

About Portfolio

The Binary Capital Islamic Defensive Portfolio is designed to prioritise capital preservation while delivering modest returns through a combination of income and capital growth. The portfolio seeks to preserve and grow capital over time with low fluctuations in portfolio values. Over the recommended minimum investment time horizon, the strategy seeks to deliver returns comparable to its benchmark.

The portfolio achieves its objectives by investing in open-ended funds and ETFs that comply with Shariah principles. It includes a diversified mix of equities, sukuk, and Shariah-compliant alternatives, with a strong focus on fixed-income-like exposure to reduce risk and enhance stability.

Who is the portfolio targeted at?

This portfolio is tailored for investors seeking a Shariah-compliant investment solution and is particularly relevant for those who prefer a portfolio with approximately 20% allocation to equities. It is suitable for individuals who wish to take on significantly less risk compared to full exposure to equity markets, prioritising capital preservation while targeting modest capital growth through a combination of income and capital appreciation.

Responsible Investment

The strategy excludes exposure to companies engaged in:

- Armaments
- Alcohol Production
- Tobacco
- Pork Production
- Gambling and Speculation
- Adult Entertainment
- Interest on Transactions (Riba)

Key Information

Inception Date
01/06/2020

Recommended Investment Time Horizon
5 years

Rebalancing Frequency
Minimum semi-annual rebalancing

Comparator Benchmark
IA Mixed Investment 0-35% Shares

Charges

Binary Capital MPS Charge	0.30%
Underlying OCF	0.57%
Total Costs	0.87%

Risk Targets

Equity Risk Range
0 - 35%

Typical Equity Allocation
20%

Risk Profile
3

Portfolio Manager(s)

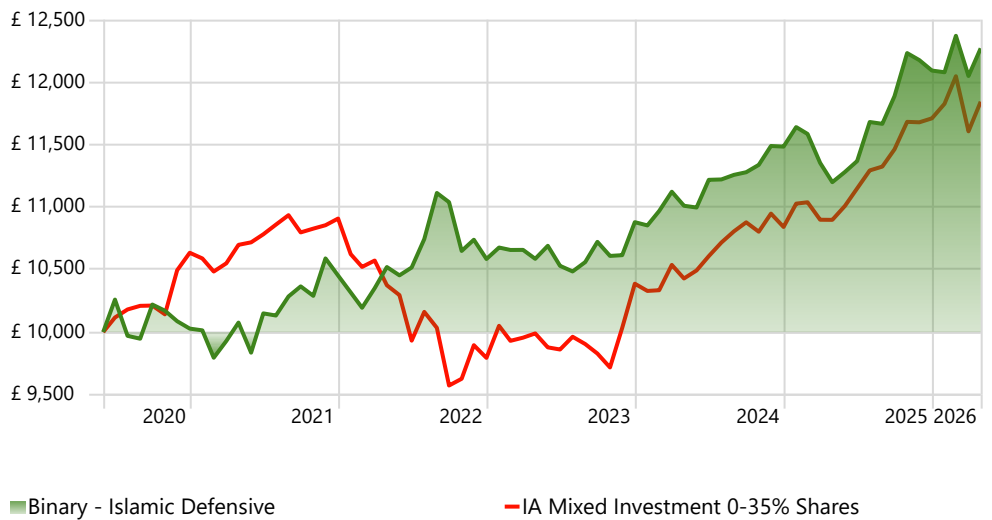


Saftar Sarwar FCSI, IMC, PgDip



Amir Miah MCSI, MSc

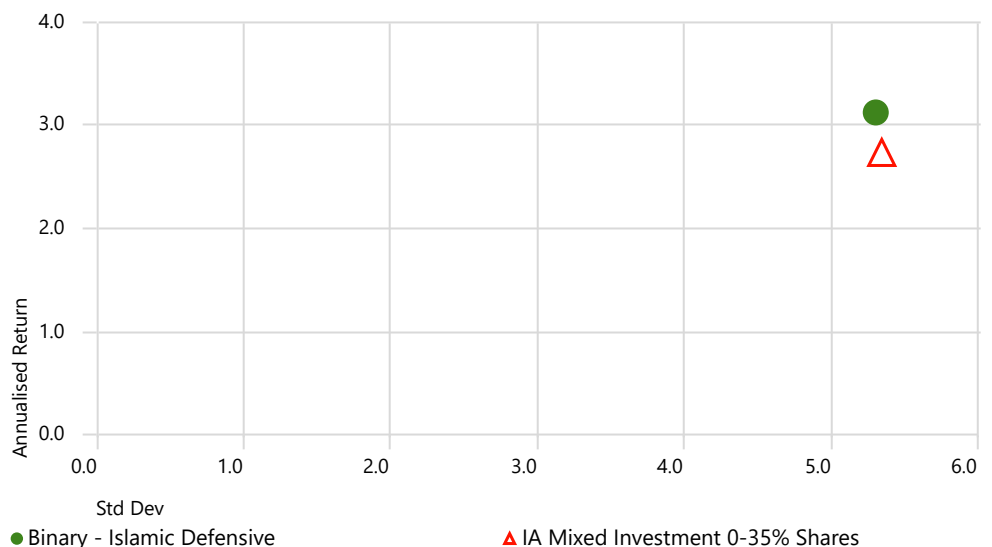
Growth of £10,000 Since Inception - Net of Fees



Discrete Performance - Net of Fees

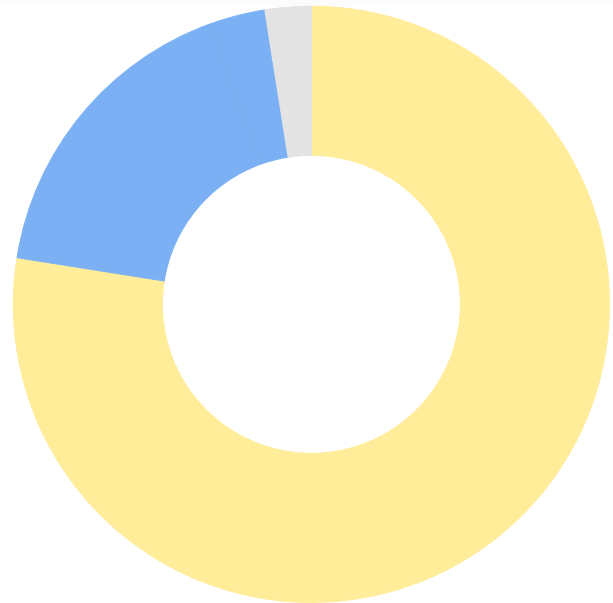
	YTD	1M	3M	6M	1YR	3YR	5YR	2025	2024	2023	2022	2021
Binary - Islamic Defensive	1.5	1.8	1.6	0.3	9.6	15.9	21.8	5.3	5.6	2.8	1.3	4.2
IA Mixed Investment 0-35% Shares	1.1	2.0	0.1	1.4	8.7	18.6	10.7	8.0	4.4	6.1	-10.2	2.6

Risk-Reward Since Inception - Net of Fees



Asset Allocation

	%
● Sukuk	77.5
● Global Equity Large Cap	17.0
● Global Emerging Markets Equity	3.0
● Cash	2.5
Total	100.0



Portfolio Holdings

	Global Category	Portfolio Weighting %
HSBC Global Sukuk UCITS ETF BCGBP	Global Fixed Income	40.50
Franklin Global Sukuk W Qdis GBP H1	Global Fixed Income	37.00
HSBC Islamic Global Equity Index YCGBP	Global Equity Large Cap	6.00
iShares MSCI World Islamic ETF USD Dist	Global Equity Large Cap	6.00
Schroder Islamic Global Eq Z GBP Acc	Global Equity Large Cap	5.00
iShares MSCI EM Islamic ETF USD Dist	Global Emerging Markets Equity	3.00

Capital at risk. Performance shown reflects simulated past performance, which is no guarantee of future results.

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Factsheet | As of 30/04/2026

About Portfolio

The Binary Capital Islamic Cautious Portfolio is designed to prioritise capital preservation while delivering modest returns through a combination of income and capital growth. The portfolio seeks to preserve and grow capital over time with low fluctuations in portfolio values. Over the recommended minimum investment time horizon, the strategy seeks to deliver returns comparable to its benchmark.

The portfolio achieves its objectives by investing in open-ended funds and ETFs that comply with Shariah principles. It includes a diversified allocation to equities, sukuk, and Shariah-compliant alternatives, with a notable emphasis on fixed-income-like exposure to maintain stability and reduce risk.

Who is the portfolio targeted at?

This portfolio is tailored for investors seeking a Shariah-compliant investment solution and is particularly suited for those who prefer a portfolio with approximately 40% allocation to equities. It is ideal for individuals who wish to take on less risk than full exposure to equity markets, prioritising capital preservation while targeting modest capital growth through a combination of income and capital appreciation.

Responsible Investment

The strategy excludes exposure to companies engaged in:

- Armaments
- Alcohol Production
- Tobacco
- Pork Production
- Gambling and Speculation
- Adult Entertainment
- Interest on Transactions (Riba)

Key Information

Inception Date
01/06/2020

Recommended Investment Time Horizon
5 years

Rebalancing Frequency
Minimum semi-annual rebalancing

Comparator Benchmark
IA Mixed Investment 20-60% Shares

Charges

Binary Capital MPS Charge	0.30%
Underlying OCF	0.50%
Total Costs	0.80%

Risk Targets

Equity Risk Range
25 - 55%

Typical Equity Allocation
40%

Risk Profile
4

Portfolio Manager(s)



Saftar Sarwar FCSI, IMC, PgDip



Amir Miah MCSI, MSc

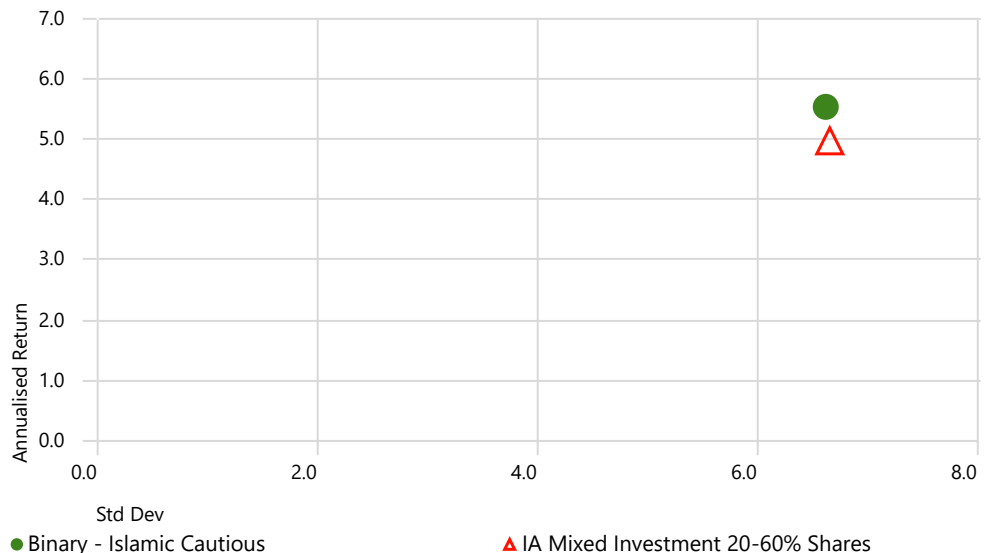
Growth of £10,000 Since Inception - Net of Fees



Discrete Performance - Net of Fees

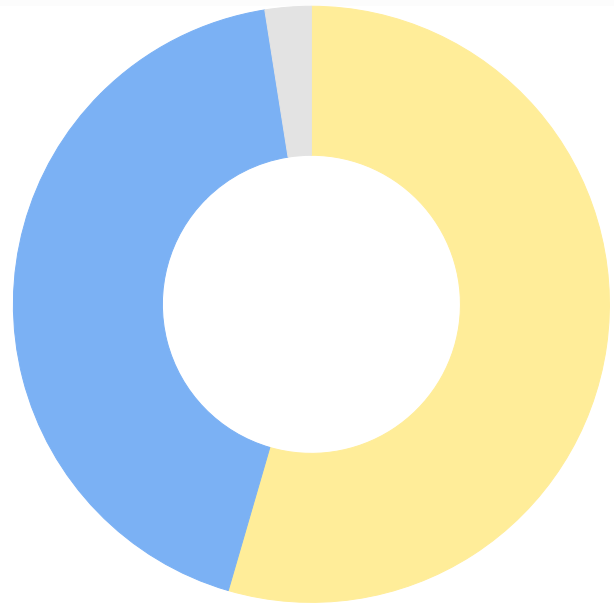
	YTD	1M	3M	6M	1YR	3YR	5YR	2025	2024	2023	2022	2021
Binary - Islamic Cautious	4.6	4.5	3.7	3.3	18.4	27.8	35.3	7.8	7.7	6.8	-2.3	8.2
IA Mixed Investment 20-60% Shares	2.2	3.2	0.8	2.5	13.0	25.1	19.1	10.2	6.2	6.9	-9.7	6.3

Risk-Reward Since Inception



Asset Allocation

	%
● Sukuk	54.5
● Global Equity Large Cap	33.0
● Global Emerging Markets Equity	10.0
● Cash	2.5
Total	100.0



Portfolio Holdings

	Global Category	Portfolio Weighting %
HSBC Global Sukuk UCITS ETF BCGBP	Global Fixed Income	30.50
Franklin Global Sukuk W Qdis GBP H1	Global Fixed Income	24.00
HSBC Islamic Global Equity Index YCGBP	Global Equity Large Cap	11.00
iShares MSCI World Islamic ETF USD Dist	Global Equity Large Cap	11.00
Schroder Islamic Global Eq Z GBP Acc	Global Equity Large Cap	11.00
iShares MSCI EM Islamic ETF USD Dist	Global Emerging Markets Equity	10.00

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About Portfolio

The Binary Capital Islamic Balanced Portfolio is designed to deliver returns through a combination of capital growth and income. The portfolio aims to achieve long-term capital growth by employing a balanced investment approach, with a slight emphasis on equities. Over the recommended minimum investment time horizon, the strategy seeks to deliver returns comparable to its benchmark.

The portfolio achieves its objectives by investing in open-ended funds and ETFs that comply with Shariah principles. It includes a mix of equities, sukuk, and Shariah-compliant alternatives, adopting a balanced strategy to meet its goals.

Who is the portfolio targeted at?

This portfolio is tailored for investors seeking a Shariah-compliant investment solution and is particularly relevant for those looking for a balanced approach to investing, with approximately 60% allocated to equities. It is suitable for individuals aiming for long-term returns through exposure to equity markets, combined with fixed-income-like investments. The portfolio is designed for return-seeking investors prioritising capital growth, provided they have the capacity for loss and a risk tolerance aligned with a 60% equity allocation. Investors should be prepared for potentially significant fluctuations in capital values due to exposure to risk assets.

Responsible Investment

The strategy excludes exposure to companies engaged in:

- Armaments
- Alcohol Production
- Tobacco
- Pork Production
- Gambling and Speculation
- Adult Entertainment
- Interest on Transactions (Riba)

Key Information

Inception Date
01/06/2020

Recommended Investment Time Horizon
5 years

Rebalancing Frequency
Minimum semi-annual rebalancing

Comparator Benchmark
IA Mixed Investment 40-85% Shares

Charges

Binary Capital MPS Charge	0.30%
Underlying OCF	0.46%
Total Costs	0.76%

Risk Targets

Equity Risk Range
45 - 75%

Typical Equity Allocation
60%

Risk Profile
5

Portfolio Manager(s)



Saftar Sarwar FCSI, IMC, PgDip



Amir Miah MCSI, MSc

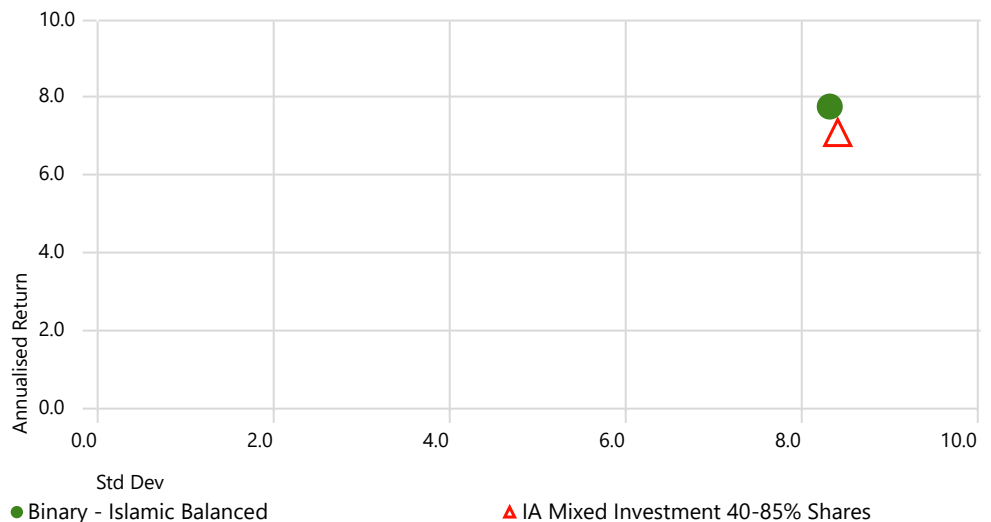
Growth of £10,000 Since Inception - Net of Fees



Discrete Performance - Net of Fees

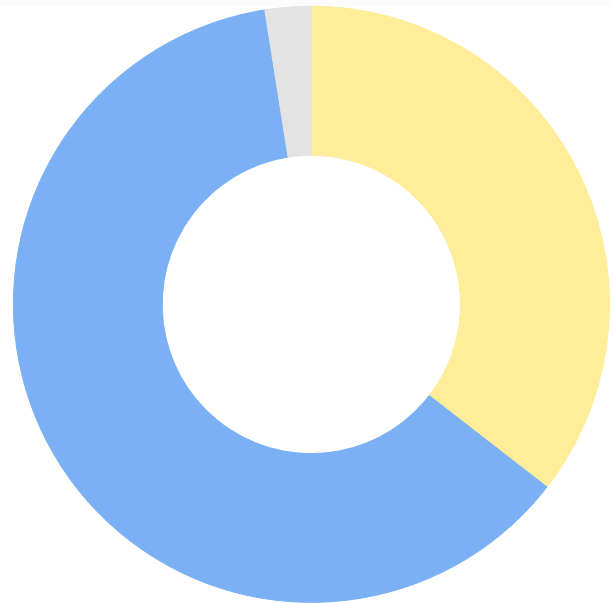
	YTD	1M	3M	6M	1YR	3YR	5YR	2025	2024	2023	2022	2021
Binary - Islamic Balanced	6.4	6.5	5.0	5.0	25.4	38.3	48.1	9.8	10.1	10.7	-5.3	12.4
IA Mixed Investment 40-85% Shares	3.2	5.0	1.5	3.1	17.9	31.8	29.3	11.6	8.9	8.1	-10.2	11.2

Risk-Reward Since Inception



Asset Allocation

	%
● Sukuk	35.5
● Global Equity Large Cap	49.0
● Global Emerging Markets Equity	13.0
● Cash	2.5
Total	100.0



Portfolio Holdings

	Global Category	Portfolio Weighting %
HSBC Global Sukuk UCITS ETF BCGBP	Global Fixed Income	19.50
HSBC Islamic Global Equity Index YCGBP	Global Equity Large Cap	17.00
Schroder Islamic Global Eq Z GBP Acc	Global Equity Large Cap	17.00
Franklin Global Sukuk W Qdis GBP H1	Global Fixed Income	16.00
iShares MSCI World Islamic ETF USD Dist	Global Equity Large Cap	15.00
iShares MSCI EM Islamic ETF USD Dist	Global Emerging Markets Equity	13.00

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Factsheet | As of 30/04/2026

About Portfolio

The Binary Capital Islamic Growth Portfolio is designed to deliver returns through a combination of income and capital growth, with a strong focus on achieving long-term capital growth. The portfolio adopts a growth-oriented approach to investing, with a substantial bias towards equities. Over the recommended minimum investment time horizon, the strategy seeks to deliver returns comparable to its benchmark.

The portfolio achieves its objectives by investing in open-ended funds and ETFs that comply with Shariah principles. It incorporates a mix of equities, sukuk, and Shariah-compliant alternatives, maintaining a predominantly equity-focused allocation to maximise growth potential.

Who is the portfolio targeted at?

This portfolio is tailored for investors seeking a Shariah-compliant investment solution and is particularly relevant for those with the capacity for loss and risk tolerance necessary for an 80% allocation to equities. It is suitable for individuals seeking long-term returns through significant exposure to equity markets, combined with a marginal allocation to fixed-income-like investments. The portfolio is designed for return-seeking investors aiming for long-term capital growth and is intended for those who can accept potentially significant fluctuations in capital values due to exposure to risk assets.

Key Information

Inception Date
01/06/2020

Recommended Investment Time Horizon
5 years

Rebalancing Frequency
Minimum semi-annual rebalancing

Comparator Benchmark
IA Mixed Investment 40-85% Shares

Charges

Binary Capital MPS Charge 0.30%

Underlying OCF 0.41%

Total Costs 0.71%

Risk Targets

Equity Risk Range
65 - 95%

Typical Equity Allocation
80%

Risk Prof...

Portfolio Manager(s)



Saftar Sarwar FCSI, IMC, PgDip



Amir Miah MCSI, MSc



Responsible Investment

The strategy excludes exposure to companies engaged in:

- Armaments
- Alcohol Production
- Tobacco
- Pork Production
- Gambling and Speculation
- Adult Entertainment
- Interest on Transactions (Riba)

Growth of £10,000 Since Inception - Net of Fees

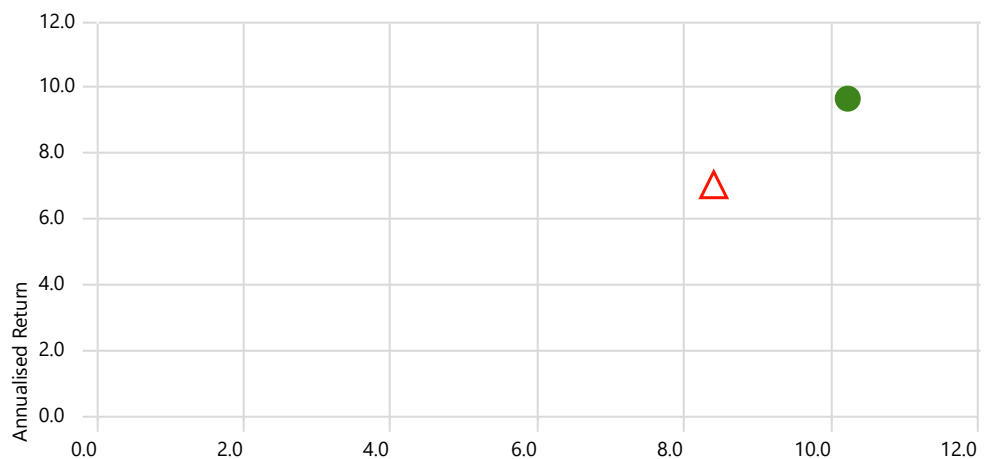


■ Binary - Islamic Growth ▲ IA Mixed Investment 40-85% Shares

Discrete Performance - Net of Fees

	YTD	1M	3M	6M	1YR	3YR	5YR	2025	2024	2023	2022	2021
Binary - Islamic Growth	8.8	8.8	6.6	7.3	33.4	49.5	60.3	11.9	12.0	14.4	-7.7	14.9
IA Mixed Investment 40-85% Shares	3.2	5.0	1.5	3.1	17.9	31.8	29.3	11.6	8.9	8.1	-10.2	11.2

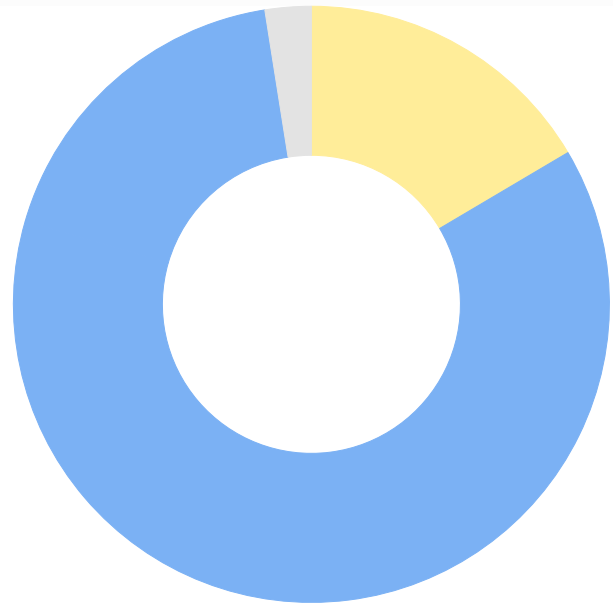
Risk-Reward Since Inception



● Binary - Islamic Growth ▲ IA Mixed Investment 40-85% Shares

Asset Allocation

	%
● Sukuk	16.5
● Global Equity Large Cap	63.0
● Global Emerging Markets Equity	18.0
● Cash	2.5
Total	100.0



Portfolio Holdings

	Global Category	Portfolio Weighting %
HSBC Islamic Global Equity Index YCGBP	Global Equity Large Cap	22.00
Schroder Islamic Global Eq Z GBP Acc	Global Equity Large Cap	21.00
iShares MSCI World Islamic ETF USD Dist	Global Equity Large Cap	20.00
iShares MSCI EM Islamic ETF USD Dist	Global Emerging Markets Equity	18.00
HSBC Global Sukuk UCITS ETF BCGBP	Global Fixed Income	8.50
Franklin Global Sukuk W Qdis GBP H1	Global Fixed Income	8.00

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Factsheet | As of 30/04/2026

About Portfolio

The Binary Capital Islamic Adventurous Portfolio is designed to deliver returns through a combination of income and capital growth, with a primary focus on achieving long-term capital growth. This portfolio adopts an equity-centric approach, concentrating on global equities to maximise growth potential. Over the recommended minimum investment time horizon, the strategy aims to generate returns comparable to its benchmark.

The portfolio achieves its objectives by investing in open-ended funds and ETFs that comply with Shariah principles. It includes equities, sukuk, and Shariah-compliant alternatives, with a predominant focus on equities to drive long-term growth.

Who is the portfolio targeted at?

This portfolio is specifically tailored for highly risk-seeking investors seeking a Shariah-compliant investment solution. It is intended for those with a high capacity for loss and the risk tolerance required to accept significant drawdowns and the price risks associated with a portfolio comprising 90-100% equities. The Islamic Adventurous Portfolio is suitable for individuals aiming to maximise long-term returns through substantial exposure to equity markets. It is essential that investors understand and accept the potentially very significant fluctuations in capital values that may arise from exposure to risk assets.

Key Information

Inception Date
01/06/2020

Recommended Investment Time Horizon
5 years

Rebalancing Frequency
Minimum semi-annual rebalancing

Comparator Benchmark
IA Flexible Investment

Charges

Binary Capital MPS Charge	0.30%
Underlying OCF	0.36%
Total Costs	0.66%

Risk Targets

Equity Risk Range
85+

Typical Equity Allocation
90 - 100%

Risk Profile
8

Portfolio Manager(s)



Saftar Sarwar FCSI, IMC, PgDip



Amir Miah MCSI, MSc



Responsible Investment

The strategy excludes exposure to companies engaged in:

- Armaments
- Alcohol Production
- Tobacco
- Pork Production
- Gambling and Speculation
- Adult Entertainment
- Interest on Transactions (Riba)

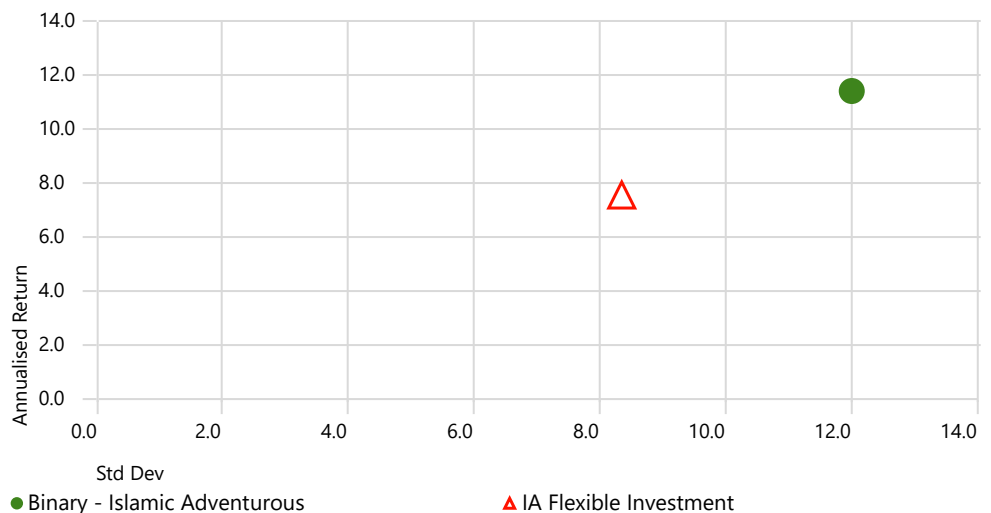
Growth of £10,000 Since Inception - Net of Fees



Discrete Performance - Net of Fees

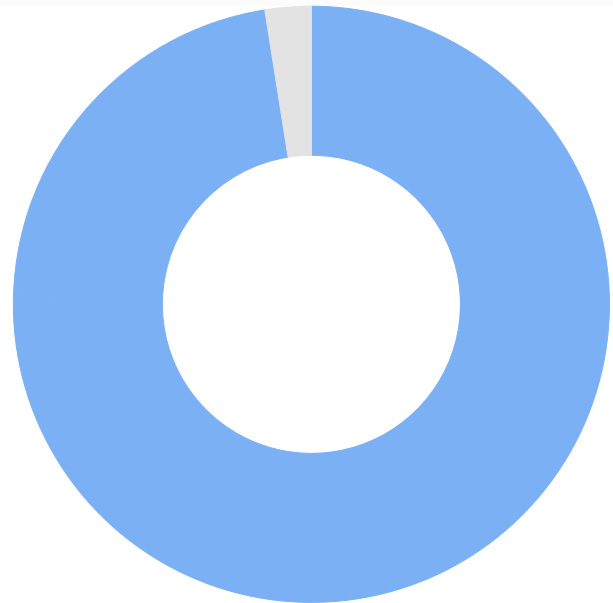
	YTD	1M	3M	6M	1YR	3YR	5YR	2025	2024	2023	2022	2021
Binary - Islamic Adventurous	10.8	10.6	8.0	9.2	40.5	59.5	71.8	13.6	13.8	17.7	-9.8	17.4
IA Flexible Investment	3.3	4.9	1.6	3.2	19.3	32.6	30.0	12.1	9.2	7.3	-9.1	11.4

Risk-Reward Since Inception



Asset Allocation

	%
● Global Equity Large Cap	75.5
● Global Emerging Markets Equity	22.0
● Cash	2.5
Total	100.0



Portfolio Holdings

	Global Category	Portfolio Weighting %
HSBC Islamic Global Equity Index YCGBP	Global Equity Large Cap	27.00
iShares MSCI World Islamic ETF USD Dist	Global Equity Large Cap	24.50
Schroder Islamic Global Eq Z GBP Acc	Global Equity Large Cap	24.00
iShares MSCI EM Islamic ETF USD Dist	Global Emerging Markets Equity	22.00

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