

Riyad Income Fund



December-25

Fund Facts

| | |
|------------------|--|
| Fund Type | Equity |
| Shariah Status | Shariah Compliant |
| Fund Currency | SAR |
| NAV | 8.75 |
| Fund Size (AuMs) | 29.53 |
| Inception Date | Mar-14 |
| Benchmark | Ideal Ratings - Riyad Income Shariah Index |

Trading Information

| | |
|-------------------|-------------------|
| Bloomberg Ticker: | RIYINCM AB Equity |
| Tadawul Ticker: | 001054 |

Administrative

| | |
|-----------------------------|-----------------|
| Initial/Minimum Balance | SAR 5,000 |
| Min Subscription/Redemption | SAR 100 |
| Valuation/Dealing Days | Sun to Thu |
| Settlement In | 3 Business Days |
| Management Fee | 1.50% |
| Subscription Fee | 1.00% |
| Expense ratio | 0.17% |

Risk Profile



Fund Investment Objective

The Fund aims to achieve capital growth by focusing its investments in shares of local companies that's pay dividends with strong financial position in the market. Which is suitable for the kind of investors who are seeking for receiving dividends on a regular basis.

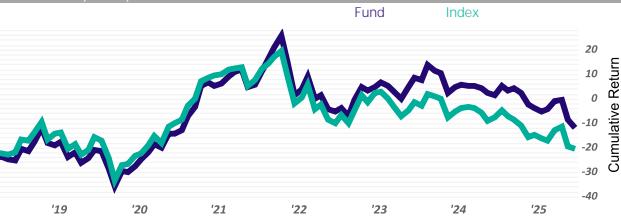
*Not annualized if less than one year

| Short Term Return* | 1 Month | 3 Months | 6 Months | 9 Months | YTD |
|--------------------|---------|----------|----------|----------|-----------------|
| Fund | -3.61% | -11.12% | -8.64% | -15.84% | -13.19% |
| Benchmark | -1.14% | -9.08% | -6.90% | -12.95% | -14.21% |
| Calendar Returns | 2025 | 2024 | 2023 | 2022 | 2021 |
| Fund | -13.19% | -6.82% | 14.90% | -10.54% | 23.61% |
| Benchmark | -14.21% | -6.27% | 9.59% | -16.22% | 19.73% |
| Annualized Return | 1 Year | 3 Years | 5 Years | 10 Years | Since Inception |
| Fund | -13.19% | -2.41% | 0.55% | 1.78% | -1.14% |
| Benchmark | -14.21% | -4.13% | -2.44% | 0.81% | -2.03% |
| Cumulative Return | | | | | |
| Fund | -13.19% | -7.06% | 2.78% | 19.34% | -12.55% |
| Benchmark | -14.21% | -11.88% | -11.61% | 8.45% | -21.42% |

Statistical Analysis

| | 1 Year | 3 Years | 5 Years | 10 Years | Since Inception |
|--------------------|--------|---------|---------|----------|-----------------|
| Excess Return | 1.03% | 1.72% | 2.99% | 0.97% | 0.90% |
| Alpha | -1.82% | 1.15% | 3.00% | 1.02% | 0.57% |
| Beta | 0.80 | 0.85 | 0.96 | 0.90 | 0.86 |
| Standard Deviation | 11.26% | 11.56% | 14.38% | 15.32% | 15.96% |
| Sharpe Ratio | -1.55 | -0.64 | -0.19 | -0.03 | -0.19 |
| Information Ratio | 0.17 | 0.35 | 0.66 | 0.20 | 0.14 |
| Tracking Error | 5.71% | 4.84% | 4.49% | 4.72% | 6.03% |

Since inception performance



TOP 10 Holdings

| | |
|--|--|
| United International Transportation Co. Ltd. 2.60% | |
| Jarir Marketing Co. 4.41% | |
| Dr. Sulaiman Al-Habib Medical Services Group Co. 4.87% | |
| SABIC Agri-Nutrients Co. 5.19% | |
| Almarai Company 5.39% | |
| Saudi Basic Industries Corp. 6.39% | |
| Allina Bank 8.70% | |
| Etihad Etisalat Co. 9.40% | |
| Saudi Telecom Co. 14.18% | |
| Saudi Arabian Oil Co. 15.26% | |

Sector allocation



- Telecommunication Services 23.58%
- Materials 18.27%
- Energy 15.26%
- Banks 8.70%
- Health Care Equipment & Services 7.48%
- Consumer Discretionary Distribution & Retail 6.37%
- Food Beverage & Tobacco 5.39%
- Transportation 4.50%
- [Cash] 3.73%
- Real Estate Management & Development 2.78%

GIPS Compliant

Riyad Capital claims compliance with the Global Investment Performance Standards (GIPS®). GIPS® is a registered trademark of CFA Institute. CFA Institute does not endorse or promote this organization, nor does it warrant the accuracy or quality of the content contained herein. The expense ratio includes admin fees, advertising fee, Audit fee, Custody fee, management fee, audit fee, Same fees, Transaction fees, VAT fees, Tadawul fees, And ZAKAT.



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