

FUND OBJECTIVE

The Stanbic IBTC Balanced Fund aims to provide stable capital appreciation by investing a maximum of 60% of the portfolio in both listed and un-listed equities with up to 15% in alternative investments such as Private Equity, Real Estate Investment Trusts ("REITs"), Mortgaged Backed Securities ("MBS") etc. and a minimum of 40% in high quality fixed income securities.

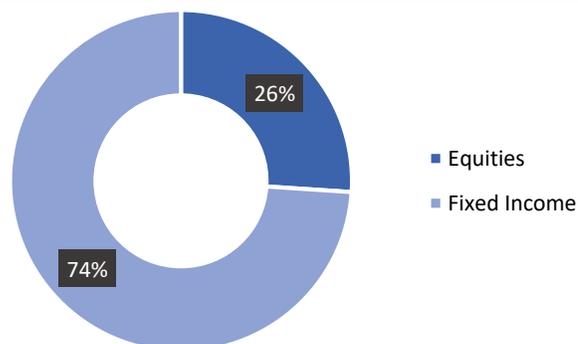
RISK PROFILE

Conservative	Moderately Conservative	Moderate	Moderately Aggressive	Aggressive
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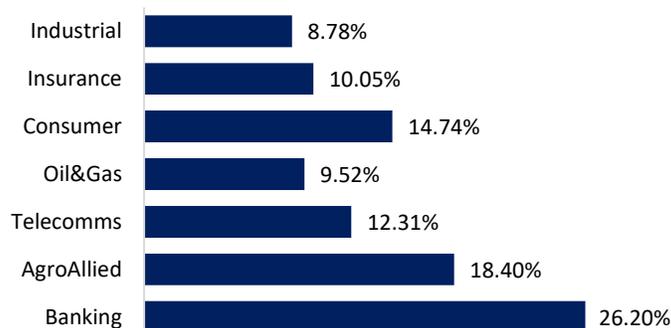
FUND FACTS

Base Currency	Naira
Launch Date	Jan-12
Status of Fund	Open Ended
Nature of Fund	Equity Biased
Initial Investment	₦5,000
Additional Investment	₦5,000
NAV per Unit	₦2,578.03
Fund Size	₦1.19 billion
Expense Ratio	1.25%
Bloomberg Ticker	<STANBAL NL>
Handling Charge	20% on income earned for withdrawals under 91 days

ASSET ALLOCATION



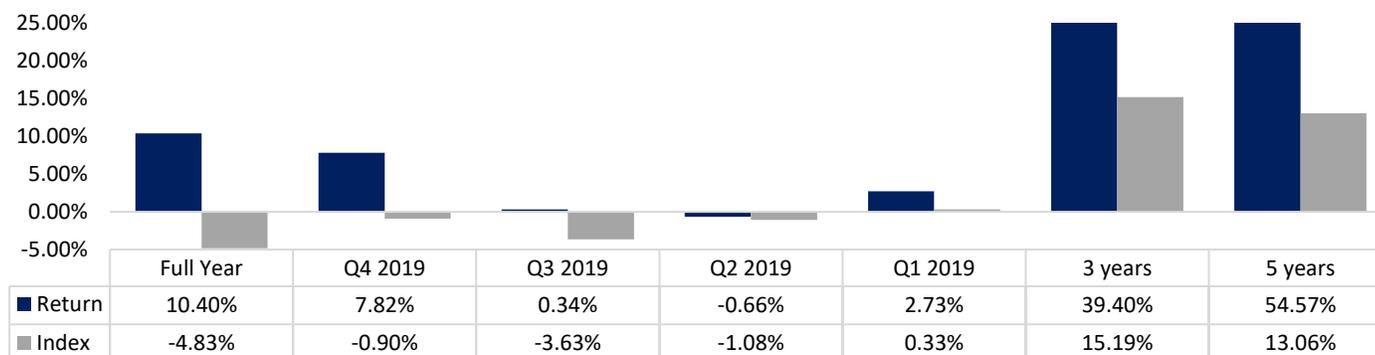
EQUITY SECTORIAL ALLOCATION



TOP 3 STOCK HOLDINGS

	Stock	Weight
1	MTN NIGERIA PLC	3.21%
2	NESTLE NIGERIA PLC	2.92%
3	ZENITH BANK PLC	2.72%

FUND PERFORMANCE



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FUND OBJECTIVE

The Stanbic IBTC Bond Fund aims to achieve competitive returns on investments with moderate risk by investing a minimum of 65% of its portfolio in high quality bonds, while a maximum of 35% of its assets are invested in quality money market instruments including treasury bills.

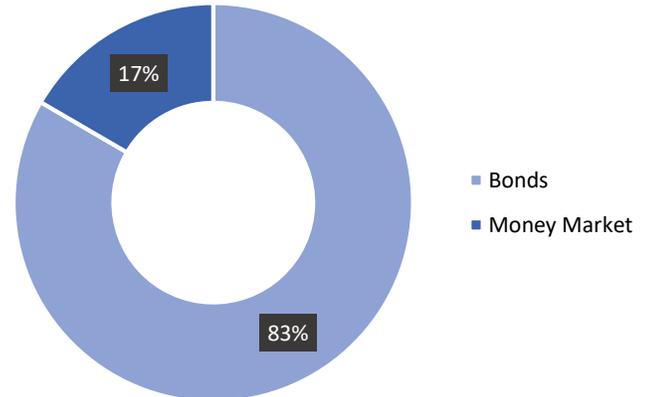
RISK PROFILE

Conservative	Moderately Conservative	Moderate	Moderately Aggressive	Aggressive
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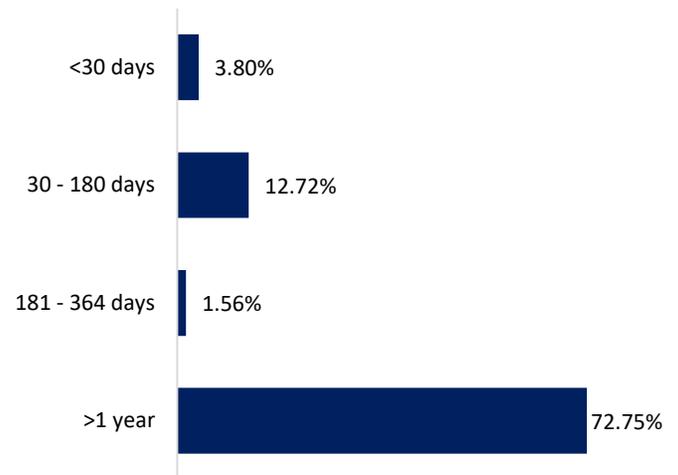
FUND FACTS

Base Currency	Naira
Launch Date	Feb-10
Status of Fund	Open Ended
Nature of Fund	Fixed Income Biased
Initial Investment	₦5,000
Additional Investment	₦5,000
NAV per Unit	₦210.95
Fund Size	₦13.28 billion
Management Fee	1.50%
Bloomberg Ticker	<STANIBF NL>
Handling Charge	20% on income earned for withdrawals under 91 days

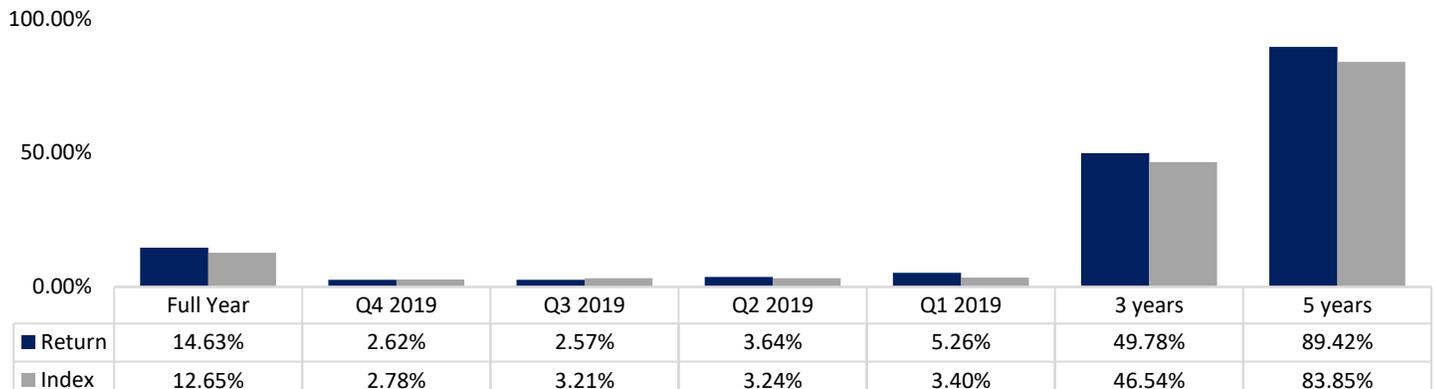
ASSET ALLOCATION



MATURITY PROFILE



FUND PERFORMANCE



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FUND OBJECTIVE

The Stanbic IBTC Ethical Fund aims to achieve long term capital appreciation by investing a minimum of 60% of the portfolio in listed equities of socially responsible companies and a maximum of 40% in high quality fixed income securities.

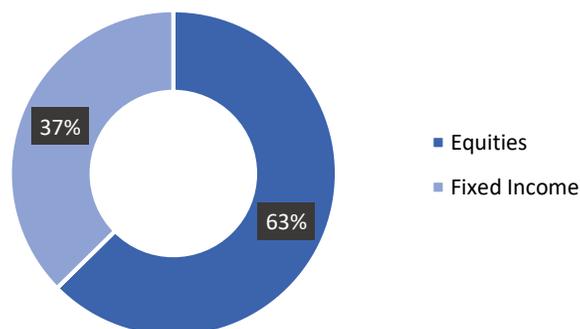
RISK PROFILE

Conservative	Moderately Conservative	Moderate	Moderately Aggressive	Aggressive
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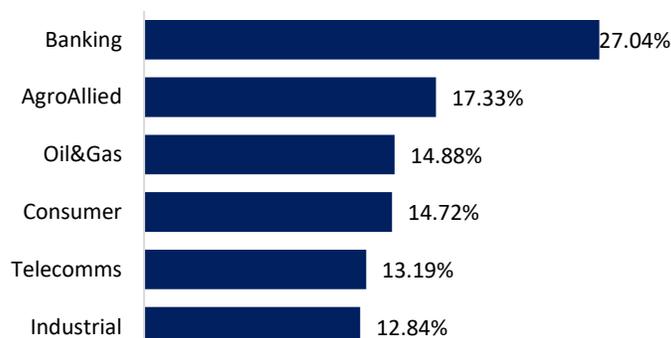
FUND FACTS

Base Currency	Naira
Launch Date	Jan-06
Status of Fund	Open Ended
Nature of Fund	Equity Biased
Initial Investment	₦5,000
Additional Investment	₦5,000
NAV per Unit	₦0.90
Fund Size	₦1.24 billion
Expense Ratio	4.50%
Bloomberg Ticker	<STANETH NL>
Handling Charge	20% on income earned for withdrawals under 91 days

ASSET ALLOCATION



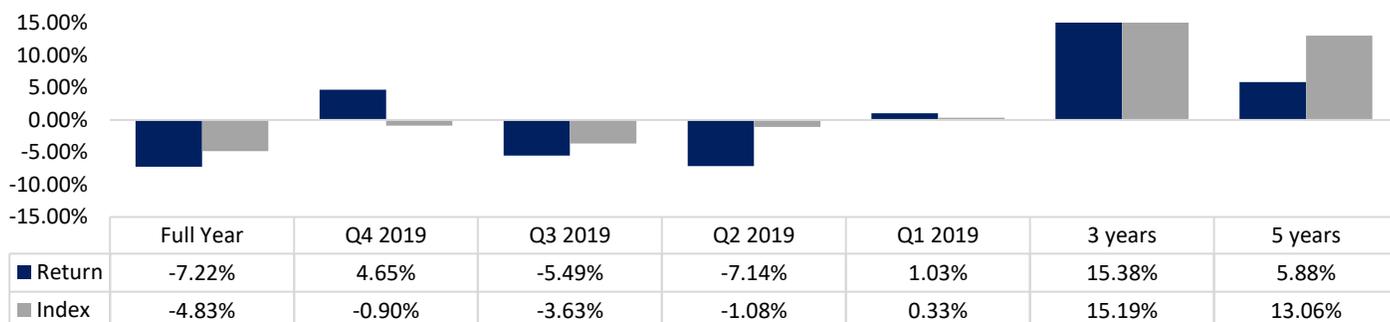
EQUITY SECTORIAL ALLOCATION



TOP 3 STOCK HOLDINGS

	Stock	Weight
1	SEPLAT PLC	9.32%
2	PRESCO PLC	8.71%
3	MTNN PLC	8.26%

FUND PERFORMANCE



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FUND OBJECTIVE

The Stanbic IBTC Guaranteed Investment Fund aims to achieve both capital preservation and growth by investing a minimum of 75% of the portfolio in high quality fixed income securities while a maximum of 25% can be invested in listed equities. The Fund guarantees principal amount against diminution in value provided the investment is held for a minimum period of three months.

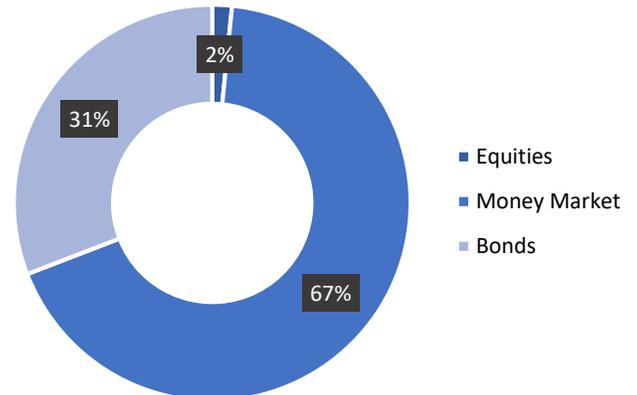
RISK PROFILE

Conservative	Moderately Conservative	Moderate	Moderately Aggressive	Aggressive
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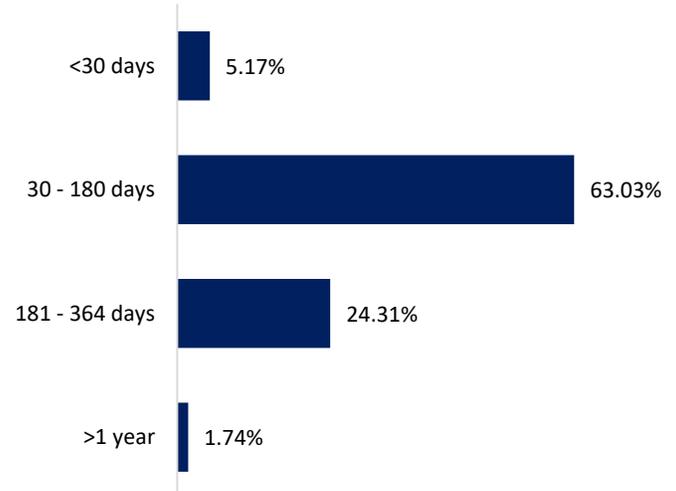
FUND FACTS

Base Currency	Naira
Launch Date	Dec-07
Status of Fund	Open Ended
Nature of Fund	Fixed Income Biased
Initial Investment	N5,000
Additional Investment	N5,000
NAV per Unit	₦273.92
Fund Size	₦10.83 billion
Management Fee	1.50%
Bloomberg Ticker	<STANGIN NL>
Handling Charge	No principal guarantee for withdrawals under 3months.

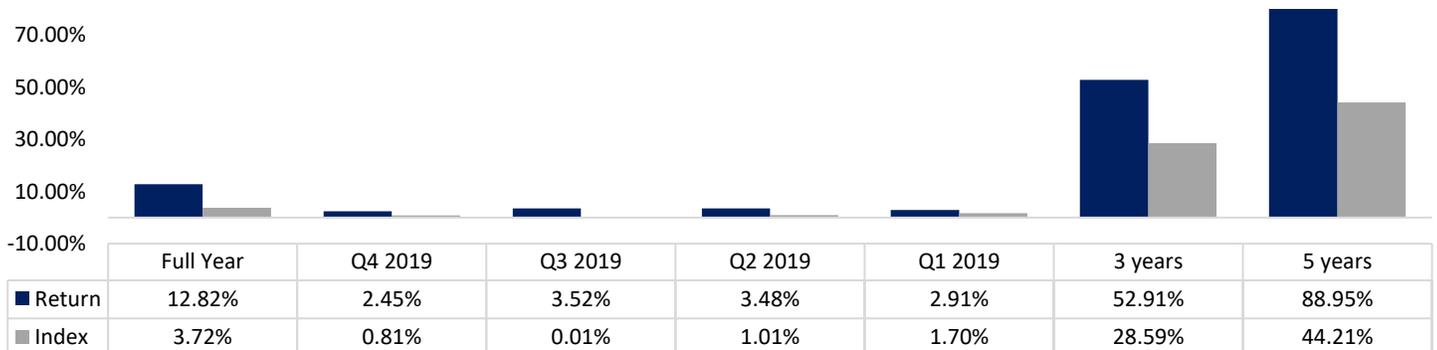
ASSET ALLOCATION



MATURITY PROFILE



FUND PERFORMANCE



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FUND OBJECTIVE

The objective of the Stanbic IBTC Imaan Fund is to achieve long-term capital appreciation by investing a minimum of 60% of the portfolio in Shariah compliant equities and a maximum of 40% in other Shariah compliant assets such as Sukuks, with the approval of an Advisory Committee of Experts

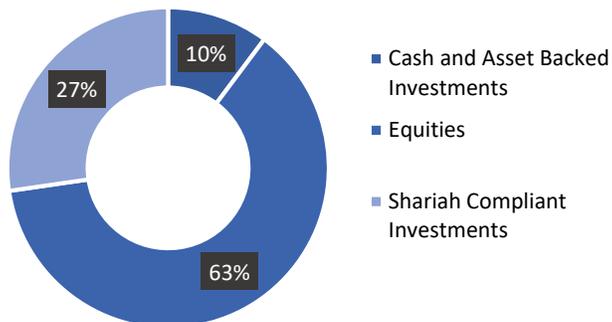
RISK PROFILE

Conservative	Moderately Conservative	Moderate	Moderately Aggressive	Aggressive
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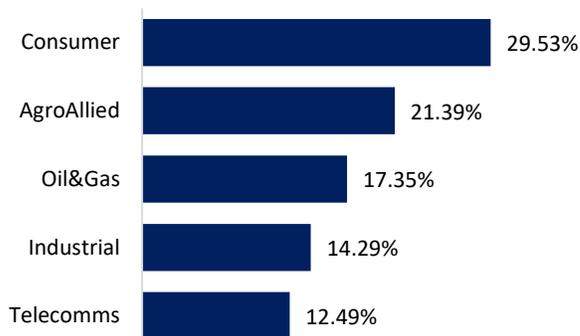
FUND FACTS

Base Currency	Naira
Launch Date	Oct-13
Status of Fund	Open Ended
Nature of Fund	Equity Biased
Initial Investment	₦5,000
Additional Investment	₦5,000
NAV per Unit	₦158.55
Fund Size	₦172.93 million
Management Fee	1.50%
Bloomberg Ticker	<STANIMF NL>

ASSET ALLOCATION



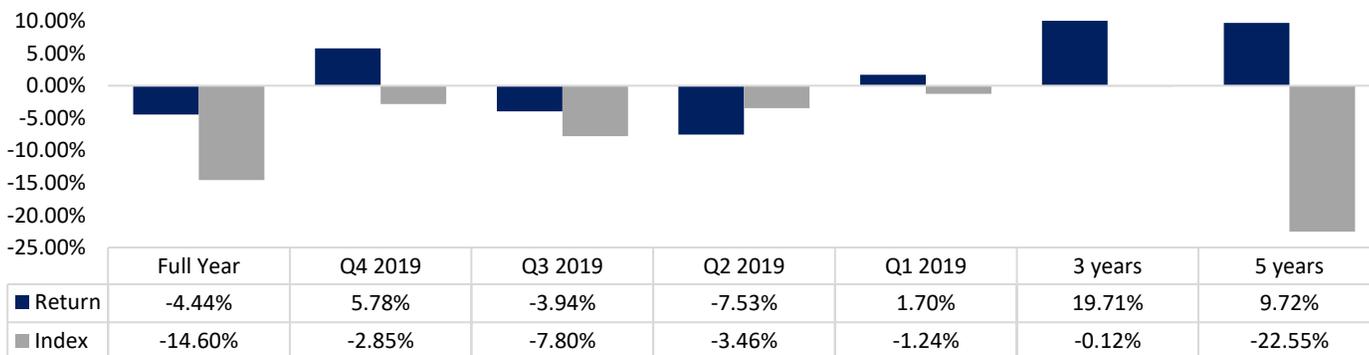
EQUITY SECTORIAL ALLOCATION



TOP 3 STOCK HOLDINGS

	Stock	Weight
1	SEPLAT PLC	10.84%
2	NESTLE NIGERIA PLC	9.77%
3	DANGCEM	8.93%

FUND PERFORMANCE



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FUND OBJECTIVE

The Stanbic IBTC Money Market Fund aims to achieve both stable income generation and capital preservation by investing 100% of the portfolio assets in high quality short-term securities such as Treasury Bills, Commercial Papers and Fixed Deposits that are rated "BBB" and above.

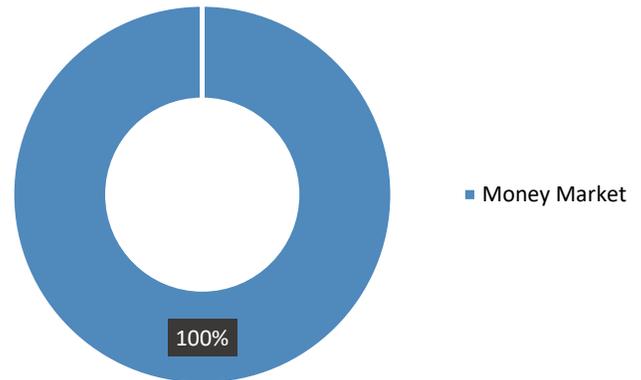
RISK PROFILE

Conservative	Moderately Conservative	Moderate	Moderately Aggressive	Aggressive
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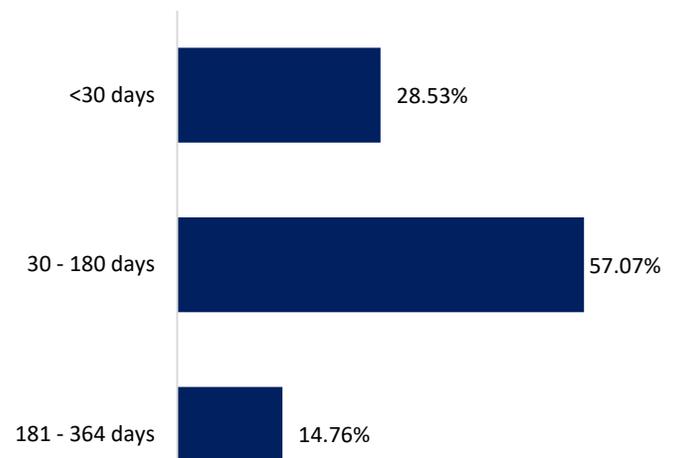
FUND FACTS

Base Currency	Naira
Launch Date	Feb-10
Status of Fund	Open Ended
Nature of Fund	Fixed Income Biased
Initial Investment	₦5,000
Additional Investment	₦5,000
Distribution Frequency	Quarterly
Fund Size	₦337.91 billion
Management Fee	1.50%
Bloomberg Ticker	<STANIMM NL>
Handling Charge	20% on income earned for withdrawals under 30 days

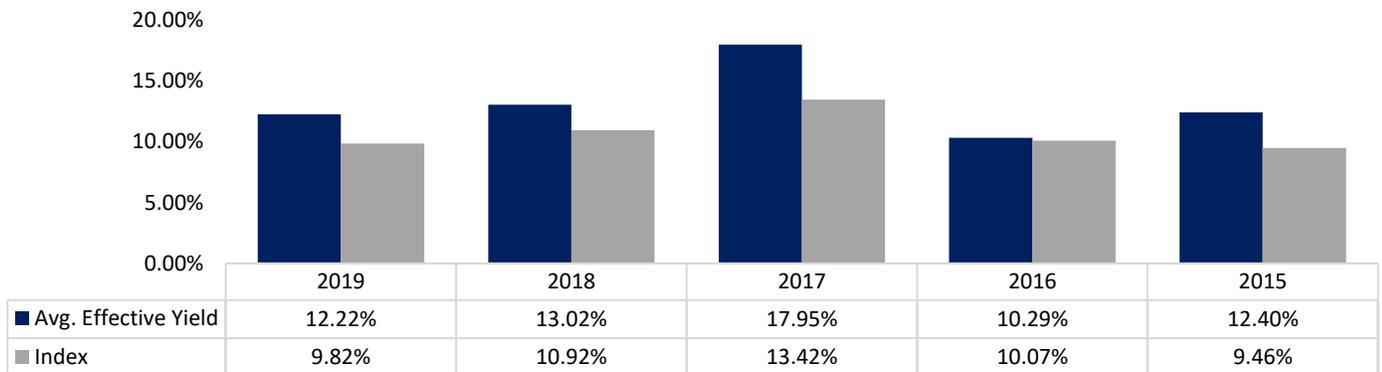
ASSET ALLOCATION



MATURITY PROFILE



FUND PERFORMANCE



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FUND OBJECTIVE

The Stanbic IBTC Nigerian Equity Fund aims to achieve long term capital appreciation by investing a minimum of 60% of the portfolio in listed equities and a maximum of 40% in high quality fixed income securities.

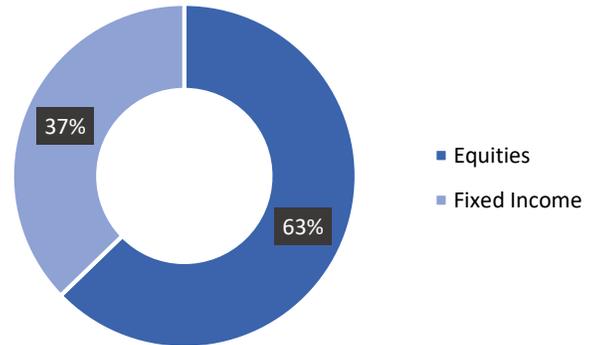
RISK PROFILE

Conservative	Moderately Conservative	Moderate	Moderately Aggressive	Aggressive
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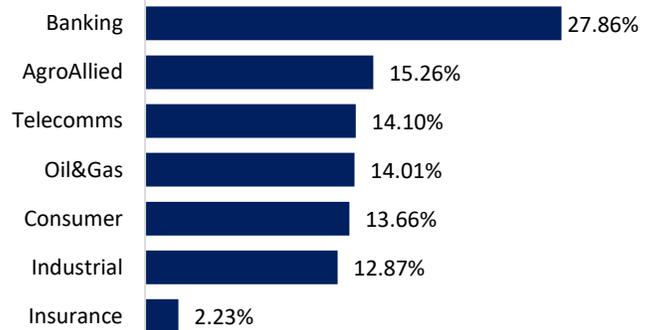
FUND FACTS

Base Currency	Naira
Launch Date	Feb-97
Status of Fund	Open Ended
Nature of Fund	Equity Biased
Initial Investment	₦5,000
Additional Investment	₦5,000
NAV per Unit	₦7,900.48
Fund Size	₦4.86 billion
Expense Ratio	4.50%
Bloomberg Ticker	<STANNEQ NL>
Handling Charge	20% on income earned for withdrawals under 91 days

ASSET ALLOCATION



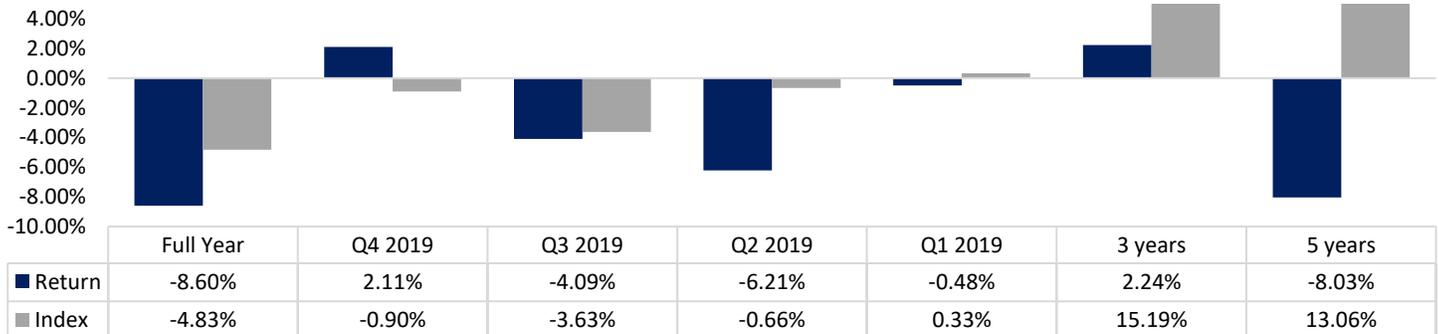
EQUITY SECTORIAL ALLOCATION



TOP 3 STOCK HOLDINGS

	Stock	Weight
1	MTNN PLC	8.85%
2	ZENITH BANK PLC	8.84%
3	GTBANK PLC	8.65%

FUND PERFORMANCE



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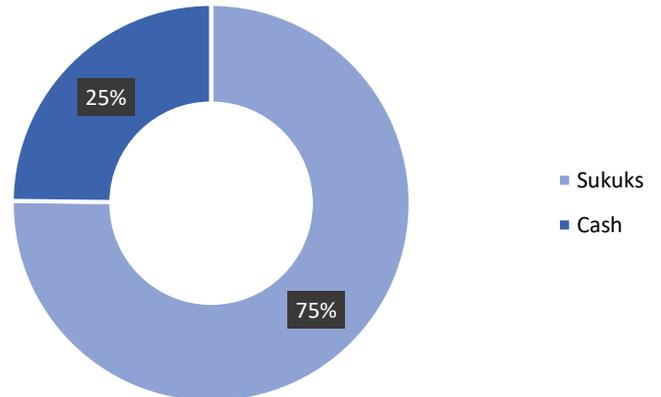
FUND OBJECTIVE

The Stanbic IBTC Shari'ah Fixed Income Fund aims to provide ethically minded investors with liquidity and competitive returns by investing in quality Shariah compliant securities such as Sukuks and other eligible fixed term contracts.

RISK PROFILE

Conservative	Moderately Conservative	Moderate	Moderately Aggressive	Aggressive
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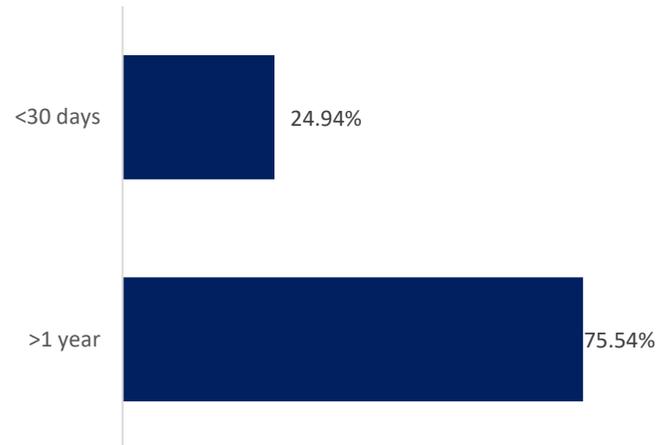
ASSET ALLOCATION



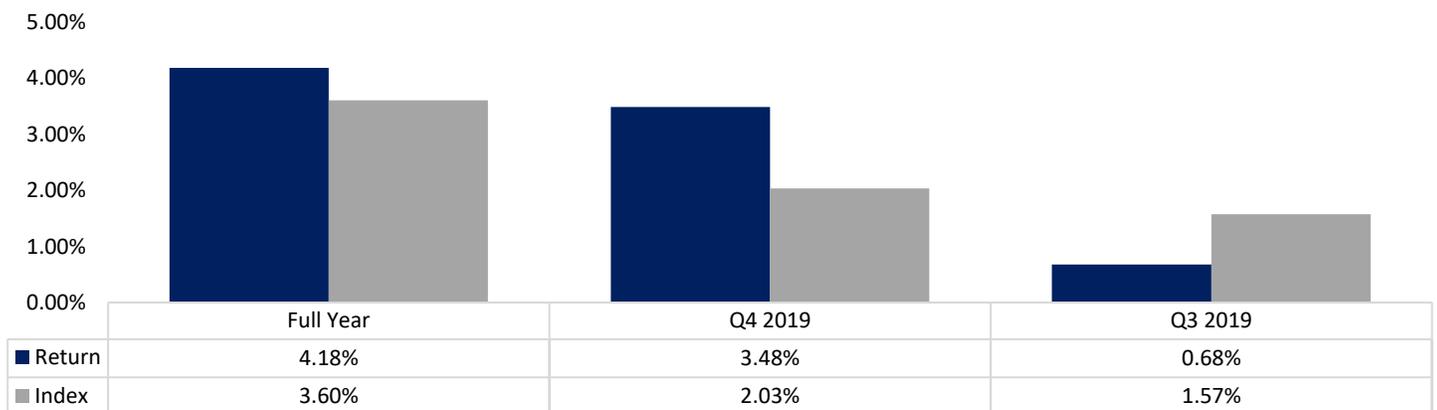
FUND FACTS

Base Currency	Naira
Launch Date	Aug-19
Status of Fund	Open Ended
Nature of Fund	Fixed Income Biased
Initial Investment	₦5,000
Additional Investment	₦5,000
NAV per Unit	₦104.21
Fund Size	₦1.51 billion
Management Fee	1.50%

MATURITY PROFILE



FUND PERFORMANCE



Fund Launch – 08 August 2019

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FUND OBJECTIVE

Stanbic IBTC Dollar Fund aims to provide currency diversification, income generation and stable growth in USD. It seeks to achieve this by investing a minimum of 75% of the portfolio in high quality Eurobonds, maximum of 25% in short term USD deposits and a maximum of 10% in USD equities approved and registered by the Securities and Exchange Commission of Nigeria.

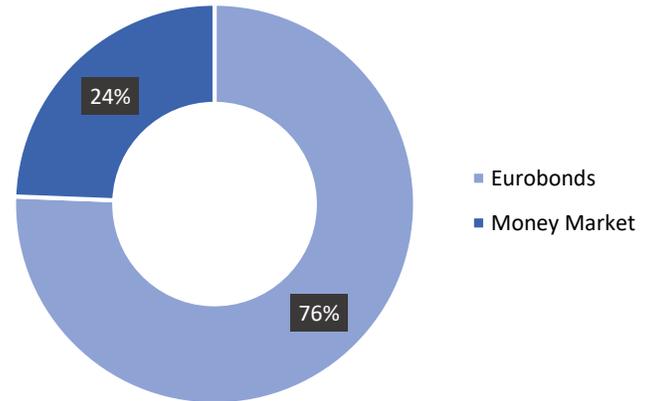
RISK PROFILE

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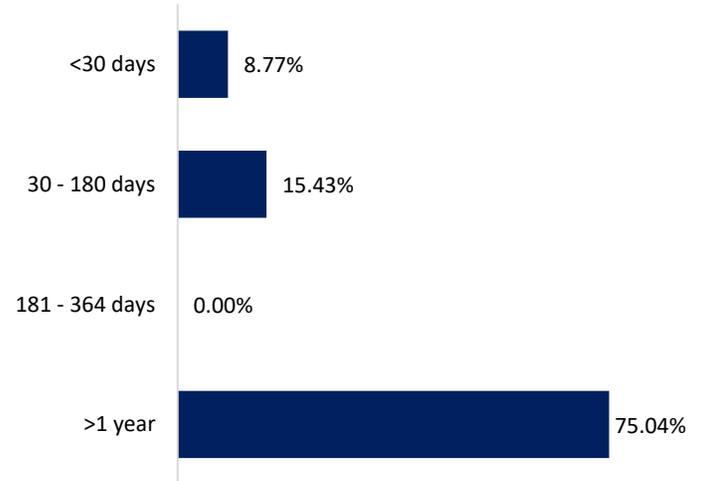
FUND FACTS

Base Currency	USD
Launch Date	Jan-17
Status of Fund	Open Ended
Nature of Fund	Fixed Income Biased
Initial Investment	\$1,000
Additional Investment	\$500
NAV per Unit	\$1.1604
Fund Size	\$224.65 million
Management Fee	1.50%
Handling Charge	20% on interest accrued for withdrawals under 6 months

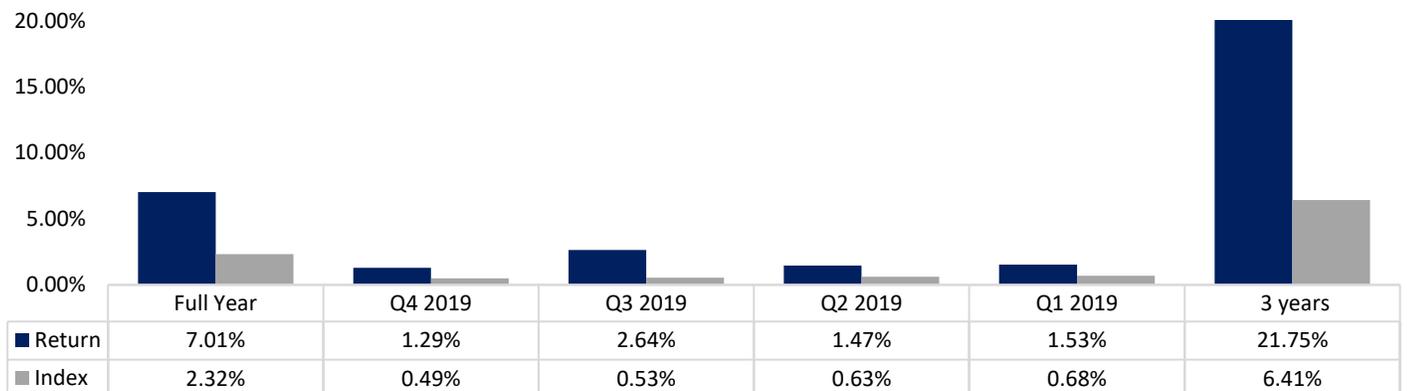
ASSET ALLOCATION



MATURITY PROFILE



FUND PERFORMANCE



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