Jadwa Saudi Riyal Murabaha Fund

Monthly Fund Fact Sheet – 30 September 2026

Fund overview

Investment objective
To generate market returns from short-term Murabaha based trade transactions

Fund base currency
SAR

Benchmark
One month SAIBID net of mgmt. fee

Net asset value
SAR 2,492.67 mn

Dealing time / day
10am on all business days

Identification tickers
Bloomberg: JADSRYL
Lipper: LP65044210

Management fee
Class A: 10% of Profit
Class B :15% of Profit
Class C: 15% of Profit

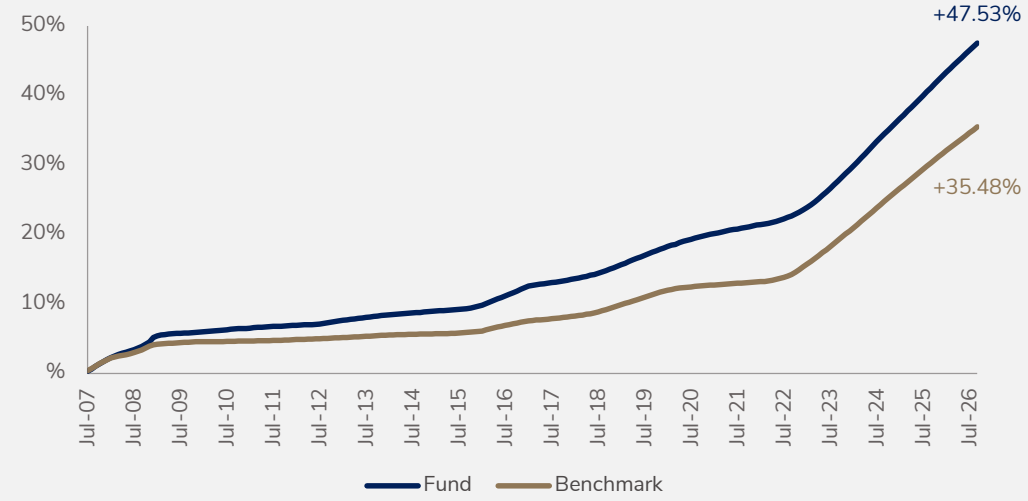
Initial subscription fee
N/A

Minimum initial subscription
Class A: SAR 10 mn
Class B: SAR 1,000
Class C: USD 50

Unit price
Class A: SAR 126.2000
Class B: SAR 147.5293
Class C: USD 12.4105

Inception date
Class A: 5-Mar-2020
Class B: 30-Jun-2007
Class C: 17-May-2020

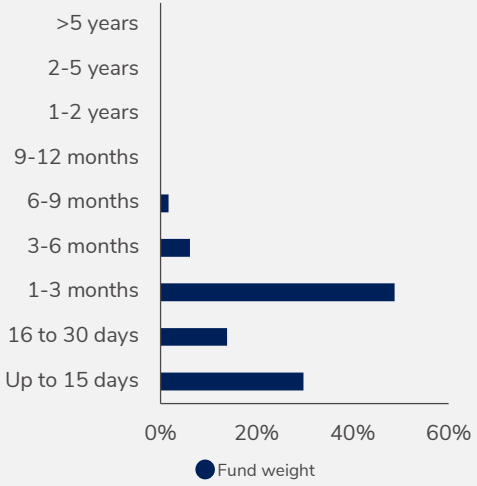
Performance since inception - Class B



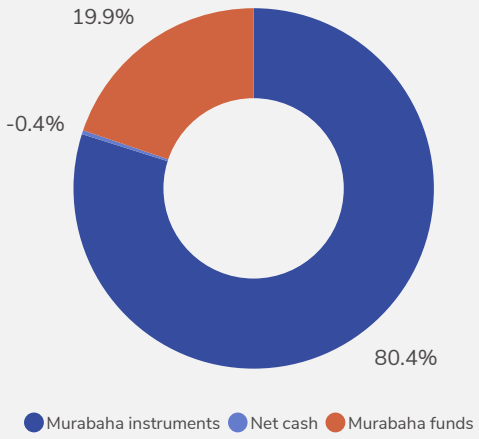
Annualised trailing returns - Class B

	Fund	BM	Variance
2026 YTD	4.45%	3.92%	0.56%
1-month	4.33%	4.09%	0.45%
3-month	4.33%	3.99%	0.56%
1-Year	4.55%	3.99%	0.61%
3-Year	4.93%	4.37%	0.56%
5-Year	4.04%	3.69%	0.36%
10-Year	2.83%	2.37%	0.46%
Inception	2.04%	1.59%	0.45%

Liquidity profile



Portfolio allocation



Fund statistics

Current yield	5.14%
Weighted average yield	5.14%
Days to maturity	43
Average credit rating	A-

Risk measure	3-Year	5-Year	10-Year
Std dev (fund)	1.27%	5.17%	5.77%
Std dev (benchmark)	1.13%	4.85%	5.85%

**Annualised*

Jadwa Saudi Riyal Murabaha Fund

Monthly Fund Fact Sheet – 30 September 2026

Annualized monthly returns - Class-A

Class-A		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Period
2026	Fund	5.10%	4.88%	4.80%	4.67%	4.41%	4.91%	4.58%	4.65%	4.62%	--	--	--	**4.73%**
	Benchmark	4.05%	3.98%	3.92%	3.85%	3.79%	3.74%	3.95%	3.93%	4.09%	--	--	--	**3.92%**
2025	Fund	5.21%	5.28%	5.15%	5.21%	4.97%	5.09%	5.21%	5.27%	5.43%	5.24%	5.13%	5.15%	**5.19%**
	Benchmark	4.43%	4.41%	4.33%	4.28%	4.34%	4.32%	4.37%	4.41%	4.40%	4.29%	4.11%	4.13%	**4.32%**
2024	Fund	5.62%	5.75%	5.70%	5.74%	5.67%	5.75%	5.75%	5.50%	5.55%	5.25%	5.08%	5.42%	**5.57%**
	Benchmark	4.69%	4.79%	4.72%	4.68%	4.76%	4.77%	4.76%	4.72%	4.80%	4.84%	4.58%	4.50%	**4.72%**
2023	Fund	3.52%	4.26%	4.55%	4.73%	5.10%	4.99%	5.22%	5.27%	5.56%	5.46%	5.62%	5.56%	**4.97%**
	Benchmark	4.25%	4.34%	4.23%	4.33%	4.72%	4.31%	4.54%	4.69%	4.92%	4.64%	4.65%	4.45%	**4.48%**
2022	Fund	0.50%	1.03%	1.14%	1.31%	1.65%	1.83%	2.16%	2.33%	1.92%	2.76%	3.10%	3.41%	**1.93%**
	Benchmark	0.42%	0.42%	0.72%	1.09%	1.24%	1.60%	1.58%	1.81%	2.48%	3.49%	3.92%	4.26%	**1.92%**
2021	Fund	1.15%	1.17%	1.42%	1.37%	1.33%	1.15%	0.73%	1.33%	1.04%	1.02%	1.15%	1.54%	**1.20%**
	Benchmark	0.40%	0.43%	0.42%	0.42%	0.42%	0.42%	0.42%	0.42%	0.42%	0.40%	0.43%	0.42%	**0.42%**
2020	Fund	--	--	0.80%*	2.75%	2.27%	1.36%	1.56%	1.80%	1.48%	1.54%	1.46%	1.46%	**1.66%**
	Benchmark	--	--	1.08%*	0.95%	0.72%	0.62%	0.57%	0.58%	0.56%	0.51%	0.47%	0.42%	**0.64%**

*Partial month

Jadwa Saudi Riyal Murabaha Fund

Monthly Fund Fact Sheet – 30 September 2026

Annualized monthly returns - Class-B

Class-B		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Period
2026	Fund	4.80%	4.59%	4.51%	4.38%	4.13%	4.62%	4.29%	4.37%	4.33%	--	--	--	**4.45%**
	Benchmark	4.05%	3.98%	3.92%	3.85%	3.79%	3.74%	3.95%	3.93%	4.09%	--	--	--	**3.92%**
2025	Fund	4.91%	4.98%	4.85%	4.91%	4.67%	4.79%	4.91%	4.97%	5.13%	4.94%	4.82%	4.85%	**4.89%**
	Benchmark	4.43%	4.41%	4.33%	4.28%	4.34%	4.32%	4.37%	4.41%	4.40%	4.29%	4.11%	4.13%	**4.32%**
2024	Fund	5.32%	5.45%	5.39%	5.43%	5.37%	5.45%	5.45%	5.20%	5.25%	4.95%	4.79%	5.12%	**5.26%**
	Benchmark	4.69%	4.79%	4.72%	4.68%	4.76%	4.77%	4.76%	4.72%	4.80%	4.84%	4.58%	4.50%	**4.72%**
2023	Fund	3.29%	3.98%	4.26%	4.43%	4.80%	4.69%	4.92%	4.97%	5.25%	5.15%	5.31%	5.26%	**4.68%**
	Benchmark	4.25%	4.34%	4.23%	4.33%	4.72%	4.31%	4.54%	4.69%	4.92%	4.64%	4.65%	4.45%	**4.48%**
2022	Fund	0.44%	0.95%	1.06%	1.23%	1.55%	1.71%	2.03%	2.18%	1.78%	2.59%	2.89%	3.19%	**1.80%**
	Benchmark	0.42%	0.42%	0.72%	1.09%	1.24%	1.60%	1.58%	1.81%	2.48%	3.49%	3.92%	4.26%	**1.92%**
2021	Fund	1.07%	1.09%	1.32%	1.27%	1.25%	1.07%	0.66%	1.25%	0.96%	0.95%	1.07%	1.42%	**1.12%**
	Benchmark	0.40%	0.43%	0.42%	0.42%	0.42%	0.42%	0.42%	0.42%	0.42%	0.40%	0.43%	0.42%	**0.42%**
2020	Fund	2.02%	2.04%	0.97%	2.62%	2.14%	1.25%	1.47%	1.68%	1.38%	1.44%	1.37%	1.37%	**1.64%**
	Benchmark	1.47%	1.43%	1.09%	0.95%	0.72%	0.62%	0.57%	0.58%	0.56%	0.51%	0.47%	0.42%	**0.78%**
2019	Fund	2.28%	2.35%	2.52%	2.53%	2.42%	2.22%	2.29%	2.27%	2.21%	2.05%	2.20%	2.20%	**2.30%**
	Benchmark	2.09%	2.06%	1.86%	2.11%	1.98%	1.85%	2.11%	1.92%	2.02%	1.93%	1.71%	1.52%	**1.93%**
2018	Fund	1.23%	1.09%	1.17%	1.38%	1.53%	1.33%	1.71%	1.96%	2.01%	2.11%	2.15%	2.37%	**1.67%**
	Benchmark	0.90%	0.79%	0.76%	1.08%	0.88%	1.37%	1.73%	1.74%	1.77%	1.87%	1.91%	1.98%	**1.40%**
2017	Fund	2.31%	1.20%	0.98%	0.80%	0.67%	0.83%	0.80%	0.72%	0.88%	0.95%	1.06%	1.20%	**1.03%**
	Benchmark	1.08%	0.71%	0.54%	0.43%	0.49%	0.53%	0.61%	0.69%	0.71%	0.73%	0.80%	0.72%	**0.67%**
2016	Fund	1.88%	2.45%	2.60%	2.69%	2.11%	2.13%	2.32%	2.48%	2.52%	2.83%	2.71%	2.79%	**2.46%**
	Benchmark	0.86%	1.91%	1.76%	1.70%	1.35%	1.26%	1.17%	1.34%	1.26%	1.26%	1.26%	1.21%	**1.36%**
2015	Fund	0.52%	0.49%	0.39%	0.38%	0.39%	0.43%	0.50%	0.56%	0.67%	1.01%	1.25%	1.55%	**0.68%**
	Benchmark	0.13%	0.12%	0.13%	0.15%	0.14%	0.24%	0.23%	0.49%	0.58%	0.56%	0.51%	0.50%	**0.32%**
2014	Fund	0.41%	0.63%	0.58%	0.65%	0.49%	0.36%	0.30%	0.46%	0.45%	0.53%	0.53%	0.51%	**0.49%**
	Benchmark	0.25%	0.20%	0.23%	0.19%	0.17%	0.19%	0.18%	0.15%	0.12%	0.12%	0.12%	0.15%	**0.17%**
2013	Fund	0.87%	0.88%	0.83%	0.76%	0.75%	0.73%	0.73%	0.76%	0.73%	0.81%	0.82%	0.67%	**0.78%**
	Benchmark	0.32%	0.32%	0.33%	0.33%	0.32%	0.29%	0.41%	0.38%	0.38%	0.38%	0.38%	0.43%	**0.36%**

Jadwa Saudi Riyal Murabaha Fund (cont'd)

Monthly Fund Fact Sheet – 30 September 2026

Annualized monthly returns - Class-B

Class-B		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Period
2012	Fund	0.31%	0.48%	0.33%	-0.10%	0.21%	0.46%	0.74%	0.84%	1.02%	1.07%	1.00%	0.92%	**0.61%**
	Benchmark	0.29%	0.25%	0.22%	0.19%	0.19%	0.24%	0.30%	0.32%	0.28%	0.34%	0.31%	0.34%	**0.27%**
2011	Fund	0.56%	0.61%	0.60%	0.31%	0.43%	0.47%	0.32%	0.12%	0.13%	0.31%	0.41%	0.55%	**0.40%**
	Benchmark	0.14%	0.18%	0.19%	0.06%	0.08%	0.10%	0.14%	0.17%	0.18%	0.30%	0.35%	0.34%	**0.19%**
2010	Fund	0.60%	0.64%	0.57%	0.53%	0.52%	0.54%	0.57%	0.58%	0.58%	0.57%	0.21%	0.14%	**0.50%**
	Benchmark	0.16%	0.09%	-0.03%	0.00%	0.01%	-0.08%	0.22%	0.14%	0.28%	0.22%	-0.10%	0.08%	**0.08%**
2009	Fund	2.83%	1.36%	0.65%	1.34%	0.42%	0.39%	0.24%	0.26%	0.26%	0.30%	0.40%	0.54%	**0.74%**
	Benchmark	1.02%	0.50%	0.50%	0.50%	0.40%	0.44%	0.43%	0.39%	0.38%	0.41%	0.20%	0.18%	**0.45%**
2008	Fund	3.58%	2.90%	2.33%	2.19%	2.11%	1.65%	2.17%	2.75%	3.07%	3.59%	3.66%	7.25%	**3.10%**
	Benchmark	3.30%	1.65%	1.50%	1.34%	1.26%	1.39%	2.21%	1.96%	2.11%	3.44%	3.10%	1.95%	**2.10%**
2007	Fund	--	--	--	--	--	--	3.64%	4.21%	4.22%	4.18%	4.41%	3.34%	**3.98%**
	Benchmark	--	--	--	--	--	--	4.34%	4.21%	3.99%	4.34%	3.70%	2.95%	**3.90%**

*Partial month

Jadwa Saudi Riyal Murabaha Fund

Monthly Fund Fact Sheet – 30 September 2026

Annualized monthly returns - Class-C

Class-C		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Period
2026	Fund	4.83%	4.52%	3.95%	5.10%	3.42%	3.11%	4.87%	4.66%	--	--	--	--	--
	Benchmark	4.05%	3.98%	3.92%	3.85%	3.79%	3.74%	3.95%	3.93%	4.09%	4.27%	--	--	**4.30%**
2025	Fund	7.11%	5.13%	4.59%	4.98%	4.42%	5.19%	4.70%	4.61%	5.81%	4.96%	4.38%	5.06%	**5.08%**
	Benchmark	4.43%	4.41%	4.33%	4.28%	4.34%	4.32%	4.37%	4.41%	4.40%	4.29%	4.11%	4.13%	**4.32%**
2024	Fund	5.35%	5.37%	5.32%	5.40%	5.33%	5.15%	5.35%	4.98%	5.67%	3.55%	4.39%	4.94%	**4.35%**
	Benchmark	4.69%	4.79%	4.72%	4.68%	4.76%	4.77%	4.76%	4.72%	4.80%	4.84%	4.58%	4.50%	**4.72%**
2023	Fund	4.92%	4.12%	3.91%	5.44%	4.77%	4.72%	4.72%	5.28%	5.56%	4.75%	5.35%	5.76%	**4.90%**
	Benchmark	4.25%	4.34%	4.23%	4.33%	4.72%	4.31%	4.54%	4.69%	4.92%	4.64%	4.65%	4.45%	**4.48%**
2022	Fund	1.23%	1.03%	1.12%	1.47%	1.66%	1.14%	0.78%	1.22%	2.44%	2.46%	2.33%	3.62%	**1.71%**
	Benchmark	0.42%	0.42%	0.72%	1.09%	1.24%	1.60%	1.58%	1.81%	2.48%	3.49%	3.92%	4.26%	**1.92%**
2021	Fund	1.35%	1.18%	1.35%	1.39%	1.17%	1.05%	0.63%	1.19%	0.96%	0.88%	0.86%	0.52%	**1.04%**
	Benchmark	0.40%	0.43%	0.42%	0.42%	0.42%	0.42%	0.42%	0.42%	0.42%	0.40%	0.43%	0.42%	**0.42%**
2020	Fund	--	--	--	--	1.05%*	3.40%	1.67%	1.65%	1.24%	1.60%	1.30%	1.04%	**1.65%**
	Benchmark	--	--	--	--	0.81%*	0.62%	0.57%	0.58%	0.56%	0.51%	0.47%	0.42%	**0.55%**

*Partial month