

Fund Objective

Steady appreciation and preservation of invested capital, through investing in Shariah-compliant money market instruments

Fund Details

Fund Size (Million)	Inception Date	Unit Price	Benchmark
USD 12.65	5-Dec-98	USD 17.4591	1 Day SOFR

Performance^{(1) (2)}

Net Returns %	3 months	YTD	1 year	3 years	5 years	10 years	Since Inception
Fund	2.50	2.50	3.05	3.98	2.88	2.02	2.06
Benchmark	3.66	3.66	4.08	4.73	3.39	2.30	2.25
Excess Return	-1.16	-1.16	-1.03	-0.75	-0.52	-0.27	-0.19

Calendar Year Performance⁽¹⁾

Net Returns %	2025	2024	2023	2022	2021	2020	2019
Fund	3.34	4.35	4.71	1.36	0.11	0.90	2.20
Benchmark	4.24	5.14	5.01	1.64	0.04	0.37	2.20
Excess Return	-0.91	-0.79	-0.30	-0.28	0.07	0.53	0.00

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 (Million)	USD 12.65	SEDOL	NIL
Total Units in Fund	724,340.82	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	1 Day SOFR	Fund Manager	SAB Invest Fund Management Team
Distribution Frequency	Not Applicable	Dealing Days	Every Business Day
Management Fees	Up to 0.65% p.a.	Website	sabinvest.com
Subscription Fees	NIL	Phone Number	800-124-2442
Full Ownership	100%	Email	customercare@sabinvest.com
Usufruct Right	Not Applicable		

Fund Statistics

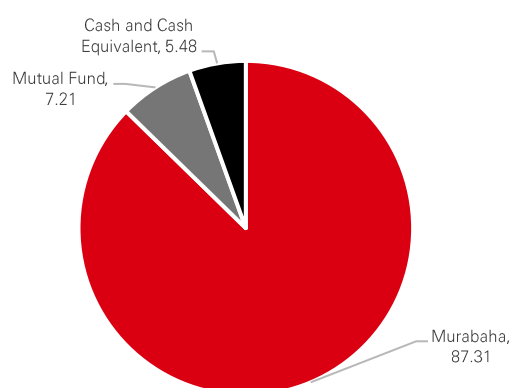
Profits Distributed	Not Applicable
Fund Manager's Investment to NAV	0.00%
Dealing Cost ⁽³⁾	USD 0.00
Weighted Average Maturity (in days)	38.78
Change in unit price compared to previous quarter	0.61%
Dual Unit Price	Not Applicable
Expense Ratio ⁽³⁾	0.29%
Borrowings (Million)	NIL

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.

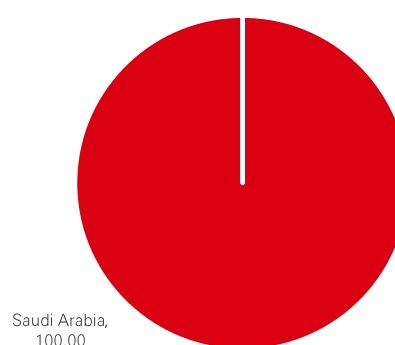
Top 10 Holdings (%) ⁽⁴⁾

No.	Issuer	Type	Weight %	Credit Rating	Agency	Rating Issuance Date
1	SAB Invest SAR Murabaha Fund	Mutual Funds	7.21	Unrated	Unrated	Unrated
2	Cash and cash equivalents	Cash	5.48	Cash	Cash	Cash
3	Al Rajhi Bank	Murabaha / Deposit	3.85	A	Fitch	8-Dec-25
4	National Bank of Kuwait - KSA	Murabaha / Deposit	3.85	A+	S&P	25-Nov-25
5	National Bank of Kuwait - KSA	Murabaha / Deposit	3.84	A+	S&P	25-Nov-25
6	National Bank of Kuwait - KSA	Murabaha / Deposit	3.84	A+	S&P	25-Nov-25
7	Qatar National Bank - KSA	Murabaha / Deposit	3.84	A+	Fitch	28-Mar-24
8	Arab National Bank	Murabaha / Deposit	3.84	A+	Moody's	28-Nov-24
9	Saudi Awwal Bank	Murabaha / Deposit	3.83	A-	Fitch	25-Aug-25
10	Saudi Awwal Bank	Murabaha / Deposit	3.83	A-	Fitch	25-Aug-25

Asset Allocation (%) ⁽⁴⁾

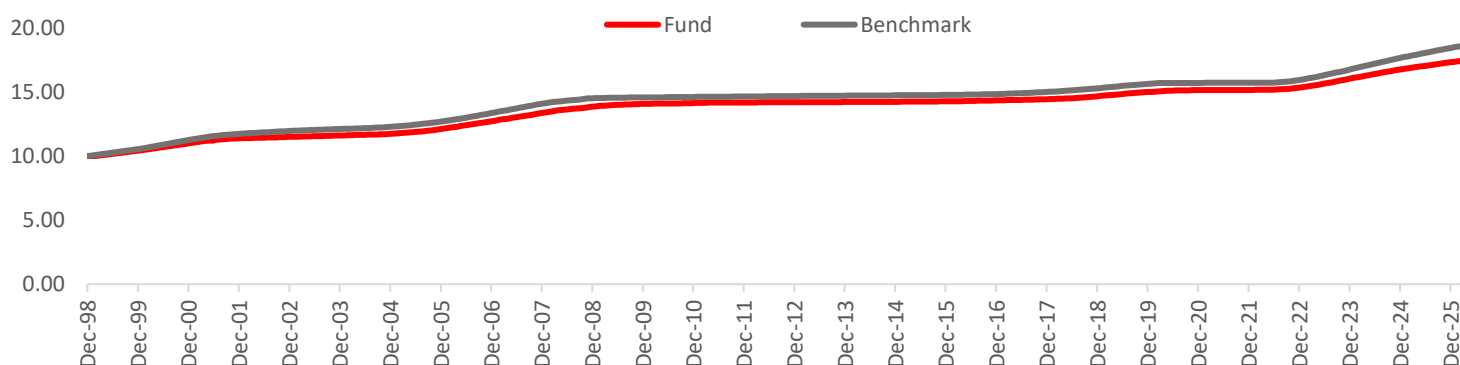


Geographical Allocation (%) ⁽⁴⁾



Performance Statistics ⁽⁵⁾	3 months	YTD	1 year	3 years	5 years
Standard Deviation (%)	N/A	N/A	0.11	0.23	0.50
Sharpe Ratio	N/A	N/A	-18.58	-7.43	-3.14
Tracking Error (%)	N/A	N/A	0.05	0.09	0.14
Beta	N/A	N/A	0.94	1.18	0.81
Alpha (%)	N/A	N/A	-1.09	-0.57	-0.72
Information Ratio	N/A	N/A	-20.90	-8.12	-3.68

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.
- (2) Performance presented is annualized.
- (3) Dealing cost & expense ratio are inclusive of VAT (if applicable).
- (4) As of the beginning of the quarter.
- (5) Performance statistics are annualized / Risk-free rate used is 3M SAIBOR.

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