

# Al Rajhi Growth and Dividends Fund

Month Ending December 2024

## OBJECTIVE

Achieve total return through the integration of current income with capital appreciation by investing in shares of Shariah compliant companies listed on the Saudi Stock Exchange (Tadawul), with a focus on high dividend yielding companies.

## PERFORMANCE (TABLE)

Track Record	1 Year	3 Years	5 Years	10 Years	Since Inception
Positive Performance (Months)	5.00	20.00	38.00	-	69.00
Outperformance Against Benchmark (Months)	9.00	25.00	42.00	-	62.00
Short-term Return (%)	1 Month	3 Months	6 Months	QTD	YTD
Fund	3.06	-0.54	4.40	-0.54	6.71
Benchmark	1.65	-1.08	2.46	-1.08	-2.67
Calendar Returns (%)	2019	2020	2021	2022	2023
Fund	9.31	15.09	34.23	0.39	33.10
Benchmark	14.48	11.90	18.89	-6.67	19.11
Cumulative Returns (%)	1 Year	3 Years	5 Years	10 Years	Since Inception
Fund	6.71	42.59	120.27	-	258.96
Benchmark	-2.67	8.20	43.95	-	163.04
Annualized Returns (%p.a.)	1 Year	3 Years	5 Years	10 Years	Since Inception
Fund	6.71	12.55	17.11	-	15.26
Benchmark	(2.67)	2.66	7.56	-	11.35

## FEATURES

Fund Type	Open Ended Equity Fund
Fund Domicile	Saudi Arabia
Risk Level	High
Inception Date	January 2016
Inception Price	SAR 10 Per Unit
Fund Currency	Saudi Riyal
Benchmark	S&P Saudi Arabia Shariah Dividend Custom Index
Subscription Fee	2.00%
Management Fee	1.75% Annually
Performance Fee	Nil
Minimum Subscription	SAR 10
Minimum Additional Subscription	SAR 1
Minimum Redemption	SAR 10
Valuation Frequency & Days	Daily - Sunday to Thursday
Cut-Off Time & Day	Before 2 PM - Prior to Dealing Day
Announcement & Payment Day	Following the Dealing Day
Trade Execution	T + 2 (Third Business Day)
Fund Manager	Al Rajhi Capital
Custodian	AlBilad Investment Company clientservices@albilad-capital.com

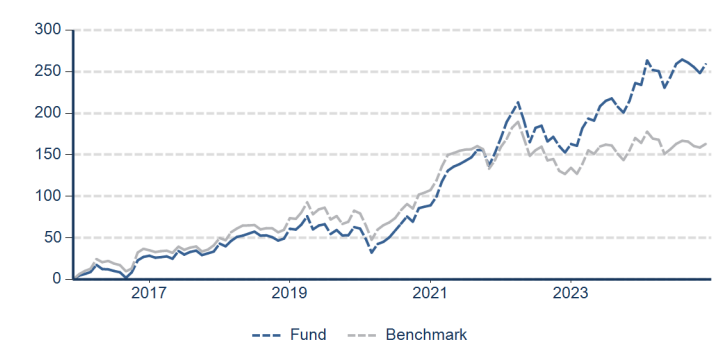
## LATEST AWARDS AND RANKINGS (AS AT 31 December 2024)



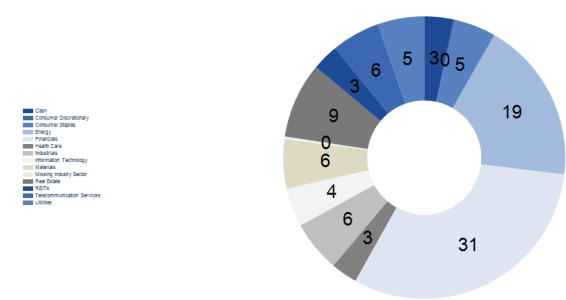
## PRICE INFORMATION (End of December 2024)

Net Asset Value Per Unit	SAR	26.5487	▲
Change (MoM)	SAR	0.7888	3.06 %
Total Fund Units		21,186,132	
Total Net Assets	SAR	562,464,275.50	

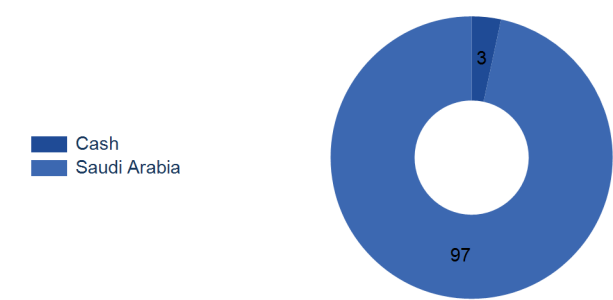
## PERFORMANCE (CHART)



## SECTOR BREAKDOWN (%TOTAL NET ASSETS)



## GEOGRAPHICAL BREAKDOWN (%Total Net Assets)



## STATISTICAL ANALYSIS

Performance (Annualized)	1 Year	3 Years	5 Years	10 Years	Since Inception
Excess Returns (%)	9.38	9.89	9.55	-	3.91
Alpha (%)	10.57	9.66	8.83	-	4.27
Risk (Annualized)	1 Year	3 Years	5 Years	10 Years	Since Inception
Maximum Drawdown (%)	-10.42	-20.79	-20.79	-	-26.55
Standard Deviation (%)	13.08	15.70	16.59	-	15.83
Downside Risk (SSD) (%)	8.41	11.49	12.62	-	11.62
MARKET SENSITIVITY (Annualized)	1 Year	3 Years	5 Years	10 Years	Since Inception
Beta	1.25	1.07	1.03	-	0.96
REWARD TO RISK (Annualized)	1 Year	3 Years	5 Years	10 Years	Since Inception
Sharpe Ratio	0.56	0.83	1.04	-	0.96
Information Ratio	2.09	1.85	1.91	-	0.78
Tracking Error	4.76	5.22	4.63	-	4.84

## DISCLAIMER

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## CONTACT DETAILS

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