

صندوق الأهلي المتنوع بالريال السعودي SNB Capital Diversified Saudi Riyal Fund



Fact Sheet | حقائق عن الصندوق | Ending December 31, 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 الطرح / Unit Price Upon Offering	1
حجم الصندوق / Fund Assets	SAR 1866.59 Million
نوع الصندوق / Fund Type	Open Ended
العملة / Currency	Saudi Riyal
مستوى المخاطر / Risk Level	Low - Medium Risk
المؤشر الإحصائي / Benchmark	60% 30d Rolling Avg 1M SAR Interbank (SAIBID)+ 40% 3Yr SAR Bid Sawp rate
عدد مرات التوزيع / Number of Distributions	0
نسبة رسوم الإدارة للصندوق للمستثمر فيها / Percentage of Fees for the Management Funds Invested in / نسبة رسوم الإدارة للصندوق للمستثمر فيها	0
مدير الصندوق من الباطن / Sub Manager	N/A
متوسط أمد النضج 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	1.58	
التغير في سعر الوحدة مقارنة بالربع الأخير / Change in Unit Price Compared to Last Quarter / التغير في سعر الوحدة	0.01	
سعر الوحدة الموزج / Dual Unit Price	N/A	
إجمالي وحدات الصندوق / Total Units	1,178,021,131.80	
إجمالي صافي الأصول / Total Net Assets	SAR 1866.55 Million	
مؤشر الربحية / P/E Ratio	N/A	
الالتعب الإجمالية / Total Expense	4,413,323.55	
نسبة الأعب الإجمالية / Total Expense Ratio	0.93%	
نسبة الاقتراض / Borrowing Ratio	0	
مصاريف التعامل / Dealing Expenses	0	
نسبة مصاريف التعامل / Dealing Expense Ratio	0	
استثمارات مدير الصندوق / Fund Manager Investments in the Fund / استثمارات مدير الصندوق	N/A	
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 سئفنة / Usufruct Right	0.00	
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 ** The top 10 holdings and the allocations are shown as at 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

Short Term / عوائد قصيرة المدى	1 Month / شهر	3 Months / 3 أشهر	6 Months / 6 أشهر	9 Months / 9 أشهر
Fund / الصندوق	0.25%	0.73%	1.45%	2.35%
Benchmark / المؤشر الإحصائي	0.40%	1.22%	2.56%	3.95%
Variance / فارق الأداء	-0.15%	-0.49%	-1.11%	-1.60%

Calendar Returns / العائد لكل سنة	YTD / سنة حتى تاريخه	2024	2023	2022	Since Inception / منذ الإصدار
Fund / الصندوق	3.20%	4.67%	4.34%	1.39%	2.09%
Benchmark / المؤشر الإحصائي	5.25%	5.57%	5.41%	2.36%	2.59%
Variance / فارق الأداء	-2.05%	-0.90%	-1.07%	-0.97%	-0.50%

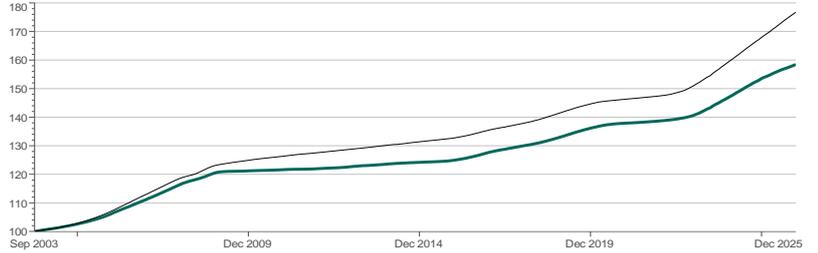
Annualized Return / عوائد سنوية	1 Year / سنة واحدة	3 Years / ثلاث سنوات	5 Years / خمس سنوات
Fund	3.20%	4.07%	2.82%
Benchmark	5.25%	5.41%	3.86%
Variance	-2.05%	-1.34%	-1.04%

FUND PERFORMANCE / أداء الصندوق

Manager Performance

October 2003 - December 2025 (Single Computation)

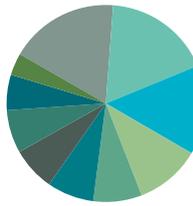
— AlAHLi Diversified Saudi Riyal Trade Fund — 60% 1M SIBID & 40% 3Yr SAR IRS



STATISTICAL ANALYSIS / تحليل إحصائي

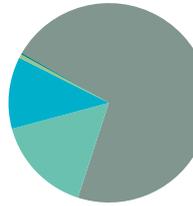
Versus Benchmark / مقابل المؤشر	3 Months / ثلاثة أشهر	YTD / سنة حتى تاريخه	1 Year / سنة واحدة	3 Years / ثلاث سنوات	5 Years / خمس سنوات
Alpha / معامل ألفا	-0.49%	-2.05%	-2.05%	-1.81%	-0.21%
Beta / معامل بيتا	-2.62	0.58	0.58	1.1	0.79
Information Ratio / مؤشر المعلومات	-0.23	-19.17	-19.17	-7.98	-5.43
Tracking Error / خطأ التتبع	0.11%	0.11%	0.11%	0.17%	0.19%
Standard Deviation / الانحراف المعياري	0.02%	0.11%	0.11%	0.23%	0.48%
Sharpe Ratio / مؤشر شاب / مؤشر شاب	-13.5	-9.17	-9.17	-3.68	-1.33

Breakdown of Top 10 Holdings*



- SAUDI GOVT SUKUK 26.48%
- KSASUK 26.06%
- SAUDI GOVT SUKUK 21.76%
- GIB Switchable Murabaha 15.89%
- SNB Capital AI Sunbullah SAR 11.74%
- SAUDI GOVT SUKUK 11.34%
- RIBL Float 10.60%
- SRC GTEE SUKUK 10.51%
- ALBAJIA Float 8.63%
- ALBZIFLOAT 5.36%

Asset Class Allocation*



- Sukuk 7.02%
- Structured Deposits 15.89%
- Money Market Fund 11.74%
- Murabaha 6.1%
- Cash and Equivalents -26%

*ملاحظة: "آخر تاريخ تقييم الصندوق يمكن أن يكون مختلف 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	الورقة المالية / Security	تقييم الورقة المالية / Security Rating	الشركة المقيمة / Rating Agency	تقييم المصدر / Issuer Rating	الشركة المقيمة / Rating Agency
1	SAUDI GOVT SUKUK	Aa3	Moody's	A+	Fitch
2	KSASUK	Aa3	Moody's	A+	Fitch
3	SAUDI GOVT SUKUK	Aa3	Moody's	A+	Fitch
4	GIB Switchable Murabaha	Unrated	N/A	A-	Fitch
5	SNB Capital Al Sunbullah SAR	A-	Internal	A-	Internal
6	SAUDI GOVT SUKUK	Aa3	Moody's	A+	Fitch
7	RIBL Float	Unrated	N/A	A-	Fitch
8	SRC GTEE SUKUK	Unrated	N/A	A	S&P
9	ALBIAB Float	Unrated	N/A	A-	Fitch
10	BJAZFLOAT	Unrated	N/A	A-	Fitch

Performance/Risk Metrics - Reference Table

جدول مرجعي - مقاييس الأداء/ المخاطر

Metric / المقياس	Formula / المعادلة	Notation / الرموز
Standard Deviation (σ) / الانحراف المعياري	$\sqrt{\sum (R_i - \bar{R})^2 / (n-1)}$	<ul style="list-style-type: none"> R_i = individual return / العائد الفردي \bar{R} = average return / متوسط العائد n = number of observations / عدد العينات
Annualized Standard Deviation / الانحراف المعياري على أساس سنوي	$\sigma (r_1, \dots, r_n) \times \sqrt{\text{NumPeriodsPerYear}}$	σ (r ₁ , ..., 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 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 الصندوق الإستراتيجي R_f = risk-free return / العائد الخالي من المخاطر 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	σ(R _p - R _b)	<ul style="list-style-type: none"> R_p - R_b = active returns (difference between manager and benchmark returns) / العائد النشط (الفرق بين عائد الصندوق والمؤشر الإستراتيجي) σ = standard deviation / الانحراف المعياري