

Emirates Islamic Global Balanced Fund

Fact Sheet November 2024



Details

| | |
|--------------------|---|
| Manager | Emirates NBD Fund Managers (Jersey) Ltd |
| Investment Manager | Emirates NBD Asset Management Ltd regulated by the Dubai Financial Services Authority |
| Lead Manager | Scott Samuel |
| Domicile | Jersey, Channel Islands |
| Fund Launch Date | 4 April 2006 |
| Current Fund Size | USD 43.22 million |
| Dealing Frequency | Daily |

Life Company Codes

| | |
|---------------------------------|---|
| Friends Provident International | R92 |
| Utmost | EMFE |
| Hansard | MC140 / MC140S2 |
| Metlife Alico | GF6 |
| Oman Insurance Company | H87 |
| Quilter International | 97911 (USD) 97923 (GBP) 97924 (EUR) |
| Salama | GB00B1436W59 |
| Zurich | N4USD (Regulars) R4USD (Singles) |

Top 5 Holdings*

| | |
|---------------------------------------|-------|
| Old Mutual Global Islamic Equity Fund | 16.3% |
| Franklin Global Sukuk Fund | 15.5% |
| Emirates World Opportunities Fund | 15.1% |
| Emirates Global Sukuk Fund | 14.5% |
| Wisdomtree Physical Gold | 9.5% |
| Total number of holdings | 19 |

Asset Allocation*

| | Current | Neutral | Min | Max |
|--------------|---------|---------|-----|-----|
| Equity | 38% | 43% | 30% | 60% |
| Sukuk | 47% | 43% | 30% | 60% |
| Alternatives | 9% | 9% | 0% | 15% |
| Money Market | 6% | 5% | 0% | 20% |

Contact Details

Email: assetmanagement@emiratesnbd.com
 Tel: +971 4 370 0022
 Website: www.emiratesnbd.com/en/asset-management/

Investment Objective

The Emirates Islamic Global Balanced Fund is a feeder fund to the Emirates NBD SICAV – Emirates Islamic Global Balanced, a sub-fund of the Luxembourg domiciled Emirates NBD SICAV. The investment objective of the underlying fund is to provide investors with a professionally managed means of participating in Shari'a compliant investments across a range of global asset class. The primary investment objective of the fund is to achieve medium to long term capital growth while minimising risk through diversification across asset classes. The fund will seek over time to acquire a diversified portfolio of collective investment schemes and direct investments including but not limited to investments in Murabaha, Sukuk, real estate and equity.

The Team

With one of the longest track records in the MENA region, Emirates NBD Asset Management operates as an independent asset manager based in the DIFC and backed by Emirates NBD Group, a leading financial services brand in the MENAT region.

The Fund is managed by Scott Samuel who has over 27 years experience in the asset management industry. The Team uses market research, interaction with the Emirates NBD Asset Management investment team, and meetings with global fund managers to construct diversified investment portfolios that are focused on deriving portfolio returns from several sources (global equity, sukuk, local currency treasury bills / deposits and alternative assets) with a moderate to aggressive risk profile.

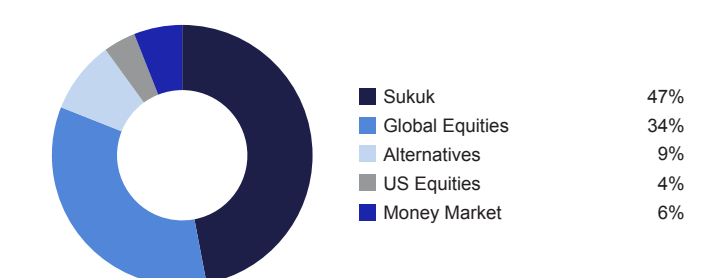
Performance



** Source: Emirates NBD Asset Management, A Share Class, bid to bid, USD terms with net income reinvested.

*** Morningstar USD Moderate Allocation

Asset Allocation Breakdown*



* Source: Emirates NBD Asset Management analysis as at 28th November 2024. The Emirates Islamic Global Balanced Fund is a feeder fund to the Emirates NBD SICAV Emirates Islamic Global Balanced Fund and all underlying holdings data pertain to that fund. All Shari'a compliant products and services are approved by the Shari'a Supervisory Board of Emirates NBD Asset Management Limited.

Emirates Islamic Global Balanced Fund

Fact Sheet November 2024



Monthly Performance Data

| | January | February | March | April | May | June | July | August | September | October | November | December | Total |
|------|---------|----------|---------|--------|--------|--------|--------|--------|-----------|---------|----------|----------|---------|
| 2008 | -3.33% | 0.87% | -0.70% | 1.59% | 1.23% | -2.56% | -1.44% | -0.71% | -4.87% | -7.54% | -2.39% | 1.23% | -17.47% |
| 2009 | -3.15% | -3.82% | 2.20% | 3.56% | 3.17% | -2.41% | 1.39% | 1.35% | 1.55% | -0.23% | 0.54% | -0.45% | 3.44% |
| 2010 | -1.23% | -0.39% | 2.24% | 0.06% | -4.22% | -0.72% | 1.94% | -0.78% | 3.62% | 0.52% | -1.03% | 3.02% | 1.79% |
| 2011 | 0.74% | 1.52% | 0.43% | 2.02% | -0.51% | -1.42% | -0.30% | -4.62% | -5.00% | 6.71% | -2.30% | 0.00% | -3.21% |
| 2012 | 2.88% | 3.21% | -0.22% | -0.07% | -5.18% | 0.87% | 2.38% | 1.20% | 1.11% | -0.25% | 0.47% | 1.16% | 7.54% |
| 2013 | 2.36% | -0.33% | 0.20% | 0.74% | 0.54% | -4.41% | 2.91% | -1.20% | 3.10% | 2.25% | 0.81% | 0.77% | 7.78% |
| 2014 | -2.25% | 3.50% | 0.01% | 0.71% | 1.67% | 1.16% | -0.33% | 0.80% | -2.29% | -1.17% | 2.02% | -1.51% | 2.18% |
| 2015 | -1.05% | 3.12% | -2.10% | 2.95% | -1.27% | -2.19% | -1.08% | -5.11% | -3.22% | 6.02% | -0.86% | -1.15% | -6.27% |
| 2016 | -5.59% | 1.91% | 4.77% | 1.80% | -1.09% | -0.51% | 3.10% | 0.35% | -0.07% | -1.75% | -1.34% | 1.09% | 2.30% |
| 2017 | 1.70% | 1.50% | 1.08% | 0.85% | 0.92% | -0.42% | 0.96% | -0.36% | 1.39% | 0.73% | 1.30% | 0.88% | 11.02% |
| 2018 | 3.02% | -2.99% | -1.94% | 0.41% | 0.45% | -0.98% | 1.76% | 0.36% | -0.16% | -6.59% | 0.76% | -4.21% | -10.04% |
| 2019 | 4.32% | 3.12% | 0.32% | 1.30% | -2.75% | 3.05% | 0.81% | -2.21% | 1.89% | 1.14% | 1.61% | 2.04% | 15.42% |
| 2020 | 0.20% | -3.45% | -12.72% | 4.64% | 2.92% | 3.11% | 4.50% | 4.33% | -2.16% | -0.71% | 5.59% | 2.70% | 7.69% |
| 2021 | 2.60% | 0.47% | -0.78% | 3.10% | 0.06% | 0.73% | 0.05% | 0.70% | -2.16% | 3.06% | -0.48% | 2.34% | 9.97% |
| 2022 | -6.58% | -0.25% | 2.69% | -4.92% | -0.88% | -4.66% | -0.84% | 0.58% | -4.44% | 1.50% | 2.37% | -0.91% | -15.61% |
| 2023 | 2.99% | -2.13% | 2.14% | 1.23% | -0.73% | 0.68% | 1.37% | -0.94% | -2.41% | -1.21% | 4.23% | 3.43% | 8.71% |
| 2024 | 0.22% | 1.34% | 1.30% | -1.17% | 2.26% | 1.86% | -0.46% | 2.60% | 1.49% | -0.62% | -0.58% | | 8.47% |

Fund Codes and Fees

| Share Class | NAV / Share (29.11.2024)** | Annual Management Fee | Entry Charge | ISIN | Bloomberg Code |
|------------------------|-------------------------------|--------------------------|-----------------|--------------|-------------------|
| A USD Acc | 15.3482 | 1.60% | Up to 5% | GB00B1436W59 | EMISGLB JY |
| B USD Acc [†] | 13.4643 | 1.60% | - | JE00B62DRX00 | EMISGGB JY |
| C USD Acc [†] | 12.4177 | 1.60% | - | JE00B62DLY96 | EMISGBC JY |
| G USD Acc [†] | 14.0702 | 1.60% | Up to 5% | JE00B3RT8517 | EMISLB1 JY |

[†] An additional distribution fee of 0.50% applies.

** Pricing date as at 28.11.2024.

Emirates NBD Fund Managers (Jersey) Limited, Emirates Funds Limited, Emirates Portfolio Management PCC and all their underlying sub funds, domiciled in Jersey, are regulated by the Jersey Financial Services Commission.

The information and opinions expressed herein are made in good faith and are based on sources believed to be reliable but no representation or warranty, express or implied, is made as to their accuracy, completeness or correctness. These opinions are not intended to serve as authoritative investment advice and should not be used in substitution for the exercise of own judgment. This information, including any expression of opinion, has been obtained from or is based upon sources believed to be reliable, and is believed to be fair and not misleading. Any opinion or estimate contained in this material is subject to change without notice. Neither Emirates NBD Fund Managers (Jersey) Limited, Emirates Islamic PJSC, Emirates NBD Bank PJSC ("Emirates NBD") and Emirates NBD Asset Management Limited ("Emirates NBD AM") together "Emirates NBD Group" nor any of its directors or employees give any representation or warranty as to the reliability, accuracy or completeness of the information, nor do they accept any responsibility arising in any way (including by negligence) for errors in, or omissions from the information. Emirates NBD AM is regulated by the Dubai Financial Services Authority ("DFSA") and can directly engage with Professional Clients only, as defined by the DFSA. For further details of the investment products available from the Emirates NBD Group please contact your local Emirates NBD Bank PJSC/ Emirates Islamic PJSC branch. This document is provided for information and illustration purposes only. It does not constitute a solicitation, recommendation or offer to buy or sell any specific investment product or subscribe to any specific investment management or advisory service. Prospective investors in the Fund must obtain and carefully read the Fund's most recent Term Sheet, Prospectus and Supplement, as applicable, as well as seek separate, independent financial advice if required prior to making an investment in the Fund to assess the suitability, lawfulness and risks involved. Emirates NBD Group will not be held liable for actions taken, or not taken, as a result of the publication of this document.

This information is not for distribution to the general public but for intended recipients only and may not be published, circulated, reproduced or distributed in whole or part to any other person without the written consent of Emirates NBD Group. Where this information relates to the Fund or an investment product licensed to be marketed, it is directed to persons authorised to invest in the Fund/ investment product as applicable, and residing in jurisdictions where the Fund/ investment product is authorised for distribution or where no such authorisation is required. Prospective investors should be aware that investment in the Fund carries a significant degree of risk. The Fund/ investment product is intended for sophisticated investors only who understand the risks involved in investing in the Fund / investment product and can withstand any potential loss there from. The Fund/ investment product may not be guaranteed and historical performances are not indicative of the future or likely performance and should not be construed as being indicative of or otherwise used as a proxy for the future or likely performance of the Fund/ investment products. The value of the investment and the income from it can fall as well as rise as the Fund/ investment products are subject to investment risks, including the possible loss of the principal amount invested. The information contained herein does not have any regard to the specific investment objectives, financial situation or the particular needs of any person. Furthermore, the Fund contains specific geographical and asset class risks, whereby it might be difficult for an investor to realise an investment in the Fund, or to obtain information about performance. All data contained above is source: Emirates NBD, bid to bid with net income reinvested in US Dollar terms. All Shari'a compliant products and services are approved by the Shari'a Supervisory Board of Emirates NBD Asset Management Limited.

Past performance is not indicative of future performance. The value of investments and the income derived from them may go down as well as up and you may not receive back all the money which you invest.

For a full outline on applicable fees, please refer to the Fund's prospectus, supplement or term sheet.