

Al Rajhi Saving and Liquidity Fund - USD

Month Ending December 2024

OBJECTIVE

Achieve steady capital appreciation by generating reasonable returns and provide liquidity thereon through direct/indirect investment in Shariah compliant short-term trading instruments denominated in US \$.

PERFORMANCE (TABLE)

Track Record	1 Year	3 Years	5 Years	10 Years	Since Inception
Positive Performance (Months)	12.00	36.00	60.00	120.00	409.00
Outperformance Against Benchmark (Months)	3.00	8.00	32.00	90.00	217.00
Short-term Return (%)	1 Month	3 Months	6 Months	QTD	YTD
Fund	0.38	1.17	2.52	1.17	5.07
Benchmark	0.37	1.16	2.50	1.16	5.25
Calendar Returns (%)	2019	2020	2021	2022	2023
Fund	2.52	1.40	0.72	1.70	4.46
Benchmark	2.19	0.35	0.04	1.88	5.20
Cumulative Returns (%)	1 Year	3 Years	5 Years	10 Years	Since Inception
Fund	5.07	11.63	14.02	24.46	161.85
Benchmark	5.25	12.80	13.24	20.25	162.06
Annualized Returns (%p.a.)	1 Year	3 Years	5 Years	10 Years	Since Inception
Fund	5.07	3.74	2.66	2.21	2.87
Benchmark	5.25	4.10	2.52	1.86	2.87

FEATURES

Fund Type	Open Ended Money Market Fund
Fund Domicile	Saudi Arabia
Risk Level	Low
Inception Date	August 1990
Inception Price	USD 1000 Per Unit
Fund Currency	US Dollar
Benchmark	TSFR1M_Indexed
Subscription Fee	Nil
Management Fee	16.00% Annually
Performance Fee	Nil
Minimum Subscription	USD 50
Minimum Additional Subscription	USD 10
Minimum Redemption	USD 50
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

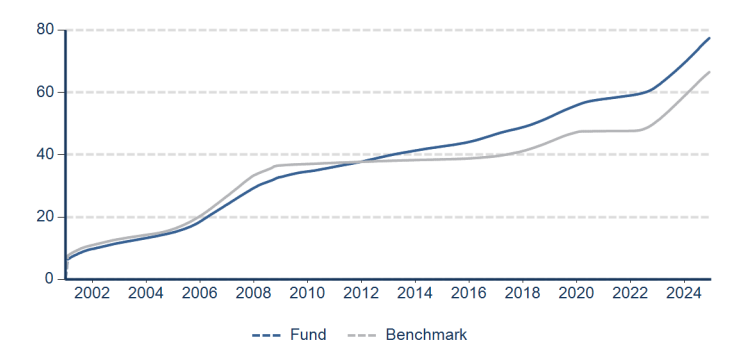
LATEST AWARDS AND RANKINGS (AS AT 31 December 2024)



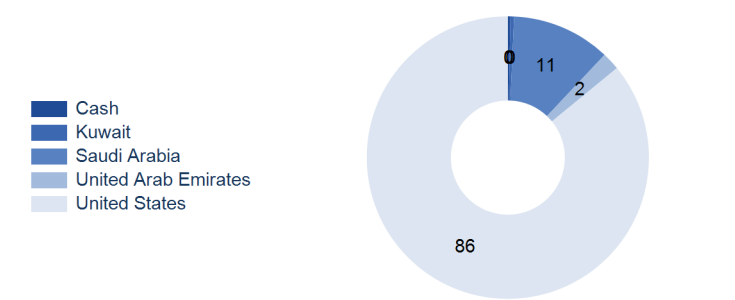
PRICE INFORMATION (End of December 2024)

Net Asset Value Per Unit	\$	2,616.0090	▲
Change (MoM)	\$	9.9093	0.38 %
Total Fund Units		48,136	
Total Net Assets	\$	125,924,025.86	

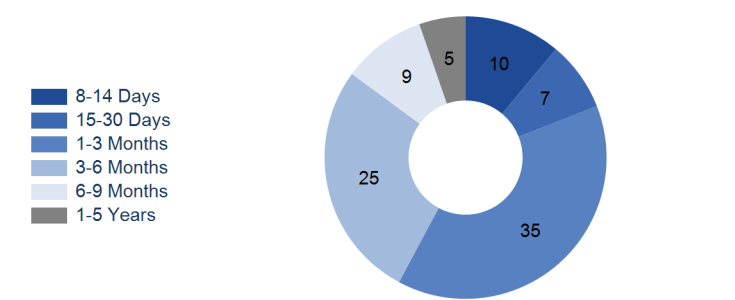
PERFORMANCE (CHART)



GEOGRAPHICAL BREAKDOWN (%Total Net Assets)



MATURITY BREAKDOWN (%Total Net Assets)



STATISTICAL ANALYSIS

Performance (Annualized)	1 Year	3 Years	5 Years	10 Years	Since Inception
Excess Returns (%)	-0.17	-0.36	0.14	3.21	-
Alpha (%)	1.54	0.31	0.79	0.87	-
Risk (Annualized)	1 Year	3 Years	5 Years	10 Years	Since Inception
Maximum Drawdown (%)	-	-	-	-	-
Standard Deviation (%)	0.11	0.44	0.51	0.40	-
Downside Risk (SSD) (%)	0.05	0.36	0.34	0.23	0.30
MARKET SENSITIVITY (Annualized)	1 Year	3 Years	5 Years	10 Years	Since Inception
Beta	0.67	0.84	0.74	0.72	-
REWARD TO RISK (Annualized)	1 Year	3 Years	5 Years	10 Years	Since Inception
Sharpe Ratio	46.73	8.19	5.07	5.42	-
Information Ratio	-1.87	-2.45	0.64	1.86	-
Tracking Error	0.09	0.14	0.21	0.19	0.24

DISCLAIMER

Al Rajhi Capital is an Authorized Person under the APR with license number37-07068 granted by the CMA. Past performance is neither an indication nor a guarantee of future returns. The value of units and income from them can go up or down; investors may receive less than what they have originally invested. Additionally, fees charged on funds and currency exchange rates may have additional adverse effects. Investors should consider their individual and financial situation prior to entering into a specific product/fund and should seek advice from investment and legal professionals. Detailed and specific information related to the product is provided in the terms and conditions applicable to the fund which should be read and understood prior to entering into it.

CONTACT DETAILS

Al Rajhi Capital Head Office,
King Fahad Road, P. O. Box 5561,
Riyadh 11432,
Kingdom of Saudi Arabia.
Tel.: 920005856
Email: customerservice@alrajhi-capital.com URL: www.alrajhi-capital.com

