

صندوق الأهلي لقطاعي الصحة والتعليم SNB Capital Healthcare & Education Sectors Fund

Fact Sheet | حقائق عن الصندوق Ending September 30, 2025

FUND OBJECTIVES / أهداف الصندوق

The Fund aims to achieve long-term capital growth through investing in shares of companies listed on Tadawul. The Fund may invest up to 10% of the Fund NAV in real estate investment traded funds. Investing in above securities includes initial public offerings, additional offerings, rights issue as well as other initial public offerings.

يهدف الصندوق إلى تنمية رأس المال على المدى الطويل من خلال الاستثمار في أسهم شركات القطاع الصحي والقطاع التعليمي المدرجة في أسواق الأسهم السعودية التي لديها فرص جيدة للنمو من حيث الأرباح والتدفقات النقدية والمتوافقة مع معايير اللجنة الشرعية للصندوق. علما بأن الاستثمارات في الأوراق المالية أعلاه تتضمن الاستثمار في أسهم الشركات المدرجة في أسواق الأسهم السعودية، والاستثمارات بالأسهم المدرجة في البورصات الإضافية .

FUND FACTS / حقائق عن الصندوق

تاريخ بدء الصندوق / Start Date	May-1992
سعر الوحدة عند الطرح / Unit Price Upon Offering	1
حجم الصندوق / Fund Assets	SAR 270.9 Million
نوع الصندوق / Fund Type	Open Ended
العملة / Currency	Saudi Riyal
مستوى المخاطر / Risk Level	High Risk
المؤشر الإسترشادي / Benchmark	SNB Capital for Healthcare & education (TR). in Local Currency Index.
عدد مرات التوزيع / Number of Distributions	
نسبة رسوم الإدارة للصناديق المستثمر فيها / Percentage of Fees for the Management Funds Invested in /	
مدير الصندوق من الباطن / Sub Manager	N/A
عدد أيام المتوسط المرجح / Weighted Average Maturity /	N/A

MULTIPLE STATISTICS / إحصائيات متعددة

Price at The End of The Quarter / سعر الوحدة نهاية الربع	191.26
Change in Unit Price Compared to Last Quarter / التغير في سعر الوحدة	-6.60
Dual Unit Price / سعر الوحدة المزدوج	N/A
Total Units / إجمالي وحدات الصندوق	1,416,376.88
Total Net Assets / إجمالي صافي الأصول	SAR 270.89 Million
P/E Ratio / مكرر الربحية	N/A
Total Expense / الأتعاب الإجمالية	1,720,224.56
Total Expense Ratio / نسبة الأتعاب الإجمالية	2.21%
Borrowing Ratio / نسبة الاقتراض	0
Dealing Expenses / مصاريف التعامل	116,634.79
Dealing Expense Ratio / نسبة مصاريف التعامل	0.15%
Fund Manager Investments in the Fund / استثمارات مدير الصندوق	N/A
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%

Usufruct Right / حق منفعة	0.00
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	92 0000 232

Disclaimers:

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2. SNG Capital and P.O. BOX 222222 is a Saudi Co-located Joint Stock Company / Paid-up Capital SAR 1,000,000,000 I VAT Number [3000308738300003] i.e. 10120231474 Under the supervision and control of the Capital Market Authority under license number [37-06046] SING Building, Tower B

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The value of the investment in the fund is variable and may increase or decrease. The security may be subject to fluctuations in price and therefore a decline in the value of the investment in the fund is possible. Investors are advised to consider the risks involved in investing in the fund and to understand and agree that they do not necessarily have a claim 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 and its subsidiaries and related entities do not provide any guarantee or assurance regarding the previous 12 months' identification 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

All drawings and 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.

[illegible]

"ملاحظة: "آخر تاريخ لتقييم 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.

PERFORMANCE / الأداء

العائد غير سنوي لأي فترة اقل من سنة / not annualized if less than one year

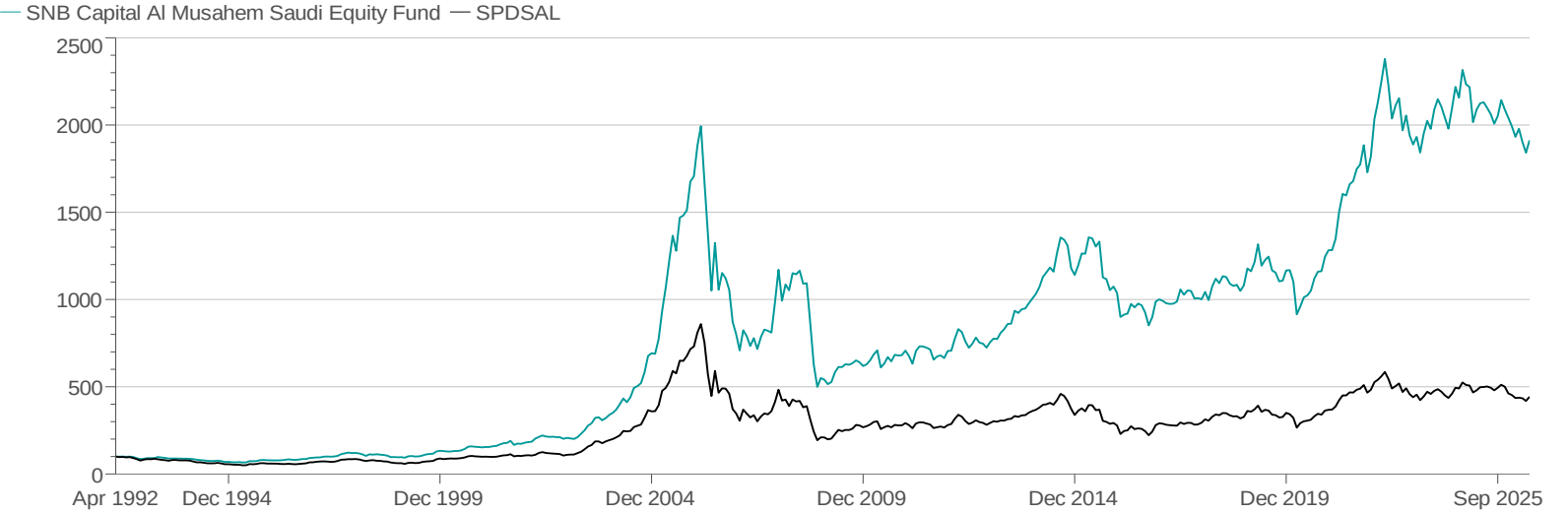
Short Term / عوائد قصيرة المدى	1 Month / شهر	3 Months / 3 أشهر	6 Months / 6 أشهر	9 Months / 9 أشهر
Fund / الصندوق	3.86%	-3.33%	-6.31%	-6.78%
Benchmark / المؤشر الإستراتيجي	5.76%	1.26%	-4.21%	-10.48%
Variance / فارق الأداء	-1.90%	-4.59%	-2.10%	3.70%

Calendar Returns / العائد لكل سنة	YTD / منذ إنception / منذ الإصدار	2024	2023	2022	2021
Fund / الصندوق	-6.78%	-7.51%	17.44%	3.75%	9.23%
Benchmark / المؤشر الإستراتيجي	-10.48%	0.02%	12.36%	-8.86%	4.55%
Variance / فارق الأداء	3.70%	-7.53%	5.08%	12.61%	4.68%

Annualized Return / عوائد سنوية	1 Year / سنة واحدة	3 Years / ثلاث سنوات	5 Years / خمس سنوات
Fund	-8.84%	-0.97%	10.53%
Benchmark	-11.75%	-1.96%	5.09%
Variance	2.91%	0.99%	5.44%

FUND PERFORMANCE / اداء الصندوق

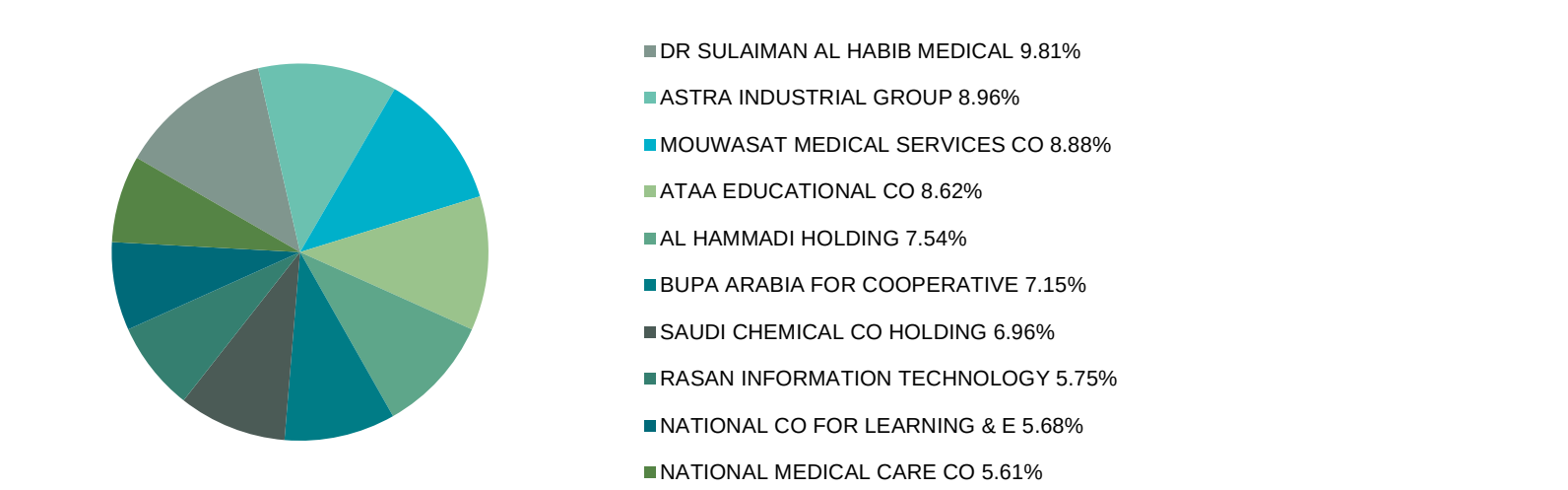
Manager Performance
May 1992 - September 2025 (Single Computation)



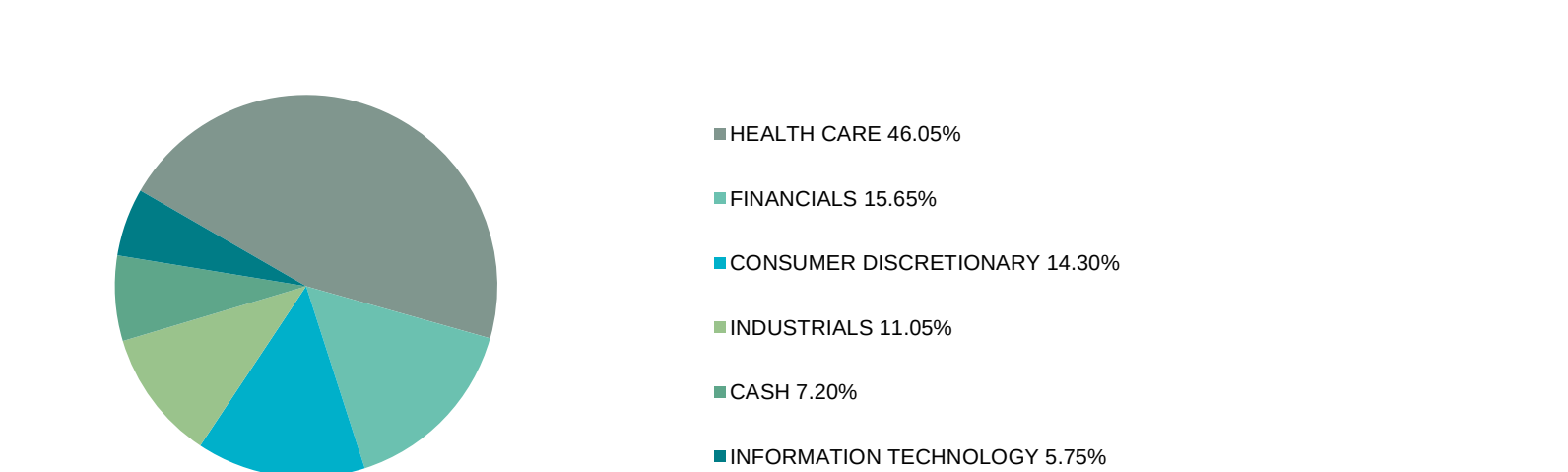
STATISTICAL ANALYSIS / تحليل إحصائي

Versus Benchmark / مقابل المؤشر	3 Months / ثلاثة أشهر	YTD / سنة حتى تاريخه	1 Year / سنة واحدة	3 Years / ثلاث سنوات	5 Years / خمس سنوات
Alpha / ألفا	-4.59%	3.70%	-0.85%	0.68%	5.48%
Beta / بيتا	0.83	0.66	0.67	0.85	0.96
Information Ratio / مؤشر المعلومات	-1.48	0.51	0.4	0.18	1.08
Tracking Error / خطا التتبع	3.11%	7.21%	7.24%	5.56%	5.03%
Standard Deviation / الانحراف المعياري	7.41%	9.88%	10.45%	13.73%	16.63%
Sharpe Ratio / مؤشر شارب	-0.59	-1.01	-1.27	-0.43	0.44

Breakdown of Top 10 Holdings*



Asset Class Allocation*



Security Rating

تقييم الأوراق المالية

Top 10 Holding / أكبر 10 استثمارات	الورقة المالية / Security	تقييم الورقة المالية / Security Rating	الشركة المُقيمة / Rating Agency	تقييم المُصدر / Issuer Rating	الشركة المُقيمة / Rating Agency
1	DR SULAIMAN AL HABIB MEDICAL	N/A	N/A	N/A	N/A
2	ASTRA INDUSTRIAL GROUP	N/A	N/A	N/A	N/A
3	MOUWASAT MEDICAL SERVICES CO	N/A	N/A	N/A	N/A
4	ATAA EDUCATIONAL CO	N/A	N/A	N/A	N/A
5	AL HAMMADI HOLDING	N/A	N/A	N/A	N/A
6	BUPA ARABIA FOR COOPERATIVE	N/A	N/A	N/A	N/A
7	SAUDI CHEMICAL CO HOLDING	N/A	N/A	N/A	N/A
8	RASAN INFORMATION TECHNOLOGY	N/A	N/A	N/A	N/A
9	NATIONAL CO FOR LEARNING & E	N/A	N/A	N/A	N/A
10	NATIONAL MEDICAL CARE CO	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	$\sqrt{\frac{\sum (R_i - \bar{R})^2}{(n-1)}}$	- 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	$\sigma(r_1, ..., r_n) \times \sqrt{\text{NumPeriodsPerYear}}$	$\sigma(r_1, ..., r_n)$ = 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 الإسترشادي - 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 الصندوق - 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	$\frac{\sum (m_i - \bar{m})(b_i - \bar{b})}{\sum (b_i - \bar{b})^2}$	- m_i = i-th manager return / عائد الصندوق $\bar{m}$ = average manager return / متوسط عائد الصندوق - b_i = i-th benchmark return/ عائد المؤشر الإسترشادي $\bar{b}$ = average benchmark return / متوسط عائد المؤشر الإسترشادي
Alpha / معامل ألفا	$R_p - R_b$	- R_p = manager return / عائد الصندوق - R_b = benchmark return/ عائد المؤشر الإسترشادي
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 الإسترشادي) - σ = standard deviation/ الانحراف المعياري