

## SAB Invest US Dollar Murabaha Fund

### Factsheet – Q3 2023

#### Fund Objective

Steady appreciation, and preservation of invested capital – through investing in Shariah-compliant money market instruments.

#### Fund Details

Fund Size (Million)	Inception Date	Unit Price	Benchmark
USD 20.42	5-Dec-98	USD 15.8902	SOFR Overnight + 0.05575% <sup>(1)</sup>

#### Performance <sup>(2) (3)</sup>

Net Returns %	3 months	YTD	1 year	3 years	5 years	10 years	Since Inception
Fund	1.27	3.39	4.13	1.63	1.69	1.12	1.88
Benchmark	1.40	3.78	4.76	1.87	1.80	1.25	2.08
Excess Return	-0.13	-0.39	-0.63	-0.24	-0.10	-0.13	-0.19

#### Calendar Year Performance <sup>(2)</sup>

Net Returns %	2022	2021	2020	2019	2018	2017	2016
Fund	1.36	0.11	0.90	2.20	1.70	0.64	0.57
Benchmark	1.70	0.10	0.52	2.22	2.02	1.12	0.50
Excess Return	(0.34)	0.01	0.38	(0.03)	(0.33)	(0.48)	0.07

#### Fund Facts

Fund Start Date	5-Dec-98
Unit price upon offering	USD 10
Total Net Assets (Million)	USD 20.42
Total Units in Fund	1,284,868.57
Fund Type	Open-Ended
Fund Currency	USD
Level of Risk	Low
Benchmark	SOFR Overnight + 0.05575%
Distribution Frequency	Not Applicable
Management Fees	Up to 0.65% p.a.
Subscription Fees	NIL
Full Ownership	100%
Usufruct Right	Not Applicable

#### Fund Information

Bloomberg	HSBCUDT AB Equity
ISIN	NIL
SEDOL	NIL
Domicile	Saudi Arabia
Sub-fund Manager	Not Applicable
Investment Manager	SAB Invest
Administrator	SAB Invest
Dealing Days	Every Business Day
Website	sabinvest.com
Phone Number	800-124-2442
Email	<a href="mailto:aicustomer@care@sabinvest.com">aicustomer@care@sabinvest.com</a>
	HSBCUDT AB Equity

#### Fund Statistics

Profits Distributed	Not Applicable
Fund Manager's Investment to NAV	0.00%
Dealing Cost <sup>(4)</sup>	NIL
Weighted Average Maturity (in days)	65.64
Change in unit price compared to previous quarter	1.27%
Dual Unit Price	Not Applicable
Expense Ratio <sup>(4)</sup>	0.12%
Borrowings	NIL

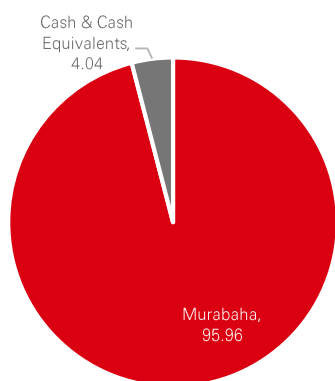
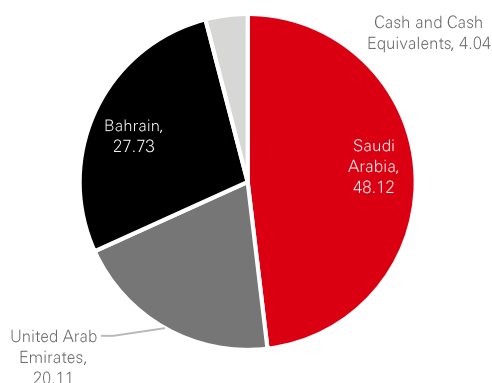
Past performance does not predict future returns. The value of an investment in the Fund may fall as well as rise and investors may not get back the amount originally invested. Changes in rates of exchange between currencies may cause the value of investments to decrease or increase.

**SAB Invest US Dollar Murabaha Fund**
**Factsheet – Q3 2023**
**Top 10 Holdings (%)\***

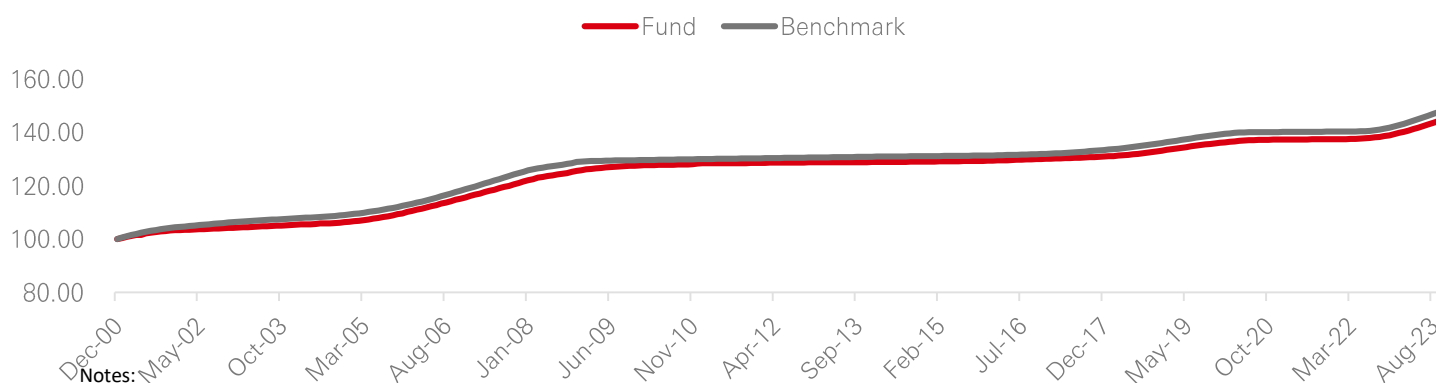
No.	Security	Weight %
1	SAB Invest Saudi Riyal Murabaha Fund	4.26
2	Arab Banking Corporation	2.64
3	Arab Banking Corporation	2.64
4	Arab Banking Corporation	2.64
5	Saudi Investment Bank	2.64

No.	Security	Weight %
6	Saudi Investment Bank	2.64
7	National Bank of Kuwait	2.63
8	National Bank of Kuwait	2.63
9	National Bank of Kuwait	2.63
10	National Bank of Kuwait	2.63

\*As at the beginning of the quarter

**Sector Allocation (%)**

**Geographical Allocation (%)**


Performance Statistics <sup>(5) (6)</sup>	3 months	YTD	1 year	3 years	5 years
Standard Deviation (%)	N/A	N/A	0.27	0.54	0.43
Sharpe Ratio	N/A	N/A	-2.34	-0.56	-0.29
Tracking Error (%)	N/A	N/A	0.14	0.12	0.12
Beta	N/A	N/A	1.06	0.84	0.83
Alpha (%)	N/A	N/A	-0.63	-0.25	-0.11
Information Ratio	N/A	N/A	-4.41	-1.96	-0.84

**Performance Since Inception**


- (1) Benchmark used prior to 01-Jan-2022 is Average 1M LIBOR.  
(2) Performance presented is based on the most recent closing price for the specified period and the equivalent is applied on the benchmark.  
(3) Performance presented is annualized.  
(4) Dealing cost & expense ratio are inclusive of VAT (if applicable).  
(5) Performance statistics for periods of less than one year are not applicable due to limited data period.  
(6) Performance statistics are annualized / Risk-free rate used is 3M SOFR from 01-March-2020 while prior to 29-Feb-2020 3M LIBOR was used.

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