

Alinma Endowment Investment Fund

Approved by Alinma Sharia Board

3rd Quarter 2025

الإنماء المالية
alinma capital



C. R. No. 1010269764 | CMA License No. 09134 - 37

Objective of the Fund		Fund Informaiton as at the end of Third Quarter 2025 (September 2025)					
The Fund will diversify the portfolio of assets under multiple asset classes in order to maintain the principle asset and seek moderate growth that meets the endowment Beneficiary’s needs, through balanced investment policies diversified in long and short-term assets in accordance with a conservative investment strategy according to the terms and conditions.		Total Expense Ratio (TER)		SAR	66,138.10	0.33%	
		Borrowing Percentage		SAR	0.00	0.00%	
		Dealing Expenses		SAR	0.00	0.00%	
		Investment of the Fund Manager		SAR	0.00	0.00%	
		Distributed Profits		SAR	0.00	0.00%	
Fund Information		Revenue					
Performance		3M	YTD	1Y	3Y	5Y	
Fund Performance		0.90%	N/A	N/A	N/A	N/A	
Benchmark Performance		1.80%	N/A	N/A	N/A	N/A	
Performance Difference		-0.90%	N/A	N/A	N/A	N/A	
Performance & Risk		3M	YTD	1Y	3Y	5Y	
Standard Deviation		3.25%	N/A	N/A	N/A	N/A	
Sharpe		-0.01	N/A	N/A	N/A	N/A	
Tracking Error		0.32%	N/A	N/A	N/A	N/A	
Beta		0.90	N/A	N/A	N/A	N/A	
Alpha		-0.29%	N/A	N/A	N/A	N/A	
Information Index		-4.88	N/A	N/A	N/A	N/A	
Price Information as at the end of Third Quarter 2025 (September 2025)							
Unit Price - at the end of Quarter		10.49					
Change in Unit Price		0.90%					
Total Units of the Fund		6,510,705.99					
Total Net Assets		68,318,842.56					
P/E Ratio		Not Applicable					
Fund's Asset Distribution (Sector/Geographic)							
Credit rating of the debt instruments for the top 10 investments							
Instrument Name		Credit Rating Statement		Issuer's Credit Rating Statement		Agency Credit Rating Statement	Credit Rating Date Statement
Rawabi Sukuk 18		BBB+		BBB+		Tasneif	05-Oct-2025
BAB USD At1 Sukuk Limited		A-		A-		Fitch	19-Mar-2024
Fund Performance since beginning							
Description of formulas utilized for assessing performance and risk measures							
Standard Deviation:		Standard deviation is a statistical measure that shows how much the values in a data set spread out or deviate from the mean (average) of the data. The standard deviation equals the square root of the sum of the squared differences between each value and the mean, divided by the number of values minus one					
Sharpe Indicator:		The Sharpe ratio measures how much excess return you earn for each unit of risk you take. In words, the formula is: Sharpe Ratio = (Average return of the investment – Risk-free rate) ÷ Standard deviation of the investment’s returns					
Tracking Error:		Tracking Error measures how closely a portfolio follows the benchmark it is supposed to track. It shows the volatility of the difference between the portfolio's returns and the benchmark's returns. Essentially, it tells you how much the portfolio's performance deviates from the benchmark. The most common formula for tracking error is the standard deviation of the difference between the portfolio returns and the benchmark returns					
Beta		Beta (β) is a measure of a mutual fund’s sensitivity to market movements. It shows how much the fund’s returns tend to move in response to changes in the overall market (typically represented by a benchmark index). Beta equals the covariance between the mutual fund’s returns and the market’s returns, divided by the variance of the market’s returns.					
Alpha:		Alpha is a measure of a mutual fund’s performance relative to a benchmark index, adjusted for the risk taken. It indicates the value a fund manager adds or subtracts from a fund’s return compared to the expected return based on the fund’s risk. Alpha = Actual return of the fund - (Risk-free rate + Beta of the fund × (Market return - Risk-free rate))					

Disclaimer		Head Office
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