

## RISK CATEGORY



## GENERAL INFORMATION

Category: Capital Preservation  
 Asset Class: Trade Finance Local  
 Sub-Category: Shriah-Compliant  
 Base Currency: Saudi Arabia, Riyals  
 Unit Price: 11.25  
 No. of Units: 7,494,197.64  
 Net Asset Value: 84,277,709.84  
 Inception Date: 7/22/2009  
 Benchmark: 3 Months SAIBOR

## FUND STATISTICS

3 Years Standard Deviation: 0.23%  
 Sharpe Ratio: 1.21  
 Number of Up Months SI: 68  
 Number of Down Months SI: 3

## FUND INVESTMENT OBJECTIVE

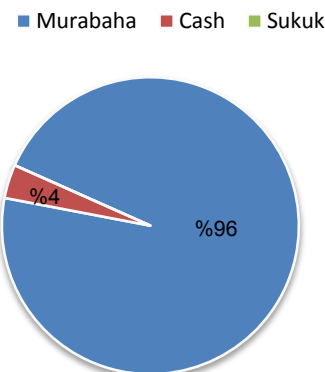
1. The fund aims to provide capital preservation and generating reasonable return by investing in Shari'ah compliant instruments with a low level of risk exposure while maintaining the adequate liquidity for the fund.
2. The fund invests in short term Murabaha (Money Market Deals) in Saudi Riyal and other GCC & Major currencies.
3. The fund may invest in Sukuk and other Shari'ah Compliant Products.

## ASSET ALLOCATION

Murabaha	96.33%	Cash	3.67%
Sukuk	0.00%		

## GEOGRAPHICAL ASSET ALLOCATION

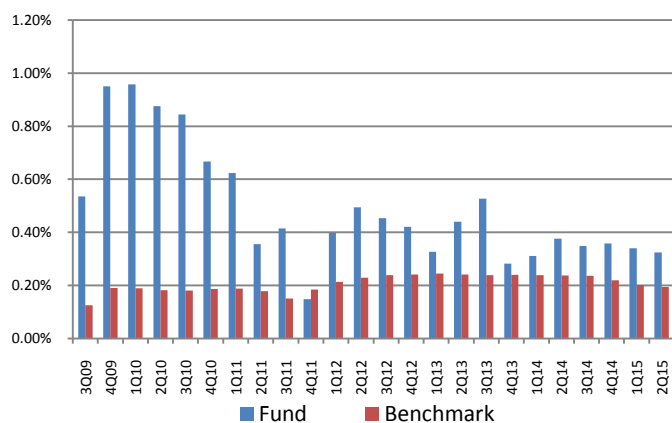
Country	Investment	Allocation
Saudi Arabia	78,355,003	96.4%
Qatar	2,902,707	3.6%
Total	81,257,709	96.4%



## CUMULATIVE RETURNS %

Particulars	1 Month	3 Months	6 Months	9 Months
Fund	0.11%	0.32%	0.67%	1.03%
Benchmark	0.06%	0.19%	0.40%	0.62%
Difference	0.04%	0.13%	0.27%	0.41%
Particulars	12 Months	Quarter till Date	Year till Date	Since Inception
Fund	1.38%	0.32%	0.67%	12.46%
Benchmark	0.85%	0.19%	0.40%	5.09%
Difference	0.52%	0.13%	0.27%	7.37%

## Fund vs Benchmark Performance Quarterly Basis



The Investor Murabaha Fund's Unit price rose to SAR 11.25 by end of June 2015, yielding a since inception return of 12.46% compared to Fund benchmark (SAR 3-month SAIBOR) return of 5.09%. The Investor Murabaha Fund has outperformed the benchmark by 27 basis points on year-to-date basis and by 7.20% since inception. It is noteworthy that the changes in interest rates in the Kingdom of Saudi Arabia are heavily influenced by changes of US prime-rate which is still remain low. Thus, Fund Manager's strategy is based on active monitoring of US interest rate environment and active maturity and yield quasi-management and Global economy has played important effect on rates especially today with China economy worry and Greece debt with Euro zone.

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