

SAVEST NAIJA EQUITIES



As of February, 2026



Performance data quoted presents past performance; past performance does not guarantee future results; the investment return and principal value of an investment will fluctuate; an investor's shares, when redeemed, may be worth more or less than their original cost; current performance may be lower or higher than quoted performance data and may be accessed upon request.

Performance	1M	3M	6M	YTD	3Y	5Y	10Y	AT*
Model Portfolio Return	14.47%	32.64%	31.40%	26.73%	-	-	-	143.13%
Benchmark Return (ASI)	9.93%	24.04%	24.99%	16.50%	235.51%	351.43%	646.62%	145.21%

Yearly Return	2017	2018	2019	2020	2021	2022	2023	2024	2025
Model Portfolio Return	-	-	-	-	-	-	-	-	102.73%
Benchmark Return (ASI)	15.05%	23.14%	-23.22%	-7.11%	6.70%	19.98%	45.89%	37.65%	50.63%

Fundamentals				
Weighted Dividend Yield	Weighted P/E	Weighted ROE	Weighted ROA	Weighted Beta
3.03%	11.06	37.14%	15.73%	0.77

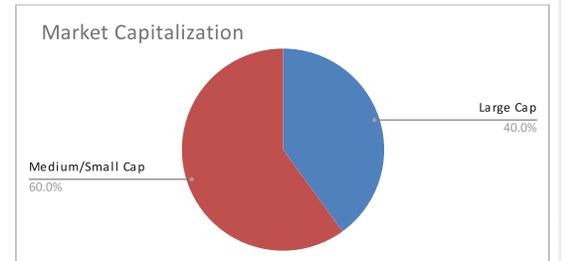
Current Top 10 Holdings	Weight	Target Top 10 Holdings	Weight
PRESKO PLC	12.34%	DANGOTE CEMENT PLC	7.80%
NASCON ALLIED INDUSTRIES PLC	6.10%	PRESKO PLC	7.50%
BETAGLAS	3.66%	NEWGOLD ETF	5.01%
OKOMU OIL PALM CO PLC	4.79%	GUARANTY TRUST HOLDING CO	4.20%
NEWGOLD ETF	5.84%	MTNN	4.00%
MTNN	5.83%	OKOMU OIL PALM CO PLC	3.90%
DANGOTE CEMENT PLC	4.87%	NASCON ALLIED INDUSTRIES PLC	3.50%
GUARANTY TRUST HOLDING CO	3.39%	STANBIC IBTC HOLDINGS PLC	3.50%
STANBIC IBTC HOLDINGS PLC	2.94%	SEPLAT PETROLEUM DEVELOPMENT	3.20%
NESTLE PLC	3.13%	ZENITH BANK PLC	3.00%

Portfolio Description

The objective of this model portfolio is to achieve long-term capital growth and stability by allocating a significant portion of the portfolio to Nigerian large-cap stocks, focusing on industry leaders with strong competitive advantages and the resilience to withstand macroeconomic uncertainties, and maintaining strategic allocation to mid-to-small cap stocks to capture additional growth opportunities. Overall, our stock selection emphasizes consistent revenue growth, healthy ROE and ROA, low leverage, robust free cash flow, and moderate volatility, complemented by a select group of quality dividend aristocrats to enhance resilience and provide steady income. The remaining 5% is allocated to a gold fund, serving as a hedge against inflation and currency volatility.

Asset Allocation	Net	%Long	%Short
Stocks	94.16%	0.00%	0.00%
Gold Fund	5.84%	0.00%	0.00%
Cash	0.00%	0.00%	0.00%

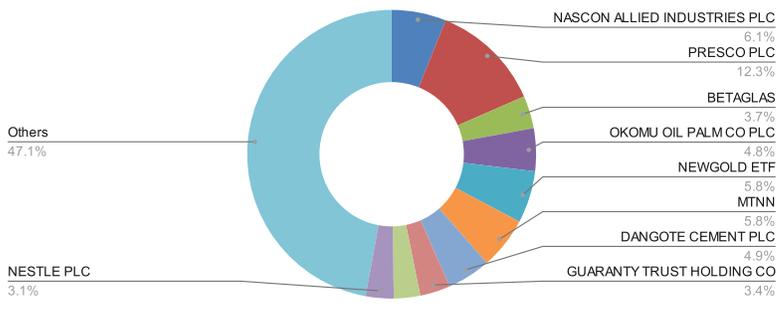
Market Capitalization



Large Cap	32.50%
Medium Cap	67.50%

Sector Exposure	
Sector	Weight
UTILITIES	0.67%
SERVICES	3.85%
OIL AND GAS	4.52%
INDUSTRIAL GOODS	14.46%
ICT	8.15%
HEALTHCARE	3.52%
FINANCIAL SERVICES	25.25%
ETF	5.84%
CONSUMER GOODS	14.16%
CONSTRUCTION/REAL ESTATE	1.25%
CONGLOMERATES	1.20%
AGRICULTURE	17.13%

Top 10 Holdings



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