



December 2025

C. R. No. 1010269764 | CMA License No. 09134 - 37

Fund's Objectives & Strategy

An open-ended public investment fund that invests in debt instruments, money markets and other asset classes compliant with the Shariah Committee's standards with the aim of balancing the pursuit of capital preservation and achieving rewarding returns.

Fund Manager's Commentary

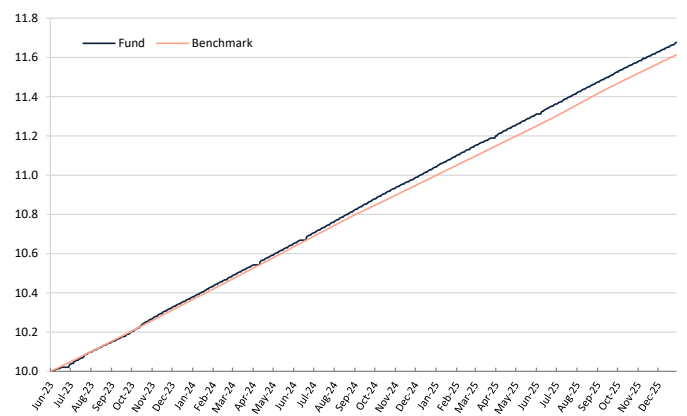
The Fund yielded a net YTD return of 5.79% as compared to 6.10% in the same month last year. On annualized basis, the Fund has recorded a net return of 6.21% overperforming the benchmark by 78 bps.

During the current month the average SAIBOR 6 month increased by 1.3292% compared to the last month, and the month closed at 11.6138%

Fund Information

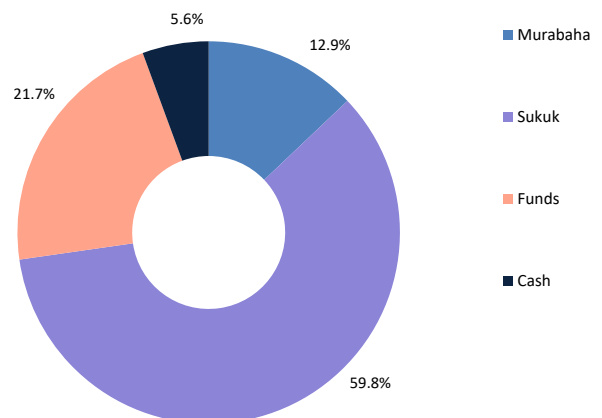
Asset Type	Open-ended Debt Fund
Risk Level	Medium
Fund Manager	Alinma Capital Company
Fund Listing	Saudi Arabia
Launch Date	08 June 2023
Benchmark	SAIBOR 6 Month
Inception Price (SAR)	10.00
Current Unit Price (SAR)	11.68
Net Asset Value (SAR)	289,753,444.71
Base Currency	Saudi Riyal
Initial Investment	SAR 10,000
Subsequent Investment	SAR 10,000
Valuation Days	Every working day of Saudi Arabian Banks
Subscription Fees	N/A
Management Fees	0.50% per annum of the Fund's total assets
Redemption Fee	None
Sharia Board	Yes
Bloomberg Code	

Performance



	1M	3M	YTD	2Y	3Y	SI
Fund	0.47%	1.35%	6.21%	5.79%	12.57%	16.77%
BM	0.45%	1.33%	5.65%	5.65%	12.10%	16.14%
Alpha	0.02%	0.02%	0.56%	0.14%	0.47%	0.63%
YTD Annualized			2024	2023	2022	
Fund	6.21%	6.40%	N/A	N/A		
BM	5.43%	6.10%	N/A	N/A		
Alpha	0.78%	0.30%	N/A	N/A		

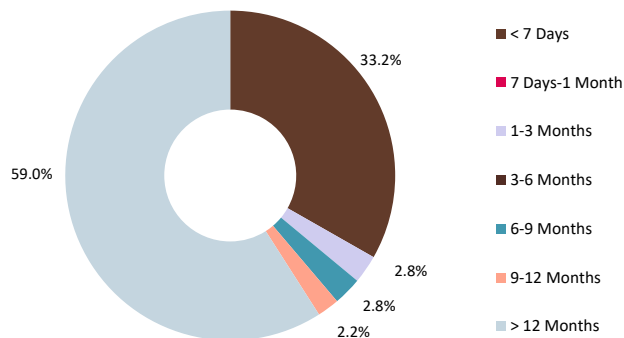
Asset Class Distribution and Top 10 Investments



Notes

- * YTD: Year To Date
- * SD: Standard Deviation
- * BM: Benchmark
- * SI: Since Inception
- * Trk Error: Tracking Error

Tenor Distribuiton



Disclaimer

This material is produced by Alinma Capital, a firm authorized and regulated by the Capital Market Authority of Kingdom of Saudi Arabia. Past performance is not a guide to future returns. All the information contained in this document is believed to be reliable but may be inaccurate or incomplete. A full explanation of the characteristics of the investment is given in the prospectus. Any opinions stated are honestly held but are not guaranteed. They may be subject to change and should not be interpreted as investment advice. The information provided should not be considered as a recommendation or solicitation to purchase, sell or hold these securities. It should also not be assumed that any investment in these securities was or will be, profitable. Alinma Capital accepts no liability for any loss arising from the use of this document or its contents or otherwise arising in connection therewith. Alinma Capital shall have no responsibility or liability whatsoever in respect of any inaccuracy or omission from this or any other document prepared by Alinma Capital for, or sent by Alinma Capital to any person and any such person shall be responsible for conducting his own investigation and analysis of the information contained or referred to in this document and of evaluating the merits and risks involved in the securities forming the subject matter of this or other such document.

Head Office الإدارة العامة

P. O. Box 55560
Riyadh 11544
المملكة العربية السعودية KSAهاتف +966 (11) 218 5999
فاكس +966 (11) 218 5970