



# Derayah Money Market Fund in SAR

## 4th Quarter Report 31 Dec 2025

### 1 Fund Investment objective

The Fund aims to achieve a competitive return while taking into account the risk/reward ratio and preserving the capital by investing in money market instruments and fixed income instruments. The fund only invests in the sharia compliant instruments across different maturities to provide liquidity to the investors.

### 2 Fund Information as at the end of the quarter (Dec/2025)

Fund Start Date	19/Feb/2024
Unit Price Upon Offering	10 SAR
Size of the Fund	1,742,017,555.79 SAR
Fund Type	Open Ended - Money Market Fund
Currency	SAR
Risk Level	Low Risk
Benchmark	90 days rolling average of 3 months SAIBID
Percentage of fees for the management of the invested funds	Not applicable
The number of days of the weighted average	163.10
Subscription Fees	Not applicable
Management Fees	0.40%
Early Redemption Fees	Not applicable
Number of Distributions	Not applicable
Fund Manager	Derayah Financial Company
Investment advisor and fund sub-manager	Not applicable

### 3 Price Information as at the end of the quarter (Dec/2025)

Unit price as at the end of the quarter	10.8596 SAR
Change in unit price (compared to the previous quarter)	1.32%
Total units of the fund	160,334,610.32 unit
Total net assets	1,741,175,266.25 SAR

### 4 Fund Information as at the end of the quarter (Dec/2025)

Item	Value	%
Total Expense Ratio (TER)	1,970,007.79	0.12%
Dealing expenses	-	-
Investment of the fund manager	150,297,669.75	8.63%

### 5 Details of the fund's ownership investments

Full Ownership	100%
Usufruct right	0%

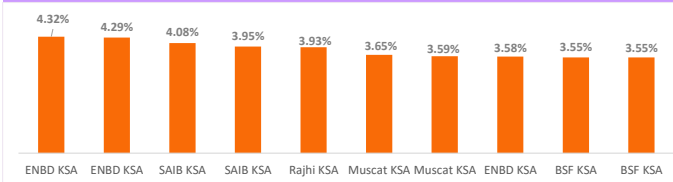
### 6 Disclaimer

This document was produced by Derayah Financial Company, a company licensed by the Capital Market Authority of the Kingdom of Saudi Arabia under license number 27-08109. The performance shown in this report is not an indicator or guarantee of future returns. We believe we have made every effort to ensure that the information contained in this document is reliable; however, it may not be accurate or may be incomplete. For more information about the Fund, please refer to the Fund's Terms and Conditions and the related documents. The opinions expressed herein are not guaranteed and should not be construed as investment advice. This document does not provide all the facts necessary to make an investment decision. The information presented should not be considered a recommendation or an invitation to buy or sell any securities, nor should it be assumed that any investment in such securities will be profitable. The reader of this document, or any person to whom it has been sent with or without the permission of Derayah Financial Company, shall bear any losses resulting from the use of this document or its contents. This document may not be distributed in any manner to any party without obtaining the prior approval of Derayah Financial Company.

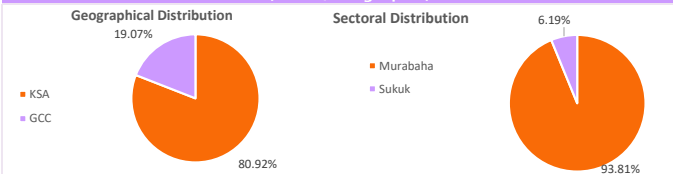
### 7 Formulas utilized for assessing performance and risk measures

Standard Deviation = Square root of the variance of portfolio returns  
Sharpe Ratio = (Portfolio return - Risk-free rate) ÷ Standard deviation of portfolio returns  
Tracking Error = StDev of the difference between portfolio returns and benchmark returns × Square root of the number of periods in a year  
Beta = Covariance between portfolio returns and benchmark returns ÷ Variance of benchmark returns  
Alpha = Portfolio return - [Risk-free rate + (Beta × (Benchmark return - Risk-free rate))]  
Information Ratio = (Portfolio return - Benchmark return) ÷ Tracking Error

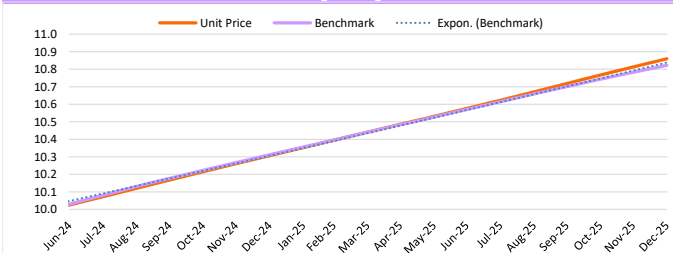
### 8 The Top 10 Investments of the Fund



### 9 The Fund's Asset Distribution (Sector/Geographic)



### 10 Performance of the Fund since its beginning



### 11 Revenue

Period	Fund	Benchmark	difference
3 months (end of current quarter)	1.32%	1.22%	0.10%
Year to date (YTD)	5.36%	4.95%	0.41%
One Year	5.36%	4.95%	0.41%
3 Years	-	-	-
5 Years	-	-	-

### 12 Performance and Risks

Standards	3 months (end of current quarter)	Year to date (YTD)	One Year	3 Years	5 Years
Standard deviation	0.009%	0.008%	0.008%	-	-
Sharp Indicator	59.41	66.08	66.08	-	-
Tracking Error	0.42%	0.34%	0.34%	-	-
Beta	0.54	0.04	0.04	-	-
Alpha	0.48%	0.08%	0.08%	-	-
Information Index	1.33	1.46	1.46	-	-

### Contact Information

Free Number: 920024433  
Outside KSA: 966112998000  
Fax: 966114192618

### Derayah Financial Company

Al Takhassousi Street, Prestige Center, 3rd Floor, PO Box 286546, Riyadh 12331, Saudi Arabia  
Website: [www.derayah.com](http://www.derayah.com)  
support: [support@derayah.com](mailto:support@derayah.com)