

Riyad Balanced Income Fund



August-24

Fund Facts	
Fund Type	Equity
Shari'ah Status	Shariah Compliant
Fund Currency	SAR
NAV	28.09
Fund Size (AuMs)	43.13
Inception Date	Mar-05
Benchmark	Riyad Income Shariah BM - Ideal Ratings 50% + SIBID 6M 50%

Trading Information	
Bloomberg Ticker:	RIYBLNC AB Equity
Tadawul Ticker:	001025

Administrative	
Initial/Minimum Balance	SAR 5,000
Min Subscription/Redemption	SAR 1,000
Valuation/Dealing Days	Sun to Thu
Settlement In	3 Business Days
Management Fee	1.25%
Subscription Fee	1.00%
Expense ratio	0.15%



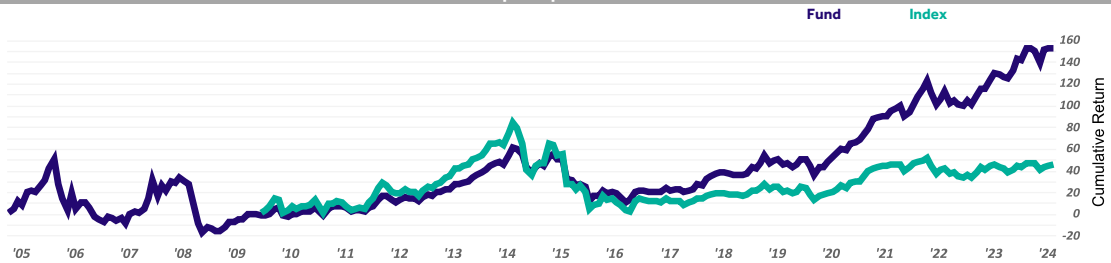
Fund Investment Objective
The Fund aims to provide long-term capital growth through investing in listed Saudi stocks, within the criteria set by Sharia Committee, in addition to Murabaha and Sukuks or the existing funds of Riyad Capital which are fully compliant to Sharia criteria.

*Not annualized if less than one year

Performance in Fund Currency (Net Return)						
Short Term Return*	1 Month	3 Months	6 Months	9 Months	YTD	
Fund	0.04%	5.43%	-0.08%	8.97%	4.18%	
Benchmark	0.57%	3.10%	-1.24%	3.14%	0.96%	
Calendar Returns		2023	2022	2021	2020	2019
Fund		21.64%	2.84%	17.26%	10.27%	9.66%
Benchmark		7.75%	-6.62%	10.13%	4.07%	6.11%
Annualized Return		1 Year	3 Years	5 Years	10 Years	Since Inception
Fund		10.86%	9.18%	11.77%	4.63%	5.45%
Benchmark		1.34%	-0.12%	3.88%	-2.32%	1.31%
Cumulative Return						
Fund	10.86%	30.16%	74.42%	57.22%	180.92%	
Benchmark	1.32%	-0.39%	20.93%	-20.98%	28.91%	

Statistical Analysis					
	1 Year	3 Years	5 Years	10 Years	Since Inception
Excess Return	9.52%	9.31%	7.89%	6.95%	4.14%
Alpha	8.99%	9.50%	7.21%	6.45%	6.00%
Beta	1.42	1.25	1.13	0.76	0.81
Standard Deviation	9.34%	10.09%	9.75%	11.00%	14.90%
Sharpe Ratio	0.55	0.56	0.97	0.27	0.22
Information Ratio	2.10	2.42	1.95	1.19	1.13
Tracking Error	4.35%	3.79%	4.02%	5.82%	5.31%

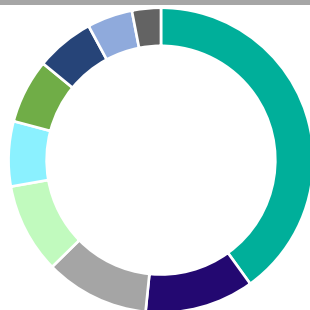
Since inception performance



TOP 10 Holdings

Etiihad Etisalat Co.	3.37%
Jarir Marketing Co.	3.91%
Alinma Bank	4.45%
Saudi Basic Industries Corp.	4.93%
Saudi Telecom Co.	7.35%
Jazrasdl	7.51%
Inmasuk	7.51%
Al Rajhi Bank 3.5% Perp	10.01%
ACWASUK6	10.01%
Saudi Arabian Oil Co.	10.24%

Sector allocation



- [Unassigned] 37.12%
- Telecommunication Services 10.72%
- Energy 10.24%
- Health Care Equipment & Services 8.87%
- Consumer Discretionary Distribution & Retail 6.39%
- Materials 6.31%
- Food Beverage & Tobacco 5.75%
- Banks 4.45%
- Transportation 2.84%

GIPS Compliant

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