

Fund Overview

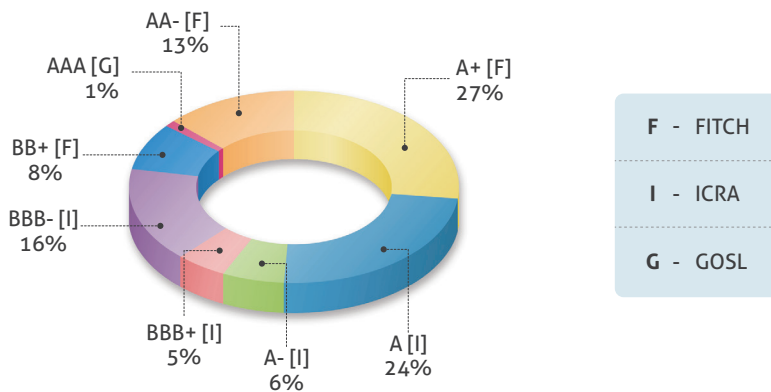
NDB Wealth Income Fund

Type: Open Ended
Currency: LKR

Investments: Corporate Debt Instruments
ISIN: LKNWINU00000

NDB Wealth Income Fund is an open-ended Fixed Income fund incorporated in Sri Lanka, invested in LKR based corporate debt instruments including commercial paper, securitized paper, quoted and unquoted debentures as well as Sri Lanka Treasury Bills, Bonds and government securities backed Repurchase transactions. The Fund aims to enhance returns by investing in a diversified portfolio of corporate debt securities.

Portfolio Allocation By Credit Rating



Fund Snapshot

30-Nov-21

| | |
|------------------------|----------|
| YTD Yield | 6.00% |
| YTD Yield (Annualized) | 6.56% |
| NAV per unit | 16.8664 |
| AUM (LKR Mn.) | 659.16 |
| Fund Currency | LKR |
| Fund Inception | 1-Dec-97 |
| Expense Ratio | 1.10% |
| Average Maturity (Yrs) | 1.25 |
| Average Duration | 1.05 |

Maturity Profile

| Maturity | % Holding | AVG YTM (Net) |
|---------------------|-----------|---------------|
| Under 1 Month | 6.25% | 7.08% |
| 1 Month - 3 Months | 10.44% | 7.30% |
| 3 Months - 6 Months | 6.37% | 10.60% |
| 6 Months - 1 Year | 32.52% | 9.30% |
| 1 Year - 5 Years | 44.43% | 9.30% |

Historical Returns

| Period | Fund Returns | Annualized Return |
|----------------|--------------|-------------------|
| Year to Date | 6.00% | 6.56% |
| Last month | 0.66% | 8.04% |
| Last 3 months | 1.24% | 4.99% |
| Last 6 months | 2.71% | 5.41% |
| Last 12 months | 6.78% | 6.78% |
| Year 2020 | 13.12% | 13.12% |
| Year 2019 | 12.97% | 12.97% |

Other Features

| | |
|-----------------------|---|
| Valuation | Daily Valuation All Instruments are marked to market. |
| Investment/Withdrawal | Any Time A notice period of 07 working days may be required prior to large redemptions. However, the time period can be discussed with potential investors prior to the investment. |
| Exposure Restrictions | Maximum exposure restrictions on investments depend on the features of each security, (Ex: Rated, Guaranteed, etc), and are regulated by the Trustee and the SEC. |
| Fee Details | Management Fee : 0.65% p.a. of NAV / Trustee fee : 0.10-0.19% p.a. of NAV, based on fund size/ Custodian fee : 0.05% p.a. of NAV. Exit Fee – 1% on redemptions, switches or transfer of units made within 365 days from the creation date of any investment made after 1st October 2021. |
| Fund Manager | NDB Wealth Management Ltd. |
| Trustee & Custodian | Bank of Ceylon |

Disclaimer

Past performance is not a guide to future performance. The value of any investment and the income from it can fall as a result of market and currency fluctuations and investors could get back less than the amount originally invested. This report does not constitute a financial promotion, a recommendation or an offer to sell or a solicitation to buy units in the fund. See Information Memorandum for important information.