Baitk Global Sukuk Fund

Fact Sheet - Q3, 2025

بيت التمويل السعودي الكويتي
Saudi Kuwaiti Finance House

Fund Objective

Baitk Global Sukuk Fund is an open-ended fund that invests in medium to long term dept market instruments denominated in US Dollar. The fund's objective is to earn a return that exceeds the benchmark (Dow Jones Sukuk Index) and aiming for capital preservation.

Fund Information

Fund Start date	04/08/2025
Unit Price Upon Offering.	USD 100.00
Size of the Fund	USD 3,805,706.04
Type of Fund	Open-ended Dept Market
Currency of the Fund	US Dollar (USD)
Valuation Days	Sunday and Wednesday
Level of Risk	Medium
Benchmark	Dow Jones Sukuk Index
Percentage of fees for the management of the invested funds	KFH Fund (0.5%) Arqaam Fund (0.75%)
Total Expense Ratio (TER)	(39,796)USD - (1.03%)
Borrowing Percentage	0%
Dealing Expenses	0.00
Fund's Manager Investment	(1.3M)USD -(33.72%)
Distributed Profits	0.00

Price Information	
Unit Price as of (09/30/2025)	USD 103.2478
Change in Unit Price	2.60%
Total Units of the Fund	37,346.6382
Total Net Asset in Millions	USD 3,855,958.77
Minimum Subscription	USD 10,000.00
Minimum Redemption	USD 2,000.00

Fund's Leverage	
Leverage Ratio	0%

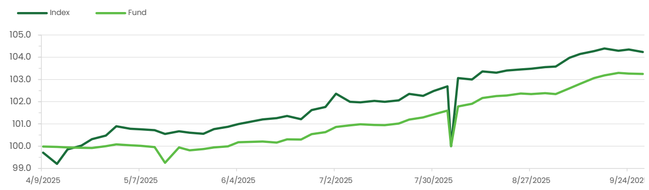
Details of the Fund's Ownership	
Full Ownership	100%
Usufruct right	0%

Contact Information	
Phone Number	011 484 5500
Website	SKFH.com.sa
Email	Assets.management@skfh.com.sa

Performance

Returns	QTD	YTD	1 year	3 years	5 years
Fund	2.60%	N/A	N/A	N/A	N/A
Benchmark	2.43%	N/A	N/A	N/A	N/A
Difference	0.17%	N/A	N/A	N/A	N/A

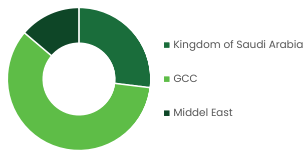
Fund Performance



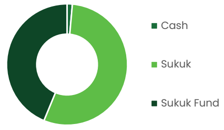
Risk Indicators	QTD	YTD	1 year	3 years	5 years
Standard Deviation	0.090%	N/A	N/A	N/A	N/A
Sharpe Ratio	-2.76	N/A	N/A	N/A	N/A
Tracking Error	0.15%	N/A	N/A	N/A	N/A
Beta	0.31	N/A	N/A	N/A	N/A
Alpha	-0.002	N/A	N/A	N/A	N/A
Information index	0.029	N/A	N/A	N/A	N/A

Assets Distribution

By Geography



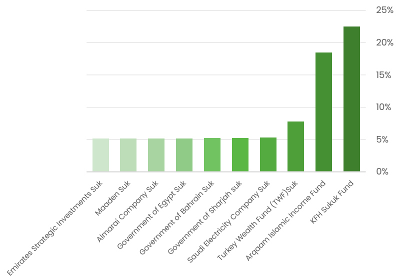
By Sector



Top Ten Investments

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

Debt Instruments	Instrument Credit Rating	Issuer Credit Rating	Credit Rating Agency	Credit Rating Date
Turkey Wealth Fund (TWF)	BB-	BB-	Fitch	10/23/2024
Saudi Electricity Company	A+	A+	Fitch	5/23/2024
Government of Sharjah	Ba1	Ba1	Moody's	10/9/2024
Government of Bahrain	B+	B+	Fitch	6/9/2025
Government of Egypt	Caa1	Caa1	Moody's	10/5/2023
Almarai Company Suk	Baa3	Baa3	Fitch	7/24/2023
Maaden	Baa1	Baa1	Moody's	2/18/2025
Emirates Strategic Investment	Baa3	Baa3	Moody's	2/9/2024



Definitions & Formulas:

Standard Deviation: A statistic that measures the dispersion of a dataset relative to its mean. Formula: $\sigma = \text{sqrt}(\Sigma (R_i - \bar{R})^2 / (N - 1))$ | Sharpe indicator: It is a measure of risk-adjusted return. It describes how much excess return you receive for the volatility of holding a riskier asset. Formula: Sharpe $= (R_p - R_f) / \sigma_p$ | Tracking Error: The divergence between the price behavior of a position or a portfolio and the price behavior of a benchmark. Formula: $TE = \text{sqrt}(\Sigma (R_p - R_b)^2 / (N - 1))$ | Beta: A measure of the volatility or systematic risk of a security or portfolio compared to the market as a whole. Formula: $\beta = Cov(R_p, R_m) / Var(R_m)$ | Alpha: It is a measure of the fund's value added relative to a benchmark. Formula: $\alpha = R_p - [R_f + \beta (R_m - R_f)]$ | Information index: A measurement of portfolio returns beyond the returns of a benchmark, usually an index, compared to the volatility of those returns. Formula: $IR = (R_p - R_b) / TE$

Disclaimer:

SKFH does not guarantee the performance of any investment. The Past performance is not necessarily a guide to future performance. The price & value of or income from your investment is variable and may increase or decrease and the investor may get back less than invested. The income from the security may fluctuate and a part of the capital invested may be used to pay that income. The investment may not be suitable for all types of investors. SKFH recommends to all investors that they should seek advice from their investment adviser. Investments are subject to investment risks; please refer to the terms and conditions for more details about the related risks. To obtain a copy of the fund Terms and Conditions and financial statements, please visit our website on www.skfh.com.sa or call 00966920009019 or email info@skfh.com.sa or visit SKFH investment center. SKFH or its affiliates may invest into the fund or its related securities. SKFH also carries on other independent securities business such as Corporate Finance, Investment Banking and that it or its affiliates may be providing or may have provided in the past 12 months, other securities business services to the issuers of securities, in which the Fund may invest from time to time.