

# CAL Investment Grade Fund



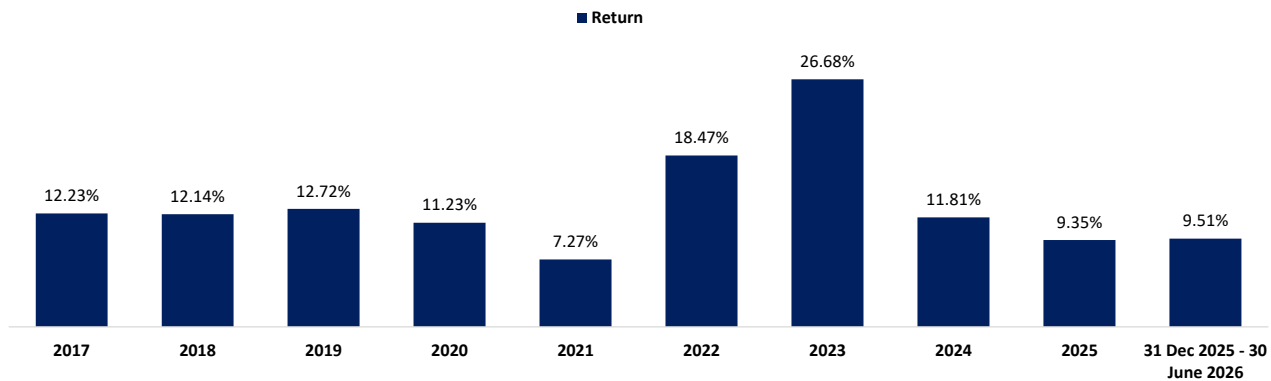
This Fund Fact Sheet provides a summary of the information about the investment policy, return, risks and conditions of the Fund. Investors should study the information provided in this Fund fact Sheet as well as in the trust deed in detail before making the decision to invest. When in doubt, the investor should consult the fund manager to clarify before subscribing to investment units. Investors should invest only when it is deemed that the investment meets the investors' investment objectives and the investor is able to accept the risks that may occur from such investment.

|                       |                                      |   |                                      |
|-----------------------|--------------------------------------|---|--------------------------------------|
| <b>Fund Type</b>      | Fixed Income Fund                    | <b>Fund Regulated by</b>                    | Securities Exchange Commission       |
| <b>Trustee</b>        | Hatton National Bank                 | <b>Subscription &amp; Redemption Period</b> | Every working day during 8:30 –16:30 |
| <b>Fund Manager</b>   | Capital Alliance Investments Limited | <b>Fund Value on 30 June 2026</b>           | LKR 56.6 Billion                     |
| <b>Inception Date</b> | 15-Aug-13                            | <b>Minimum Initial Investment</b>           | LKR 100                              |

## Fund Performance

**\*Past performance is not a guarantee of future performance\***

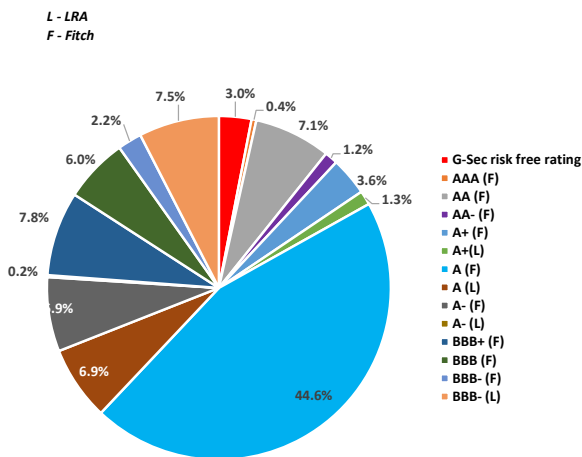
The Year to date annualized Return is 9.51% (31 Dec 2025 - 30 June 2026). It tells investors what the fund would yield in a year, based on the returns earned year to date.



\*Returns are calculated after deducting all expenses

## Investment Mix

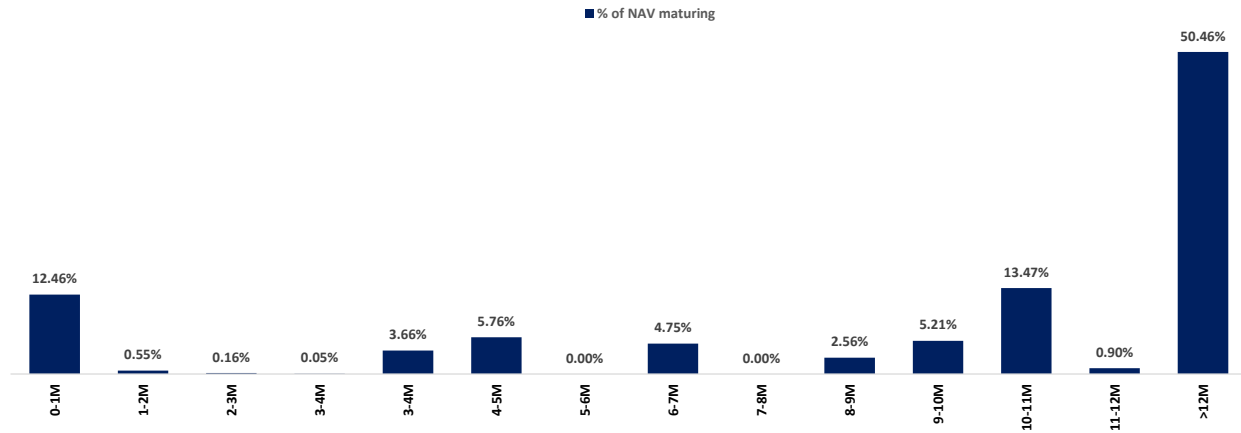
### Credit Profile



### Issuer Exposures

| Issuer                                    | LKR Bn      | Percentage of Net Asset Value |
|---|-------------|-------------------------------|
| People's Leasing & Finance PLC            | 13.6        | 24.1%                         |
| Abans PLC                                 | 4.2         | 7.4%                          |
| Citizens Development Business Finance PLC | 3.5         | 6.2%                          |
| HNB Finance PLC                           | 3.4         | 6.1%                          |
| L B Finance PLC                           | 3.4         | 6.0%                          |
| Central Finance Company Plc               | 3.2         | 5.6%                          |
| Bank of Ceylon                            | 3.1         | 5.4%                          |
| Sanasa Development Bank Plc               | 3.0         | 5.3%                          |
| Siyapatha Finance PLC                     | 2.8         | 5.0%                          |
| Assetline Finance Limited                 | 2.1         | 3.7%                          |
| LOLC Holdings PLC                         | 1.7         | 3.1%                          |
| Singer Finance (Lanka) PLC                | 1.7         | 3.0%                          |
| Hatton National Bank PLC                  | 1.6         | 2.9%                          |
| Commercial Credit & Finance PLC           | 1.4         | 2.4%                          |
| Mercantile Investment And Finance Plc     | 1.3         | 2.3%                          |
| Commercial Bank of Ceylon PLC             | 1.2         | 2.2%                          |
| Asia Asset Finance PLC                    | 1.2         | 2.2%                          |
| Seylan Bank PLC                           | 0.9         | 1.5%                          |
| Loic Finance Plc                          | 0.8         | 1.4%                          |
| Sampath Bank PLC                          | 0.7         | 1.3%                          |
| Abans Finance PLC                         | 0.7         | 1.2%                          |
| Government Securities/Repos               | 0.5         | 0.9%                          |
| Hayleys PLC                               | 0.3         | 0.5%                          |
| First Capital Treasuries PLC              | 0.2         | 0.4%                          |
| Vallibel Finance Plc                      | 0.1         | 0.2%                          |
| Net receivable/(payable)                  | 0.0         | 0.0%                          |
| <b>Total</b>                              | <b>56.6</b> | <b>100.0%</b>                 |

### Maturity Profile



\*The graph above does not portray the interest reset dates and liquidity; instead, it solely displays the final maturity date of the instruments in which the fund has invested

#### Key risks of the fund

Investment in units is not a cash deposit and is not under the protection of the Deposit Insurance Scheme. Therefore, there is risk that investors may not receive the entire investment amount. Eg: Default by issuers of the securities in the case that the issuer cannot pay the principal and interest as specified

#### Instruments that the fund can invest in

- Treasury bills, Treasury bonds and other securities issued by the Government of Sri Lanka
- Debentures, Securitised papers and other fixed income corporate debt securities with a rating of BBB- or higher, issued by a rating agency
- Repurchase Agreements
- Deposits in Licensed Commercial Banks or Licensed Specialised Banks

#### Investor Profile

This Fund is suitable for Investors who:

- require liquidity
- are conservative and seek capital preservation
- seek reasonable returns that commensurate with the risks that the fund is permitted to take

#### Fees charged to the Fund

|                |                     |
|----------------|---------------------|
| Management Fee | 0.75% of NAV        |
| Custodian Fee  | 240,000 per annum   |
| Trustee Fee    | 0.13% of NAV        |
| Other expenses | 2,681,453 per annum |

#### Fees charged to the Investor

|                      |      |
|----------------------|------|
| Front End Fee        | None |
| Back End Fee         | None |
| Switching Fee        | None |
| Unit Transfer Fee    | None |
| Early Redemption Fee | None |

More information can be found in CALIGF Key Investor Information Document or contact CAL Investments (Pvt) Ltd : No. 46/58, Nawam Mawatha, Colombo 2, Sri Lanka  
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