

# The Investor Saudi Riyal Murabaha Fund

29 September 2016

## RISK CATEGORY



## GENERAL INFORMATION

Category:	Capital Preservation
Asset Class:	Trade Finance Local
Sub-Category:	Shriah-Compliant
Base Currency:	Saudi Arabia Riyal
Unit Price:	11.486577
No. of Units:	2,268,153.85
Net Asset Value:	26,053,324.36
Inception Date:	7/22/2009
Benchmark:	3 Months SAIBOR

## FUND STATISTICS

3 Years Standard Deviation:	0.25%
Sharpe Ratio:	0.94
Number of Up Months	80
Number of Down Months	4

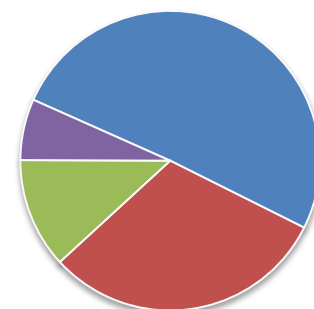
## FUND INVESTMENT OBJECTIVE

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 and can invest in other funds.

## ASSET ALLOCATION

Murabaha	50.71%	Cash	11.89%
Sukuk	30.80%	Fund of Fund	6.60%

■ Murabaha ■ Sukuk ■ Cash ■ Fund of Fund



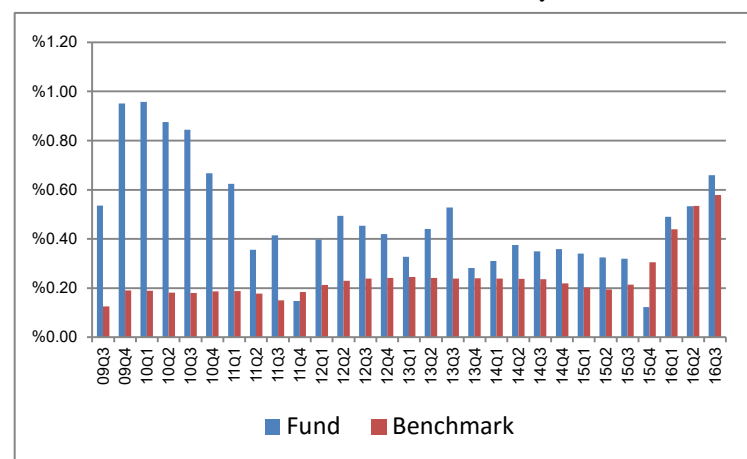
## GEOGRAPHICAL ASSET ALLOCATION

Country	Investment	Allocation
Saudi Arabia	13,058,485	62.0%
GCC	8,016,241	38.0%
Total	21,074,727	100.0%

## CUMULATIVE RETURNS %

Particulars	1 Month	3 Months	6 Months	9 Months
Fund	0.18%	0.66%	1.20%	1.69%
Benchmark	0.20%	0.58%	1.12%	1.56%
Difference	-0.01%	0.08%	0.08%	0.13%
Particulars	12 Months	Quarter till Date	Year till Date	Since Inception
Fund	1.82%	0.66%	1.69%	14.87%
Benchmark	1.87%	0.58%	1.56%	7.28%
Difference	-0.05%	0.08%	0.13%	7.58%

## Fund vs Benchmark Performance Quarterly Basis



The Investor Murabaha Fund's Unit price rose to 11.48 by end of this month yielding a since inception return of 14.87% compared to Fund benchmark (SAR 3-month SAIBOR) return of 7.28%. The Investor Murabaha Fund has outperformed the benchmark by 13 basis points on year-to-date and by 7.58% since inception. Performance of fund has been improving by applying solid investment strategy which provide diversifications of investments. It is noteworthy that the Saudi interest rates has been increasing since September 2015 due to difficulty in government liquidity that leads to issuing of sovereign bonds which withdrew some of market liquidity. Thus, Fund Manager's strategy is based on active monitoring of US & Saudi interest rates status, oil prices and global economy outlook.

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