

FUND OBJECTIVES

Achieve medium to long term capital growth and preservation and to distribute a percentage from the returns (Waqf Yield) on an annual basis

FUND FACTS

Start Date	Oct-2021
Unit Price Upon Offering	1
Fund Assets	SAR 9.7 Million
Fund Type	Open Ended
Currency	Saudi Riyal
Risk Level	Medium Risk
Benchmark	15% 1M SAIBID + 30% Dow Jones Sukuk TR + 10% MSCI Ideal Rating REITs 15% ACWI Islamic Comp M Series NTR USD + 30% (3M Libor + 350bps)
Number of Distributions	
Percentage of Fees for the Management Funds Invested in	
Sub Manager	N/A
Weighted Average Maturity	N/A

MULTIPLE STATISTICS

Price at The End of The Quarter	0.96
Change in Unit Price Compared to Last Quarter	
Dual Unit Price	N/A
Total Units	10,152,533.82
Total Net Assets	SAR 9.7 Million
P/E Ratio	N/A
Total Expense Ratio	1.83%
Borrowing Ratio	0.00%
Dealing Expenses	1,739.17
Fund Manager	N/A
Investments in the Fund	N/A
Profit Distribution Ratio	N/A
Profit Distribution Amount	N/A
Fund Owner Ship	100%
Usufruct Right	0.00

INFORMATION

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 *The top 10 holdings and the allocations are shown as of the beginning of the quarter.
 ** The management fee is subject to discounts based on the fund manager's discretion. For more information about the management fee, please refer to the fund's financial statement.

PERFORMANCE

not annualized if less than one year

Short Term	1 Month	3 Months	6 Months	9 Months
Fund	-1.30%	1.73%	-0.95%	-5.19%
Benchmark	-0.28%	3.77%	1.23%	-3.71%
Variance	-1.02%	-2.04%	-2.18%	-1.48%

Calendar Returns	YTD	2021	2020	2019	Since Inception
Fund	-5.74%				-3.60%
Benchmark	-6.55%				-4.07%
Variance	0.81%				0.47%

Annualized Return	1 Year	3 Years	5 Years
Fund	-5.74%		
Benchmark	-6.55%		
Variance	0.81%	0.00%	0.00%

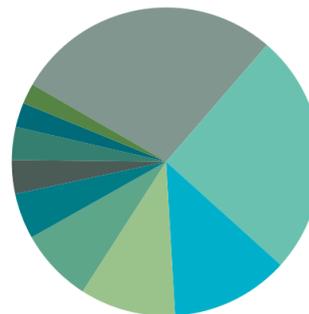
Manager Performance
October 2021 - December 2022 (Single Computation)



STATISTICAL ANALYSIS

Versus Benchmark	3 Months	1 Year	3 Years	5 Years
Alpha		-0.05%		
Beta		0.86		
Information Ratio		0.27		
Tracking Error		2.96%		
Standard Deviation		6.78%		
Sharpe Ratio		-1.2		

Top 10*



- SNB Capital Diversified Saudi Riyal Fund 25.61%
- SNB Capital Saudi Riyal Trade Fund 23.18%
- EMIRATES GLOBAL SUKUK-IUSDA 11.33%
- SNB Capital Global REITs Fund 9.18%
- SNB Capital North America Index Fund 7.09%
- INVESCO PHYSICAL GOLD ETC 4.39%
- ITE Rail Leasing SP 3.23%
- ASAS RE SP 3.16%
- SNB Capital International Trade Fund 2.35%
- SNB Capital Emerging Markets Index Fund 1.95%

Asset Class Allocation*



- MONEY MARKET 51.13%
- SUKUK 11.33%
- REITS 9.18%
- EQUITIES 13.45%
- OTHER INVESTMENTS 10.78%
- CASH AND EQUIVALENTS 4.14%