

Amova Singapore Equity Fund

March 2026 Factsheet

★★★★★ 5 Star Overall Morningstar Rating™

Investment Objective

The investment objective of the Fund is to maximize medium to long term capital appreciation by investing primarily in stocks listed on the Singapore Exchange Securities Trading Limited ("SGX-ST"). The Fund may also invest in companies listed on stock exchanges outside Singapore subject to a limit not exceeding 30% of the total assets of the Fund. The Fund invests in Singapore and Asia Pacific countries, the Managers of the Fund may seek to add value by selectively over/under weighting benchmark components and selecting non-benchmark components to achieve performance.

Performance (%)

| Share Class | | 1M | 3M | 6M | 1Y | 3Y | 5Y | SI |
|-------------|--------------------------------------|-------|------|-------|-------|-------|-------|-------|
| SGD | NAV-NAV | -0.64 | 8.77 | 18.03 | 35.80 | 24.52 | 15.08 | 7.01 |
| | NAV-NAV (with charges ¹) | -5.61 | 3.33 | 12.13 | 29.01 | 22.41 | 13.90 | 6.87 |
| | Benchmark [^] | -2.02 | 5.58 | 14.75 | 28.86 | 20.33 | 14.10 | 4.19 |
| SGD Class A | NAV-NAV | -0.69 | 8.60 | 17.69 | - | - | - | 17.29 |
| | NAV-NAV (with charges ¹) | -5.65 | 3.17 | 11.81 | - | - | - | 11.43 |
| | Benchmark [^] | -2.02 | 5.58 | 14.75 | - | - | - | 14.82 |
| SGD Class B | NAV-NAV | -0.64 | 8.77 | 18.03 | - | - | - | 32.97 |
| | NAV-NAV (with charges ¹) | -5.61 | 3.33 | 12.13 | - | - | - | 26.32 |
| | Benchmark [^] | -2.02 | 5.58 | 14.75 | - | - | - | 27.72 |

Source: Amova Asset Management Asia Limited as of 31 March 2026.

Returns are calculated on a NAV-NAV basis and assuming all dividends and distributions are reinvested, if any. Returns for period in excess of 1 year are annualised. Past performance is not indicative of future performance.

¹ Takes into account of maximum initial sales charge and a realisation charge, currently nil, as and where applicable.

[^] Prior to 1 May 2017, the performance returns of the benchmark is calculated using price index methodology. With effect from 1 May 2017, it is calculated using net total return index methodology. Takeover of index calculation by FTSE in Jan 2008.

[#] The Fund is included under the CPF Investment Scheme ("CPFIS") – Ordinary Account and is classified under the Higher Risk – Narrowly Focused – Country – Singapore category.

SUMITOMO MITSUI TRUST GROUP

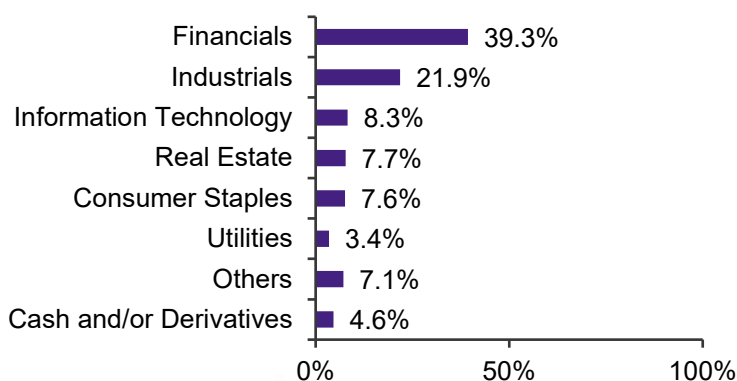
Fund Details

| | |
|--|---|
| Base Currency | SGD |
| Fund Size | SGD 790.62 million |
| Initial Sales Charge | |
| non-CPF subscription | Up to 5.00% |
| CPF subscription | Nil |
| Management Fee | |
| SGD Class, SGD Class B | 0.75% p.a. |
| SGD Class A, USD Class A | 1.25% p.a. |
| Benchmark[^] | Straits Times Index (STI) (Net Total Return) |
| Subscription | |
| SGD Class | Cash, SRS, CPFIS-OA [#] , Regular Savings Plan (RSP) |
| SGD Class A | Cash, SRS, RSP |
| SGD Class B, USD Class A | Cash |
| Minimum Initial Investment | |
| SGD Class, SGD Class A | SGD 500 |
| SGD Class B | SGD 1,000,000 |
| USD Class A | USD 500 |
| Minimum Subsequent Investment | |
| SGD Class, SGD Class A | SGD 100 |
| SGD Class B | SGD 100,000 |
| USD Class A | USD 500 |
| Minimum Initial Investment – RSP | |
| SGD Class, SGD Class A | SGD 500 |
| Minimum Subsequent Investment – RSP | |
| SGD Class, SGD Class A | SGD 100/month |

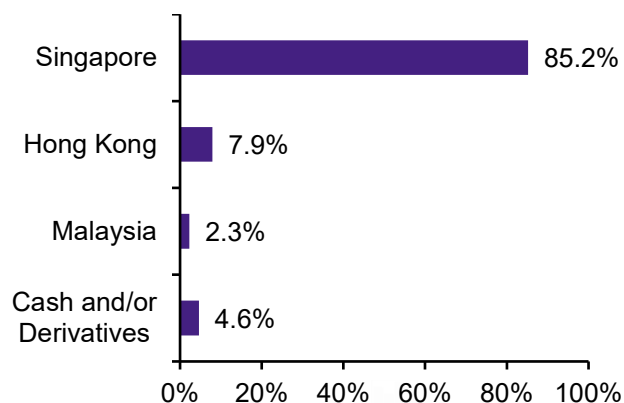
Fund Holdings

| Top 10 Holdings | Weight |
|---|--------|
| DBS GROUP HOLDINGS LTD | 21.7% |
| OVERSEA-CHINESE BANKING CORPORATION LIMITED | 11.5% |
| KEPPEL LTD. | 5.0% |
| SINGAPORE EXCHANGE LTD. | 4.7% |
| JARDINE MATHESON HOLDINGS LIMITED | 3.8% |
| SEMBCORP INDUSTRIES LTD. | 3.4% |
| SINGAPORE TECHNOLOGIES ENGINEERING LTD | 3.1% |
| FIRST RESOURCES LTD. (SINGAPORE) | 3.0% |
| GENTING SINGAPORE LIMITED | 2.9% |
| SINGAPORE TELECOMMUNICATIONS LIMITED | 2.7% |

Sector Allocation



Country Allocation



Cash in allocation charts includes cash equivalents.
Percentages of allocation may not add to 100% due to rounding error.

Fund Characteristics

| Number of Holdings | Share Class | Sharpe Ratio (3 years - Annualised) | Standard Deviation (%) (3 years - Annualised) |
|--------------------|-------------|-------------------------------------|---|
| 36 | SGD | 2.43 | 8.93 |
| | SGD Class A | - | - |
| | SGD Class B | - | - |

Fund Information

| Share Class | Inception Date | NAV | ISIN | Bloomberg Ticker |
|-------------|-------------------|------------|--------------|------------------|
| SGD | 31 August 1987 | SGD 5.0715 | SG9999004360 | DBSTTFI SP |
| SGD Class A | 23 September 2025 | SGD 1.1729 | SGXZ51708014 | NIKATSA SP |
| SGD Class B | 26 June 2025 | SGD 1.3297 | SG9999016380 | NIKSTBS SP |

Source: Amova Asset Management Asia Limited as of 31 March 2026.

Stock Split (1 Nov 2004): 1 for 1
Price: \$1.10 (1 Nov 2004)

Important Information

The Central Provident Fund (“CPF”) Ordinary Account (“OA”) interest rate is the legislated minimum 2.5% per annum, or the 3-month average of major local banks' interest rates, whichever is higher, reviewed quarterly. The interest rate for Special Account (“SA”) is currently 4% per annum or the 12-month average yield of 10-year Singapore Government Securities plus 1%, whichever is higher, reviewed quarterly. Only monies in excess of \$20,000 in OA and \$40,000 in SA can be invested under the CPF Investment Scheme (“CPFIS”). Please refer to the website of the CPF Board for further information. Investors should note that the applicable interest rates for the CPF accounts and the terms of CPFIS may be varied by the CPF Board from time to time.

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