

Fund Objectives

To provide current income and liquidity consistent with short-term money market rates and to preserve the value of unit holder's investments. The Fund provides investors with a Shariah Compliant investment solution that generates competitive market returns from short-term Murabaha investments with a high degree of capital preservation, superior liquidity and no foreign exchange risk.

Fund Facts

Current Price	SAR 1.23940
Fund Net Asset Value	SAR 1,365,798,016.13
Current Yield	3.03143%
Current SIBOR 3Month	2.71286%
Type of Fund	Shariah Compliant
Geography	Local
Fund Category	Money Markets
Fund Class	Steady Growth & Cap. Preservation
Inception Date	29-Aug-07
Inception Price	SAR 1.00000
Fund Currency	Saudi Riyal
Management Fee (p.a.)	0.50% (of N.A.V.)
Participation Fees	None
Participation/Redemption Day	Each Business Day
Valuation Day	Each Business Day
Fund Benchmark	SIBOR 3M
Fund Manager	FALCOM Financial Services
% of Total Fees and charges	0.13245%
% of Profits distributed in quarter	N/A
FALCOM Investment Amount & percentage	N/A
Total Amount dealing expenses	None
% of Total Amount dealing to NAV avg	None
% of borrowings to NAV	None

Awards



CONTACT DETAILS

FALCOM FINANCIAL SERVICES
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 CMA License #: 06020-37 dated 29/04/1427 AH

Performance Table

Short Term (Annualized)	1 Week	1 Month	3 Months	6 Months	9 Months	1 Year
Fund NAV	3.00%	2.98%	3.00%	3.03%	2.94%	2.80%
Benchmark	2.76%	2.83%	2.87%	2.93%	2.90%	2.84%
Alpha	0.24%	0.15%	0.13%	0.10%	0.04%	-0.04%
Fund Yield	3.02%	3.01%	3.07%	2.97%	2.80%	2.57%
SIBOR 3Month	2.74%	2.85%	2.87%	2.98%	2.72%	2.44%
Alpha	0.29%	0.16%	0.20%	-0.01%	0.08%	0.13%

Calendar Return	2014	2015	2016	2017	2018	YTD-2019
Fund NAV	1.55%	1.25%	2.70%	2.02%	2.40%	1.51%
Benchmark	0.95%	0.89%	2.11%	1.86%	2.52%	1.46%
Alpha	0.59%	0.35%	0.58%	0.15%	-0.12%	0.05%

Cumulative Return	1 Year	2 Years	3 Years	5 Years	10 Years	Since Inception
Fund	2.80%	4.99%	7.58%	11.06%	17.45%	23.94%
Benchmark	2.84%	5.02%	7.16%	9.67%	14.40%	21.27%
Alpha	-0.04%	-0.03%	0.42%	1.39%	3.05%	2.67%

Annualized Return(%pa)	1 Year	2 Years	3 Years	5 Years	10 Years	Since Inception
Fund	2.80%	2.47%	2.46%	2.12%	1.62%	1.97%
Benchmark	2.84%	2.48%	2.33%	1.86%	1.35%	1.77%

Statistical Analysis

VERSUS BENCHMARK	1 Year	2 Years	3 Years	5 Years	10 Years	Since Inception
Alpha	-0.04%	-0.01%	0.00%	0.26%	0.27%	0.20%
Beta	0.92	0.93	1.00	1.01	1.04	0.87
R-Squared	97.6%	97.4%	93.1%	92.2%	87.0%	81.3%
Information Ratio	-1.367	-0.615	2.930	5.751	5.216	2.346
Standard Deviation	0.09%	0.10%	0.12%	0.12%	0.12%	0.15%
Sharpe Ratio	-0.0059	-0.0076	-0.0068	0.0002	-0.0007	-0.0001
Treynor Ratio	0.009	0.005	-0.020	0.001	-0.004	0.000

Performance Fund vs Benchmark



Top Investments
(% to Total Portfolio)

Saudi Investment Bank	21.6%
FALCOM FINANCIAL SERVICES	14.7%
Arab National Bank	13.8%
Khaleeji Commercial Bank	10.3%
Bahrain Islamic Bank	9.1%
ALAWWAL BANK	8.5%
Muscat Bank	7.8%
Gulf International Bank	5.5%
Al Bilad	3.9%
AlJazeera Bank	2.1%

Note: values as of the 1st trading day of the quarter

Maturity Profile



Disclaimer:

There is no guarantee that the Fund will continue to hold any particular securities or continue investing in any particular sectors. Holdings are subject to change. Investing in this investment fund is not a deposit with any bank, or an obligation of, and is not guaranteed by the Investment Manager. The performance of the fund or the benchmark does not reflect and could not be considered as a guide for the future performance, past performance is not necessarily a guide to future performance and does not guarantee future results and the Fund remains subject to investment risk. The fund manager is not obliged to accept the redemption requests by the subscribed price. In addition, the fund unit price, values or income may fall and the investor may get back less than he invested. The information mentioned here is not considered as an advice to buy, sell, or commit any investment actions. The Fund manager may have a position or holding in the securities concerned or in related securities and/or may have provided within the previous 12-month significance advice or security business services to the issuer of the securities concerned or of a related security. Service and performance fees/charges apply. Current and potential investors must read the fund terms and conditions and its updates and the principal investment risks thoroughly, as it contains detailed information about the Fund and the risks associated with investing in this investment fund. This investment may not be suitable for all recipients of this bulletin so the fund terms and conditions must be reviewed and understood and you should seek advice from your investment adviser before making investment decision about this fund.

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