

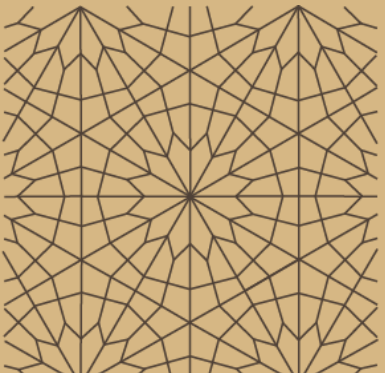


**MULKIA  
INVESTMENT**

**Mulkia – Murabaha and Saving Fund**

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**Unitholders' First Quarter Report - 2025**



**Fund reports are available upon request free of charges**

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## Fund summary

**Fund Manager** Mulkia investment Company

**Type of Fund** Open Public

**Quarter End Fund Capital** 45,553,228 SAR

**Fund Launching** 27/06/2024

**Fund Auditor**  
**Maham**



**Custodian**  
**BSF Capital**



**Shariah Advisor**  
**Osol for Sharia**  
**Consulting**



## Fund Objectives:

The fund aims to preserve capital, to provide a high money liquidity ratio and to earn short-term capital growth as a savings method for multiple categories of investors who want to save in the short term in exchange for obtaining returns by investing in money markets, debt instruments, derivatives contracts, bank deposits, money market funds, and debt instrument fund units with fixed income that is Sharia-compliant.





- **Fund Data:**

|                                              |                            |
|----------------------------------------------|----------------------------|
| Fund size                                    | 45,553,228 SAR             |
| Floating unit price                          | 10 SAR                     |
| Starting date                                | 27 June 2024               |
| Fund currency                                | SAR                        |
| Benchmark                                    | SAIBOR - One Month         |
| Management Fees                              | 0.5% Max per year from NAV |
| Management fees for other funds' investments | NA                         |
| Risk level                                   | Low                        |
| Dividend distribution periodicity            | NA                         |
| Average number of days                       | 27.23 Days                 |
| Investment advisor and sub-fund manager      | NA                         |

- **Ownership information:**

|                |      |
|----------------|------|
| Full Ownership | 100% |
| Usufruct right | NA   |





- **Price information at the quarter end:**

|                                                                                               |               |
|-----------------------------------------------------------------------------------------------|---------------|
| Unit Price (as at the end of relevant quarter)                                                | 10.3876       |
| Change in unit price (Compared to the previous quarter)                                       | 1.1625%       |
| Dual unit price for money market funds, and debt instruments funds with fixed income (If any) | NA            |
| Total units of the fund                                                                       | 4,383,522     |
| Net asset Value                                                                               | 45,534,326.29 |
| P/E ratio (If any)                                                                            | NA            |

- **Fund information at the quarter end.**

| Clause                                  | Percentage | Amount    |
|-----------------------------------------|------------|-----------|
| Total expense ratio (TER)               | 0.064%     | 29,359.37 |
| Borrowing percentage (If any)           | NA         |           |
| Dealing expenses                        | -          | -         |
| Investment of the fund manager (If any) | %21        | 9,500,000 |
| Distributed profits                     | NA         |           |





- **Return:**

| Clause                        | Three months<br>(Current quarter end) | YTD      | One Year | Three Years | Five Years |
|-------------------------------|---------------------------------------|----------|----------|-------------|------------|
| <b>Fund Performance</b>       | 1.1625%                               | 1.1625%  | NA       | NA          | NA         |
| <b>Benchmark Performance</b>  | 1.4191%                               | 1.4191%  | NA       | NA          | NA         |
| <b>Performance Difference</b> | -0.2566%                              | -0.2566% | NA       | NA          | NA         |

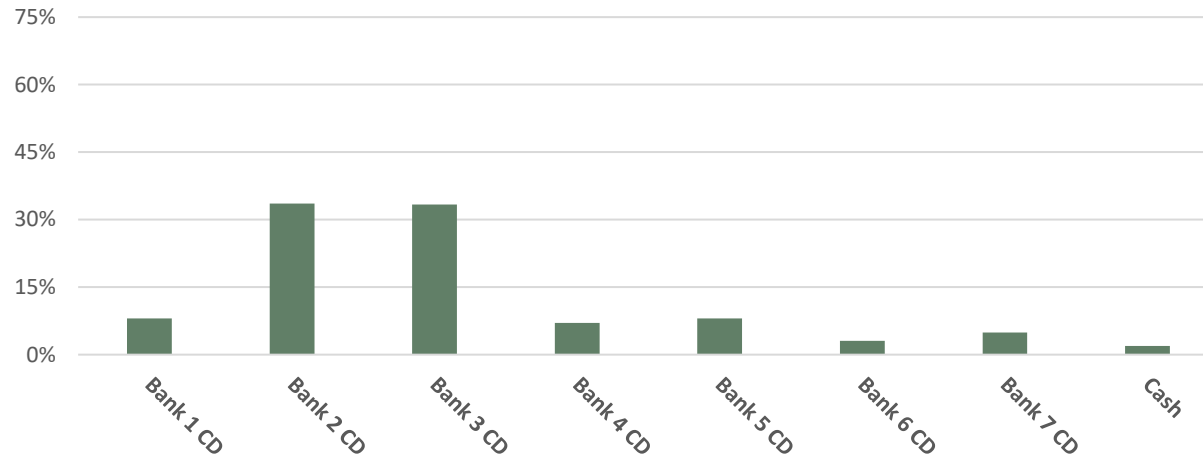
- **Performance and risk:**

| Standards                 | Three months<br>(Current quarter end) | YTD      | One Year | Three Years | Five Years |
|---------------------------|---------------------------------------|----------|----------|-------------|------------|
| <b>Standard Deviation</b> | 0.0007                                | 0.0007   | NA       | NA          | NA         |
| <b>Sharp Ratio</b>        | 0.0833                                | 0.0833   | NA       | NA          | NA         |
| <b>Tracking Error</b>     | 0.1036%                               | 0.1036%  | NA       | NA          | NA         |
| <b>Beta</b>               | -2.1800                               | -2.1800  | NA       | NA          | NA         |
| <b>Alpha</b>              | -0.2566%                              | -0.2566% | NA       | NA          | NA         |
| <b>Info Index</b>         | -2.4768                               | -2.4768  | NA       | NA          | NA         |

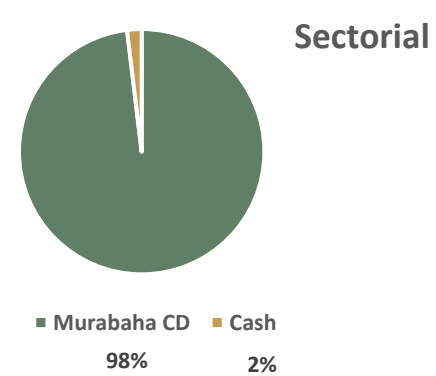
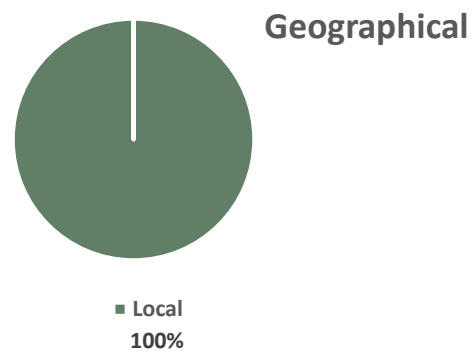




- Largest ten investment through the quarter

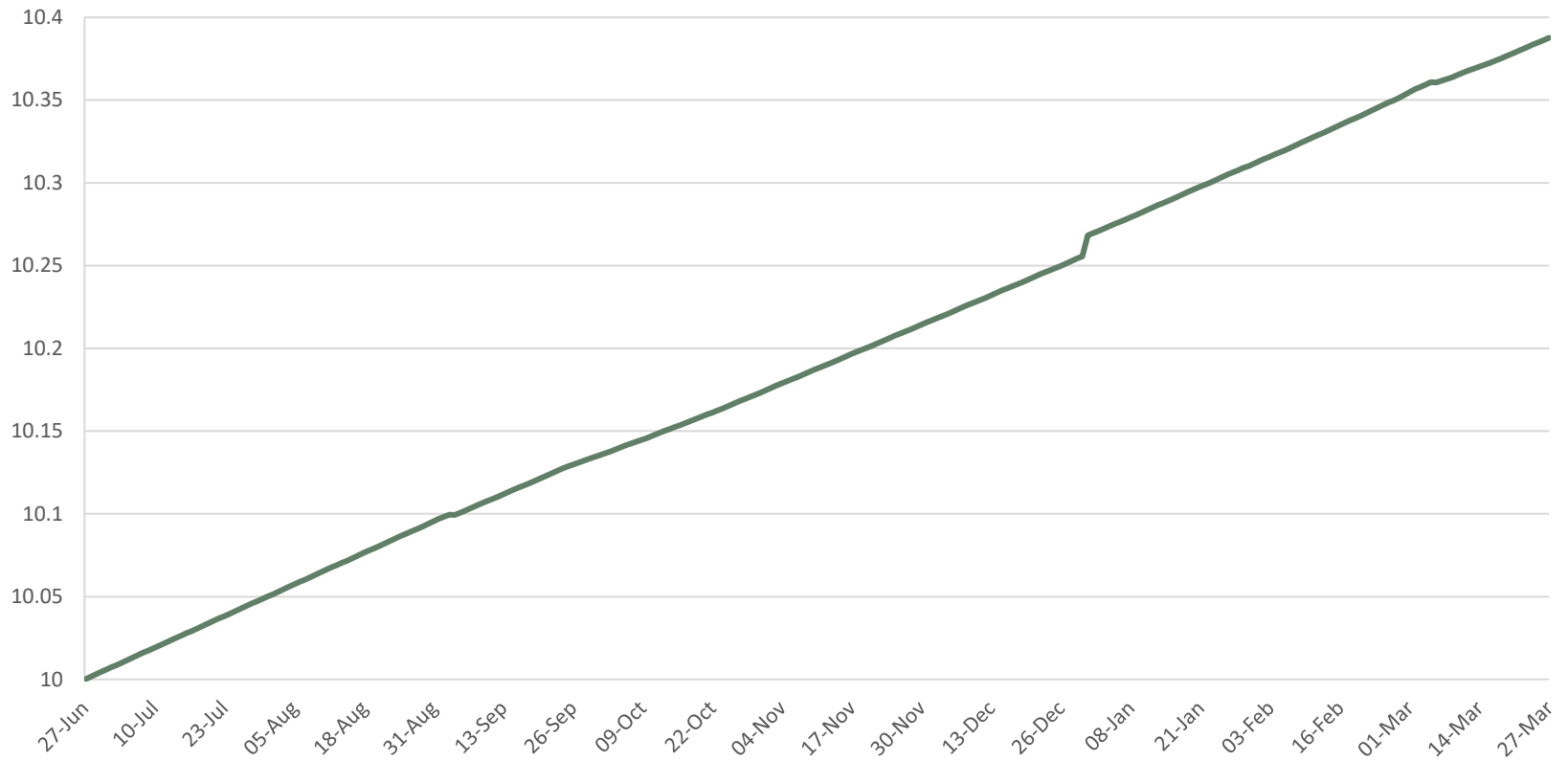


- Investment Distribution (Geographical & Sectorial)





- **Fund Performance since the launching:**





- **Definitions:**

- **Standard Deviation:** a risk measure of how dispersed the data is in relation to the mean. Low, or small, standard deviation indicates data are clustered tightly around the mean, and high, or large, standard deviation indicates data are more spread out.
- **Sharp Ratio:** a performance measure of an investment, after adjusting for its risk. It is defined as the difference between the returns of the investment and the risk-free return, divided by the standard deviation of the investment returns. It represents the additional amount of return that an investor receives per unit of increase in risk.
- **Tracking Error:** a risk measure of an investment that is due to active management decisions made; it indicates how closely a fund follows the index to which it is benchmarked, reported as a standard deviation difference between the return an investor receives and that of the benchmark.
- **Beta:** a risk measure of the volatility or systematic risk of a security or fund compared to the market, and represents the type of risk "systematic risk" that cannot be diversified away.
- **Alpha:** a performance measure that used to describe an investment strategy's ability to beat the market. Alpha is thus also often referred to as excess return or the abnormal rate of return in relation to a benchmark, when adjusted for risk.
- **Information Ratio:** a performance measure of the active return of an investment compared to a benchmark index relative to the volatility of the active return.





## Stay in touch

You can contact **Mulkiya** any time and of course our employees will be happy and ready to answer your inquiries for a better service..

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| Complaints & comments | 511  | <a href="mailto:complaints@mulkia.com.sa">complaints@mulkia.com.sa</a> |



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