Lulwa KD Money Market Fund According To Islamic Shariah Principles

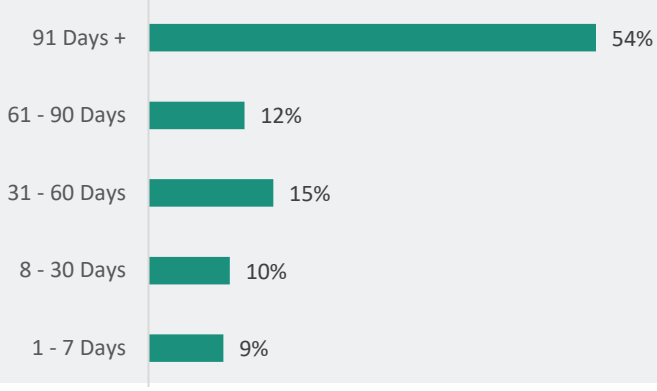
OCTOBER 2026

Net Asset Value (NAV) : KWD 1.06099 | Fund Size : KD 34.7 Million

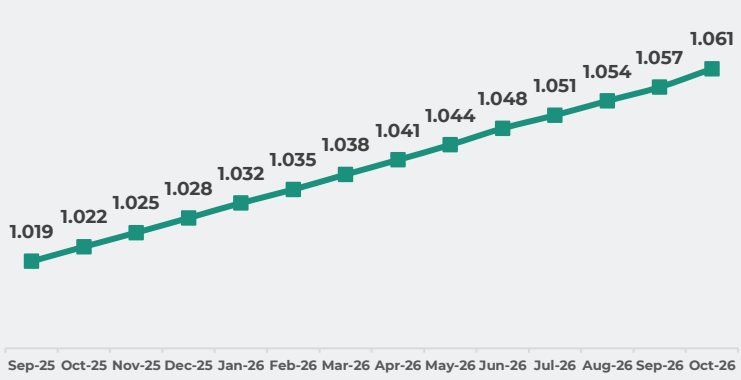
FUND OBJECTIVE AND STRATEGY

The Lulwa KD Money Market Fund is an open-ended, Sharia-compliant fund established in Kuwait, regulated and licensed by the Capital Markets Authority of Kuwait under license number LCIS/2025/0001. The fund offers investors exposure to the money market, focusing on maximizing income while safeguarding capital and ensuring liquidity. It achieves this by investing in low-risk, highly liquid, short-term instruments compliant with Sharia principles, such as bank deposits and Sukuk. This strategy helps investors effectively utilize excess cash while potentially earning returns higher than standard deposit rates.

Maturity Distribution



NAV



FUND PERFORMANCE

Return	Cumulative	Annualized
1 Week	0.075%	3.96%
1 Month	0.33%	3.96%
3 Months	0.96%	3.88%
6 Months	1.91%	3.82%
Since Inception	6.01%	3.67%
YTD-26	3.16%	3.81%

TOP 5 HOLDINGS

Instrument Exposure	Weight %
KIB Wakala Deposits – 182 Days	4.16%
Rayan Qatar Wakala Deposits – 364 Days	4.09%
KIB Wakala Deposits – 210 Days	3.94%
Boubyan Wakala Deposits – 91 Days	3.46%
Boubyan Wakala Deposits – 182 Days	3.44%

MONTHLY PERFORMANCE – ANNUALIZED RETURN

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	-	-	1.80%	3.04%	3.46%	3.56%	3.80%	3.97%	3.88%	3.74%	3.74%	3.74%
2026	3.80%	3.79%	3.79%	3.80%	3.78%	3.73%	3.78%	3.81%	3.86%	3.96%		

FUND FACTS

Fund Type
Public

Fund Structure
Open

Subscription/Redemption Cycle:
Weekly – Every Monday at noon

Fund Tenor
15 years – Renewable

Nav Calculation
Weekly – Every Tuesday

Inception Date
March 5, 2025

Subscription/Redemption Fee:
None

Minimum Investment
KD1,000 and increments of KD1 thereafter

FEES (ANNUAL):

Management: Up to 1.00% p.a.

Controller and Custodian each:

- 0.05% of NAV up to KD 15 Million
- 0.035% of NAV between KD 15 - KD 40 Million
- 0.02% of NAV above KD 40 Million

Subscription / Redemption fees: None

External Audit: KD 3,000 p.a.

External Shariah Auditor: KD 750 p.a.

Fund Registrar: KD 1,000 p.a.

EXECUTIVE COMMITTEE

Ammar Hajeyah | Tareq Al Saleh | Talal Al Khamis, CFA | Stephanie Mamo | Ljubomir Krispinovic
Abdullatif AlAdwani | Nayef AlOsaimi

SELLING AGENT

Gulf Bank K.S.C.P.

EXTERNAL AUDITORS

- **External Auditor**: BDO – Al Nisf Partners
- **External Sharia Auditor**: Al Mashora & Al Raya for Islamic Financial Consultancy

CUSTODIAN, CONTROLLER and REGISTRAR

Gulf Custody Company

FUND MANAGER

Gulf Capital Investment Company (InvestGB) KSCC

Disclaimer:
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Investment values can fluctuate due to various factors including market volatility, interest rates, credit risk, liquidity, and foreign exchange movements. Units of the Fund may increase or decrease in value, and investors may receive less than the amount originally invested.
Investors are advised to review the Fund's Articles of Association, Prospectus, and the latest financial reports, which are available at www.investgb.com and www.e-gulfbank.com.kw, and to seek independent professional advice prior to making any investment decision. This Fact Sheet is for informational and marketing purposes only and does not constitute a recommendation or advice for investors.