

Riyad American Equity Fund



December-25

Fund Facts	
Fund Type	Equity
Shari'ah Status	Conventional
Fund Currency	US Dollar (USD)
NAV	181.07
Fund Size (AuMs)	5.47
Inception Date	May-92
Benchmark	S&P 500 Index

Trading Information	
Bloomberg Ticker:	RIYAMER AB Equity
Tadawul Ticker:	001004

Administrative	
Initial/Minimum Balance	\$2,500.00
Min Subscription/Redemption	\$30.00
Valuation/Dealing Days	Mon, Tue & Wed
Settlement In	5 Business Days
Management Fee	1.15%
Subscription Fee	2.00%
Expense ratio	0.18%

Risk Profile

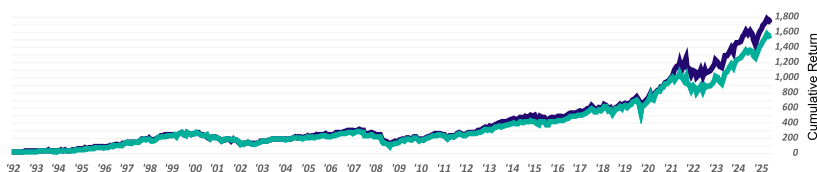


Fund Investment Objective

The Fund invests its assets completely in a portfolio of American Stocks sub-managed by Columbia Threadneedle. The fund aims to provide long-term capital growth within a high risk environment through investing its assets primarily in American stocks.

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	1.57%	3.11%	10.59%	17.60%	11.90%	
Benchmark	0.48%	2.35%	10.32%	19.84%	16.39%	
Calendar Returns	2025	2024	2023	2022	2021	
Fund	11.90%	21.59%	24.53%	-14.39%	39.59%	
Benchmark	16.39%	23.01%	26.39%	-21.07%	28.43%	
Annualized Return	1 Year	3 Years	5 Years	10 Years	Since Inception	
Fund	11.90%	19.21%	15.15%	12.75%	9.00%	
Benchmark	16.39%	21.86%	12.90%	12.74%	8.70%	
Cumulative Return						
Fund	11.90%	69.42%	102.48%	231.97%	1710.66%	
Benchmark	16.39%	80.94%	83.43%	231.76%	1553.42%	
Statistical Analysis						
	1 Year	3 Years	5 Years	10 Years	Since Inception	
Excess Return	-4.49%	-2.64%	2.25%	0.01%	0.29%	
Alpha	-5.21%	-2.04%	3.25%	0.75%	0.83%	
Beta	1.10	0.99	0.92	0.94	0.96	
Standard Deviation	11.59%	11.68%	14.44%	15.14%	15.25%	
Sharpe Ratio	0.65	1.21	0.82	0.69	0.43	
Information Ratio	-1.33	-0.94	0.31	0.00	0.08	
Tracking Error	3.24%	2.78%	7.29%	5.34%	5.08%	

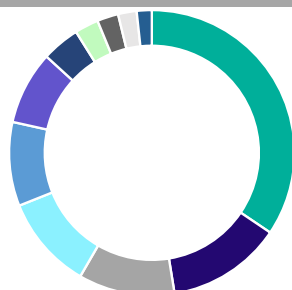
Since inception performance



TOP 10 Holdings

Chevron Corporation	1.90%
Bristol-Myers Squibb Company	2.00%
Broadcom	2.30%
Visa Inc.	2.60%
Amazon	3.50%
Meta Platforms	3.90%
Microsoft	5.70%
Apple Inc	6.20%
Alphabet Inc	7.00%
NVIDIA	9.30%

Sector allocation



Information Technology	34.40%
Financials	13.00%
Communication Services	10.90%
Consumer Discretionary	10.60%
Health Care	9.50%
Industrials	8.30%
Consumer Staples	4.30%
Energy	2.70%
Utilities	2.40%
Materials	2.10%
Real Estate	1.70%

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.

Disclaimer

