

As of Tuesday, 30-Sep-2025

### The objective of the fund

YAQEEN Gold Fund is an open ended Shariah-compliant fund invest passively in Gold, the fund aims to achieve long-term capital gains and growth through simulating the index performance of gold commodity currency (XAU/USD - Gold Spot US Dollar).

### Yaqeen GOLD Fund Information

|   |                               |
|---|-------------------------------|
| Fund Start Date   | 8-Apr-20                      |
| Unit price upon offering                                    | USD 1.00                      |
| Size of the Fund  | USD 3,188,724.15              |
| Type of Fund  | Open Ended Fund               |
| Currency of the Fund  | U.S. Dollar                   |
| Level of Risk   | High Risk                     |
| Benchmark   | XAU/USD - Gold Spot US Dollar |
| Number of distributions                                     | Not Applicable                |
| Percentage of Fees for the management of the invested funds | 0.50% (of N.A.V.)             |
| The Investment Advisor & Fund sub-manager                   | Not Applicable                |
| Number of days of the weighted average                      | Not Applicable                |
| Full Ownership  | 100%                          |
| Usufruct right  | 0%                            |

### Price information as at the end of the relevant quarter

|  |                  |
|--|------------------|
| Unit Price   | SAR 2.02519      |
| Change in unit price (compared to the previous quarter)                              | 13.32%           |
| Dual unit price for money market funds, and debt instruments funds with fixed income | Not Applicable   |
| Total Units of the Fund  | 1,574,535        |
| Fund Net Assets  | USD 3,188,724.15 |
| Price to Earnings Ratio  | Not Applicable   |

### Fund information as at the end of the relevant quarter

|  |                         |
|--|-------------------------|
| Total Expense Ratio (TER)                    | 0.4029% (USD 10,741)    |
| Borrowing percentage (if any)                | None                    |
| Dealing Expenses                             | USD 0.00                |
| Investment of the fund manager (if any)      | 19.10% (USD 613,773.76) |
| Distributed profits                          | None                    |
| % of fees for the mgt. of the invested funds | Not applicable          |
| % of Total Amount dealing to AUM avg         | 0.00%                   |

### Top Investments (% to Total Portfolio)

Not Applicable

### Return Table

| Short Term | 1 Week | 1 Month | 3 Months | 6 Months | YoY    |
|------------|--------|---------|----------|----------|--------|
| Fund       | 1.35%  | 9.97%   | 13.32%   | 17.76%   | 37.57% |
| Benchmark  | 2.52%  | 12.93%  | 16.83%   | 23.54%   | 46.47% |
| Difference | -1.17% | -2.97%  | -3.50%   | -5.78%   | -8.90% |

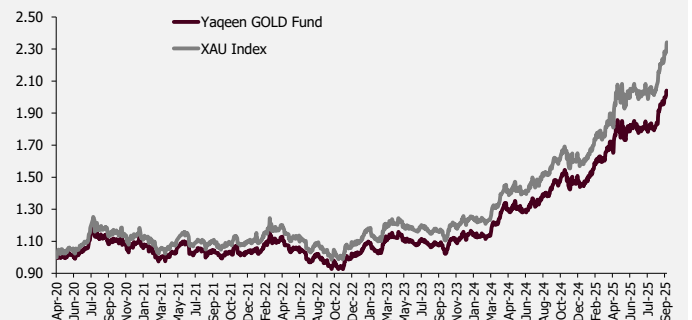
| Calendar Return | 2021   | 2022   | 2023   | 2024   | YTD    |
|-----------------|--------|--------|--------|--------|--------|
| Fund            | -5.23% | -1.34% | 12.41% | 25.18% | 40.00% |
| Benchmark       | -4.21% | 0.01%  | 13.81% | 26.19% | 48.05% |
| Difference      | -1.03% | -1.03% | -1.35% | -1.00% | -8.05% |

| Cumulative Return | 3 Months | YTD    | 1 Year | 3 Years | 5 Years |
|-------------------|----------|--------|--------|---------|---------|
| Fund              | 13.32%   | 40.00% | 37.57% | 114.26% | 83.54%  |
| Benchmark         | 16.83%   | 48.05% | 46.47% | 132.39% | 104.63% |
| Difference        | -3.50%   | -8.05% | -8.90% | -18.13% | -21.09% |

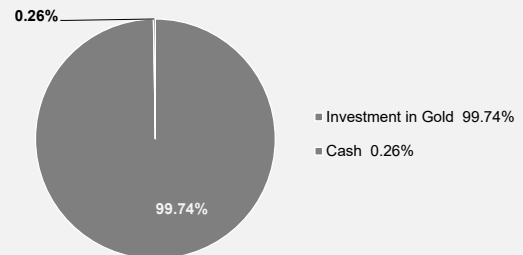
### Statistical Analysis

| VERSUS BENCHMARK   | 3 Months | YTD    | 1 Year | 3 Years | 5 Years |
|--------------------|----------|--------|--------|---------|---------|
| Alpha              | -3.50%   | -8.05% | -8.90% | -3.54%  | -2.48%  |
| Beta               | 0.79     | 0.95   | 0.94   | 0.87    | 0.84    |
| Tracking Error     | 1.96%    | 1.70%  | 1.93%  | 1.65%   | 2.26%   |
| Information Ratio  | -1.464   | -0.997 | -0.669 | -0.381  | -0.206  |
| Standard Deviation | 5.30%    | 5.81%  | 6.78%  | 6.97%   | 6.97%   |
| Sharpe Ratio       | 2.136    | 6.542  | 5.249  | 16.097  | 11.702  |
| Treynor Ratio      | 0.143    | 0.398  | 0.378  | 1.293   | 0.975   |

### Performance Fund vs Benchmark



### Sectoral Allocation & Geographic\*



### Disclaimer:

There is no guarantee that the Fund will continue to hold any particular securities or continue investing in any particular sectors. Holdings are subject to change. Investing in this investment fund is not a deposit with any bank, or an obligation of, and is not guaranteed by the Investment Manager. The performance of the fund or the benchmark does not reflect and could not be considered as a guide for the future performance, past performance is not necessarily a guide to future performance and does not guarantee future results and the Fund remains subject to investment risk. The fund manager is not obliged to accept the redemption requests by the subscribed price. In addition, the fund unit price, values or income may fall and the investor may get back less than he invested. The information mentioned here is not considered as an advice to buy, sell, or commit any investment actions. The Fund manager may have a position or holding in the securities concerned or in related securities and/or may have provided within the previous 12-month significant advice or security business services to the issuer of the securities concerned or of a related security. Service and performance fees/charges apply. Current and potential investors must read the fund terms and conditions and its updates and the principal investment risks thoroughly, as it contains detailed information about the Fund and the risks associated with investing in this investment fund. This investment may not be suitable for all recipients of this bulletin so the fund terms and conditions must be reviewed and understood and you should seek advice from your investment adviser before making investment decision about this fund.

Internal

To get the Terms and Conditions and see all the details related to Yaqeen Capital Funds and products please visit our branches or our website: [www.yaqeen.sa](http://www.yaqeen.sa) or call/send fax Customer Services : 800 122 2992/+966 11 205 4827 email : [support@yaqeen.sa](mailto:support@yaqeen.sa).  
Yaqeen Capital is licensed by the Capital Market Authority (CMA) license No.: 06020-37 and its head office address is: Olaya Street, P.O. Box 884, Riyadh 11421, Kingdom of Saudi Arabia.



As of Tuesday, 30-Sep-2025

Analytical Metrics Reference

| Metric             | Formula  | Notation   |
|--------------------|--|--|
| Standard Deviation | $\sqrt{\frac{1}{n-1} \sum_{i=1}^n (R_i - \bar{R})^2}$  | Ri = individual data point   |
|                    |  | $\bar{R}$ = average return   |
|                    |  | n = number of observations   |
| Sharp Ratio        | $\frac{R_p - R_f}{\sigma_p}$   | Rp = Expected portfolio return   |
|                    |  | Rf = Long-term Risk-free rate  |
|                    |  | $\sigma_p$ = Standard deviation of portfolio returns (a measure of risk) |
| Tracking Error     | Standard Deviation of (P - B)  | Where P is portfolio return and B is benchmark return.                   |
| Beta               | $\beta = \frac{\sum_{t=1}^n (R_{\text{benchmark},t} - \bar{R}_{\text{benchmark}})(R_{\text{fund},t} - \bar{R}_{\text{fund}})}{\sum_{t=1}^n (R_{\text{benchmark},t} - \bar{R}_{\text{benchmark}})^2}$ | $\beta$ = Beta coefficient   |
|                    |  | Rfund,t = Return of the fund at timet                                    |
|                    |  | Rbenchmark,t = Return of the benchmark at timet                          |
|                    |  | Rfund = Average (mean) return of the fund                                |
|                    |  | Rbenchmark = Average (mean) return of the benchmark                      |
|                    |  | n = Number of observations (days, if using daily returns)                |
| Alpha              | Excess Return = Rp - Rb  | Rp = Portfolio return  |
|                    |  | Rb = Benchmark return  |

**Disclaimer:**

There is no guarantee that the Fund will continue to hold any particular securities or continue investing in any particular sectors. Holdings are subject to change. Investing in this investment fund is not a deposit with any bank, or an obligation of, and is not guaranteed by the Investment Manager. The performance of the fund or the benchmark does not reflect and could not be considered as a guide for the future performance, past performance is not necessarily a guide to future performance and does not guarantee future results and the Fund remains subject to investment risk. The fund manager is not obliged to accept the redemption requests by the subscribed price. In addition, the fund unit price, values or income may fall and the investor may get back less than he invested. The information mentioned here is not considered as an advice to buy, sell, or commit any investment actions. The Fund manager may have a position or holding in the securities concerned or in related securities and/or may have provided within the previous 12-month signification advice or security business services to the issuer of the securities concerned or of a related security. Service and performance fees/charges apply. Current and potential investors must read the fund terms and conditions and its updates and the principal investment risks thoroughly, as it contains detailed information about the Fund and the risks associated with investing in this investment fund. This investment may not be suitable for all recipients of this bulletin so the fund terms and conditions must be reviewed and understood and you should seek advice from your investment adviser before making investment decision about this fund.

To get the Terms and Conditions and see all the details related to Yaqeen Capital funds and products please visit our branches or our website: [www.yaqeen.sa](http://www.yaqeen.sa) or call/send fax Customer Services : 800 122 2992/+966 11 205 4827 email : [support@yaqeen.sa](mailto:support@yaqeen.sa).

Yaqeen Capital is licensed by the Capital Market Authority (CMA) license No.: 06020-37 and its head office address is: Olaya Street, P.O. Box 884, Riyadh 11421, Kingdom of Saudi Arabia.