

# صندوق الأهلي الرزين بالريال SNB Capital AI Razeen SAR Liquidity Fund



Fact Sheet | حقائق عن الصندوق | Ending March 31, 2026

## FUND OBJECTIVES / أهداف الصندوق

The Fund's investment objective is to achieve liquidity and capital growth through investments in short term Money Market Instruments in SAR and/or USD. The Fund will also invest in other CMA licensed public investment funds with similar objectives and risks. The Fund may invest up to 20% of the Fund NAV in long-term investments such as sukuk, bonds and structured products denominated in SAR and/or USD

يهدف الصندوق إلى تنمية رأس المال، وتوفير السيولة عند طلب المستثمر بالإضافة إلى التوزيعات النقدية على المستثمرين

## FUND FACTS / حقائق عن الصندوق

تاريخ بدء الصندوق / Start Date	Oct-1988
سعر الوحدة عند الطرح / Unit Price Upon Offering	1
حجم الصندوق / Fund Assets	SAR 512.05 Million
نوع الصندوق / Fund Type	Open Ended
العملة / Currency	Saudi Riyal
مستوى المخاطر / Risk Level	Low Risk

المؤشر الاسترشادي / Benchmark 30-day Rolling Average of the 1-Month SAIBID.

عدد مرات التوزيع / Number of Distributions	11
نسبة رسوم الإدارة للصندوق للمستثمر فيها / Percentage of Fees for the Management Funds Invested in / نسبة رسوم الإدارة للصندوق للمستثمر فيها	
مدير الصندوق من الباطن / Sub Manager	N/A
عدد أيام المتوسط المرجح / Weighted Average Maturity / عدد أيام المتوسط المرجح	72

## MULTIPLE STATISTICS / إحصائيات متعددة

سعر الوحدة نهاية الربع / Price at the End of The Quarter / سعر الوحدة نهاية الربع	34.16	
التغير في سعر الوحدة مقارنة بالربع الأخير / Change in Unit Price Compared to Last Quarter / التغير في سعر الوحدة	0.03	
سعر الوحدة المزوج / Dual Unit Price	N/A	
إجمالي وحدات الصندوق / Total Units	14,990,980.82	
إجمالي صافي الأصول / Total Net Assets	SAR 512.05 Million	
مؤشر الربحية / P/E Ratio	N/A	
الالتعب الإجمالية / Total Expense	492,571.44	
نسبة الأتعاب الإجمالية / Total Expense Ratio	0.40%	
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	1.22%	
قيمة الأرباح الموزعة / Profit Distribution Amount	6,080,638.22	
الوحدات المستحقة للتوزيع / Units Eligible for Distributions	14,578,370.22	
التوزيعات لكل وحدة / Distributions Per Unit	0.4171	
ملكية الصندوق / Fund Ownership	100%	
حق سلعنة / Usufruct Right	0.00	
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 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 fall. 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

عنوان قصيرة المدى / Short Term	1 Month / شهر	3 Months / 3 أشهر	6 Months / 6 أشهر	9 Months / 9 أشهر
الصندوق / Fund	0.47%	1.34%	2.75%	4.25%
المؤشر الاسترشادي / Benchmark	0.41%	1.15%	2.43%	3.88%
فارق الأداء / Variance	0.06%	0.19%	0.32%	0.37%

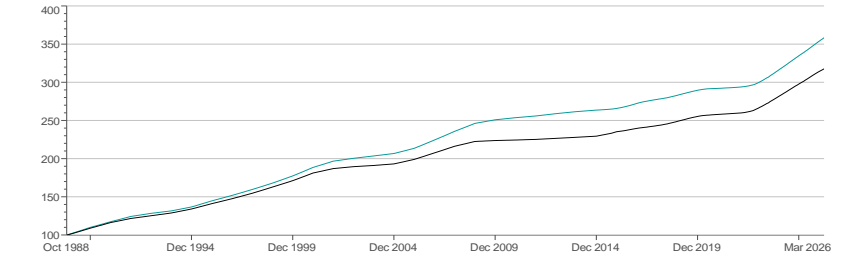
سنة حتى تاريخه / YTD	2025	2024	2023	Since Inception / منذ الإصدار
الصندوق / Fund	1.34%	5.69%	5.92%	3.47%
المؤشر الاسترشادي / Benchmark	1.15%	5.50%	5.81%	3.14%
فارق الأداء / Variance	0.19%	0.19%	0.11%	-0.19%

عوائد سنوية / Annualized Return	سنة واحدة / 1 Year	ثلاث سنوات / 3 Years	خمس سنوات / 5 Years
Fund	5.72%	5.76%	4.16%
Benchmark	5.37%	5.62%	4.22%
Variance	0.35%	0.14%	-0.06%

## إداء الصندوق / FUND PERFORMANCE

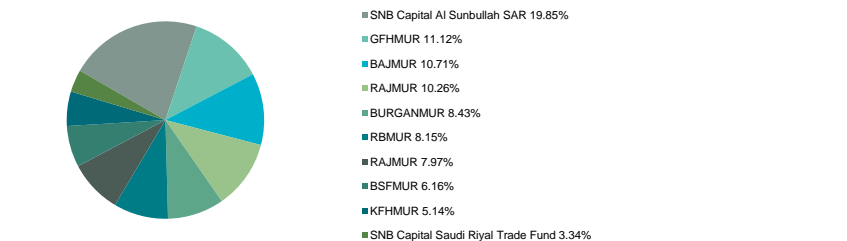
Manager Performance  
 November 1988 - March 2026 (Single Computation)  
 - SNB Capital AI Razeen SAR Liquidity Fund - SAIB1M (old)



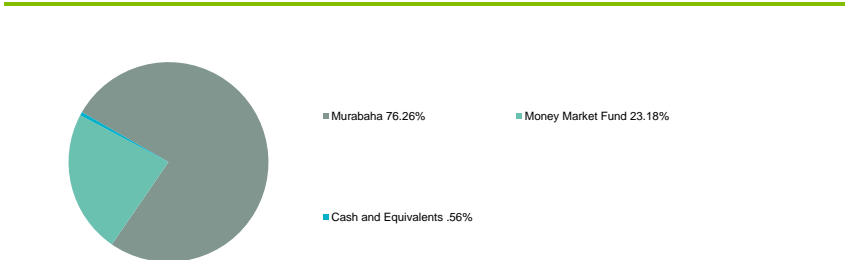
## STATISTICAL ANALYSIS / تحليل إحصائي

Versus Benchmark / مقابل المؤشر	3 Months / ثلاثة أشهر	YTD / سنة حتى تاريخه	1 Year / سنة واحدة	3 Years / ثلاث سنوات	5 Years / خمس سنوات
معامل ألفا / Alpha	0.19%	0.19%	3.14%	1.61%	-0.21%
معامل بيتا / Beta	0.99	0.99	0.47	0.73	1.04
مؤشر المعلومات / Information Ratio	36.45	36.45	3.75	1.66	-0.54
خطأ التقييم / Tracking Error	0.01%	0.0001	0.10%	0.08%	0.11%
التحرف المعياري / Standard Deviation	0.05%	0.0005	0.09%	0.14%	0.62%
مؤشر شارب / Sharpe Ratio	8.4	8.4	18.63	6.66	0.85

## Breakdown of Top 10 Holdings\*



## Asset Class Allocation\*



\*ملاحظة: آخر تاريخ تقييم الصندوق يمكن أن يكون مختلفاً 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 المُقيمة / Rating Agency	تقييم المصدر / Issuer Rating	الشركة المُقيمة / Rating Agency
1	SNB Capital Al Sunbullah SAR	A-	Internal Rating	A-	Internal Rating
2	GFHMUR	NA	NA	B-	S&P
3	BAJMUR	NA	NA	A-	Fitch
4	RAJMUR	NA	NA	A	Fitch
5	BURGANMUR	NA	NA	BBB+	S&P
6	RBMUR	NA	NA	A-	Fitch
7	RAJMUR	NA	NA	A	Fitch
8	BSFMUR	NA	NA	A-	S&P
9	KFHMUR	NA	NA	A2	Moody's
10	SNB Capital Saudi Riyal Trade Fund	A-	Internal Rating	A-	Internal Rating

## Performance/Risk Metrics - Reference Table

جدول مرجعي - مقاييس الأداء/ المخاطر

Metric / المقياس	Formula / المعادلة	Notation / الرموز
Standard Deviation ( $\sigma$ ) / الانحراف المعياري	$\sqrt{\sum (R_i - R)^2 / (n-1)}$	<ul style="list-style-type: none"> <li><math>R_i</math> = individual return / العائد الفردي</li> <li><math>R</math> = average return / متوسط العائد</li> <li><math>n</math> = number of observations / عدد العينات</li> </ul>
Annualized Standard Deviation / الانحراف المعياري على أساس سنوي	$\sigma (r_1, \dots, r_n) \times \sqrt{\text{NumPeriodsPerYear}}$	<ul style="list-style-type: none"> <li><math>\sigma (r_1, \dots, r_n)</math> = standard deviation over the period / الانحراف المعياري خلال الفترة</li> </ul>
Information Ratio / مؤشر المعلومات	$(\text{AnnRtn}(R_p) - \text{AnnRtn}(R_b)) / \text{AnnStdDev}(R_p - R_b)$	<ul style="list-style-type: none"> <li><math>R_p</math> = manager return / عائد الصندوق</li> <li><math>R_b</math> = benchmark return / عائد المؤشر الإستراتيجي</li> <li><math>\text{AnnStdDev}(R_p - R_b)</math> = annualized standard deviation of excess returns / الانحراف المعياري السنوي للعائد الإضافي</li> </ul>
Sharpe Ratio / مؤشر شارب	$(\text{AnnRtn}(R_p) - \text{AnnRtn}(R_f)) / \text{AnnStdDev}(R_p)$	<ul style="list-style-type: none"> <li><math>R_p</math> = manager return / عائد المؤشر الإستراتيجي</li> <li><math>R_f</math> = risk-free return / العائد الخالي من المخاطر</li> <li><math>\text{AnnStdDev}(R_p)</math> = annualized standard deviation of manager returns / الانحراف المعياري السنوي لعائد الصندوق</li> </ul>
Beta / معامل بيتا	$\sum (m_i - \bar{m})(b_i - \bar{b}) / \sum (b_i - \bar{b})^2$	<ul style="list-style-type: none"> <li><math>m_i</math> = i-th manager return / عائد الصندوق</li> <li><math>\bar{m}</math> = average manager return / متوسط عائد الصندوق</li> <li><math>b_i</math> = i-th benchmark return / عائد المؤشر الإستراتيجي</li> <li><math>\bar{b}</math> = average benchmark return / متوسط عائد المؤشر الإستراتيجي</li> </ul>
Alpha / معامل ألفا	$R_p - R_b$	<ul style="list-style-type: none"> <li><math>R_p</math> = manager return / عائد الصندوق</li> <li><math>R_b</math> = benchmark return / عائد المؤشر الإستراتيجي</li> </ul>
Tracking Error / خطأ التتبع	$\sigma(R_p - R_b)$	<ul style="list-style-type: none"> <li><math>R_p - R_b</math> = active returns (difference between manager and benchmark returns) / العائد النشط (الفرق بين عائد الصندوق والمؤشر الإستراتيجي)</li> <li><math>\sigma</math> = standard deviation / الانحراف المعياري</li> </ul>