Riyad USD Diversified Trade Fund

Quarterly Report

June 2026

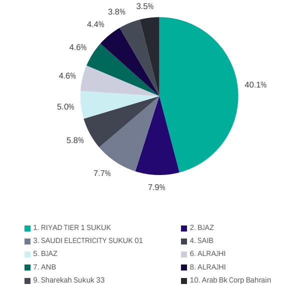
Fund Objective

An open-ended public debt instrument fund that invests in debt instruments compliant with the Sharia controls approved by the Sharia Committee, and aims to achieve a balance between preserving capital and achieving an appropriate return on it.

Fund Information

Start Date	18 June 1988	
Offering Unit Price	10.0000	
Size	52,325,227.80	
Type	An open-ended public fund that invests in debt instruments that are compatible with Shariah standards.	
Currency	USD Dollar (USD)	
Level of Risk	Low to medium risk.	
Benchmark	Interbank financing cost in US dollars for a period of 3 months.	
Number of Distributions	--	
Management Fee % (Fund | Invested Funds)	0.5 | 0.5	
Investment Advisor / Fund Sub-Manager	--	
Weighted Average Number of Days	664	
Total Expense Ratio	82,832.90	0.155%
Borrowing Percentage	--	--
Dealing Expenses	--	--
Fund Manager Investment	4,067,761.31	7.776%
Distributed Profits	--	--

Top 10 Holdings



Credit Rating Information

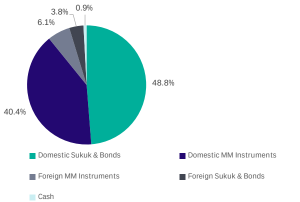
	Instrument / Holding			Issuer	
#	Rating	Date	Agency	Rating	Agency
1	A	03-06-26	S&P	A	S&P
2	A3	11-04-26	Moody's	A3	Moody's
3	A+	03-06-26	S&P	--	--
4	A-	04-05-24	Fitch	A-	Fitch
5	A3	11-04-26	Moody's	A3	Moody's
6	A	12-08-25	Fitch	A	Fitch
7	A-	04-05-24	Fitch	A-	Fitch
8	A	12-08-25	Fitch	A	Fitch
9	Ba1	07-07-23	Moody's	AA-	l Intelligence
10	BBB-	05-04-27	Fitch	BBB-	Fitch

Date format: DD-MM-YY

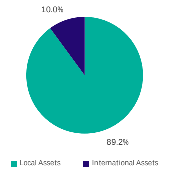
Price & Units Information

Unit Price	30.8607
Price Change (vs. last quarter)	0.79%
Total Fund Units	1,694,995.47
Total Net Assets	52,308,797.05
P/E Ratio	--

Asset Class Allocation



Geographical Distribution



Fund Ownership Investments

Full Ownership	100.00%
Usufruct Right	--

Cumulative Returns (%)

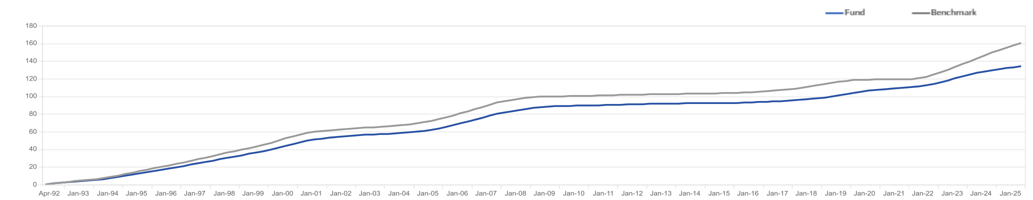
	3 Months	YTD	1 Year	3 Years	5 Years
Fund	0.79	1.24	2.22	8.66	13.80
Benchmark	0.90	1.83	4.01	15.14	20.94
Difference (Excess)	-0.11	-0.59	-1.79	-6.48	-7.13

Performance & Risk Measures

Measure	3 Months	YTD	1 Year	3 Years	5 Years
1. Standard Deviation	0.00%	0.06%	0.18%	0.28%	0.30%
2. Sharpe Ratio	-56.79	-10.86	-10.02	-7.39	-3.53
3. Tracking Error	0.00%	0.06%	0.24%	0.21%	0.35%
4. Beta	0.53	-0.65	-0.92	0.89	0.44
5. Alpha	0.10%	0.40%	6.00%	-1.42%	0.92%
6. Information Ratio	-46.36	-5.14	-7.03	-9.49	-3.54

Note: Formula for each measure is provided below.

Fund Performance vs. Benchmark



Formula of each measure:

(1) $s = \sqrt{\dfrac{n\sum_{i=1}^{n} r_i^2 - \left(\sum_{i=1}^{n} r_i\right)^2}{n^2 - n}}$ (2) $SR = \dfrac{r_p - r_f}{\sigma_p}$ (3) $\sigma = \sqrt{\dfrac{n\sum_{i=1}^{n} r_i^2 - \left(\sum_{i=1}^{n} r_i\right)^2}{n^2}}$ (4) $\beta = \dfrac{Cov\,(r_p, r_b)}{Var\,(r_b)}$ (5) $\alpha_j = r_i - [r_f + \beta * (r_b - r_f)]$ (6) $IR = \dfrac{E(r_p - r_b)}{\sigma_{excess}}$

n: number of return periods in sample | r_i: return for a specific period i | r_p (r_b): average annual portfolio (benchmark) return | r_f: average annual risk-free rate | σ: annualized standard deviation | σ_{excess}: annualized standard deviation of the portfolio's excess return | β: portfolio's beta relative to the market.

Disclaimer

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 financial 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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