Riyad Income Fund

October-26

Fund Facts

Fund Type	Equity
Shari'ah Status	Shariah Compliant
Fund Currency	SAR
Unit Price	8.29
Fund Size (AuMs, mln)	27.91
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%

Risk Profile

Low Risk — Meduim Risk — High Risk

1 2 3 4 5 **6** 7

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 .

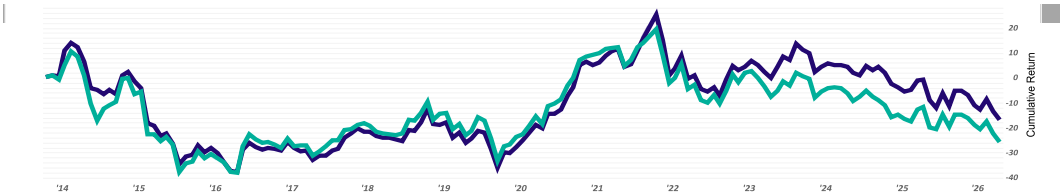
*Not annualized if less than one year

Performance in Fund Currency (Net Return)

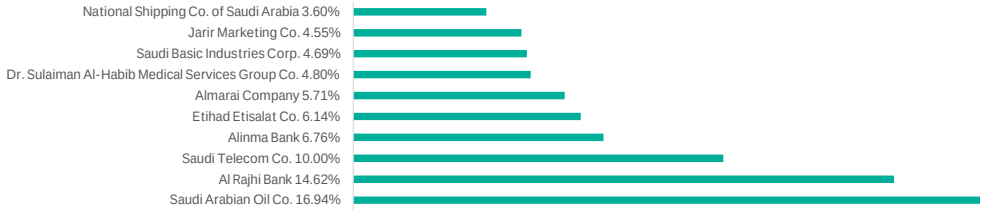
Short Term Return*	1 Month	3 Months	6 Months	9 Months	YTD
Fund	-3.91%	-4.44%	-12.30%	-11.22%	-5.21%
Benchmark	-4.52%	-6.77%	-13.14%	-13.06%	-6.52%
Calendar Returns	2025	2024	2023	2022	2021
Fund	-13.19%	-6.82%	14.90%	-10.54%	23.61%
Benchmark	-14.21%	-6.27%	9.59%	-16.22%	19.73%
Annualized Return	1 Year	3 Years	5 Years	10 Years	Since Inception
Fund	-16.10%	-5.89%	-5.73%	2.96%	-1.48%
Benchmark	-16.01%	-7.14%	-8.02%	1.83%	-2.43%
Cumulative Return					
Fund	-16.10%	-16.65%	-25.53%	33.83%	-17.11%
Benchmark	-16.01%	-19.92%	-34.15%	19.92%	-26.54%

Statistical Analysis

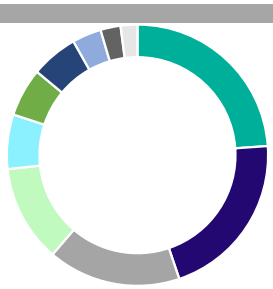
	1 Year	3 Years	5 Years	10 Years	Since Inception
Excess Return	-0.10%	1.25%	2.29%	1.12%	0.94%
Alpha	-0.58%	0.78%	2.06%	1.26%	0.59%
Beta	0.97	0.92	0.95	0.92	0.87
Standard Deviation	16.64%	12.86%	14.74%	15.13%	15.98%
Sharpe Ratio	-1.21	-0.82	-0.66	0.03	-0.22
Information Ratio	-0.03	0.28	0.52	0.25	0.16
Tracking Error	3.57%	4.38%	4.40%	4.54%	5.87%



TOP 10 Holdings



Sector allocation



- Banks 23.43%
- Energy 20.54%
- Telecommunication Services 16.14%
- Materials 11.81%
- Health Care Equipment & Services 6.61%
- Consumer Discretionary Distribution & Retail 5.87%
- Food Beverage & Tobacco 5.71%
- Capital Goods 3.53%
- [Cash] 2.44%
- Insurance 2.03%

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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