

acm))) ●

Performance

January

en

ru

Discovering opportunities in global markets



China, UAE, US, and others

8 strategies

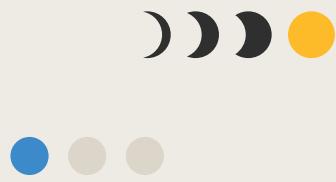
tailored to suit your investment preferences

RIZQ

entire team experience in four strategies



Strategies in January



Stable profitability

Money Market USD

US Treasury bills

+0.3%



Money Market AED

UAE money market instruments

+0.3%



Strategies in January



Optimal risk-return ratio

Ni-to-ryu

US stocks with Long/Short approach

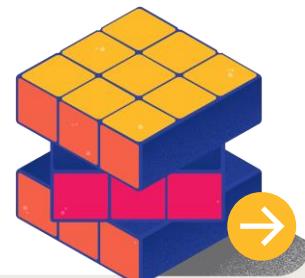
-1.2%



Fixed income

Bonds

+0.1%



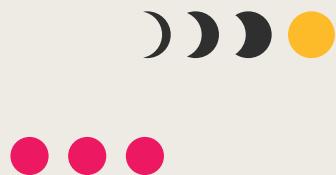
Balanced

Risk Parity approach

+2.8%



Strategies in January



Current opportunities in equities

Abu Dhabi Falcon

Abu Dhabi and Dubai markets stocks

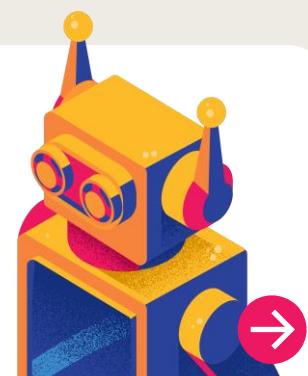
+3.0%



China Technology

Chinese technology companies

+5.1%



Technology Growth

Investment in innovations

-2.8%



RIZQ in January



Entire team experience in four strategies

R



capital preservation
factoring in inflation

+0.3%



I



broad equity market
returns with lower risk

+1.4%



Z



outperforming broad
equity market returns

+2.7%



Q



maximizing equity
opportunities

+3.5%

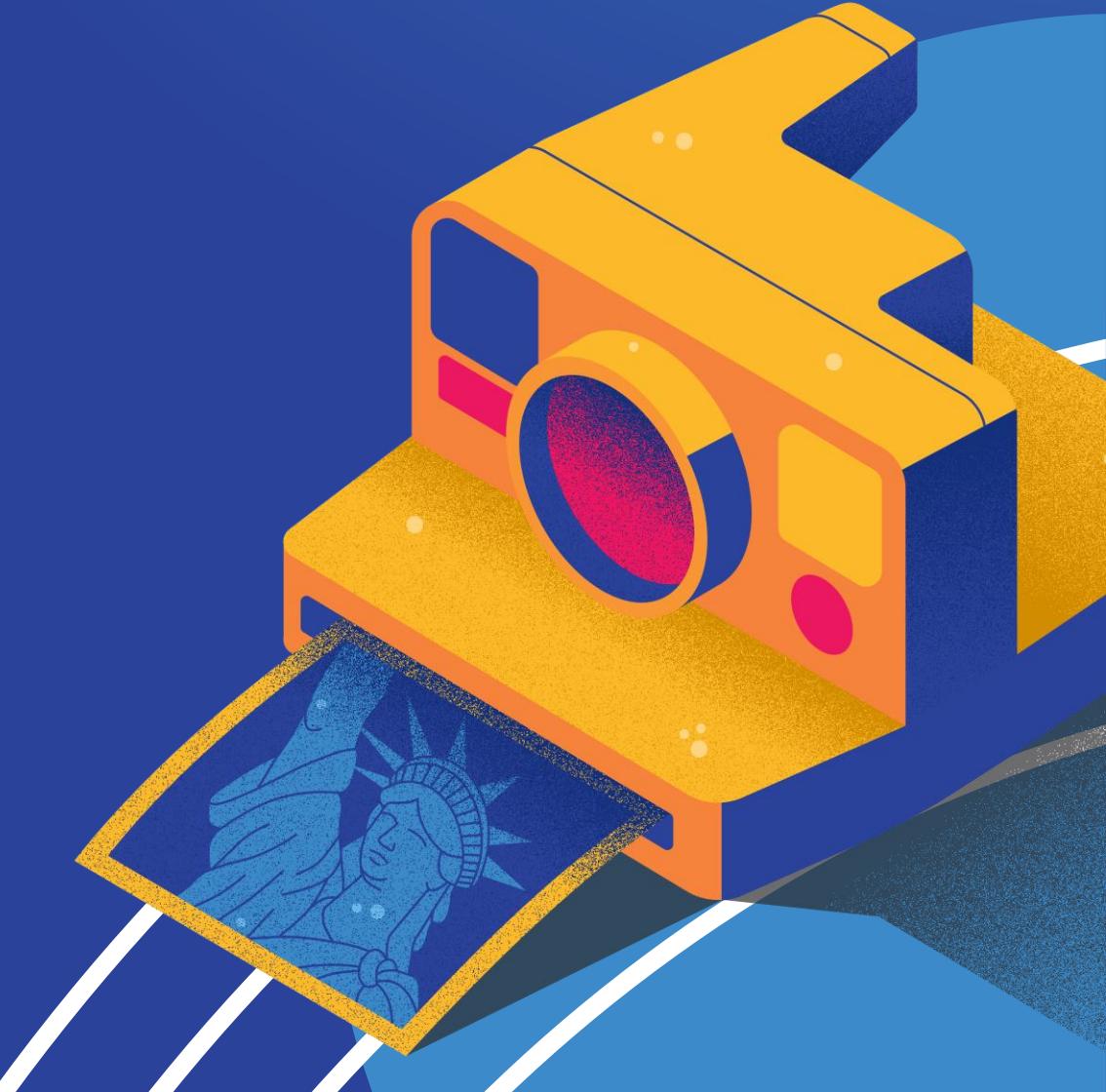


[more about RIZQ](#)



Money Market USD

The Fed keeps rates unchanged



Money Market USD



3.6%

yield to maturity

3.4 months

duration

US Treasury Bills

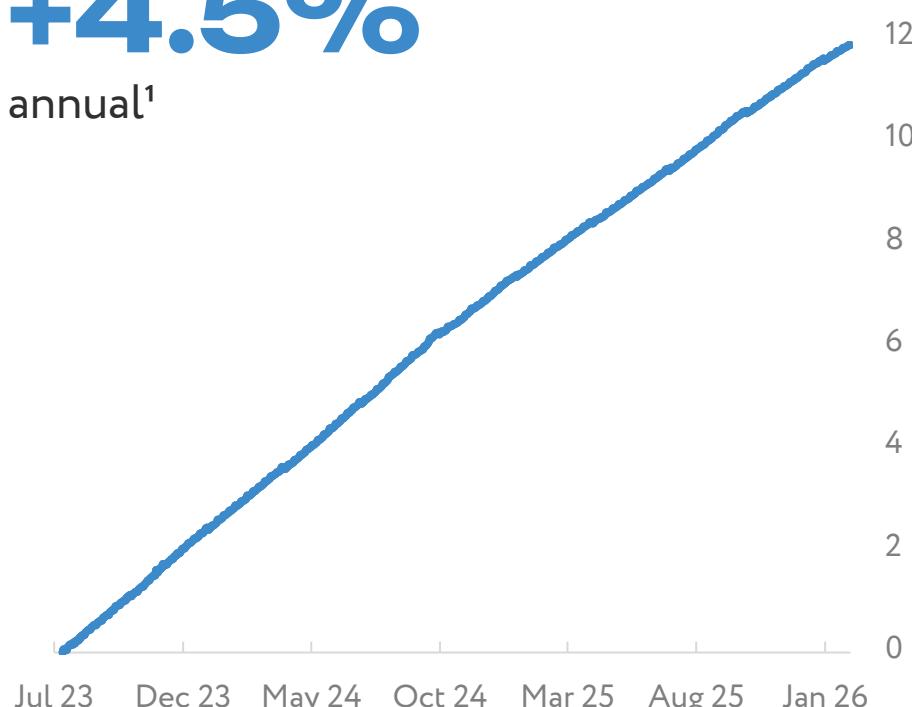
one of the lowest-risk instruments on the stock market

+0.3%

monthly net return

+4.5%

annual¹

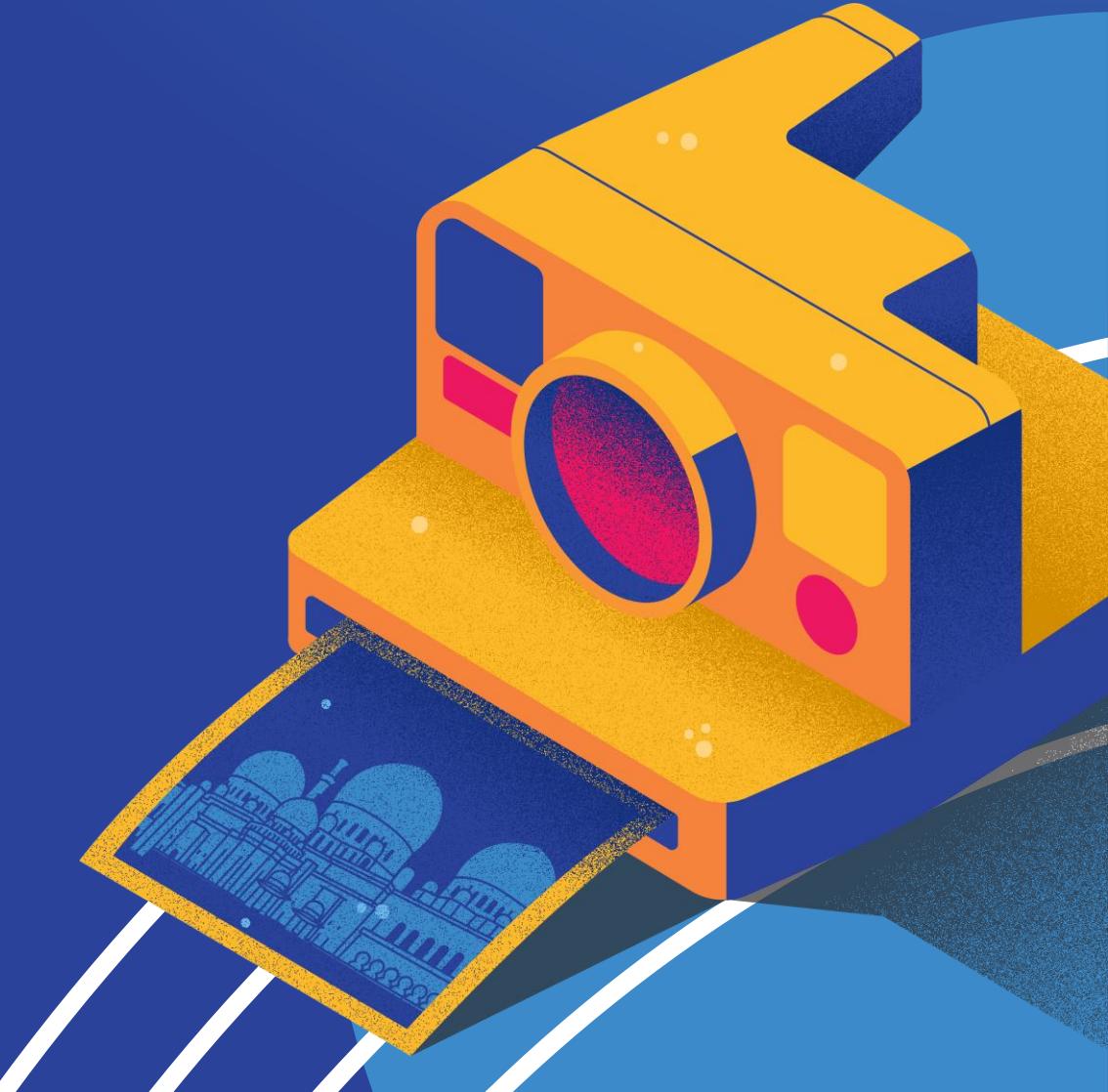


¹ Net return since the launch of the strategy 11.07.2023. Past performance is not a reliable indicator of future results



Money Market AED

The Central Bank keeps the rate at 3.65%



Money Market AED



3.45% **1 month**

current rate

deposit term

Deposits

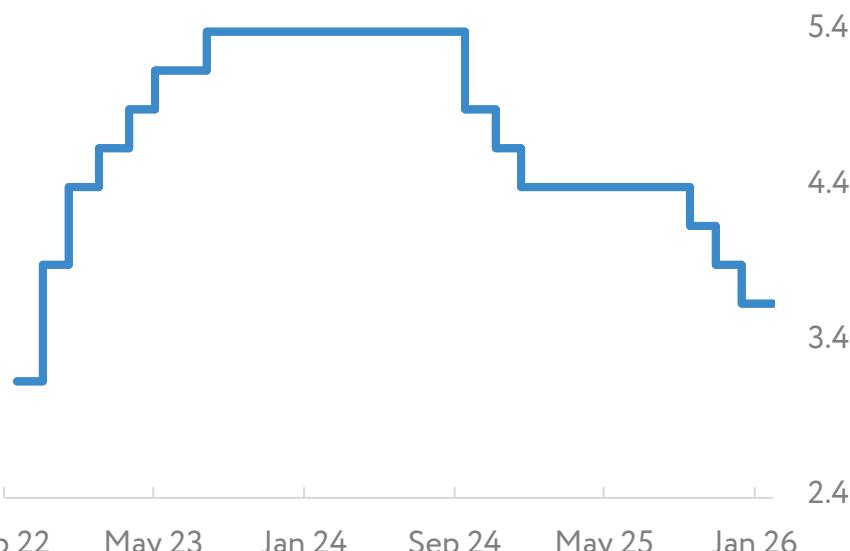
opening in the largest banks of the UAE

+0.3%

monthly net return

3.65%

UAE Central Bank Rate¹



¹ CBUAE Base Rate

Past performance is not a reliable indicator of future results



Ni-to-ryu

Market correction as an entry opportunity



In January



Start of the month

The Software sector corrected amid concerns that AI could undermine traditional software

However, the earnings season has shown that software developers are beneficiaries of AI over the long term

End of the month

We plan to take advantage of the correction and increase Software exposure

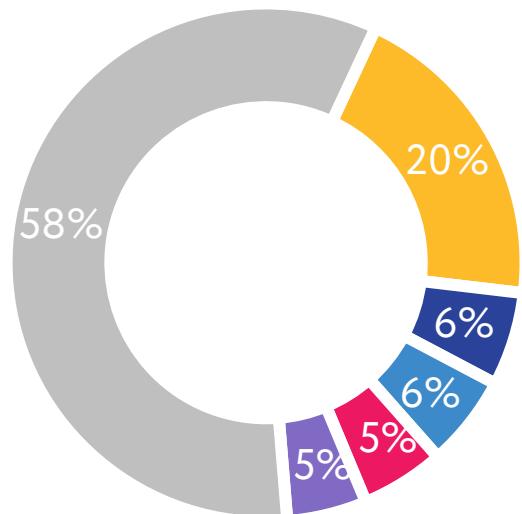
We reduced portfolio risk and moved to a neutral stance for the first time since November

Defensive stocks helped lower volatility, rising 9% in January

-1.2%

monthly net return

- Short Nasdaq
- NVIDIA
- Microsoft
- Short S&P 500
- Marvell
- Other

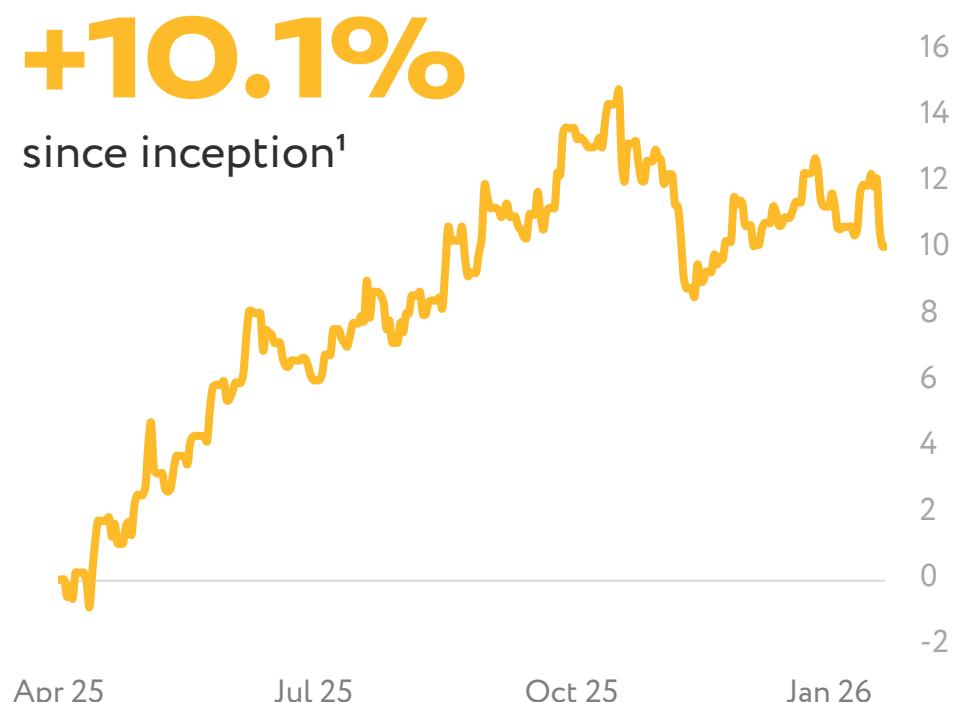


Long/Short

An opportunity to capture upside in high-growth stocks while hedging broad market risk

+10.1%

since inception¹

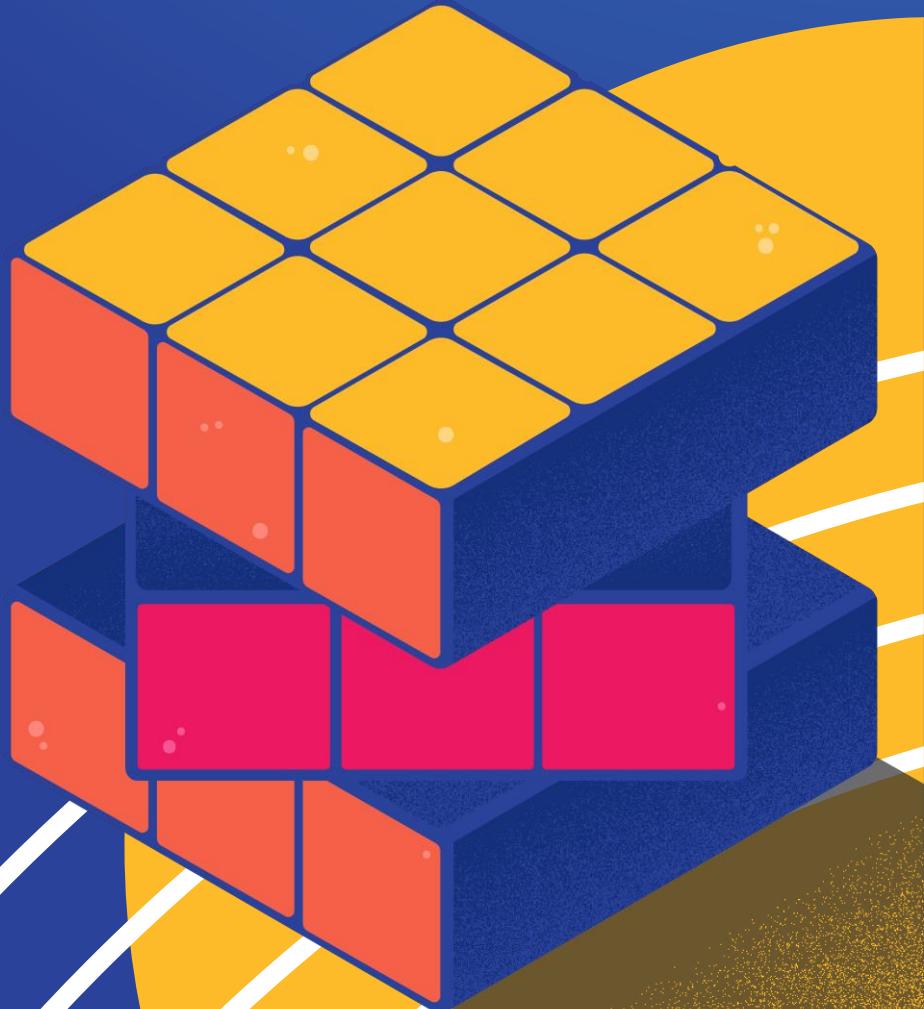


¹ Net return since the launch of the strategy 11.04.2025. Past performance is not a reliable indicator of future results



Fixed Income

The Fed keeps the rate unchanged



In January



Start of the month

- Rising geopolitical risks increased volatility
- However, the market remained resilient, with pullbacks quickly reversed
- Credit spreads remained near historic lows

End of the month

- Long US Treasuries remain under pressure amid concerns over investor outflows from the US dollar
- The economy continues to show solid growth, leading the Fed to keep rates unchanged
- The Fed is expected to resume rate cuts mid 2026

+0.1%
monthly net return

Fixed Income



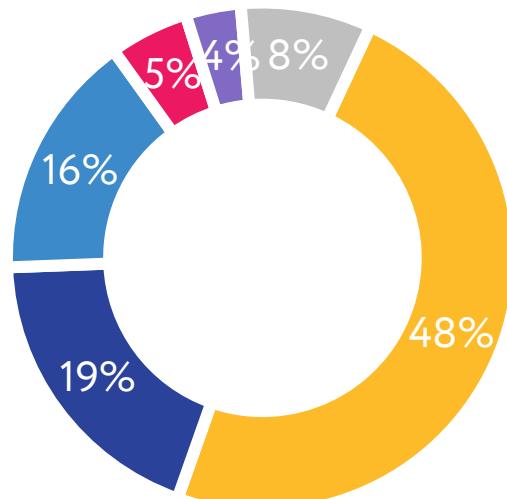
4.3%

yield to maturity

4.9 years

duration

- US T-Bill 2026
- US T-Bond 2054
- US T-Bond 2034
- HPE
- Oracle
- Other



Bonds

with secure custody primarily in an American depository

+3.4%

annual¹



¹ Net return since the launch of the strategy 27.09.2023. Past performance is not a reliable indicator of future results



Balanced

High diversification supports strategy resilience



In January



Start of the month

Rapid rise in precious metals amid geopolitical tensions

End of the month

Their prices corrected amid rumors about a new Fed chair nomination

However, gains over the month remained significant

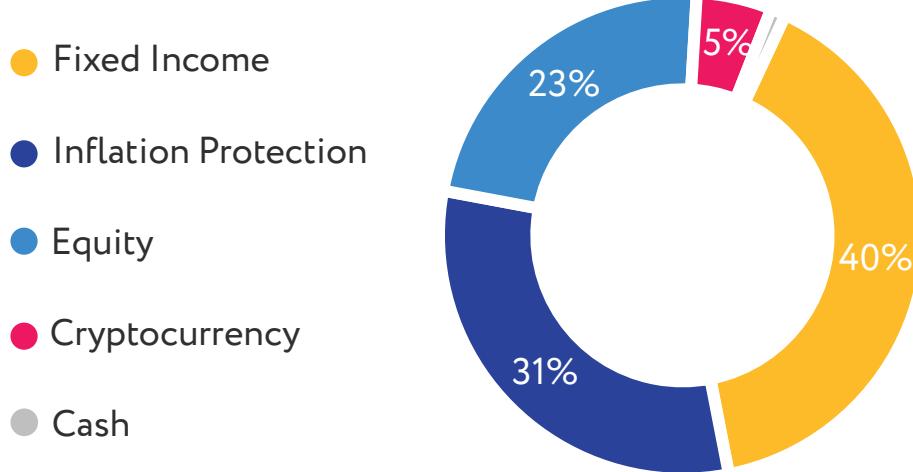
Gold +12%, and silver +17%

The strategy has shown growth for the 11th month in a row

+2.8%

monthly net return

Balanced



Major asset classes

investments using the Risk Parity approach aim for stable results in any economic cycle phase¹

+9.7%

annual²



¹ Risk Parity is an approach in which the allocation of asset classes in a portfolio depends on their level of risk

² Net return since the launch of the strategy 06.09.2022. Past performance is not a reliable indicator of future results



Abu Dhabi Falcon

Positive market momentum despite
a global correction



In January



Start of the month

- A positive start to the year despite
 - geopolitical tensions
 - intensified competition between the UAE and Saudi Arabia for regional leadership

End of the month

- Top gainers
 - Banks driven by positive earnings reports
ADIB +19.5%, ADCB +8%, FAB +7.5%
 - Portfolio monetization of non-core assets
AD Ports +9%
 - Strong foreign inflows
Aldar +12%

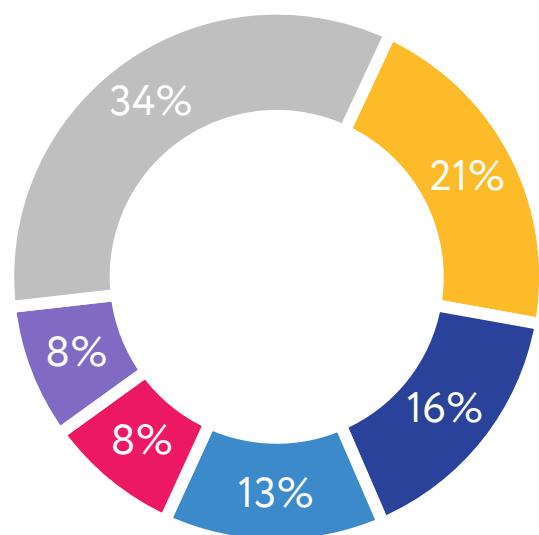
+3.0%

monthly net return

Abu Dhabi Falcon



- IHC
- ADNOC Gas
- FAB
- ADCB
- Aldar
- Other



Abu Dhabi stocks

portfolio of shares listed on the Abu Dhabi exchange and IPOs on local exchanges

+7.9%

annual¹

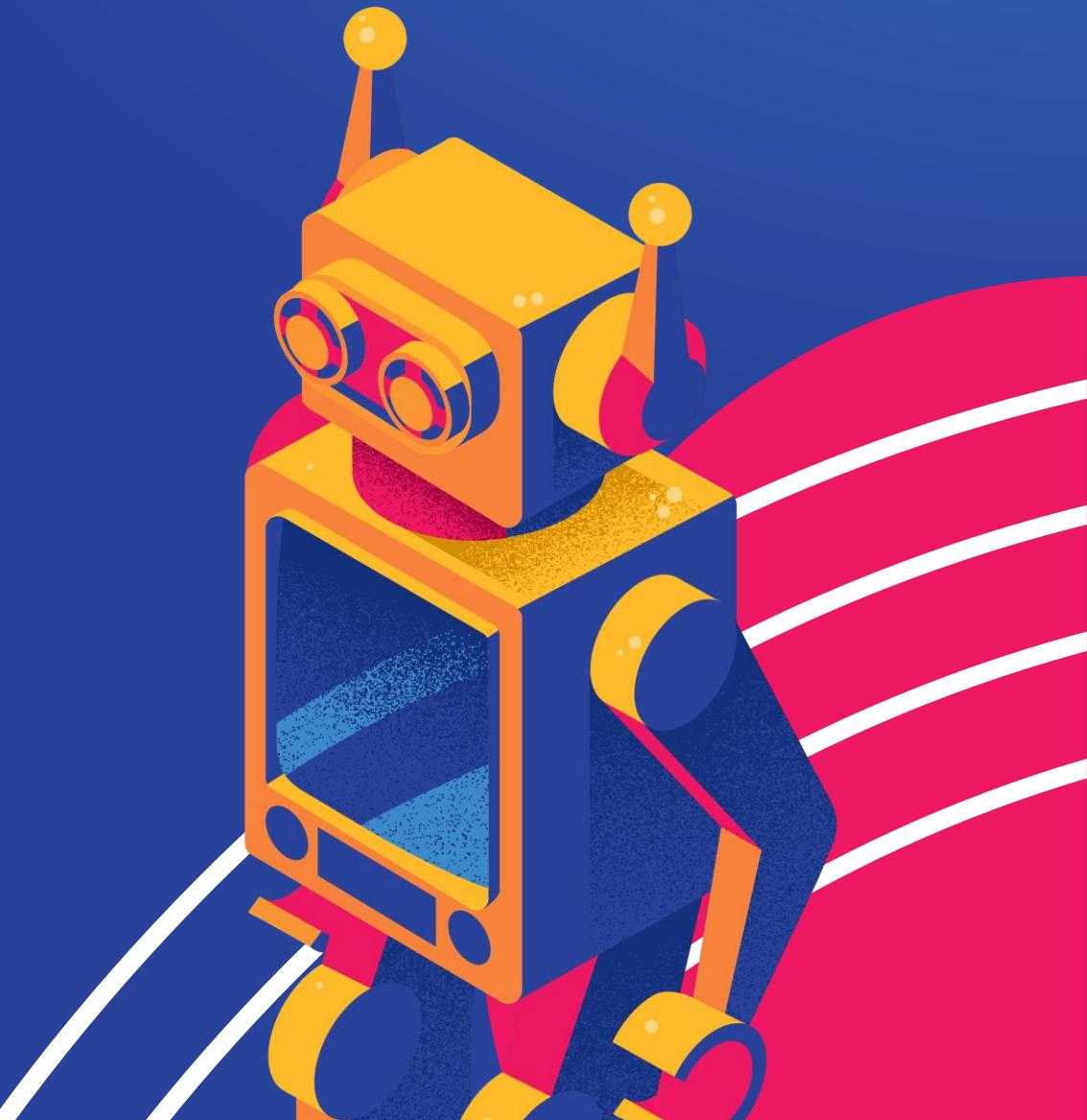


¹ Net return since the launch of the strategy 05.03.2024. Past performance is not a reliable indicator of future results



China Technology

High growth potential



In January



Start of the month

The Chinese stock market had a positive start to the year

The technology sector stood out, gaining 7% by mid-month

End of the month

The global market correction also affected China, however the strategy delivered +5% for the month

Our top picks, Alibaba and Baidu, rose 15% following positive developments

Chinese equities may serve as an alternative to US stocks, offering AI exposure and a hedge against US political risks

+5.1%

monthly net return

China Technology



Alibaba

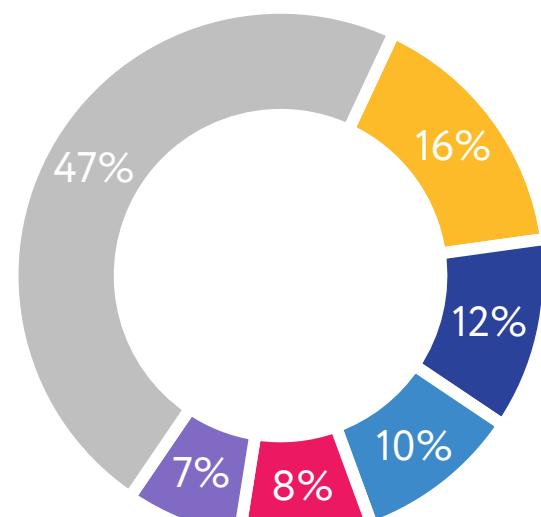
Baidu

Kuaishou

XPeng

Xiaomi

Other



Stocks of Chinese technology companies

with safe custody in Hong Kong

+15.7%

annual¹



¹ Net return since the launch of the strategy 29.11.2023. Past performance is not a reliable indicator of future results



Technology Growth

Tech stocks have returned to attractive entry levels



In January



Start of the month

- An unprecedented performance gap has emerged between two sectors
- Semiconductors surged +15% vs. a -15% drop in Software
- This disconnect signals a technical rotation and unlocks significant value in the Software

End of the month

- Tech stocks have returned to attractive entry levels
- Most tech companies' earnings are beating expectations and issuing strong guidance for the next quarter
- However, market reactions do not always reflect underlying fundamentals

-2.8%

monthly net return

Technology Growth



Microsoft

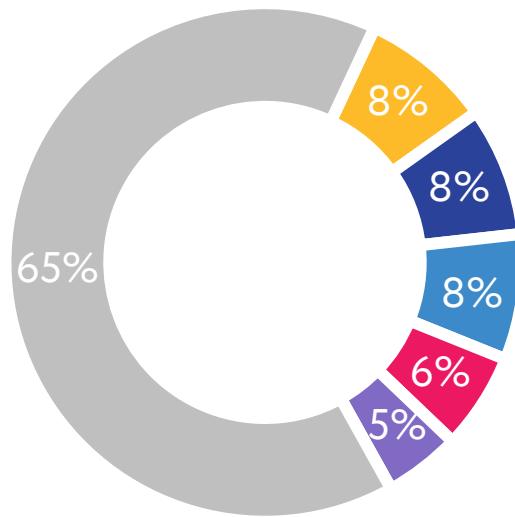
Nvidia

Micron

Marvell

AMD

Other

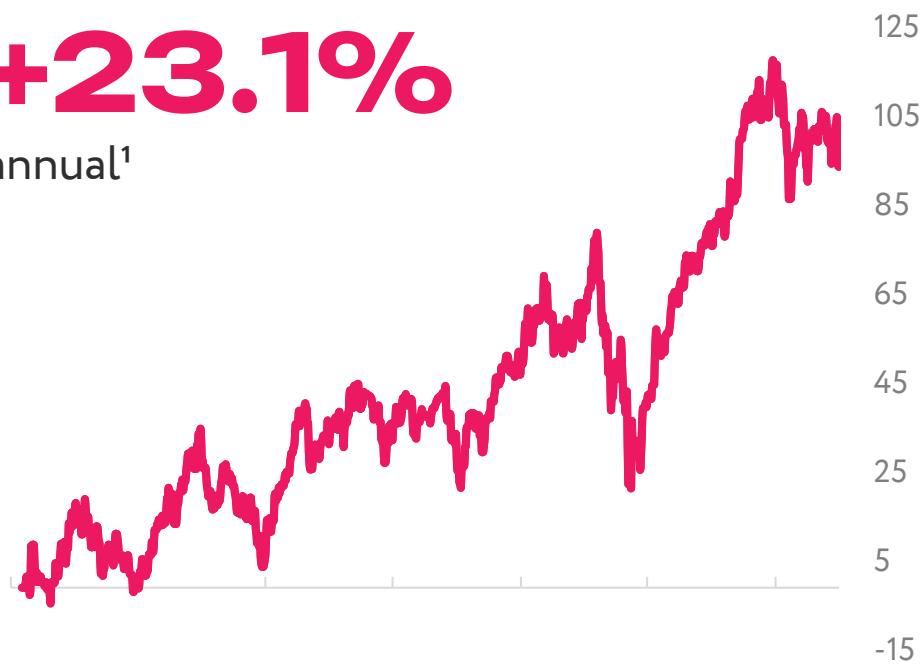


Technology sector stocks

shares of growth companies

+23.1%

annual¹



¹ Net return since the launch of the strategy 17.11.2022. Past performance is not a reliable indicator of future results



riZQ

The Arabic word رزق means happiness, growth, and material well-being



Entire team expertise in four strategies



+11.9%

+20.3%

+31.1%

+37.8%



Capital preservation factoring in inflation

+6.0%

expected return, annualised¹

3.8%

expected risk, annualised²

Weight limits for strategies, %

Money Market USD



Fixed Income



Balanced



Ni-to-ryu



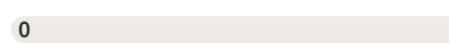
Abu Dhabi Falcon



Technology Growth



China Technology



Commodities



¹ Calculated based on estimations of portfolio manager, market consensus and historical performance of a strategy

² According to historical metrics of volatility and CVaR (a risk measure that estimates the average loss in the worst 20% of cases) over a 1-year horizon



Broad equity market returns with lower risk

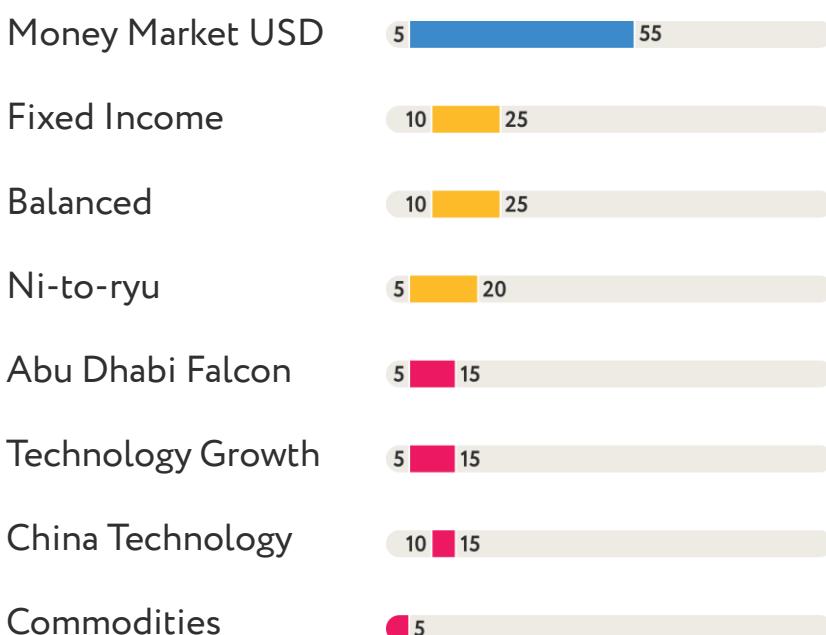
+10.0%

expected return, annualised¹

8.0%

expected risk, annualised²

Weight limits for strategies, %



¹ Calculated based on estimations of portfolio manager, market consensus and historical performance of a strategy

² According to historical metrics of volatility and CVaR (a risk measure that estimates the average loss in the worst 20% of cases) over a 1-year horizon

Outperforming broad equity market

+13.2%

expected return, annualised¹

12.0%

expected risk, annualised²

Weight limits for strategies, %

Money Market USD



Fixed Income



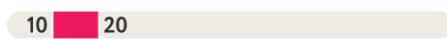
Balanced



Ni-to-ryu



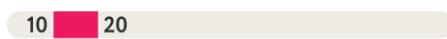
Abu Dhabi Falcon



Technology Growth



China Technology



Commodities



¹ Calculated based on estimations of portfolio manager, market consensus and historical performance of a strategy

² According to historical metrics of volatility and CVaR (a risk measure that estimates the average loss in the worst 20% of cases) over a 1-year horizon



Maximizing equity opportunities

+14.9%

expected return, annualised¹

13.7%

expected risk, annualised²

Weight limits for strategies, %

Money Market USD



Fixed Income



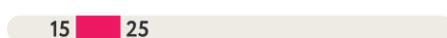
Balanced



Ni-to-ryu



Abu Dhabi Falcon



Technology Growth



China Technology



Commodities



¹ Calculated based on estimations of portfolio manager, market consensus and historical performance of a strategy

² According to historical metrics of volatility and CVaR (a risk measure that estimates the average loss in the worst 20% of cases) over a 1-year horizon



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