

SNB Capital Multi-Asset Conservative Fund

Fact Sheet | Ending March 31, 2025



FUND OBJECTIVES

Achieve capital growth over the medium to long term, with a focus as much as possible to preserve the capital by investing in a diversified portfolio of asset classes

FUND FACTS

| | |
|---------------------------------|---|
| Start Date | Oct-2003 |
| Unit Price Upon Offering | 1 |
| Fund Assets | USD 124.65 Million |
| Fund Type | Open Ended |
| Currency | US Dollar |
| Risk Level | Low - Medium Risk |
| Benchmark | 25% MSCI ACWI Islamic M-Sr & 75% 1mth SAIBOR |

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 | 2.02 |
| Change in Unit Price Compared to Last Quarter | 0.01 |
| Dual Unit Price | N/A |
| Total Units | 61,562,018.26 |
| Total Net Assets | USD 124.64 Million |
| P/E Ratio | N/A |
| Total Expense | 323,281.90 |
| Total Expense Ratio | 1.03% |
| Borrowing Ratio | 0.00% |
| Dealing Expenses | 7,644.59 |
| Dealing Expense Ratio | 0.01% |
| 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 |

www.ncbc.com | alahlitadawul@alahlicapital.com | 92 0000 232

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 2. SNB Capital Company, is a Saudi closed joint stock company | Paid-up Capital SAR 1,000,000,000 | VAT Number [300003878300003] | C.R. 1010231474 | Under the supervision and control of the Capital Market Authority under license number (37-06046) | SNB Building, Tower B King Saud Road | P.O. BOX 22216 | Riyadh 11495 | Kingdom of Saudi Arabia.
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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

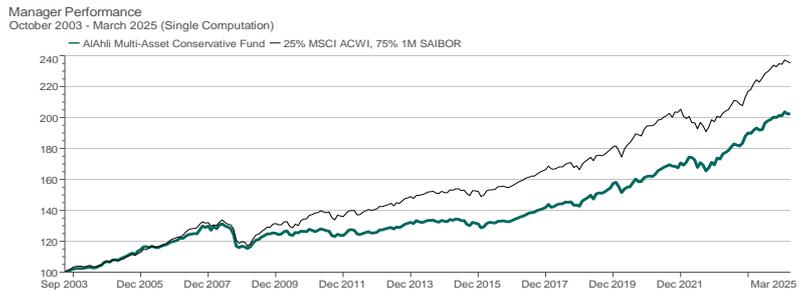
not annualized if less than one year

| Short Term | 1 Month | 3 Months | 6 Months | 9 Months |
|------------|---------|----------|----------|----------|
| Fund | 0.09% | 0.67% | 1.08% | 3.05% |
| Benchmark | -0.38% | 0.39% | 0.62% | 3.02% |
| Variance | 0.47% | 0.28% | 0.46% | 0.03% |

| Calendar Returns | YTD | 2024 | 2023 | 2022 | Since Inception |
|------------------|-------|--------|--------|--------|-----------------|
| Fund | 0.67% | 5.80% | 12.21% | -0.77% | 3.34% |
| Benchmark | 0.39% | 8.03% | 9.98% | -3.92% | 4.06% |
| Variance | 0.28% | -2.23% | 2.23% | 3.15% | -0.72% |

| Annualized Return | 1 Year | 3 Years | 5 Years |
|-------------------|--------|---------|---------|
| Fund | 4.78% | 5.08% | 5.97% |
| Benchmark | 4.84% | 5.45% | 6.17% |
| Variance | -0.06% | -0.37% | -0.20% |

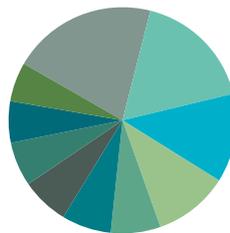
FUND PERFORMANCE



STATISTICAL ANALYSIS

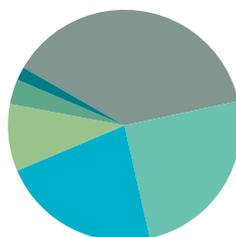
| Versus Benchmark | 3 Months | YTD | 1 Year | 3 Years | 5 Years |
|--------------------|----------|-------|--------|---------|---------|
| Alpha | 0.28% | 0.28% | 0.38% | 0.36% | 1.33% |
| Beta | 0.99 | 0.99 | 0.91 | 0.87 | 0.75 |
| Information Ratio | 0.45 | 0.45 | -0.04 | -0.17 | -0.08 |
| Tracking Error | 0.64% | 0.64% | 1.70% | 2.13% | 2.48% |
| Standard Deviation | 1.72% | 1.72% | 2.92% | 4.24% | 3.81% |
| Sharpe Ratio | -0.24 | -0.24 | -0.04 | 0.1 | 0.81 |

Breakdown of Breakdown of Top 10 Holdings*



- SNB Capital Multi-Asset Income Plus Fund 12.38%
- SNB Capital North America Index Fund 10.39%
- SNB Capital Diversified Saudi Riyal Fund 7.63%
- ALBIAH Float 04/15/31 6.41%
- ARABIAN CENTRES SUKUK II 4.25%
- BANK JULIUS BAER 5.3 10/25 4.22%
- SAUDI ELECTRICITY GLOBAL 4.08%
- SNB TIER 1 SUKUK 2022 3.80%
- EMIRATES GLOBAL SUKUK-IUSDA 3.57%
- GIF Lakemore Aquatine IV Certificate T1 3.36%

Asset Class Allocation*



- Money Market 38.27%
- Equities 24.89%
- Money Market 22.13%
- Sukuk 9.38%
- Sukuk 3.49%
- Sukuk 1.85%