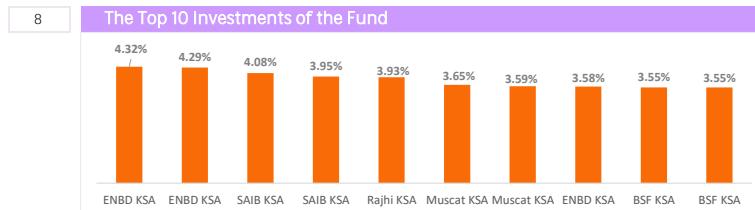




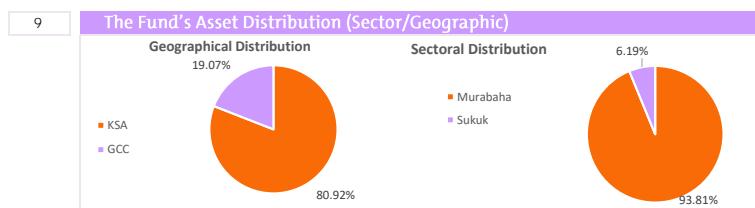
Derayah Money Market Fund in SAR

4th Quarter Report 31 Dec 2025

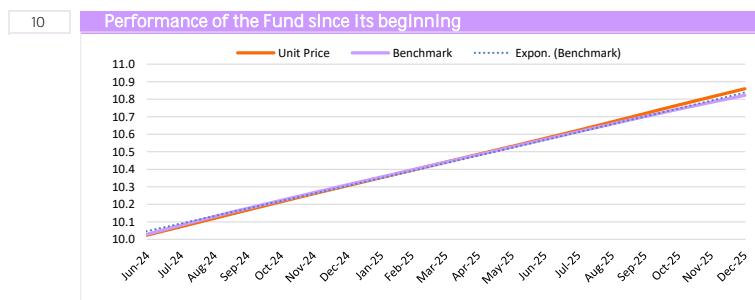
1	Fund Investment objective
The Fund aims to achieve a competitive return while taking into account the risk/reward ratio and preserving the capital by investing in money market instruments and fixed income instruments. The fund only invests in the Sharia compliant instruments across different maturities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



2	Fund Information as at the end of the quarter (Dec/2025)
	Fund Start Date 19/02/2024
	Unit Price Upon Offering 10 SAR
	Size of the Fund 1,742,017,565.79 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 units
	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%

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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	-	-	-

5	Details of the fund's ownership investments
	Full Ownership 100%
	Usufruct right 0%

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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	-	-

6	Disclaimer
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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 = StdDev 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	

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