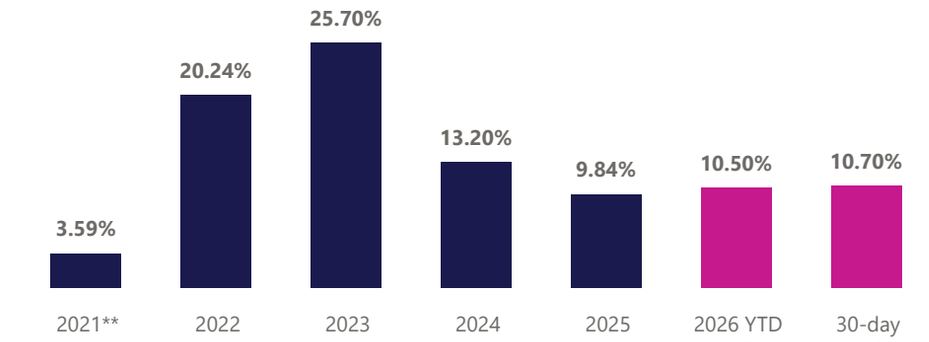
FUND FACT SHEET

CAL Fixed Income Opportunities Fund

Fixed Income Fund | As at **October 31, 2026**

Assets Under Management	30-day Annualized Return	Inception Date	Minimum Investment
82.94bn	**10.70%** *Returns are after deducting expenses	**March 23, 2022** Re-launched 23 Mar 2022*	**LKR 100**

Fund Performance



Past performance is not a guarantee of future performance

***The Fund was dormant throughout 2021*

Fund Details

Fund Manager

Capital Alliance Investments (Pvt) Ltd

Fund Type

Fixed Income Fund

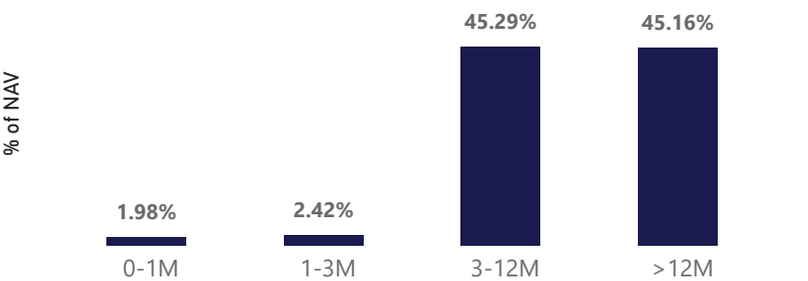
Trustee

Hatton National Bank PLC

Fund Regulated By

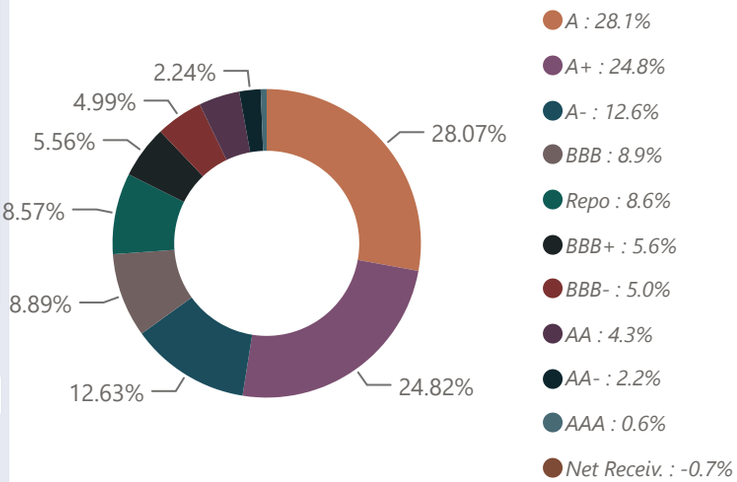
Securities Exchange Commission

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*

Credit Rating Profile



Fees Charged to the Investor

Management Fee	0.50% of NAV
Custodian Fee	240,000 per annum
Trustee Fee	0.13% of NAV
Other Expenses	1,965,197 per annum

Fees Charged to the Fund

front End Fee	None
Switching Fee	None
Early Redemption Fee	None
Back End Fee	None
Unit Transfer Fee	None

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
- Repurchase Agreements
- Deposits in Licensed Commercial Banks or Licensed Specialised Banks or registered finance companies

More information can be found in CALIGF Key Investor Information Document or contact CAL Investments (Pvt) Ltd

6th Floor, M2M Veranda Offices, No. 34, W.A.D.Ramanayake Mawatha, Colombo 2, Sri Lanka

Email: info@cal.lk Tel: +94 11 2317777

Issuer Exposure

Issuer Name	Market Value (LKR Bn)	Percentage of NAV %
People's Leasing & Finance PLC	12.57	15%
L B Finance PLC	10.56	13%
Vallibel Finance PLC	6.68	8%
LOLC Finance PLC	6.07	7%
Pan Asia Banking Corporation PLC	5.34	6%
LOLC Holdings PLC	4.25	5%
Commercial Credit & Finance PLC	3.65	4%
Government Securities/ Repos	3.54	4%
Investment in collective investment schemes	3.40	4%
Citizens Development Business Finance PLC	3.24	4%
Asia Asset Finance PLC	3.12	4%
Mercantile Investment And Finance PLC	2.72	3%
Abans PLC	2.62	3%
Siyapatha Finance PLC	2.38	3%
Asiri Hospital Holdings PLC	1.42	2%
HNB Finance PLC	1.29	2%
Alliance Finance Company PLC	1.27	2%
Central Finance Company PLC	1.13	1%
Sampath Bank PLC	1.06	1%
Commercial Bank	0.97	1%
Singer Finance (Lanka) PLC	0.96	1%
Seylan Bank PLC	0.84	1%
Hatton National Bank	0.80	1%
Senkadagala Finance PLC	0.76	1%
Fixed Income Investment I (Pvt) Ltd	0.56	1%
Assetline Finance Limited	0.56	1%
Abans Finance PLC	0.55	1%
George Steuart & Company Ltd	0.54	1%
Hayleys PLC	0.52	1%
Cash at Bank Total	0.17	0%
Net Receivable/ (Payable)	-0.60	-1%
Total	**82.94**	**100%**

Key Risks to 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.