JB VANTAGE
BUILDING & PRESERVING YOUR WEALTH

Value Equity Fund

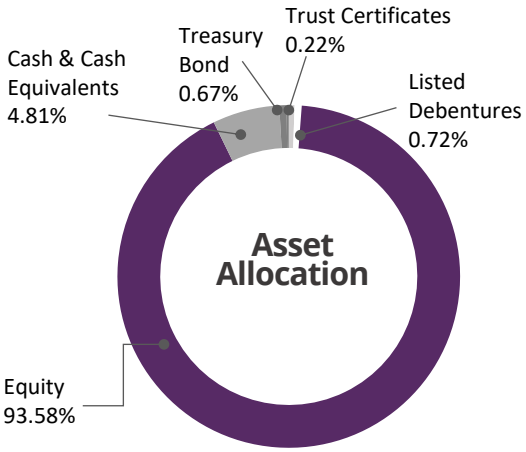
Quick facts

Inception Date	May 02, 2012	**Fund Manager**	JB Financial (Pvt) Ltd
Total Value of the Fund on October 30, 2026	LKR 7.1 Billion	**Portfolio Manager**	Sashika Wickramaratne
Total Expense Ratio (TER) as at December 31, 2025 (with/without transaction fees)	2.84% / 1.78%	**Minimum Initial Investment**	LKR 1 Million

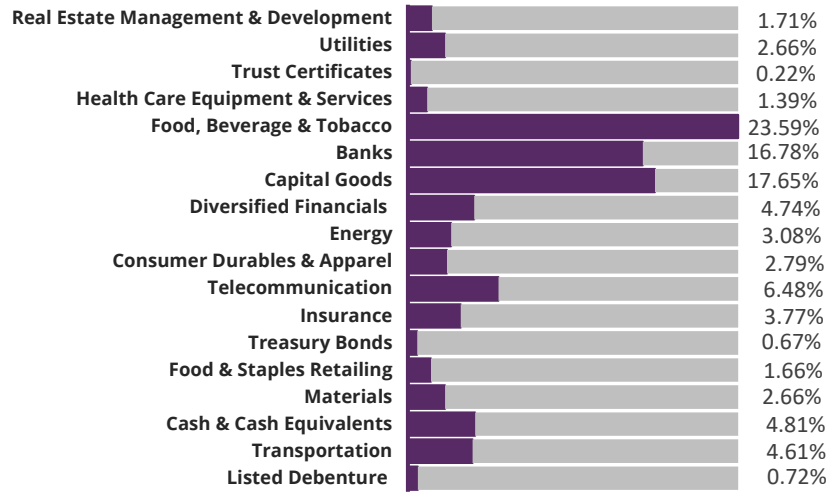
What does the fund invest in?

The fund invests in large and mid-capitalization companies whose equities are trading at prices that are below average but are viewed to have upside potential and currently undervalued or out-of-favor.
The charts below give you a snapshot of the fund's investments on October 30, 2026.

Investment Mix



Sector Allocation



How risky is it?

The value of the fund can go down as well as up.

One way to estimate the risk is to look at how much a fund's returns change over time. This is called "volatility".

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

Equity funds are generally expected to be of high risk and a growth category of investment. This is due to the fact that the fund invests for capital growth/appreciation, by trying to grow the investors money over time.

For more information about the specific risks that can affect the fund's returns, see the sections entitled "What are the risks of investing in the fund?" and "Who should invest in the fund?" in the fund's Key Investor Information Document.



No guarantees

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

This document contains key information you should know about the JB Vantage Value Equity 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 and 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

JB VANTAGE
BUILDING & PRESERVING YOUR WEALTH

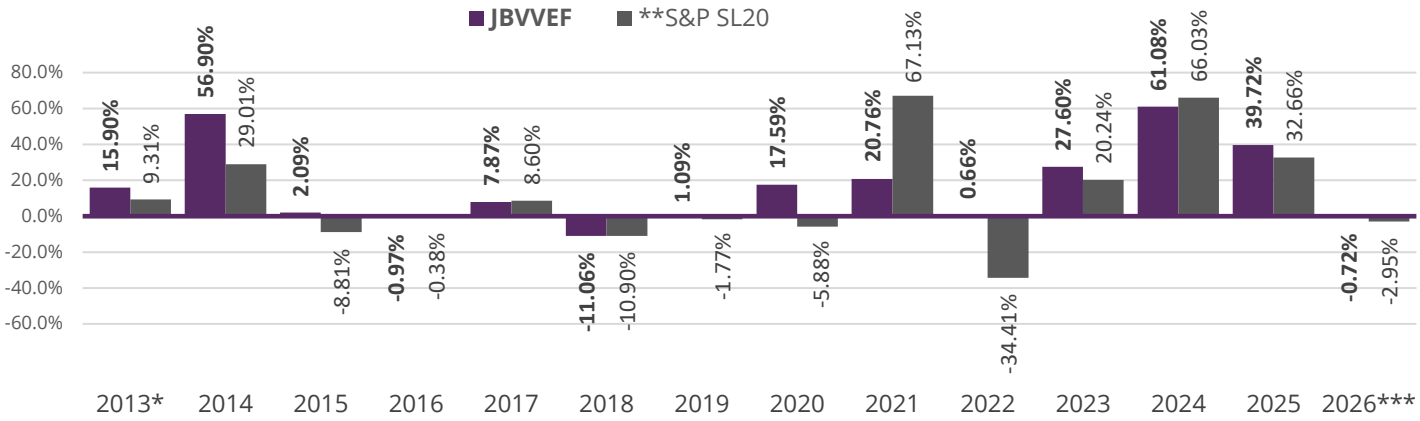
Value Equity Fund

How has the fund performed ?

This section tells you how the fund has performed over the past 12 years. The returns are after all fees and expenses have been deducted.

Year-by-year returns

This chart shows how the fund has performed over the past 12 completed calendar years and the Year to Date return for 2026. The fund dropped in value in 2016 and 2018. The range of returns and change from year to year can help you assess how risky the fund has been in the past. It does not tell you how the fund will perform in the future.



*The Year to Date (YTD) return for 2013 has been calculated for the period from 01 January 2013 to 31 December 2013.
**Benchmark for the VEF is the total return on the S&P Sri Lanka 20 Index, it seeks to capture the performance of 20 of the largest and most liquid companies in the Sri Lankan equity market
***The Year to Date (YTD) for 2026 shows the return as at October 30, 2026 (non-annualized)

Best and worst 03-month returns

This table shows the best and worst returns of the fund in a 03-month period (non annualized return) since inception. The best and worst 03-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

	Benchmark *	Return	3 months ending	If you invested LKR 1million at the beginning of the 03-month period (excluding any front end fees)
Best Return	36.81%	52.44%	30 September,2022	Your investment would rise to LKR 1,524,443.06
Worst Return	-41.44%	-34.32%	29 April,2022	Your investment would fall to LKR 656,771.32
Current Return	-3.16%	-1.74%	30 October, 2026	Your investment would rise to LKR 982,622.51

*Benchmark for the VEF is the total return on the S&P Sri Lanka 20 Index, it seeks to capture the performance of 20 of the largest and most liquid companies in the Sri Lankan equity market

The **annual compounded return** of the fund (since inception) is 15.39% as at October 30, 2026. This return describes the rate at which the fund would have grown if it had grown at a steady rate. If you had invested LKR 1 million in the value equity fund as at inception, your investment would now be worth LKR 8.0 million (excluding any front-end fees) as at October 30, 2026.

Who is this fund for ?

The Fund may be suitable for medium to long term investors who:

- Want to invest in the Sri Lankan share market at a sensible price.
- Desire equity exposure to be based after analysis of the companies rather than short term trading.
- Are willing to accept moderate to high level of risk.

A word about tax

The tax exemption status on capital gains on listed equities applies to the fund and thereafter to investors in the fund.

Disclaimer : Past performance of the fund should not be taken as indicative of its future performance. Investors are advised to read and understand the Key Investor Information Document.

JB VANTAGE
BUILDING & PRESERVING YOUR WEALTH

Value Equity Fund

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.

The breakdown of the fund's expenses are given below

Sales charges (Front end fee)

A 2% front end fee is applied at the time of the purchase which is deducted from the investment amount and as a result lowers the size of the investment.

Administration fees

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.

Management & Trustee fees

01 Year early exit fee

2% (For redemptions within first 365 days)

Management fee

The management fee is 1.3% per annum

Trustee fee

If AUM is below 500,000,000 – 0.2% per annum

If AUM is above 500,000,000 – 0.15% per annum

Custodian fee

The custodian fee is LKR 180,000 per annum (plus taxes)

Portfolio Transaction costs

Costs associated with portfolio transactions

Fund expenses

You don't pay these expenses directly. They affect you because they reduce the fund's returns.

As of December 31, 2025 the fund's total expense ratio with/without transaction fees were 2.84%/ 1.78%.

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

Contact JB Vantage at

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

***Before you invest in any fund, consider how the fund would work with your other investments and your tolerance for risk.**