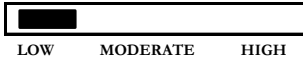


## RISK CATEGORY



## GENERAL INFORMATION

Category: Capital Preservation  
Asset Class: Shariah Fixed Income  
Unit Price (31/12/2014): SAR 11.17  
Total No. of Units: 6,958,911  
NAV of total units: SAR 77.74m  
Fund Began: 7/22/2009  
Manager: Sultan Bin Jryis

## FUND STATISTICS

3 Years Standard Deviation: 0.24%  
Sharpe Ratio: 1.23  
Number of Up Months SI: 63  
Number of Down Months SI: 2

## FUND INVESTMENT OBJECTIVE

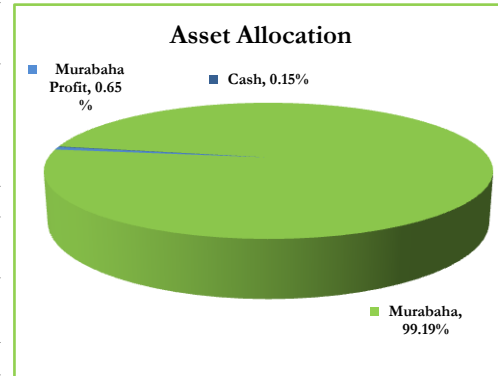
- The fund aims to provide capital preservation and generating reasonable return by investing in Shari'ah compliant instruments with a low level of risk exposure while maintaining the adequate liquidity for the fund.
- The fund invests in short term Murabaha contracts in Saudi Riyal and other GCC currencies.
- The fund may invest in Sukuk and other Shari'ah Compliant Products.

## ASSET ALLOCATION (31/12/2014)

Murabaha	99.19%	Murabaha Profit	0.65%
Sukuk	0.00%	Cash	0.15%

## GEOGRAPHICAL ASSET ALLOCATION

Country	Investment	Allocation
Saudi Arabia	77,723,721	100.0%
Total	77,723,721	100.0%



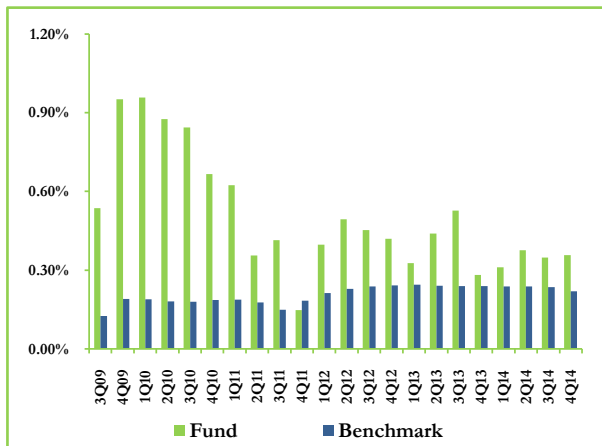
## CUMULATIVE RETURNS %

Particulars	1 Month	3 Months	6 Months	9 Months
Fund	0.12%	0.36%	0.71%	1.09%
Benchmark	0.07%	0.22%	0.46%	0.70%
Difference	0.05%	0.14%	0.25%	0.39%

Particulars	12 Months	Quarter till Date	Year till Date	Since Inception
Fund	1.40%	0.36%	1.40%	11.71%
Benchmark	0.94%	0.22%	0.94%	4.68%
Difference	0.46%	0.14%	0.46%	7.04%

## Fund vs Benchmark Performance



The Investor Murabaha Fund's NAV reached to SAR 11.17 for the month ended 31st December 2014, registering thereby a Since Inception growth of 11.71%. SAR 3 month SAIBOR the Fund's benchmark has decreased to 86 basis points in December 2014 and thus recorded a positive performance of 0.07% for the month ended 31st December 2014. It is noteworthy that the interest rates in the Kingdom are heavily influenced by the interest rates in the US. The Investor Murabaha Fund has outperformed the benchmark by 0.46% year till date and 7.04% since inception.

Disclaimer: The information contained herein is for informational purposes only and should not be construed as an offer to sell/purchase, a solicitation of an offer to buy, or a recommendation for the units of The Investor Mutual Fund. Past performance of the Fund does not indicate the future performance of the Schemes and may not necessarily provide a basis of comparison with other investments. Mutual Funds investments are subject to market risks and there can be no assurance or guarantee that the Scheme's objective will be achieved and the NAV of the Schemes may go up or down depending upon the factors and forces affecting the securities market. The report contain statements and statistics, that have been obtained from the source believed to be reliable, however, The Investor for Securities does not guarantee its accuracy or completeness. This document is not for distribution to the general public. It is directed at persons authorized to invest in the Fund and residing in jurisdictions where the Fund is authorized for distribution or where no such authorization is required. The information contained herein should not be altered in any way, transmitted to, copied or distributed, in part or in whole, to any other person or to the media or reproduced in any form, without prior written consent of The Investor For Securities.