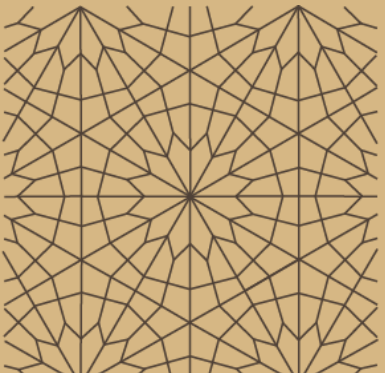




**MULKIA
INVESTMENT**

Mulkia – Murabaha and Saving Fund

Unitholders' Third Quarter Report - 2026



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 7,632,802 SAR

Fund Launching 27/06/2024

Fund Auditor
Maham



Custodian
BSF Capital



Shariah Advisor
Osol for Sharia
Consulting



Unit Distributor
Edaa Connect



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	7,632,802 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	27.74 Days
Investment advisor and sub-fund manager	NA

- **Ownership Information:**

Full Ownership	100%
Usufruct right	NA





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

Unit Price (as at the end of relevant quarter)	10.9256
Change in unit price (Compared to the previous quarter)	0.5922%
Dual unit price for money market funds, and debt instruments funds with fixed income (If any)	NA
Total units of the fund	692,909
Net asset Value	7,570,455 SAR
P/E ratio (If any)	NA

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

Clause	Percentage	Amount
Total expense ratio (TER)	0.4393%	40,672.79
Borrowing percentage (If any)	NA	
Dealing expenses	-	-
Investment of the fund manager (If any)	52.93%	4,007,063
Distributed profits	NA	





- **Return:**

Clause	Three months (Current quarter end)	YTD	One Year	Three Years	Five Years
Fund Performance	0.5922%	2.0065%	3.0773%	NA	NA
Benchmark Performance	1.2130%	3.5977%	4.8697%	NA	NA
Performance Difference	-0.6208%	-1.5911%	-1.7924%	NA	NA

- **Performance and Risk:**

Standards	Three months (Current quarter end)	YTD	One Year	Three Years	Five Years
Standard Deviation	0.0358%	0.0951%	0.2139%	NA	NA
Sharpe Ratio	-10.64	-9.47	-4.09	NA	NA
Tracking Error	0.0364%	0.1130%	0.2047%	NA	NA
Beta	-1.265	-1.431	1.691	NA	NA
Alpha	-0.6208%	-1.5911%	-1.7924%	NA	NA
Info Index	-17.07	-14.08	-8.76	NA	NA

Note: Risk measures cover the period shown and are not annualised; 3M uses daily returns per calendar day.





- **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
ALRajhi Murabaha Deposit	None	A / F1	Fitch	8 Dec 2025
Riyadh Bank Murabaha Deposit	None	A- / F2	Fitch	8 Dec 2025
SAB Murabaha Deposit	None	A- / F2	Fitch	8 Dec 2025
ANB Murabaha Deposit	None	A- / F2	Fitch	12 Mar 2026
NBK Murabaha Deposit	None	A+ / F1	Fitch	24 Nov 2025

- **Changes to The Fund's Terms and Conditions During The Quarter:**

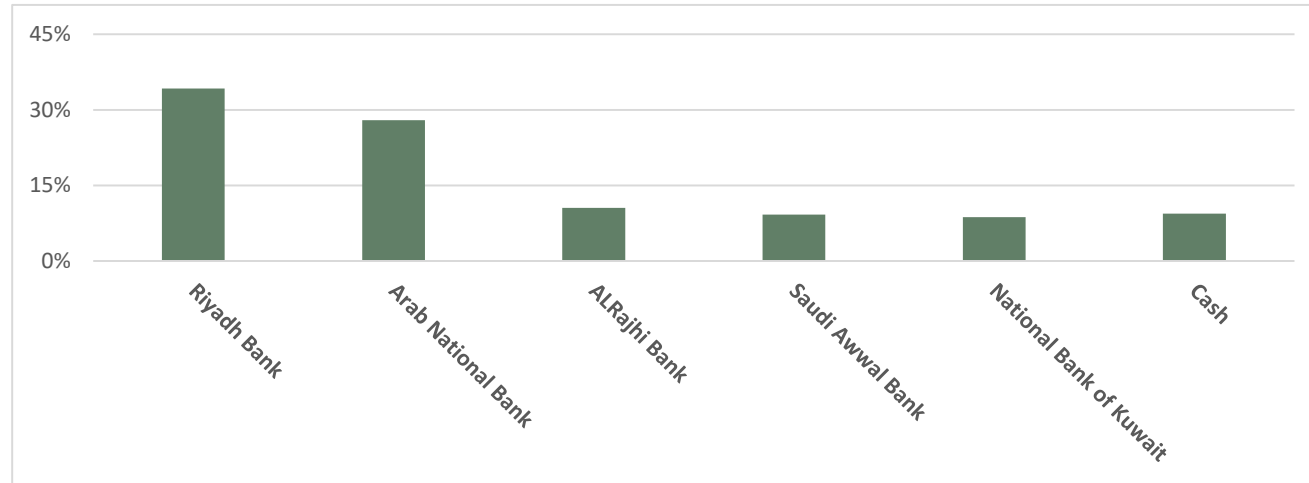
Terms and Conditions updated effective 30 July 2026 (non-fundamental changes); main updates: fund expenses schedule amended to reflect higher external auditor fees; Company CEO details updated; Fund Manager's summary financial information updated.

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

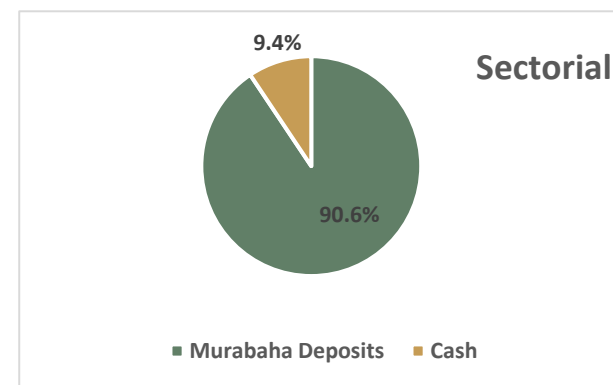
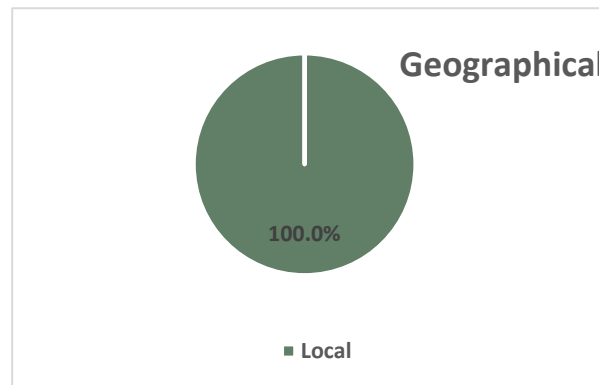




- **Largest Ten Investment Through The Quarter (Murabaha Deposits)**

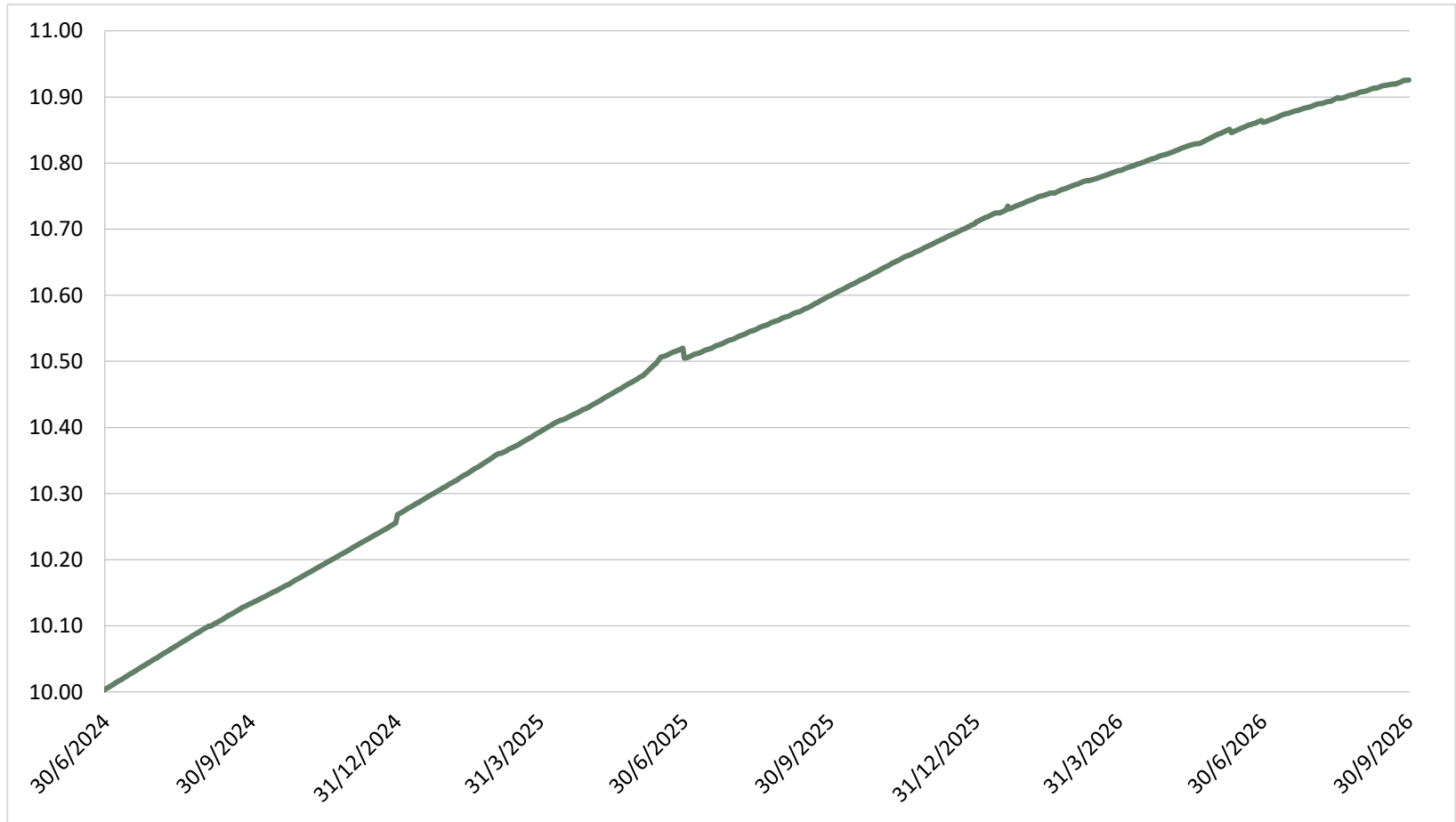


- **Investment Distribution (Geographical & Sectorial)**





- **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.
- **Sharpe 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:** $\sqrt{\left\{\frac{(x-\mu)^2}{N}\right\}}$
- **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 **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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