Riyad Capital

Riyad USD Diversified Trade Fund

The objective of the fund	Date
The Fund seeks capital preservation and a reasonable return within low risk through investing mainly in money market instruments denominated in US Dollar and secondarily in bonds and sukuk.	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

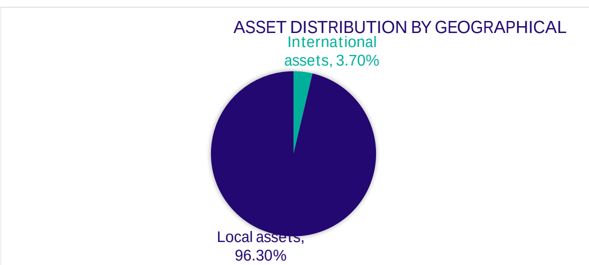
Price information as at the end of the quarter :	
Unit Price	30.32
Change in unit price (compared to the prevoius quarter)	0.43%
Total units of the fund	2,081,139.08
Total Net Assets	63,100,468.16
P/E ration	-

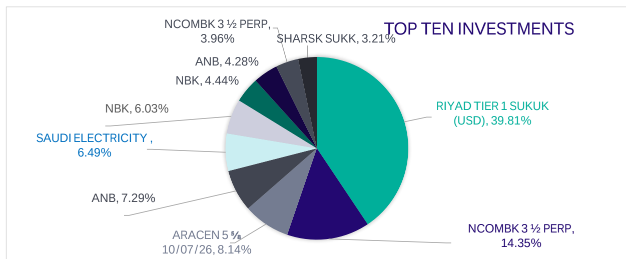
Details of the fund`s ownership investments	
Full Ownership	100%
Usufruct right	-

Fund Information	
Fund start date	6/18/1988
Unit Price upon offering	10
Size of the fund	63,117,389.70
Type of fund	The Riyad Diversified Trade Fund in Dollars is an open public debt instrument fund that invests in debt instruments that are compatible with Sharia regulations.
Currency of the fund	USD Dollar
Level of risk	Low to medium risk.
Benchmark	The fund manager will measure its performance compared to the performance of the benchmark, which is the price of the interbank financing cost in US dollars for a period of 3 months.
Number of distributions	N/A
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	115

Fund information as at the end of quarter :

Item	Value	%
Total Expense Ratio	98,293.56	0.156%
Borrowing percentage	-	
Dealing expenses	-	
Investment of the fund manager	15,399,340.90	24.404%
Distributed profits	-	





Counterparty Name	Top Ten Credit Rating	Name of Credit R	Date of rating	Issuare Name & His credit rating	Credit Agency & Date
RIYAD TIER 1 SUKUK (USD)	A	S&P LT LC	03/18/2025	Riyad Bank (A-)	Fitch 16/12/2024
NCOMBK 3 ½ PERP	High	Fund manager	7/1/2025	SNB (A-)	Fitch 16/12/2024
ARACEN 5 ⅝ 10/07/26	B+	Fitch	3/6/2025	Arabian Centres (B+)	Fitch 03/06/2025
ANB	A-	S&P	03/29/2023	N/A	N/A
SAUDI ELECTRICITY	A+	S&P	03/18/2025	SAUDI ELECTRICITY (A+)	S&P 03/18/2025
NBK	A	S&P	03/30/2020	N/A	N/A
NBK	A	S&P	03/30/2020	N/A	N/A
ANB	A-	S&P	03/29/2023	N/A	N/A
NCOMBK 3 ½ PERP	High	Fund manager	7/1/2025	SNB (A-)	Fitch 16/12/2024
SHARSK SUKK	Ba1	Moody's	07/19/2022	Emirate of Sharjah (BBB-)	S&P March 2025

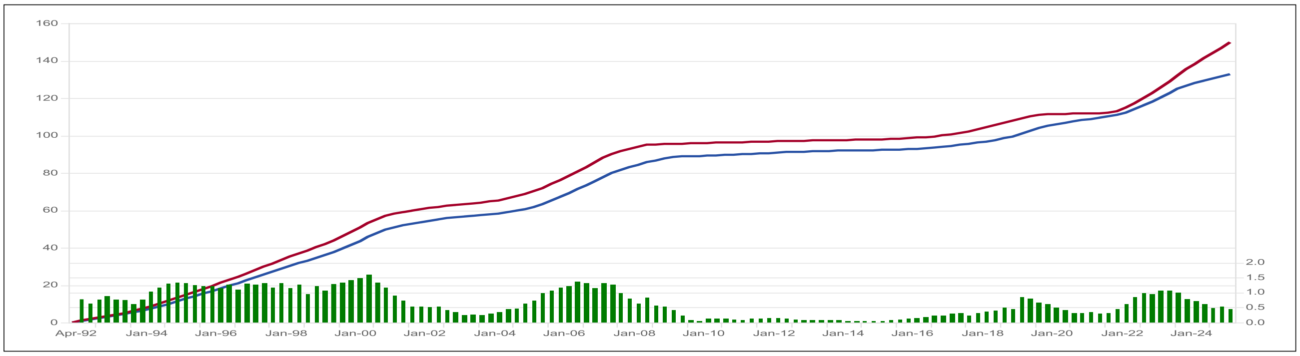
Return (cumulative)

Item	Return of 3 Months	Return YTD	Return of one year	Return Three years	Return Five years
Fund Performance	0.43	1.43	2.04	9.69	12.95
Benchmark Performance	1.08	3.27	4.55	16.00	17.70
Performance difference	(0.65)	(1.84)	(2.51)	(6.31)	(4.75)

Performance & Risk

Performance & Risk standards	3 Months	YTD	One year	Three years	Five years
Standard Deviation	-	0.02	0.10	0.27	0.32
Sharpe Ratio	(137.13)	(88.64)	(26.67)	(6.79)	(1.99)
Tracking Error	-	0.02	0.10	0.22	0.43
Beta	0.33	-	0.46	1.65	0.40
Alpha	0.01	0.16	(0.16)	(5.16)	1.11
Information Ratio	(149.51)	(37.23)	(28.00)	(9.07)	(2.16)

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	$\sigma = \sqrt{\frac{n\sum_{i=1}^{n} ri^2 - (\sum_{i=1}^{n} ri)^2}{n^2}}$
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

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.

Contact Details

Riyad Capital Head Office
Garnada Business Park 2414 Al-Shohda Dist.
Unit No 69 ,Riyadh 13241-7279 Saudi Arabia
Tel: 920012299 Email address: ask@riyadcapital.com
http://www.riyadcapital.com/en/

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. Commercial Registration No: 1010239234. Head Office: Granada Business Park 2414 Al-Shohda Dist. – Unit No 69, Riyadh 13241 - 7279 Saudi Arabia.