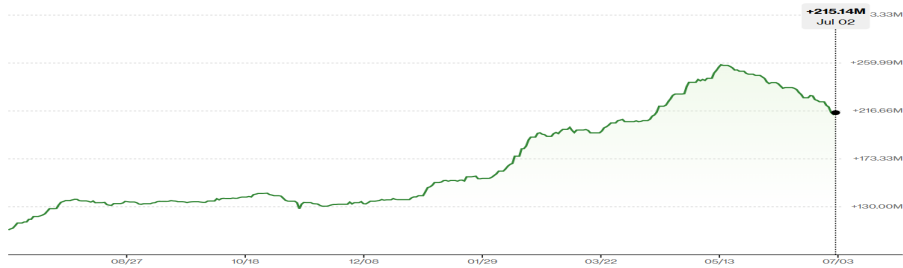


SAVEST NAIJA EQUITIES



As of 2nd July, 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	-10.76%	2.94%	46.01%	54.81%	-	-	-	194.67%
Benchmark Return (ASI)	-5.00%	14.95%	43.87%	47.88%	265.55%	498.97%	693.51%	189.33%

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
	2.84%	11.04	37.35%	15.49%	0.77

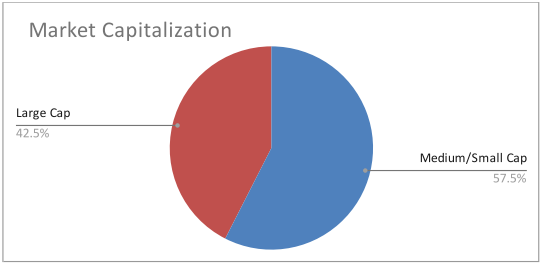
Current Top 10 Holdings	Weight	Target Top 10 Holdings	Weight
ACCESS HOLDINGS PLC	0.94%	STERLING BANK	1.40%
AXAMANSARD INSURANCE PLC	0.53%	ACCESS HOLDINGS PLC	3.00%
UACN PLC	1.95%	COMPUTER WAREHOUSE GROUP	1.30%
AIICO INSURANCE PLC	0.92%	CUSTODIAN INVESTMENT PLC	1.60%
COMPUTER WAREHOUSE GROUP	1.17%	SEPLAT PETROLEUM DEVELOPMENT	3.20%
SEPLAT PETROLEUM DEVELOPMENT	2.11%	AIICO INSURANCE PLC	1.00%
STERLING BANK	0.64%	AXAMANSARD INSURANCE PLC	1.10%
CUSTODIAN INVESTMENT PLC	2.04%	NASCON ALLIED INDUSTRIES PLC	3.50%
NASCON ALLIED INDUSTRIES PLC	7.30%	UNILEVER NIGERIA PLC	1.80%
BUA CEMENT PLC	2.42%	DANGOTE SUGAR REFINERY PLC	2.90%

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	98.83%	0.00%	0.00%
Gold Fund	1.17%	0.00%	0.00%
Cash	0.00%	0.00%	0.00%

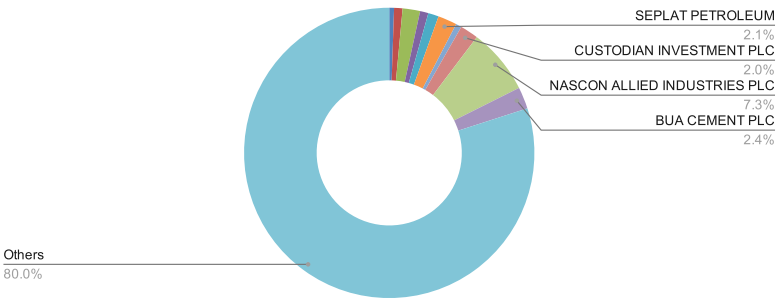
Market Capitalization



Large Cap	32.50%
Medium Cap	67.50%

Sector Exposure	
Sector	Weight
UTILITIES	0.43%
SERVICES	3.20%
OIL AND GAS	4.65%
INDUSTRIAL GOODS	16.62%
ICT	7.51%
HEALTHCARE	3.67%
FINANCIAL SERVICES	23.29%
ETF	6.83%
CONSUMER GOODS	14.60%
CONSTRUCTION/REAL ESTATE	1.09%
CONGLOMERATES	1.95%
AGRICULTURE	16.14%

Top 10 Holdings



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