

OBJECTIVE

The Fund aims to achieve capital growth and reinvest cash distributions over the medium and long term by investing in securities in the MENA markets with Environmental, Social, and Governance (ESG) criteria.

PERFORMANCE (TABLE)

Track Record	1 Year	3 Years	5 Years	10 Years	S.I.
Positive Performance (Months)	5.00	21.00	-	-	25.00
Outperformance Against Benchmark (Months)	6.00	24.00	-	-	28.00
Short-term Return (%)	1 Month	3 Months	6 Months	QTD	YTD
Fund	-1.18	2.59	5.25	2.59	5.25
Benchmark	-1.27	1.11	2.78	1.11	2.78
Calendar Returns (%)	2021	2022	2023	2024	2025
Fund	-	-	24.85	19.01	0.44
Benchmark	-5.58	-5.58	10.51	5.82	4.23
Cumulative Returns (%)	1 Year	3 Years	5 Years	10 Years	S.I.
Fund	-3.15	41.26	-	-	56.88
Benchmark	2.93	18.98	28.12	-	25.99
Annualized Returns (%p.a.)	1 Year	3 Years	5 Years	10 Years	S.I.
Fund	-3.15	12.20	-	-	13.70
Benchmark	2.93	5.97	5.08	-	6.81

FUND FEATURES

Fund Type	Open-ended Public Equity Fund
Fund Domicile	Saudi Arabia
Risk Level	High
Inception Date	December 2022
Inception Price	SAR 10 Per Unit
Fund Currency	Saudi Riyal
Benchmark	S&P Pan Arab Composite Total Return Index-BBG code-SEMGPCDT
Subscription Fee	2%
Management Fee	1.75%
Performance Fee	Nil
Minimum Subscription	SAR 10,000
Minimum Additional Subscription	SAR 2,500
Minimum Redemption	SAR 2,500
Valuation Frequency & Days	Sunday and Tuesday
Cut-Off Time & Day	Before or at 12:30 PM on Valuation Days.
Announcement & Payment Day	The day following the dealing day and as per T&C
Dealing Days	Sunday and Tuesday
Fund Manager	GIB Capital
Custodian	Albilad Capital Company
Email	custody@albilad-capital.com

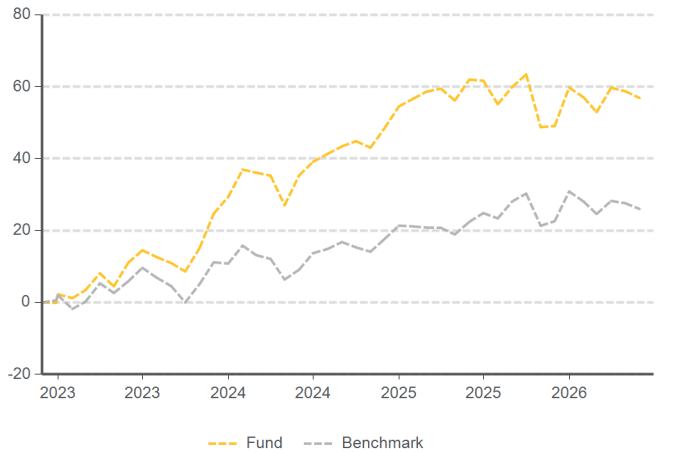
Fund Information

Size of the Fund	SAR 82,265,709.78	
Number of distributions	N/A	
Number of Days of the Weighted Average	N/A	
Total Expense Ratio (TER)	SAR 160,753.43	0.19%
Borrowing percentage		Nil
Dealing Expenses	SAR 35,511.40	0.0427%
Investment of the Fund Manager	Nil	Nil
Distributed profits	N/A	
Dual unit price	N/A	
Full Ownership	100%	
Usufruct right	0%	

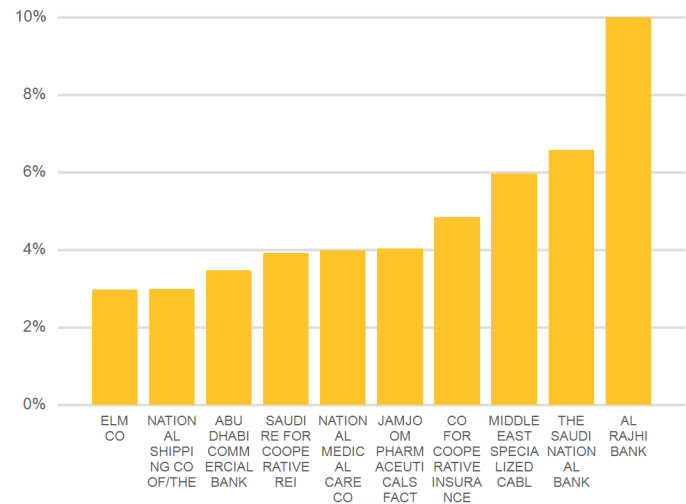
PRICE INFORMATION (End of June 2026)

	GIBMESGEF-B	GIBMESGEF-C
Unit price	10.0466	15.6969
Quarterly return	2.22 %	2.59 %
Dual unit price	N/A	N/A
Total Fund Units	1,000	5,240,249
Total Net Assets	10,046.60	82,255,663.18
P/E ratio	N/A	N/A

PERFORMANCE (CHART)



TOP 10 HOLDINGS

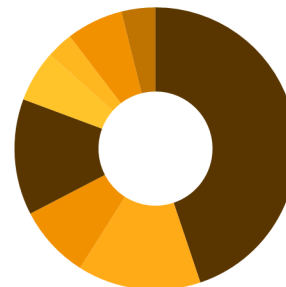


STATISTICAL ANALYSIS

Performance (Annualized)	3 Months	YTD	1 Year	3 Years	5 Years
Excess Returns (%)	6.25	5.19	-6.08	6.24	-
Alpha (%)	-3.24	5.06	-6.02	5.47	-
Risk (Annualized)	3 Months	YTD	1 Year	3 Years	5 Years
Maximum Drawdown (%)	-2.01	-34.10	-39.87	-39.87	-
Standard Deviation (%)	7.12	11.89	13.92	12.60	-
Downside Risk (SSD) (%)	-0.76	-1.39	-3.01	-2.12	-
MARKET SENSITIVITY (Annualized)	3 Months	YTD	1 Year	3 Years	5 Years
Beta	1.39	0.99	1.05	1.00	-
REWARD TO RISK (Annualized)	3 Months	YTD	1 Year	3 Years	5 Years
Sharpe Ratio	0.24	0.41	-0.52	0.58	-
Information Ratio	-0.24	2.02	-1.26	0.98	-
Tracking Error	2.20	2.42	4.75	5.46	-

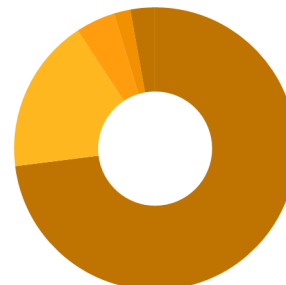
SECTOR BREAKDOWN

Financials	42.76%
Industrials	13.49%
Health Care	8.01%
Energy	12.67%
Information Technology	5.62%
Consumer Discretionary	2.91%
Materials	6.20%
Real Estate	3.71%



GEOGRAPHICAL BREAKDOWN

Saudi Arabia	69.62%
United Arab Emirates	16.93%
Oman	4.33%
Qatar	1.79%
Kuwait	2.69%



DISCLAIMER

IMPORTANT INFORMATION

This document has been prepared by GIB Capital for information purposes only and is not and does not form part of nor should be considered advice, recommendation, offer for sale or solicitation of any offer to subscribe for, purchase or sell any securities, nor shall it or any part of it form the basis of or be relied on in connection with any contract or commitment whatsoever.

This document and information contained herein are provided on a recipient's request but do not take into consideration any investment objective, financial situation or particular needs of any recipient and are not designed with the objective of providing information to any particular recipient and only provides general information. GIB Capital assumes that each recipient would make its own assessment and seek professional advice, before taking any decision in relation to the information provided in the document.

It is intended only for the recipient to whom the same is delivered by GIB Capital and should not be forwarded or relied on by any other person. This document and the information contained herein are confidential and may not be reproduced or disclosed to anyone other than the recipient to whom this information is directly provided by GIB Capital. It has been prepared on the basis of information believed to be reliable, but GIB Capital makes no guarantee, representation or warranty, express or implied, as to the accuracy, correctness or completeness of such information. Under no circumstance will GIB Capital be responsible or liable, directly or indirectly, for any damage or loss caused or alleged to be caused by or in connection with the use of or reliance on the information in this document.

This document is intended for use only by the professional client to whom it is made available by GIB Capital. This document is not for distribution to non professional or retail clients or to any other party except to whom it is not directly provided by GIB Capital. GIB Capital does not propose to comment on any risk including the risk of insolvency of parties, tax implications or any regulatory, financial or operational risk associated with the information.

The distribution of this document in some jurisdictions may be restricted by law, and persons into whose possession this document comes should inform themselves about, and observe, any such restriction.

Licensed by the Capital Market Authority | License number 07078-37

CONTACT DETAILS

GIB Capital
Eastern Ring Road, P. O. Box 13241,
Riyadh 11692,
Kingdom of Saudi Arabia.
Tel.: 800 124 0121
Email: customer@gibcapital.com URL: www.gibcapital.com

1. The data presented in this factsheet is annualized, unless explicitly stated otherwise.

2. The amounts listed under Minimum Subscription, Minimum Additional Subscription, and Redemption pertain to Class B of the Fund. For details on other classes, please refer to the Terms and Conditions available on the Tadawul website.

3. All percentages and rates related to Subscription Fees, Management Fees, Redemption Fees, etc., apply to Class B. For other classes, refer the fund's Terms and Conditions on the Tadawul website.

4. All decimals and percentages shown are rounded to two decimal places, unless otherwise specified.

5. The graphical representation does not include any Cash and Equivalents.

6. This document is provided for informational purposes only and does not constitute investment advice, an offer, or a solicitation to buy or sell any financial instrument. Investors are advised to review the full fund documentation and consult with their financial advisor before making any investment decisions.

7. A description of formulas utilized for assessing performance and risk measures attached in Appendix 1.

Appendix 1 (الملحق)

(بيان المعادلات المستخدمة لاحتساب معايير الأداء والمخاطر): A description of formulas utilized for assessing performance and risk measures

Metric (المقياس)	Description (الوصف)	Formula (المعادلة)	Notation (الرموز)
Standard Deviation (الانحراف المعياري)	Measures the volatility of returns around the mean. يقيس مدى تذبذب العوائد حول المتوسط	$\sqrt{\sum (R_i - \bar{R})^2 / (n - 1)}$	R_i = individual return (العائد الفردي) $\bar{R}$ = average return (متوسط العائد) n = number of observations (عدد البيانات)
Annualized Standard Deviation (الانحراف المعياري السنوي)	Measures the annual volatility of returns for comparability. يقيس تذبذب العوائد السنوية للاستثمار، ويُستخدم لمقارنة المخاطر على أساس سنوي	$\sigma(1, m) * \sqrt{\text{NumPeriodsPerYear}}$	$\sigma(1, m)$ = standard deviation over the period (الانحراف المعياري خلال الفترة)
Information Ratio (مؤشر المعلومات)	Measures portfolio's active return per unit of tracking error. يقيس مدى تفوق أداء المحفظة على المؤشر المرجعي بالنسبة إلى خطأ التتبع	$(\text{AnnR}(R_p) - \text{AnnR}(R_B)) / \text{AnnStdDev}(R_p - R_B)$	R_p = manager return (عائد الصندوق) R_B = benchmark return (عائد المؤشر الإستراتيجي) $\text{AnnStdDev}(R_p - R_B)$ = annualized std. dev. of excess returns (الانحراف المعياري السنوي للعوائد الإضافية)
Sharpe Ratio (مؤشر شارب)	Measures excess return per unit of risk. يقيس العائد الزائد عن العائد الخالي من المخاطر لكل وحدة من المخاطر	$(\text{AnnR}(R_p) - R_f) / \text{AnnStdDev}(R_p)$	R_p = manager return (عائد الصندوق) R_f = risk-free rate (العائد الخالي من المخاطر) $\text{AnnStdDev}(R_p)$ = annualized std. dev. of manager returns (الانحراف المعياري السنوي لعائد الصندوق)
Beta (بيتا)	Measures portfolio's sensitivity to market movements. يقيس حساسية المحفظة لحركة السوق	$\sum [(R_B - \bar{R}_B) * (R_p - \bar{R}_p)] / \sum (R_B - \bar{R}_B)^2$	R_p = manager return (عائد الصندوق) R_B = benchmark return (عائد المؤشر الإستراتيجي)
Alpha (ألفا)	Measures excess return after adjusting for market risk. يقيس الأداء الزائد مقارنة بالمؤشر بعد ضبط المخاطر	$R_p - R_B$	R_p = manager return (عائد الصندوق) R_B = benchmark return (عائد المؤشر الإستراتيجي)
Tracking Error (خطأ التتبع)	Measures volatility of the portfolio's return relative to the benchmark. يقيس تذبذب الفرق بين عوائد المحفظة والمؤشر الإستراتيجي	$\sigma(R_p - R_B)$	σ = standard deviation (الانحراف المعياري) R_p = manager return (عائد الصندوق) R_B = benchmark return (عائد المؤشر الإستراتيجي)