Al-Hayah Islamic Fund

Fact Sheet – September 2025

NBK EGYPT
FINANCIAL INVESTMENTS
الوطنى مصر للاستثمارات المالية

Fund Data

Fund Sponsor	NBK - Egypt
Fund Manager	NBK Egypt Financial Investments
Fund Structure	Open-Ended
Currency	Egyptian Pound
Subscribtion	NBK Branches - Mubasher Trade

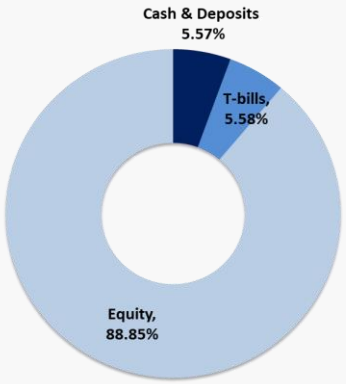
Risk Rating Less Risky 1 2 3 4 5 More Risky

Objective	Capital appreciation and growth through investing funds in Egypian Islamic equities.
Main Features	Fund invests in Islamic equities and Islamic short-term accounts subject to the Shari'ah board approval and in compliance with FRA regulations.
Liquidity	Weekly Subscription/Redemption with no associated fees

Return

NAV (EGP)	59.79266
YTD	12.93%
3 - Month	1.32%
6 - Month	5.80%
1 Year - (Dec. 23 - Dec. 24)	41.53%
3 Years - (Dec. 21 - Dec. 24)	166.26%
5 Years - (Dec. 19 - Dec. 24)	186.95%
Since Inception	497.93%

Asset Allocation

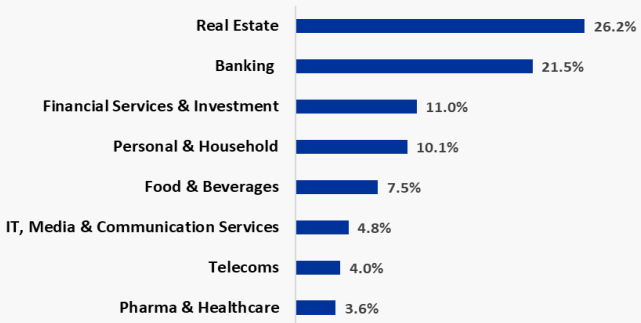


Top 5 - Equity Holding
ADIB - Egypt
TMG
GB Corp.
EFG - Hermes
Emaar Misr

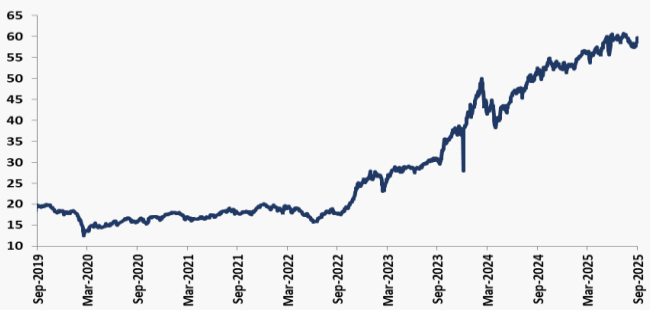
Economic Outlook

- The EGX 30 increased by 4.33% over the course of the month closing at 36,670 points displaying an increase movement.
- On September 2nd, Prime Minister Madbouly revealed that Egypt started activating a Qatari direct investment package worth USD 7.5 billion as part of Doha's commitment to supporting economic partnership and enhancing cooperation with Cairo.
- The government signed a USD 18 billion partnership contract on 7th September with Emaar Misr and City Stars to launch the Marassi-Red Sea tourism project in the Red Sea governorate. This step came in an attempt to support the national plan to attract around USD 42 billion in foreign direct investment during the current fiscal year 2025/2026.
- The IMF linked the USD 274 million tranche of the Resilience and Sustainability Facility (RSF) for Egypt to the implementation of two reform measures, taking serious steps in the government's offering program and reducing fuel subsidies, according to Julie Kozack, Head of the IMF's Communications Department.
- The Ministry of Planning and Economic Development launched the National Narrative for Economic Development in September 2025. The goal is to set the framework for sustaining economic reforms and boosting the growth of the trade and export cycle. It's worth mentioning that the Minister of Planning and Economic Development announced that Egypt is targeting 7% GDP growth by 2030, compared to 4.5% in the current fiscal year 2025/2026.
- The top three performing sectors this month were Health Care & Pharmaceuticals, Food, Beverages and Tobacco, and Shipping & Transportation Services recording returns of 12%, 9.8% and 7.1%, respectively. Meanwhile, the lowest performers comprised of Industrial Goods , Services and Automobiles, Building Materials, and Contracting & Construction Engineering recording returns of -3.7%, -3.6%, -0.6%, respectively.

Sector Allocation



Performance



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Disclaimer: Past performance is no guarantee for future return. Some statements included express opinions that should not be construed as a financial advice.