Riyad USD 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 Sharia law approved by the Sharia Committee and aims to preserve the invested capital while achieving an appropriate rate of return	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

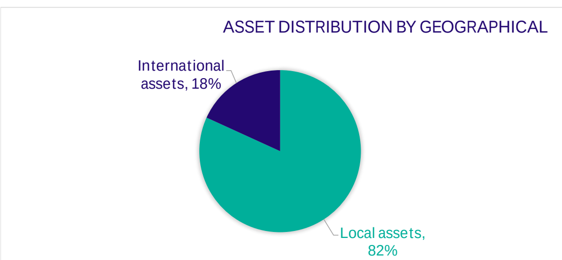
Price information as at the end of the quarter :	
Unit Price	6.7863
Change in unit price (compared to the prevoius quarter)	0.82%
Total units of the fund	2,513,636.03
Total Net Assets	17,058,217.16
P/E ration	-

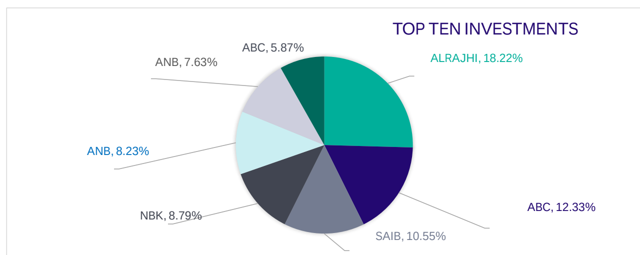
Details of the fund`s ownership investments	
Full Ownership	100%
Usufruct right	-

Fund Information	
Fund start date	10/3/1990
Unit Price upon offering	2.67
Size of the fund	17,071,616.97
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	USD dollar
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 US dollars 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	8

Fund information as at the end of quarter :

Item	Value	%
Total Expense Ratio	20,834.36	0.117%
Borrowing percentage	-	0.000%
Dealing expenses	-	0.000%
Investment of the fund manager	229,196.94	1.344%
Distributed profits	-	0.000%





Counterparty Name	Top Ten Credit Rating	Name of Credit Rating	Date of rating	Issuare Name & His credit rating	Credit Agency & Date
ALRAJHI	A	S&P	03/18/2025	N/A	N/A
ABC	BBB-	S&P	11/8/2021	N/A	N/A
SAIB	A-	Fitch	04/17/2023	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
ANB	A-	S&P	03/29/2023	N/A	N/A
ABC	BBB-	S&P	11/8/2021	N/A	N/A

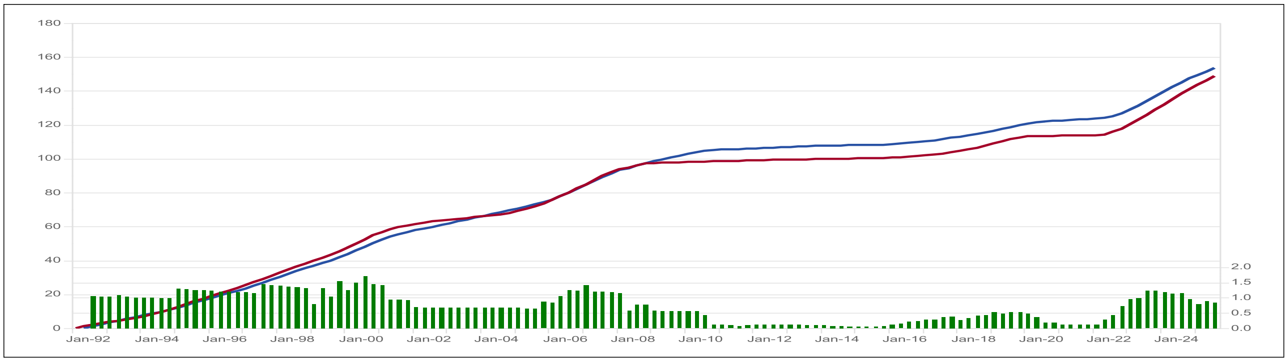
Return (cumulative)

Item	Return of 3 Months	Return YTD	Return of one year	Return Three years	Return Five years
Fund Performance	0.82	2.51	3.48	12.61	14.24
Benchmark Performance	1.08	3.23	4.46	15.36	16.58
Performance difference	(0.26)	(0.72)	(0.98)	(2.75)	(2.34)

Performance & Risk

Performance & Risk standards	3 Months	YTD	One year	Three years	Five years
Standard Deviation	-	0.02	0.09	0.21	0.49
Sharpe Ratio	(57.52)	(46.13)	(12.68)	(4.49)	(0.82)
Tracking Error	-	0.02	0.07	0.10	0.18
Beta	0.64	0.20	0.84	1.18	0.77
Alpha	0.05	0.20	(0.23)	(1.64)	0.31
Information Ratio	(58.83)	(13.23)	(14.07)	(8.26)	(2.31)

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.

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