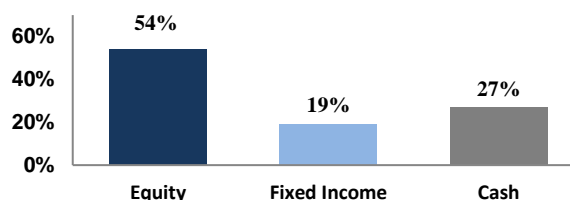


## Fund Description & Key Facts

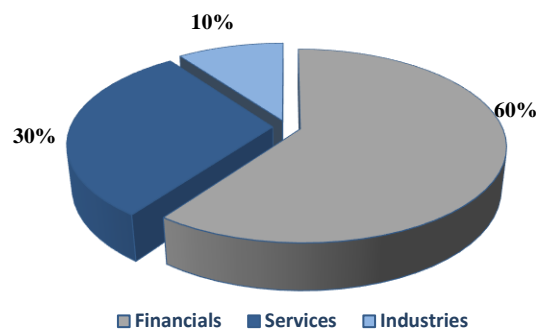
<b>Investment Objectives</b>	The Fund aims to achieve medium to long term capital appreciation by investing in equity and debt securities issued by the Jordanian government and other public entities located in Jordan
<b>Fund Structure</b>	Local Open-ended Mutual Fund
<b>Inception Date</b>	October, 2001
<b>Base Currency</b>	Jordanian Dinar
<b>AUM (JOD)</b>	2.26 Million
<b>Min. Subscription</b>	5 Units for new subscribers
<b>Management Fee</b>	0.5% per annum
<b>Performance Fee</b>	20% per annum of returns above the 6-months Treasury Bills
<b>Investment Trustee Fee</b>	0.25% per annum
<b>Subscription Fee</b>	0.75%
<b>Valuation Frequency</b>	Bi-Monthly
<b>Subscription Frequency</b>	Monthly
<b>Redemption Frequency</b>	Monthly, with a notice period of 10 business days prior to end of month valuation date
<b>Investment Manager</b>	The Housing Bank for Trade & Finance
<b>Investment Trustee</b>	Jordan Kuwait Bank
<b>Auditor</b>	Abbasi Group International

## Assets Allocation

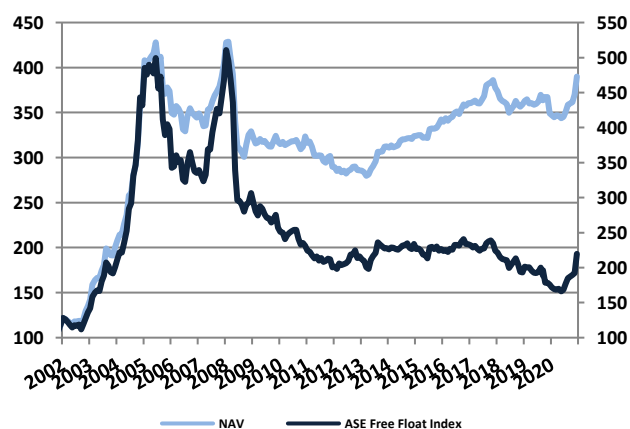
Asset Classes



Sectors Allocation-Equity



NAV Return Vs ASE Free Float Index Return



## Return Metrics

<b>1-Month Return</b>	<b>5.43%</b>
<b>12-Month Return</b>	<b>11.74%</b>
<b>Annualized 3-Years Return</b>	<b>1.10%</b>
<b>Annualized 5-Years Return</b>	<b>2.64%</b>
<b>YTD Return</b>	<b>11.20%</b>

### Disclaimer:

This Fact sheet is not an invitation to make an investment, nor does it constitute an offer for sale. Past performance should not be taken as a guide to the future, the value of investment can fall as well as rise. Prospective investors should read the fund prospectus carefully and discuss risk and the fund's fees and charges with their financial advisor to determine if the investment is appropriate for them.

### NAV Historical Return (%)

YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	YOY	Cumulative Return Since Inception*	Cumulative Return ASE F.F Index*
2013	0.43	1.15	0.04	(1.30)	(0.11)	(0.14)	(0.65)	(1.37)	0.54	1.98	1.33	1.80	3.69	9.26	6.69
2014	3.57	0.02	0.13	1.66	0.15	(0.44)	0.78	(0.62)	0.29	0.37	1.55	0.62	8.32	9.19	6.55
2015	(0.08)	0.40	0.03	(0.24)	1.00	0.07	0.20	0.04	(0.94)	0.16	(0.24)	3.12	3.51	8.78	5.97
2016	0.16	(0.06)	0.36	1.28	1.49	(0.75)	1.15	(0.89)	1.00	0.33	1.28	0.47	5.94	8.59	5.68
2017	(0.87)	1.63	1.43	(0.39)	0.77	0.05	0.37	0.32	(0.70)	(0.18)	1.15	1.13	4.78	8.35	5.19
2018	3.32	0.42	0.40	0.70	(2.26)	(1.06)	(2.18)	(0.68)	(0.40)	(0.59)	(2.61)	1.14	(3.88)	7.60	4.23
2019	0.96	1.55	(1.17)	(0.53)	0.70	1.10	0.46	(1.30)	0.14	(0.51)	0.29	0.65	2.32	7.30	3.71
2020	2.10	(0.67)	**	**	(4.92)	(0.64)	(0.56)	0.59	(0.12)	(0.77)	0.36	1.63	(3.11)	6.74	3.02
2021	2.27	1.37	(0.58)	2.34	5.43								11.20 YTD	7.17	4.08

\* Calculated using Geometric Return.

\*\* The NAV was not issued for the months March and April 2020 as ASE was closed due to COVID-19 lockdown during this period, hence no prices were available.



### Risk/Return Since Inception

### Tracking Since Inception

	Fund	Market
Sharpe Ratio	0.34	0.08
Sortino Ratio	0.51	0.12
Annualized Monthly Volatility	10.44%	15.88%
Annualized Monthly Return	3.52%	1.31%
Information Ratio	0.28	
Maximum Monthly Return	14%	
Minimum Monthly Return	-13%	
Positive Months	59%	

	vs Benchmark
Annualized Alpha Coefficient	2.74%
Beta Coefficient	0.59
Correlation	0.90
Annual Tracking Error	7.83%

### Fund Directory

Investment Manager	Fund Investment Trustee	Fund Auditor
<p>The Housing Bank for Trade &amp; Finance Capital Market Investment Centre – Treasury Tel: +962 6 5005555 Ex. 2253 Web: <a href="http://www.hbtf.com/en/asset-management">http://www.hbtf.com/en/asset-management</a> E-Mail: <a href="mailto:Seid@hbtf.com.jo">Seid@hbtf.com.jo</a> Head Office – Amman B.O. Box: 7963 Amman 11118 Jordan</p> <p>Best Levant Asset Manager Of The Year 2012  </p>	<p>Jordan Kuwait Bank Tel: +962 6 5629400</p>	<p>Abbasi Group International Tel: +962 6 5660709</p>

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