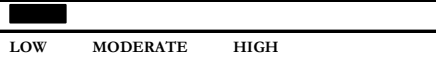


# The Investor Saudi Ryal Murabaha Fund

31 March 2016

## RISK CATEGORY



## GENERAL INFORMATION

Category:	Capital Preservation
Asset Class:	Trade Finance Local
Sub-Category:	Shriah-Compliant
Base Currency:	Saudi Arabia Riyal
Unit Price:	11.350834
No. of Units:	2,101,378.86
Net Asset Value:	23,852,401.63
Inception Date:	7/22/2009
Benchmark:	3 Months SAIBOR

## FUND STATISTICS

3 Years Standard Deviation:	0.13%
Sharpe Ratio:	0.72
Number of Up Months	72
Number of Down Months	3

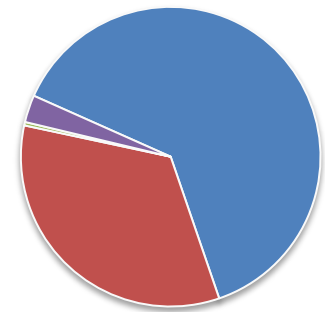
## FUND INVESTMENT OBJECTIVE

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	63.08%	Cash	0.37%
Sukuk	33.61%	Fund of Fund	2.94%

■ Murabaha ■ Sukuk ■ Cash ■ Fund of Fund



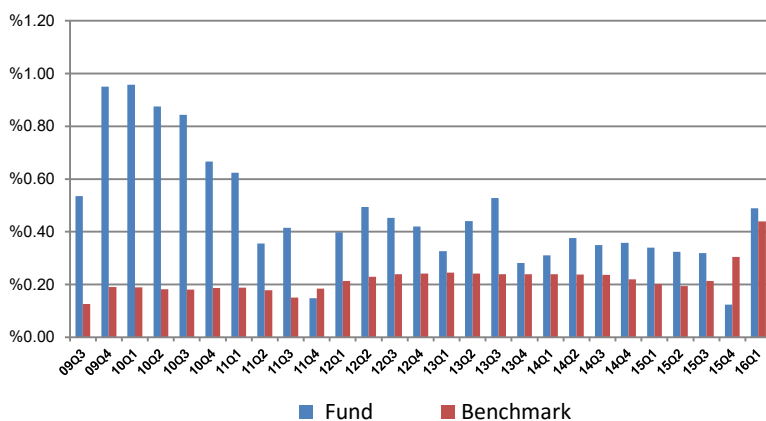
## GEOGRAPHICAL ASSET ALLOCATION

Country	Investment	Allocation
Saudi Arabia	13,850,236	57.9%
GCC	10,058,442	42.1%
Total	23,908,678	100.0%

## CUMULATIVE RETURNS %

Particulars	1 Month	3 Months	6 Months	9 Months
Fund	0.18%	0.49%	0.61%	0.93%
Benchmark	0.15%	0.44%	0.75%	0.96%
Difference	0.03%	0.05%	-0.13%	-0.03%
Particulars	12 Months	Quarter till Date	Year till Date	Since Inception
Fund	1.26%	0.49%	0.49%	13.51%
Benchmark	1.16%	0.44%	0.44%	6.10%
Difference	0.11%	0.05%	0.05%	7.41%

## Fund vs Benchmark Performance Quarterly Basis



The Investor Murabaha Fund's Unit price rose to 11.35 by end of this quarter yielding a since inception return of 13.51% compared to Fund benchmark (SAR 3-month SAIBOR) return of 6.10%. The Investor Murabaha Fund has outperformed the benchmark by 5 basis points on year-to-date basis and by 7.41% since inception. Performance of fund has been boosted by applying new investment strategy which allow the fund to invest in sukuk market offering competitive profit rates with take in consideration associated-risk and to invest similar funds that would liquidity of fund and expand the diversifications of investments. It is noteworthy that the changes in interest rates in the Kingdom of Saudi Arabia are heavily influenced by changes of US prime-rate which raised by 25 Bps from 0.25% to 0.50% and influence of low oil price to economy has impact SIBOR due to increase of risk. Thus, Fund Manager's strategy is based on active monitoring of US interest rate environment and active maturity and yield quassi-management and Global economy has played important effect on rates especially today.

**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.