

Annex 4

a. Investment Fund Objective:

As an open-ended investment fund, this fund aims to generate continuous income by providing liquidity and maintaining capital. This is done by offering short-term Murabaha and contracts in low-risk money markets, which are Shariah-compliant. The Fund strives to achieve competitive profits compared to traditional money market instruments, while maintaining low levels of risk and ensuring a high degree of capital protection, in addition to providing liquidity. Avoid any potential risks related to exchange rate fluctuations. All profits realized are also reinvested within the fund, which contributes to increasing the value of its units.

b. Fund Information

- 1) Fund Start Date: 27th November 2024.
- 2) Unit Price upon offering: SAR 10/-
- 3) Size of the Fund: SAR 25,509,733.79 (*As of 31st March 2025*)
- 4) Type of fund: Open-Ended
- 5) Currency of the Fund: SAR
- 6) Level of Risk: Low
- 7) Benchmark: SAIBOR 3M
- 8) Number of distributions (if any): *Not Applicable*
- 9) Percentage of fees for the management of invested funds: 0.5% p.a.
- 10) Investment Advisor and fund sub manager: Not Applicable
- 11) The number of days of the weighted average: Not Applicable

c. Definitions

- 1) **Standard Deviation:** A standard deviation is a statistic that measures the dispersion of a dataset relative to its mean. The standard deviation is calculated as the square root of variance by determining each data point's deviation relative to the mean.
(<https://www.investopedia.com/terms/s/standarddeviation.asp>)
- 2) **Sharp Ratio:** The ratio is the average return earned in excess of the risk-free rate per unit of volatility or total risk. Volatility is a measure of the price fluctuations of an asset or portfolio.

(<https://www.investopedia.com/terms/s/sharperatio.asp>)

- 3) **Tracking Error:** Tracking error is the divergence between the price behavior of a position or a portfolio and the price behavior of a benchmark. Tracking error is reported as a standard deviation percentage difference, which reports the difference between the return an investor receives and that of the benchmark they were attempting to imitate.

(<https://www.investopedia.com/terms/t/trackingerror.asp>)

- 4) **Beta:** Beta is a measure of the volatility—or systematic risk—of a security or portfolio compared to the market. Beta data about an individual stock can only provide an investor with an approximation of how much risk the stock will add to a (presumably) diversified portfolio.

(<https://www.investopedia.com/terms/b/beta.asp>)

- 5) **Alpha:** Alpha refers to excess returns earned on an investment above the benchmark return. Alpha may be positive or negative and is the result of active investing.

(<https://www.investopedia.com/terms/a/alpha.asp>)

- 6) **Information Ratio:** Information ratio (IR) is a measurement of portfolio returns beyond the returns of a benchmark, usually an index, compared to the volatility of those returns. The IR is often used as a measure of a portfolio manager's level of skill and ability to generate excess returns relative to a benchmark.

(<https://www.investopedia.com/terms/i/informationratio.asp>)

d. Contact Information:

- 1) **Phone Number:** 966 11 299 4100
- 2) **Website:** www.kamcoinvest.com.sa
- 3) **Email:** info@kamcoinvest.com.sa

e. Price information as of March 2025

Unit Price	10.0926
Change in unit price compared to December 2024	0.93%
Dual Unit price for money market funds, and debt instruments funds with fixed income	<i>Not Applicable</i>
Total Units of the Fund	2,527,573.1633
Total Net Assets	25,509,733.79
P/E ratio	<i>Not Applicable</i>

f. Fund information as at the end of March 2025

Item	Value	%
Total Expense ratio	SAR 64,445.93	0.29%
Borrowing Percentage	<i>Not Applicable</i>	0.00%
Dealing Expenses	<i>Not Applicable</i>	0.00%
Investment of the Fund Manager	SAR 20,185,200.00	79.13%
Distributed profits	Not Applicable	0.00%

Expense Ratio %: Actual expenses incurred through the concerned quarter (including management fees) / fund's average AUM during the concerned quarter.

Dealing Expenses: Calculated on the average of the net assets of the fund.

Fund Manager Investment: Calculated on net assets of the fund.

g. Details of Fund's ownership investments:

Full Ownership	100%
Usufruct right	Not Applicable

h. Disclaimer:

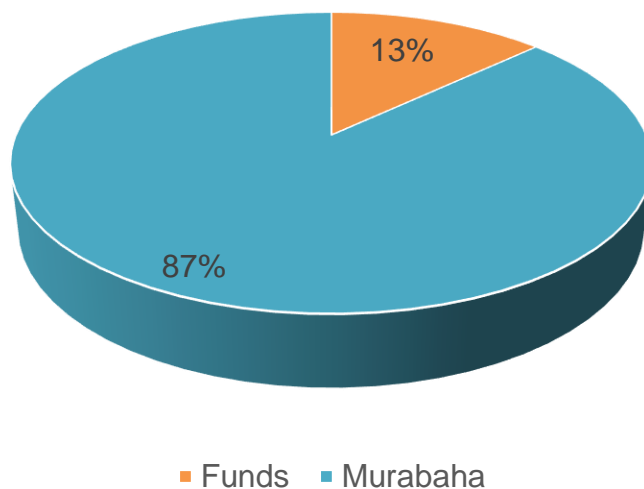
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i. Top 10 Investments of the Fund:

- Emirates National Bank of Dubai
- Qatar National Bank
- Saudi British Bank
- Arab National Bank
- Alpha SAR Murabaha fund
- GFH Financial Group

j. Fund Assets Distribution:



k. Revenue:

Item	3 months	YTD	1 year	3 years	5 years
Fund Performance	0.93	0.93	NA	NA	NA
Benchmark Performance	-0.77	-0.77	NA	NA	NA
Performance Difference	1.70	1.70	NA	NA	NA

l. Performance and Risks:

Performance and Risks Standards	3 months	YTD	1 year	3 years	5 years
Standard Deviation	0.06	0.06	NA	NA	NA
Sharp Ratio	-13.45	-13.45	NA	NA	NA
Tracking Error	0.03	0.03	NA	NA	NA
Beta	0.02	0.02	NA	NA	NA
Alpha	0.02	0.02	NA	NA	NA
Information Ratio	1.07	1.07	NA	NA	NA

m. Performance of the Fund since inception:

