

Monthly Report | Mar-2026

Senfin Asset Management (Pvt) Ltd
 No. 267, Galle Road, Colombo 03,
 Sri Lanka.

Fund Manager Comment

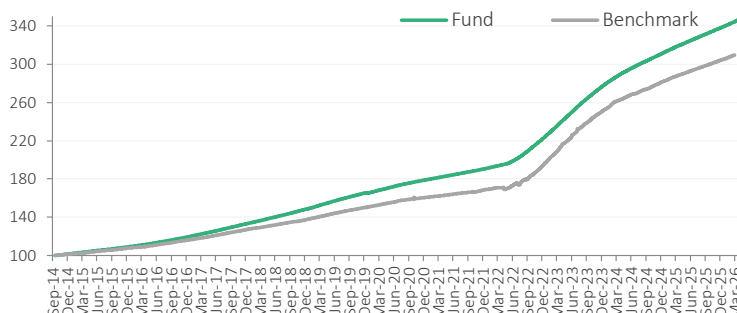
In Mar 2026, the Senfin Money Market Fund delivered an annualized return of 8.49%, against the benchmark return of 7.30%. Primary market T-Bill yields trended upward towards month-end, with the final weekly auction marking a second consecutive rise across all maturities, amidst external geopolitical tensions. By end Mar 2026, the 3-month, 6-month and 12-month T-bill yields increased to 7.80%, 8.09% and 8.41% respectively, compared to 7.63%, 7.92% and 8.24% a month earlier, increasing by 17 bps each across all tenors. The sole T-Bond auction held during the month reflected a positive outcome, with yields accepted at or slightly below secondary market levels, signaling stable investor sentiment. Despite this, the auction was undersubscribed, raising Rs. 87.02 Bn (approximately 67%) out of the Rs. 130.00 Bn offered. This occurred even amid strong demand, as indicated by a bid-to-acceptance ratio of 2.45 times. The Central Bank of Sri Lanka maintained the Overnight Policy Rate (OPR) at 7.75% during the March 2026 Monetary Policy Review. Money market liquidity remained in significant surplus at Rs. 277.95 Bn, with the Central Bank draining Rs. 112.50 Bn via overnight repo auctions, while Rs. 165.45 Bn was absorbed at the Standing Deposit Facility Rate (SDFR) of 7.25%.

Source : SFAM and CBSL

Performance Since Inception

17/09/2014 to 31/03/2026

Growth of LKR 100 invested on 17/09/2014



Risk - Reward Indicator

< Less risk

More risk >



Money Market Funds are less risky compared to equity funds. Investors should consider the following risks: Market risks, Currency risks, Liquidity risks, Operational risks and Political and Legal risks.

Monthly Performance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	YTD
2026	0.7%	0.6%	0.7%										2.06%
2025	0.7%	0.7%	0.8%	0.6%	0.7%	0.7%	0.7%	0.7%	0.6%	0.7%	0.6%	0.7%	8.57%
2024	1.3%	1.1%	1.2%	0.9%	1.0%	0.9%	0.9%	0.8%	0.8%	0.8%	0.8%	0.8%	11.89%
2023	2.1%	1.9%	2.1%	2.0%	2.0%	2.0%	1.8%	1.8%	1.6%	1.6%	1.5%	1.4%	23.84%
2022	0.6%	0.6%	0.6%	0.6%	1.2%	1.5%	1.7%	1.9%	2.0%	2.0%	2.0%	2.1%	18.06%

Past performance is not a guarantee, nor an indication of current or future performance. This performance data is calculated net of all fees and commissions. All performance data shown in the table are not annualized.

Investment Objective

The objectives of the Fund are to provide investors with short term returns as well as liquidity by investing in a portfolio of diversified fixed income securities with a maturity of less than 397 days.

Key Facts

Fund Type	Open-Ended Money Market Fund
NAV per unit (LKR)	28.9222
Assets Under Management (LKR Mn)	5,779
Inception	17-Sep-14
Fund Domicile	Sri Lanka
ISIN	LKSMMFU00008
Fund Currency	LKR
Benchmark	NDBIB CRISIL 91 day T-Bill Index
Fund Credit Rating	AAf(Ika) by Fitch

Performance Summary

Fund Benchmark

Last Month	8.49%	7.30%
3 Month	8.36%	7.62%
6 Month	8.18%	7.63%
YTD	8.36%	7.62%
1 Year p.a.	8.34%	7.77%
2 Year p.a.	9.40%	8.80%
3 Year p.a.	13.06%	13.23%
5 Year p.a.	13.72%	13.86%
Since Inception p.a.	11.37%	10.34%

All returns shown are annualized

Investment Terms

Issue/Redemption	Daily
Minimum Investment (LKR)	1,000
Management Fee p.a.	0.15%
Trustee Fee p.a.	0.15%
Custodian Fee p.m.(charged to the Fund)	LKR 20,000
Total Expense Ratio (TER)*	0.87%

* as at 31 Dec 2025

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Maturity Profile	% of AUM	Diversification	Credit Profile ¹	G-Sec	Fitch	Total
<1 M	23.8%	Largest exposure to any single institution* 19.9%	G-Sec RF ²	19.9%	-	19.9%
1-3M	5.9%		AAA	-	-	-
3-6M	24.1%		AA+	-	-	-
6-9M	3.3%	No. of institutions invested in 13 <i>*Govt. Securities as a % of NAV</i>	AA	-	7.8%	7.8%
9-13M	42.9%		AA-	-	8.1%	8.1%
	100.0%		A+	-	11.5%	11.5%
			A	-	40.7%	40.7%
			A-	-	6.8%	6.8%
			BBB+	-	-	-
			BBB	-	5.3%	5.3%
			BBB-	-	-	-
				19.9%	80.1%	100.0%

¹ Credit profile as % of AUM

² Risk free

Asset Allocation	% of TNA
Fixed Deposits	82.6%
Repo on Government Securities	18.9%
Treasury Bills + Bonds	1.7%
Cash & Other Net Assets	-3.2%
	100.0%

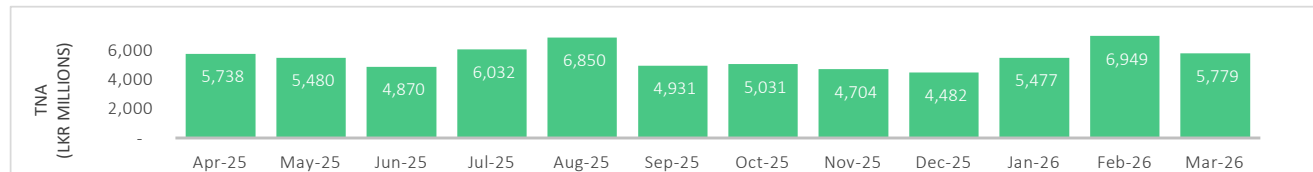
Instrument Exposure Top 5*	% of TNA
Weekly REPO / Apr 26 / Wealth Trust Securities	6.3%
Weekly REPO / Apr 26 / Wealth Trust Securities	4.6%
Weekly REPO / Apr 26 / Wealth Trust Securities	3.5%
Weekly REPO / Apr 26 / Wealth Trust Securities	2.7%
FD / Feb 27 / Siyapatha Finance PLC	2.1%

**Instrument / Maturity / Issuer*

Fund Indicators	Fund
Duration (Yrs)	0.48
Effective Maturity (Months)	5.88
Yield to Maturity (YTM)*	8.78%

*YTM is calculated as at 31.3.2026 and does not take into account market fluctuations and expenses to the portfolio. The YTM is an indication only and is subject to change.

Historical Total Net Assets (Fund currency in LKR Mn)



Regulatory Information

Regulated by : Securities & Exchange Commission of Sri Lanka
 Trustee and Custodian : Hatton National Bank PLC - Head Office

Redemption Payment Days : Monday-Friday (Excluding holidays)
 Cut-off Time & Day : Before 3.00 pm on any working day

Global Investment Performance Standards (GIPS®) compliance statement

Senfin Asset Management (Pvt) Ltd (SFAM) claims compliance with the Global investment performance standards (GIPS®), and has prepared and presented this report in compliance with the GIPS® Standards. Senfin Asset Management (Pvt) Limited has not been independently verified. GIPS® is a registered trademark of CFA Institute. CFA Institute does not endorse or promote this organization, nor does it warrant the accuracy or quality of the content contained herein. CFA Institute has not been involved in the preparation or review of this report.



CFA Asset Manager Code™

Senfin Asset Management (Pvt) Ltd claims compliance with the CFA Institute Asset Manager Code of Professional Conduct. This claim has not been verified by CFA Institute.



DISCLAIMER

Unit Trust investments are subject to market risks and there is no assurance or guarantee that the objectives of the Fund will be achieved. As with any investment in securities, the value of units and income from them can go up or down. The contents herein should not be construed as investment, legal or tax advice. Investors should seek independent professional advice to ascertain (a) the possible tax consequences, (b) the legal requirements and (c) any foreign exchange restrictions or exchange control requirements which may be encountered under the laws of the countries of citizenship, residence or domicile, and which may be relevant to the subscription for and redemption of units in the Fund. This document is prepared on the basis of publicly available information, internally developed data and other sources, believed to be reliable. Detailed information provided in the Key Investor Information Document (KIID) of the Fund should be read and understood prior to investing.