Lunate S&P UAE Shariah ETF - Inc.

October 2026 Fact Sheet

EQUITY | CHAESHIN | SHARIAH | CMA-REGULATED

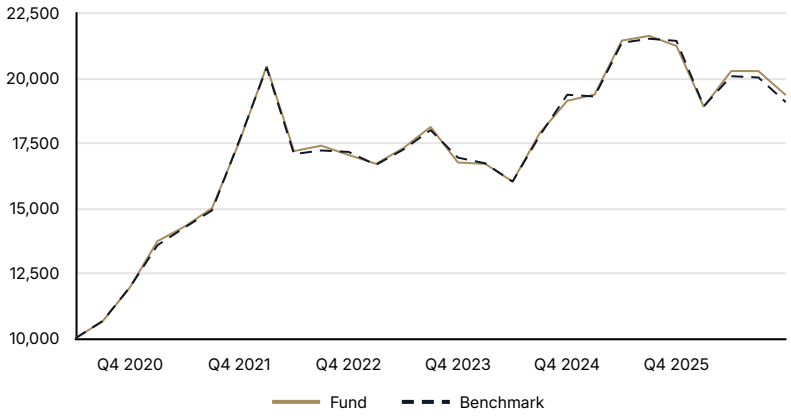
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Fund Overview

Lunate S&P UAE Shariah ETF - Income (CHAESHIN) is an exchange traded fund that seeks to provide investment returns, before fees and other costs, that closely tracks the performance of the S&P UAE Domestic Shariah Liquid 35/20 Capped Index (Price). CHAESHIN allows a single access point to the United Arab Emirates equity markets. The dividends received by the fund will be distributed semi-annually when available.

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	-4.55%	-0.84%	-8.89%	-11.28%	18.61%	24.82%	93.42%
Benchmark	-4.73%	-1.22%	-10.98%	-11.86%	18.04%	23.90%	90.73%

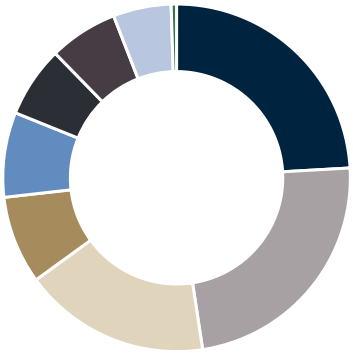
Performance quoted represents past performance, which is no guarantee of future results. Performance figures are not annualised and have been calculated based on changes in the net asset value of the fund rather than the last quoted price. Performance is calculated on a price return basis, reflecting price movements (capital gains or losses) and excluding dividend distributions; and is shown net of fees.

* These returns, for both the fund and the index, are calculated from inception of the fund on 20th July 2020.

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.

Net Asset Value calculated by Lunate Capital LLC as the Fund Administrator have been reconciled against the Net Asset Values produced by BNY Mellon as a fund service provider. All financial information of the fund has been cross verified by Lunate Capital LLC against information produced by BNY Mellon as a fund service provider.

Sector Allocation



Real Estate	24.1%
Financials	23.5%
Energy	17.4%
Industrials	8.2%
Utilities	7.9%
Consumer Discretionary	6.6%
Others	6.4%
Communication Services	5.4%
Cash and Accruals	0.5%

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	20th July 2020
Benchmark	S&P UAE Domestic Shariah Liquid 35/20 Capped Index (Price)
ISIN	AEC000730031
Total Expense Ratio	0.70%
Dividend Treatment	Distributing
Domicile	UAE
Methodology	Replicating
Product Structure	Physical
Rebalance Frequency	Quarterly
Management Company	Lunate Capital LLC
Share Class NAV (AED)	7.099
Fund Size AUM (AED mln)	135.47
Units in Issue (Share Class)	1,000,000
Number Of Holdings	31
ETF's Distribution Yield	4.46%
Benchmark Ticker	SPSHDAAP
Type	Umbrella
Total Market Cap (AED bn)	1,301.2
P/E	13.36x
P/B	4.57x
ROE	30.70%

Dealing Information

Exchange	Dubai Financial Market
Ticker	CHAESHIN
Bloomberg Ticker	CHAESHIN
Reuters RIC	CHAESHIN.DU
CUSIP	M2366F114
Trading Currency	AED
Trading Hours	10am - 3pm GST
Settlement	T + 2

Top 10 Holdings

EMAAR PROPERTIES ORD	20.37%
ABU DHABI ISLAMIC BANK ORD	10.88%
DB ISLAMIC BANK ORD	10.38%
DUBAI ELECTRICITY AND WATER ORD	7.04%
ADNOC GAS ORD	6.26%
EMIRATES INTEGRATED TELECOMMUN ORD	4.92%
ADNOC DRILLING COMPANY ORD	4.33%
AIR ARABIA ORD	3.51%
ADNOC LOGISTICS & SERVICES ORD	3.22%
ABU DHABI NATIONAL OIL ORD	3.13%

Lunate Capital LLC is duly licensed and regulated by the Capital Market Authority.

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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

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