

Al Rajhi Commodity USD Fund

Month Ending December 2020



OBJECTIVE

Achieve steady capital growth by generating reasonable returns and provide liquidity thereon through direct/indirect investment in Shariah compliant short-term trading instruments denominated in US \$.

PERFORMANCE (TABLE)

Track Record	1 Year	3 Years	5 Years	10 Years	Since Inception
Positive Performance (Months)	12.00	36.00	60.00	120.00	361.00
Outperformance Against Benchmark (Months)	12.00	23.00	43.00	103.00	292.00
Short-term Return (%)	1 Month	3 Months	6 Months	QTD	YTD
Fund	0.07	0.21	0.47	0.21	1.40
Benchmark	0.02	0.06	0.12	0.06	0.61
Calendar Returns (%)	2015	2016	2017	2018	2019
Fund	0.98	1.71	1.53	2.11	2.52
Benchmark	0.33	0.77	1.30	2.39	2.32
Cumulative Returns (%)	1 Year	3 Years	5 Years	10 Years	Since Inception
Fund	1.40	6.15	9.62	16.04	132.87
Benchmark	0.61	5.40	7.58	8.70	94.50
Annualized Returns (%p.a.)	1 Year	3 Years	5 Years	10 Years	Since Inception
Fund	1.40	2.01	1.85	1.50	2.86
Benchmark	0.61	1.77	1.47	0.84	2.24

FEATURES

Fund Type	Open Ended Money Market Fund
Fund Domicile	Saudi Arabia
Risk Level	Low
Inception Date	December 1990
Inception Price	USD 1000 Per Unit
Fund Currency	US Dollar
Benchmark	USD LIBOR 3 Months Index
Subscription Fee	Nil
Management Fee	16.00% Annually
Performance Fee	Nil
Minimum Subscription	USD 2,000
Minimum Additional Subscription	USD 1,000
Minimum Redemption	USD 1,000
Valuation Frequency & Days	Daily - Sunday to Thursday
Cut-Off Time & Day	Before 5 PM - Prior to Valuation Day
Announcement & Payment Day	Following the Valuation Day
Trade Execution	T + 2 (Third Business Day)
Fund Manager	Al Rajhi Capital
Custodian	AlBilad Investment Company clientservices@albilad-capital.com

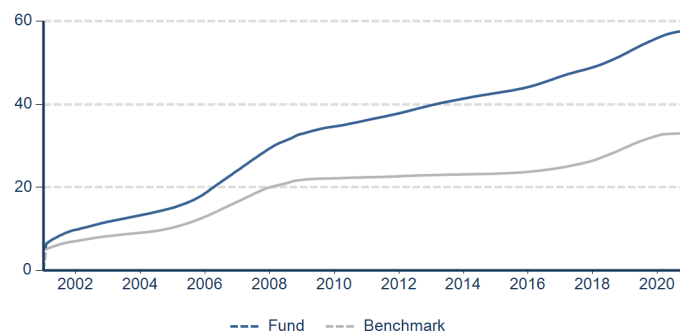
LATEST AWARDS AND RANKINGS (AS AT 31 December 2020)



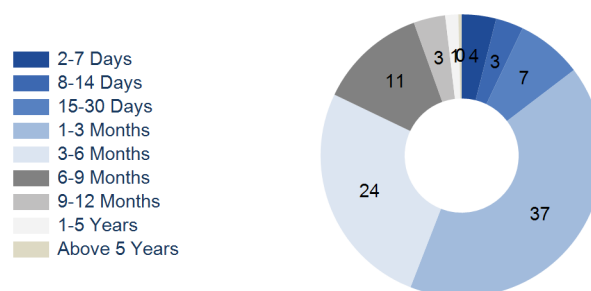
PRICE INFORMATION (End of December 2020)

Net Asset Value Per Unit	\$	2,328.6739	▲
Change (MoM)	\$	1.5877	0.07 %
Total Fund Units		92,741	
Total Net Assets	\$	215,962,951.65	

PERFORMANCE (CHART)



MATURITY BREAKDOWN (%Total Net Assets)



STATISTICAL ANALYSIS

Performance (Annualized)	1 Year	3 Years	5 Years	10 Years	Since Inception
Excess Returns (%)	0.80	0.24	0.38	0.66	0.62
Alpha (%)	0.92	1.00	1.09	1.05	0.95
Risk (Annualized)	1 Year	3 Years	5 Years	10 Years	Since Inception
Maximum Drawdown (%)	-	-	-	-	-
Standard Deviation (%)	0.15	0.17	0.15	0.15	0.45
Downside Risk (SSD) (%)	0.10	0.13	0.10	0.09	0.29
MARKET SENSITIVITY (Annualized)	1 Year	3 Years	5 Years	10 Years	Since Inception
Beta	0.79	0.57	0.51	0.53	0.84
REWARD TO RISK (Annualized)	1 Year	3 Years	5 Years	10 Years	Since Inception
Sharpe Ratio	9.43	11.80	12.57	9.95	6.18
Information Ratio	9.74	1.71	2.67	4.87	3.17
Tracking Error	0.08	0.14	0.14	0.13	0.19

DISCLAIMER

Al Rajhi Capital is an Authorized Person under the APR with license number37-07068 granted by the CMA. Past performance is neither an indication nor a guarantee of future returns. The value of units and income from them can go up or down; investors may receive less than what they have originally invested. Additionally, fees charged on funds and currency exchange rates may have additional adverse effects. Investors should consider their individual and financial situation prior to entering into a specific product/fund and should seek advice from investment and legal professionals. Detailed and specific information related to the product is provided in the terms and conditions applicable to the fund which should be read and understood prior to entering into it.

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