

As of Wednesday, 31-Dec-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 3,201,231.77
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 2.28417
Change in unit price (compared to the previous quarter)	12.77%
Dual unit price for money market funds, and debt instruments funds with fixed income	Not Applicable
Total Units of the Fund	1,401,488
Fund Net Assets	USD 3,201,231.77
Price to Earnings Ratio	Not Applicable

Fund information as at the end of the relevant quarter

Total Expense Ratio (TER)	0.3389% (USD 11,023)
Borrowing percentage (if any)	None
Dealing Expenses	USD 0.00
Investment of the fund manager (if any)	21.46% (USD 686,902.68)
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	-3.66%	3.23%	12.77%	27.82%	57.90%
Benchmark	-3.23%	2.36%	12.45%	31.37%	66.49%
Difference	-0.43%	0.87%	0.31%	-3.56%	-8.59%

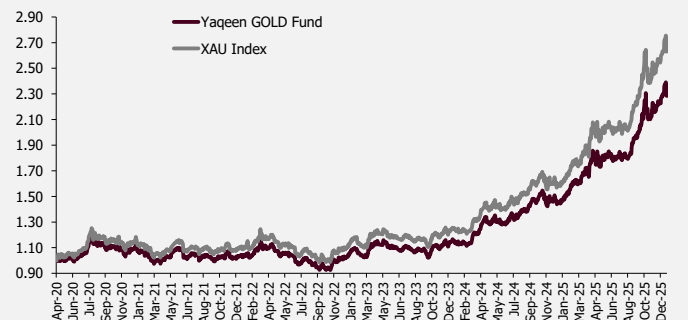
Calendar Return	2021	2022	2023	2024	2025
Fund	-5.23%	-1.34%	12.41%	25.18%	57.90%
Benchmark	-4.21%	0.01%	13.81%	26.19%	66.49%
Difference	-1.03%	-1.03%	-1.35%	-1.00%	-8.59%

Cumulative Return	3 Months	2025	1 Year	3 Years	5 Years
Fund	12.77%	57.90%	57.90%	122.19%	107.74%
Benchmark	12.45%	66.49%	66.49%	139.10%	129.07%
Difference	0.31%	-8.59%	-8.59%	-16.91%	-21.33%

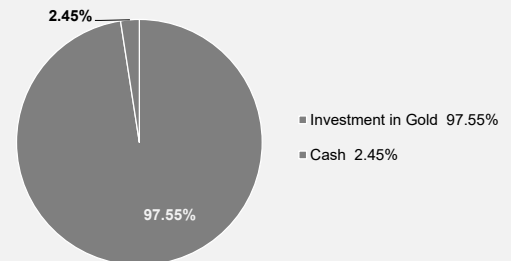
Statistical Analysis

VERSUS BENCHMARK	3 Months	2025	1 Year	3 Years	5 Years
Alpha	0.31%	-8.59%	-8.59%	-3.23%	-2.28%
Beta	0.80	0.94	0.94	0.87	0.82
Tracking Error	2.72%	1.90%	1.90%	1.75%	2.30%
Information Ratio	-0.412	-0.651	-0.651	-0.339	-0.204
Standard Deviation	11.22%	7.56%	7.56%	7.26%	7.28%
Sharpe Ratio	0.960	7.390	7.390	16.547	14.523
Treynor Ratio	0.134	0.595	0.595	1.381	1.283

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.

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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
		σ_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	$\beta = \frac{\sum_{t=1}^n (R_{\text{benchmark},t} - \bar{R}_{\text{benchmark}})(R_{\text{fund},t} - \bar{R}_{\text{fund}})}{\sum_{t=1}^n (R_{\text{benchmark},t} - \bar{R}_{\text{benchmark}})^2}$	β = 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

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