Riyad Monthly Distributions Multi Asset Fund

Quarterly Report

December 2025

Riyad Capital الرياض المالية

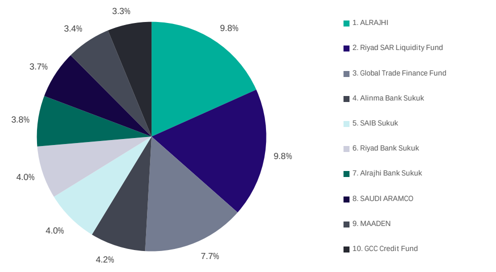
Fund Objective

An open-ended public fund that aims to distribute income on a monthly basis by investing in a Shariah-compliant, diversified, multi-asset portfolio.

Fund Information

Start Date	30 December 2024	
Offering Unit Price	10.0000	
Size	255,237,401.32	
Type	Multi Asset - Shariah Compliant	
Currency	Saudi Riyal (SAR)	
Level of Risk	High Risk	
Benchmark	S&P40%-SIBOR6M 25%-SIBOR3M 25%-SIBOR1M 10%	
Number of Distributions	Monthly	
Management Fee % (Fund | Invested Funds)	1.00 | 1.00	
Investment Advisor / Fund Sub-Manager	--	
Weighted Average Number of Days	--	
Total Expense Ratio	1,005,801.37	0.392%
Borrowing Percentage	--	--
Dealing Expenses	31,636.84	0.012%
Fund Manager Investment	--	--

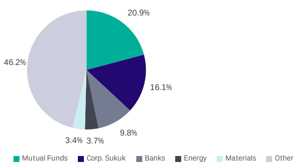
Top 10 Holdings



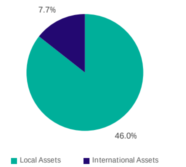
Price & Units Information

Unit Price	9.3548
Price Change (vs. last quarter)	-3.98%
Total Fund Units	27,232,352.52
Total Net Assets	254,752,300.81
P/E Ratio	--

Asset (Sector) Allocation



Geographical Distribution



Fund Ownership Investments

Full Ownership	100.00%
Usufruct Right	--

Cumulative Returns (%)

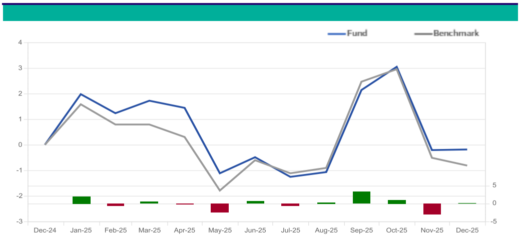
	3 Months	YTD	1 Year	3 Years	5 Years
Fund	-2.28	-0.20	-0.20	--	--
Benchmark	-3.20	-0.84	-0.84	--	--
Difference (Excess)	0.93	0.64	0.64	--	--

Performance & Risk Measures

Measure	3 Months	YTD	1 Year	3 Years	5 Years
1. Standard Deviation	1.74%	5.78%	5.78%	--	--
2. Sharpe Ratio	-1.90	-0.80	-0.80	--	--
3. Tracking Error	0.10%	1.27%	1.27%	--	--
4. Beta	0.99	0.95	0.95	--	--
5. Alpha	0.31%	0.60%	0.60%	--	--
6. Information Ratio	7.87	0.48	0.48	--	--

Note: Formula for each measure is provided below.

Fund Performance vs. Benchmark



Fund Distributions

Ex-Date	Distribution % of NAV	Distribution per Unit	Entitled No. of Units	Total Distribution
12/29/2025	0.5833%	0.05457	27,256,913.46	1,487,395.37
11/27/2025	0.5833%	0.05488	27,411,166.81	1,504,314.83
10/30/2025	0.5833%	0.05701	26,158,490.96	1,517,666.52

Formula of each measure:

(1) $s = \sqrt{\frac{n\sum_{i=1}^{n} r_i^2 - \left(\sum_{i=1}^{n} r_i\right)^2}{n^2 - n}}$ (2) $SR = \frac{r_p - r_f}{\sigma_p}$ (3) $\sigma = \sqrt{\frac{n\sum_{i=1}^{n} r_i^2 - \left(\sum_{i=1}^{n} r_i\right)^2}{n^2}}$ (4) $\beta = \frac{Cov\,(r_p, r_b)}{Var\,(r_b)}$ (5) $\alpha_j = r_i - [r_f + \beta * (r_b - r_f)]$ (6) $IR = \frac{E(r_p - r_b)}{\sigma_{excess}}$

n: number of return periods in sample | r_i: return for a specific period i | r_p (r_b): average annual portfolio (benchmark) return | r_f: average annual risk-free rate | σ: annualized standard deviation | σ_{excess}: annualized standard deviation of the portfolio's excess return | β: portfolio's beta relative to the market.

Disclaimer

Contact Details

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