

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 |
|---------------------|----------------|-------------|--------------|
| SAR 42.73 | 26-Dec-01 | SAR 16.7551 | 1 Day SAIBOR |

Performance ^{(1) (2)}

| Net Returns % | 3 months | YTD | 1 year | 3 years | 5 years | 10 years | Since Inception |
|---------------|----------|-------|--------|---------|---------|----------|-----------------|
| Fund | 4.12 | 4.47 | 4.47 | 4.63 | 3.16 | 2.51 | 2.17 |
| Benchmark | 4.47 | 4.74 | 4.74 | 5.29 | 3.73 | 2.68 | 2.21 |
| Excess Return | -0.35 | -0.27 | -0.27 | -0.65 | -0.57 | -0.17 | -0.04 |

Calendar Year Performance ⁽¹⁾

| Net Returns % | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 |
|---------------|-------|-------|-------|-------|------|-------|------|
| Fund | 5.05 | 4.40 | 1.74 | 0.19 | 0.92 | 2.34 | 2.08 |
| Benchmark | 5.64 | 5.47 | 2.20 | 0.55 | 0.82 | 2.39 | 2.03 |
| Excess Return | -0.60 | -1.07 | -0.46 | -0.36 | 0.10 | -0.05 | 0.05 |

Fund Facts

| | |
|----------------------------|----------------|
| Fund Start Date | 26-Dec-01 |
| Unit price upon offering | SAR 10 |
| Total Net Assets (Million) | SAR 42.73 |
| Total Units in Fund | 2,550,367.46 |
| Fund Type | Open-Ended |
| Fund Currency | SAR |
| Level of Risk | Low |
| Benchmark | 1 Day SAIBOR |
| Distribution Frequency | Not Applicable |
| Management Fees | 0.50% p.a. |
| Subscription Fees | NIL |
| Full Ownership | 100% |
| Usufruct Right | Not Applicable |

Fund Information

| | |
|--------------------|--|
| Bloomberg | ALYSMSA 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 | Every Business Day |
| Website | sabinvest.com |
| Phone Number | 800-124-2442 |
| Email | customer@customercare@sabinvest.com |

Fund Statistics

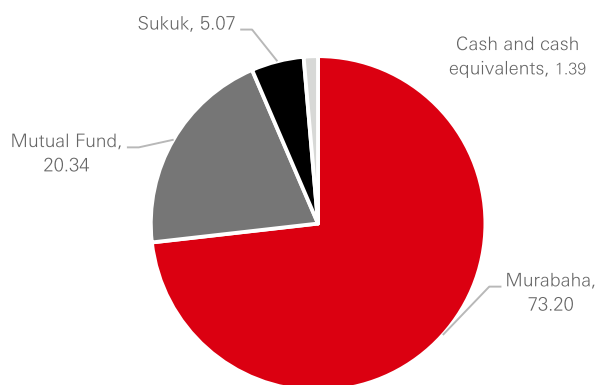
| | |
|---|----------------|
| Profits Distributed | Not Applicable |
| Fund Manager's Investment to NAV | 0.00% |
| Dealing Cost ⁽³⁾ | SAR 0.00 |
| Weighted Average Maturity (in days) | 137.14 |
| Change in unit price compared to previous quarter | 1.02% |
| Dual Unit Price | Not Applicable |
| Expense Ratio ⁽³⁾ | 0.25% |
| 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.

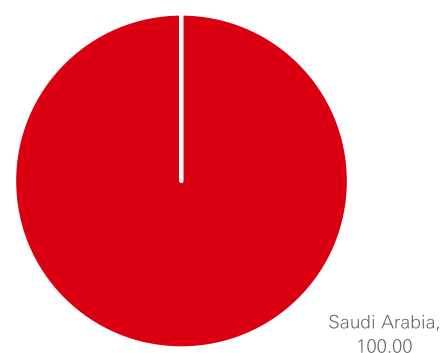
Top 10 Holdings (%) ⁽⁴⁾

| No. | Issuer | Type | Weight % | Credit Rating | Agency | Rating Issuance Date |
|-----|------------------------------|-------------------------|----------|---------------|---------|----------------------|
| 1 | Saudi Awwal Bank | Murabaha / Deposit | 21.61 | A- | Fitch | 25-Aug-25 |
| 2 | SAB Invest SAR Murabaha Fund | Mutual Funds | 20.34 | Unrated | Unrated | Unrated |
| 3 | Qatar National Bank - KSA | Murabaha / Deposit | 19.08 | A+ | Fitch | 28-Mar-24 |
| 4 | Al Rajhi Bank | Murabaha / Deposit | 17.57 | A | Fitch | 8-Dec-25 |
| 5 | EMIRATES NBD Bank KSA | Murabaha / Deposit | 14.94 | A1 | Moody's | 13-May-25 |
| 6 | Bank AlJazira | Debt Instrument / Sukuk | 5.07 | Unrated | Unrated | Unrated |
| 7 | Cash and cash equivalents | Cash | 1.39 | Cash | Cash | Cash |
| 8 | | | | | | |
| 9 | | | | | | |
| 10 | | | | | | |

Asset Allocation (%) ⁽⁴⁾

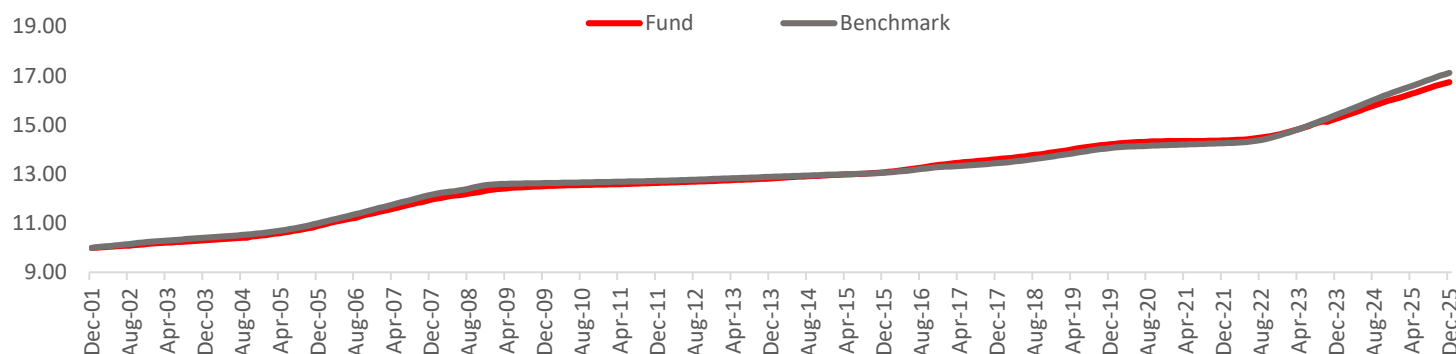


Geographical Allocation (%) ⁽⁴⁾



| Performance Statistics ⁽⁵⁾ | 3 months | YTD | 1 year | 3 years | 5 years |
|---------------------------------------|----------|-----|--------|---------|---------|
| Standard Deviation (%) | N/A | N/A | 0.09 | 0.31 | 0.59 |
| Sharpe Ratio | N/A | N/A | -9.02 | -3.63 | -1.82 |
| Tracking Error (%) | N/A | N/A | 0.09 | 0.32 | 0.26 |
| Beta | N/A | N/A | 0.50 | 0.33 | 0.85 |
| Alpha (%) | N/A | N/A | -0.55 | -0.96 | -0.65 |
| Information Ratio | N/A | N/A | -2.93 | -2.04 | -2.16 |

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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