

# Baitk Liquidity Fund

Fact Sheet - Q4, 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 14,374,519.34
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	0.00%
Total Expense Ratio (TER)	(91,465.37)SAR-(0.63)%
Borrowing Percentage	0%
Dealing Expenses	0.00
Fund's Manager Investment	(12.67M)SAR-(87.56%)
Distributed Profits	0.00
The number of days of the weight	25.60
<b>Price Information</b>	
Unit Price as of (12/31/2025)	SAR 12.6709
Change in Unit Price	1.00%
Total Units of the Fund	1,134,452,2531
Total Net Asset in Millions	SAR 14,374,519.34
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%

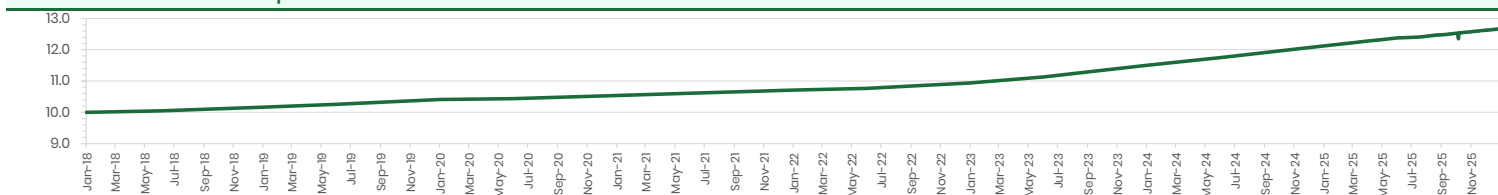
## Contact Information

Phone Number	011 484 5500
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## Performance

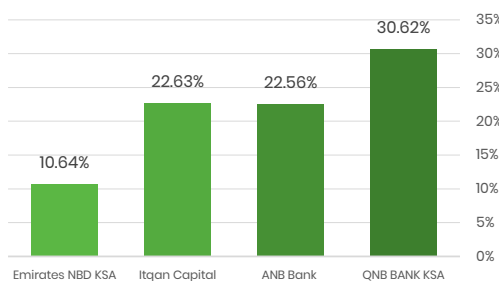
Revenue	QTD	YTD	1 year	3 years	5 years
Fund	4.79%	4.86%	4.93%	5.14%	3.79%
Benchmark	5.03%	5.45%	5.45%	5.55%	3.79%
Difference	-0.24%	-0.59%	-0.52%	-0.41%	0.00%

## Fund Performance Since Inception

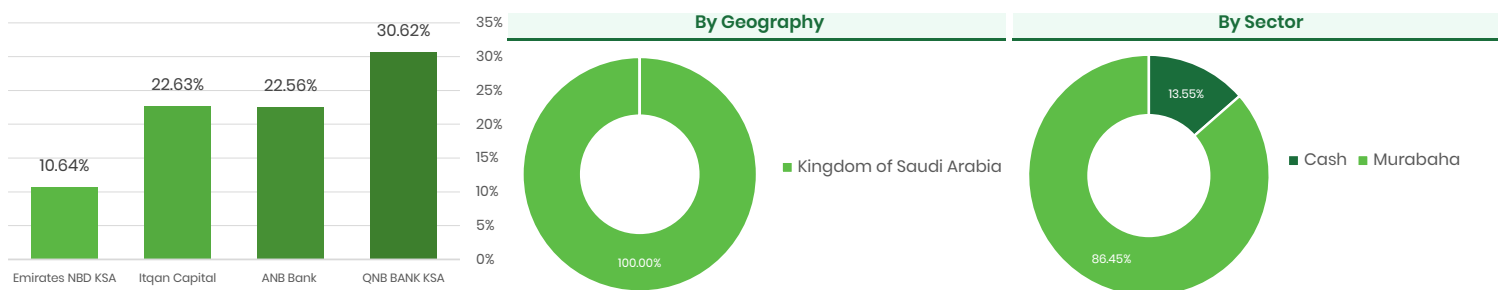


Risk Indicators	QTD	YTD	1 year	3 years	5 years
Standard Deviation	0.250%	0.130%	0.130%	0.076%	0.060%
Sharpe Ratio	-0.77	-0.14	-0.14	3.87	6.72
Tracking Error	1.77%	1.84%	1.84%	2.11%	3.19%
Beta	-0.0052	-0.0014	-0.0014	-0.0001	0.0008
Alpha	-0.04	-0.01	-0.01	0.11	0.16
Information index	0.15	0.04	0.04	-0.05	-0.07

## Top Five Holdings



## Assets Distribution



## Definitions & Formulas:

Standard Deviation: A statistic that measures the dispersion of a dataset relative to its mean. Formula:  $\sigma = \sqrt{\frac{\sum (R_i - \bar{R})^2}{(N - 1)}}$  | 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:  $\text{Sharpe} = \frac{(R_p - R_f) / \sigma_p}{\sigma_p}$  | Tracking Error: The divergence between the price behavior of a position or a portfolio and the price behavior of a benchmark. Formula:  $\text{TE} = \sqrt{\frac{\sum (R_{p,t} - R_{b,t})^2}{(N - 1)}}$  | Beta: A measure of the volatility or systematic risk of a security or portfolio compared to the market as a whole. Formula:  $\beta = \frac{\text{Cov}(R_p, R_m)}{\text{Var}(R_m)}$  | Alpha: It is a measure of the fund's value added relative to a benchmark. Formula:  $\alpha = R_p - (R_f + \beta(R_m - R_f))$  | Information index: A measurement of portfolio returns beyond the returns of a benchmark, usually an index, compared to the volatility of those returns. Formula:  $\text{IR} = (R_p - R_b) / \text{TE}$

## 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](http://www.skfh.com.sa) or call 00966920009019 or email [info@skfh.com.sa](mailto: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.