



Al Kawthar Shariah Compliant Fund

Fact Sheet
Feb-26

Fund Objectives

The primary objective is to achieve capital appreciation primarily through investments in equities listed in GCC and Sukuks as per the Shariah principles and guidelines.

Fund Overview & Performance

NAV (OMR)	1.027	
Fund Size: OMR	6.15mn	
Returns	Al Kawthar Fund	Benchmark
YTD	3.76%	2.17%
1 Month	-2.96%	4.19%
3 Month	4.72%	2.34%
5 Year*	4.24%	1.48%
Since Inception*	2.32%	1.42%

* Annualised

Risk Measures

	Fund
Standard Deviation (%)	3.17
Sharpe Ratio	-1.04
Beta	0.89
P/E	15.80
DY (%)	4.14

For the period since inception

Risk Free Rate is assumed as 3.63% per annum for the period

Investor Information

Inception:	September -2013
Investment Manager:	TANMIA
Custodian:	National Bank of Oman
Shariah Advisor:	RAQABA
Benchmark:	S&P GCC Shariah Index
Investment Manager Fees:	1.5% per annum
Performance Fees:	15% over 10% returns per annum
Administrative Fees:	0.30%
Redemption Fees:	1.5%
NAV Publication:	Weekly
Minimum Subscription:	100 units
Currency:	OMR

Comments

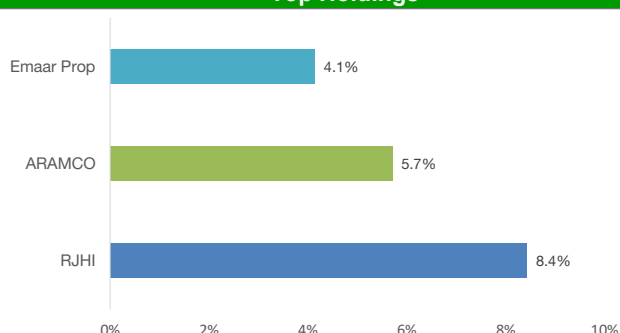
Market Update:

GCC equity markets recorded mixed performance in February 2026, following the strong gains achieved in January. Regional markets faced pressure due to profit-taking and rising geopolitical tensions in the Middle East, which led to increased investor caution. The decline was mainly linked to heightened tensions between United States and Iran and concerns over developments around the strategic Strait of Hormuz, which increased market volatility. Oil prices

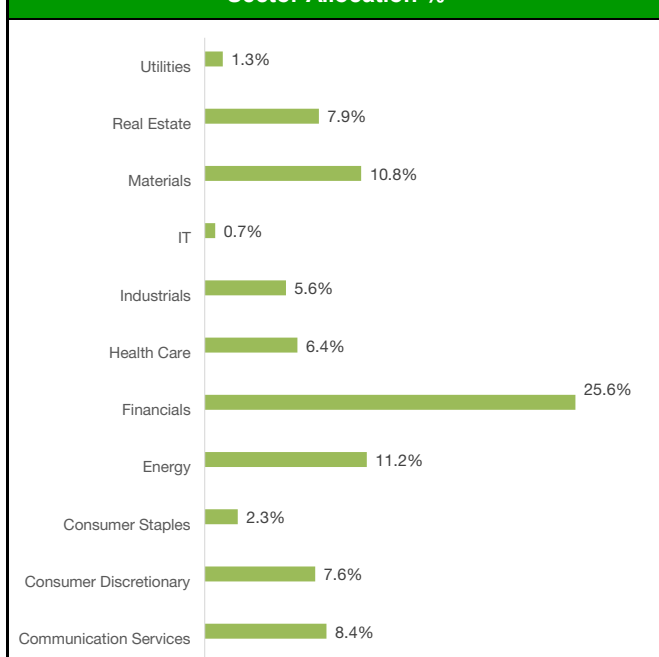
During the month, most GCC markets experienced declines. The Saudi market posted the largest drop, falling by 5.9%, after being one of the best performing global markets in January. The Kuwait All Share Index declined by 3.8%, while Bahrain recorded a modest loss of 0.3%. In contrast, some markets demonstrated relative resilience, with Oman and the UAE markets showing comparatively stable performance, supported by continued investor interest and positive domestic economic development.

Looking GCC stock markets may see some short-term volatility due to geopolitical developments especially UAE markets, however, strong economic fundamentals and solid companies help keep the region stable. Also, the gradual increase in oil production by OPEC+ is expected to support government finances and improve the region's outlook in the medium term.

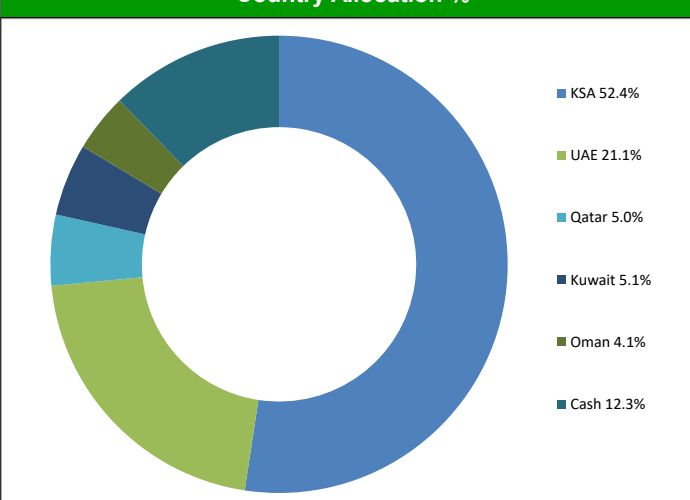
Top Holdings



Sector Allocation %



Country Allocation %



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Disclaimer: Mutual Funds are subject to market risk. Past performance is no guarantee for future performance of the fund.