

## Fund Objective

Long term capital appreciation, through investing in diversified Shariah-compliant investment funds

## Fund Details

| Fund Size (Million) | Inception Date | Unit Price  | Benchmark                               |
|---------------------|----------------|-------------|-----------------------------------------|
| SAR 388.39          | 28-Dec-04      | SAR 26.1991 | SAB Invest Multi-Assets Defensive Index |

## Performance<sup>(1) (2)</sup>

| Net Returns % | 3 months | YTD  | 1 year | 3 years | 5 years | 10 years | Since Inception |
|---------------|----------|------|--------|---------|---------|----------|-----------------|
| Fund          | 0.75     | 6.11 | 8.40   | 35.28   | 51.66   | 94.76    | 161.99          |
| Benchmark     | 0.67     | 4.64 | 4.93   | 24.01   | 29.33   | 78.78    | N/A             |
| Excess Return | 0.08     | 1.47 | 3.48   | 11.27   | 22.33   | 15.98    | N/A             |

## Calendar Year Performance<sup>(1)</sup>

| Net Returns % | 2025 | 2024 | 2023  | 2022  | 2021 | 2020  | 2019 |
|---------------|------|------|-------|-------|------|-------|------|
| Fund          | 9.58 | 9.49 | 14.31 | 1.40  | 8.38 | 4.61  | 8.00 |
| Benchmark     | 6.01 | 7.49 | 10.11 | -2.36 | 8.03 | 6.72  | 7.99 |
| Excess Return | 3.57 | 2.00 | 4.20  | 3.76  | 0.35 | -2.11 | 0.01 |

## Fund Facts

|                            |                                         |
|----------------------------|-----------------------------------------|
| Fund Start Date            | 28-Dec-04                               |
| Unit price upon offering   | SAR 10                                  |
| Total Net Assets (Million) | SAR 388.39                              |
| Total Units in Fund        | 14,824,754.12                           |
| Fund Type                  | Open-Ended                              |
| Fund Currency              | SAR                                     |
| Level of Risk              | Low to medium                           |
| Benchmark                  | SAB Invest Multi-Assets Defensive Index |
| Distribution Frequency     | Not Applicable                          |
| Management Fees            | 0.45% p.a.                              |
| Subscription Fees          | NA                                      |
| Full Ownership             | 100%                                    |
| Usufruct Right             | Not Applicable                          |

## Fund Information

|                    |                                                          |
|--------------------|----------------------------------------------------------|
| Bloomberg          | AMADADF AB Equity                                        |
| ISIN               | NIL                                                      |
| SEDOL              | NIL                                                      |
| Domicile           | Saudi Arabia                                             |
| Sub-fund Manager   | Not Applicable                                           |
| Investment Manager | SAB Invest                                               |
| Administrator      | SAB Invest                                               |
| Fund Manager       | SAB Invest Fund Management Team                          |
| Dealing Days       | Monday & Wednesday                                       |
| Website            | sabinvest.com                                            |
| Phone Number       | 800-124-2442                                             |
| Email              | <a href="mailto:customer@customer">customer@customer</a> |

## Fund Statistics

|                                                   |                |
|---------------------------------------------------|----------------|
| Profits Distributed                               | Not Applicable |
| Fund Manager's Investment to NAV                  | 0.00%          |
| Dealing Cost <sup>(3)</sup>                       | SAR 0.00       |
| Weighted Average Maturity (in days)               | Not Applicable |
| Change in unit price compared to previous quarter | 0.75%          |
| Dual Unit Price                                   | Not Applicable |
| Expense Ratio <sup>(3)</sup>                      | 0.17%          |
| Borrowings (Million)                              | NIL            |

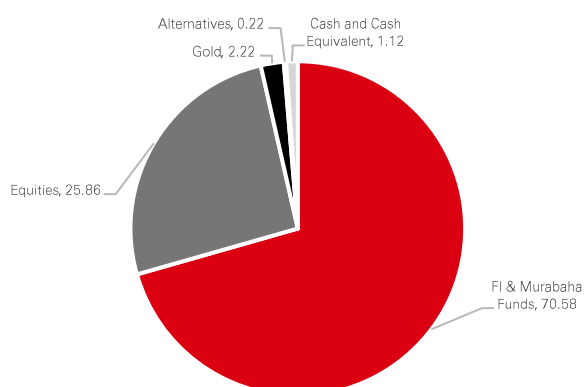
Past performance does not predict future returns. The value of an investment in the Fund may fall as well as rise and investors may not get back the amount originally invested. Changes in rates of exchange between currencies may cause the value of investments to decrease or increase.

**Top 10 Holdings (%)**<sup>(4)</sup>

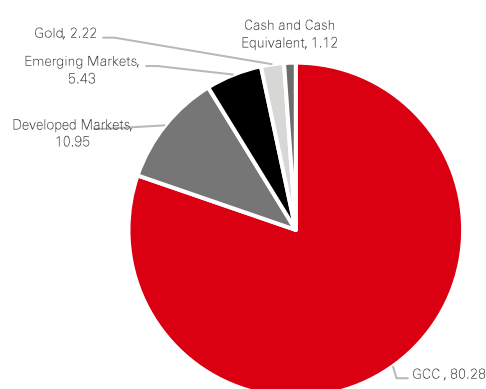
| No. | Security                             | Weight % |
|-----|--------------------------------------|----------|
| 1   | SAB Invest Saudi Riyal Murabaha Fund | 41.79    |
| 2   | SAB Invest Sukuk Fund                | 14.82    |
| 3   | SAB Invest Enhanced Murabaha Fund    | 6.60     |
| 4   | SAB Invest US Dollar Murabaha Fund   | 6.17     |
| 5   | SAB Invest GCC Equity Fund           | 5.54     |

| No. | Security                                         | Weight % |
|-----|--------------------------------------------------|----------|
| 6   | HSBC MSCI Emerging Markets Islamic ESG UCITS ETF | 4.37     |
| 7   | iShares MSCI USA Islamic UCITS                   | 3.43     |
| 8   | SAB Invest Global Equity Index Fund              | 2.91     |
| 9   | SAB Invest Saudi Companies Equity Fund           | 2.29     |
| 10  | Invesco Physical Gold ETC                        | 2.22     |

**Asset Allocation (%)**<sup>(4)</sup>

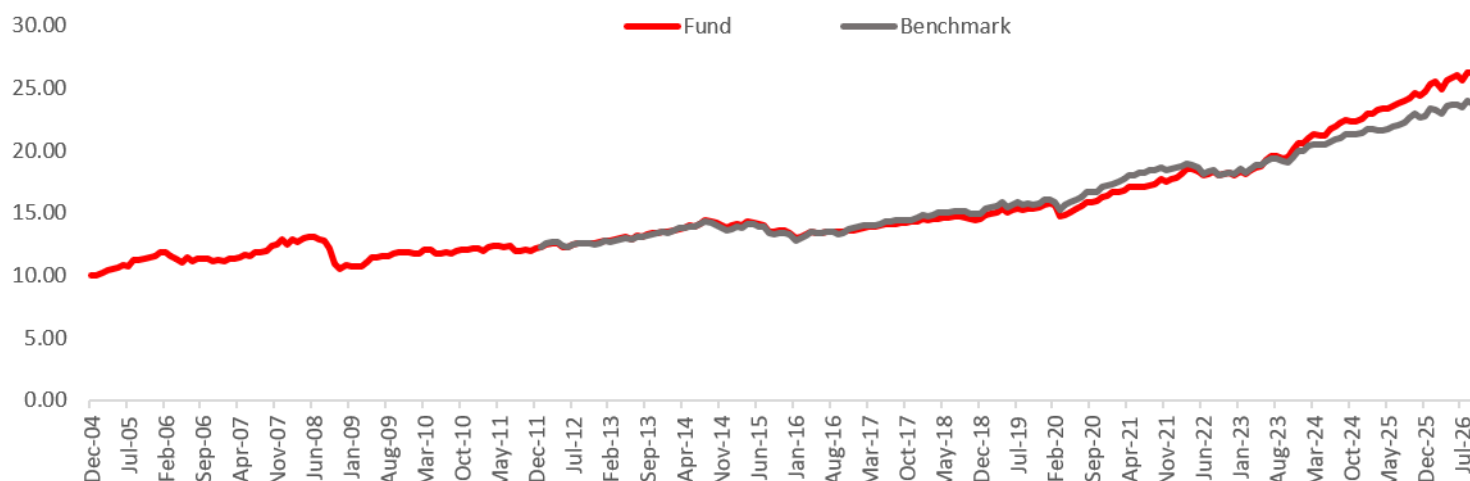


**Geographical Allocation (%)**<sup>(4)</sup>



| Performance Statistics <sup>(5)</sup> | 3 months | YTD  | 1 year | 3 years | 5 years |
|---------------------------------------|----------|------|--------|---------|---------|
| Standard Deviation (%)                | 4.35     | 4.76 | 4.22   | 3.71    | 3.70    |
| Sharpe Ratio                          | -0.11    | 0.52 | 0.83   | 1.36    | 1.04    |
| Tracking Error (%)                    | 2.55     | 2.51 | 2.31   | 2.52    | 2.79    |
| Beta                                  | 0.91     | 1.02 | 0.95   | 0.76    | 0.68    |
| Alpha (%)                             | 0.03     | 1.44 | 3.48   | 3.61    | 3.54    |
| Information Ratio                     | 0.03     | 0.59 | 1.51   | 1.25    | 1.22    |

**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 for periods above 1 year is cumulative.
- (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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