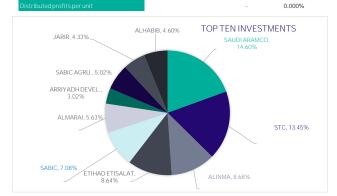


Riyad Income Fund			
The objective of the fund	Date		
It is an open-ended public fund that invests in local shares that comply with the approved Sharia regulationsFrom the Sharia Committee of Riyad Capital and aims to distribute income and achieve capital development on the long term.	9/30/2025		
Definitions			
Standard Deviation	Most of the time the fund's monthly average return will fluctuate, at least, by this number		
	It determines the reward per unit of risk taken by the fund		
	Measure of how closely a portfolio follows its benchmark		
	Risk relative to benchmark index Difference between the fund's actual returns and the		
	expected returns given its risk		
Information Ratio	The risk adjusted Excess return, shows manager's skill		
Price information as at the end of the quarter :			
Unit Price	9.84		
Change in unit price (compared to the prevolus quarter)	2.79%		
	3,383,939.06		
	33,296,738.24		
	-		
Details of the fund`s ownership investments	<u></u>		
	1009		







Return (cumulative)					
Item					
Fund Performance	2.79	(2.32)	(6.16)	(0.90)	21.72
Benchmark Performance	2.40	(5.65)	(9.11)	(8.68)	3.27
Performance difference	0.39	3.33	2.95	7.78	18.45
Performance & Risk					
Performance & Risk standards					
Standard Deviation	2.20	2.61	8.06	10.88	14.15
Sharpe Ratio	0.77	(2.17)	(1.34)	(0.49)	0.06
Tracking Error	1.59	1.63	5.91	4.59	4.42
Beta	0.60	0.72	0.65	0.84	0.94
Alpha	0.43	0.20	(0.17)	2.24	3.42
Information Ratio	0.25	0.73	0.48	0.58	0.75
Dividend statement:					

There is no distribution within the quarter.	
Measure	Formula
Standard Deviation	$s = \sqrt{\frac{n\sum_{i=1}^{n}ri^{2} - (\sum_{i=1}^{n}ri)^{2}}{n^{2} - n}}$
Sharpe Ratio	$SR = \frac{r_p - r_f}{\sigma p}$
Tracking Error	$\sigma = \sqrt{\frac{n\sum_{i=1}^{n}rt^{2} - \left(\sum_{i=1}^{n}rt\right)^{2}}{n^{2}}}$
Beta	$\beta = \frac{Cov\left(r_p, r_b\right)}{Var\left(r_b\right)}$
Alpha	$\alpha j = ri - [rf + \beta * (rb - rf)]$
Information Ratio	$IR = rac{E(r_p - r_b)}{\sigma_{excess}}$





Past performance is neither an indication nor a guarantee of future returns. The value of units and income from them can go up or down , investors may receive less than what they have originally invested. Additionally, fees charged on funds and currency exchange rates may have additional adverse effects. Investors should consider their individual. and financail situation prior to entering into a specific product/fund and should seek advice from investment and legal professionals. Detailed and specific conformation related to the product is provided in the terms and conditions, applicable to the fund which should be read and understood prior to entering into it.

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Riyad Capital is a Saudi Closed Joint Stock Company with Paid up capital of SR 500 million, licensed by the Saudi Arabian Capital Market Authority NO.07070-37.

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