

The Almadar US Sharia Compatible Index

Fact Sheet (Dec 2005)

Base Year : 1/1/1999

Base Value : 1000.00

Calculation Method : Equally Weighted

Rebalancing : Quarterly

Calculation Frequency : Daily

Constituents : 250

Index info: The Almadar Sharia Compatible index, is a Sharia Compliant indices of US equities. The index does not include constituents which are involved in conventional insurance, investment and banking activities etc..., and those which fail to comply with the financial Sharia screening criteria, as determined by the Sharia Board at Almadar Finance & Investment Company.

Index Name	YTD Change	18 Month Change	24 Month Change
Almadar US Index	15.79%	26.78%	34.43%
S&P 500	3.00%	9.42%	12.26%
Russell 1000	4.37%	11.51%	14.27%
Russell 3000	4.28%	11.70%	14.79%
Dow Jones Islamic Global (DJIM)	8.58%	16.08%	18.25%
Dow Jones Islamic US (IMUS)	5.22%	8.80%	11.94%



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Top 10 Sectors

Sector	Percentage
Retail	12.16%
Oil & Gas	11.16%
Pharmaceuticals	8.55%
Healthcare	5.23%
Oil & Gas Services	4.32%
Transportation	3.83%
Computers	3.81%
Internet	3.60%
Semiconductors	3.59%
Software	3.59%

Index Name	1999 Return	2000 Return	2001 Return	2002 Return	2003 Return	2004 Return
Almadar US Index	35.56%	7.11%	0.60%	-24.29%	43.21%	16.10%
S&P 500	19.53%	-10.14%	-13.04%	-23.37%	26.38%	8.99%
Russell 1000	19.46%	-8.84%	-13.59%	-22.94%	27.54%	9.49%
Russell 3000	19.43%	-8.52%	-12.62%	-22.81%	28.73%	10.08%
Dow Jones Islamic Global (DJIM)	46.48%	-19.97%	-20.08%	-22.59%	28.12%	8.91%
Dow Jones Islamic US (IMUS)	17.35%	-15.67%	-17.00%	-25.71%	26.85%	6.38%

Market Coverage: As of the end of December 2005, the constituents of the Index had a total market capitalization of approximately USD 6,752 billion. Moreover, the index included 184 constituents of the S&P 500 and included 57% of the market capitalization of the S&P 500. Furthermore, the Index had approximately 4.10% Small Cap, 15.98% Mid Cap, and 78.28% Large Cap companies.

