SNB Capital Multi-Asset Conservative Fund

Fact Sheet | Ending June 30, 2025

Approved Shariah Board

SNB Capital

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 126.98 Million
Fund Type	Open Ended
Currency	US Dollar
Risk Level	Low - Medium Risk
Benchmark	25% MSCI ACWI Islamic Composite M-Sr & 75% 1mth SAIBID
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	2.09
Change in Unit Price Compared to Last Quarter	0.07
Dual Unit Price	N/A
Total Units	60,662,202.67
Total Net Assets	USD 126.97 Million
P/E Ratio	N/A
Total Expense	399,743.85
Total Expense Ratio	1.28%
Borrowing Ratio	0.00%
Dealing Expenses	12,841.63
Dealing Expense Ratio	0.04%
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

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PERFORMANCE

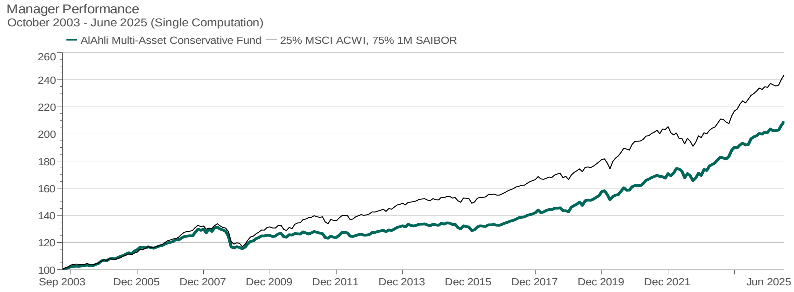
not annualized if less than one year

Short Term	1 Month	3 Months	6 Months	9 Months
Fund	1.36%	3.38%	4.08%	4.50%
Benchmark	1.38%	3.55%	3.95%	4.19%
Variance	-0.02%	-0.17%	0.13%	0.31%

Calendar Returns	YTD	2024	2023	2022	Since Inception
Fund	4.08%	5.80%	12.21%	-0.77%	3.45%
Benchmark	3.95%	8.03%	9.98%	-3.92%	4.18%
Variance	0.13%	-2.23%	2.23%	3.15%	-0.73%

Annualized Return	1 Year	3 Years	5 Years
Fund	6.54%	7.66%	6.16%
Benchmark	6.67%	8.15%	5.80%
Variance	-0.13%	-0.49%	0.36%

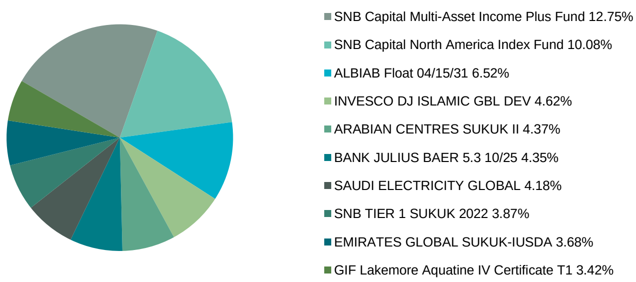
FUND PERFORMANCE



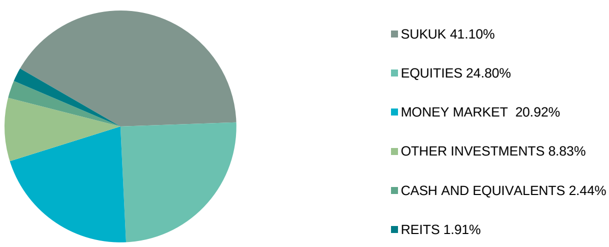
STATISTICAL ANALYSIS

Versus Benchmark	3 Months	YTD	1 Year	3 Years	5 Years
Alpha	-0.17%	0.13%	0.58%	0.43%	1.54%
Beta	1.02	0.92	0.89	0.89	0.79
Information Ratio	-3	0.47	-0.17	-0.28	0.15
Tracking Error	0.06%	0.66%	0.81%	1.72%	2.35%
Standard Deviation	1.39%	2.50%	2.49%	3.76%	3.84%
Sharpe Ratio	1.66	0.47	0.76	0.74	0.8

Breakdown of Breakdown of Top 10 Holdings*



Asset Class Allocation*



*The top 10 holdings and the allocations are shown as of the begening 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.

Note: Last valuation date of the Fund may be different from the date of this report.