

Alinma Multi-Assets Defensive Fund

Approved by Alinma Sharia Board

4th Quarter 2019

Fund's Objectives & Strategy

Fund seeks to balance between equity and fixed income asset classes by investing at most 25% of Fund's assets into local equity market. Fund adopts a variety of investment strategies, which aims to achieve optimal distribution of assets types to neutralize impact on return. The Fund invests in the following asset class: Equity, Murabaha, Structured Products, Sukuk and Funds.

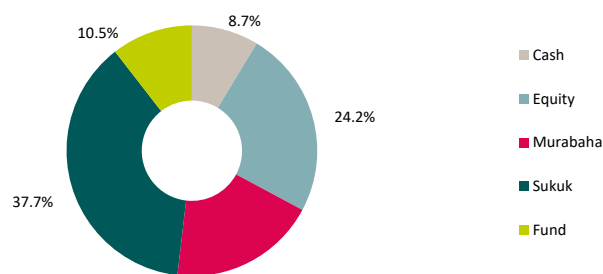
Fund's Information

Fund Type	Open-ended Fund
Risk Level	Low to Medium
Fund Manager	Alinma Investment Company
Fund Listing	Saudi Arabia
Launch Date	May 4, 2013
Benchmark	30% equity and 70% Sibor 6 months
Inception Price (SAR)	10.00
Unit Price (SAR)	12.24
AUM (SAR)	4,593,878.15
Base Currency	Saudi Riyal
Initial Investment (SAR)	SAR 5,000
Subsequent Investment (SAR)	Minimum of SAR 1,000
Minimum Redemption (SAR)	Minimum of SAR 1,000
Valuation Days	Monday and Wednesday of every week
Subscription Fees	1.5% of subscribed amount
Management Fees	1.0% per annum
Redemption Fees	1.5% if Exit Before 1 Month
Sharia Board	Yes
Bloomberg Code	AMUDEFF AB Equity

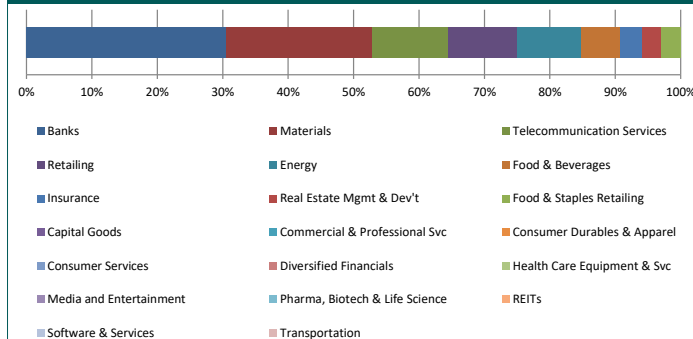
Abbreviations

* YTD: Year To Date	* SD: Standard Deviation	* BM: Benchmark
* SI: Since Inception	* Avg R: Average Return	

Asset Class Distribution



Equity Sector Allocation



Disclaimer

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Quarterly Disclosure Details

* Total Fees & Charges for the Quarter	SAR	28,408.38	0.62%
* Profit Percentage Distributed	SAR	0.00	0.00%
* Fund Manager's Investment Amount & Percentage	SAR	0.00	0.00%
* Dealing Expenses Amount & Percentage	SAR	1,245.26	0.03%
* Risk Standards & Index	Standard Deviation		
* Performance Standards & Index	Sharpe Ratio		
* Percentage of Borrowings to the NAV	0.00%		

Performance & Risk Parameters

	3M	YTD	3Y	5Y	10Y	SI
Fund	-0.68%	0.50%	4.14%	7.16%		22.40%
BM	-0.87%	1.67%	6.86%	4.63%		13.13%
Gap	0.19%	-1.17%	-2.72%	2.54%		9.27%
	2018		2017		2016	
Fund	1.97%		0.72%		1.47%	
BM	3.09%		1.09%		4.85%	
Gap	-1.12%		-0.37%		-3.38%	
	Avg R	SD	Sharpe*	Alpha**	Beta**	Correlation**
Fund	3.12%	4.30%	0.27	1.23%	0.71	0.72
BM	1.90%	4.37%	-0.02			

* Risk-Free interest rate is taken to be the Saudi Interbank Average

** relative to benchmark

Note: Statistics are based on Inception Date

Murabaha Tenor Distribution

No Murabaha Deals

Top 10 Equity Holdings at the Beginning of the Quarter

Code	Stock	Sector	% NAV
1120	ALRAJHI	Banks	3.96%
7010	STC	Telecommunication Services	2.55%
1150	ALINMA	Banks	1.83%
1140	ALBILAD	Banks	1.53%
4190	JARIR	Retailing	1.51%
4003	EXTRA	Retailing	1.44%
2010	SABIC	Materials	1.40%
4321	ALMRAKEZ	Real Estate Mgmt & Dev't	1.37%
3060	YCC	Materials	1.30%
2280	ALMARAI	Food & Beverages	1.27%

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