SNB Capital Europe Index Fund

Fact Sheet | Ending June 30, 2025

Approved Shariah Board

SNB Capital

FUND OBJECTIVES

Achieve capital growth over the long term. The Fund seeks to replicate as closely as possible, before expenses, the performance of the MSCI Europe Islamic M-Series Index (Net Total Return USD).

FUND FACTS

Start Date	Nov-1994
Unit Price Upon Offering	1
Fund Assets	USD 142.78 Million
Fund Type	Open Ended
Currency	US Dollar
Risk Level	High Risk
Benchmark	MSCI Europe Islamic M-Series Index (Net Total Return USD)
Number of Distributions	

Percentage of Fees for the Management Funds Invested in

Sub Manager	Amundi
Weighted Average Maturity	N/A

MULTIPLE STATISTICS

Price at The End of The Quarter	5.77
Change in Unit Price Compared to Last Quarter	0.29
Dual Unit Price	N/A
Total Units	24,729,977.39
Total Net Assets	USD 142.78 Million
P/E Ratio	N/A
Total Expense	158,019.22
Total Expense Ratio	0.46%
Borrowing Ratio	0.00%
Dealing Expenses	1,240.09
Dealing Expense Ratio	0.00%
Fund Manager	N/A
Investments in the Fund	N/A
Profit Distribution Ratio	N/A
Profit Distribution Amount	N/A
Fund Owner Ship	100%
Usufruct Right	0.00

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PERFORMANCE

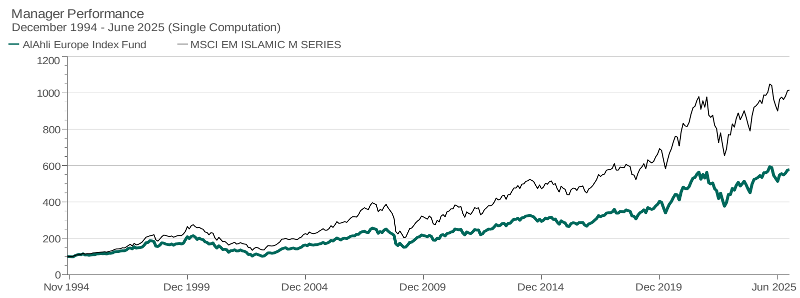
not annualized if less than one year

Short Term	1 Month	3 Months	6 Months	9 Months
Fund	0.41%	5.36%	12.56%	-2.00%
Benchmark	0.44%	5.46%	12.83%	-2.35%
Variance	-0.03%	-0.10%	-0.27%	0.35%

Calendar Returns	YTD	2024	2023	2022	Since Inception
Fund	12.56%	-2.11%	19.06%	-21.79%	5.90%
Benchmark	12.83%	-2.22%	19.89%	-21.43%	7.87%
Variance	-0.27%	0.11%	-0.83%	-0.36%	-1.97%

Annualized Return	1 Year	3 Years	5 Years
Fund	3.17%	11.34%	7.50%
Benchmark	2.93%	11.79%	7.98%
Variance	0.24%	-0.45%	-0.48%

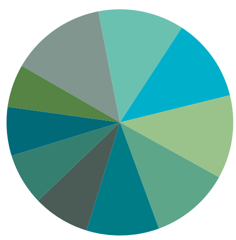
FUND PERFORMANCE



STATISTICAL ANALYSIS

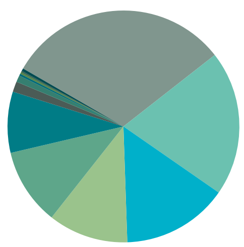
Versus Benchmark	3 Months	YTD	1 Year	3 Years	5 Years
Alpha	-0.10%	-0.27%	0.28%	-0.32%	-0.39%
Beta	1	0.98	0.98	0.99	0.99
Information Ratio	-4.27	0.48	0.33	-1.02	-1.26
Tracking Error	0.02%	0.73%	0.73%	0.45%	0.38%
Standard Deviation	2.24%	12.49%	13.23%	17.06%	17.70%
Sharpe Ratio	1.91	-0.43	-0.11	0.38	0.25

Breakdown of Breakdown of Top 10 Holdings*



- NESTLE SA CHF0.10(REGD) 5.76%
- NOVARTIS AG CHF0.49 (REGD) 5.18%
- ASTRAZENECA ORD USD0.25 5.05%
- ROCHE HLDGS AG GENUSSCHEINE NPV 5.04%
- ASML HOLDING NV EUR0.09 4.79%
- NOVO NORDISK A/S SER'B'DKK0.1 4.38%
- UNILEVER PLC ORD GBP0.031111 3.41%
- SCHNEIDER ELECTRIC EUR4.00 3.13%
- SANOFI EUR2 2.94%
- AIR LIQUIDE(L') EUR5.50 2.59%

Sectoral Allocation*



- Health Care 31.33%
- Industrials 20.38%
- Consumer Staples 14.92%
- Consumer Discretionary 11.26%
- Information Technology 10.78%
- Materials 8.58%
- Consumer 1.46%
- Communication Services .94%
- Energy .29%
- Financial .23%
- Utilities .21%
- Cash -.38%

*The top 10 holdings and the allocations are shown as of the begening of the quarter.

** The management fee is subject to discounts based on the fund manager's discretion. For more information about the management fee, please refer to the fund's financial statement.

Note: Last valuation date of the Fund may be different from the date of this report.