



Derayah Money Market Fund in SAR

3rd Quarter Report 30 Sep 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 (Sep/2025)

Fund Start Date	19/Feb/2024
Unit Price Upon Offering	10 SAR
Size of the Fund	1,411,245,667.05 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	N/A
The number of days of the weighted average	160.05
Subscription Fees	N/A
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	N/A

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

Unit price as at the end of the quarter	10.7178 SAR
Change in unit price (compared to the previous quarter)	1.34%
Total units of the fund	131,610,119.33 unit
Total net assets	1,410,574,775.31 SAR

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

Item	Value	%
Total Expense Ratio (TER)	1,765,104.45	0.12%
Dealing expenses	-	-
Investment of the fund manager	90,786,166.23	6.44%

5 Details of the fund's ownership investments

Full Ownership	100%
Usufruct right	0%

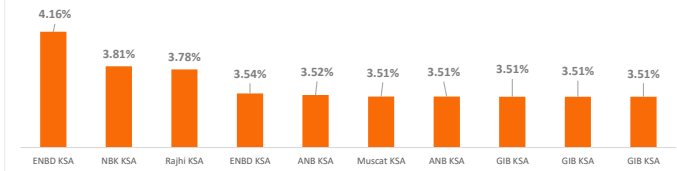
6 Disclaimer

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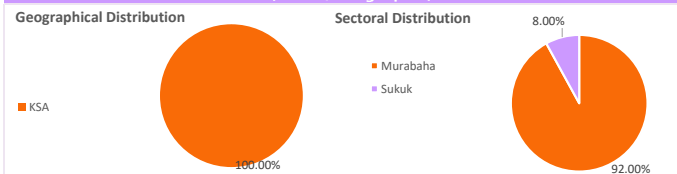
7 Formulas utilized for assessing performance and risk measures

Standard Deviation = Square root of the variance of portfolio returns
Sharpe Ratio = (Portfolio return - Risk-free rate) ÷ Standard deviation of portfolio returns
Tracking Error = 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

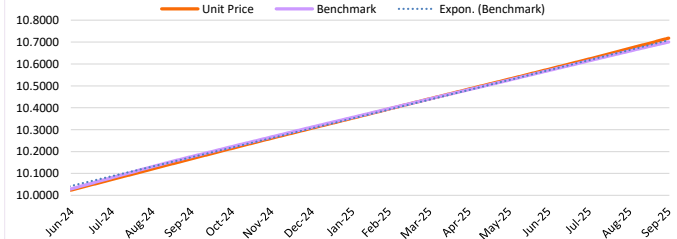
8 The Top 10 Investments of the Fund



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)	1.34%	1.30%	0.04%
Year to date (YTD)	5.37%	5.07%	0.30%
One Year	5.28%	5.23%	0.05%
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	0.007%	0.007%	0.008%	-	-
Sharp Indicator	74.46	67.32	60.01	-	-
Tracking Error	0.36%	0.32%	0.30%	-	-
Beta	-0.36	-0.26	0.21	-	-
Alpha	-0.09%	-0.14%	0.09%	-	-
Information Index	1.45	1.48	1.64	-	-

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