Riyad Capital

Riyad SAR Trade Fund

The objective of the fund	Date
It is an open-ended public money market fund that invests in money market instruments that comply with regulations	9/30/2025

Definitions	
Standard Deviation	Most of the time the fund's monthly average return will fluctuate, at least, by this number
Sharpe Ratio	It determines the reward per unit of risk taken by the fund
Tracking Error	Measure of how closely a portfolio follows its benchmark
Beta	Risk relative to benchmark index
Alpha	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

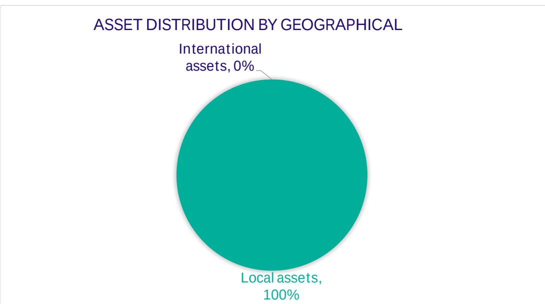
Price information as at the end of the quarter :	
Unit Price	2,512.28
Change in unit price (compared to the prevoius quarter)	0.68%
Total units of the fund	540,071.78
Total Net Assets	1,356,810,235.44
P/E ration	-

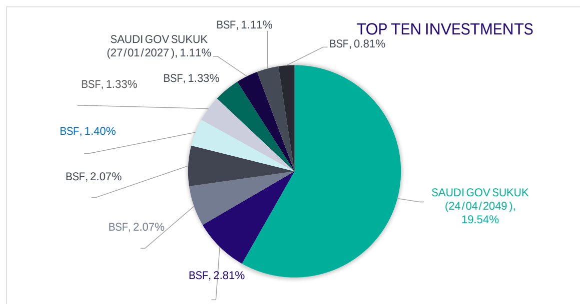
Details of the fund`s ownership investments	
Full Ownership	100%
Usufruct right	-

Fund Information	
Fund start date	7/1/1993
Unit Price upon offering	1000
Size of the fund	1,357,623,410.00
Type of fund	It is an open-ended public money market fund that invests in money market instruments that comply with regulations Sharia law
Currency of the fund	Riyal Saudi
Level of risk	Low Risk
Benchmark	The fund manager will measure its performance compared to the performance of the benchmark, which is the interbank financing cost price in Saudi riyals for a month.
Number of distributions	-
Percentage of fees for the management of the invested funds	0.50
The investment advisor and fund sub-manager	-
The number of days of the weighted average	1740

Fund information as at the end of quarter :

Item	Value	%
Total Expense Ratio	742,769.49	0.054%
Borrowing percentage	-	0.000%
Dealing expenses	-	0.000%
Investment of the fund manager	407,439,127.98	30.029%
Distributed profits	-	0.000%





Counterparty Name	Top Ten Credit Rating	Name of Credit R	Date of rating	Issuare Name & His credit rating	Credit Agency & Date
SAUDI GOV SUKUK (24/04/2049)	Aa3	Moody's	11/22/2024	Saudi Government (A+)	Fitch 25/07/2025
BSF	A-	S&P	03/29/2023	N/A	N/A
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BSF	A-	S&P	03/29/2023	N/A	N/A
BSF	A-	S&P	03/29/2023	N/A	N/A
SAUDI GOV SUKUK (27/01/2027)	Aa3	Moody's	11/22/2024	Saudi Government (A+)	Fitch 25/07/2025
BSF	A-	S&P	03/29/2023	N/A	N/A
BSF	A-	S&P	03/29/2023	N/A	N/A

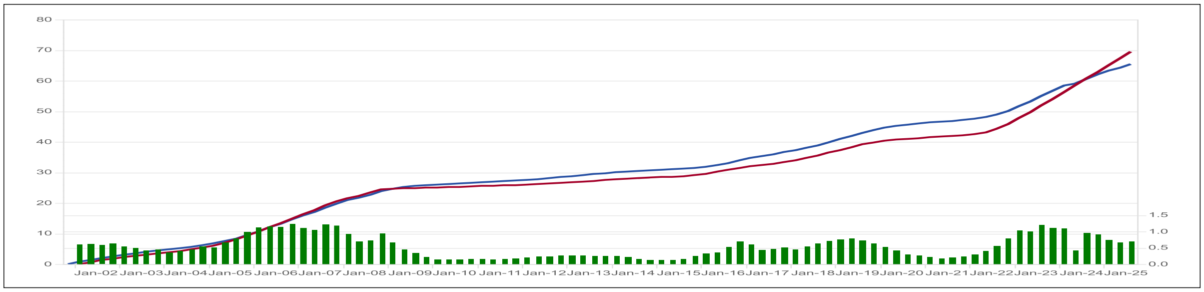
Return (cumulative)

Item	Return of 3 Months	Return YTD	Return of one year	Return Three years	Return Five years
Fund Performance	0.68	2.10	3.03	11.06	13.64
Benchmark Performance	1.36	4.14	5.54	17.63	20.30
Performance difference	(0.68)	(2.04)	(2.51)	(6.57)	(6.66)

Performance & Risk

Performance & Risk standards	3 Months	YTD	One year	Three years	Five years
Standard Deviation	0.02	0.02	0.13	0.39	0.46
Sharpe Ratio	(22.73)	(51.12)	(11.86)	(3.60)	(1.11)
Tracking Error	0.02	0.03	0.14	0.40	0.42
Beta	0.55	(0.26)	(0.53)	0.30	0.55
Alpha	(0.02)	0.35	5.99	1.91	0.54
Information Ratio	(37.28)	(26.02)	(16.62)	(4.94)	(2.78)

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	$\sigma = \sqrt{\frac{n\sum_{i=1}^{n} ri^2 - (\sum_{i=1}^{n} ri)^2}{n^2 - n}}$
Beta	$\beta = \frac{Cov(r_p, r_b)}{Var(r_b)}$
Alpha	$\alpha j = ri - [rf + \beta * (rb - rf)]$
Information Ratio	$IR = \frac{E(r_p - r_b)}{\sigma_{excess}}$



Disclaimer

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