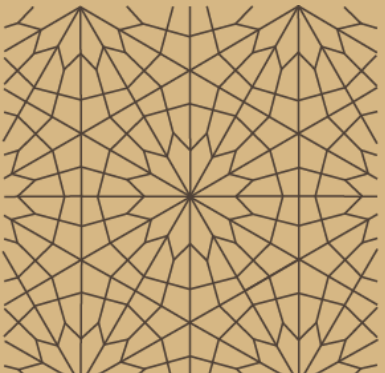




**MULKIA
INVESTMENT**

Mulkia – Murabaha and Saving Fund

Unitholders' First Quarter Report - 2026



Fund reports are available upon request free of charges



Fund summary

Fund Manager Mulkia investment Company

Type of Fund Open Public

Quarter End Fund Capital 18,175,908 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	18,175,908 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	24.75 Days
Investment advisor and sub-fund manager	NA

- **Ownership Information:**

Full Ownership	100%
Usufruct right	NA





- **Price Information at The Quarter End (March/2026):**

Unit Price (as at the end of relevant quarter)	10.7887
Change in unit price (Compared to the previous quarter)	0.7278%
Dual unit price for money market funds, and debt instruments funds with fixed income (If any)	NA
Total units of the fund	1,681,526
Net asset Value	18,141,405 SAR
P/E ratio (If any)	NA

- **Fund Information at The Quarter End (March/2026):**

Clause	Percentage	Amount
Total expense ratio (TER)	0.1432%	25,979.05
Borrowing percentage (If any)		NA
Dealing expenses	-	-
Investment of the fund manager (If any)	31.69%	5,749,717.3
Distributed profits		NA





- **Return:**

Clause	Three months (Current quarter end)	YTD	One Year	Three Years	Five Years
Fund Performance	0.7278%	0.7278%	3.8608%	NA	NA
Benchmark Performance	1.1893%	1.1893%	4.7573%	NA	NA
Performance Difference	-0.4616%	-0.4616%	-0.8965%	NA	NA

- **Performance and Risk:**

Standards	Three months (Current quarter end)	YTD	One Year	Three Years	Five Years
Standard Deviation	0.0003	0.0003	0.0019	NA	NA
Sharp Ratio	-8.6821	-8.6821	-0.1151	NA	NA
Tracking Error	0.0255%	0.0255%	0.1550%	NA	NA
Beta	3.3824	3.3824	1.0222	NA	NA
Alpha	-0.4616%	-0.4616%	-0.8965%	NA	NA
Info Index	-18.0699	-18.0699	-5.7839	NA	NA





- **Credit Rating of The Fund's Top Ten Investments in The Debt Instruments:**

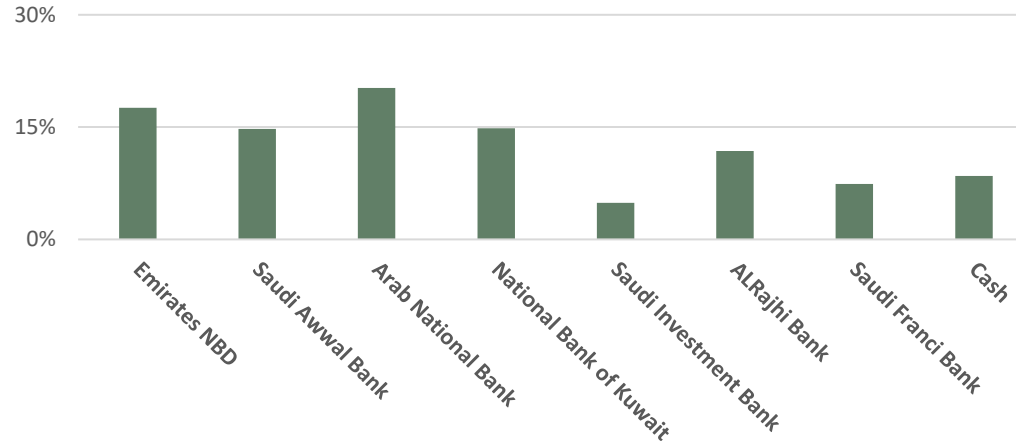
Debt Instrument	Instrument's Credit Rating	Issuer's Credit Rating	Credit Rating Agency	Rating Date
Emirates NBD Murabaha Deposit	None	A+ / F1	Fitch	14 May 2025
SAB Murabaha Deposit	None	A-/F2	Fitch	8 Dec 2025
ANB Murabaha Deposit	None	A- / F2	Fitch	14 April 2025
NBK Murabaha Deposit	None	A+ / F1	Fitch	24 November 2025
SIB Murabaha Deposit	None	A-/ F2	Fitch	28 April 2025
ALRajhi Murabaha Deposit	None	A/ F1	Fitch	8 Dec 2025
Saudi Fransi Bank Murabaha Deposit	None	A-/ F2	Fitch	13 March 2026

- **Profits Distributed to Unit Holders (Not Applicable):**

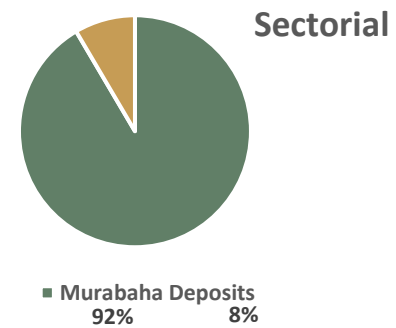
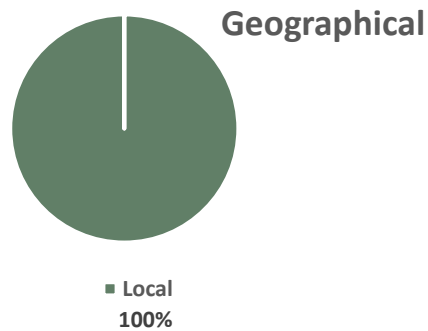




- **Largest Ten Investment Through The Quarter (Murabaha Deposits)**

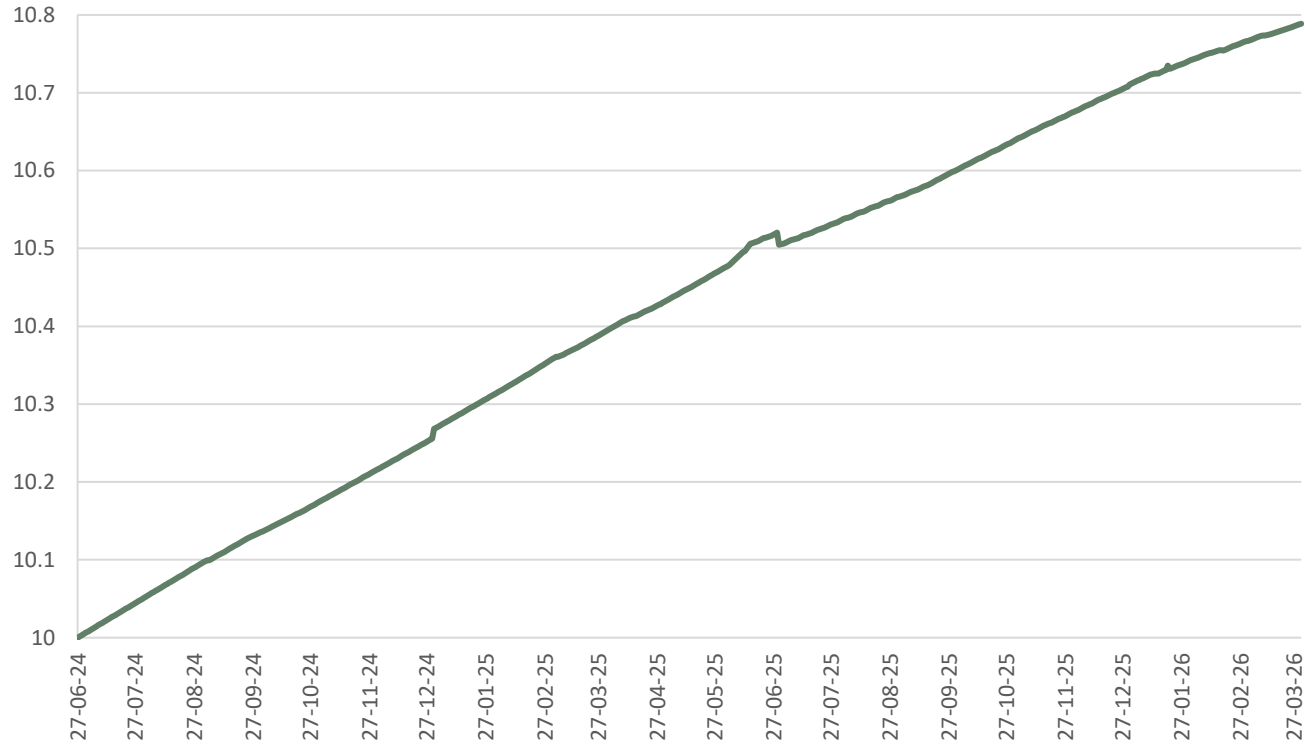


- **Investment Distribution (Geographical & Sectorial)**





- **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.

- **Equations Used to Calculate Performance and Risk Criteria:**

- **Standard Deviation:** $\sqrt{\frac{(x-\mu)^2}{N}}$
- **Sharpe Ratio:** $\{(R_p - R_f) / \sigma\}$
- **Tracking Error:** $\sqrt{\text{Var}(R_p - R_b)}$
- **Beta:** $\{\text{Covariance}(R_p, R_b) / \text{Variance}(R_b)\}$
- **Alpha:** $R_p - R_b$





Stay in touch

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

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