

صندوق جود الوقفي Jood Waqf Fund

Fact Sheet | حقائق عن الصندوق | Ending December 31, 2025

FUND OBJECTIVES / أهداف الصندوق

The Fund aims to achieve a balance between the preservation of capital as much as possible and its development in the medium and long term and the distribution of a percentage of the (Yield of the Waqf) on an annual basis, by investing in different and diverse asset classes consistent with the guidelines of the Shariah Committee of the Fund.

يهدف الصندوق إلى تحقيق التوازن بين المحافظة على رأس المال قدر الإمكان وتميمته على المدى المتوسط والطويل وتوزيع نسبة من (غلة الوقف) بشكل سنوي، وذلك من خلال الاستثمار في فئات أصول مختلفة ومتنوعة متوافقة مع معايير اللجنة الشرعية للصندوق

FUND FACTS / حقائق عن الصندوق

تاريخ بدء الصندوق / Start Date	Oct-2024
سعر الوحدة عند الطرح / Unit Price Upon Offering	1
حجم الصندوق / Fund Assets	SAR 107.23 Million
نوع الصندوق / Fund Type	Open Ended
العملة / Currency	Saudi Riyal
مستوى المخاطر / Risk Level	High Risk
المؤشر الإستراتيجي / Benchmark	(5% 1M SAIBID) + (35% Dow Jones Sukuk Index TR)

عدد مرات التوزيع / Number of Distributions	
نسبة رسوم الإدارة للصناديق المستثمر فيها / Percentage of Fees for the Management Funds Invested in / نسبة رسوم الإدارة للصناديق المستثمر فيها	
مدير الصندوق من الباطن / Sub Manager	N/A
عدد أيام المتوسط المرجح / Weighted Average Maturity / عدد أيام المتوسط المرجح	N/A

MULTIPLE STATISTICS / إحصائيات متعددة

سعر الوحدة نهاية الربع / Price at The End of The Quarter / سعر الوحدة نهاية الربع	1.01
التغير في سعر الوحدة / Change in Unit Price Compared to Last Quarter / التغير في سعر الوحدة	NA
سعر الوحدة المزدوج / Dual Unit Price	N/A
اجمالي وحدات الصندوق / Total Units	106,016,241.47
اجمالي صافي الأصول / Total Net Assets	SAR 107.23 Million
مكرر الربحية / P/E Ratio	N/A
الالتعب الإجمالية / Total Expense	127,834.43
نسبة الالتهاب الإجمالية / Total Expense Ratio	0.48%
نسبة الاقتراض / Borrowing Ratio	0
مصاريف التعامل / Dealing Expenses	477.80
نسبة مصاريف التعامل / Dealing Expense Ratio	0.00%
نسبة الأرباح الموزعة / Profit Distribution Ratio	N/A
قيمة الأرباح الموزعة / Profit Distribution Amount	N/A
الوحدات المستحقة للتوزيع / Units Eligible for Distributions	N/A
التوزيعات لكل وحدة / Distributions Per Unit	N/A
ملكية الصندوق / Fund Ownership	100%

حق منفعة / Usufruct Right	0.00	
www.ncbc.com	alahlitadawul@alahlicapital.com	92 0000 232

Disclaimers:
1. In preparing the information contained herein, SNB Capital has: (i) used information obtained from 3rd party service providers and public sources; (ii) assumed and relied upon, without independent verification, the accuracy and completeness of the information supplied or otherwise made available to it for the purposes of this making document; (iii) assumed that any financial projections and other financial data relating to this document has been reasonably and properly prepared on the basis of reflecting the best currently available estimates and judgments of the future financial performance of the securities contained herein as at the date of this presentation; (iv) not conducted any independent valuation or appraisal of the assets or liabilities of the securities contained herein; and (v) not been provided with any such valuation or appraisal. Neither NCB Capital, its affiliates nor any of their respective directors, officers, employees or agents ("NCB Group") give any representation or warranty, express or implied, as to: (i) the achievement or reasonableness of future projections, management targets, estimates, prospects or returns contained in this documentation, if any; or (ii) the accuracy or completeness of any information contained in this documentation, any oral information provided in connection therewith or any data that either generates. Furthermore, and without prejudice to liability for fraud, no member of NCB Group accepts or will accept any liability, responsibility or obligation (whether in contract, tort or otherwise) in relation to these matters.
2. SNB Capital Company, is a Saudi closed Joint Stock Company I Paid-up Capital SAR 1,000,000,000 I VAT Number (300003878300003) I C.R. 1010231474 I Under the supervision and control of the Capital Market Authority under license number (37-06046) I SNB Building, Tower B King Saud Road I P.O. BOX 22216 I Riyadh 11495 I Kingdom of Saudi Arabia.
Past performance is not necessarily a guide to future performance. The value of the investment in the fund is variable and may increase or decrease. The security may be subject to sudden and large falls in value which could cause a loss equal to the amount invested; and the investor's loss may not be limited to the amount originally invested or deposited, but may have to pay more. Income from the security may fluctuate; and part of the capital invested may be used to pay that income. The prices, values or income may fall. Investors may receive less than what he/she invested. It may be difficult for the investor to sell or realise the security; and to obtain reliable information about its value or the extent of the risks to which it is exposed. Changes in currency rates may have an adverse effect on the value, price or income of the security. Service and performance fees/charges apply. This product may not be suitable for all recipients of this report. In case of any doubts, you should seek advice from your investment advisor. NCB Capital may have a position or holding in the securities concerned or in related securities and/or may have provided within the previous 12 months significant advice or security business services to the issuer of the securities concerned or of a related security. More information about the fund is available in the Terms and Conditions applicable to that fund and should be read carefully before investing. While reading the fund's Terms and Conditions, please refer to the principal risks of investing in the Fund. You can obtain a copy of the Terms and Conditions by visiting www.ncbc.com. A copy of the fund's Financial Statement once issued can be obtained upon request made to the fund manager or by visiting www.tadawul.com.sa
*The top 10 holdings and the allocations are shown as of the beginning of the quarter.
** The management fee is subject to discounts based on the fund manager's discretion. For more information about the management fee, please refer to the fund's financial statement.

PERFORMANCE / الأداء

عوائد قصيرة المدى / Short Term	1 Month / شهر	3 Months / 3 أشهر	6 Months / 6 أشهر	9 Months / 9 أشهر	العائد غير سنوي لأي فترة أقل من سنة / not annualized if less than one year
الصندوق / Fund	0.47%	1.14%			
المؤشر الإستراتيجي / Benchmark	0.46%	1.27%			
فارق الأداء / Variance	0.01%	-0.13%			

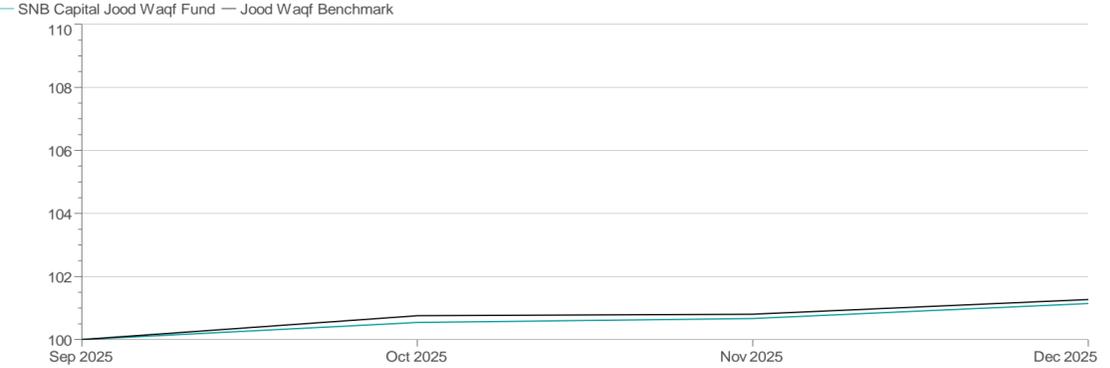
العائد لكل سنة / Calendar Returns	سنة حتى تاريخه / YTD	2024	2023	2022	منذ الإصدار / Since Inception
الصندوق / Fund	1.14%				1.14%
المؤشر الإستراتيجي / Benchmark	1.27%				1.27%
فارق الأداء / Variance	-0.13%				-0.13%

عوائد سنوية / Annualized Return	سنة واحدة / 1 Year	ثلاث سنوات / 3 Years	خمسة سنوات / 5 Years
---------------------------------	--------------------	----------------------	----------------------

Fund
Benchmark
Variance

داء الصندوق / FUND PERFORMANCE

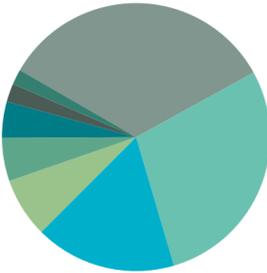
Manager Performance
October 2025 - December 2025 (Single Computation)



STATISTICAL ANALYSIS / تحليل إحصائي

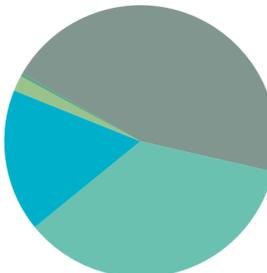
Versus Benchmark / مقابل المؤشر	3 Months / ثلاثة أشهر	YTD / سنة حتى تاريخه	1 Year / سنة واحدة	3 Years / ثلاث سنوات	5 Years / خمس سنوات
معامل ألفا / Alpha	-0.13%	-0.13%			
معامل بيتا / Beta	0.6	0.6			
مؤشر المعلومات / Information Ratio	-0.48	-0.48			
خطا التتبع / Tracking Error	0.27%	0.27%			
الانحراف المعياري / Standard Deviation	0.39%	0.39%			
مؤشر شارب / Sharpe Ratio	0.48	0.48			

Breakdown of Top 10 Holdings*



- SNB Capital North America Index Fund 33.52%
- FRANKLIN GBL SUKUK-IAUSD 28.34%
- SNB Capital AI Sunbullah SAR 16.97%
- FIM GLOBAL SUKUK-C ACC 7.19%
- SNB Capital Europe Index Fund 5.20%
- SNB Capital Emerging Markets Index Fund 4.34%
- SNB Capital Asia Pacific Index Fund 2.20%
- INVESCO PHYSICAL GOLD ETC 1.84%

Asset Class Allocation*



- Equities 45.26%
- Sukuk 35.53%
- Money Market 16.97%
- Other Investments 1.84%
- Cash and Equivalents .40%

*ملاحظة: "الحرف تاريخ تقييم الصندوق يمكن أن يكون مختلفا عن تاريخ هذا التقرير." | Note: Last valuation date of the Fund may be different from the date of this report.

Security Rating

تقييم الأوراق المالية

Top 10 Holding / أكبر 10 استثمارات	Security / الورقة المالية	Security Rating / تقييم الورقة المالية	Rating Agency / الشركة المقيمة	Issuer Rating / تقييم المصدر	Rating Agency / الشركة المقيمة
1	SNB Capital North America Index Fund	N/A	N/A	N/A	N/A
2	FRANKLIN GBL SUKUK-IAUSD	Unrated	N/A	Unrated	N/A
3	SNB Capital Al Sunbullah SAR	A-	Internal	A-	Internal
4	FIM GLOBAL SUKUK-C ACC	Unrated	N/A	Unrated	N/A
5	SNB Capital Europe Index Fund	N/A	N/A	N/A	N/A
6	SNB Capital Emerging Markets Index Fund	N/A	N/A	N/A	N/A
7	SNB Capital Asia Pacific Index Fund	N/A	N/A	N/A	N/A
8	INVESCO PHYSICAL GOLD ETC	N/A	N/A	N/A	N/A
9	N/A	N/A	N/A	N/A	N/A
10	N/A	N/A	N/A	N/A	N/A

Performance/Risk Metrics - Reference Table

جدول مرجعي - مقاييس الأداء/ المخاطر

Metric / المقياس	Formula / المعادلة	Notation / الرموز
Standard Deviation (σ) / الانحراف المعياري	$\sqrt{\sum (R_i - R)^2 / (n-1)}$	<ul style="list-style-type: none"> R_i = individual return / العائد الفردي R = average return / متوسط العائد n = number of observations / عدد العينات
Annualized Standard Deviation / الانحراف المعياري على أساس سنوي	$\sigma (r_1, \dots, r_n) \times \sqrt{\text{NumPeriodsPerYear}}$	<ul style="list-style-type: none"> $\sigma (r_1, \dots, r_n)$ = standard deviation over the period / الانحراف المعياري خلال الفترة
Information Ratio / مؤشر المعلومات	$(\text{AnnRtn}(R_p) - \text{AnnRtn}(R_b)) / \text{AnnStdDev}(R_p - R_b)$	<ul style="list-style-type: none"> R_p = manager return / عائد الصندوق R_b = benchmark return / عائد المؤشر الإستراتيجي $\text{AnnStdDev}(R_p - R_b)$ = annualized standard deviation of excess returns / الانحراف المعياري السنوي للعائد الإضافي
Sharpe Ratio / مؤشر شارب	$(\text{AnnRtn}(R_p) - \text{AnnRtn}(R_f)) / \text{AnnStdDev}(R_p)$	<ul style="list-style-type: none"> R_p = manager return / عائد المؤشر الإستراتيجي R_f = risk-free return / العائد الخالي من المخاطر $\text{AnnStdDev}(R_p)$ = annualized standard deviation of manager returns / الانحراف المعياري السنوي لعائد الصندوق
Beta / معامل بيتا	$\sum (m_i - \bar{m})(b_i - \bar{b}) / \sum (b_i - \bar{b})^2$	<ul style="list-style-type: none"> m_i = i-th manager return / عائد الصندوق \bar{m} = average manager return / متوسط عائد الصندوق b_i = i-th benchmark return / عائد المؤشر الإستراتيجي \bar{b} = average benchmark return / متوسط عائد المؤشر الإستراتيجي
Alpha / معامل ألفا	$R_p - R_b$	<ul style="list-style-type: none"> R_p = manager return / عائد الصندوق R_b = benchmark return / عائد المؤشر الإستراتيجي
Tracking Error / خطأ التتبع	$\sigma(R_p - R_b)$	<ul style="list-style-type: none"> $R_p - R_b$ = active returns (difference between manager and benchmark returns) / العند النشاط (الفرق بين عائد الصندوق والمؤشر الإستراتيجي) σ = standard deviation / الانحراف المعياري