

**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
SAR 41.26	26-Dec-01	SAR 15.2652	1 Month SAIBOR

**Performance <sup>(1) (2)</sup>**

Net Returns %	3 months	YTD	1 year	3 years	5 years	10 years	Since Inception
Fund	3.14	4.38	4.38	2.10	1.91	1.75	1.94
Benchmark	5.84	5.56	5.56	2.89	2.44	1.90	2.00
Excess Return	-2.70	-1.18	-1.18	-0.79	-0.54	-0.15	-0.06

**Calendar Year Performance <sup>(1)</sup>**

Net Returns %	2022	2021	2020	2019	2018	2017	2016
Fund	1.74	0.19	0.92	2.34	2.08	1.67	2.37
Benchmark	2.44	0.65	1.02	2.53	2.23	1.47	1.82
Excess Return	-0.70	-0.46	-0.10	-0.19	-0.15	0.20	0.55

**Fund Facts**

Fund Start Date	26-Dec-01
Unit price upon offering	SAR 10
Total Net Assets (Million)	SAR 41.26
Total Units in Fund	2,703,062.06
Fund Type	Open-Ended
Fund Currency	SAR
Level of Risk	Low
Benchmark	1 Month SAIBOR
Distribution Frequency	Not Applicable
Management Fees	0.50% p.a.
Subscription Fees	NIL
Full Ownership	100%
Usufruct Right	Not Applicable

**Fund Information**

Bloomberg	ALYSMSA 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:customer@cabinvest.com">customer@cabinvest.com</a>

**Fund Statistics**

Profits Distributed	Not Applicable
Fund Manager's Investment to NAV	0.00%
Dealing Cost <sup>(3)</sup>	NIL
Weighted Average Maturity (in days)	46.05
Change in unit price compared to previous quarter	3.14%
Dual Unit Price	Not Applicable
Expense Ratio <sup>(3)</sup>	0.19%
Borrowings	NIL

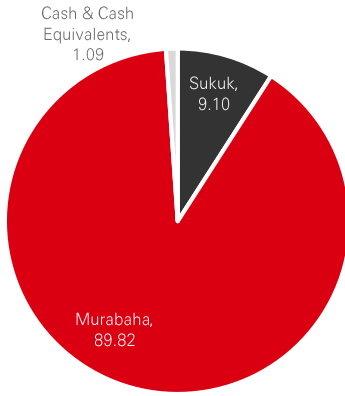
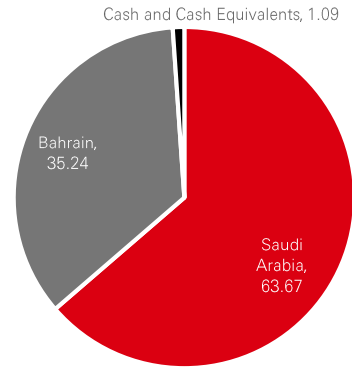
Past performance does not predict future returns. The value of an investment in the Fund may fall as well as rise and investors may not get back the amount originally invested. Changes in rates of exchange between currencies may cause the value of investments to decrease or increase.

**Al Yusr SAR Morabaha Fund**  
**Factsheet –Q4 2023**
**Top 10 Holdings (%)\***

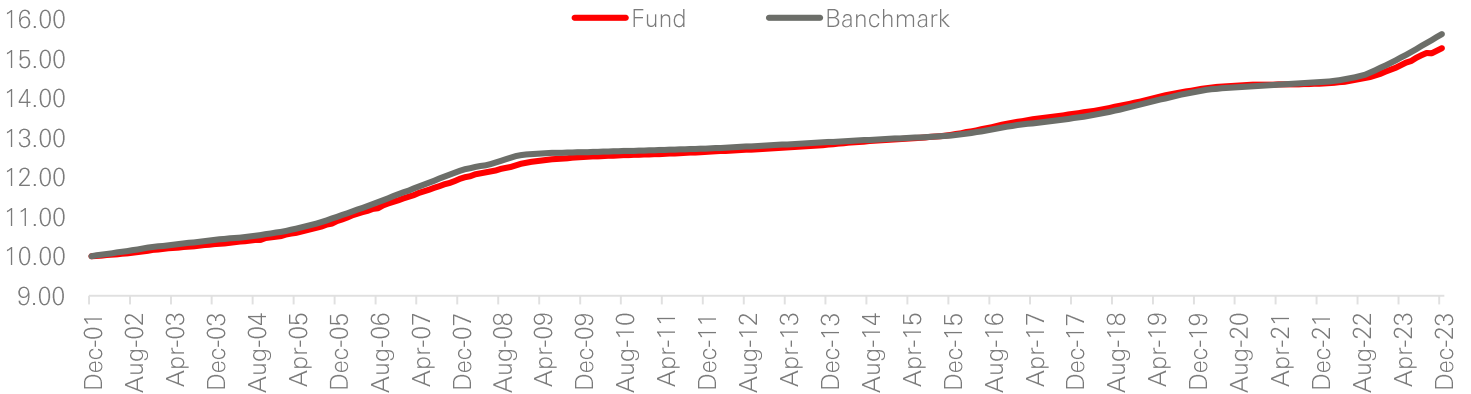
No.	Security	Weight %
1	Arab Banking Corporation	13.64
2	National Bank of Kuwait	12.51
3	Arab Banking Corporation	11.37
4	Gulf International Bank	11.37
5	Saudi Investment Bank	11.37

No.	Security	Weight %
6	Ahli United Bank	7.96
7	Ahli United Bank	7.96
8	Gulf International Bank	7.96
9	Ahli United Bank	5.68
10	Alrajhi	3.41

\*As at the beginning of the quarter

**Asset Allocation(%)**

**Geographical Allocation (%)**


Performance Statistics <sup>(4) (5)</sup>	3 months	YTD	1 year	3 years	5 years
Standard Deviation (%)	N/A	N/A	0.51	0.60	0.49
Sharpe Ratio	N/A	N/A	-3.07	-2.00	-1.70
Tracking Error (%)	N/A	N/A	0.52	0.33	0.27
Beta	N/A	N/A	-0.13	0.77	0.75
Alpha (%)	N/A	N/A	-1.60	-0.89	-0.61
Information Ratio	N/A	N/A	-2.26	-2.41	-1.96

**Performance Since Inception**

**Notes:**

- (1) Performance presented is based on the most recent closing price for the specified period and the equivalent is applied on the benchmark.
- (2) Performance presented is annualized.
- (3) Dealing cost & expense ratio are inclusive of VAT (if applicable).
- (4) Performance statistics for periods of less than one year are not applicable due to limited data period.
- (5) Performance statistics are annualized / Risk-free rate used is 3M SAIBOR.

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