

The Investor Saudi Ryal Murabaha Fund

30 June 2016

RISK CATEGORY



GENERAL INFORMATION

Category:	Capital Preservation
Asset Class:	Trade Finance Local
Sub-Category:	Shriah-Compliant
Base Currency:	Saudi Arabia Riyal
Unit Price:	11.411308
No. of Units:	2,409,488.76
Net Asset Value:	27,495,417.95
Inception Date:	7/22/2009
Benchmark:	3 Months SAIBOR

FUND STATISTICS

3 Years Standard Deviation:	0.25%
Sharpe Ratio:	0.95
Number of Up Months	80
Number of Down Months	4

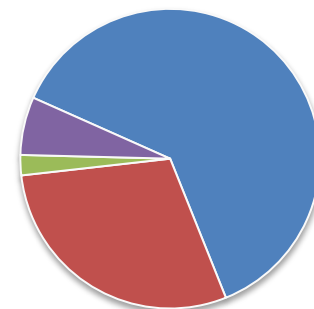
FUND INVESTMENT OBJECTIVE

1. 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.
2. The fund invests in short term Murabaha (Money Market Deals) in Saudi Riyal and other GCC & Major currencies.
3. The fund may invest in Sukuk and other Shari'ah Compliant Products and can invest in other funds.

ASSET ALLOCATION

Murabaha	62.26%	Cash	2.18%
Sukuk	29.29%	Fund of Fund	6.27%

■ Murabaha ■ Sukuk ■ Cash ■ Fund of Fund



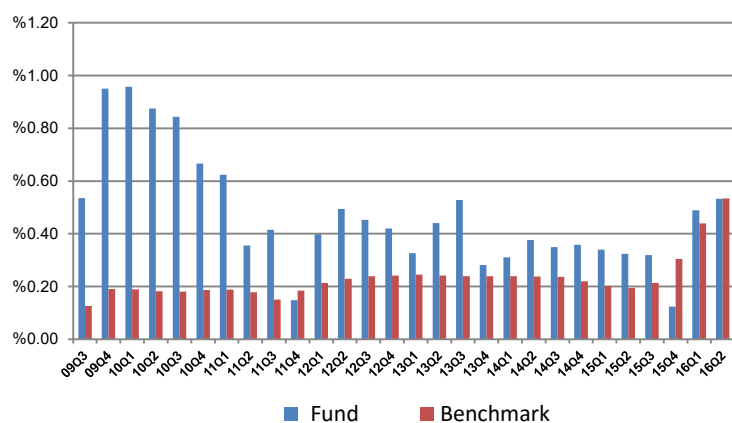
GEOGRAPHICAL ASSET ALLOCATION

Country	Investment	Allocation
Saudi Arabia	13,000,000	52.0%
GCC	12,007,891	48.0%
Total	25,007,891	100.0%

CUMULATIVE RETURNS %

Particulars	1 Month	3 Months	6 Months	9 Months
Fund	0.18%	0.53%	1.02%	1.15%
Benchmark	0.19%	0.53%	0.98%	1.28%
Difference	-0.01%	0.00%	0.05%	-0.13%
Particulars	12 Months	Quarter till Date	Year till Date	Since Inception
Fund	1.47%	0.53%	1.02%	14.11%
Benchmark	1.50%	0.53%	0.98%	6.67%
Difference	-0.03%	0.00%	0.05%	7.44%

Fund vs Benchmark Performance Quarterly Basis



The Investor Murabaha Fund's Unit price rose to 11.41 by end of this quarter yielding a since inception return of 14.11% compared to Fund benchmark (SAR 3-month SAIBOR) return of 6.67%. The Investor Murabaha Fund has outperformed the benchmark by 5 basis points on year-to-date and by 7.44% since inception. Performance of fund has been improving by applying solid investment strategy which provide diversifications of investments. It is noteworthy that the Saudi interest rates has been increasing since September 2015 which has been increase by 148% due to difficulty government liquidity that leads to issuing sovereign bonds which withdrew some of market liquidity. Thus, Fund Manager's strategy is based on active monitoring of US & Saudi interest rates status, oil prices and global economy outlook.

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