

FUNDFACTS

OASIS CRESCENT



GLOBAL INVESTMENT FUNDS (UK) ICVC

MANAGED BY OASIS CRESCENT WEALTH (UK) LTD.

OASIS CRESCENT GLOBAL INCOME FUND

▲ 3 R D Q U A R T E R - 2 0 2 5

Fund Manager	Adam Ebrahim	Min. Initial Investment	USD 5000
Launch Date	11 December 2020	Min. Additional Investment	USD 1000
Risk Profile	Low to Medium	Fund Size	USD 55.37M
		Total Expense Ratio	0.63%

The Oasis Crescent Global Income Fund (the Fund or OCGIF) is a Shari'ah compliant specialist income fund. The primary objective is to provide income from the underlying investments. To achieve this objective, the portfolio consists of a combination of foreign short-term, medium-term and long-term income generating securities. The Sub-Fund conforms to moral and cultural beliefs.

Cumulative Returns

Cumulative Returns	Apr-Dec 2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD SEPT 2025	Return Since Inception	
																	Cum	Ann
Oasis Crescent Global Income Fund	4.5	2.1	8.5	1.6	4.0	(0.6)	1.3	4.1	(0.5)	7.8	5.2	1.2	(6.1)	4.9	3.2	6.3	58.3	3.0

The Fund was launched following Oasis Crescent Global Income Fund's (a sub-fund of Oasis Crescent Global Investment Fund (Ireland) Plc and hereinafter referred to as "OCGIF (Ireland)" merger with the Fund on 11 December 2020.

Note: Returns in USD, Net-of-Fees, Gross of Non Permissible Income of the OCGIF since inception to 30 September 2025. NPI for the 12 months to September 2025 was 0.08%.

(Source: Oasis Research: April 2010 –September 2025)

Annualised Returns

Annualised Returns	% Growth 1 year	% Growth 3 year	% Growth 5 year	% Growth 7 year	% Growth 10 year	Return Since Inception
						Annualised
Oasis Crescent Global Income Fund	5.0	5.6	2.3	3.2	2.6	3.0

Performance (% returns) in USD Net-of-Fees Gross of Non Permissible Income of the OCGIF since inception to 30 September 2025.

(Source: Oasis Research: April 2010 – September 2025)

Diversification

% exposure to issuers within	OCGIF	Peer group average
Non-diversified commodity exporting countries	50	74
Diversified countries	50	26

Diversification of the OCGIF (30 September 2025)

(Source: Oasis Research; Morningstar Direct: September 2025)

Risk Profile & Yield

	OCGIF	Peer group average
Average Credit Rating	A	BBB
Modified Duration	3.5	5.0
YTM (%)	4.42	5.55
YTM (%) including reinvestment of monthly distribution	4.59	N/A

Risk Profile and Yield of the OCGIF (30 September 2025)

(Source: Oasis Research; Morningstar Direct: September 2025)

All peer group figures are taken from the latest available fund facts statement.

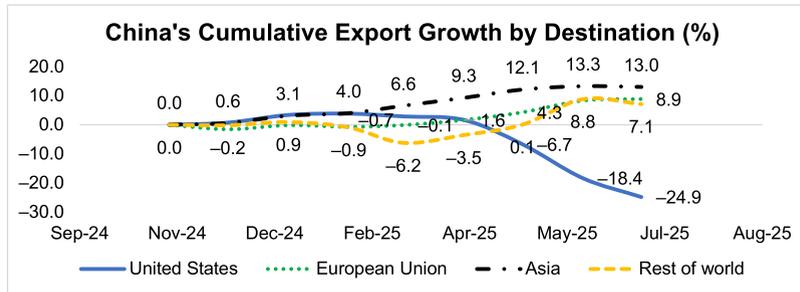
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Fund Manager Comments

GDP	IMF Forecast					Latest Bank forecast
	2022 A	2023 A	2024 E	2025 E	2026 E	2025 E
	%	%	%	%	%	%
World Economies	3.6	3.5	3.3	3.0	3.1	2.9
Advanced	2.9	1.7	1.8	1.5	1.6	1.5
Emerging	4.1	4.7	4.3	4.1	4.0	4.1
USA	2.5	2.9	2.8	1.9	2.0	1.5
Euro Area	3.5	0.4	0.9	1.0	1.2	1.0
China	3.1	5.4	5.0	4.8	4.2	4.8

Source: IMF World Economic Outlook

The Rest of the world (ROW) is benefiting from lower cost of capital due to China exporting deflation by diverting exports from the USA to the ROW, lower inflation, but rising competition from imports putting jobs and currencies under pressure. Since the USA election in November 2024, Chinese exports to US declined by 24.9% but increased in Asia, Europe and ROW by 13.0%, 8.9% and 7.1% respectively. All of this is playing out in the currency market, with the US\$ index weakening by 9.9% in the first 9 months of the year, with the Euro up 12.2%. Sterling up 7.0% and commodity currencies like the Rand (up 8.6%) strengthening. The stronger currencies are assisting in lowering import inflation and boosting US\$ returns for investors. The Global economic risks remain high as 1) the long term impact of Tariffs remain unclear, 2) government debt is expanding rapidly, 3) deteriorating demographics in many countries, 4) unstable governments, 5) geopolitical uncertainty, 6) high inflation and 7) slow economic growth. The economies that are able to navigate through this period will prosper.



Source: IMF, World Economic Outlook, July 2025

Global central banks have started reducing policy rates, real rates ranging from -0.05% in EU, 1.35% in USA and 3.4% in China compared to 20 year average real rates of -0.89%, -0.71% and 1.43% respectively. Real rates have declined due to rising inflation in Europe and US and a cut in interest rates in US. If inflationary expectations rise due to the trade war, there is little scope to cut policy rates except for China, some Emerging markets which has substantial scope to cut policy rates and reducing scope to cut in the US. Europe rate cycle looks like it has reached its cyclical low.

Country	20-Year Avg CPI	Current CPI	Difference	Five Year Peak Central Bank Rate	Current Central Bank Rate	Difference	Current Real Rate	20 Year Avg Real Rate	Difference
USA	2.6	2.9	0.3	5.50	4.25	-1.25	1.35	-0.71	2.06
EU	2.1	2.2	0.1	4.50	2.15	-2.35	-0.05	-0.89	0.84
China	2.2	-0.4	-2.6	3.85	3.00	-0.85	3.40	1.43	1.97

The Oasis Crescent Global Income Fund (OCGIF) and Oasis Crescent Global Short Term Income Fund (OCGSTIF) have done well, with a return of 5.0% and 3.8% respectively for the year to September 2025. The yield to maturity (with reinvestment of monthly distributions) of OCGIF is 4.59% and OCGSTIF is 4.21%. The Funds are well positioned for this volatile time, with geographic diversification and a focus on high quality Sovereign, Supranational agencies, State owned enterprises and well-regulated banks.

Sources: Oasis Research, Bloomberg statistics, IMF World Economic Outlook

GIPS compliant & verified

Contact us :

Oasis Crescent Wealth (UK) Ltd.

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Warning: The value of your investment may go down as well as up and past performance is not a reliable guide to future performance.

Deductions for charges and expenses are not made uniformly throughout the life of the product, but are loaded disproportionately onto the early period.

A schedule of fees and charges is available from Oasis Crescent Wealth (UK) Ltd. ("the Authorised Corporate Director" or "ACD") on request. Portfolios are valued at 08h00 daily using the previous day's prices as at 22h00 GMT. All necessary documentation must be received before 14h00. Investments are made globally across a number of countries and currencies.

Warning: This product may be affected by changes in currency exchange rates.

Prices are calculated on a net asset value basis which is the total value of all assets in the Oasis Crescent Global Income Fund, a "Sub-Fund" of Oasis Crescent Global Investment Funds (UK) ICVC (the "Fund"), Registration Number : IC030383, including any income accruals and less any permissible deductions from the Sub-Fund which may include but not be limited to auditors fees, bank charges, custodian fees, management fees and investment advisory fees. UCITS can engage in borrowing and scrip lending and may borrow up to 10% of the market value of the portfolio to bridge insufficient liquidity.

Warning: The income that an investor may get from an investment may go down as well as up.

The ACD is authorised and regulated by the Financial Conduct Authority. The Fund and the Sub-Fund are regulated by the Financial Conduct Authority and is managed by the ACD in accordance with the UK UCITS Regulations. Performance figures quoted are from Oasis Research and Bloomberg for the period ending 30 September 2025 for lump sum investment, using NAV-NAV prices with income distributions reinvested. Returns may vary depending on the actual date of investment and the actual date of reinvestment of income. The Key Investor Information Documents or a full Prospectus are available on request from the ACD and Oasis Crescent Management Company Ltd. The Sub-Fund is registered with the Financial Sector Conduct Authority for distribution in South Africa, the Swiss Financial Markets Supervisory Authority for distribution in Switzerland, the Monetary Authority of Singapore for distribution in Singapore and the Securities and Commodities Authority of the United Arab Emirates for distribution in the UAE. The Sub-Fund has a Total Expense Ratio (TER) of 0.63%, which is the average Net Asset Value of the portfolio incurred as charges, levies and fees related to the management of the portfolio. A higher TER does not necessarily imply a poor return, nor does a low TER imply a good return. The ratio does not include transaction costs. The current TER cannot be regarded as an indication of future TERs. Full details and basis of accolades received are available from the ACD and Oasis Crescent Management Company Ltd. All information and opinions provided are of a general nature and the document contains no express or implied recommendation, warranty, guidance, advice or proposal that the Sub-Fund is appropriate to the investment objectives, financial situation or needs of any individual or entity. All data and information (unless otherwise stated) is as at 30 September 2025.