Fact Sheet

Lotus Halal Investment Fund — June 30, 2026

Fund Overview

The Lotus Halal Investment Fund is designed for investors with moderate risk tolerance and a medium to long-term investment horizon. The Fund invests in a broadly diversified portfolio of equities, sukuk and asset backed investments.

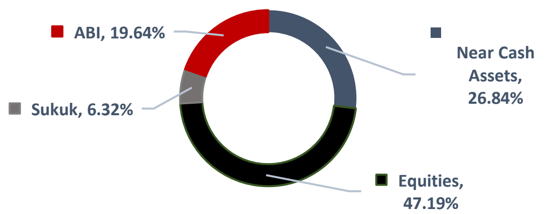
The Fund's activities are supervised by an investment committee which meets regularly to take investment decisions, oversee performance, and ensure proper risk management and Shariah compliance.

Fund Facts	
Launch Date	August 2008
Currency	Naira (NGN)
Fund Size	₦16.82bn
Net Asset Value (NAV) Per Unit	₦3.75
Custodian	Citi Bank Nigeria Limited
Trustees	FBNQuest Trustees Limited
Minimum Investment	₦5,000
Recommended Holding Period	3-5 years
Income Accrual	Daily
Risk Profile	Moderate
Share of Profit	70% (Investor) :30% (Manager)
Last Distribution	May 2026: ₦0.25/unit

Asset Class	Allocation Range
Listed equities	10% - 80%
Unlisted equities	0% - 30%
Asset Backed Investment (ABI)	10% - 80%
Sukuk	0% - 80%
Near Cash Assets	0% - 40%

** Asset Backed Investment refers to non-interest finance contracts such as Ijarah (lease) Murabaha (cost-plus) and Mudaraba (joint venture) contracts.*
** Cash and equivalents include Shari'ah-compliant short-term investments in Non-Interest Financial Institutions*

Current Asset Allocation



Investor Profile

The Fund is specifically designed for ethically-inclined investors with moderate risk appetite. The Fund is suitable for **individual and institutional investors** seeking non-interest-based returns.

Benefits to the Investor

Competitive Returns	Aims to provide attractive returns comparable to conventional instruments with similar risk profile.
Moderate Risk	Minimizes risk through diversification.
Long term goals	Suitable for investing towards long term goals such as retirement and education.
Dividend	Dividend is paid periodically at the discretion of the Fund Manager.
Inclusive	The Fund is targeted at investors with faith-based or ethical preferences, but open to the general investing public. It is reviewed annually for Shariah compliance.

NOTE: THIS LOTUS HALAL INVESTMENT FUND IS REGISTERED WITH THE SECURITIES AND EXCHANGE COMMISSION, NIGERIA.

Market Review (Second Quarter 2026)

GLOBAL ECONOMY

The global economy faced heightened tension in Q2 2026 amid the continuation of the US–Iran conflict. Inflation rose across key economies as of May 2026, settling at 4.20% in the United States and 3.3% in the Euro Area, while the United Kingdom held at 2.8%. Consequently, monetary authorities turned cautious on inflation and paused their easing cycles: the Federal Reserve held its benchmark rate at 3.75%, the Bank of England maintained its policy rate at 3.75%, while the European Central Bank raised its key rate to 2.40%, up from 2.15% in Q1 2026.

LOCAL ECONOMY

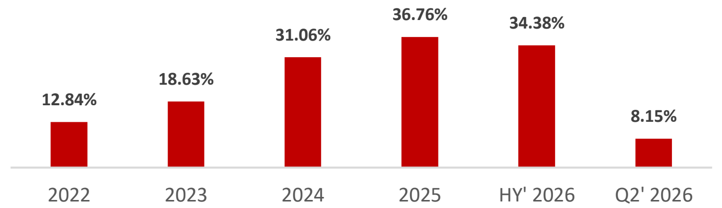
In Q2 2026, the CBN's Monetary Policy Committee (MPC) maintained a cautious stance, holding the Monetary Policy Rate at 26.50% at its May 2026 meeting. The decision was supported by a stable FX market, healthy external reserves, and modest growth prospects. However, with headline inflation rising to 15.93% in May 2026, reversing the prior 11-month disinflationary trend, the Committee cited the need for caution to keep inflation expectations anchored.

In the currency space, the naira strengthened, trading at ₦1,379.68/$ in the Nigerian Autonomous Foreign Exchange Market (NAFEM) and ₦1,400.00/$ in the parallel market, reflecting robust foreign exchange reserves amid elevated oil prices.

The equity market continued its rally into Q2 2026, buoyed by investor confidence in ongoing policy reforms and optimism surrounding corporate earnings growth. The NGX All-Share Index advanced 13.98% during the quarter. Notably, the NGX Lotus Islamic Index outperformed the broader market, gaining 15.33% in Q2 2026. However, the rally lost momentum toward the end of the quarter, as the market saw a correction driven mainly by profit-taking.

Fund Performance

In the second quarter of 2026, the Halal Investment Fund gained 8.15% to close with a Net Asset Value of **₦3.75/unit.** This positive performance was driven by gains from equity investments and profit on asset backed transactions. Year to Date, the Fund has gained 34.38%



	HY'2026	Q2'2026	Q1'2026	FY'2025	Inception to Date
Fund Return	34.38%	8.15%	24.25%	36.76%	376.04%
Benchmark	33.44%	9.50%	21.87%	48.60%	-

Fund Outlook

In the upcoming quarter, we expect the Fund to maintain its positive performance through active positions in the equities market in anticipation of good half-year corporate earnings. We also plan to increase exposure to higher-yielding, asset-backed contracts, which are expected to outperform traditional fixed income instruments. We expect this strategy to result in a positive outcome for the Fund.

Investing in Shariah-compliant products involves risk as the value of investments may rise and fall depending on the performance of the underlying assets. Past performance does not guarantee future performance.

Lotus Capital Limited
Lotus House, 182 Awolowo Road, Ikoyi, Lagos, Nigeria
T1: +234-908-705-8407, T2: +234-908-705-8408,
Email: info@lotuscapitallimited.com
www.lotuscapitallimited.com