

# Camissa Islamic Balanced

Long term

Growth

Multi asset

Regulation 28 compliant

Investment horizon:  
**5 Years**

Target:  
**Headline CPI + 5%**

Benchmark:  
**South African - Multi Asset - High Equity - ASISA Category Average**

Inception date:  
**June 2013**

Size:  
**R 27.2 million**

Risk profile:

Low

Low - Moderate

Moderate

**Moderate - High**

High

## Asset allocation



Equity (excl. property)	67.4%
Property	0.7%
Sukuk	15.8%
Cash	15.7%
Commodities	0.4%

<b>South Africa</b>		<b>70.9%</b>
<b>Equity</b>	<b>39.1%</b>	<b>Property 0.7%</b>
• Basic Materials	21.2%	<b>Sukuk 15.8%</b>
• Industrials	5.7%	<b>Cash 14.9%</b>
• Consumer Goods	4.0%	<b>Commodities 0.4%</b>
• Telecommunications	2.7%	
• Healthcare	2.3%	
• Technology	1.9%	
• Consumer Services	0.9%	
• Other Securities	0.4%	

<b>Africa</b>		<b>0.1%</b>
<b>Rest of the world</b>	<b>29.0%</b>	<b>Top 5 country allocations 22.3%</b>
<b>Equity</b>	<b>28.3%</b>	United States 7.3%
<b>Cash</b>	<b>0.8%</b>	Japan 5.7%
		United Kingdom 4.1%
		Germany 3.5%
		Netherlands 1.8%

\*Due to rounding percentages may not add up to 100%

## Portfolio composition

<b>Camissa Islamic Balanced</b>	<b>100.0%</b>
• Camissa Islamic Balanced Fund	100.0%

## Top 10 holdings

NORTHAM PLATINUM HOLDINGS LTD	3.2%	GLENCORE	2.1%
OMNIA HOLDINGS LTD	3.0%	VALTERRA PLATINUM LTD	2.1%
MTN GROUP	2.7%	MONDI PLC	1.8%
EXXARO RESOURCES	2.6%	DATATEC	1.8%
PPC LTD	2.4%	RHODES FOOD GROUP (PTY) LTD	1.5%

### Top 5 local holdings 13.8%

NORTHAM PLATINUM HOLDINGS LTD	3.2%
OMNIA HOLDINGS LTD	3.0%
MTN GROUP	2.7%
EXXARO RESOURCES	2.6%
PPC LTD	2.4%

### Top 5 global holdings 5.9%

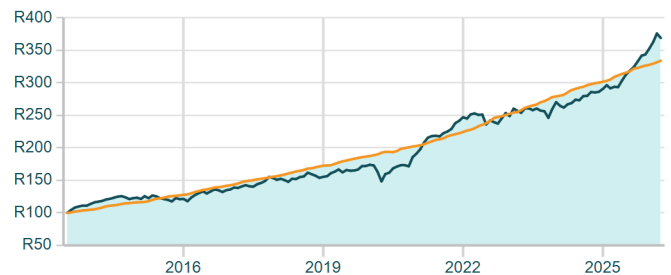
JD SPORTS FASHION	1.3%
NUTRIEN	1.1%
MEDTRONIC PLC	1.1%
BODYCOTE	1.1%
KONINKLUKE PHILIPS	1.1%

## Portfolio returns

	Portfolio (gross)	Benchmark
Inception	10.8%	8.7%
10 years	11.2%	8.0%
5 years	11.3%	10.8%
1 year	25.6%	16.0%
Year to date	4.6%	-1.7%
3 months	4.6%	-1.7%
1 month	-1.8%	-6.0%

\*Benchmark returns are shown for comparison with gross portfolio returns

## Cumulative performance of R100 investment since inception



<b>Portfolio</b>	Today's value since inception <b>R 369.21</b>
<b>Headline CPI + 5%</b>	Today's value since inception <b>R 334.44</b>

**Risk stats (over 3 years)**

	Portfolio	Benchmark		Portfolio	Benchmark
<b>Standard deviation</b> How much returns vary around the average Higher = more volatility; lower = more stability.	6.8%	6.6%	<b>Maximum drawdown</b> Largest peak-to-trough decline. Lower = smaller losses; higher = deeper drops.	5.6%	6.0%
<b>Sharpe ratio</b> Return earned for the risk taken. Higher = better risk-adjusted performance.	0.8	0.7	<b>Months with positive return (%)</b> Percentage of months with positive returns. Higher = more frequent positive months.	69.4%	75.0%

**Benchmark composition**

<b>Combined</b> 100% South African - Multi Asset - High Equity - ASISA Category Average
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- All holdings information is based on latest available data.

**Responsible invested**



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**Legal details**

<b>Company registration number:</b> 1997/000595/06
<b>Long Term Insurance Act number:</b> 00018/001
The complaints policy and conflict of interest management policy is available on our website: <a href="http://www.alexforbes.com">www.alexforbes.com</a>