

# Value Money Market Fund

Fact Sheet | Ending in Q1 2026



## FUND OBJECTIVE :

The fund aims to deliver capital appreciation while prioritizing the preservation of invested capital.

## FUND FACTS :

Start Date	2/11/2008
Fund Size	4,074,089
Unit Price Upon Offering	10
Fund Type	Open Ended
Fund Currency	SAR
Risk Level	Low Risk
Benchmark	3Month SIBOR
Number of Distributions	N\A
Investment Advisor and Sub-Fund Manager	N\A
Distribution Frequency	N\A
Weighted Average Maturity	17.07

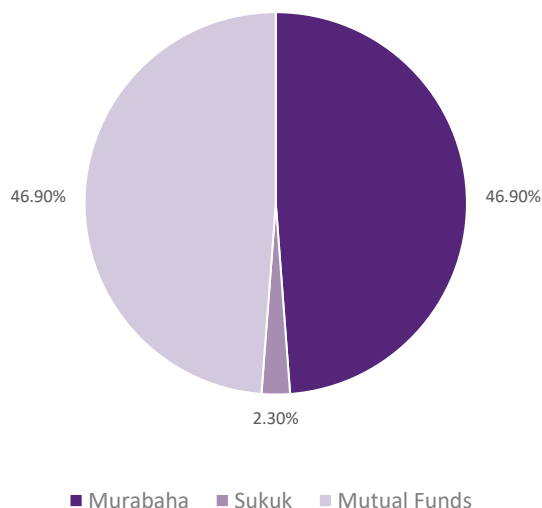
## MULTIPLE STATISTICS :

Price at The End of The Quarter	12.59
Change in Unit Price Compared to Last Quarter	2.92%
Total Units	323,686
Net Assets Value	4,074,089
P/E Ratio	N\A
Total Expense	92,349
Total Expense Ratio	2.27%
Borrowing Ratio	0.00
Dealing Expenses	0.00
Dealing Expense Ratio	0.00%
Fund Manager Investment	3,079,919
Fund Owner Ship	75.60%
Usufruct Right	0.00
Full Ownership	100%

## Management Fee Percentage for the Invested Funds:

SNB Capital Al Sunbullah SAR	%0.75
Derayah Money Market Fund in SAR	%0.40

## Sector Allocation Breakdown :



■ Murabaha ■ Sukuk ■ Mutual Funds

## Fund Asset Allocation (Geography)

Saudi Arabia	100%
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## STATISTICAL ANALYSIS

Performance & Risk Metrics	3 Months	YTD	1 Year	3 Years	5 Years
Standard Deviation	0.03%	0.03%	0.02%	0.02%	0.02%
Sharpe Ratio	1.05	1.05	2.31	7.07	9.68
Tracking Error	2.32%	2.32%	1.27%	0.80%	0.84%
Beta	0.64	0.64	0.52	0.85	0.61
Alpha	-1.83%	-1.83%	-1.28%	7.76%	12.11%
Information Ratio	0.34	0.34	0.26	2.12	2.20

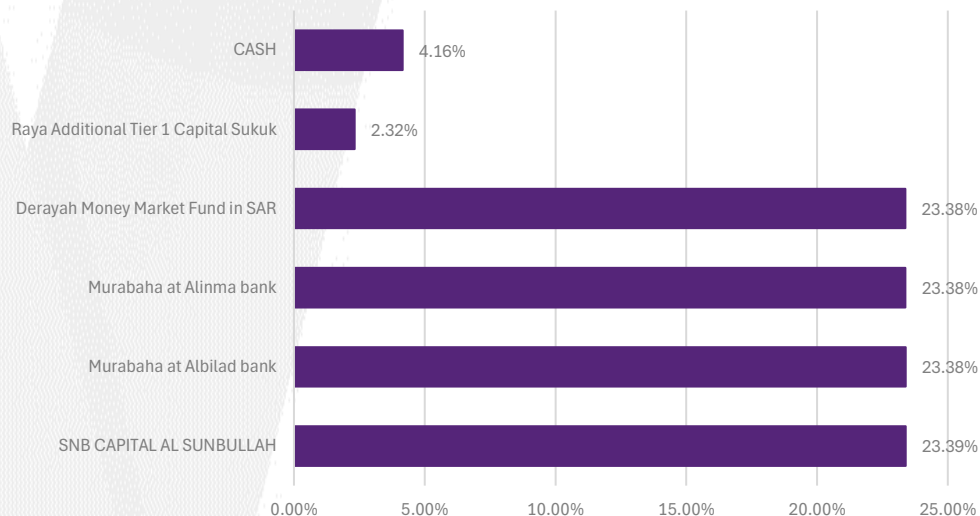
## FUND PERFORMANCE :

Item	3 Months	YTD	1 Year	3 Years	5 Years
Fund Performance	2.92%	2.92%	3.99%	13.41%	16.53%
Benchmark Performance	4.74%	4.74%	5.27%	5.65%	4.41%
Excess Return	-1.82%	-1.82%	-1.28%	7.76%	12.12%

## Credit Rating of Debt Instruments Invested in for the Fund's Top Ten Investments

Credit Rating Statement for Debt Management	Albilad bank - Alinma bank – Raya Sukuk
Credit Rating Statement of the Debt Instrument Issuer	Albilad bank - A- Alinma bank - A- Raya Sukuk - BBB-
Name of the Credit Rating Agency Granting the Rating	Albilad bank - Fitch Alinma bank - Fitch Raya Sukuk - Fitch
Credit Rating Date Statement	Albilad bank ( 03/2026) Alinma bank (04/2025) Raya Sukuk (01/2026)

## Breakdown of Top 10 Holding :



## Fund Performance



## Statement of the equations used to calculate performance and risk measures:

**Standard Deviation ( $\sigma$ ):** Measures the volatility in the returns of investment funds

$$\sigma = \sqrt{1/n \times \sum (R_i - R)^2}$$

**Sharpe Ratio:** Measures the risk-adjusted return

$$\text{Sharpe} = (R_p - R_f) / \sigma_p$$

**Tracking Error:** The difference between the fund's performance and the benchmark

$$\text{Tracking Error} = \sqrt{1/n \times \sum (R_{pi} - R_b)^2}$$

**Beta ( $\beta$ ):** Measures the sensitivity of the fund to market movements

$$\beta = \text{Cov}(R_p, R_m) / \text{Var}(R_m)$$

**Alpha ( $\alpha$ ):** The excess return of the fund relative to the benchmark

$$\alpha = R_p - [R_f + \beta(R_m - R_f)]$$

Disclaimer: Prospective investors should read the fund's terms and conditions along with the information memorandum and other related fund documents before making any investment decision regarding whether to invest in the fund.

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