

SNB Capital SAR Multi-Asset Conservative Fund الصندوق الأهلي متعدد الأصول المتحفظ بالريال

Fact Sheet | حقائق عن الصندوق Ending September 30, 2025



FUND OBJECTIVES / أهداف الصندوق

The Fund aims to preserve capital as much as possible over the medium to long term, with less emphasis on capital, by investing in a diversified portfolio of investment funds that invest in various 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 محفظة متنوعة من فئات الأصول

FUND FACTS / حقائق عن الصندوق

تاريخ بدء الصندوق / Start Date	May-2024
سعر الوحدة عند الطرح / Unit Price Upon Offering	1
حجم الصندوق / Fund Assets	SAR 4.6 Million
نوع الصندوق / Fund Type	Open Ended
العملة / Currency	Saudi Riyal
مستوى المخاطر / Risk Level	Low Risk
المؤشر الإستراتيجي / Benchmark	55% SAIBID 1M + 25% DJ Sukuk Ex-Reinvestment TR + 20% S&P Saudi Shariah TR
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	10.39	
Change in Unit Price Compared to Last Quarter / التغير في سعر الوحدة	0.19	
Dual Unit Price / سعر الوحدة المزدوج	N/A	
Total Units / اجمالي وحدات الصندوق	442,895.80	
Total Net Assets / اجمالي صافي الأصول	SAR 4.6 Million	
P/E Ratio / مكرر الربحية	N/A	
Total Expense / الأتعاب الإجمالية	9,997.10	
Total Expense Ratio / نسبة الأتعاب الإجمالية	1.34%	
Borrowing Ratio / نسبة الاقتراض	0	
Dealing Expenses / مصاريف التعامل	2.56	
Dealing Expense Ratio / نسبة مصاريف التعامل	0.00%	
Fund Manager Investments in the Fund / استثمارات مدير الصندوق	1,039,196.00	
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%	
Usufruct Right / حق منفعة	0.00	
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2. SNB Capital Company, a Saudi coiled Joint Stock Company I Paid-up capital SAR 1,000,000,000 I VAT Number [3000038783000] I C.R. 1012341474 I Under the supervision and control of the Capital Market Authority under license number [37-06046] ISNB Building, Tower B

Paid up share capital P.O. BOX 22216 Jeddah 21495 I Kingdom of Saudi Arabia.

Saudi Riyal is not convertible into any foreign currency.

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 recommendations to investors in relation to the relevant security. More information about our relationship with the issuer can be found in the Terms and Conditions of the 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 begening 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]

PERFORMANCE / الأداء

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

عوائد قصيرة المدى / Short Term	شهر / 1 Month	3 أشهر / 3 Months	6 أشهر / 6 Months	9 أشهر / 9 Months
الصندوق / Fund	1.89%	1.86%	2.68%	2.66%
المؤشر الإستراتيجي / Benchmark	2.13%	2.43%	2.58%	3.71%
فارق الأداء / Variance	-0.24%	-0.57%	0.10%	-1.05%

العائد لكل سنة / Calendar Returns	سنة حتى تاريخه / YTD	2024	2023	2022	منذ الإصدار / Since Inception
Fund / الصندوق	2.66%				2.75%
Benchmark / المؤشر الإستراتيجي	3.71%				5.08%
Variance / فارق الأداء	-1.05%				-2.33%

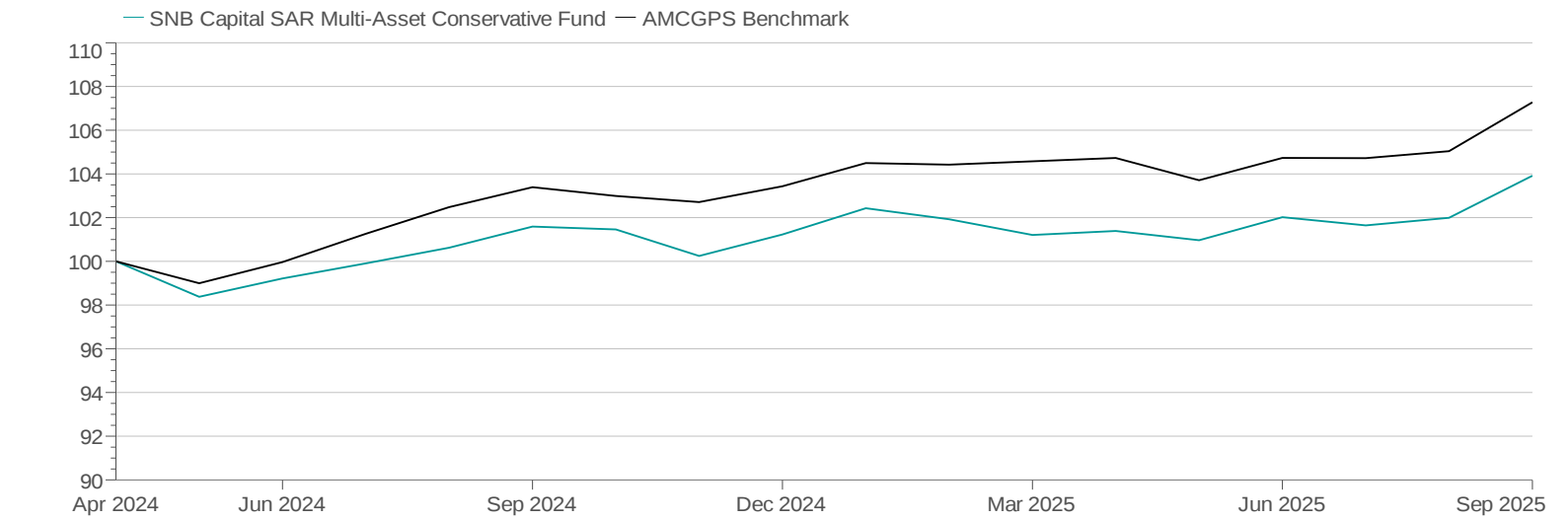
Annualized Return / عوائد سنوية 1 Year / سنة واحدة 3 Years / ثلاث سنوات 5 Years / خمس سنوات

Fund	2.29%
Benchmark	3.76%
Variance	-1.47%

FUND PERFORMANCE / اداء الصندوق

Manager Performance

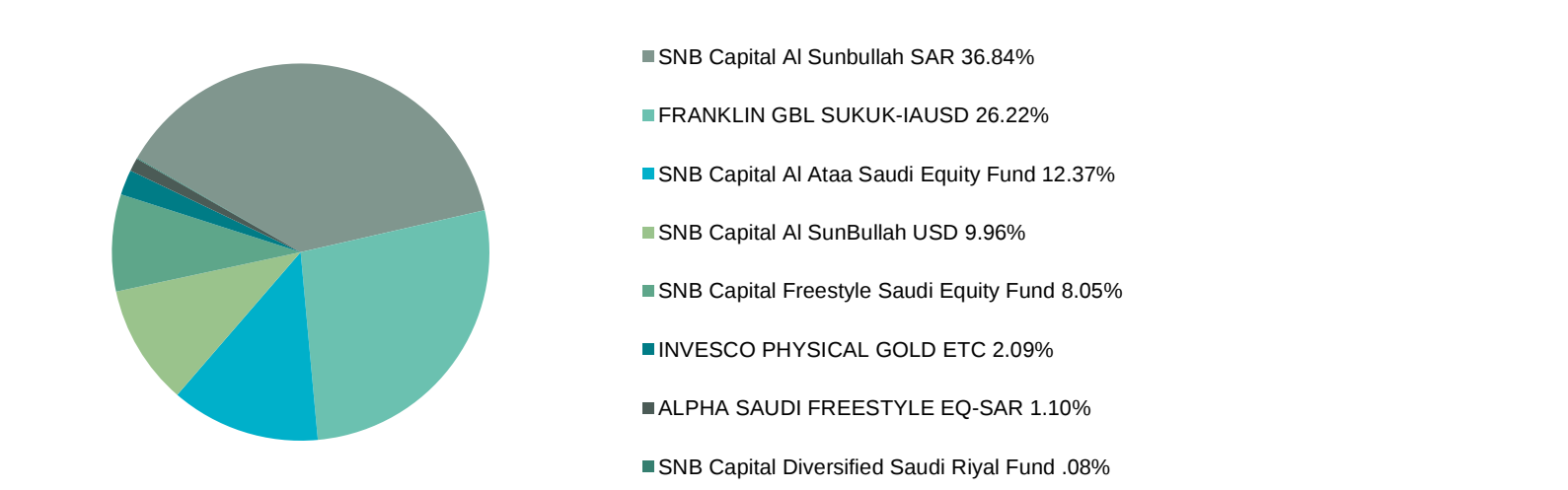
May 2024 - September 2025 (Single Computation)



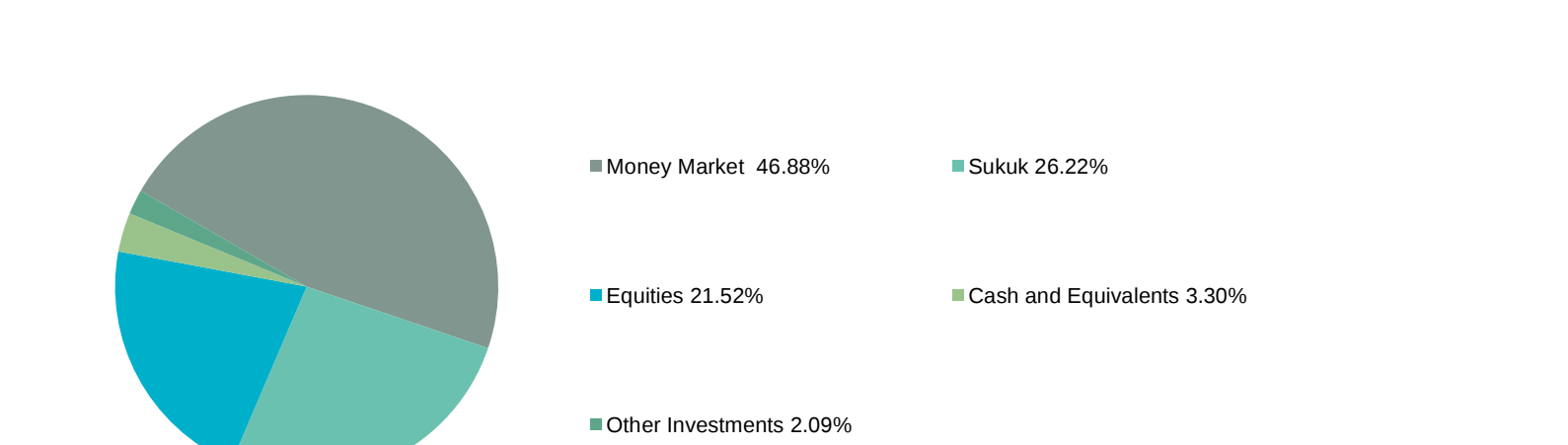
STATISTICAL ANALYSIS / تحليل إحصائي

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	-0.57%	-1.05%	-1.35%		
Beta / بيتا	0.99	0.92	0.98		
Information Ratio / مؤشر المعلومات	-1.62	-0.87	-0.93		
Tracking Error / خطا التتبع	0.35%	1.22%	1.57%		
Standard Deviation / الانحراف المعياري	2.00%	2.70%	3.17%		
Sharpe Ratio / مؤشر شارب	0.4	-0.22	-0.67		

Breakdown of Top 10 Holdings*



Asset Class Allocation*



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.

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Security Rating

تقييم الأوراق المالية

Top 10 Holding / أكبر 10 استثمارات	الورقة المالية / Security	تقييم الورقة المالية / Security Rating	الشركة المقيمة / Rating Agency	تقييم المُصدر / Issuer Rating	الشركة المقيمة / Rating Agency
1	SNB Capital Al Sunbullah SAR	A-	Internal	A-	Internal
2	FRANKLIN GBL SUKUK-IAUSD	Unrated	N/A	Unrated	N/A
3	SNB Capital Al Ataa Saudi Equity Fund	N/A	N/A	N/A	N/A
4	SNB Capital Al SunBullah USD	A-	Internal	A-	Internal
5	SNB Capital Freestyle Saudi Equity Fund	N/A	N/A	N/A	N/A
6	INVESCO PHYSICAL GOLD ETC	N/A	N/A	N/A	N/A
7	ALPHA SAUDI FREESTYLE EQ-SAR	N/A	N/A	N/A	N/A
8	SNB Capital Diversified Saudi Riyal Fund	A	Internal	A	Internal
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	$\sqrt{\sum (R_i - R)^2 / (n-1)}$	- 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	$\sigma(r_1, ..., r_n) \times \sqrt{\text{NumPeriodsPerYear}}$	σ (r1, ..., rn) = standard deviation over the period / الانحراف المعياري خلال الفترة
Information Ratio / مؤشر المعلومات	$(\text{AnnRtn}(R_p) - \text{AnnRtn}(R_b)) / \text{AnnStdDev}(R_p - R_b)$	- 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	$(\text{AnnRtn}(R_p) - \text{AnnRtn}(R_f)) / \text{AnnStdDev}(R_p)$	- 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	$\sum (m_i - \bar{m})(b_i - \bar{b}) / \sum (b_i - \bar{b})^2$	- 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