

**SAB Invest Saudi Riyal Murabaha Fund**  
**Factsheet – Q2 2023**
**Fund Objective**

Steady appreciation, and preservation of invested capital.

**Fund Details**

Fund Size	Inception Date	Unit Price	Benchmark
SAR 1,418 million	5-Dec-98	SAR 17.3048	Average 1 Month SAIBOR

**Performance <sup>(1)</sup>**

Net Returns %	3 months	YTD	1 year	3 years	5 years	10 years	Since Inception
Fund	5.38	4.74	3.68	1.69	1.97	1.58	2.26
Benchmark	5.52	5.32	4.39	2.01	2.10	1.63	2.37
Excess Return	(0.14)	(0.58)	(0.71)	(0.33)	(0.13)	(0.05)	(0.12)

**Calendar Year Performance**

Net Returns %	2022	2021	2020	2019	2018	2017	2016
Fund	1.88	0.51	1.26	2.61	2.23	1.41	2.03
Benchmark	2.46	0.65	1.02	2.53	2.23	1.47	1.82
Excess Return	(0.58)	(0.13)	0.24	0.08	0.00	(0.06)	0.21

**Fund Facts**

Fund Start Date	5-Dec-98
Unit price upon offering	SAR 10
Total Net Assets	SAR 1,418 million
Total Units in Fund	81,971,306.21
Fund Type	Open-Ended
Fund Currency	SAR
Level of Risk	Low
Benchmark	Average 1 Month SAIBOR
Distribution Frequency	Not Applicable
Management Fees	Up to 0.70% p.a.
Subscription Fees	NIL
Full Ownership	100%
Usufruct Right	Not Applicable

**Fund Information**

Bloomberg	AMASART AB Equity
ISIN	NIL
SEDOL	NIL
Domicile	Saudi Arabia
Sub-fund Manager	Not Applicable
Investment Manager	SAB Invest
Administrator	SAB Invest
Dealing Days	Every Business Day
Website	sabinvest.com
Phone Number	800-124-2442
Email	<a href="mailto:aicustomer@cabinvest.com">aicustomer@cabinvest.com</a>

**Fund Statistics**

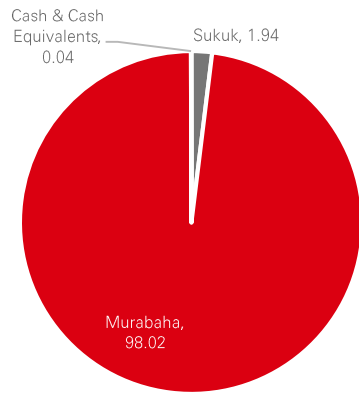
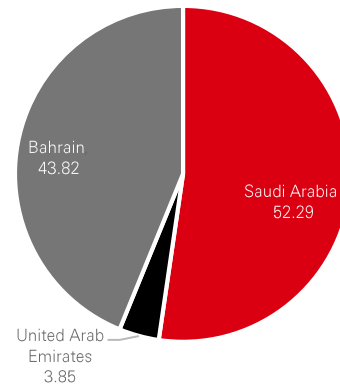
Profits Distributed	Not Applicable
Fund Manager's Investment to NAV	0.00%
Dealing Cost <sup>(2)</sup>	NIL
Weighted Average Maturity (in days)	76.63
Change in unit price compared to previous quarter	5.38%
Dual Unit Price	Not Applicable
Expense Ratio <sup>(2)</sup>	0.12%
Borrowings	NIL

Past performance does not predict future returns. The value of an investment in the Fund may fall as well as rise and investors may not get back the amount originally invested. Changes in rates of exchange between currencies may cause the value of investments to decrease or increase.

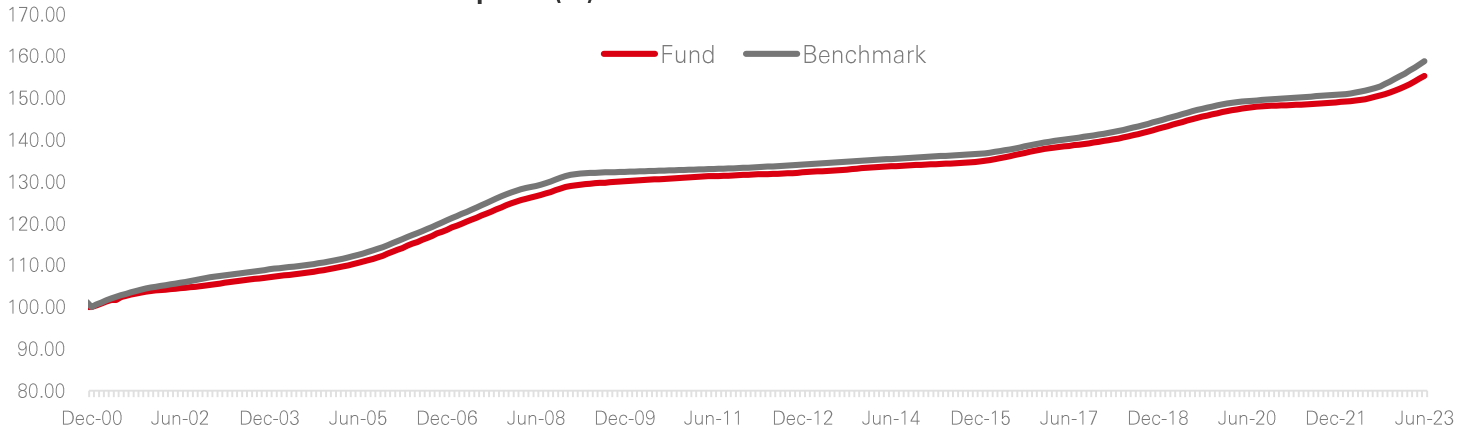
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**Top 10 Holdings (%)\***

No.	Security	Weight %	No.	Security	Weight %
1	National Bank of Kuwait	8.76	6	Arab Banking Corporation	3.88
2	Gulf International Bank	7.78	7	Al Rajhi Bank	3.87
3	Alahli United bank	3.89	8	Gulf International Bank	3.87
4	Arab Banking Corporation	3.89	9	Al Rajhi Bank	3.86
5	Arab Banking Corporation	3.89	10	Al Rajhi Bank	3.86

\*As at the beginning of the quarter

**Sector Allocation (%)**

**Geographical Allocation (%)**


Performance Statistics <sup>(3)</sup>	3 months	YTD	1 year	3 years	5 years
Standard Deviation (%)	NA	NA	0.29	0.43	0.36
Sharpe Ratio	NA	NA	(4.41)	(1.66)	(1.19)
Tracking Error (%)	NA	NA	0.17	0.16	0.15
Beta	NA	NA	0.73	0.77	0.78
Alpha (%)	NA	NA	(1.28)	(0.72)	(0.43)
Information Ratio	NA	NA	(4.41)	(2.25)	(6.89)

**Cumulative Performance Since Inception (%)**

**Notes:**

- (1) Performance presented is based on the most recent closing price for the specified period and the equivalent is applied on the benchmark.
- (1) Performance presented is annualized.
- (2) Dealing cost & expense ratio are inclusive of VAT (if applicable).
- (3) Performance statistics for periods of less than one year are not applicable due to limited data period.
- (3) Performance statistics are annualized.
- (3) Risk-free rate used is 3M SAIBOR.