

# Shariah Fund

30 November 2025

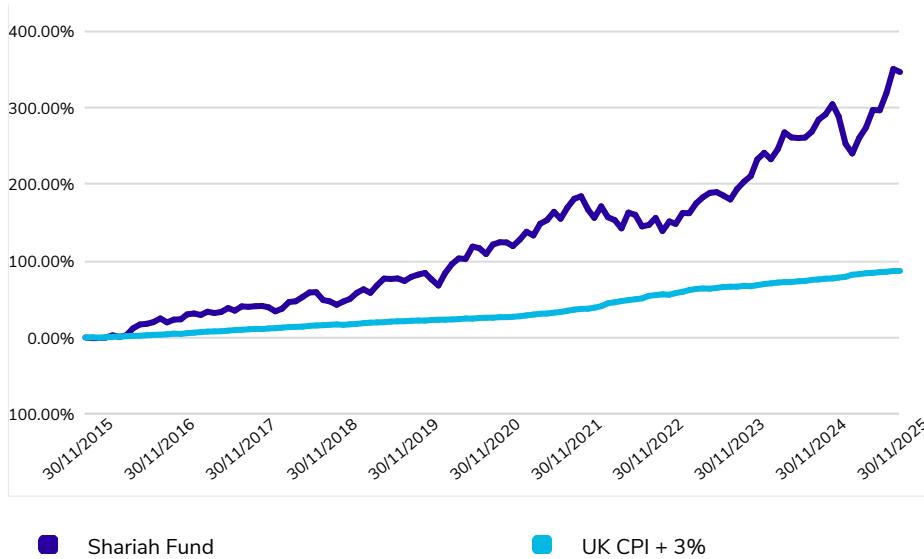
This document is provided for informational purposes only and should not be construed in any way as giving investment advice. Past performance is not necessarily a guide to future performance, as the value of the units may go up or down and any return is not guaranteed.

## Investment objective

The fund tracks the Dow Jones Islamic Market Titans Index, which comprises Shariah-compliant companies endorsed by the HSBC Amanah Shariah Supervisory Committee. This is a higher-risk fund investing in company shares from around the world and is compliant with Islamic Shariah principles.

## Performance (net of 0.5% AMC)

### Indexed Performance



### Cumulative performance to 30-11-2025

	1 Year	3 Years	5 Years	10 Years
<b>Shariah Fund</b>	16.2%	74.4%	101.8%	347.0%
<b>UK CPI + 3%</b>	6.3%	20.3%	48.5%	87.0%

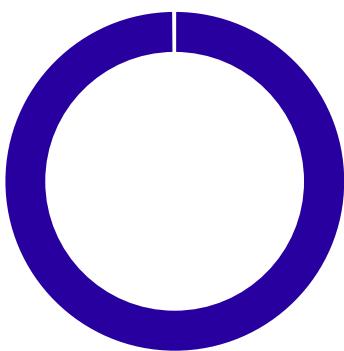
### Discrete performance to 30-11-2025

	30/11/20- 30/11/21	30/11/21- 30/11/22	30/11/22- 30/11/23	30/11/23- 30/11/24	30/11/24- 30/11/25
<b>Shariah Fund</b>	27.0%	-8.9%	14.7%	30.9%	16.2%
<b>UK CPI + 3%</b>	8.3%	14.0%	7.1%	5.7%	6.3%

Fund information	
<b>Unit Price</b> (28/11/2025)	£49.621
<b>Launch Date</b>	08/04/2013
<b>Fund Size</b> (28/11/2025)	£278.5 Million
<b>Performance Target</b>	UK Consumer Price Index +3.0% p.a.
<b>AMC*</b>	0.50%
<b>Citi Code</b>	KOVY
<b>ISIN</b>	GB00BYY2PJ30
<b>Sedol</b>	BYY2PJ3
*The charges are based on standard scheme charges. If you have more than £3,000 saved with us, you will get a rebate on your annual management charge (AMC). Find out more.	

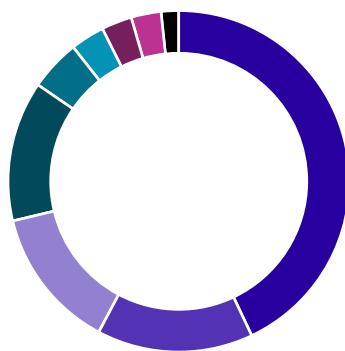
## Asset allocation as at 30-11-2025

### Asset Breakdown



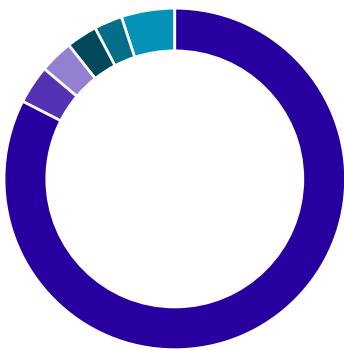
Shares	99.9%
Cash	0.1%
Non classified	0.0%

### Sector breakdown shares



Technology	43.0%
Consumer Cyclical	14.8%
Healthcare	13.5%
Communication Services	13.3%
Consumer Defensive	4.8%
Financial Services	3.2%
Industrials	2.9%
Energy	2.8%
Basic Materials	1.7%

### Region breakdown shares



United States	82.5%
Eurozone	3.6%
Europe ex Euro	3.2%
Asia - Developed	2.9%
Asia - Emerging	2.7%
Rest of the world	5.1%

### Top 10 Holdings

Apple Inc	9.40%
NVIDIA Corp	7.62%
Microsoft Corp	7.52%
Amazon.com Inc	6.15%
Broadcom Inc	5.15%
Alphabet Inc Class A	5.07%
Alphabet Inc Class C	4.08%
Meta Platforms Inc Class A	3.83%
Tesla Inc	3.29%
Eli Lilly and Co	2.31%