

Riyad Income Fund



August-26

Fund Facts

Fund Type	Equity
Shari'ah Status	Shariah Compliant
Fund Currency	SAR
Unit Price	9.10
Fund Size (AuMs, mn)	30.50
Inception Date	Mar-14
Benchmark	Ideal Ratings - Riyad 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	0.20%	

Risk Profile



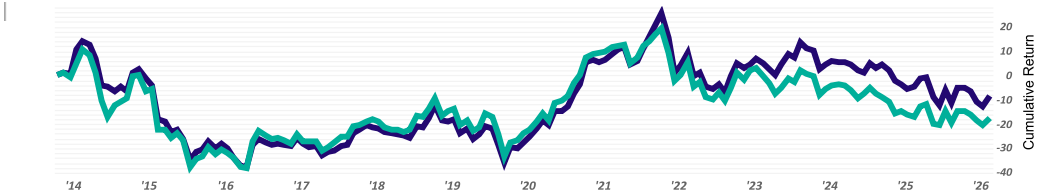
Fund Investment Objective

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

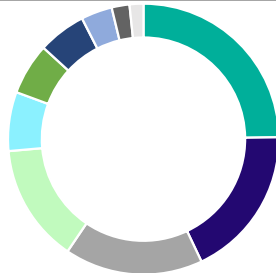
Short Term Return*	1 Month	3 Months	6 Months	9 Months	YTD
Fund	4.94%	-1.95%	3.01%	0.34%	4.09%
Benchmark	3.85%	-1.61%	2.80%	2.95%	4.13%
Calendar Returns	2025	2024	2023	2022	2021
Fund	-13.19%	-6.82%	14.90%	-10.54%	23.61%
Benchmark	-14.21%	-6.27%	9.59%	-16.22%	19.73%
Annualized Return	1 Year	3 Years	5 Years	10 Years	Since Inception
Fund	-4.10%	-4.51%	-3.43%	3.31%	-0.76%
Benchmark	-0.11%	-6.16%	-5.88%	2.26%	-1.60%
Cumulative Return	1 Year	3 Years	5 Years	10 Years	Since Inception
Fund	-4.10%	-12.93%	-16.00%	38.53%	-8.97%
Benchmark	-0.11%	-17.36%	-26.13%	25.06%	-18.17%
Statistical Analysis	1 Year	3 Years	5 Years	10 Years	Since Inception
Excess Return	-3.99%	1.65%	2.45%	1.05%	0.85%
Alpha	-3.99%	1.22%	2.33%	1.22%	0.60%
Beta	0.96	0.91	0.95	0.92	0.87
Standard Deviation	16.39%	12.50%	14.52%	15.06%	15.98%
Sharpe Ratio	-0.50	-0.74	-0.50	0.06	-0.17
Information Ratio	-1.01	0.36	0.55	0.23	0.14
Tracking Error	3.80%	4.47%	4.42%	4.53%	5.90%



TOP 10 Holdings

SABIC Agri-Nutrients Co.	2.96%
Jarir Marketing Co.	4.32%
Dr. Sulaiman Al-Habib Medical Services Group Co.	4.70%
Saudi Basic Industries Corp.	4.88%
Almarai Company	6.13%
Etihad Etisalat Co.	6.62%
Alinma Bank	7.25%
Saudi Telecom Co.	9.83%
Al Rajhi Bank	15.12%
Saudi Arabian Oil Co.	15.57%

Sector allocation



Banks	24.69%
Energy	18.11%
Telecommunication Services	16.45%
Materials	14.07%
Health Care Equipment & Services	7.02%
Food Beverage & Tobacco	6.13%
Consumer Discretionary Distribution & Retail	5.70%
Capital Goods	3.70%
Insurance	2.12%
Real Estate Management & Development	1.64%

GIPS Compliant

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Disclaimer

