

Baitk Liquidity Fund

Fact Sheet – Q3, 2025

Fund Objective

Baitk Liquidity Fund is an open-ended fund that invests in short to medium term money market instruments denominated in Saudi or US Dollar. The fund's objective is to earn a return that exceeds the benchmark (SIBOR 1 Month) and aiming for capital preservation and meeting liquidity requirements.

Fund Information

Fund Start date	09/01/2018
Unit Price Upon Offering	SAR 10.00
Size of the Fund	SAR 44,976,066.96
Type of Fund	Open-ended Money Market
Currency of the Fund	Saudi Riyals (SAR)
Valuation Days	Daily
Level of Risk	Low
Benchmark	SIBOR 1 Month Index
Percentage of fees for the management of the invested funds	AlRajhi Awaeed (0.5%)
Total Expense Ratio (TER)	(191,332.13)SAR-(0.42)%
Borrowing Percentage	0%
Dealing Expenses	0.00
Fund's Manager Investment	(12.52M)SAR-(27.84%)
Distributed Profits	0.00

Price Information

Unit Price as of (09/30/2025)	SAR 12.5235
Change in Unit Price	1.27%
Total Units of the Fund	3,591,328.7512
Total Net Asset in Millions	SAR 44,976,066.96
Minimum Subscription	SAR 10,000.00
Minimum Redemption	SAR 2,000.00

Fund's Leverage

Leverage Ratio	0%
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Details of the Fund's Ownership

Full Ownership	100%
Usufruct right	0%

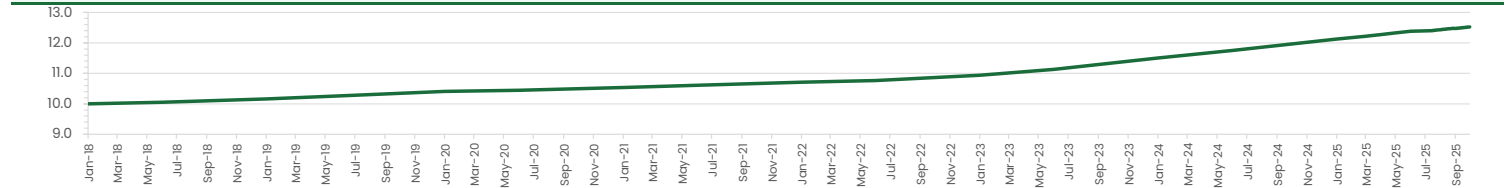
Contact Information

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

Performance

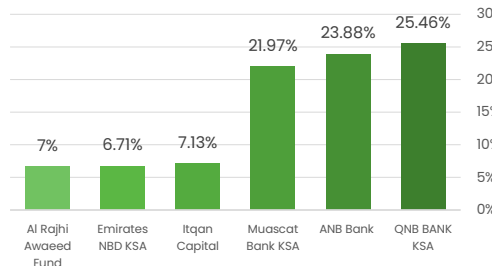
Revenue	QTD	YTD	1 year	3 years	5 years
Fund	4.79%	4.92%	5.13%	4.98%	3.63%
Benchmark	5.69%	5.60%	5.55%	5.53%	3.63%
Difference	-0.91%	-0.68%	-0.42%	-0.56%	0.00%

Fund Performance Since Inception



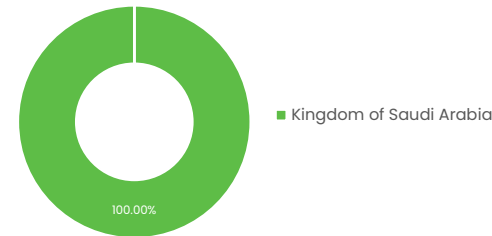
Risk Indicators	QTD	YTD	1 year	3 years	5 years
Standard Deviation	0.014%	0.015%	0.015%	0.016%	0.016%
Sharpe Ratio	0.91	2.89	4.13	12.30	13.84
Tracking Error	2.26%	1.90%	2.26%	2.20%	3.17%
Beta	0.0009	-0.0002	-0.0003	0.0002	0.0009
Alpha	0.01	0.04	0.05	0.15	0.17
Information index	0.06	0.02	0.01	-0.07	-0.07

Top Five Holdings

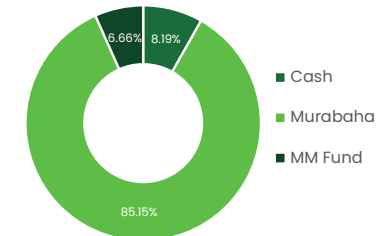


Assets Distribution

By Geography



By Sector



Definitions & Formulas:

Standard Deviation: A statistic that measures the dispersion of a dataset relative to its mean. Formula: $\sigma = \sqrt{\frac{1}{n} \sum_{i=1}^n (R_i - \bar{R})^2}$ | 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: $(R_p - R_f) / \sigma_p$ | Tracking Error: The divergence between the price behavior of a position or a portfolio and the price behavior of a benchmark. Formula: $TE = \sqrt{2(R_p - R_b)^2 / (n - 1)}$ | Beta: A measure of the volatility or systematic risk of a security or portfolio compared to the market as a whole. Formula: $\beta = \text{Cov}(R_p, R_m) / \text{Var}(R_m)$ | Alpha: It is a measure of the fund's value added relative to a benchmark. Formula: $\alpha = R_p - (R_b + \beta(R_m - R_b))$ | 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:

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