

NDB Wealth Islamic Money Plus Fund

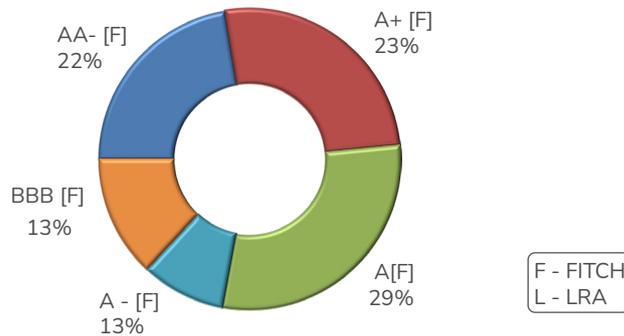
Fund Overview

Type : Open Ended Currency: LKR
Investments: Short Term Shariah compliant investments

NDB Wealth Islamic Money Plus Fund is an open-ended money market fund incorporated in Sri Lanka, invested exclusively in short term LKR based Shariah compliant investments including Mudharabah term deposits, Mudharabah savings deposits, Wakala investments and sukuk investments less than 397 days.

The Fund aims to provide investors with liquidity and regular income through investing in a portfolio of short term shariah compliant securities.

Portfolio Allocation By Credit Rating



Target Asset Allocation

| Investment Type | Asset Allocation |
|--|------------------|
| Shariah compliant money market investments up to 397 days | Max 90% |
| Shariah compliant money market investments less than 15 days | Min 10% |

Shariah Supervisory Board

| | |
|-------------------|---------|
| Shafique Jakhura | Mufti |
| Muhammed Huzaifah | Maulana |

Approved Investments

| | Investment Type |
|--|--|
| Shariah compliant money market investments up to 366 days | Mudharabah term deposits and Wakala Investments in Commercial Banks / Specialised Banks / Finance Companies or any other authorized deposit taking Institution Sukuk / Wakala / Mudharabah securities issued by corporate entities subject to Shariah council approval. |
| Shariah compliant money market investments less than 15 days | Mudharabah savings deposits |

Fund Snapshot

28-Feb-26

| | |
|------------------------|----------|
| YTD Yield | 1.00% |
| YTD Yield (Annualized) | 6.21% |
| NAV per unit | 26.2827 |
| AUM (LKR Mn.) | 1,327.27 |
| Fund Currency | LKR |
| Fund Inception | 1-Jun-15 |
| Expense Ratio | 1.24% |
| Average Maturity (Yrs) | 0.34 |
| Average Duration | 0.26 |

Maturity Profile

| Maturity | % Holding | AVG YTM (Net) |
|---------------------|-----------|---------------|
| Under 1 Month | 35.92% | 6.97% |
| 1 Month - 3 Months | 22.53% | 8.10% |
| 3 Months - 6 Months | 21.89% | 7.20% |
| 6 Months - 1 Year | 19.67% | 8.60% |

Historical Returns

| Period | Fund Returns | Annualized Return |
|----------------|--------------|-------------------|
| Year to Date | 1.00% | 6.21% |
| Last month | 0.48% | 6.26% |
| Last 3 months | 1.53% | 6.19% |
| Last 6 months | 3.04% | 6.13% |
| Last 12 months | 6.17% | 6.17% |
| Year 2025 | 6.27% | 6.27% |
| Year 2024 | 8.74% | 8.74% |

Other Features

| | |
|-----------------------|---|
| Valuation | Daily Valuation Instruments less than one year - cost plus accrued basis, Instruments greater than one year - n/a. |
| 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. |
| Fee Details | Management Fee : 0.80% p.a. of NAV Trustee fee : 0.11% - 0.15% p.a. of NAV, based on the fund size Custody Fee : Rs.10,000 per Month. |
| Fund Manager | NDB Wealth Management Ltd. |
| Trustee & Custodian | Hatton National Bank PLC |

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 Key Investor Information Document (KIID) for important information.