

# Al Rajhi Saving and Liquidity Fund - SAR

Month Ending September 2024

الراجحي المالية  
Al Rajhi Capital



## OBJECTIVE

Achieve steady capital appreciation by generating reasonable returns and provide liquidity thereon through direct/indirect investment in Shariah compliant short-term trading instruments denominated in Saudi Riyals.

## 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	292.00
Outperformance Against Benchmark (Months)	-	4.00	28.00	66.00	165.00
Short-term Return (%)	1 Month	3 Months	6 Months	QTD	YTD
Fund	0.36	1.12	2.28	1.12	3.46
Benchmark	0.48	1.53	3.12	1.53	4.73
Calendar Returns (%)	2019	2020	2021	2022	2023
Fund	2.80	1.65	0.94	2.09	4.16
Benchmark	2.67	1.20	0.81	3.19	6.11
Cumulative Returns (%)	1 Year	3 Years	5 Years	10 Years	Since Inception
Fund	4.53	10.29	13.60	25.55	79.34
Benchmark	6.41	14.91	17.65	29.38	86.66
Annualized Returns (%p.a.)	1 Year	3 Years	5 Years	10 Years	Since Inception
Fund	4.53	3.32	2.58	2.30	2.43
Benchmark	6.41	4.74	3.30	2.61	2.60

## FEATURES

Fund Type	Open Ended Money Market Fund
Fund Domicile	Saudi Arabia
Risk Level	Low
Inception Date	June 2000
Inception Price	SAR 100 Per Unit
Fund Currency	Saudi Riyal
Benchmark	SAIBOR 3 Months Index
Subscription Fee	Nil
Management Fee	16.00% Annually
Performance Fee	Nil
Minimum Subscription	SAR 10
Minimum Additional Subscription	SAR 1
Minimum Redemption	SAR 10
Valuation Frequency & Days	Daily - Sunday to Thursday
Cut-Off Time & Day	Before 2 PM - Prior to Dealing Day
Announcement & Payment Day	Following the Dealing Day
Trade Execution	T + 2 (Third Business Day)
Fund Manager	Al Rajhi Capital
Custodian	AlBilad Investment Company clientservices@albilad-capital.com

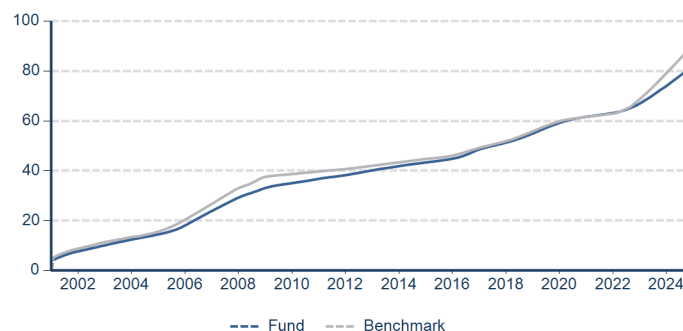
## LATEST AWARDS AND RANKINGS (AS AT 30 September 2024)



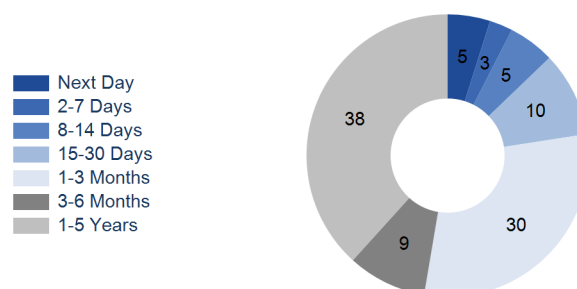
## PRICE INFORMATION (End of September 2024)

Net Asset Value Per Unit	SAR	179.3259	▲
Change (MoM)	SAR	0.6391	0.36 %
Total Fund Units		12,647,094	
Total Net Assets	SAR	2,267,951,460.44	

## PERFORMANCE (CHART)



## MATURITY BREAKDOWN (%Total Net Assets)



## STATISTICAL ANALYSIS

Performance (Annualized)	1 Year	3 Years	5 Years	10 Years	Since Inception
Excess Returns (%)	-1.88	-1.42	-0.72	2.00	-0.17
Alpha (%)	4.29	0.27	0.65	0.76	0.67
Risk (Annualized)	1 Year	3 Years	5 Years	10 Years	Since Inception
Maximum Drawdown (%)	-	-	-	-	-
Standard Deviation (%)	0.09	0.38	0.40	0.33	0.38
Downside Risk (SSD) (%)	0.07	0.30	0.27	0.21	0.23
MARKET SENSITIVITY (Annualized)	1 Year	3 Years	5 Years	10 Years	Since Inception
Beta	0.04	0.65	0.58	0.59	0.68
REWARD TO RISK (Annualized)	1 Year	3 Years	5 Years	10 Years	Since Inception
Sharpe Ratio	51.33	8.50	6.26	6.79	6.26
Information Ratio	-17.56	-6.12	-2.37	-1.22	-0.74
Tracking Error	0.11	0.23	0.30	0.25	0.22

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## CONTACT DETAILS

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