



وينفستون المالية
WinVeston Capital

WINVESTON MONEY MARKET FUND

Quarterly Report – Q4 2025

WinVeston Capital is a closed joint-stock company licensed by the Capital Market Authority of the Kingdom of Saudi Arabia under **License No. 32-23277**. The Company is headquartered in Riyadh and registered under **Commercial Registration No. 1010974234**, and is authorized to conduct investment management, arranging, and advisory activities in accordance with applicable laws and regulations.



Fund Objective

The fund aims to preserve capital by investing in low-risk financial instruments such as Murabaha transactions, Sukuk, and other Shariah-compliant money market instruments while generating competitive market returns and providing superior liquidity.

Price Information – End of Q4 2025

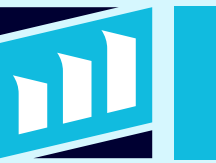
Unit Price	SAR 10.1766
Quarterly Return	1.23%
Dual Unit Price	N/A
Total Fund Units	1,061,885.58
Total Net Assets	SAR 10,806,332.23
P/E Ratio	N/A

Fund Ownership – End of Q4 2025

Fund Ownership	100%
Usufruct	0%

Fund Information

Fund Type	Open-ended Public Fund
Fund Classification	Money Market Fund
Fund Domicile	Saudi Arabia
Fund Category	Shariah Compliant
Fund Currency	Saudi Royal
Fund Size	SAR 10,806,332.23
Risk Level	Low
Benchmark	SAIBID 1M Index
Number of Distributions	N/A
Fund Manager's Investment	Nil
Investment Advisor & Sub Manager	N/A
Number of Days of Weighted Average	21.3 Days
Inception Date	August 31, 2025
Inception Price	SAR 10.00 Per Unit



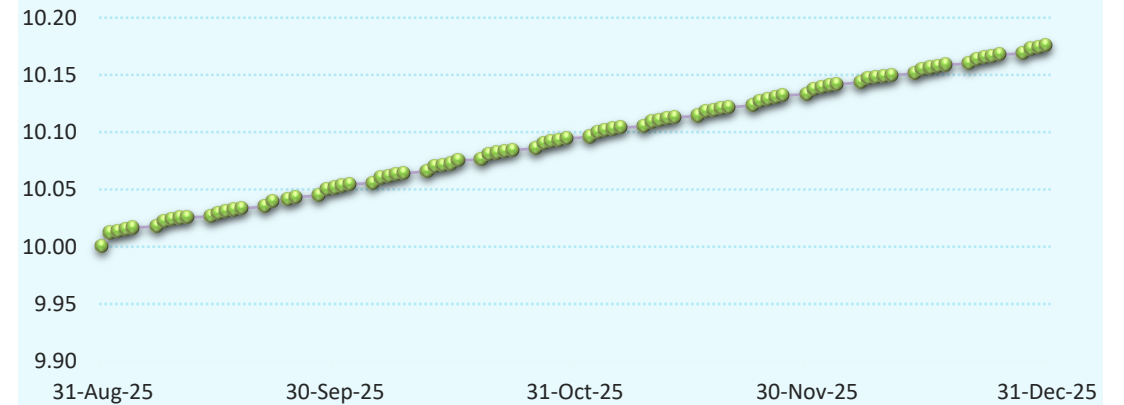
Fund Performance

Cumulative Returns	Q4 2025	YTD 2025	One Year	3 Years	5 Years
Fund	1.23%	1.64%			
Benchmark	1.21%	1.62%			
Variance	0.02%	0.03%			
Calendar Returns	2025	2026	2027	2028	2029
Fund					
Benchmark					

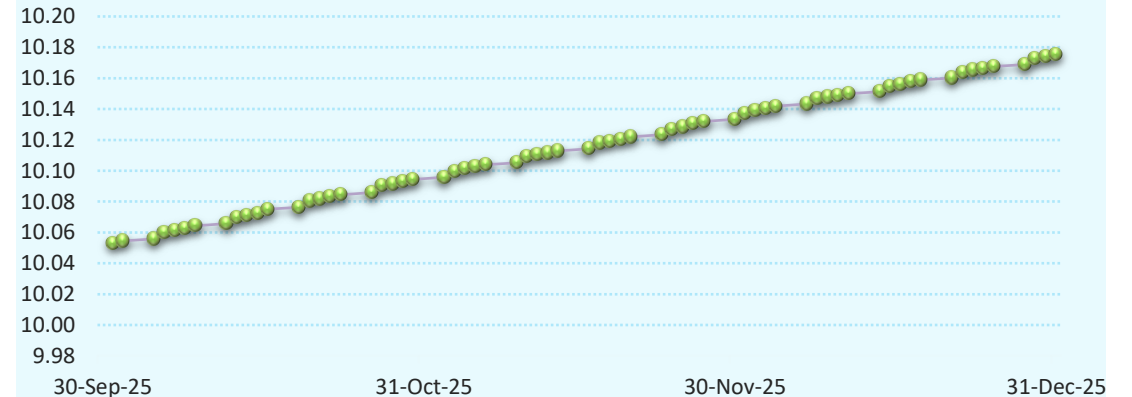
Fund Expenses

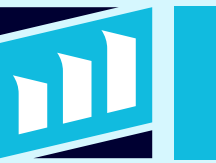
Item	Value (SAR)	%
Total Expense Ratio (TER)	SAR 0.00	0.00%
Borrowings	Nil	Nil
Dealing Expenses	N/A	N/A
Fund Manager's Investment	Nil	Nil
Profit Distribution	Nil	Nil
Dividends Distribution	Nil	Nil

Since Inception Performance Chart

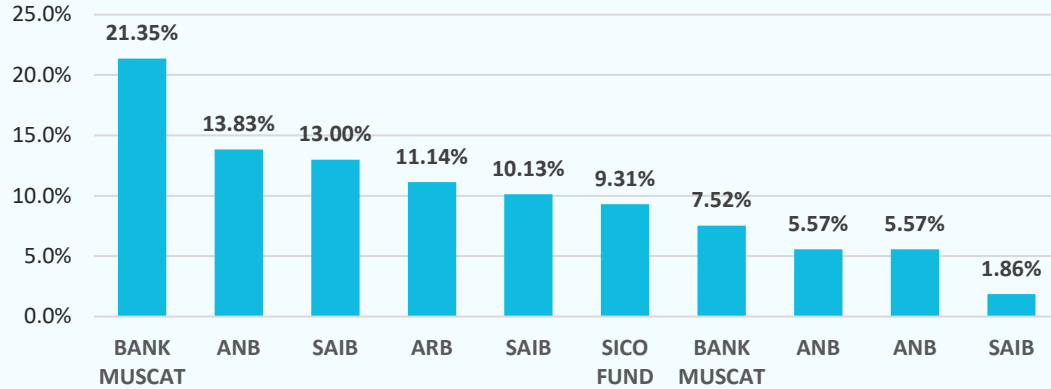


Q4 2025 Performance Chart

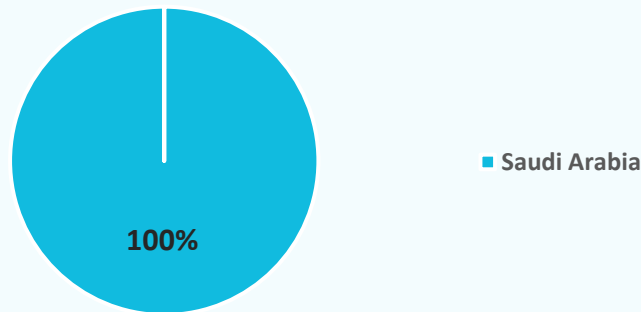




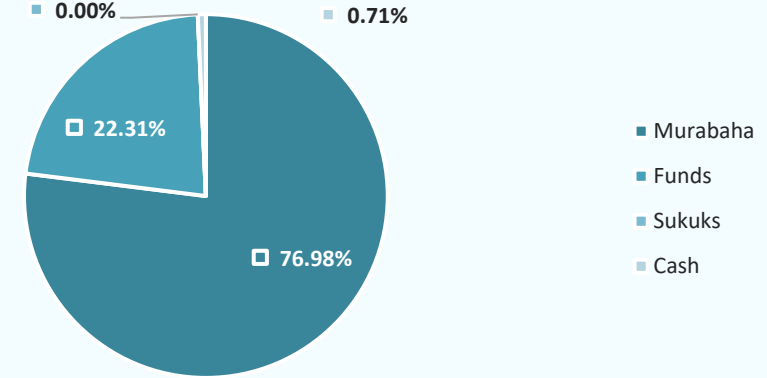
Top 10 Holdings



Geographical Breakdown



Asset Allocation



Risk Reward Metrics

Metric	Q4 2025	YTD 2025	One Year	3 Years	5 Years
Standard Deviation	0.07%	0.06%			
Sharpe Ratio	0.29	0.52			
Tracking Error	0.05%	0.04%			
Beta	1.20	1.19			
Alpha	0.02%	0.03%			
Information Ratio	0.41	0.74			



Debt Instruments Credit Rating

Debt Instrument Name	Debt Instrument Credit Rating	Debt Issuer Credit Rating	Credit Rating Agency	Credit Rating Date



Key Definitions

Metric	Description	Formula	Notation
Standard Deviation	Measures the volatility of returns around the mean return	σ = Standard deviation	R_i = Individual return, R = Average return
		$\sigma = \sqrt{[\sum (R_i - R)^2 / (n - 1)]}$	n = Number of observations
Sharpe Ratio	Measures excess return generated per unit of risk taken	Sharpe = Sharpe Ratio	R_p = Fund return; R_β = Benchmark return
		Sharpe = $(R_p - R_\beta) / \sigma_p$	σ_p = Fund standard deviation
Tracking Error	Measures volatility of the fund's return relative to the benchmark	TE = Tracking Error	R_p = Fund return; R_β = Benchmark Return
		TE = $\sigma (R_p - R_\beta)$	σ = Standard deviation
Beta	Measures the fund's sensitivity to the market movements	β = Beta	R_β = Benchmark return
		$\beta = \text{Cov}(R_p, B_p) / \text{Var}(B_p)$	Cov = Covariance; Var = Variance
Alpha	Measures excess return after adjusting for market risk	α = CAPM Alpha	R_p = Fund return; R_m = Market return
		$\alpha = R_p - [R_f + \beta(R_m - R_f)]$	R_f = Risk-free rate
Information Ratio	Measures portfolio's active return per unit of tracking error	IR = Information Ratio	R_p = Fund return; R_β = Benchmark Return
		IR = $(R_p - R_\beta) / \text{TE}$	TE = Tracking Error

Note: These definitions are presented in accordance with GIPS® standards. Returns and risk metrics are derived from monthly return observations and annualized where applicable. Benchmark-relative measures are calculated based on the stated benchmark.



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