

Shariah Fund

31 December 2025

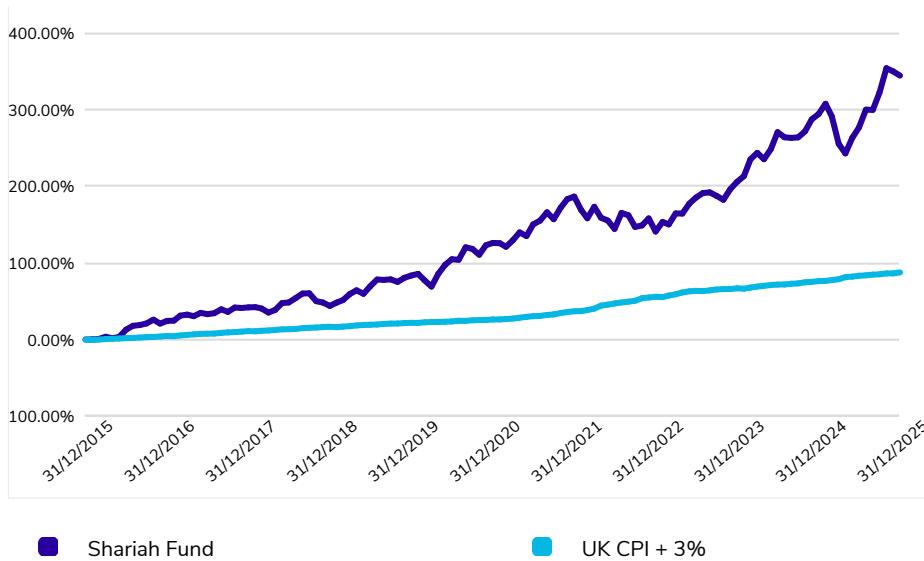
This document is provided for informational purposes only and should not be construed in any way as giving investment advice. Past performance is not necessarily a guide to future performance, as the value of the units may go up or down and any return is not guaranteed.

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 31-12-2025

	1 Year	3 Years	5 Years	10 Years
Shariah Fund	12.7%	84.5%	96.7%	344.9%
UK CPI + 3%	6.5%	20.4%	48.8%	87.7%

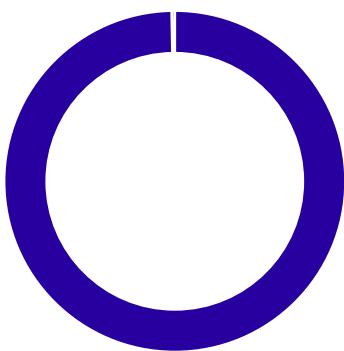
Discrete performance to 31-12-2025

	31/12/20- 31/12/21	31/12/21- 31/12/22	31/12/22- 31/12/23	31/12/23- 31/12/24	31/12/24- 31/12/25
Shariah Fund	26.8%	-15.9%	26.9%	29.0%	12.7%
UK CPI + 3%	8.5%	13.8%	7.1%	5.6%	6.5%

Fund information	
Unit Price (31/12/2025)	£49.01
Launch Date	08/04/2013
Fund Size (31/12/2025)	£277.6 Million
Performance Target	UK Consumer Price Index +3.0% p.a.
AMC*	0.50%
Citi Code	KOVY
ISIN	GB00BYY2PJ30
Sedol	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.	

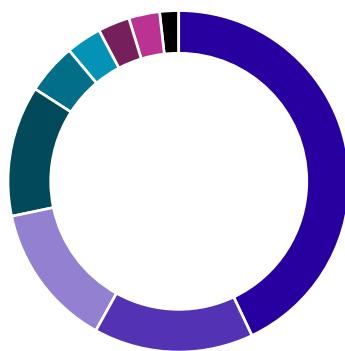
Asset allocation as at 31-12-2025

Asset Breakdown



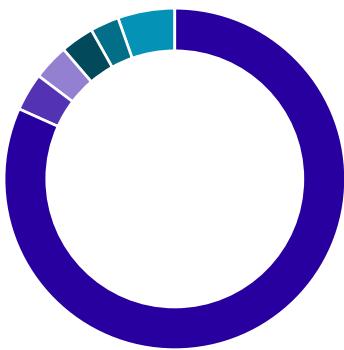
Shares	99.7%
Cash	0.3%

Sector breakdown shares



Technology	42.9%
Consumer Cyclical	15.1%
Healthcare	13.6%
Communication Services	12.4%
Consumer Defensive	4.8%
Financial Services	3.4%
Industrials	3.0%
Energy	2.9%
Basic Materials	1.8%

Region breakdown shares



United States	81.7%
Eurozone	3.6%
Europe ex Euro	3.4%
Asia - Developed	3.2%
Asia - Emerging	2.7%
Rest of the world	5.4%

Top 10 Holdings

NVIDIA Corp	8.35%
Microsoft Corp	8.31%
Apple Inc	8.02%
Amazon.com Inc	6.16%
Broadcom Inc	4.48%
Alphabet Inc Class A	4.48%
Meta Platforms Inc Class A	3.96%
Alphabet Inc Class C	3.59%
Tesla Inc	3.47%
Eli Lilly and Co	2.34%