

SNB Capital Multi-Asset Conservative Fund

Fact Sheet | Ending September 30, 2023



FUND OBJECTIVES

Achieve capital growth over the medium to long term, with a focus as much as possible to preserve the capital by investing in a diversified portfolio of asset classes

FUND FACTS

Start Date	Oct-2003
Unit Price Upon Offering	1
Fund Assets	USD 141.64 Million
Fund Type	Open Ended
Currency	US Dollar
Risk Level	Low - Medium Risk
Benchmark	25% MSCI ACWI Islamic M-Sr & 75% 1mth SAIBOR

Number of Distributions

Percentage of Fees for the Management Funds Invested in

Sub Manager N/A

Weighted Average Maturity N/A

MULTIPLE STATISTICS

Price at the End of The Quarter	1.82
Change in Unit Price Compared to Last Quarter	0.01
Dual Unit Price	N/A
Total Units	77,997,497.11
Total Net Assets	USD 141.64 Million
P/E Ratio	N/A
Total Expense	468,076.79
Total Expense Ratio	1.31%
Borrowing Ratio	0.00%
Dealing Expenses	4,633.34
Dealing Expense Ratio	0.003%
Fund Manager	N/A
Investments in the Fund	N/A
Profit Distribution Ratio	N/A
Profit Distribution Amount	N/A
Fund Owner Ship	100%
Usufruct Right	0.00

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PERFORMANCE

not annualized if less than one year

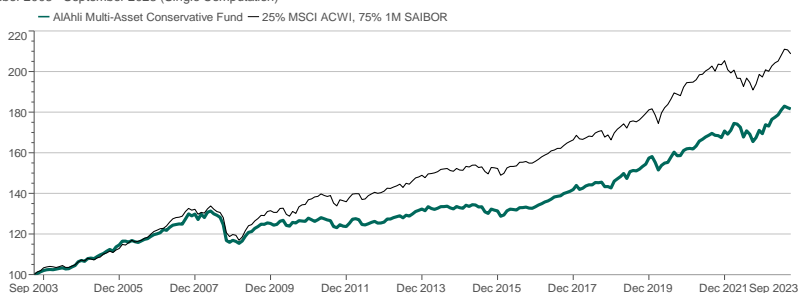
Short Term	1 Month	3 Months	6 Months	9 Months
Fund	-0.34%	0.30%	2.91%	7.19%
Benchmark	-0.94%	0.31%	2.93%	5.78%
Variance	0.60%	-0.01%	-0.02%	1.41%

Calendar Returns	YTD	2022	2021	2020	Since Inception
Fund	7.19%	-0.77%	5.42%	2.89%	3.03%
Benchmark	5.78%	-3.92%	5.56%	7.40%	3.75%
Variance	1.41%	3.15%	-0.14%	-4.51%	-0.72%

Annualized Return	1 Year	3 Years	5 Years
Fund	9.72%	4.64%	4.53%
Benchmark	9.32%	3.40%	4.08%
Variance	0.40%	1.24%	0.45%

FUND PERFORMANCE

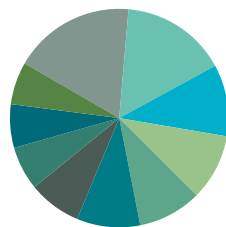
Manager Performance
October 2003 - September 2023 (Single Computation)



STATISTICAL ANALYSIS

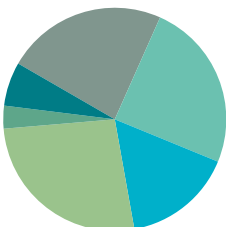
Versus Benchmark	3 Months	YTD	1 Year	3 Years	5 Years
Alpha	0.10%	1.21%	0.66%	1.94%	1.13%
Beta	0.64	1.02	0.97	0.79	0.83
Information Ratio	-0.01	1.11	0.28	0.48	0.19
Tracking Error	0.92%	1.27%	1.45%	2.59%	2.33%
Standard Deviation	1.42%	3.20%	3.92%	4.19%	4.29%
Sharpe Ratio	-0.74	1	1.16	0.58	0.58

Breakdown of Breakdown of Top 10 Holdings*



- SNB Capital Multi-Asset Income Plus Fund 10.50%
- SNB Capital North America Index Fund 9.15%
- SNB Capital Diversified Saudi Riyal Fund 6.18%
- ALBIAB Float 04/15/31 5.71%
- FWD USD 5.50%
- THERA AGRICULTURE SP 7.25 18/12/2024 5.46%
- ISHARES MSCI USA ISLAMIC 4.58%
- ARABIAN CENTRES SUKUK 10/26 3.77%
- BANK JULIUS BAER 5.3 10/25 3.75%
- SAUDI ELECTRICITY GLOBAL 3.66%

Asset Class Allocation*



- MONEY MARKET 23.33%
- EQUITIES 24.54%
- OTHER INVESTMENTS 15.98%
- SUKUK 26.47%
- REITS 3.31%
- CASH AND EQUIVALENTS 6.37%

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*The top 10 holdings and the allocations are shown as of the beginning of the quarter.
**The management fee is subject to discounts based on the fund manager's discretion. For more information about the management fee, please refer to the fund's financial statement.