

ADCB UAE EQUITY FUND

Factsheet - 27 February 2026

Investment Strategy & Objective:

The Sub-Fund's investment objective is to achieve medium to long-term capital growth and a reasonable level of income by investing primarily in equities of the United Arab Emirates listed on the Abu Dhabi Securities Market, Dubai Financial Market and the Nasdaq Dubai. The Sub-Fund is actively managed. The Sub-Fund is benchmarked against the S&P UAE Domestic 4.5/9/35 Capped Index for the purpose of measuring the performance of the Sub-Fund. The Fund Manager is not bound by the components or weighting of the Index when selecting investments. The Sub-Fund's investment universe is expected to overlap materially with the components of the Index.

Fund Type: Open-ended public fund

Specialist Class of Sub-Fund: Equity

Subscriptions: Daily ¹

Redemptions: Daily ²

Base Currency: AED

Fund Inception Date: 08 January 2025

NAV Per Share Class:

Class A Dis AED 11.27

Class I Acc AED 12.01

Fund Size: AED 11.19 million

Settlements: Up to T+ 5

Valuation Date: Daily

Domicile: United Arab Emirates

Number of Holdings: 26

Benchmark : S&P UAE Domestic 4.5/9/35 Capped Index

Administrator: Standard Chartered Bank

Custodian: Standard Chartered Bank

Auditor: Deloitte & Touche

Legal Advisors: Simmons & Simmons Middle East LLP

Regulator: Emirates Securities and Commodities Authority (SCA)

Minimum Investment: 1 Unit

Fees:

Subscription Fee: Up to 2%

Recurring Annual Fees:

Management Fee: Class A-Dis: 1.50%
(Charged Quarterly) Class I-Dis: 0.75%

Custodian Fee: 0.01% to 0.15%
(Charged Monthly)

Administration Fee: 0.03%
(Charged Monthly)

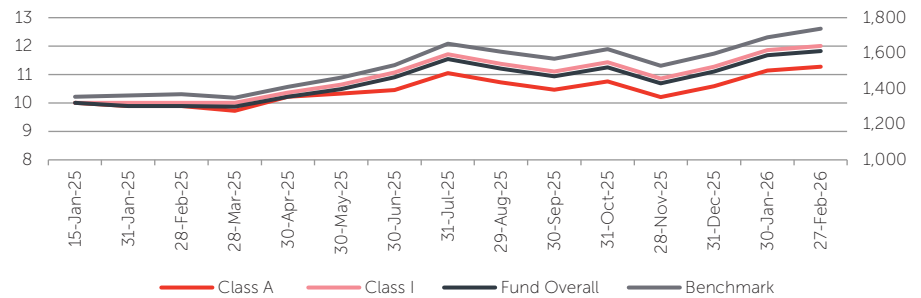
Transaction fees and other fees shall apply as mentioned in the Prospectus

Share Classes:

Class A AED Distributing - AEC01555A249

Class I AED Accumulation - AEC01578A258

Performance*



* Performance start date is 15th of January 2025

Performance

	1 Month	3 Months	6 Months	YTD	Since Inception
Class A Dis AED*	1.17%	10.16%	5.02%	6.27%	15.51%
Benchmark	2.81%	13.63%	8.01%	8.77%	28.20%

* Performance start date is 15th of January 2025

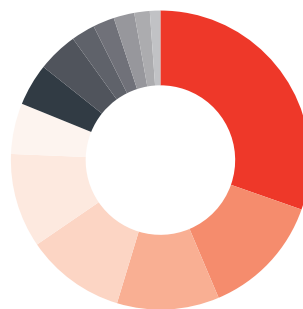
	1 Month	3 Months	6 Months	YTD	Since Inception
Class I Acc AED*	1.26%	10.67%	5.61%	6.58%	20.11%
Benchmark	2.81%	13.63%	8.01%	8.77%	30.48%

* Performance start date is 10th of March 2025

	1 Month	3 Months	6 Months	YTD	Since Inception
Fund Overall Performance*	1.26%	10.67%	5.61%	6.58%	20.11%
Benchmark	2.81%	13.63%	8.01%	8.77%	28.20%

* Performance start date is 15th of January 2025

Allocation



- Banks
- Telecommunication Services
- Energy
- Real Estate Management & Devel
- Utilities
- Consumer Services
- Consumer Discretionary Distrib
- Transportation
- Consumer Staples Distribution
- Commercial & Professional Serv
- Materials
- Other
- Food, Beverage & Tobacco

Top 5 Holdings

First Abu Dhabi Bank PJSC	9.27%
Emirates Telecom Group Co	9.08%
Emirates NBD PJSC	8.44%
Emaar Properties PJSC	6.34%
Dubai Electricity & Water AU	4.58%

Portfolio characteristics data are based on a total net asset as of the 27 February 2026.

1 Daily subscriptions are booked at the Fund's Net Asset Value calculated as of the relevant Subscription Date, provided that complete documents are submitted to ADCB, and subscription amount are transferred to the Fund account with ADCB no later than 11 am (UAE time) of the same day. Should a form be received after 11 am (UAE time), the client will be eligible to the NAV of the next business day.

2 Units shall be redeemed at the Fund's Net Asset Value calculated as of the relevant Redemption Date, provided that the Fund Manager has received a Redemption Request, no later than 11 am (UAE time) of the Redemption Date. Redemption Request received after 11 am (UAE time) on any day shall be treated as having been received on the next Business Day.

This document does not constitute a public offer of securities in the United Arab Emirates and is not intended to be a public offer. This document is for information and illustrative purposes only; it is not an offer or solicitation to buy or sell any investment. This document should be read in conjunction with the Fund Prospectus, Term Sheet and Subscription Agreement. Information included in this document is based on past performance; current valuation may be higher or lower and Return on Investment and Principal Amount value will fluctuate. Past performance does not guarantee future results. Investment products are not bank deposits and are not guaranteed by ADCB, they are subject to investment risks, including possible loss of principal amount invested. This Fund is not intended for sale to US persons. Please refer to ADCB wealth services terms and conditions.

In view of ADCB's significant interest in this fund, in compliance with international accounting standard IFRS10, ADCB has consolidated certain parts of the assets and liabilities, profits and losses of this fund and its feeder structure into its own financial statements. With the aim of either facilitating deconsolidation or realizing profits accrued, ADCB might, from time to time, reduce its interests in the fund and its feeder structure. Any such action should not be construed by investors as an indication that ADCB does not consider the fund an attractive investment over any period. In the event that ADCB does determine to reduce its interests in the fund and its feeder structure, ADCB will take reasonable steps to ensure that the market for fund units is not unduly impacted and that the fund does not bear any significant costs associated with its redemption of fund units.