JB VANTAGE
BUILDING & PRESERVING YOUR WEALTH

JB Vantage Credit Opportunity Fund

Quick facts

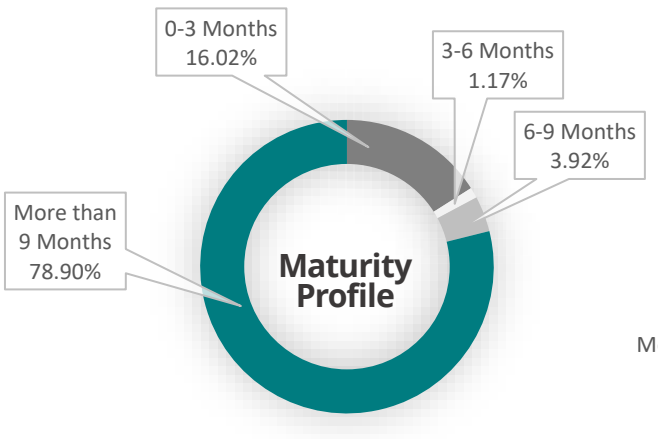
30 Day (Annualized) Yield (31st August – 30th September 2026)	10.61%	**Fund Manager**	JB Financial (Pvt) Ltd
		Portfolio Manager	Sashika Wickramaratne
Total Value of the Fund on September 30, 2026	LKR 6.66 Billion	**Minimum Initial Investment**	LKR 100,000
		Inception Date	February 23, 2026

What does the fund invest in?

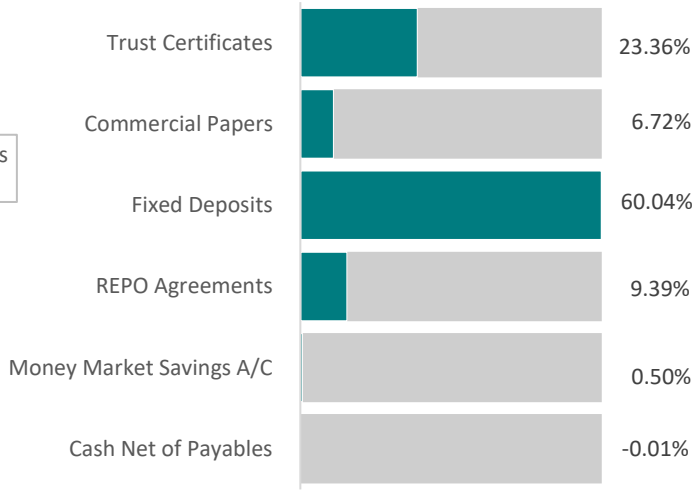
The fund invests in short and long term government and corporate issues such as fixed deposits, commercial papers, trust certificates, bonds and debentures issued by regulated commercial banks and finance companies, other corporate issuers and the Government of Sri Lanka.

The charts below give you a snapshot of the fund's investments on September 30, 2026. The fund's investments will change.

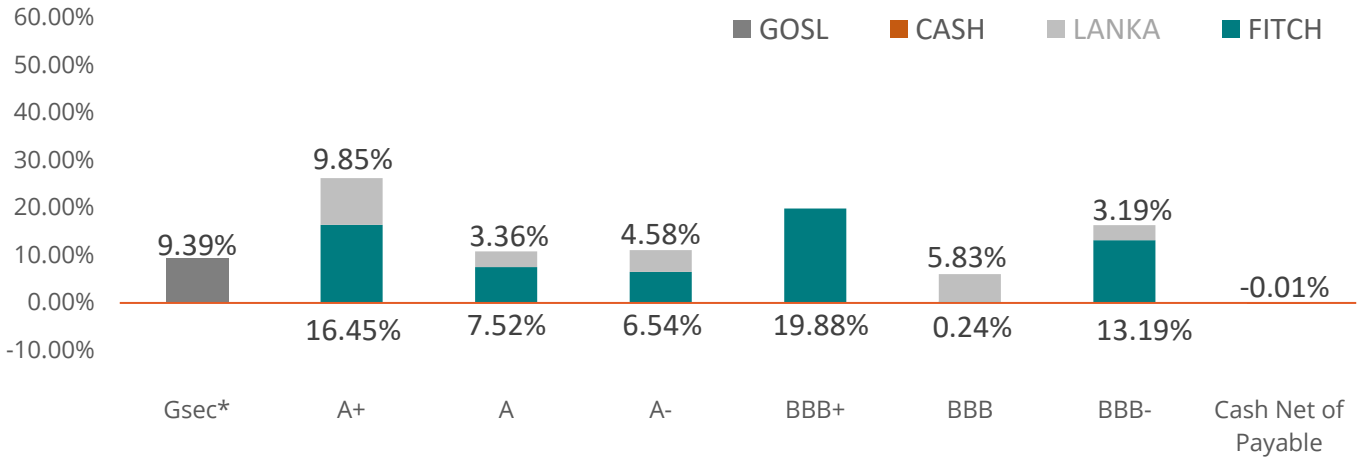
Investment Mix



Asset Allocation



Credit Profile



*Gsec stands for Government Securities.

This document contains key information you should know about the JB Vantage Credit Opportunity Fund. You can find more detailed information in the fund's Key Investor Information Document. Ask your representative for a copy.
Before you invest in any fund, consider how the fund would work with your other investments and your tolerance for risk.

Contact JB Vantage at

+94 11 249 0984 www.jbvantage.lk info.financial@jb.lk

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How risky is it?

The value of the fund can go down as well as up. One way to estimate risk is to look at "volatility" (how much a fund's returns change over time).

Usually, funds with higher volatility will have returns that change more over time. They usually have a greater chance of higher returns but also a greater chance of losing money.

Funds with lower volatility tend to have returns that change less over time. They usually have lower returns and may have a lower chance of losing money.

Risk Rating

Income funds are generally expected to be a medium risk investment category when compared to Money Market fund. However the return earned on units of the fund will change in line with changes in current interest rates attributable to the underlying investments.

For more information about the specific risks that can affect the fund's returns, see the sections entitled principal risks in the fund's Key Investor Information Document.



*Compared to money market funds

No guarantees

Like most mutual funds, this fund is not guaranteed or insured. You may not get back the amount of money you invest.

How has the fund performed?

The returns are after all fees and expenses have been deducted.

The 30-day annualized yield is 10.61% (31 August – 30 September 2026), It tells investors what the fund would yield in a year, based on the returns earned in a 30-day period.

Disclaimer: Yield is variable and subject to change. Past performance of the fund should not be taken as indicative of future performance. Investors are advised to read and understand the Key Investor Information Document. Investors shall consider the fees and charges involved.

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Who is this fund for ?

The Fund may be suitable for medium investors who want:

- Regular income
- Have a higher tolerance for risk
- Want a higher risk adjusted fixed income yield

A word about tax

For individual investors, the resulting return is subject to taxation of income at their marginal tax rate. Unit holders should consult their tax advisor.

The resulting return is subject to a tax rate of 30% for corporate investors.

How much does it cost ?

The following tables show the fees and expenses you could pay to buy, own and sell units. The unit holder pays some of these expenses directly. Others are payable by the fund, which reduces the value of the investments in the fund.

Sales charges

This fund is available on a "**no-load**" basis which means that you do not pay a sales charge when you invest into this fund.

Administration fee

Administration fees will be payable in consideration of the operating expenses of the fund such as audit and bank charges.

Taxes

Taxes, tax filing costs and other duties payable in the establishment, execution, management or termination of the fund.

WHT (Withholding Tax)

The funds are liable for WHT at 10%. Unit holders may request a WHT certificate to claim their tax credit.

Management & Trustee fees

Management fee

0.60% per annum on the net asset value of the fund.

Trustee fee

0.15% per annum on the net asset value of the fund

Custodian fee

LKR 20,000 per month all fees are accrued daily

Portfolio Transaction costs

Costs associated with portfolio transactions

For more information

Contact JB Vantage or your representative for a copy of the fund's Key Investor Information Document and other disclosure documents. These documents and the fund facts make up the fund's legal documents.

JB Financial (Pvt) Ltd
150, St. Joseph's Street, Colombo 14, Sri Lanka

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