

HSBC Saudi Arabia

HSBC Saudi Riyal Murabaha Fund – ART

Monthly Factsheet

as of 31 December 2018

Profile

The Fund is an open-ended investment fund. The fund will make majority of its investments in well-diversified, low risk commodity trading deposits, however, the fund will also invest in Sukuk, which can either be fixed or floating rate Sukuk.

Maturity Breakdown

(as end of December 2018)

1 Month	24.32%
2 Months	22.41%
3 Months	14.15%
6 Months	30.99%
More than 1 Year	8.15%

Top 10 Counterparties

(as of 1st valuation day of 4th Qtr 2018)

Dubai Islamic Bank	4.06%
Banque Saudi Fransi Sukuk	3.90%
Gulf International Bank	3.12%
Dubai Islamic Bank	2.81%
Dubai Islamic Bank	2.73%
Dubai Islamic Bank	2.73%
Emirates Islamic Bank	2.50%
Gulf International Bank	2.50%
Saudi British Bank	2.26%
Commercial Bank of Dubai	2.03%

Asset Allocation

(as end of December 2018)

Murabaha	91.05%	Sukuk	8.95%
----------	--------	-------	-------

The Fund has a weighted average maturity of 55 days and weighted average life of 253 days

Annualised Performance (%) Yield as of 31 December 2018

	Since Inception	1 Yr	3 Yrs	5 Yrs	10 Yrs
Fund Yield	2.34	2.23	1.89	1.38	1.03
Benchmark	2.44	2.23	1.84	1.36	0.93

4th Qtr 18

Standard Deviation	0.07%
Sharpe Ratio	-1.46

Please note that the above figures refer to past performance and that past performance is not a reliable indicator of future results (with the cash dividend reinvested).

Contact Details

HSBC Saudi Arabia

Local and International Investors

Toll Free Number: 920022688

Website: www.hsbcsaudi.com

Email: mohammedaalsuwayed@hsbcsa.com



HSBC Saudi Arabia has issued this document for information purposes only. This document is not and should not be construed as an offer to sell or solicitation of an offer or an advice to purchase or subscribe in any investment. Any member of the HSBC SA, directors, officers and employees may have traded for their own account as principal, underwritten an issue within the last 36 months, or have a long or short position in any related instrument mentioned in this material.

Prior to entering into a transaction or if you require investment advice or wish to discuss the suitability of any investment and trading decision, you should seek such investment, financial, legal or tax advice from your professional advisers as appropriate not upon any view expressed by HSBC Saudi Arabia. All information and statistical data in this document are up-to-date as of 31 December 2018. Information and statistical data in this document were obtained from sources or third parties, which HSBC Saudi Arabia believes to be reliable but which it has not independently verified.

HSBC SA makes no guarantees, representations or warranties and accepts no responsibility or liability as to its accuracy or completeness of all information and statistical data or for not achieving any mentioned returns and does not take responsibility of any losses incurred by investors HSBC Saudi Arabia might submit over the past twelve months services to issuers or securities-related, in which Funds may invest from time to time. Expressions of opinion in this document are subject to change without notice. Any projection, forecast, estimate or other 'forward-looking' statement in this document only illustrates hypothetical performance under specified assumptions of events or conditions, such projections, forecasts, estimates or other 'forward-looking' statements are not reliable indicators of future performance. As with any mathematical model that calculates results from inputs, results may vary significantly according to the values input. Prospective investors should understand the assumptions and evaluate whether they are appropriate for their purposes.

This type of investment may not be suitable for all types of investors and it may involve substantial risks (but are not limited to) When an investment is denominated in a currency other than your local or reporting currency, changes in exchange rates may have an adverse effect on the value, price or income of that investment, so the investment value is changeable and may increase or decrease and it may be difficult for investors to sell their investments or converted into immediate cash. Therefore the investor should visit the risk warning section in Terms and Conditions or other relevant and appropriate risk disclosure document, for more details about the risks relating to the Fund and it should be read before proceeding with any investment. All fees and charges are applying in the Terms and Conditions and you can get them for free and for more details you can visit any HSBC SA centers or through our website www.hsbcsaudi.com. Also you can get the financial reports of the fund by visiting www.tadawul.com.sa site.

Fund Details

Fund Manager	HSBC Saudi Arabia
Inception Date	05 December 1998
Inception Price	SAR 10
Fund Type	Open ended
Base Currency of the Fund	Saudi Riyal
Risk/Return Profile	Low
Benchmark	Average SIBOR Rate for One Month
Bloomberg Code	AMASART AB
Zawya Code	HSBATRD.MF
Fund Size (SAR)	1,238 Million
Minimum Initial Investment	SAR 5,000
Minimum Additional Investment	SAR 2,500
Valuation Day	Every Business Day in KSA
Cut off Time	Before close of business on any business day
Redeemed Funds payment	2 business days after valuation day
Annual Management Fee	0.45%
4th Quarter 2018 Financial Indicators	
Percentage of Management fees and charges of 4Qtr18 to the average of the Fund's Net Asset Value	0.11%
Amount & percentage of profits distributed in the 4 th Quarter	NA
Fund manager's investment and percentage to the AUM of the Fund as end of December 2018	35,587,250 (2.87%)
Amount & percentage of 4Qtr18 dealing expenses to the Fund's average NAV	NA
Percentage of borrowings to Fund's NAV as end of December 2018	NA

