

SNB Capital Multi-Asset Growth Fund

Fact Sheet | Ending September 30, 2023



FUND OBJECTIVES

Achieve capital growth over the medium to long term, by investing in a diversified portfolio of asset classes

FUND FACTS

Start Date	Oct-2003
Unit Price Upon Offering	1
Fund Assets	USD 67.61 Million
Fund Type	Open Ended
Currency	US Dollar
Risk Level	High Risk
Benchmark	75% MSCI ACWI Islamic M-Sr & 25% 1mth SAIBOR

Number of Distributions

Percentage of Fees for the Management Funds Invested in

Sub Manager	N/A
Weighted Average Maturity	N/A

MULTIPLE STATISTICS

Price at the End of The Quarter	2.67
Change in Unit Price Compared to Last Quarter	-0.05
Dual Unit Price	N/A
Total Units	25,309,220.61
Total Net Assets	USD 67.61 Million
P/E Ratio	N/A
Total Expense	365,677.31
Total Expense Ratio	2.15%
Borrowing Ratio	0.00%
Dealing Expenses	7,284.56
Dealing Expense Ratio	0.01%
Fund Manager	N/A
Investments in the Fund	N/A
Profit Distribution Ratio	N/A
Profit Distribution Amount	N/A
Fund Owner Ship	100%
Usufruct Right	0.00

www.ncbc.com

alahilitadawul@alahicapital.com

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PERFORMANCE

not annualized if less than one year

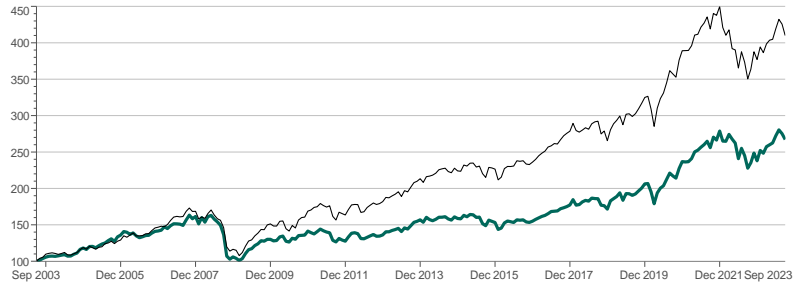
Short Term	1 Month	3 Months	6 Months	9 Months
Fund	-2.93%	-1.89%	3.80%	12.28%
Benchmark	-3.68%	-2.23%	2.90%	8.75%
Variance	0.75%	0.34%	0.90%	3.53%

Calendar Returns	YTD	2022	2021	2020	Since Inception
Fund	12.28%	-14.67%	17.77%	14.82%	5.04%
Benchmark	8.75%	-16.18%	15.61%	19.73%	7.31%
Variance	3.53%	1.51%	2.16%	-4.91%	-2.27%

Annualized Return	1 Year	3 Years	5 Years
Fund	17.30%	7.14%	7.53%
Benchmark	17.00%	4.69%	7.00%
Variance	0.30%	2.45%	0.53%

FUND PERFORMANCE

Manager Performance
October 2003 - September 2023 (Single Computation)
— AIAH Multi-Asset Growth Fund — 75% MSCI ACWI, 25% 1M SAIBOR



STATISTICAL ANALYSIS

Versus Benchmark	3 Months	YTD	1 Year	3 Years	5 Years
Alpha	0.10%	3.08%	0.20%	2.55%	0.79%
Beta	0.9	1.03	1.01	0.97	0.96
Information Ratio	0.34	2.09	0.1	0.62	0.15
Tracking Error	0.98%	1.69%	2.80%	3.93%	3.59%
Standard Deviation	5.43%	8.99%	11.73%	13.08%	13.28%
Sharpe Ratio	-0.6	0.92	1.04	0.38	0.41

Breakdown of Breakdown of Top 10 Holdings*

- SNB Capital North America Index Fund 23.97%
- ISHARES MSCI USA ISLAMIC 17.76%
- SNB Capital Emerging Markets Index Fund 7.15%
- SABB DO US 6.01%
- ISHARES MSCI WORLD ISLAMIC 5.51%
- ISHARES MSCI EM ISLAMIC 4.16%
- SNB Capital Europe Index Fund 4.15%
- BANK JULIUS BAER 5.3 10/25 3.07%
- GIF Lakemore Aquatune IV Certificate T2 2.88%
- SNB Capital Global REITs Fund 2.57%

Asset Class Allocation*

- EQUITIES 73.33%
- MONEY MARKET 6.01%
- OTHER INVESTMENTS 3.92%
- SUKUK 5.87%
- REITS 3.90%
- CASH AND EQUIVALENTS 6.97%

Disclaimers:

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** The management fee is subject to discounts based on the fund manager's discretion. For more information about the management fee, please refer to the fund's financial statement.