

Miyar Murabaha Fund

Approved by The Fund Sharia Committee

Third Quarter 2025



C.R. No. 1010698788 | CMA License No. 21216-23

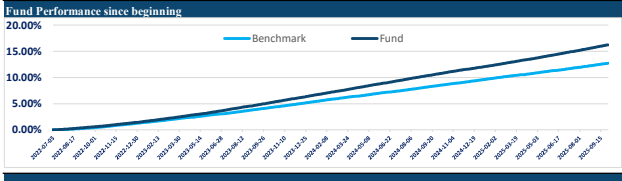
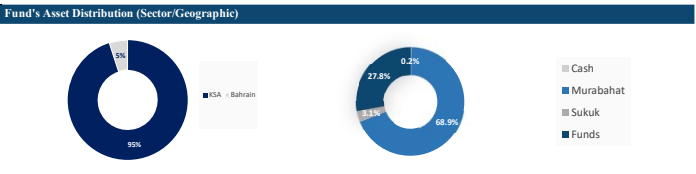
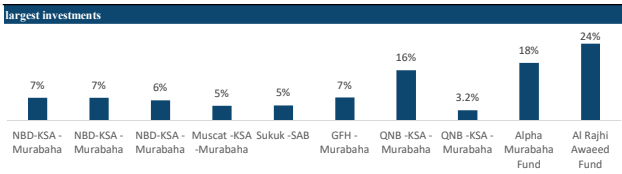
Fund Objective	Fund Information as the Third Quarter 2025																				
Achieving investment returns and maintaining capital in low-risk investments by investing primarily in Murabaha deals and other deals in short and medium-term financial instruments that are compatible with the Shariah regulations of the Shariah Committee of the Fund.	<table border="1"> <tr> <td>Total Expense Ratio (TER)</td> <td>Saudi Riyal</td> <td>77,270</td> <td>0.1%</td> </tr> <tr> <td>Borrowing Percentage</td> <td>Saudi Riyal</td> <td>0</td> <td>0.0%</td> </tr> <tr> <td>Dealing Expenses</td> <td>Saudi Riyal</td> <td>0</td> <td>0.0%</td> </tr> <tr> <td>Investment of the Fund Manager</td> <td>Saudi Riyal</td> <td>280,632</td> <td>0.4%</td> </tr> <tr> <td>Distributed Profits</td> <td>Saudi Riyal</td> <td>0</td> <td>0.0%</td> </tr> </table>	Total Expense Ratio (TER)	Saudi Riyal	77,270	0.1%	Borrowing Percentage	Saudi Riyal	0	0.0%	Dealing Expenses	Saudi Riyal	0	0.0%	Investment of the Fund Manager	Saudi Riyal	280,632	0.4%	Distributed Profits	Saudi Riyal	0	0.0%
Total Expense Ratio (TER)	Saudi Riyal	77,270	0.1%																		
Borrowing Percentage	Saudi Riyal	0	0.0%																		
Dealing Expenses	Saudi Riyal	0	0.0%																		
Investment of the Fund Manager	Saudi Riyal	280,632	0.4%																		
Distributed Profits	Saudi Riyal	0	0.0%																		

Fund Information	Return
Fund Start Date	04/07/2022
Unit Price upon Offering	10
Size of the Fund	66,385,161.06
Type of Fund	Shariah-compliant open money market fund
Currency of the Fund	Saudi Riyal
Level of Risk	Low
Benchmark	SAIBOR One Month
Fund management fee	0.40%
Percentage of fees for the management of the invested (Al Rajhi Awaheed Fund)	0.50%
Percentage of fees for the management of the invested (Alpha Murabaha Fund)	0.45%
The number of days of the weighted average	52.13
Fall Ownership	100%
Usufruct Right	5.92%

Performance & Risk	3M	YTD	1Y	3Y
Fund	1.34%	3.81%	5.02%	15.53%
Benchmark	1.02%	2.94%	3.96%	16.18%
Difference	0.32%	0.87%	1.06%	-0.65%
Standard Dev	0.012%	0.015%	0.014%	0.014%
Sharpe Ratio	1.39	1.19	0.62	0.62
Tracking Error	0.012%	0.015%	0.014%	0.012%
Beta	n/a	n/a	n/a	n/a
Information Ratio	1.36	1.17	0.74	0.80
Alpha	0.32%	0.87%	1.06%	-0.65%

Definitions	Price Information as the Third Quarter 2025
Standard Deviation measure of the fund's total risk, indicating how far returns deviate from the fund's average return Formula: $\sqrt{2}(\text{Return} - \text{Average return})^2 \div \text{Number of periods}$	Unit Price at the of Quarter: 11.6207 Change in Unit Price: 1.34%
Sharpe Index measure of excess return (after deducting the risk-free rate) relative to the fund's total risk Formula: $(\text{Return} - \text{Risk-free rate}) \div \text{Standard deviation}$	Dual Unit Price: Not Applicable Total Unit of the Fund: 5,712,654.55 Total Net Assets: 66,385,161.06
Beta measure of the fund's market-related risk, showing the extent to which the fund's return changes in relation to market indices Formula: $\text{Covariance}(\text{Fund return, Market return}) \div \text{Variance}(\text{Market return})$	P/E Ratio: Not Applicable

Information Index	Credit rating of the debt instruments invested in the fund's top ten investments
Alpha tool used to measure the performance gap between the portfolio and the benchmark index Formula: $(\text{Fund return} - \text{Risk-free rate}) - \text{Beta} \times (\text{Market return} - \text{Risk-free rate})$	Debt Instruments: SABB Sukuk Debt Instrumen: Fitch A- Credit rating of the debt instrument issuer: Fitch A+ Credit Rating History: Not Applicable
Tracking Error Excess return on the investment after adjusting for market-related volatility Formula: $\sqrt{2}(\text{Fund return} - \text{Benchmark return})^2 \div \text{Number of periods}$	
Information Index tool to measure the portfolio's excess returns over the benchmark, relative to the volatility of those excess returns	



Disclaimer
This document has been produced by Miyar Capital, a company regulated by the Capital Market Authority in the Kingdom of Saudi Arabia. Past performance is not a guide to future returns. We believe we have made every effort to ensure that all information in this document is reliable but may not be accurate or complete. For more information about the fund, you should refer to the fund's terms and conditions bulletin and related documents. The opinions expressed may not be guaranteed and should not be construed as investment advice and the document does not provide all the facts needed to make a decision regarding any investment. Also, the information provided in this document should not be considered as a recommendation or solicitation to buy or sell any securities. Nor should it be assumed that any investment in these securities will be profitable. The reader of this document or to whom it is sent, with or without the permission of Miyar Capital, shall bear any losses resulting from his use of this document or its contents.

Contact Info
Miyar Capital
Phone Number: 920032099
Website: miyarcapital.com.sa
E-mail: info@miyarcapital.com.sa