

SAB Invest Multi Assets Defensive Fund
Factsheet – Q2 2023
Fund Objective

Long term capital appreciation.

Fund Details

Fund Size	Inception Date	Unit Price	Benchmark
SAR 169 million	28-Dec-04	SAR 19.2257	SAB Invest Multi-Assets Defensive Index

Performance

Net Returns %	3 months	YTD	1 year	3 years	5 years	10 years	Since Inception
Fund	4.59	6.80	7.34	7.89	5.56	3.94	3.60
Benchmark	3.14	5.49	5.85	5.95	4.81	NA	NA
Excess Return	1.46	1.31	1.49	1.94	0.75	NA	NA

Calendar Year Performance ⁽¹⁾

Net Returns %	2022	2021	2020	2019	2018	2017	2016
Fund	1.40	8.38	4.61	8.00	1.41	4.89	1.46
Benchmark	(2.36)	8.03	6.72	7.99	2.06	5.44	NA
Excess Return	3.76	0.35	(2.11)	0.01	(0.66)	(0.55)	NA

Fund Facts

Fund Start Date	28-Dec-04
Unit price upon offering	SAR 10
Total Net Assets	SAR 169 million
Total Units in Fund	8,812,008.19
Fund Type	Open-Ended
Fund Currency	SAR
Level of Risk	Low to medium
Benchmark	SAB Invest Multi-Assets Defensive Index
Distribution Frequency	Not Applicable
Management Fees	0.45% p.a.
Subscription Fees	Up to 2%
Full Ownership	100%
Usufruct Right	Not Applicable

Fund Information

Bloomberg	AMADADF AB Equity
ISIN	NIL
SEDOL	NIL
Domicile	Saudi Arabia
Sub-fund Manager	Not Applicable
Investment Manager	SAB Invest
Administrator	SAB Invest
Dealing Days	Monday & Wednesday
Website	sabinvest.com
Phone Number	800-124-2442
Email	aicustomer@cabinvest.com

Fund Statistics

Profits Distributed	Not Applicable
Fund Manager's Investment to NAV	0.00%
Dealing Cost ⁽²⁾	SAR 3,328 representing 0.00% of average NAV
Weighted Average Maturity (in days)	Not Applicable
Change in unit price compared to previous quarter	4.59%
Dual Unit Price	Not Applicable
Expense Ratio ⁽²⁾	0.13%
Borrowings	NIL

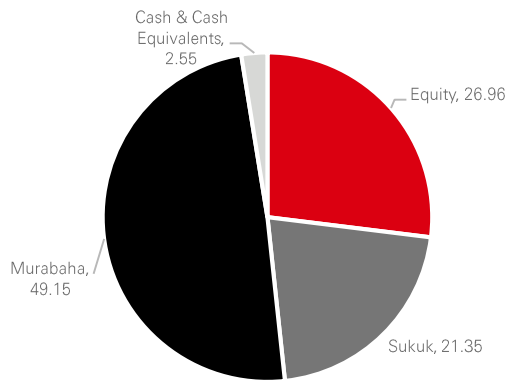
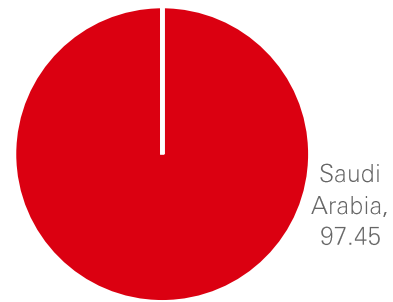
Past performance does not predict future returns. The value of an investment in the Fund may fall as well as rise and investors may not get back the amount originally invested. Changes in rates of exchange between currencies may cause the value of investments to decrease or increase.

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Top 10 Holdings (%)*

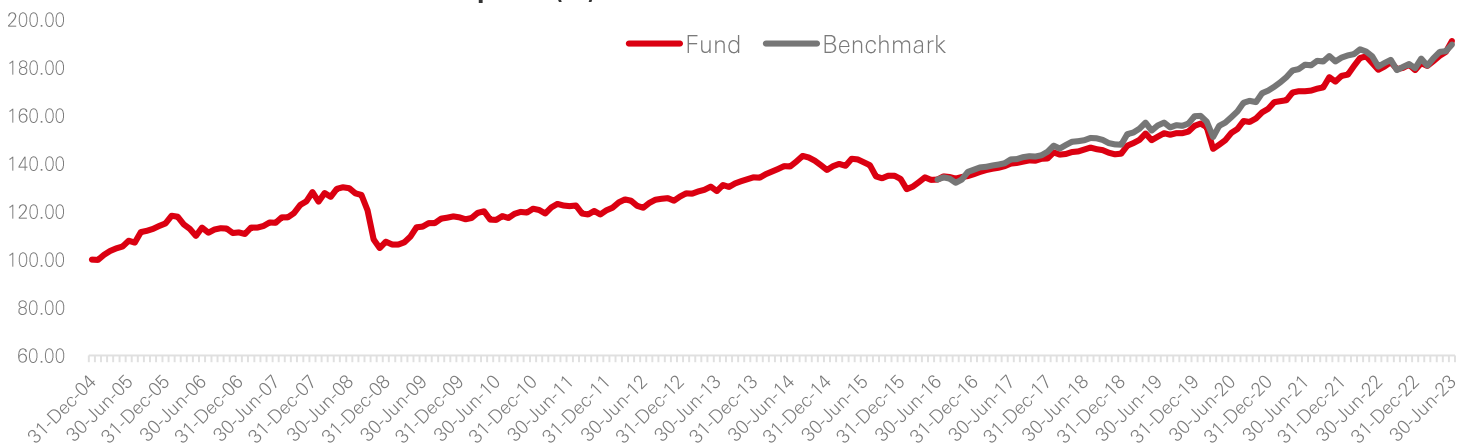
No.	Security	Weight %
1	SAB Invest Saudi Riyal Murabaha Fund	25.90
2	SAB Invest Sukuk Fund	21.35
3	SAB Invest Enhanced Murabaha Fund	12.98
4	SAB Invest US Dollar Murabaha Fund	10.27
5	SAB Invest GCC Equity Fund	9.34

*As at the beginning of the quarter

No.	Security	Weight %
6	SAB Invest Global Equity Index Fund	7.82
7	SAB Invest Saudi Companies Equity Fund	7.27
8	SNB Capital Emerging Markets Index Fund	2.54
9	SNB Capital Emerging Markets Index Fund	2.54

Asset Allocation (%)

Geographical Allocation (%)


Performance Statistics ⁽³⁾	3 months	YTD	1 year	3 years	5 years
Standard Deviation (%)	2.70	2.73	3.34	3.54	3.81
Sharpe Ratio	1.16	1.45	0.72	1.55	0.83
Tracking Error (%)	2.78	2.28	2.38	2.38	2.57
Beta	0.44	0.58	0.64	0.73	0.70
Alpha (%)	2.40	2.42	1.83	2.91	1.48
Information Ratio	0.52	0.58	0.63	0.81	0.29

Cumulative Performance Since Inception (%) ⁽⁴⁾

Notes:

- (1) Performance presented is based on the most recent closing price for the specified period and the equivalent is applied on the benchmark.
- (1) Performance presented for periods above 1 year is annualized.
- (2) Dealing cost & expense ratio are inclusive of VAT (if applicable).
- (3) Performance statistics are annualized.
- (3) Risk-free rate used is 3M SAIBOR.
- (4) Fund is not linked to a benchmark from inception, benchmark was introduced later