Riyad Al Mutahafedh Sharia Fund



February-25

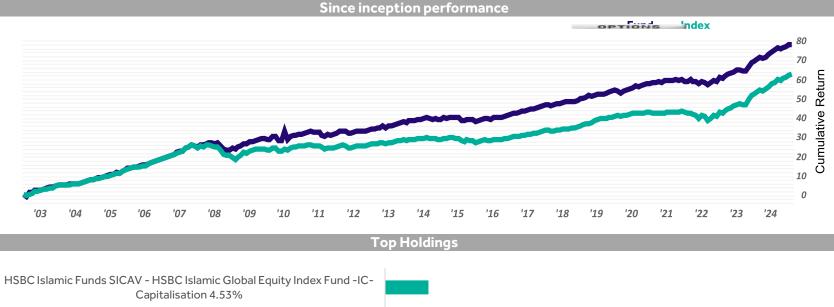
Fund Facts			
Fund Type	Fund of funds		
Shari'ah Status	Shariah Compliant		
Fund Currency	SAR		
NAV	17.59		
Fund Size (AuMs)	22.26		
Inception Date	Dec-02		
Benchmark	DJ Islamic Markets 8% ,		
	S&P Saudi Sharia 2% , Dow		
	Jones Sukuk Total Return		
	(ex-Reinvestment) 15% ,		
	SAIBOR 1M 75%		
Trading Information			
Bloomberg Ticker:	RHADIP2 AB Equity		
Tadawul Ticker:	001043		

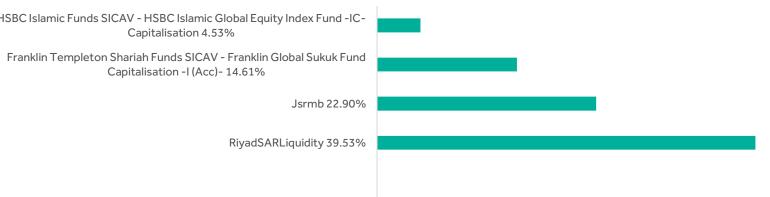
Administrativ	'e	
Initial/Minimum Bal	ance	SAR 5,000
Min Subscription/R	SAR 1,000	
Valuation/Dealing	Days	Mon to Th
Settlement In		5 Business Day
Management Fee		0.10%
Subscription Fee		1.00%
Expense ratio		0.08%
Risk Profile		
Low Risk	Meduim Risk	High Risk
4		
1 2	3 4 5	6 7

Not annualize dise setua one year Performance in Fur Currey (Net Reture) Short Term Return* A Month A Months A Month A Co220 Co201 Co2020 A Calendar Returns Co203 Co204 Co200 A Month S Years S Years S A Cody Colspan A MA4% S.137% 2.437% Cody Colspan A MA4% Colspan <th co<="" th=""><th>while on average 10%</th><th>6 of the fur</th><th>nd are inves</th><th>sted in loca</th><th>l and globa</th><th>l equity funds.</th></th>	<th>while on average 10%</th> <th>6 of the fur</th> <th>nd are inves</th> <th>sted in loca</th> <th>l and globa</th> <th>l equity funds.</th>	while on average 10%	6 of the fur	nd are inves	sted in loca	l and globa	l equity funds.
Short Term Return*1 Month6 Months9 Months9 MonthsYTDFund0.05%0.77%1.69%3.75%0.62%Benchmark0.13%1.12%2.40%4.85%0.81%Calendar Returns20242023202220212020Fund5.09%5.69%-0.51%1.70%2.20%Benchmark6.55%7.58%-0.04%1.02%0.97%Benchmark6.55%3.78%2.93%2.43%2.64%Fund4.44%3.87%2.93%2.43%2.42%Benchmark6.11%5.13%3.27%2.57%2.42%Benchmark6.11%15.56%7.14%77.97%Benchmark6.11%15.56%27.14%77.97%Benchmark6.11%16.19%17.46%36.96%Benchmark6.11%16.19%17.46%36.96%Benchmark6.11%16.19%17.46%36.96%Benchmark6.11%16.19%17.46%36.96%Benchmark1.16%14.66%1.41%3.87%Benchmark1.16%1.26%0.14%0.22%Benchmark1.16%0.15%0.14%0.33%Benchmark1.16%0.15%0.41%0.33%Benchmark1.14%1.75%1.60%1.40%Benchmark0.940.900.850.89Benchmark1.14%1.75%1.40%1.87%Benchmark0.940.91%0.40 <td< td=""><td></td><td></td><td></td><td></td><td colspan="3">*Not annualized if less than one year</td></td<>					*Not annualized if less than one year		
Fund0.05%0.77%1.69%3.75%0.62%Benchmark0.13%1.12%2.40%4.85%0.81%Calendar Returns20242023202220212020Fund5.09%5.69%-0.51%1.70%2.20%Benchmark6.55%7.58%-0.04%1.02%0.97%Annualized Return1 Year3 Years5 Years10 YearsSince InceptionFund4.44%3.87%2.93%2.43%2.64%Benchmark6.11%5.13%3.27%2.57%2.42%Cumulative Return16.19%15.56%27.14%77.97%Benchmark6.11%16.19%17.46%28.94%69.60%Statistical Analysis3 Years5 Years10 YearsSince InceptionExcess Return-1.66%-1.26%-0.34%-0.14%0.22%Alpha-1.19%-0.72%0.15%0.14%0.33%Beta0.940.900.850.890.96Standard Deviation1.14%1.75%1.60%1.40%1.87%Sharpe Ratio-0.72-0.240.190.400.56Information Ratio-4.99-3.00-0.41-0.200.18	Performance in Fund Currency (Net Return)						
Benchmark 0.13% 1.12% 2.40% 4.85% 0.81% Calendar Returns 2024 2023 2022 2021 2020 Fund 5.09% 5.69% -0.51% 1.70% 2.20% Benchmark 6.55% 7.58% -0.04% 1.02% 0.97% Annualized Return 1 Year 3 Years 5 Years 10 Years Since Inception Fund 4.44% 3.87% 2.93% 2.43% 2.64% Benchmark 6.11% 5.13% 3.27% 2.57% 2.42% Benchmark 6.11% 15.13% 3.27% 2.57% 2.42% Benchmark 6.11% 15.13% 3.27% 2.57% 2.42% Fund 4.44% 12.05% 15.56% 27.14% 77.97% Benchmark 6.11% 16.19% 17.46% 28.94% 69.60% Statistical Ansure 9 3 Years 5 Years 10 Years Sinception Excess Return 1.66%	Short Term Return*	1 Month	3 Months	6 Months	9 Months	YTD	
Calendar Returns20242023202220212020Fund5.09%5.69%-0.51%1.70%2.20%Benchmark6.55%7.58%-0.04%1.02%0.97%Annualized Return1Year3Years5Years10YearsSince InceptionFund4.44%3.87%2.93%2.43%2.64%Benchmark6.11%5.13%3.27%2.57%2.42%Benchmark6.11%12.05%15.56%27.14%77.97%Benchmark6.11%16.19%17.46%28.94%69.60%Statistical Analysis11.66%-0.34%-0.14%0.22%Alpha-1.66%-0.22%0.15%0.14%0.33%Beta0.940.900.850.890.96Standard Deviation1.14%1.75%1.60%1.40%1.87%Sharpe Ratio-0.72-0.240.190.400.56Information Ratio-4.99-3.00-0.41-0.200.18	Fund	0.05%	0.77%	1.69%	3.75%	0.62%	
Fund5.09%5.69%-0.51%1.70%2.20%Benchmark6.55%7.58%-0.04%1.02%0.97%Annualized Return1 Year3 Years5 Years10 YearsSince InceptionFund4.44%3.87%2.93%2.43%2.64%Benchmark6.11%5.13%3.27%2.57%2.42%Cumulative Return12.05%15.56%27.14%77.97%Benchmark6.11%12.05%15.56%27.14%77.97%Benchmark6.11%16.19%17.46%28.94%69.60%Statistical Analysis12.05%5Years10 YearsSince InceptionExcess Return1.66%-1.26%-0.34%-0.14%0.22%Alpha-1.19%-0.72%0.15%0.14%0.33%Beta0.940.900.850.890.96Standard Deviation1.14%1.75%1.60%1.40%1.87%Sharpe Ratio-0.72-0.240.190.400.56Information Ratio-4.99-3.00-0.41-0.200.18	Benchmark	0.13%	1.12%	2.40%	4.85%	0.81%	
Fund Freedom F	Calendar Returns	2024	2023	2022	2021	2020	
Annualized Return 1 Year 3 Years 5 Years 10 Years Since Inception Fund 4.44% 3.87% 2.93% 2.43% 2.64% Benchmark 6.11% 5.13% 3.27% 2.57% 2.42% Cumulative Return Fund 4.44% 12.05% 15.56% 27.14% 77.97% Benchmark 6.11% 16.19% 17.46% 28.94% 69.60% Statistical Analyzing J Year 3 Years 5 Years 10 Years 5 Meception Statistical Analyzing 12.05% 5 Years 10 Years 5 Meception Statistical Analyzing 16.19% 17.46% 28.94% 69.60% Statistical Analyzing Statistical Analyzing 1.60%	Fund	5.09%	5.69%	-0.51%	1.70%	2.20%	
Annualized Return 4.44% 3.87% 2.93% 2.43% 2.64% Benchmark 6.11% 5.13% 3.27% 2.57% 2.42% Cumulative Return 1 <td>Benchmark</td> <td>6.55%</td> <td>7.58%</td> <td>-0.04%</td> <td>1.02%</td> <td>0.97%</td>	Benchmark	6.55%	7.58%	-0.04%	1.02%	0.97%	
Benchmark 6.11% 5.13% 3.27% 2.57% 2.42% Cumulative Return 12.05% 15.56% 27.14% 77.97% Benchmark 6.11% 16.19% 17.46% 28.94% 69.60% Statistical Analysis 16.19% 5Years 10Years Since Inception Excess Return -1.66% -1.26% -0.34% -0.14% 0.22% Alpha -1.19% -0.72% 0.15% 0.14% 0.33% Beta 0.94 0.90 0.85 0.89 0.96 Standard Deviation 1.14% 1.75% 1.60% 1.40% 1.87% Sharpe Ratio -0.72 -0.24 0.19 0.40 0.56 Information Ratio -4.99 -3.00 -0.41 -0.20 0.18	Annualized Return	1 Year	3 Years	5 Years	10 Years	Since Inception	
Cumulative Return 12.05% 15.56% 27.14% 77.97% Fund 4.44% 12.05% 15.56% 28.94% 69.60% Benchmark 6.11% 16.19% 17.46% 28.94% 69.60% Statistical Analysis Excess Return -1.66% -1.26% -0.34% -0.14% 0.22% Alpha -1.19% -0.72% 0.15% 0.14% 0.33% Beta 0.94 0.90 0.85 0.89 0.96 Standard Deviation 1.14% 1.75% 1.60% 1.40% 1.87% Sharpe Ratio -0.72 -0.24 0.19 0.40 0.56 Information Ratio -4.99 -3.00 -0.41 -0.20 0.18	Fund	4.44%	3.87%	2.93%	2.43%	2.64%	
Fund 4.44% 12.05% 15.56% 27.14% 77.97% Benchmark 6.11% 16.19% 17.46% 28.94% 69.60% Statistical Analysis 5Years 80 (19.80%) 69.60% 69.60% Excess Return -1.66% -1.26% -0.34% -0.14% 0.22% Alpha -1.19% -0.72% 0.15% 0.14% 0.33% Beta 0.94 0.90 0.85 0.89 0.96 Standard Deviation 1.14% 1.75% 1.60% 1.40% 1.87% Sharpe Ratio -0.72 -0.24 0.19 0.40 0.56 Information Ratio -4.99 -3.00 -0.41 -0.20 0.18	Benchmark	6.11%	5.13%	3.27%	2.57%	2.42%	
Benchmark 6.11% 16.19% 17.46% 28.94% 69.60% Statistical Analysis I Year 3 Years 5 Years 10 Years Since Inception Excess Return -1.66% -1.26% -0.34% -0.14% 0.22% Alpha -1.19% -0.72% 0.15% 0.14% 0.33% Beta 0.94 0.90 0.85 0.89 0.96 Standard Deviation 1.14% 1.75% 1.60% 1.40% 1.87% Sharpe Ratio -0.72 -0.24 0.19 0.40 0.56 Information Ratio -4.99 -3.00 -0.41 -0.20 0.18	Cumulative Return						
Statistical Analysis 1 Year 3 Years 5 Years 10 Years Since Inception Excess Return -1.66% -0.34% -0.14% 0.22% Alpha -1.19% -0.72% 0.15% 0.14% 0.33% Beta 0.94 0.90 0.85 0.89 0.96 Standard Deviation 1.14% 1.75% 1.60% 1.40% 1.87% Sharpe Ratio -0.72 -0.24 0.19 0.40 0.56 Information Ratio -4.99 -3.00 -0.41 -0.20 0.18	Fund	4.44%	12.05%	15.56%	27.14%	77.97%	
1 Year3 Years5 Years10 YearsSince InceptionExcess Return-1.66%-1.26%-0.34%-0.14%0.22%Alpha-1.19%-0.72%0.15%0.14%0.33%Beta0.940.900.850.890.96Standard Deviation1.14%1.75%1.60%1.40%1.87%Sharpe Ratio-0.72-0.240.190.400.56Information Ratio-4.99-3.00-0.41-0.200.18	Benchmark	6.11%	16.19%	17.46%	28.94%	69.60%	
Excess Return-1.66%-1.26%-0.34%-0.14%0.22%Alpha-1.19%-0.72%0.15%0.14%0.33%Beta0.940.900.850.890.96Standard Deviation1.14%1.75%1.60%1.40%1.87%Sharpe Ratio-0.72-0.240.190.400.56Information Ratio-4.99-3.00-0.41-0.200.18	Statistical Analysis						
Alpha-1.19%-0.72%0.15%0.14%0.33%Beta0.940.900.850.890.96Standard Deviation1.14%1.75%1.60%1.40%1.87%Sharpe Ratio-0.72-0.240.190.400.56Information Ratio-4.99-3.00-0.41-0.200.18		1 Year	3 Years	5 Years	10 Years	Since Inception	
Beta 0.94 0.90 0.85 0.89 0.96 Standard Deviation 1.14% 1.75% 1.60% 1.40% 1.87% Sharpe Ratio -0.72 -0.24 0.19 0.40 0.56 Information Ratio -4.99 -3.00 -0.41 -0.20 0.18	Excess Return	-1.66%	-1.26%	-0.34%	-0.14%	0.22%	
Standard Deviation 1.14% 1.75% 1.60% 1.40% 1.87% Sharpe Ratio -0.72 -0.24 0.19 0.40 0.56 Information Ratio -4.99 -3.00 -0.41 -0.20 0.18	Alpha	-1.19%	-0.72%	0.15%	0.14%	0.33%	
Sharpe Ratio -0.72 -0.24 0.19 0.40 0.56 Information Ratio -4.99 -3.00 -0.41 -0.20 0.18	Beta	0.94	0.90	0.85	0.89	0.96	
Information Ratio -4.99 -3.00 -0.41 -0.20 0.18	Standard Deviation	1.14%	1.75%	1.60%	1.40%	1.87%	
	Sharpe Ratio	-0.72	-0.24	0.19	0.40	0.56	
	Information Ratio	-4.99	-3.00	-0.41	-0.20	0.18	
Tracking Error 0.32% 0.41% 0.82% 0.72% 1.24%	Tracking Error	0.32%	0.41%	0.82%	0.72%	1.24%	

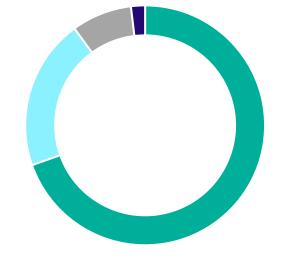
Al Mutahafedh Shariah Fund is an open-ended public holding fund that invests in underlying funds of various asset classes which are compliant with Shariah regulations. The objective of the fund is to preserve capital and to realize a decent rate of return by investing on average 90% in fixed income and money market funds

Fund Investment Objective





Assets allocation



Local Money Market 69.62%

International Fixed Income 20.35%

International Equity 8.14%

Local Equity 1.89%

GIPS Compliant

Riyad Capital claims compliance with the Global Investment Performance Standards (GIPS®). GIPS® is a registered trademark of CFA Institute. CFA Institute does not endorse or promote this organization, nor does it warrant the accuracy or quality of the content contained herein. The expense ratio includes admin fees, advertising fee, Audit fee, Custody fee, management fee, audit fee, Sama fees, Transaction fees, VAT fees, Tadawul fees. And ZAKAT.

