

EMFINQ / EQM Emerging Markets Fintech Index

Index fact sheet as of October 31, 2024

EMFINQ Facts

Ticker

Price Return: EMFINQP
Total Return: EMFINQ
Net Total Return: EMFINQN

Index Launch

February 02, 2022

Base Value

100 on November 02, 2018

Index Calculation

Every fifteen (15) seconds

Rebalancing Dates

Quarterly
(Feb/May/Aug/Nov)

Index Rules

Available at vettafi.com

Portfolio Characteristics

Number of Companies: 34

Company Size by Market Capitalization (millions):

Average: \$33,361
Median: \$2,198
Largest: \$478,623
Smallest: \$106

Annualized Return*: 6.58%
Annualized Volatility*: 26.06%
Information Ratio*: 0.25

*Annualized performance and volatility are since inception, including back-test results prior to February 02, 2022

An index to track Emerging Market and Frontier Market companies with significant exposure to financial technology (FinTech) solutions and applications.

The Case for Emerging Markets FinTech

- Transition from Cash-Based to Digital World** - Thanks to pandemic-driven consumer needs and behaviors, digital disruption in Emerging and Frontier Markets has accelerated, fueling rapid innovation in FinTech.
- Supported by Favorable Demographics** - Emerging Markets make up nearly 85% of the world's population and only 37% of the world's goods and services.¹ Home to a young, tech-savvy population, emerging countries have shifted from being primarily export-driven to increasingly consumer-oriented-growth economies.
- More Smartphones than Bank Accounts** - According to the World Bank, 1.4 billion people are "unbanked" globally, while 85% of the world's population owns a smartphone.² It is estimated that financial identities for the world's unbanked population, could add \$250 billion to global GDP.³

¹IMF, *World Economic Outlook, Summer 2021*; ²World Bank, *July 21, 2022, Exploding Topics, January 26, 2023*;

³Oxford Economics Group, *Juvo, December 13, 2019*

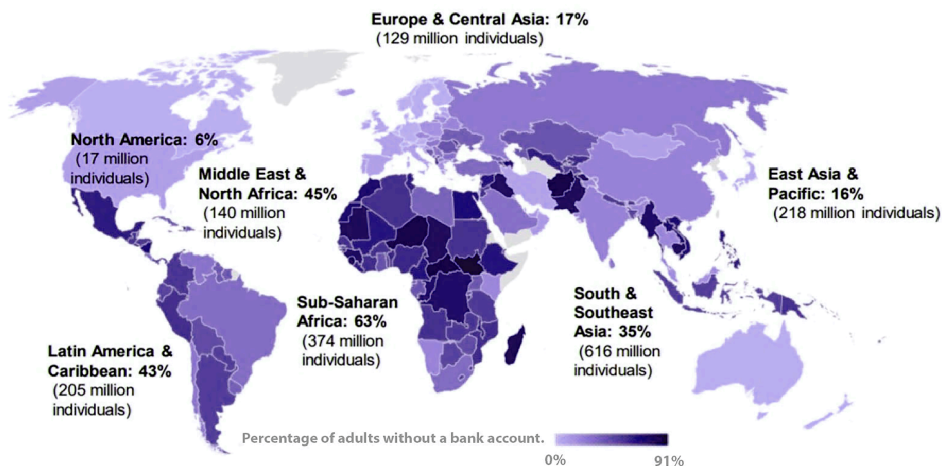
Performance of \$1,000 invested



Performance Data

	3 Month	6 Month	YTD	1 Year	Annualized	
					3 Year	5 Year
Total Return	5.8%	12.1%	9.5%	31.6%	-13.6%	6.4%
Net Total Return	5.8%	12.0%	9.4%	31.6%	-13.6%	6.4%
Price Return	5.5%	11.5%	12.2%	34.6%	-13.6%	5.8%

Portion of Adult Population Without Access to Financial Services



Source: World Bank

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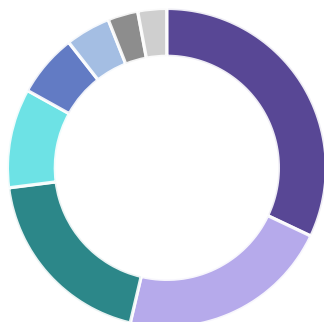
Top 10 Constituents

Company Name	Index Weight
SEA LTD.	4.91%
GOTO GOJEK TOKOPEDIA TBK	4.56%
DISCOVERY LIMITED	4.45%
VALID SOLUCOES S.A	4.09%
BANK JAGO TBK	3.74%
NU HOLDINGS LTD.	3.73%
MERCADOLIBRE INC	3.66%
GALAXIAMONEYTREE CO LTD	3.52%
KAKAOBANK CORP.	3.46%
DLOCAL LIMITED	3.42%
TOTAL	39.56%

Market Capitalization

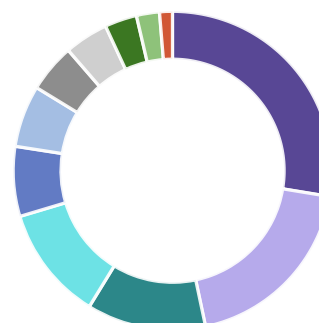


Market Segments



Digital Assets/Wallets	32.0%	Payment	21.6%
Banking	19.3%	Lending & Credit	10.1%
Fintech Software	6.4%	Insurance	4.6%
Investment & Trading	3.1%	Real Estate Services	2.9%

Country Weightings



China	27.6%	South Korea	19.1%
Brazil	12.1%	Indonesia	11.6%
Uruguay	7.1%	Cayman Islands	6.3%
Singapore	4.9%	South Africa	4.5%
Puerto Rico	3.3%	Hong Kong	2.3%
Germany	1.3%		

About VettaFi

VettaFi, a data, analytics, and thought leadership company, is transforming financial services from an industry to a community one relationship at a time. In addition to providing interactive online tools and research, VettaFi offers asset managers an array of indexing and digital distribution solutions to innovate and scale their businesses. With billions in assets benchmarked to its indices and more than 200 customers globally asset managers look to VettaFi for benchmarks and best-in-class index solutions. VettaFi owns and administers the EQM Index Series.

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