

Riyad Balanced Income Fund



June-26

Fund Facts	
Fund Type	Equity
Shari'ah Status	Shariah Compliant
Fund Currency	SAR
NAV	27.64
Fund Size (AuMs)	33.24
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 100
Valuation/Dealing Days	Sun to Thu
Settlement In	3 Business Days
Management Fee	1.25%
Subscription Fee	1.00%
Expense ratio	0.17%



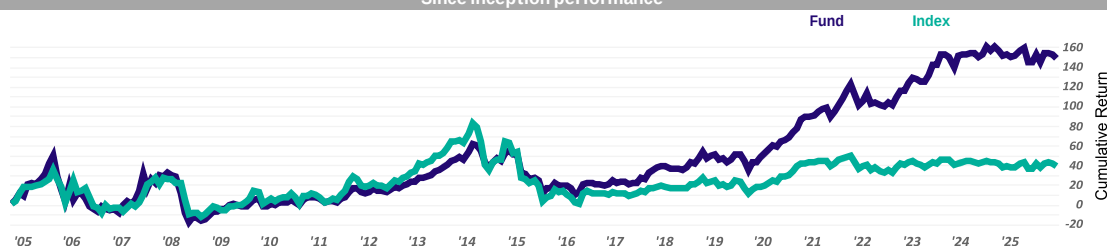
Fund Investment Objective

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 Riyad 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	-1.48%	-2.21%	1.90%	-2.99%	1.90%
Benchmark	-1.36%	-1.72%	2.70%	-1.32%	2.70%
Calendar Returns	2025	2024	2023	2022	2021
Fund	-3.28%	4.01%	21.64%	2.84%	17.26%
Benchmark	-4.67%	-0.23%	7.87%	-6.66%	10.09%
Annualized Return	1 Year	3 Years	5 Years	10 Years	Since Inception
Fund	-1.67%	3.62%	5.61%	7.62%	4.89%
Benchmark	0.60%	-0.84%	-0.46%	2.07%	1.74%
Cumulative Return					
Fund	-1.67%	11.25%	31.38%	108.39%	176.41%
Benchmark	0.60%	-2.51%	-2.30%	22.72%	44.42%
Statistical Analysis					
	1 Year	3 Years	5 Years	10 Years	Since Inception
Excess Return	-2.26%	4.46%	6.07%	5.55%	3.14%
Alpha	-0.19%	0.39%	0.51%	5.50%	3.76%
Beta	1.06	1.19	1.19	1.02	0.64
Standard Deviation	8.86%	8.20%	9.15%	9.03%	14.42%
Sharpe Ratio	-0.75	-0.24	0.11		
Information Ratio	-1.00	1.25	1.72	1.43	0.23
Tracking Error	0.63%	1.01%	1.01%	1.12%	3.54%

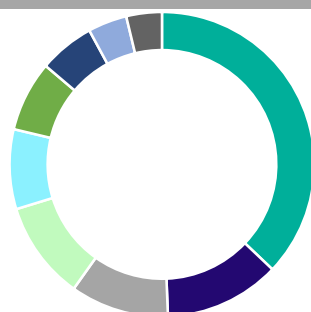
Since inception performance



TOP 10 Holdings

Etihad Etisalat Co. 3.44%	
Alinma Bank 3.58%	
Almarai Company 3.90%	
Jarir Marketing Co. 4.69%	
Saudi Telecom Co. 6.42%	
Saudi Arabian Oil Co. 7.98%	
Al Rajhi Bank 8.01%	
JAZIRA82 9.04%	
Al Rajhi Bank 3.5% Perp 12.05%	
ACWASK10 12.05%	

Sector allocation



- Sukuk 34.99%
- Banks 11.58%
- Telecommunication Services 9.86%
- [Cash] 9.84%
- Energy 7.98%
- Consumer Discretionary Distribution & Retail 7.04%
- Materials 5.57%
- Food Beverage & Tobacco 3.90%
- Health Care Equipment & Services 3.56%

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

