Lunate S&P UAE UCITS ETF - Acc.

October 2026 Fact Sheet

EQUITY | CHAE

Lunate

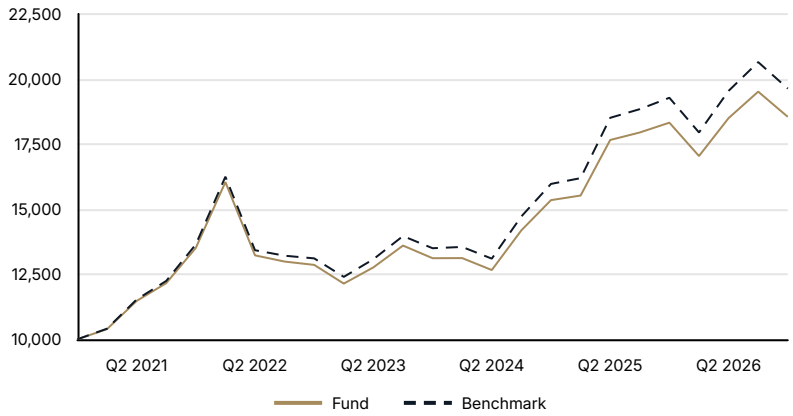
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Fund Overview

Lunate S&P UAE UCITS ETF - Accumulating (CHAE) is an exchange traded fund that seeks to provide investment returns, before fees and other costs, that closely track the performance of the S&P UAE BMI Liquid Capped 20/35 Index (NTR). CHAE allows a single access point to the United Arab Emirates equity markets. The dividends received by the fund will be reinvested.

View Online

Growth of 10,000 Since Inception (in Base Currency)



Performance (in Base Currency)

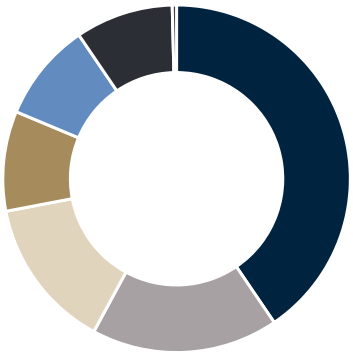
	1 Month	3 Month	YTD	1 Year	3 Year	5 Year	Since Inception*
ETF	-4.96%	-0.19%	1.22%	-0.46%	49.89%	49.72%	85.45%
Benchmark	-4.93%	-0.05%	1.83%	0.29%	54.43%	57.24%	96.31%

Performance quoted represents past performance, which is no guarantee of future results. Performance figures are not annualised and have been calculated based on changes in the net asset value of the fund rather than the last quoted price. Performance return reflects combined capital growth and distribution performance assuming all distributions are reinvested; and is shown net of fees.

* These returns, for both the fund and the index, are calculated from inception of the fund on 23rd February 2021.

Important Information: The value of your investment and any income from it will vary and your initial investment amount cannot be guaranteed. ETFs trade on exchanges like stocks and are bought and sold at market prices which may be different to the net asset values of the ETFs.

Sector Allocation



Financials	40.5%
Real Estate	17.4%
Communication Services	14.1%
Others	9.3%
Industrials	9.2%
Energy	9.1%
Cash and Accruals	0.4%

Totals may not sum to 100% due to rounding

Key Facts

HOW TO INVEST

Asset Class	Equity
Fund Base Currency	AED
Share Class Currency	AED
Inception Date	23rd February 2021
Benchmark	S&P UAE BMI Liquid Capped 20/35 Index (NTR)
ISIN	IE00BKDMN692
Total Expense Ratio	0.60%
Dividend Treatment	Accumulating
Domicile	Ireland
Methodology	Replicating
Product Structure	Physical
Rebalance Frequency	Quarterly
Management Company	Waystone Management Co
Investment Manager	Lunate Capital Limited
Share Class NAV (AED)	6.806
Fund Size AUM (AED mln)	143.14
Units in Issue (Share Class)	1,000,000
Number Of Holdings	31
ETF's Distribution Yield	N/A
Benchmark Ticker	SPUAECAN
Type	UCITS
Total Market Cap (AED bn)	2,102.8
P/E	10.89x
P/B	3.23x
ROE	26.50%

Dealing Information

Exchange	Dubai Financial Market
Ticker	CHAE
Bloomberg Ticker	CHAE
Reuters RIC	CHAE.DU
CUSIP	G21026110
Trading Currency	AED
Trading Hours	10am - 3pm GST
Settlement	T + 2

Top 10 Holdings

FIRST ABU DHABI ORD	12.89%
EMIRATES TELECOMMUNICATIONS GRP ORD	11.47%
EMIRATES NBD ORD	11.33%
EMAAR PROPERTIES ORD	11.08%
ABU DHABI COMMERCIAL BANK ORD	7.80%
ABU DHABI ISLAMIC BANK ORD	4.55%
ALDAR PROPERTIES ORD	4.33%
TWO POINT ZERO GROUP ORD	4.07%
DUBAI ELECTRICITY AND WATER ORD	3.82%
ADNOC GAS ORD	3.40%

Lunate Capital Limited is duly licensed and regulated by ADGM FSRA.

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Glossary

Total Expense Ratio (TER): A measure of the total costs associated with managing and operating the fund. The TER consists primarily of the management fee (which covers costs for maintaining the fund such as trustee, custodial, and accounting fees) plus other operating expenses. It is expressed as a percentage of the fund's total net asset value.

ETF's Distribution Yield: The Distribution Yield is calculated by taking the sum of distributions made during the trailing 12 months divided by the most recent month-end net asset value (NAV). Please note that this yield does not necessarily reflect the yield that an investor will receive, and distributions may vary from time to time.

Product structure: Indicates whether the fund buys the actual underlying securities in the index (i.e. Physical) or whether the fund gains exposure to those securities by buying derivatives, such as swaps (known as 'synthetic').

Methodology: Indicates whether the product is holding all index securities in the same weight as the index (replicating) or whether an optimised subset of index securities is used (optimised/sampled) in order to efficiently track index performance.

Market capitalisation: The aggregate value of a stock calculated by multiplying the number of shares outstanding by the current price. For the fund, this is the sum of the market capitalisation of each stock held by the fund.

Weighted average market cap: The weighted average market capitalisation of all stocks held by the fund.

Price earnings ratio (P/E): The share price of a stock divided by its earnings per share (EPS) over the past year. For the fund, this is the weighted average P/E ratio of all stocks held in the fund. Stocks with negative P/E ratios are excluded from the calculation.

Price book ratio (P/B): The share price of a stock divided by its book value per share. For the fund, this is the weighted average P/B ratio of all stocks held in the fund.

Return on equity: This is the amount of net income of a company expressed as a percentage of shareholders' equity. It reveals how much profit a company generates with the money shareholders have invested. For the fund, this is the weighted average return on equity of all stocks held in the fund.

Earnings growth rate: A measure of growth in a company's net income over a specific period of time. For the fund, this is the weighted average growth rate of all stocks held in the fund. Stocks with a negative growth rate are excluded from the calculation.

Disclaimer

Lunate S&P UAE UCITS ETF - Acc. ("CHAE") is an Exchange Traded Fund ("ETF") developed solely for Lunate Capital Limited (together with its affiliates "Lunate") and is a sub-fund of Lunate UCITS ICAV (the "ICAV"), an investment company organised under the laws of Ireland as an open-ended Irish collective asset-management. The ICAV is governed by the European Communities (Undertakings for Collective Investment in Transferable Securities Regulations 2011) Law and qualifies as a UCITS. Investors should carefully consider the investment objectives and risks as well as charges and expenses related to CHAE before investing. Investors should be aware of the following risks before making an investment in CHAE that CHAE may be affected by: (i) Equity Risk - Shares of companies are generally considered high risk investments and may result in fluctuations in the value of CHAE due to external factors; (ii) Counterparty Risk: CHAE is subject to the risk that third parties with which CHAE may transact may go bankrupt or fail to pay money due to CHAE or return property belonging to CHAE; (iii) Tracking Error Risk: CHAE's performance may not exactly track its benchmark index. This can result from market fluctuations, changes in the composition of the benchmark index, transaction costs, the costs of making changes to CHAE's portfolio and other fund expenses; and (iv) Single Country Risk: Where a fund invests primarily in securities in a single country or a small number of countries, it may be subject to a greater level of risk and above average volatility, as compared to investing in a broader range of securities covering multiple countries. The ICAV's prospectus, annual and semi-annual reports, and the key investor information documents ("KIID") are available in English. Please refer to the prospectus of the ICAV and to the KIID before making any final investment decisions. This document is for informational purposes only. Any unauthorised use is strictly prohibited. It is educational in nature and is not, nor is it intended to be, a recommendation or advice for any specific investment product, strategy, ETF, or other purpose. 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The price of the investments may go up or down and the investor may not get back the amount invested. Your income is not fixed and may fluctuate. ETF returns do not reflect the brokerage fees or the bid/ask spread that investors pay to buy and sell ETF securities on the Dubai Financial Market ("DFM"). Lunate S&P UAE UCITS ETF - Acc. is managed by Lunate Capital Limited (together with its affiliates "Lunate") with the objective to track the S&P UAE BMI Liquid Capped 20/35 Index (NTR), an unmanaged index provided by S&P Dow Jones Indices LLC ("SPDJI"). This document may not be distributed without written authorisation from Lunate. Where CHAE is marketed in the EU, the manager of the ICAV may terminate the arrangements for marketing under the denotification process in the new Cross-Border Distribution Directive (Directive EU) 2019/1160. 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