STANLIB Multi-Manager Shari'ah Balanced Fund of Funds

Monthly Fact Sheet as at 31 August 2026

STANLIB MULTI-MANAGER

Investment description

The Fund is a multi-asset class (including foreign) Shari'ah compliant portfolio that is diversified across asset classes, sectors and asset managers. The Fund aims to provide long-term growth of capital and income with volatility at levels consistent with Shari'ah balanced (± 60% equity) portfolios. The objective of the Fund is to outperform the average of investable peers' returns i.e. the Shari'ah balanced peer average, at risk levels consistent with that of these peers.

Suitable investors

- Who wish to diversify single manager risk;
- Who want a Shari'ah compliant multi-asset class solution;
- Who wish to outsource asset allocation decisions;
- Who seek to enhance long-term capital growth;
- Who are comfortable with taking on some risk of market fluctuation and possible drawdowns, but less than that of the equity market;
- Who typically have an investment horizon of at least five years.

Portfolio characteristics



Income Assets Growth Assets

Performance and risk

Returns (%)	1yr	3yrs	5yrs	7yrs	10yrs
Class B1					
Class	15.43	12.43	9.64	10.58	8.42
Rank/Out of	19/236	151/206	157/188	100/170	75/136
Sector Average	11.75	13.32	10.94	10.84	8.49
Benchmark	20.01	15.90	12.37	12.85	10.97
Highest	21.02	21.02	31.32	36.35	36.35
Lowest	13.80	3.71	-2.14	-10.15	-10.15

Returns (%) shown are cumulative for all periods shorter than or equal to 1 year and annualised for all periods greater than 1 year.
Highest - this reflects the highest 12 month return during the period.
Lowest - this reflects the lowest 12 month return during the period.

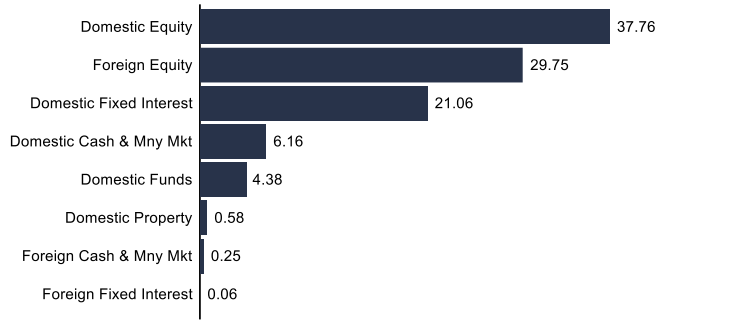
Annualised deviation (volatility)	B1	Benchmark
3 years	6.98	9.60

Annualised deviation - the standard deviation of the Fund's monthly returns. This is a measure of how much an investment's monthly returns vary from its average monthly return over the time period.

Underlying managers

Camissa Islamic Balanced Fund
Old Mutual Albaraka Balanced Fund
Sands Capital Global Shariah Fund
Sentio SCI Hikma Shariah General Equity Fund
Standard Bank Shari'ah (Cash)

Asset allocation (look through) (%)



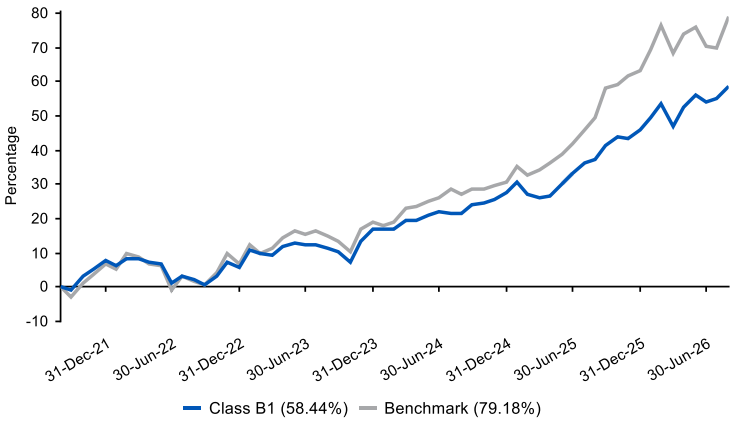
Portfolio facts

Portfolio Manager(s)	Nadeem Hoosen
Sector	South African - Multi Asset - High Equity
Size	R 3.60 billion
Income distribution	Net revenue is calculated on a daily basis and distributed bi-annually.
Income declaration	30 June, 31 December
Benchmark	FTSE/JSE Shari'ah ALSI 35% STeFI (less 0.5%) 32.5% Dow Jones Islamic World Index (ZAR) 30% BB US T.Bill 1-3M TR Index 2.5%
	Class B1
Launch	25 March 2015
Number of units	602,068,655.55
NAV Price (cents per unit)	210.41
Minimum investment requirements -	
Lump sum	R 5,000
Monthly debit order	R 500
ISIN number	ZAE000202545
JSE code	STSB4

Annual costs breakdown (% p.a. incl. VAT) Cost ratio data as at 30/06/2026	Class B1 1 yr	 3 yrs
Annual management fee	0.75	0.75
Underlying fund fees	1.19	1.19
Other[1]	0.02	-0.18
Total Expense Ratio (TER)[2]	**1.97**	**1.76**
Performance Fee (TER-PF)	**0.00**	**0.00**
Transaction Costs (TC)[3]	**0.08**	**0.09**
Total Investment Charges (TIC)	**2.05**	**1.85**

[1]Other includes bank charges, custody fees, sundry income, audit & trustee fees.
[2]TER is a measure of the actual expenses incurred per annum by the portfolio class.
[3]TC includes brokerage, Securities Transfer Tax (STT) and STRATE levies.

Cumulative performance (%) over 5 Years



Top equity holdings (look through) (%)

BHP Group Ltd (AUD)	2.29
Glencore plc	2.06
MTN Group Ltd	1.98
Northam Platinum Holdings Ltd	1.54
Gold Fields Ltd	1.42
Exxaro Resources Ltd	1.26
Anglo American plc	1.25
Compagnie Financière Richemont SA	1.21
South32 Ltd	1.16
Valterra Platinum Ltd	1.08

Income distributions (cents per unit)

Declared:	Jun 26	Dec 25	In last 12 months	2025
Class B1	1.42	1.44	2.86	2.45

Manager: STANLIB Collective Investments (RF) (Pty) Limited Reg.No.1969/003468/07 17 Melrose Boulevard, Melrose Arch, 2196. T 0860 123 003 www.stanlib.com. **Trustees:** Standard Chartered Bank Reg.No.2003/020177/10 2nd Floor, 115 West Street, Sandton, 2196. T +27 (0)11 217 6600. **Investment Manager:** STANLIB Multi-Manager a division of STANLIB Asset Management (Pty) Ltd www.stanlibmultimanager.com.