

# Riyad Balanced Income Fund



July-25

## Fund Facts

Fund Type	Equity
Shari'ah Status	Shariah Compliant
Fund Currency	SAR
NAV	27.73
Fund Size (AuMs)	44.75
Inception Date	Mar-05
Benchmark	Riyad Income Shariah BM - Ideal Ratings 50% + SIBID 6M 50%

## Trading Information

Bloomberg Ticker:	RIYBLNC AB Equity
Tadawul Ticker:	001025

## Administrative

Initial/Minimum Balance	SAR	5,000
Min Subscription/Redemption	SAR	1,000
Valuation/Dealing Days	Sun to Thu	
Settlement In	3 Business Days	
Management Fee		1.25%
Subscription Fee		1.00%
Expense ratio		0.17%

## Risk Profile



## Fund Investment Objective

The Fund aims to provide long-term capital growth through investing in listed Saudi stocks, within the criteria set by Sharia Committee, in addition to Murabaha and Sukuks or the existing funds of Riyadh Capital which are fully compliant to Sharia criteria.

\*Not annualized if less than one year

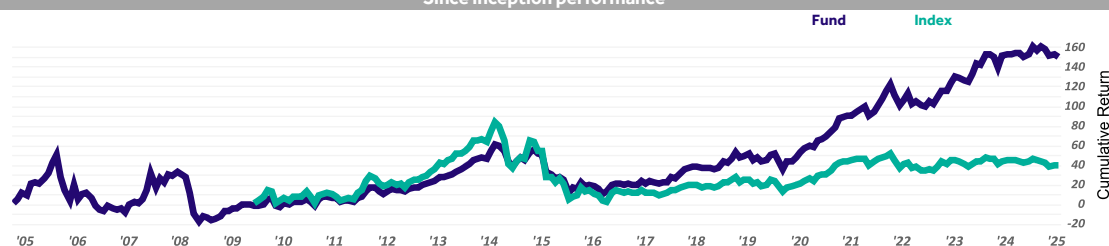
## Performance in Fund Currency (Net Return)

Short Term Return*	1 Month	3 Months	6 Months	9 Months	YTD
Fund	-1.35%	-3.02%	-4.12%	-1.66%	-1.13%
Benchmark	-0.65%	-2.38%	-4.80%	-3.67%	-3.34%
Calendar Returns	2024	2023	2022	2021	2020
Fund	4.01%	21.64%	2.84%	17.26%	10.27%
Benchmark	-0.15%	7.75%	-6.62%	10.13%	4.07%
Annualized Return	1 Year	3 Years	5 Years	10 Years	Since Inception
Fund	-1.25%	6.71%	10.38%	5.20%	5.13%
Benchmark	-3.86%	-0.31%	2.91%	-1.08%	1.38%
Cumulative Return	1 Year	3 Years	5 Years	10 Years	Since Inception
Fund	-1.25%	21.51%	63.83%	66.01%	177.29%
Benchmark	-3.85%	-0.86%	15.40%	-10.30%	32.12%

## Statistical Analysis

	1 Year	3 Years	5 Years	10 Years	Since Inception
Excess Return	2.61%	7.02%	7.47%	6.28%	3.75%
Alpha	3.14%	7.23%	6.94%	6.22%	5.70%
Beta	1.10	1.23	1.14	0.88	0.81
Standard Deviation	5.00%	8.29%	8.80%	10.41%	14.61%
Sharpe Ratio	-1.20	0.23	0.84	0.30	0.20
Information Ratio	0.95	1.97	2.04	1.41	1.12
Tracking Error	2.63%	3.52%	3.62%	4.43%	5.13%

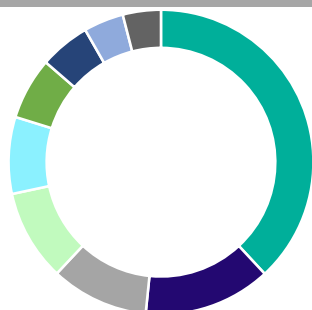
## Since inception performance



## TOP 10 Holdings

Jarir Marketing Co.	3.40%
Almarai Company	3.91%
Alinma Bank	3.94%
Etihad Etisalat Co.	4.62%
Saudi Arabian Oil Co.	7.17%
JAZRASD2	7.20%
Inmasuk	7.20%
Saudi Telecom Co.	7.94%
Al Rajhi Banking & Investment Corporation Saudi Joint Stock Corp.	3.5% Perp 9.60%
ACWASUK8	9.60%

## Sector allocation



[Unassigned]	35.39%
Telecommunication Services	12.57%
Materials	9.63%
Energy	9.00%
Transportation	7.57%
Food Beverage & Tobacco	6.11%
Consumer Discretionary Distribution & Retail	4.97%
Banks	3.94%
Health Care Equipment & Services	3.75%

## 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, Sama fees, Transaction fees, VAT fees, Tadawul fees. And ZAKAT.



Disclaimer