

Riyad Emaar Fund



December-25

Fund Facts	
Fund Type	Equity
Shar'iah Status	Shariah Compliant
Fund Currency	SAR
NAV	22.66
Fund Size (AuMs)	32.94
Inception Date	Dec-09
Benchmark	Ideal Ratings - Riyad Emaar Shariah Index

Trading Information	
Bloomberg Ticker:	ALEMAAR AB Equity
Tadawul Ticker:	001051

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	1.75%
Subscription Fee	1.00%
Expense ratio	0.20%

Expense ratio

0.25%

Risk Profile

Low Risk

Meduim Risk

High Risk

1

2

3

4

5

6

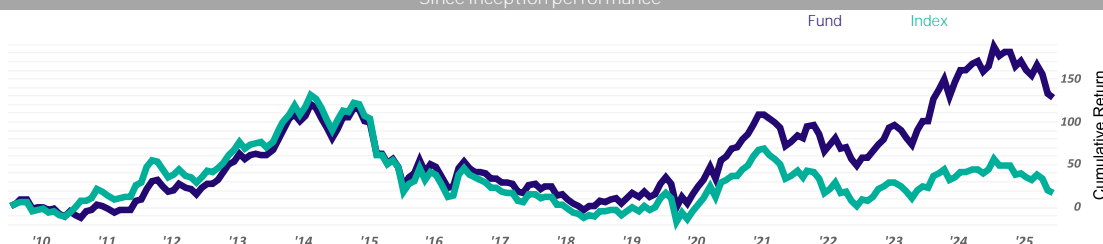
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Fund Investment Objective

The Fund aims to achieve long-term capital growth within a high risk environment through investing primarily in stocks of listed Saudi companies engaged in building, construction, real estate and cement, in addition to other companies engaged in similar activities.

Performance in Fund Currency (Net Return)					
Short Term Return*	1 Month	3 Months	6 Months	9 Months	YTD
Fund	-1.97%	-14.09%	-15.80%	-18.99%	-13.46%
Benchmark	-2.74%	-16.13%	-17.14%	-22.14%	-19.52%
Calendar Returns	2025	2024	2023	2022	2021
Fund	-13.46%	32.12%	34.99%	-16.09%	10.83%
Benchmark	-19.52%	15.76%	23.10%	-25.94%	4.24%
Annualized Return	1 Year	3 Years	5 Years	10 Years	Since Inception
Fund	-13.46%	15.57%	7.50%	4.48%	5.24%
Benchmark	-19.52%	4.67%	-2.40%	-2.29%	0.95%
Cumulative Return					
Fund	-13.46%	54.34%	43.53%	55.03%	126.64%
Benchmark	-19.52%	14.69%	-11.46%	-20.70%	16.44%
Statistical Analysis					
	1 Year	3 Years	5 Years	10 Years	Since Inception
Excess Return	6.06%	10.89%	9.90%	6.77%	4.29%
Alpha	6.56%	10.58%	10.05%	6.54%	4.39%
Beta	0.97	1.00	0.96	0.92	0.90
Standard Deviation	16.16%	17.98%	18.35%	22.10%	20.76%
Sharpe Ratio	-1.09	0.59	0.23	0.10	0.19
Information Ratio	2.44	2.16	2.21	1.57	0.68
Tracking Error	2.38%	4.97%	4.44%	4.30%	6.46%

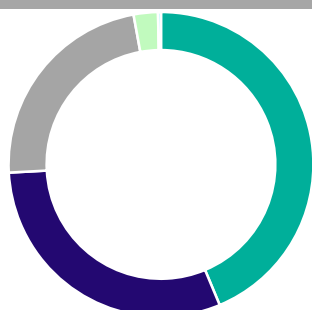
Since inception performance



TOP 10 Holdings

Qassim Cement Co.	3.15%
Riyadh Cement Co.	3.34%
Makkah Construction & Development Co.	3.74%
Retal Urban Development Company	3.83%
Yamamah Saudi Cement Co.	5.84%
Al-Babtain Power & Telecommunication Co.	6.09%
Umm Al Qura for Development and Construction Company	6.87%
Jabal Omar Development Co.	6.98%
Dar Al Arkan Real Estate Development Co.	7.14%
Electrical Industries Co.	12.29%

Sector allocation



- Real Estate Management & Development 43.71%
- Materials 30.44%
- Capital Goods 22.97%
- [Cash] 2.58%
- [Unassigned] 0.31%

GIPS Compliant

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The expense ratio includes admin fees, advertising fee, Audit fee, Custody fee, management fee, audit fee, Sama fees, Transaction fees, VAT fees, Tadawul fees. And ZAKAT.



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