

FUNDS	FIVE-YEAR EXPENSE RATIO				
DETAILS	2020	2021	2022	2023	2024
STANBIC IBTC DOLLAR FUND	1.61%	1.52%	3.33%	1.90%	1.86%
STANBIC IBTC NIGERIAN EQUITY FUND	3.02%	3.23%	3.22%	2.81%	3.02%
STANBIC IBTC UMBRELLA FUND	1.11%	0.99%	1.66%	2.00%	2.29%
STANBIC IBTC BALANCED FUND	1.52%	1.79%	2.11%	1.53%	2.85%
STANBIC IBTC INFRASTRUCTURE FUND	0.00%	1.16%	1.95%	2.70%	2.30%
STANBIC IBTC GUARANTEED INVESTMENT FUND	1.05%	2.43%	2.92%	2.15%	2.90%
STANBIC IBTC IMAAN FUND	2.80%	3.12%	3.31%	2.49%	3.03%
STANBIC IBTC ETF 30	2.42%	1.89%	3.51%	2.52%	2.61%
STANBIC IBTC SHARIAH FIXED INCOME FUND	0.79%	2.41%	1.58%	2.17%	2.45%
SIAML PENSION ETF 40	2.02%	2.11%	2.47%	2.19%	2.29%
STANBIC IBTC ENHANCED SHORT-TERM FIXED INCOME FUND	0.00%	0.63%	2.04%	1.80%	2.91%
UPDC REIT	0.00%	1.84%	0.00%	1.82%	2.39%
STANBIC IBTC ETHICAL FUND	2.77%	3.57%	3.29%	3.22%	1.71%
STANBIC IBTC BOND FUND	0.84%	2.73%	2.75%	2.36%	2.81%
STANBIC IBTC MONEY MARKET FUND	1.83%	1.70%	1.78%	2.07%	1.61%