

SNB Capital Diversified Saudi Riyal Fund الصندوق الأهلي المتنوع بالريال السعودي

Fact Sheet | حقائق عن الصندوق Ending September 30, 2025



FUND OBJECTIVES / أهداف الصندوق

Provide liquidity and enhanced capital appreciation.

يهدف الصندوق إلى تنمية رأس المال، وتوفير السيولة

FUND FACTS / حقائق عن الصندوق

تاريخ بدء الصندوق / Start Date	Oct-2003
سعر الوحدة عند طرح / Unit Price Upon Offering	1
حجم الصندوق / Fund Assets	SAR 1906.49 Million
نوع الصندوق / Fund Type	Open Ended
العملة / Currency	Saudi Riyal
مستوى المخاطر / Risk Level	Low - Medium Risk
المؤشر الإسترشادي / Benchmark	60% 30d Rolling Avg 1M SAR Interbank (SAIBID)+ 40% 3Yr SAR Bid Sawp rate
عدد مرات التوزيع / Number of Distributions	
Percentage of Fees for the Management Funds Invested in / نسبة رسوم الإدارة للصندوق المستثمر فيها	
مدير الصندوق من الباطن / Sub Manager	N/A
Weighted Average Maturity / عدد أيام المتوسط المرجح	N/A

MULTIPLE STATISTICS / إحصائيات متعددة

Price at The End of The Quarter / سعر الوحدة نهاية الربع	1.57
Change in Unit Price Compared to Last Quarter / التغير في سعر الوحدة	0.01
Dual Unit Price / سعر الوحدة المزدوج	N/A
Total Units / إجمالي وحدات الصندوق	1,212,009,058.31
Total Net Assets / إجمالي صافي الأصول	SAR 1906.44 Million
P/E Ratio / مكرر الربحية	N/A
Total Expense / الأتعاب الإجمالية	5,136,617.02
Total Expense Ratio / نسبة الأتعاب الإجمالية	1.01%
Borrowing Ratio / نسبة الاقتراض	0
Dealing Expenses / مصاريف التعامل	0
Dealing Expense Ratio / نسبة مصاريف التعامل	0%
Fund Manager Investments in the Fund / استثمارات مدير الصندوق	401,013,633.00
Profit Distribution Ratio / نسبة الأرباح الموزعة	N/A
Profit Distribution Amount / قيمة الأرباح الموزعة	N/A
Units Eligible for Distributions / الوحدات المستحقة للتوزيع	N/A
Distributions Per Unit / التوزيعات لكل وحدة	N/A
Fund Ownership / ملكية الصندوق	100%
حق منفعة / Usufruct Right	0.00
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*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

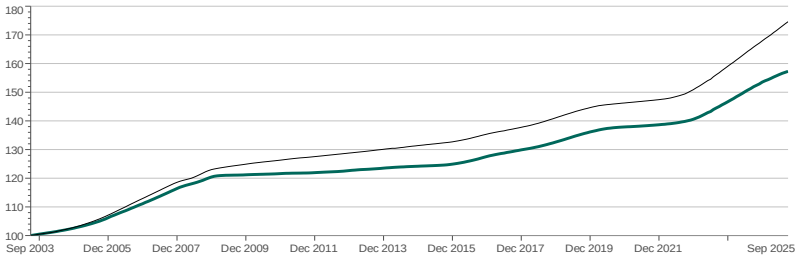
المعدل غير سنوي لأي فترة أقل من سنة / not annualized if less than one year

Short Term / عوائد قصيرة المدى	1 Month / شهر	3 Months / 3 أشهر	6 Months / 6 أشهر	9 Months / 9 أشهر
Fund / الصندوق	0.22%	0.71%	1.60%	2.45%
Benchmark / المؤشر الإسترشادي	0.42%	1.32%	2.69%	3.98%
Variance / فرق الأداء	-0.20%	-0.61%	-1.09%	-1.53%
Calendar Returns / العائد لكل سنة	YTD / سنة حتى تاريخه	2024	2023	2022
Fund / الصندوق	2.45%	4.67%	4.34%	1.39%
Benchmark / المؤشر الإسترشادي	3.98%	5.57%	5.41%	2.36%
Variance / فرق الأداء	-1.53%	-0.90%	-1.07%	-0.97%
Annualized Return / عوائد سنوية	1 Year / سنة واحدة	3 Years / ثلاث سنوات	5 Years / خمس سنوات	
Fund	3.53%	4.01%	2.70%	
Benchmark	5.33%	5.34%	3.65%	
Variance	-1.80%	-1.33%	-0.95%	

FUND PERFORMANCE / أداء الصندوق

Manager Performance
October 2023 - September 2025 (Single Computation)

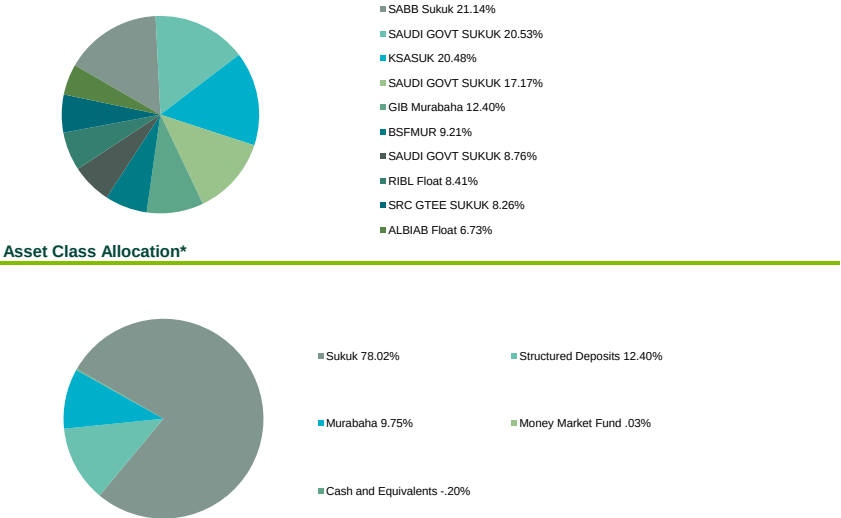
— AlAhi Diversified Saudi Riyal Trade Fund — 60% 1M SIBID & 40% 3Yr SAR IRS



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
Alpha / ألفا	-0.61%	-1.53%	-0.60%	-2.06%	-0.18%
Beta / بيتا	1.15	0.49	0.78	1.15	0.79
Information Ratio / مؤشر المعلومات	-12.8	-14.33	-10.32	-7.97	-5.05
Tracking Error / خطأ التتبع	0.05%	0.11%	0.17%	0.17%	0.19%
Standard Deviation / الانحراف المعياري	0.05%	0.11%	0.19%	0.26%	0.50%
Sharpe Ratio / مؤشر شارب	-6.35	-7.5	-4.65	-3.72	-1.14

Breakdown of Top 10 Holdings*



*ملاحظة: "آخر تاريخ تقييم للصندوق يمكن أن يكون مختلف من 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	الورقة المالية / Security	تقييم الورقة المالية / Security Rating	الشركة المقيمة / Rating Agency	تقييم المصدر / Issuer Rating	الشركة المقيمة / Rating Agency
1	SABB Sukuk	Unrated	N/A	A-	Fitch
2	SAUDI GOVT SUKUK	Aa3	Moody's	A+	Fitch
3	KSASUK	Aa3	Moody's	A+	Fitch
4	SAUDI GOVT SUKUK	Aa3	Moody's	A+	Fitch
5	GIB Murabaha	Unrated	N/A	A-	Fitch
6	BSFMUR	Unrated	N/A	A-	Fitch
7	SAUDI GOVT SUKUK	Aa3	Moody's	A+	Fitch
8	RIBL Float	Unrated	N/A	A-	Fitch
9	SRC GTEE SUKUK	Unrated	N/A	A	S&P
10	ALBIAB Float	Unrated	N/A	A-	Fitch

Performance/Risk Metrics - Reference Table

جدول مرجعي - مقاييس الأداء/ المخاطر

Metric / المقياس	Formula / المعادلة	Notation / الرمز
Standard Deviation (σ) / الانحراف المعياري	$\sqrt{\frac{\sum (R_i - R)^2}{(n-1)}}$	R_i = individual return / العائد الفردي R = average return / متوسط العائد n = number of observations / عدد الملاحظات
Annualized Standard Deviation / الانحراف المعياري على أساس سنوي	$\sigma (r_1, ..., r_n) \times \sqrt{\text{NumPeriodsPerYear}}$	$\sigma (r_1, ..., r_n)$ = standard deviation over the period / الانحراف المعياري خلال الفترة
Information Ratio / مؤشر المعلومات	$\frac{(\text{AnnRtn}(R_p) - \text{AnnRtn}(R_b))}{\text{AnnStdDev}(R_p - R_b)}$	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	$\frac{(\text{AnnRtn}(R_p) - \text{AnnRtn}(R_f))}{\text{AnnStdDev}(R_p)}$	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	$\frac{\sum (m_i - \bar{m})(b_i - \bar{b})}{\sum (b_i - \bar{b})^2}$	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	$R_p - R_b$	R_p = manager return / عائد الصندوق R_b = benchmark return / عائد المؤشر الإستراتيجي
Tracking Error / خطأ التتبع	$\sigma(R_p - R_b)$	$R_p - R_b$ = active returns (difference between manager and benchmark returns) / العند النشاط (الفرق بين عائد الصندوق والمؤشر الإستراتيجي) σ = standard deviation / الانحراف المعياري