

Alinma Endowment Investment Fund

Approved by Alinma Sharia Board

3rd Quarter 2025

الإنماء المالية  
alinma capital



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<b>Objective of the Fund</b>		<b>Fund Informaiton as at the end of Third Quarter 2025 (September 2025)</b>						
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%		
<b>Fund Information</b>		<b>Revenue</b>						
<b>Performance</b>		<b>3M</b>	<b>YTD</b>	<b>1Y</b>	<b>3Y</b>	<b>5Y</b>		
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		
<b>Performance &amp; Risk</b>		<b>3M</b>	<b>YTD</b>	<b>1Y</b>	<b>3Y</b>	<b>5Y</b>		
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		
<b>Price Information as at the end of Third Quarter 2025 (September 2025)</b>								
Unit Price - at the end of Quarter		0.9996						
Change in Unit Price		0.90%						
Total Units of the Fund		20,068,367.91						
Total Net Assets		20,060,481.41						
P/E Ratio		Not Applicable						
<b>Fund's Asset Distribution (Sector/Geographic)</b>								
<b>Fund's dividends distributed to the unitholders</b>		<b>Credit rating of the debt instruments for the top 10 investments</b>						
Total dividends distributed in the relevant quarter		N/A	Instrument Name		Credit Rating Statement	Issuer's Credit Rating Statement	Agency Credit Rating Statement	Credit Rating Date Statement
Number of existing units for which distributions have been made		N/A	Rawabi Sukuk 18		BBB+	BBB+	Tasneif	05-Oct-2025
Value of the dividends distributed		N/A	BAB USD At1 Sukuk Limited		A-	A-	Fitch	19-Mar-2024
Percentage of distribution from the fund’s net asset value		N/A	Sukuk Aqaseem Factory 1		BBB-	BBB-	RATING	23-Apr-2025
Eligibility for cash dividends		N/A	Arabian Centres Co.		B+	B+	Moody's	03-Jun-2025
<b>Fund Performance since beginning</b>								
<b>Description of formulas utilized for assessing performance and risk measures</b>								
<b>Standard Deviation:</b>	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							
<b>Sharpe Indicator:</b>	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							
<b>Tracking Error:</b>	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							
<b>Beta</b>	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.							
<b>Alpha:</b>	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))							

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