

SAB Invest US Dollar Murabaha Fund
Factsheet – Q2 2023
Fund Objective

Steady appreciation, and preservation of invested capital.

Fund Details

Fund Size	Inception Date	Unit Price	Benchmark
USD 19 million	5-Dec-98	USD 15.6904	SOFR Overnight + 0.05575% ⁽¹⁾

Performance

Net Returns %	3 months	YTD	1 year	3 years	5 years	10 years	Since Inception
Fund	4.69	4.41	3.26	1.25	1.55	1.00	1.85
Benchmark	5.02	4.77	3.79	1.39	1.60	1.09	1.99
Excess Return	(0.32)	(0.36)	(0.53)	(0.14)	(0.05)	(0.10)	(0.14)

Calendar Year Performance ⁽²⁾

Net Returns %	2022	2021	2020	2019	2018	2017	2016
Fund	1.36	0.11	0.90	2.20	1.70	0.64	0.57
Benchmark	1.70	0.10	0.52	2.22	2.02	1.12	0.50
Excess Return	(0.34)	0.01	0.38	(0.03)	(0.33)	(0.48)	0.07

Fund Facts		Fund Information	
Fund Start Date	5-Dec-98	Bloomberg	HSBCUDT AB Equity
Unit price upon offering	USD 10	ISIN	NIL
Total Net Assets	USD 19 million	SEDOL	NIL
Total Units in Fund	1,227,808.25	Domicile	Saudi Arabia
Fund Type	Open-Ended	Sub-fund Manager	Not Applicable
Fund Currency	USD	Investment Manager	SAB Invest
Level of Risk	Low	Administrator	SAB Invest
Benchmark	SOFR Overnight + 0.05575%	Dealing Days	Every Business Day
Distribution Frequency	Not Applicable	Website	sabinvest.com
Management Fees	Up to 0.65% p.a.	Phone Number	800-124-2442
Subscription Fees	NIL	Email	aicustomer@care@sabinvest.com
Full Ownership	100%		HSBCUDT AB Equity
Usufruct Right	Not Applicable		

Fund Statistics

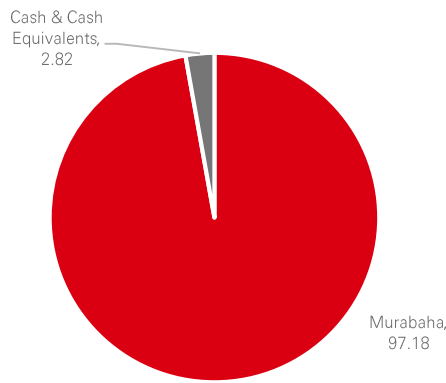
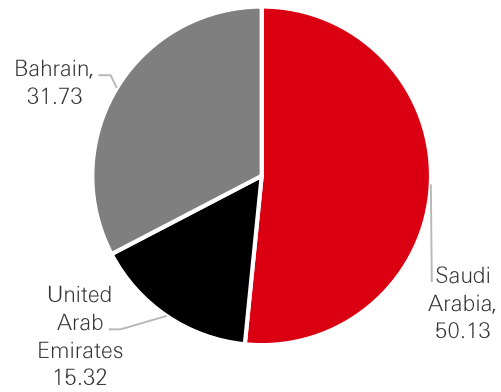
Profits Distributed	Not Applicable
Fund Manager's Investment to NAV	0.00%
Dealing Cost ⁽³⁾	NIL
Weighted Average Maturity (in days)	67.05
Change in unit price compared to previous quarter	4.69%
Dual Unit Price	Not Applicable
Expense Ratio ⁽³⁾	0.12%
Borrowings	NIL

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.

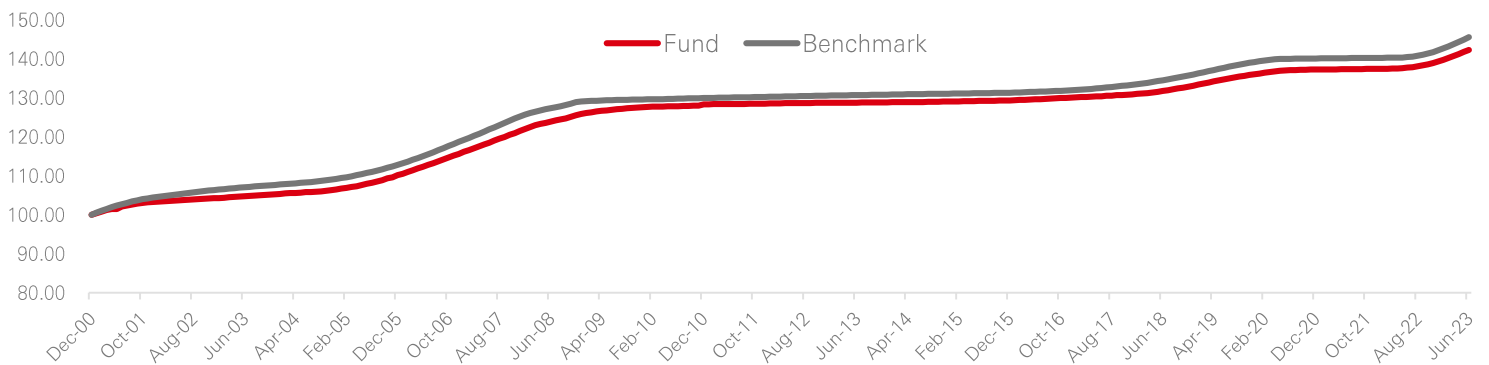
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Top 10 Holdings (%)*

No.	Security	Weight %	No.	Security	Weight %
1	SAB Invest Saudi Riyal Murabaha Fund	4.25	6	Riyad Bank	2.65
2	Alahli United bank	3.20	7	Riyad Bank	2.65
3	Riyad Bank	2.66	8	Riyad Bank	2.65
4	Alahli United bank	2.66	9	Riyad Bank	2.65
5	Riyad Bank	2.65	10	Arab Banking Corporation	2.64

*As at the beginning of the quarter

Sector Allocation (%)

Geographical Allocation (%)


Performance Statistics ⁽⁴⁾	3 months	YTD	1 year	3 years	5 years
Standard Deviation (%)	NA	NA	0.32	0.44	0.37
Sharpe Ratio	NA	NA	(0.16)	0.21	0.07
Tracking Error (%)	NA	NA	0.10	0.12	0.12
Beta	NA	NA	0.95	0.81	0.80
Alpha (%)	NA	NA	(0.05)	0.09	0.02
Information Ratio	NA	NA	(6.16)	(1.35)	(5.54)

Cumulative Performance Since Inception (%)

Notes:

- (1) Benchmark used prior to 01-Jan-2022 is Average 1M LIBOR.
- (2) Performance presented is based on the most recent closing price for the specified period and the equivalent is applied on the benchmark.
- (3) Dealing cost & expense ratio are inclusive of VAT (if applicable).
- (4) Performance statistics for periods of less than one year are not applicable due to limited data period.
- (4) Performance statistics are annualized.
- (4) Risk-free rate used is 3M SOFR from 01-March-2020 while prior to 29-Feb-2020 3M LIBOR was used.

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