JB VANTAGE
BUILDING & PRESERVING YOUR WEALTH

Money Market Fund

Quick facts

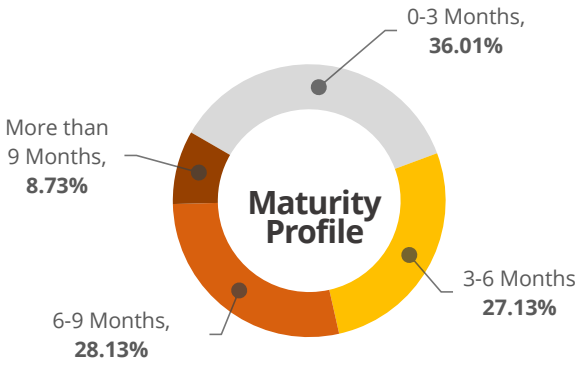
07 Day Annualized Yield (24th – 31st October 2026)	9.48%	**Fund Manager**	JB Financial (Pvt) Ltd
Total Value of the Fund on October 31, 2026	LKR 12.28 Billion	**Portfolio Manager**	Christine Bandaranaike, CFA
		Minimum Initial Investment	LKR 1 Million
Total Expense Ratio (TER) as at December 31, 2025	0.80%	**Inception Date**	August 04, 2011

What does the fund invest in?

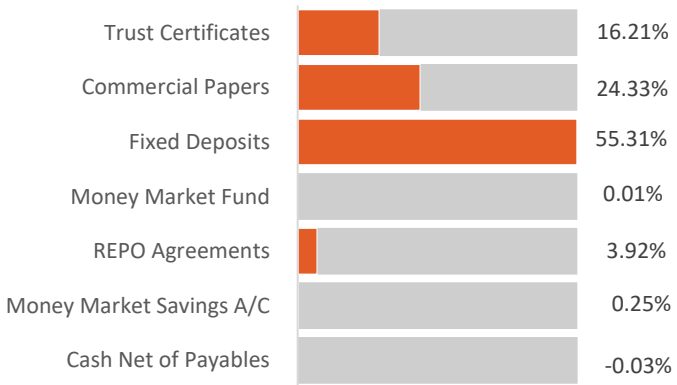
The fund invests mainly in short term corporate issues such as fixed deposits, commercial papers and trust certificates issued by regulated commercial banks and finance companies, other corporate issuers holding investment grade ratings (BBB- and above).

The charts below give you a snapshot of the fund's investments on October 31, 2026. The fund's investments will change.

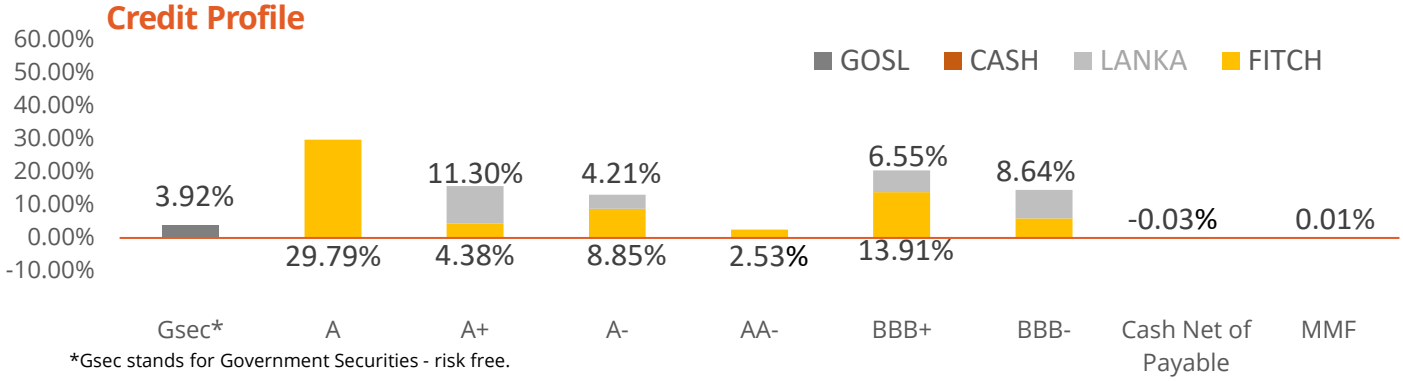
Investment Mix



Asset Allocation



Credit Profile



*Gsec stands for Government Securities - risk free.

How risky is it?

The value of the fund can go down as well as up. One way to estimate risk is to look at "volatility" (how much a fund's returns change over time).

Usually, funds with higher volatility will have returns that change more over time. They usually have a greater chance of higher returns but also a greater chance of losing money.

Funds with lower volatility tend to have returns that change less over time. They usually have lower returns and may have a lower chance of losing money.

This document contains key information you should know about the JB Vantage Money Market Fund. You can find more detailed information in the fund's Key Investor Information Document. Ask your representative for a copy.
Before you invest in any fund, consider how the fund would work with your other investments and your tolerance for risk.

Contact JB Vantage at

+94 11 249 0984 www.jbvantage.lk info.financial@jb.lk

JB VANTAGE
BUILDING & PRESERVING YOUR WEALTH

Money Market Fund

Risk Rating

Money market funds are generally expected to be a low risk investment category when compared to equity funds. This is due to the high credit worthiness, liquidity and shorter maturity of the investments. However the return earned on units of the fund will change in line with changes in current interest rates attributable to the underlying investments.

For more information about the specific risks that can affect the fund's returns, see the sections entitled "What are the risks of investing in the fund?" and "Who should invest in the fund?" in the fund's Key Investor Information Document.



*Compared to equity funds

No guarantees

Like most mutual funds, this fund is not guaranteed or insured. You may not get back the amount of money you invest.

How has the fund performed?

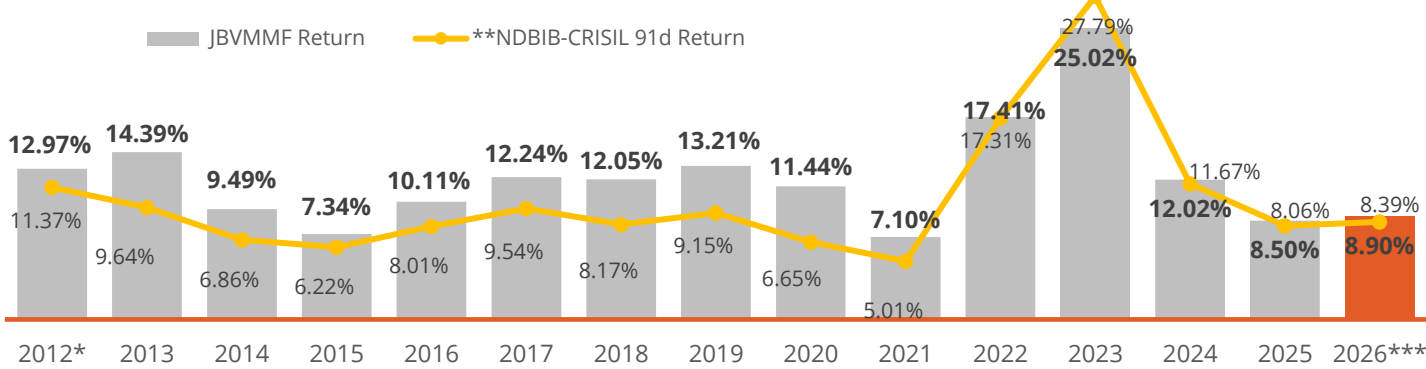
This section tells you how the fund has performed over the past 13 years. The returns are after all fees and expenses have been deducted.

The 07-day annualized yield is 9.48% (24 – 31 October 2026), It tells investors what the fund would yield in a year, based on the returns earned in a 07-day period.

Year-by-year returns

This chart shows how the fund has performed over the past 13 calendar years and the Year to Date return for 2026. The fund's price dropped in value in none of the 13 years.

The range of returns and change from year to year can help you assess how risky the fund has been in the past. It does not tell you how the fund will perform in the future.



*The Year to Date (YTD) return for 2012 has been calculated for the period from 01 January 2012 to 31 December 2012 (annualized)
**Benchmarks for the MMF is the NDB-CRISIL 91 Day T Bill index. The NDBIB-CRISIL 91day T Bill index seeks to capture the performance of 91 Day T-Bill in Sri Lanka's government securities market.
***The Year to Date (YTD) return for 2026 shows the return as at October 31, 2026 (annualized)

Best and worst 03-month returns

This table shows the best and worst returns of the fund in a 03-month period (non annualized return) since inception. The best and worst 03-month returns could be higher or lower in the future. Consider how much of a minimum return you could afford to take in a short period of time.

	*NDB-CRISIL 91d Current Yield	Return	3 months ending	If you invested LKR 1million at the beginning of the 03-month period
Best Return	8.21%	7.47%	31 January, 2023	Your investment would rise to LKR 1,074,696.45
Worst Return	1.41%	1.64%	30 November, 2021	Your investment would rise to LKR 1,016,353.03
Current Return	2.45%	2.37%	31 October, 2026	Your investment would rise to LKR 1,023,689.22

*Benchmarks for the MMF is the NDB-CRISIL 91 Day T -Bill index. The NDBIB-CRISIL 91d T Bill index seeks to capture the performance of 91 Day T-Bill in Sri Lanka's government securities market.

Disclaimer: Current yield is variable and subject to change. Past performance of the fund should not be taken as indicative of its future performance. Investors are advised to read and understand the Key Investor Information Document.

JB VANTAGE
BUILDING & PRESERVING YOUR WEALTH

Money Market Fund

The **annual compounded return** of the fund (since inception) is 12.00% as at October 31, 2026. This return describes the rate at which the fund would have grown if it had grown at a steady rate. If you had invested LKR 1 million in the money market fund at inception, your investment would now be worth LKR 5.6 million as at October 31, 2026.

Who is this fund for ?

The Fund may be suitable for short-term investors who want:

- Regular income
- Have a low tolerance for risk
- A cash shelter between investing in the stock market

A word about tax

For individual investors, the resulting return is subject to taxation of income at their marginal tax rate.

The resulting return is subject to a tax rate of 30% for corporate investors.

How much does it cost ?

The following tables show the fees and expenses you could pay to buy, own and sell units. The unit holder pays some of these expenses directly. Others are payable by the fund, which reduces the value of the investments in the fund.

Sales charges

This fund is available on a "**no-load**" basis which means that you do not pay a sales charge when you invest into this fund.

Administration fee

Administration fees will be payable in consideration of the operating expenses of the fund such as audit and bank charges.

Taxes

Taxes, tax filing costs and other duties payable in the establishment, execution, management or termination of the fund.

WHT (Withholding Tax)

The funds are liable for WHT at 10%. Unit holders may request a WHT certificate to claim their tax credit.

Management & Trustee fees

Management fee

The management fee is 0.5% per annum.

Trustee fee

If AUM is below 500,000,000 – 0.2% per annum

If AUM is above 500,000,000 – 0.15% per annum

Custodian fee

The custodian fee is LKR 180,000 per annum (plus taxes)

Portfolio Transaction costs

Costs associated with portfolio transactions

Fund expenses

You don't pay these expenses directly. They affect you because they reduce the fund's returns. As of December 31, 2025, the fund's total expense ratio was 0.80%.

For more information

Contact JB Vantage or your representative for a copy of the fund's Key Investor Information Document and other disclosure documents. These documents and the fund facts make up the fund's legal documents.

JB Financial (Pvt) Ltd
150, St. Joseph's Street, Colombo 14, Sri Lanka

Contact JB Vantage at

+94 11 249 0984 www.jbvantage.lk info.financial@jb.lk

***Before you invest in any fund, consider how the fund would work with your other investments and your tolerance for risk.**