SAB Invest Saudi Financial Institutions Equity Fund Factsheet – Q3 2025



Fund Objective

Borrowings (Million)

Long term capital appreciation, through investing in Saudi financial sector equities

SAR 74.27 31.Jul-94 SAR 97.4998 S&P Saudi Banks 20% Capped Indux (TIK)	Fund Details								
Net Returns % 3 months YTD 1 year 3 years 5 years 10 years \$ Since Inception	Fund Size (Million)	Inception	n Date	Unit Price	Benchmark				
Net Returns	SAR 74.27	31-Jul	-04	SAR 37.4908	S&P Saudi Banks 20% Capped Index (TR)				
Net Returns	Performance (1) (2)								
Sench mark	Net Returns %	3 months	YTD	1 year	3 years	5 years	10 years	Since Inception	
Calcab C	Fund	6.12	7.68	11.34	2.23	87.52	149.57	274.91	
Not Applicable Sale	Benchmark	5.51	7.44	13.05	12.82	115.15	247.68	420.39	
	Excess Return	0.61	0.24	-1.72	-10.59	-27.63	-98.11	-145.48	
Send	Calendar Year P	erformance ⁽¹⁾							
Senchmark 4.54 10.79 -6.09 66.89 -1.92 16.78 36.80 1.92 16.78 36.80 1.92 16.78 36.80 1.92 16.78 36.80 1.92 16.78 36.80 1.92 16.78 36.80 1.92 16.78 36.80 1.92 1.91 1.94 1.92	Net Returns %	2024	2023	2022	2021	2020	2019	2018	
Fund Facts	Fund	0.84	2.87	3.37	52.04	-8.24	14.87	31.35	
Fund Facts Fund Start Date 31-Jul-04 Bloomberg SABFIF AB Equity July price upon offering SAR 10 SEDOL NIL Total Net Assets (Million) SAR 74.27 SEDOL NIL Total Units in Fund 1,980,913.58 Fund Type Open-Ended Sub-fund Manager Not Applicable Fund Currency SAR Jevel of Risk High Administrator SAB Invest Benchmark S&P Saudi Banks 20% Capped Index (TR) Fund Manager SAB Invest Benchmark S&P Saudi Banks 20% Capped Index (TR) Dealing Days Monday & Wednesday Management Fees 1,70% p.a. Sub-scription Fees Up to 2% Phone Number 800-124-2442 Full Ownership 100% Jostifuct Right Not Applicable Fund Statistics Fund Statistics Fund Statistics Fund Manager's Investment to NAV Dealing Cost Stributed to NAV Dealing Cost Stributed to NAV Dealing Cost Stributed Not Applicable SAR 15,963.17 representing 0.0228% of average NAV Not Applicable Change in unit price compared to previous quarter 6.12% Double Unit Price Not Applicable Fund Applicable Fund Statistics Fund Statistics Fund Statistics Fund Sard Type resenting 0.0228% of average NAV Not Applicable Fund Applicable Fund Applicable Fund Applicable Fund Statistics Fund Statistic	Benchmark	4.54	10.79	-6.09	68.89	-1.92	16.78	36.80	
Fund Start Date 31-Jul-04 Bloomberg SABFIF AB Equity Julit price upon offering SAR 10 ISIN NIL Fotal Net Assets (Million) SAR 74.27 SEDOL NIL Fotal Units in Fund 1,980,913.58 Domicile Saudi Arabia Fund Type Open-Ended Sub-fund Manager Not Applicable Fund Currency SAR Iliyah Administrator SAB Invest Senchmark S&P Saudi Banks 20% Capped Index (TR) Dealing Days Monday & Wednesday Management Fees 1,70% p.a. Website sabinvest.com Subscription Fees Up to 2% Phone Number 800-124-2442 Fund Statistics Fund Statistics Fund Statistics Fund Statistics Fund Manager's Investment to NAV 0.00% Dealing Cost 19 SAR 15,963.17 representing 0.0228% of average NAV Meighted Average Maturity (in days) Not Applicable Change in unit price compared to previous quarter 6.12% Double Interprice SEDOL NIL ISIN DATE ISIN PARTICE INIT PARTICE	Excess Return	-3.71	-7.92	9.46	-16.85	-6.32	-1.91	-5.45	
Fund Start Date 31-Jul-04 Bloomberg SABFIF AB Equity Julit price upon offering SAR 10 ISIN NIL Fotal Net Assets (Million) SAR 74.27 SEDOL NIL Fotal Units in Fund 1,980,913.58 Domicile Saudi Arabia Fund Type Open-Ended Sub-fund Manager Not Applicable Fund Currency SAR Iliyah Administrator SAB Invest Senchmark S&P Saudi Banks 20% Capped Index (TR) Dealing Days Monday & Wednesday Management Fees 1,70% p.a. Website sabinvest.com Subscription Fees Up to 2% Phone Number 800-124-2442 Fund Statistics Fund Statistics Fund Statistics Fund Statistics Fund Manager's Investment to NAV 0.00% Dealing Cost 19 SAR 15,963.17 representing 0.0228% of average NAV Meighted Average Maturity (in days) Not Applicable Change in unit price compared to previous quarter 6.12% Double Interprice SEDOL NIL ISIN DATE ISIN PARTICE INIT PARTICE	Fund Facts				Fund Informati	on			
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Website sabinvest.com Subscription Fees Up to 2% Phone Number 800-124-2442 Full Ownership 100% Email customercare@sabinvest.com Subfruct Right Not Applicable Fund Statistics Profits Distributed Not Applicable Fund Manager's Investment to NAV 0.00% Dealing Cost (3) SAR 15,963.17 representing 0.0228% of average NAV Weighted Average Maturity (in days) Not Applicable Change in unit price compared to previous quarter 6.12% Dual Unit Price Not Applicable	Benchmark	-		ed Index (TR)	Fund Manager	nd Manager SAB Invest Fund Management Te		ement Team	
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Email Customercare@sabinvest.com Usufruct Right Not Applicable Fund Statistics Profits Distributed Not Applicable Fund Manager's Investment to NAV Dealing Cost (3) Weighted Average Maturity (in days) Change in unit price compared to previous quarter Dual Unit Price Email customercare@sabinvest.com Customercare@sabinvest.com SAR 15,963.17 representing 0.0228% of average NAV Not Applicable Change in unit price compared to previous quarter Not Applicable	Management Fees	1.70% p.a.			Website	sabinves	st.com		
Fund Statistics Profits Distributed Not Applicable Fund Manager's Investment to NAV 0.00% Dealing Cost (3) SAR 15,963.17 representing 0.0228% of average NAV Neighted Average Maturity (in days) Not Applicable Change in unit price compared to previous quarter 6.12% Dual Unit Price Not Applicable	Subscription Fees	scription Fees Up to 2%			Phone Number	Phone Number 800-124-2442			
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Profits Distributed Fund Manager's Investment to NAV Dealing Cost (3) Not Applicable SAR 15,963.17 representing 0.0228% of average NAV Not Applicable Change in unit price compared to previous quarter Dual Unit Price Not Applicable	Usufruct Right	Not Applical	ole						
Profits Distributed Fund Manager's Investment to NAV Dealing Cost (3) Not Applicable SAR 15,963.17 representing 0.0228% of average NAV Not Applicable Change in unit price compared to previous quarter Dual Unit Price Not Applicable	Fund Statistics								
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Dealing Cost (3) Neighted Average Maturity (in days) Change in unit price compared to previous quarter Oual Unit Price SAR 15,963.17 representing 0.0228% of average NAV Not Applicable 6.12% Not Applicable									
Weighted Average Maturity (in days) Not Applicable Change in unit price compared to previous quarter 6.12% Dual Unit Price Not Applicable	Dealing Cost (3)								
Change in unit price compared to previous quarter 6.12% Dual Unit Price Not Applicable	Weighted Average Maturity (in days)				Not Applicable				
	Change in unit price compared to previous quarter				6.12%				
Expense Ratio ⁽³⁾ 0.57%	Dual Unit Price				Not Applicable				
	Expense Ratio (3)				0.57%				

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.

NIL

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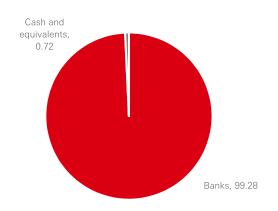


Top 10 Holdings (%)

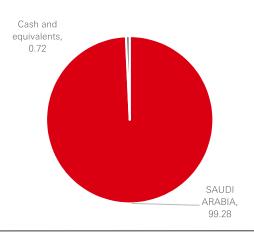
No.	Security	Weight %
1	AL RAJHI BANK	19.60
2	SNB BANK	15.46
3	ALINMA BANK	14.70
4	BANQUE SAUDI FRANSI	9.85
5	SAUDI AWWAL BANK	9.76

No.	Security	Weight %
6	RIYAD BANK	9.72
7	ARAB NATIONAL BANK	9.62
8	THE SAUDI INVESTMENT BANK	6.17
9	BANK ALBILAD	2.92
10	BANK AL-JAZIRA	1.47

Sector Allocation (%)

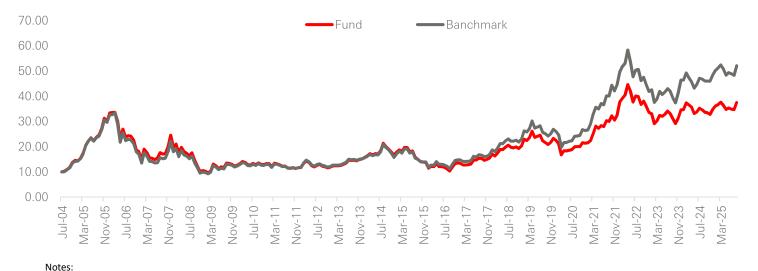


Geographical Allocation (%)



Performance Statistics ⁽⁵⁾	3 months	YTD	1 year	3 years	5 years
Standard Deviation (%)	20.16	19.88	18.32	19.60	19.89
Sharpe Ratio	0.24	0.18	0.32	-0.26	0.47
Tracking Error (%)	2.59	1.89	2.26	4.05	4.61
Beta	0.89	0.94	0.95	0.97	0.94
Alpha (%)	1.07	0.43	-1.31	-3.42	-2.41
Information Ratio	0.23	0.13	-0.76	-0.83	-0.69

Performance Since Inception



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- (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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