

Riyad Income Fund



December-25

Fund Facts	
Fund Type	Equity
Shari'ah Status	Shariah Compliant
Fund Currency	SAR
NAV	8.75
Fund Size (AuMs)	29.53
Inception Date	Mar-14
Benchmark	Ideal Ratings - Riyadh 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

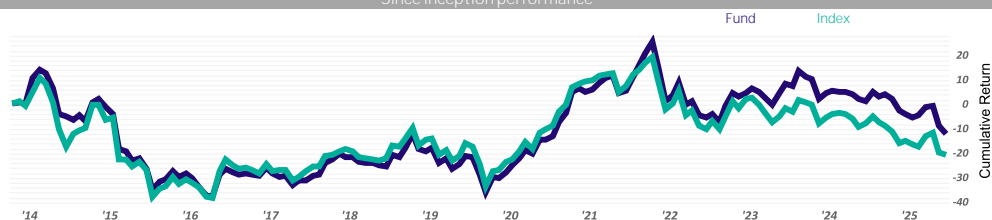


Fund Investment Objective

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 .

Performance in Fund Currency (Net Return)					
*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	1 Year	3 Years	5 Years	10 Years	Since Inception
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%

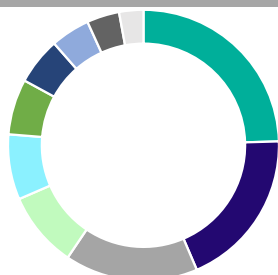
Since inception performance



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%
Alinma 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

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Disclaimer

