Riyad Capital

Riyad SAR Diversified Trade Fund

The objective of the fund	Date
It is an open public debt instrument fund that invests in debt instruments that are compatible with Sharia controls approved by the Sharia Board,	9/30/2025

Definitions	
Standard Deviation	Most of the time the fund's monthly average return will fluctuate, at least, by this number
Sharpe Ratio	It determines the reward per unit of risk taken by the fund
Tracking Error	Measure of how closely a portfolio follows its benchmark
Beta	Risk relative to benchmark index
Alpha	Difference between the fund's actual returns and the expected returns given its risk
Information Ratio	The risk adjusted Excess return, shows manager's skill

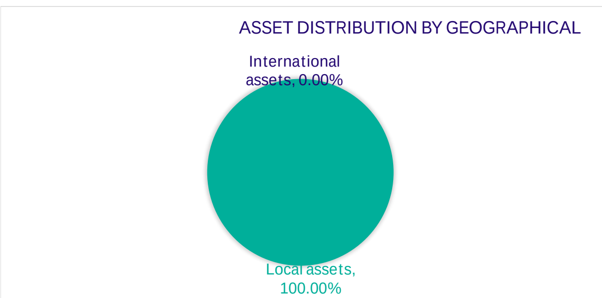
Price information as at the end of the quarter :	
Unit Price	1,860.76
Change in unit price (compared to the prevoius quarter)	0.50%
Total units of the fund	2,592,417.30
Total Net Assets	4,823,878,825.63
P/E ration	-

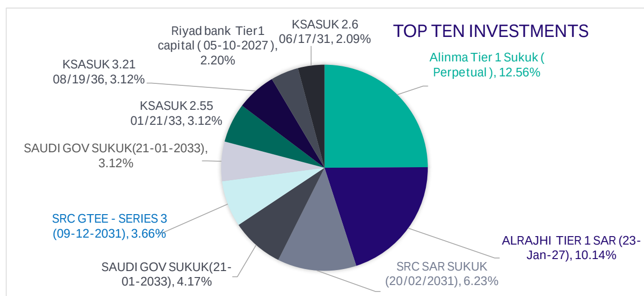
Details of the fund`s ownership investments	
Full Ownership	100%
Usufruct right	-

Fund Information	
Fund start date	5/24/1999
Unit Price upon offering	1000
Size of the fund	4,824,273,880.73
Type of fund	The Riyad Diversified Trading Fund in Riyals is an open public debt instrument fund that invests in debt instruments that are compatible with Sharia regulations.
Currency of the fund	Riyal Saudi
Level of risk	Low to medium risk
Benchmark	The fund manager will measure its performance compared to the performance of the benchmark, which is the price of the interbank financing cost in Saudi riyals for a period of 3 months.
Number of distributions	N/A
Percentage of fees for the management of the invested funds	0.50
The investment advisor and fund sub-manager	N/A
The number of days of the weighted average	1060

Fund information as at the end of quarter :

Item	Value	%
Total Expense Ratio	8,719,367.03	0.179%
Borrowing percentage	-	0.000%
Dealing expenses	-	0.000%
Investment of the fund manager	522,656,938.61	10.835%
Distributed profits	-	0.000%





Counterparty Name	Top Ten Credit Rating	Name of Credit Ra	Date of rating	Issuare Name & His credit rating	Credit Agency & Date
Alinma Tier 1 Sukuk (Perpetual)	A-	S&P LT LC	07/31/2024	Alinma Bank (A-)	Fitch 12/16/2024
ALRAJHI TIER 1 SAR (23-Jan-27)	A	S&P LT LC	03/18/2025	AlRajhi Bank (A)	S&P 03/18/2025
SRC SAR SUKUK (20/02/2031)	A	S&P	03/18/2025	The Saudi Real Estate Refinance(A)	S&P 03/18/2025
SAUDI GOV SUKUK(21-01-2033)	Aa3	Moody's	11/22/2024	Saudi Government (A+)	Fitch 25/07/2025
SRC GTEE - SERIES 3 (09-12-2031)	A	S&P LT LC	03/18/2025	The Saudi Real Estate Refinance(A)	S&P 03/18/2025
SAUDI GOV SUKUK(21-01-2033)	Aa3	Moody's	11/22/2024	Saudi Government (A+)	Fitch 25/07/2025
KSASUK 2.55 01/21/33	A+	Fitch	5/4/2023	Saudi Government (A+)	Fitch 25/07/2025
KSASUK 3.21 08/19/36	Aa3	Moody's	11/22/2024	Saudi Government (A+)	Fitch 25/07/2025
Riyad bank Tier1 capital (05-10-2027)	A	S&P LT LC	03/18/2025	Riyad Bank (A-)	Fitch 12/16/2024
KSASUK 2.6 06/17/31	A+	Fitch	5/4/2023	Saudi Government (A+)	Fitch 25/07/2025

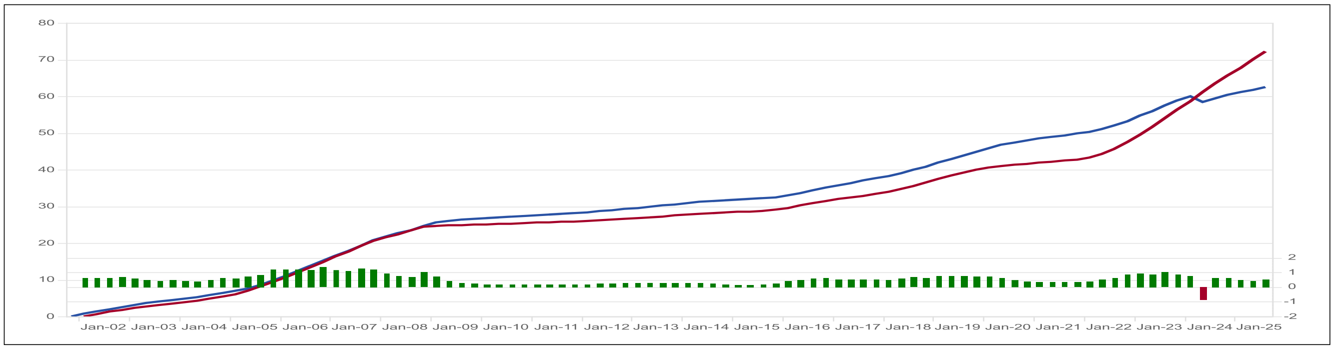
Return (cumulative)

Item	Return of 3 Months	Return YTD	Return of one year	Return Three years	Return Five years
Fund Performance	0.50	1.33	1.92	6.91	10.24
Benchmark Performance	1.31	4.00	5.42	18.38	21.94
Performance difference	(0.81)	(2.67)	(3.50)	(11.47)	(11.70)

Performance & Risk

Performance & Risk standards	3 Months	YTD	One year	Three years	Five years
Standard Deviation	0.03	0.03	0.12	0.94	0.74
Sharpe Ratio	(19.18)	(57.76)	(21.58)	(2.90)	(1.53)
Tracking Error	0.03	0.04	0.12	0.95	0.89
Beta	1.17	(0.34)	1.05	(0.76)	0.17
Alpha	(0.34)	0.29	(3.62)	6.71	1.28
Information Ratio	(28.14)	(26.83)	(28.25)	(3.65)	(2.31)

Measure	Formula
Standard Deviation	$s = \sqrt{\frac{n\sum_{i=1}^{n} ri^2 - (\sum_{i=1}^{n} ri)^2}{n^2 - n}}$
Sharpe Ratio	$SR = \frac{r_p - r_f}{\sigma p}$
Tracking Error	$\sigma = \sqrt{\frac{n\sum_{i=1}^{n} ri^2 - (\sum_{i=1}^{n} ri)^2}{n^2}}$
Beta	$\beta = \frac{Cov\,(r_p, r_b)}{Var\,(r_b)}$
Alpha	$\alpha j = ri - [rf + \beta * (rb - rf)]$
Information Ratio	$IR = \frac{E(r_p - r_b)}{\sigma_{excess}}$



Disclaimer

Past performance is neither an indication nor a guarantee of future returns. The value of units and income from them can go up or down , investors may receive less than what they have originally invested. Additionally, fees charged on funds and currency exchange rates may have additional adverse effects. Investors should consider their individual. and financail situation prior to entering into a specific product/fund and should seek advice from investment and legal professionals. Detailed and specific conformation related to the product is provided in the terms and conditions , applicable to the fund which should be read and understood prior to entering into it.

Contact Details

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