

# Al Rajhi Multi Asset Balanced Fund

Month Ending December 2020



## OBJECTIVE

Achieve long term capital appreciation by investing in units of select Shariah compliant equity and commodity funds. The fund invests exclusively in Al Rajhi funds. The fund also provides liquidity to the investors.

## PERFORMANCE (TABLE)

Track Record	1 Year	3 Years	5 Years	10 Years	Since Inception
Positive Performance (Months)	9.00	25.00	44.00	78.00	181.00
Outperformance Against Benchmark (Months)	6.00	13.00	20.00	48.00	120.00
Short-term Return (%)	1 Month	3 Months	6 Months	QTD	YTD
Fund	0.88	2.20	6.36	2.20	5.60
Benchmark	0.65	2.46	5.85	2.46	5.99
Calendar Returns (%)	2015	2016	2017	2018	2019
Fund	-1.08	2.67	3.58	1.80	7.24
Benchmark	-0.99	3.99	5.01	2.53	7.20
Cumulative Returns (%)	1 Year	3 Years	5 Years	10 Years	Since Inception
Fund	5.60	15.28	22.60	34.62	175.05
Benchmark	5.99	16.49	27.20	6.99	98.22
Annualized Returns (%p.a.)	1 Year	3 Years	5 Years	10 Years	Since Inception
Fund	5.60	4.85	4.16	3.02	4.69
Benchmark	5.99	5.22	4.93	0.68	3.15

## FEATURES

Fund Type	Open Ended Fund of Fund
Fund Domicile	Saudi Arabia
Risk Level	Low
Inception Date	November 1998
Inception Price	SAR 3.75 Per Unit
Fund Currency	Saudi Riyal
Benchmark	Composite Index
Subscription Fee	2.00%
Management Fee	Nil
Performance Fee	Nil
Minimum Subscription	SAR 7,500
Minimum Additional Subscription	SAR 3,750
Minimum Redemption	SAR 3,750
Valuation Frequency & Days	Bi-weekly – Monday & Wednesday
Cut-Off Time & Day	Before 5 PM - Sunday to Tuesday
Announcement & Payment Day	Tuesday & Thursday
Trade Execution	T + 2 (Third Business Day)
Fund Manager	Al Rajhi Capital
Custodian	AlBilad Investment Company clientservices@albilad-capital.com

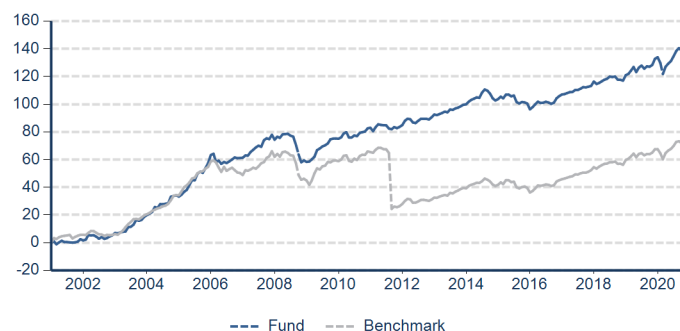
## LATEST AWARDS AND RANKINGS (AS AT 31 December 2020)



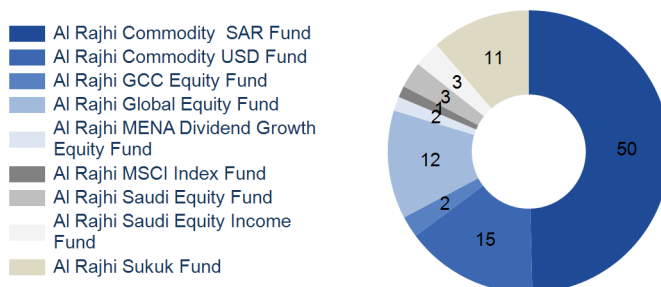
## PRICE INFORMATION (End of December 2020)

Net Asset Value Per Unit	SAR	10.3144	▲
Change (MoM)	SAR	0.0895	0.88 %
Total Fund Units		12,818,265	
Total Net Assets	SAR	132,212,715.65	

## PERFORMANCE (CHART)



## ALLOCATION BREAKDOWN (%Total Net Assets)



## ASSET ALLOCATION

	%Fund Cur.Month
Al Rajhi Commodity SAR Fund	49.59
Al Rajhi Commodity USD Fund	15.23
Al Rajhi Global Equity Fund	12.42
Al Rajhi Sukuk Fund	11.34
Al Rajhi Saudi Equity Income Fund	3.04
Al Rajhi Saudi Equity Fund	2.98
Al Rajhi MENA Dividend Growth Equity Fund	1.62
Al Rajhi MSCI Index Fund	1.32
Al Rajhi GCC Equity Fund	1.23
Al Rajhi GCC Equity Fund	1.23

## STATISTICAL ANALYSIS

Performance (Annualized)	1 Year	3 Years	5 Years	10 Years	Since Inception
Excess Returns (%)	-0.39	-0.37	-0.77	2.34	1.54
Alpha (%)	-0.40	-0.33	-0.53	2.89	3.71
Risk (Annualized)	1 Year	3 Years	5 Years	10 Years	Since Inception
Maximum Drawdown (%)	-5.19	-5.19	-5.19	-6.76	-11.71
Standard Deviation (%)	5.59	4.08	3.50	3.18	4.10
Downside Risk (SSD) (%)	4.69	3.26	2.76	2.45	3.02
MARKET SENSITIVITY (Annualized)	1 Year	3 Years	5 Years	10 Years	Since Inception
Beta	1.01	1.00	0.96	0.16	0.30
REWARD TO RISK (Annualized)	1 Year	3 Years	5 Years	10 Years	Since Inception
Sharpe Ratio	1.00	1.18	1.18	0.95	1.14
Information Ratio	-0.26	-0.35	-0.82	0.25	0.23
Tracking Error	1.44	1.01	0.91	7.76	5.87

## CONTACT DETAILS

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