

# SNB Capital Multi-Asset Conservative Fund

Fact Sheet | Ending March 31, 2025



## FUND OBJECTIVES

Achieve capital growth over the medium to long term, with a focus as much as possible to preserve the capital by investing in a diversified portfolio of asset classes

## FUND FACTS

Start Date	Oct-2003
Unit Price Upon Offering	1
Fund Assets	USD 124.65 Million
Fund Type	Open Ended
Currency	US Dollar
Risk Level	Low - Medium Risk
Benchmark	25% MSCI ACWI Islamic M-Sr & 75% 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	2.02
Change in Unit Price Compared to Last Quarter	0.01
Dual Unit Price	N/A
Total Units	61,562,018.26
Total Net Assets	USD 124.64 Million
P/E Ratio	N/A
Total Expense	323,281.90
Total Expense Ratio	1.03%
Borrowing Ratio	0.00%
Dealing Expenses	7,644.59
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](http://www.ncbc.com)

[alahitadawul@alahicapital.com](mailto:alahitadawul@alahicapital.com)

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## PERFORMANCE

not annualized if less than one year

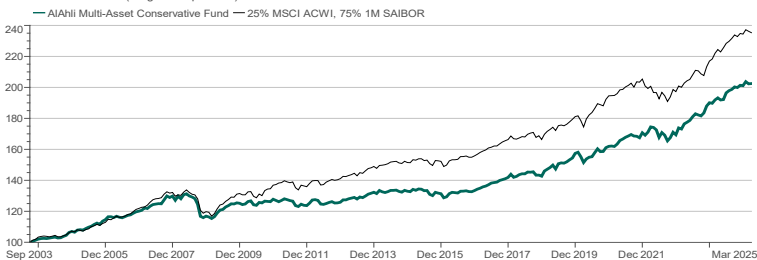
Short Term	1 Month	3 Months	6 Months	9 Months
Fund	0.09%	0.67%	1.08%	3.05%
Benchmark	-0.38%	0.39%	0.62%	3.02%
Variance	0.47%	0.28%	0.46%	0.03%

Calendar Returns	YTD	2024	2023	2022	Since Inception
Fund	0.67%	5.80%	12.21%	-0.77%	3.34%
Benchmark	0.39%	8.03%	9.98%	-3.92%	4.06%
Variance	0.28%	-2.23%	2.23%	3.15%	-0.72%

Annualized Return	1 Year	3 Years	5 Years
Fund	4.78%	5.08%	5.97%
Benchmark	4.84%	5.45%	6.17%
Variance	-0.06%	-0.37%	-0.20%

## FUND PERFORMANCE

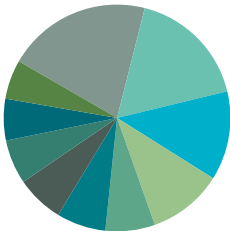
Manager Performance  
October 2003 - March 2025 (Single Computation)



## STATISTICAL ANALYSIS

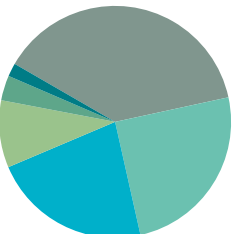
Versus Benchmark	3 Months	YTD	1 Year	3 Years	5 Years
Alpha	0.28%	0.28%	0.38%	0.36%	1.33%
Beta	0.99	0.99	0.91	0.87	0.75
Information Ratio	0.45	0.45	-0.04	-0.17	-0.08
Tracking Error	0.64%	0.64%	1.70%	2.13%	2.48%
Standard Deviation	1.72%	1.72%	2.92%	4.24%	3.81%
Sharpe Ratio	-0.24	-0.24	-0.04	0.1	0.81

## Breakdown of Breakdown of Top 10 Holdings\*



- SNB Capital Multi-Asset Income Plus Fund 12.38%
- SNB Capital North America Index Fund 10.39%
- SNB Capital Diversified Saudi Riyal Fund 7.63%
- ALBIAB Float 04/15/31 6.41%
- ARABIAN CENTRES SUKUK II 4.25%
- BANK JULIUS BAER 5.3 10/25 4.22%
- SAUDI ELECTRICITY GLOBAL 4.08%
- SNB TIER 1 SUKUK 2022 3.80%
- EMIRATES GLOBAL SUKUK-IUSDA 3.57%
- GIF Lakemore Aquatine IV Certificate T1 3.36%

## Asset Class Allocation\*



- SUKUK 38.27%
- MONEY MARKET 24.89%
- EQUITIES 22.13%
- OTHER INVESTMENTS 9.38%
- CASH AND EQUIVALENTS 3.49%
- REITS 1.85%

### Disclaimers:

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\*The top 10 holdings and the allocations are shown as of the beginning of the quarter.  
\*\*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.