Riyad SAR Liquidity Fund

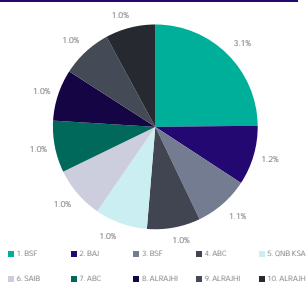الرياض المالية
Riyad Capital

Fund Objective

An open-ended public fund that invests in money market instruments that comply with the Shariah standards with the aim of capital preservation.

Fund Information

Start Date	27 October 2024
Offering Unit Price	10.0000
Size	6,296,180,872.32
Type	Money Market - Shariah Compliant
Currency	Saudi Riyal (SAR)
Level of Risk	Low Risk
Benchmark	SAIBID ONE MONTH

Number of Distributions	--	
Management Fee % (Fund | Invested Funds)	0.5 | 0.5	
Investment Advisor / Fund Sub-Manager	--	
Weighted Average Number of Days	89	
Total Expense Ratio	7,688,244.62	0.137%
Borrowing Percentage	--	--
Dealing Expenses	--	--
Fund Manager Investment	477,573,162.76	7.601%
Distributed Profits	--	--

Price & Units Information

Unit Price	10.6322
Price Change (vs. last quarter)	1.29%
Total Fund Units	590,971,085.24
Total Net Assets	6,283,337,230.65
P/E Ratio	--

Fund Ownership Investments

Full Ownership	100.00%
Usufruct Right	--

Top 10 Holdings

3.1%
1.0%
1.0%
1.0%
1.0%
1.0%
1.0%
1.0%
1.0%
1.0%
1.2%
1.1%

- 1. BSF
- 2. BAJ
- 3. BSF
- 4. ABC
- 5. QNB KSA
- 6. SAIB
- 7. ABC
- 8. ALRAJHI
- 9. ALRAJHI
- 10. ALRAJHI

Asset Class Allocation

12.4%

87.6%

- Murabaha
- Other

Credit Rating Information

#	Instrument / Holding Rating	Date	Agency	Issuer Rating	Agency
1	A-	29-03-23	S&P	--	--
2	A-	17-04-23	Fitch	--	--
3	A-	29-03-23	S&P	--	--
4	BBB-	11-08-21	S&P	--	--
5	Aa3	16-05-16	Moody's	--	--
6	A-	17-04-23	Fitch	--	--
7	BBB-	11-08-21	S&P	--	--
8	A	18-03-25	S&P	--	--
9	A	18-03-25	S&P	--	--
10	A	18-03-25	S&P	--	--

Date format: DD-MM-YY

Geographical Distribution

14.0%

86.0%

- Local Assets
- International Assets

Cumulative Returns (%)

	3 Months	YTD	1 Year	3 Years	5 Years
Fund	1.29	6.15	6.15	--	--
Benchmark	1.15	5.21	5.21	--	--
Difference (Excess)	0.14	0.95	0.95	--	--

Performance & Risk Measures

Measure	3 Months	YTD	1 Year	3 Years	5 Years
1. Standard Deviation	0.01%	0.74%	0.74%	--	--
2. Sharpe Ratio	36.92	2.39	2.39	--	--
3. Tracking Error	0.00%	0.74%	0.74%	--	--
4. Beta	0.81	0.44	0.44	--	--
5. Alpha	0.12%	3.83%	3.83%	--	--
6. Information Ratio	33.96	1.23	1.23	--	--

Note: Formula for each measure is provided below.

Fund Performance vs. Benchmark
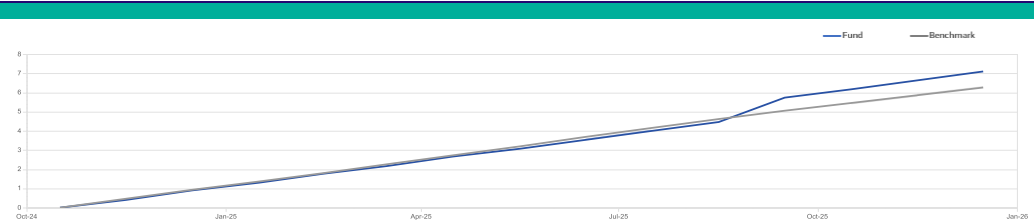
— Fund   — Benchmark

Formula of each measure:

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

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.

Contact Details

Riyad Capital Head Office | 3128 Financial Boulevard, 6671 Al Aqeeq Dist., Riyadh 13519, Kingdom of Saudi Arabia. | Tel: 920012299 | Email address: ask@riyadcapital.com | http://www.riyadcapital.com/en/