

صندوق الأهلي متعدد الأصول المحافظ SNB Capital Multi-Asset Conservative Fund



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

FUND OBJECTIVES / أهداف الصندوق

Achieve capital growth over the medium to long term, with a focus as much as possible to preserve the capital by investing in a diversified portfolio of asset classes

تحقيق النمو في رأس المال على المدى المتوسط والطويل مع التركيز قدر الإمكان على هدف الصندوق حماية رأس المال من خلال الاستثمار في مجموعة متنوعة من فئات الأصول

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	USD 126.47 Million
نوع الصندوق / Fund Type	Open Ended
العملة / Currency	US Dollar
مستوى المخاطر / Risk Level	Low - Medium Risk
المؤشر الاسترشادي / Benchmark	25% MSCI ACWI Islamic Composite M-Sr & 75% 1mth SAIBID
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	0.009%
مدير الصندوق من الباطن / Sub Manager	N/A
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	2.20	
التغير في سعر الوحدة مقارنة بالربع الأخير / Change in Unit Price Compared to Last Quarter / التغير في سعر الوحدة	0.05	
سعر الوحدة المزوج / Dual Unit Price	N/A	
الجمالي وحدهات الصندوق / Total Units	57404406.8	
الجمالي صافي الأصول / Total Net Assets	USD 126.47 Million	
مؤشر الربحية / P/E Ratio	N/A	
الالتعب الإجمالية / Total Expense	388528.27	
نسبة الأعب الإجمالية / Total Expense Ratio	1.24%	
نسبة الاقتراض / Borrowing Ratio	0	
مصاريف التعامل / Dealing Expenses	2924.23	
نسبة مصاريف التعامل / Dealing Expense Ratio	0.009%	
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	
www.ncbc.com	alahlitadawal@alahicapital.com	92 0000 232

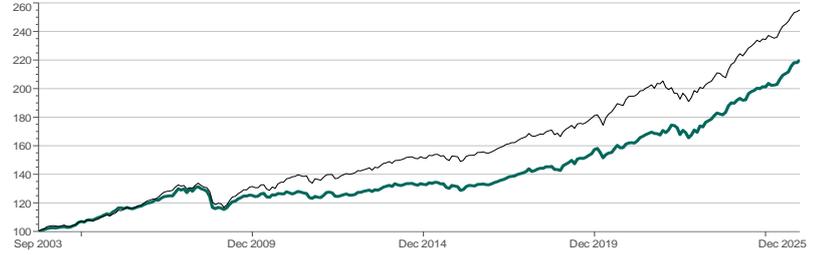
Disclaimers:
 1. In preparing the information contained herein, SNB Capital has: (i) used information obtained from third party service providers and public sources; (ii) assumed and relied upon, without independent verification, the accuracy and completeness of the information supplied or otherwise made available to it for the purposes of this making document; (iii) assumed that any financial positions and other financial data relating to this document has been reasonably and properly prepared on the basis of existing the best currently available estimates and judgments of the future financial performance of the securities contained herein as at the date of its 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 valuations or appraisals. Neither SNB 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, (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 / Paldip Capital SAR 1,000,000,000 I VAT Number: [300003878300003] C.R. 1010231474 Under the supervision and control of the Capital Markets Authority under license number (P/06046) SNB Building, Tower B King Saud Road | P.O. BOX 22324 | Riyadh 11496 | 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 vary. Investors may receive less than what he/she invested. It may be difficult for the investor to sell or realize 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.tadawal.com.sa
 *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 / الصندوق / Fund / Benchmark / المؤشر الاسترشادي / Variance / فرق الأداء	1 Month / شهر / 0.90% / 0.47% / 0.43%	3 Months / 3 أشهر / 2.01% / 1.85% / 0.16%	6 Months / 6 أشهر / 5.14% / 4.69% / 0.45%	9 Months / 9 أشهر / 8.70% / 8.41% / 0.29%		
Calendar Returns / العائد لكل سنة / YTD / سنة حتى تاريخه / 2024 / 2023 / 2022 / Since Inception / منذ الإصدار	9.43% / 5.80% / 12.21%	8.83% / 8.03% / 9.98%	0.60% / -2.23% / 2.23%	-0.77% / 3.15%	3.61% / 4.30% / -0.69%	
Annualized Return / عوائد سنوية / 1 Year / سنة واحدة / 3 Years / ثلاث سنوات / 5 Years / خمس سنوات	9.43%	8.83%	0.60%	1 Year / سنة واحدة / 3 Years / ثلاث سنوات / 5 Years / خمس سنوات	9.11% / 8.94% / 0.17%	6.33% / 5.57% / 0.76%

FUND PERFORMANCE / أداء الصندوق

Manager Performance
 October 2003 - December 2025 (Single Computation)
 — AlAhil Multi-Asset Conservative Fund — 25% MSCI ACWI, 75% 1M SAIBOR



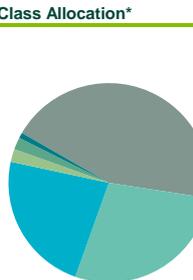
STATISTICAL ANALYSIS / تحليل إحصائي

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	0.16%	0.60%	0.60%	1.47%	1.84%
Beta / معامل بيتا	1.25	1.03	1.03	0.85	0.8
Information Ratio / مؤشر المعلومات	0.25	0.59	0.59	0.1	0.33
Tracking Error / خطأ التتبع	0.68%	1.02%	1.02%	1.74%	2.30%
Standard Deviation / الانحراف المعياري	1.10%	2.71%	2.71%	3.02%	3.75%
Sharpe Ratio / مؤشر شارب	0.96	1.92	1.92	1.39	0.77

Breakdown of Breakdown of Top 10 Holdings*

- SNB Capital North America Index Fund 12.03%
- SNB Capital Multi-Asset Income Plus Fund 11.63%
- ALBIAH Float 04/15/31 6.53%
- INVESCO DJ ISLAMIC GBL DEV 5.67%
- ARABIAN CENTRES SUKUK II 4.38%
- BANK JULIUS BAER 5.13/20/5 4.35%
- SAUDI ELECTRICITY GLOBAL 4.16%
- SNB TIER 1 SUKUK 2022 3.87%
- GIB Lakemore Aquatine IV Certificate T1 3.26%
- INVESCO PHYSICAL GOLD ETC 3.18%

Asset Class Allocation*



- SUKUK 44.11%
- EQUITIES 27.98%
- OTHER INVESTMENTS 22.96%
- CASH AND EQUIVALENTS 2.09%
- REITS 1.96%
- MONEY MARKET .88%

*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	SNB Capital North America Index Fund	N/A	N/A	N/A	N/A
2	SNB Capital Multi-Asset Income Plus Fund	N/A	N/A	N/A	N/A
3	ALBIAB Float 04/15/31	Unrated	N/A	A-	Fitch
4	INVESCO DJ ISLAMIC GBL DEV	N/A	N/A	N/A	N/A
5	ARABIAN CENTRES SUKUK II	B+	S&P	B+	S&P
6	BANK JULIUS BAER 5.3 10/25	Unrated	N/A	BBB-	Fitch
7	SAUDI ELECTRICITY GLOBAL	A+	S&P	A+	Fitch
8	SNB TIER 1 SUKUK 2022	Unrated	N/A	A-	Fitch
9	GIF Lakemore Aquatine IV Certificate T1	N/A	N/A	N/A	N/A
10	INVESCO PHYSICAL GOLD ETC	N/A	N/A	N/A	N/A

Performance/Risk Metrics - Reference Table

جدول مرجعي - مقاييس الأداء / المخاطر

Metric / المقاييس	Formula / المعادلة	Notation / الرموز
Standard Deviation (σ) / الانحراف المعياري	$\sqrt{\frac{\sum (R_i - R)^2}{(n-1)}}$	<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	$\sigma(r_1, \dots, r_n) \times \sqrt{\text{NumPeriodsPerYear}}$	σ (r ₁ , ..., r _n) = standard deviation over the period / الانحراف المعياري خلال الفترة
Information Ratio / مؤشر المعلومات	$\frac{(\text{AnnRtn}(R_p) - \text{AnnRtn}(R_b))}{\text{AnnStdDev}(R_p - R_b)}$	<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	$\frac{(\text{AnnRtn}(R_p) - \text{AnnRtn}(R_f))}{\text{AnnStdDev}(R_p)}$	<ul style="list-style-type: none"> R_p = manager return / عائد المؤشر الإستراتيجي R_f = risk-free return / العائد الخالي من المخاطر AnnStdDev(R_p) = annualized standard deviation of manager returns / الانحراف المعياري السنوي لعائد الصندوق
Beta / معامل بيتا	$\frac{\sum (m_i - \bar{m})(b_i - \bar{b})}{\sum (b_i - \bar{b})^2}$	<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) / العند النشط (الفرق بين عائد الصندوق والمؤشر الإستراتيجي) σ = standard deviation / الانحراف المعياري