

Jadwa Saudi Equity Fund

Monthly Fund Fact Sheet - 30 November 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: 286.9193

Net Asset Value: SAR 403.34mm

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

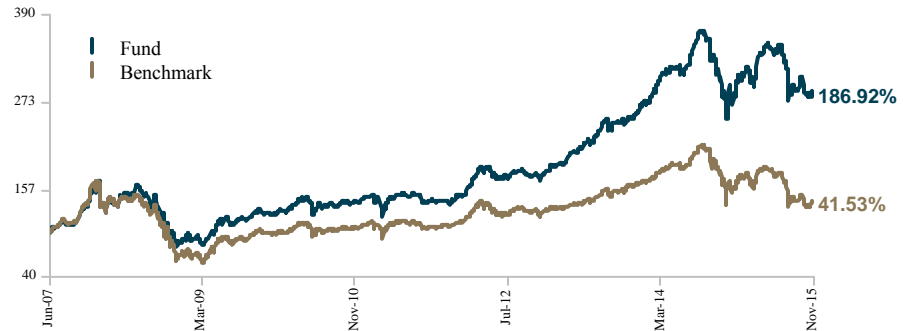
Riyadh 11555

Kingdom of Saudi Arabia

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Performance Since Inception

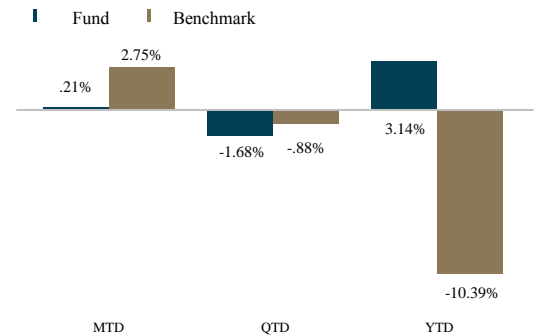


*Rebased

Cumulative Performance vs Benchmark

	Fund	Benchmark	Variance
Annualized (Since Inception)	13.32%	4.21%	9.12%
Since Inception	186.92%	41.53%	145.39%
1-Year	2.26%	-14.09%	16.35%
3-Year	66.47%	14.48%	51.99%
5-Year	103.91%	32.37%	71.54%

Current Year Returns

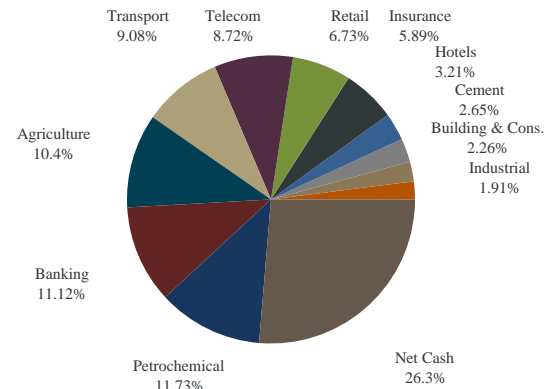


Top 5 Weights

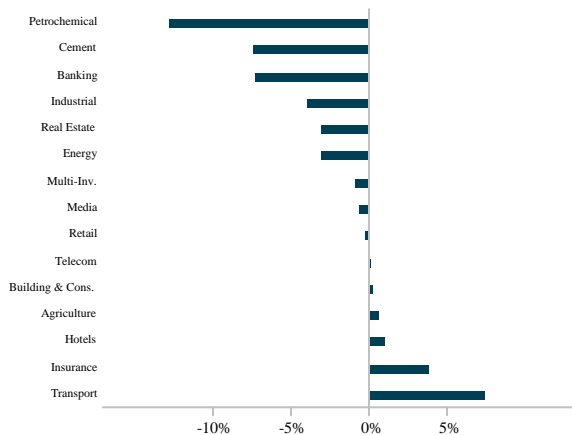
	Fund	Benchmark	Variance
Al Rajhi	9.49%	12.45%	-2.96%
Bahri	9.08%	--	9.08%
STC	8.72%	4.73%	3.99%
SABIC	7.53%	14.29%	-6.76%
Al Marai	7.03%	3.07%	3.96%

Top 5 Total **41.85%** **34.54%**

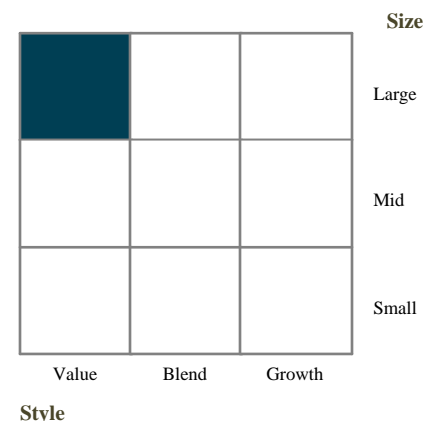
Sector Weights



Sector Active Weights



Fund Focus



Jadwa GCC Equity Fund

Monthly Fund Fact Sheet - 30 November 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: 247.8963

Net Asset Value: SAR 34.39mn

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: JADGCCE

Reuters: LP65077655

Zawya: JADGCCE.MF

Contact Info:

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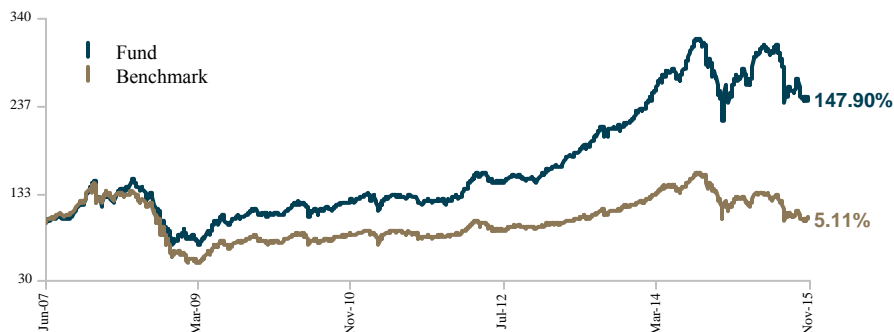
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Performance Since Inception

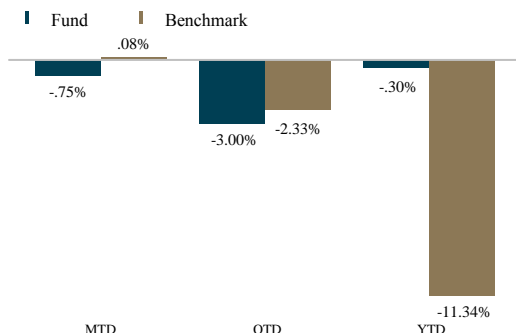


*Rebased

Cumulative Performance vs Benchmark

	Fund	Benchmark	Variance
Annualized (Since Inception)	11.37%	0.59%	10.78%
Since Inception	147.90%	5.11%	142.79%
1-Year	-0.92%	-15.84%	14.92%
3-Year	66.68%	13.62%	53.06%
5-Year	98.70%	23.48%	75.22%

Current Year Returns

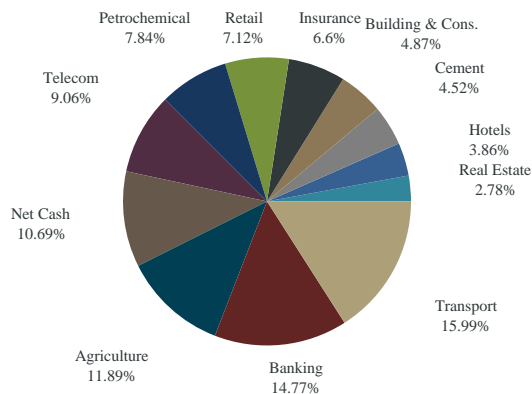


Top 5 Weights

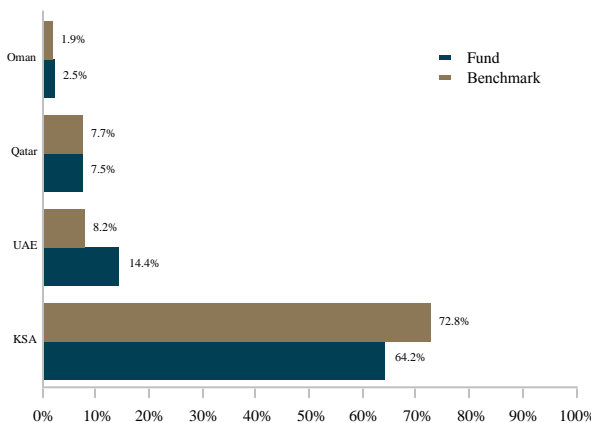
	Fund	Benchmark	Variance
STC	9.06%	3.44%	5.62%
Al Rajhi	8.73%	9.07%	-0.34%
Bahri	8.11%	--	8.11%
Al Marai	8.06%	2.23%	5.82%
SABIC	4.61%	10.40%	-5.79%

Top 5 Total **38.57%** **25.14%**

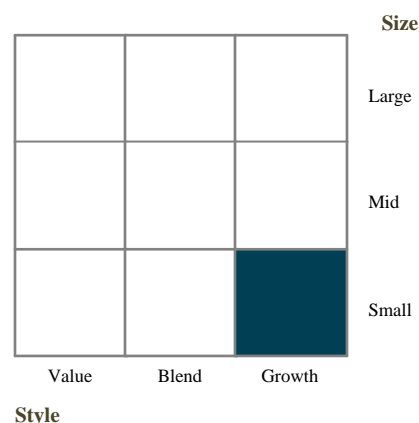
Sector Weights



Geographical Allocation



Fund Focus



Jadwa Arab Markets Equity Fund

Monthly Fund Fact Sheet - 30 November 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: 233.8309

Net Asset Value: SAR 19.49mn

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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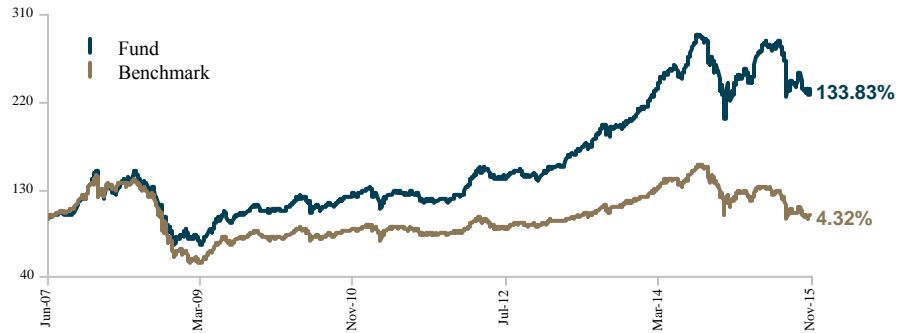
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Performance Since Inception

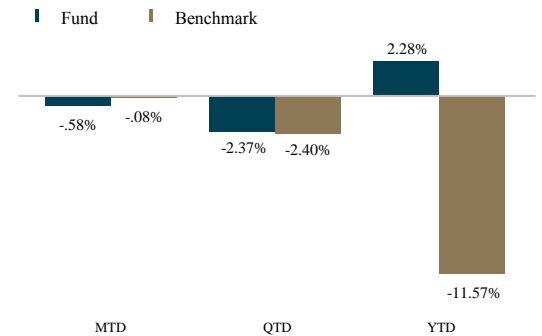


*Rebased

Cumulative Performance vs Benchmark

	Fund	Benchmark	Variance
Annualized (Since Inception)	10.60%	0.50%	10.10%
Since Inception	133.83%	4.32%	129.51%
1-Year	0.45%	-16.08%	16.53%
3-Year	65.61%	12.43%	53.18%
5-Year	88.34%	17.70%	70.64%

Current Year Returns

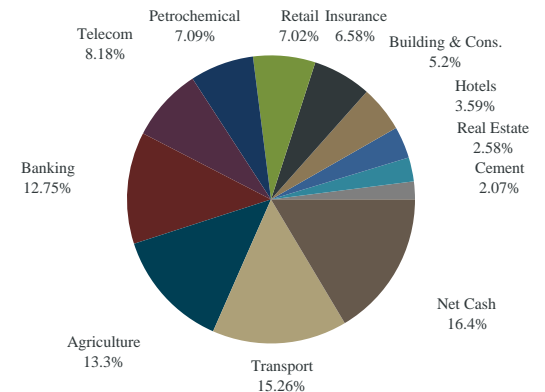


Top 5 Weights

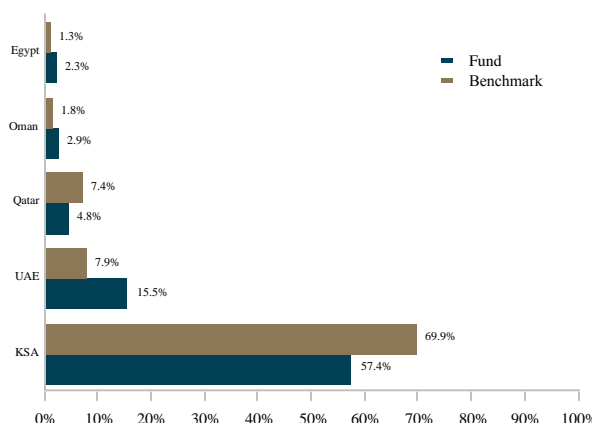
	Fund	Benchmark	Variance
STC	8.18%	3.31%	4.87%
Al Rajhi	8.00%	8.71%	-0.71%
Bahri	7.88%	--	7.88%
Al Marai	7.40%	2.15%	5.26%
Dubai Islamic Bank	4.74%	1.00%	3.74%

Top 5 Total **36.21%** **15.16%**

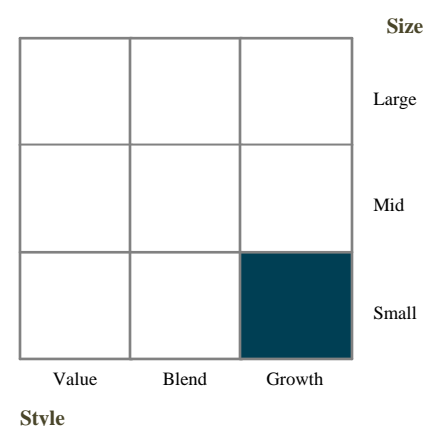
Sector Weights



Geographical Allocation



Fund Focus



Jadwa Saudi Equity Index Fund

Monthly Fund Fact Sheet - 30 November 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: 86.6006

Net Asset Value: SAR 8.60mn

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

Contact Info:

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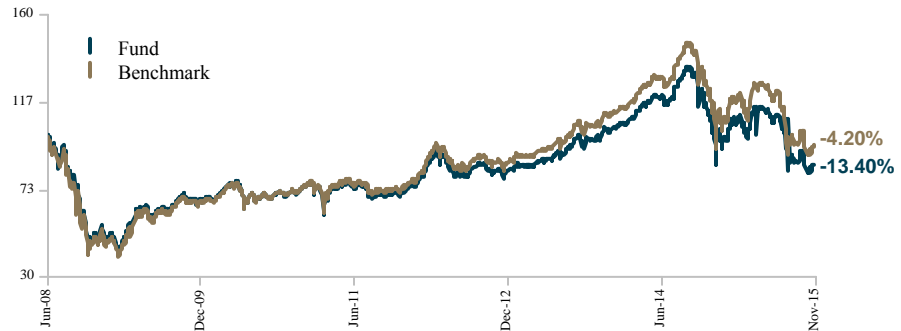
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Performance Since Inception

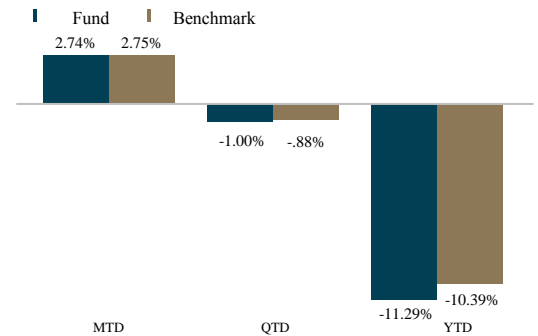


*Rebased

Cumulative Performance vs Benchmark

	Fund	Benchmark	Variance
Annualized (Since Inception)	-1.92%	-0.58%	-1.34%
Since Inception	-13.40%	-4.20%	-9.20%
1-Year	-15.23%	-14.09%	-1.14%
3-Year	8.90%	14.48%	-5.58%
5-Year	20.14%	32.37%	-12.23%

Current Year Returns

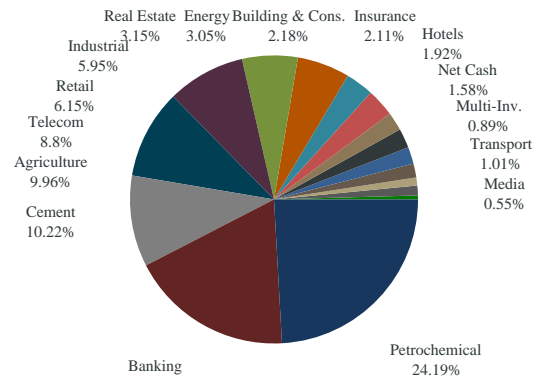


Top 5 Weights

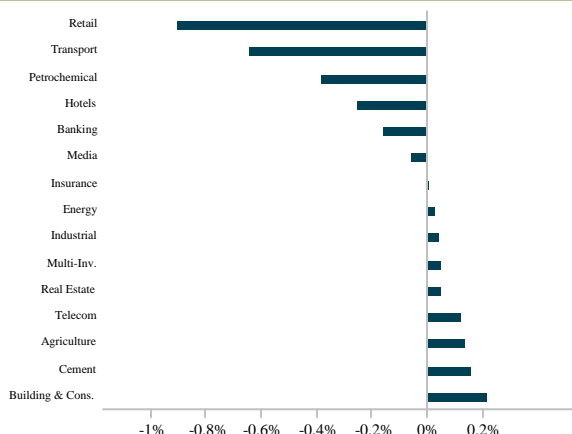
	Fund	Benchmark	Variance
SABIC	13.98%	14.29%	-0.30%
Al Rajhi	12.18%	12.45%	-0.27%
STC	4.79%	4.73%	0.06%
Savola	3.73%	3.69%	0.05%
Al Inma	3.35%	3.31%	0.04%

Top 5 Total **38.04%** **38.47%**

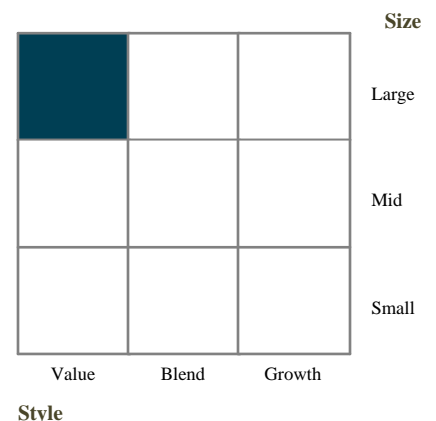
Sector Weights



Sector Active Weights



Fund Focus



Jadwa GCC Equity Index Fund

Monthly Fund Fact Sheet - 30 November 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: 71.5260

Net Asset Value: SAR 10.43mn

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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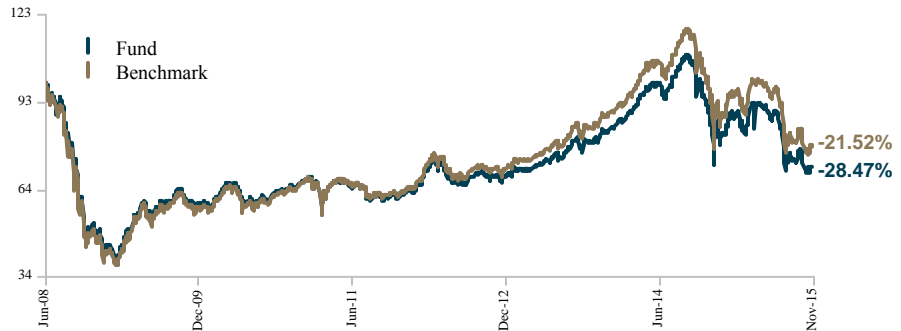
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Performance Since Inception

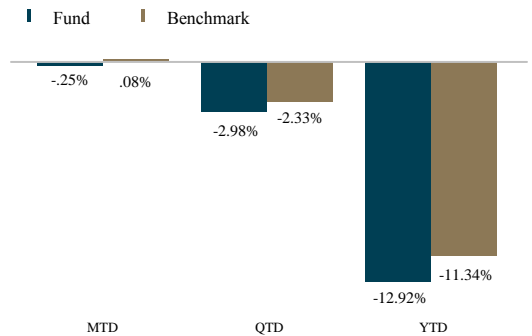


*Rebased

Cumulative Performance vs Benchmark

	Fund	Benchmark	Variance
Annualized (Since Inception)	-4.41%	-3.21%	-1.20%
Since Inception	-28.47%	-21.52%	-6.96%
1-Year	-16.74%	-15.84%	-0.90%
3-Year	7.35%	13.62%	-6.27%
5-Year	11.64%	23.48%	-11.84%

Current Year Returns

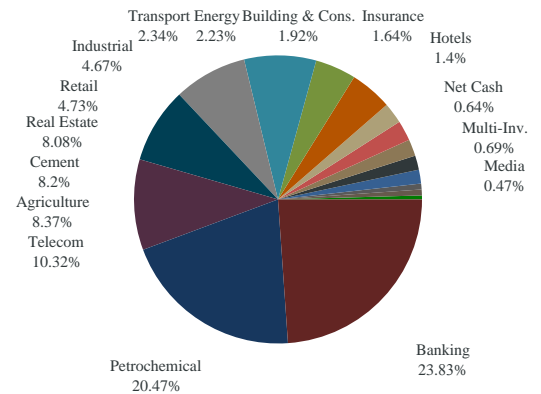


Top 5 Weights

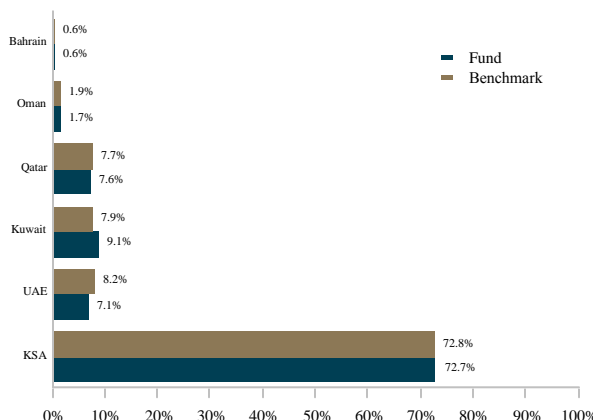
	Fund	Benchmark	Variance
SABIC	10.65%	10.40%	0.25%
Al Rajhi	9.29%	9.07%	0.22%
STC	3.53%	3.44%	0.08%
Emaar Properties PJSC	3.36%	3.33%	0.03%
Savola	2.70%	2.68%	0.02%

Top 5 Total **29.52%** **28.92%**

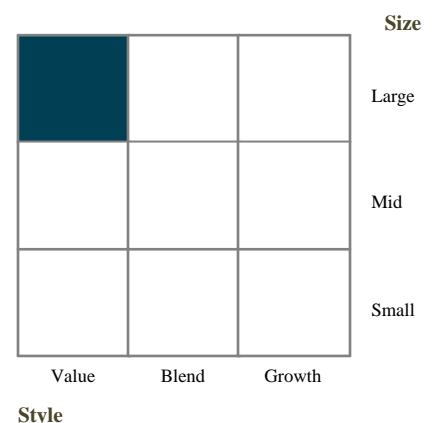
Sector Weights



Geographical Allocation



Fund Focus



Jadwa Global Sukuk Fund

Monthly Fund Fact Sheet - 30 November 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 124.8663

Net Asset Value: USD 55.27 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:

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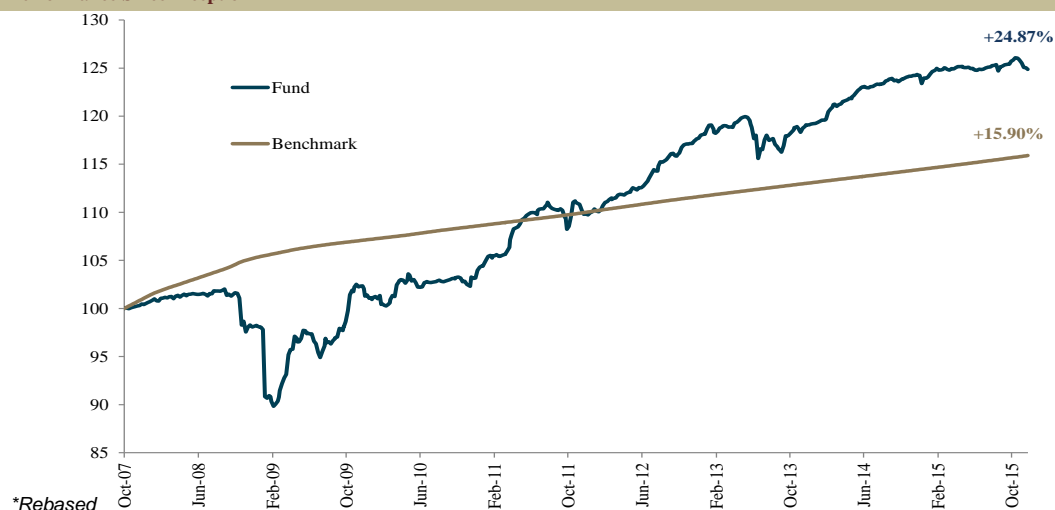
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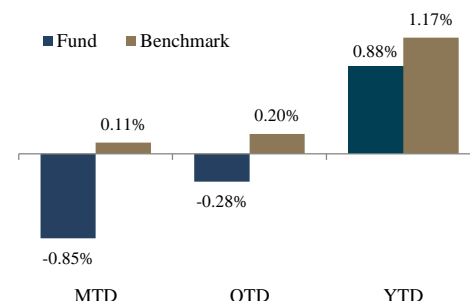
Performance Since Inception



Cumulative Performance vs Index

	Fund	Benchmark	Variance
Annualized (since inception)	2.76%	1.83%	0.93%
Since Inception	24.87%	15.90%	8.97%
1-Year	0.43%	1.30%	-0.87%
3-Year	6.26%	3.87%	2.39%
5-Year	21.09%	6.79%	14.30%

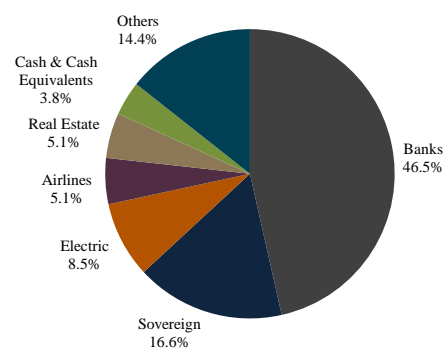
Current Year Returns



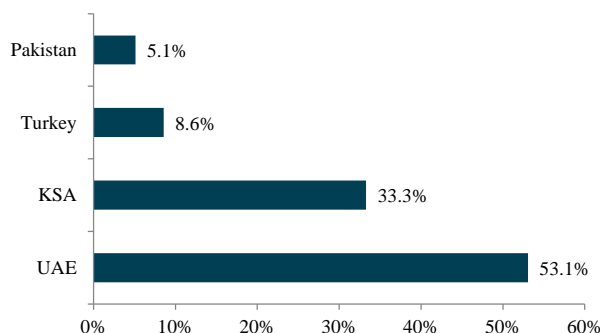
Top 10 Holdings

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

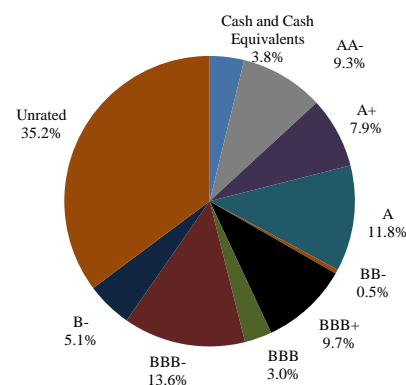
Sector Weights



Geographical Allocation



Credit Rating Distribution



Jadwa SAR Murabaha Fund

Monthly Fund Fact Sheet - 30 November 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 109.5107

Net Asset Value: SAR 1,164.77 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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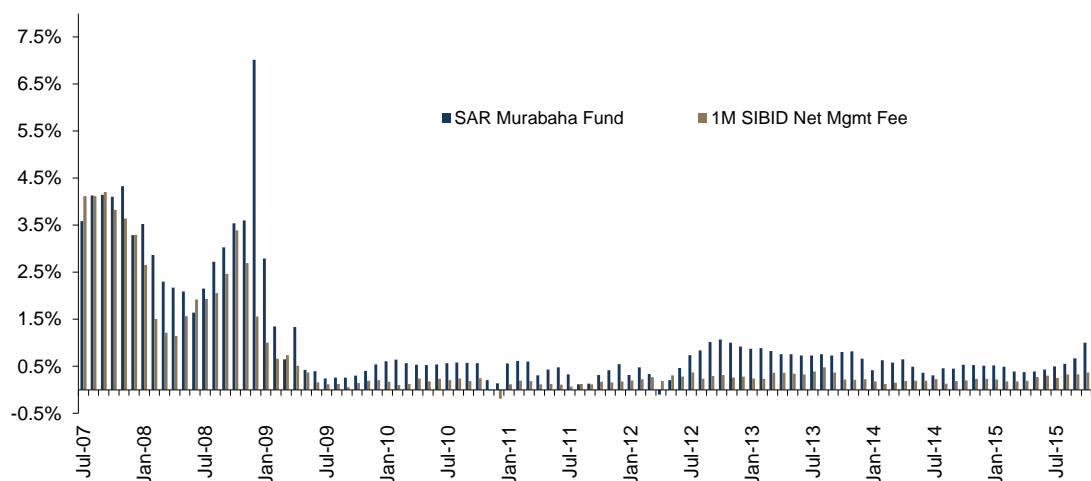
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Performance Since Inception



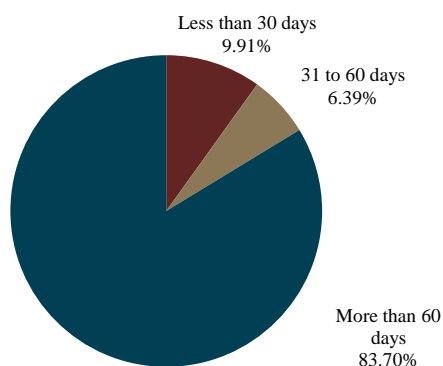
*Rebased

Cumulative Performance vs Index

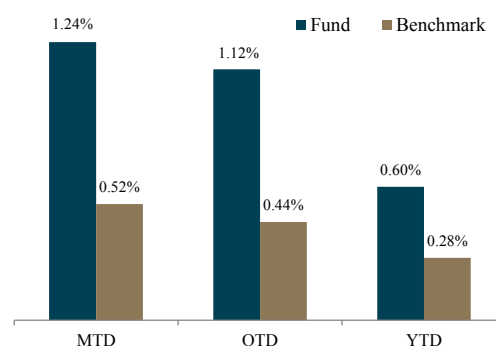
	Fund	Benchmark	Variance
Since Inception	1.13%	0.69%	0.44%
1-Year	0.59%	0.28%	0.31%
3-Year	0.64%	0.26%	0.38%
5-Year	0.57%	0.23%	0.34%

*Annualized Returns

Maturity Distribution



Current Year Returns



Monthly Returns - TTM

	Dec-14	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15	Sep-15	Oct-15	Nov-15
Fund	0.51%	0.52%	0.49%	0.39%	0.38%	0.39%	0.43%	0.50%	0.59%	0.66%	1.00%	1.25%
Benchmark	0.23%	0.23%	0.18%	0.18%	0.19%	0.27%	0.30%	0.25%	0.38%	0.32%	0.37%	0.52%

*Annualized Returns