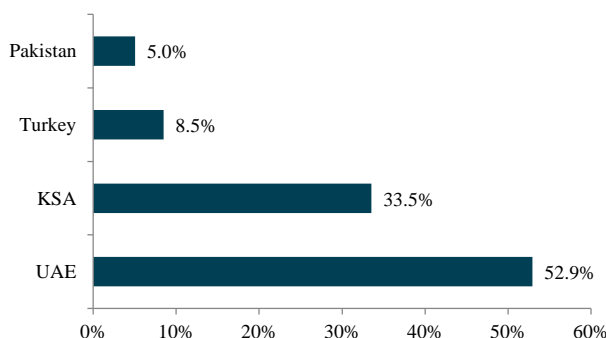
Top 10 Holdings

ADIB Capital Invest 1LT
EIB Sukuk
DIB Sukuk Ltd.
AHB Tier 1 Sukuk Ltd.
SIB Sukuk Co. III Ltd.
Medjool Ltd.
Islamic Rep. of Pakistan
EMAAR Sukuk 2019
DIB Tier 1 Sukuk 2 Ltd.
Hazine Mustesarligi

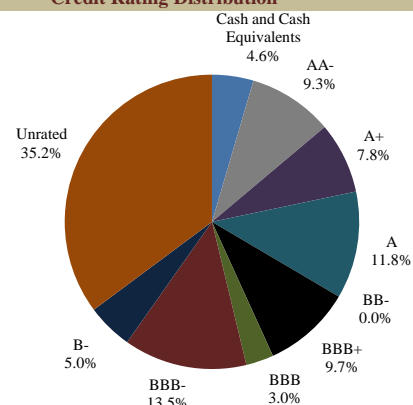
Sector Weights



Geographical Allocation



Credit Rating Distribution



Jadwa SAR Murabaha Fund

Monthly Fund Fact Sheet - 31 December 2015

جدوى للاستثمار
Jadwa Investment



Investment Objective

To generate market returns from short-term Murabaha based trade transactions

Inception Date: 30-Jun-07

Base Currency: SAR

Benchmark:
One month SIBID net of mgmt. fee

Unit Price: SAR 109.6535

Net Asset Value: SAR 1,359.50 mn

Valuation Days: Each business day

Cut-off time: 12 noon

Management Fee: 0.5% annually of the average AUMs

Subscription Fee: N/A

Min. Initial Subscription: SAR 50,000

Min. Add'l Sub/Red: SAR 25,000

Identification Tickers

Bloomberg: JADSRYL

Reuters: LP65044210

Zawya: JADSRMF.MF

Contact info:

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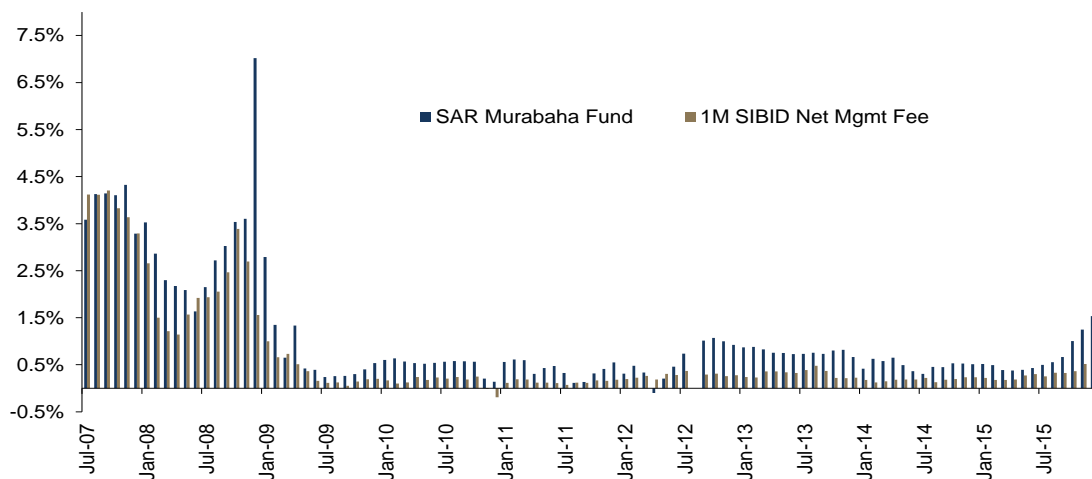
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Performance Since Inception



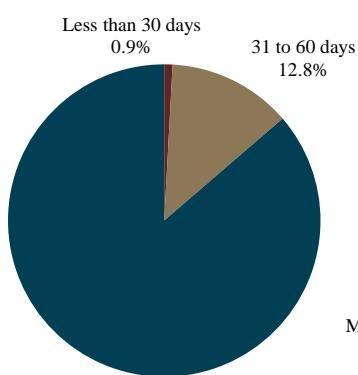
*Rebased

Cumulative Performance vs Index

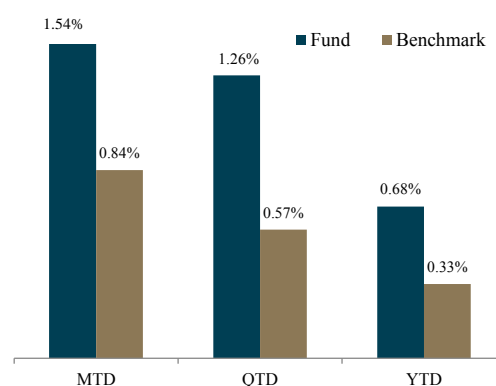
	Fund	Benchmark	Variance
Since Inception	1.13%	0.70%	0.43%
1-Year	0.68%	0.33%	0.35%
3-Year	0.65%	0.28%	0.37%
5-Year	0.60%	0.25%	0.35%

*Annualized Returns

Maturity Distribution



Current Year Returns



Monthly Returns - TTM

	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15	Sep-15	Oct-15	Nov-15	Dec-15
Fund	0.52%	0.49%	0.39%	0.38%	0.39%	0.43%	0.50%	0.59%	0.66%	1.00%	1.25%	1.54%
Benchmark	0.23%	0.18%	0.18%	0.19%	0.27%	0.30%	0.25%	0.38%	0.32%	0.37%	0.52%	0.84%

*Annualized Returns