JB VANTAGE
BUILDING & PRESERVING YOUR WEALTH

Short Term Gilt Fund

Quick facts

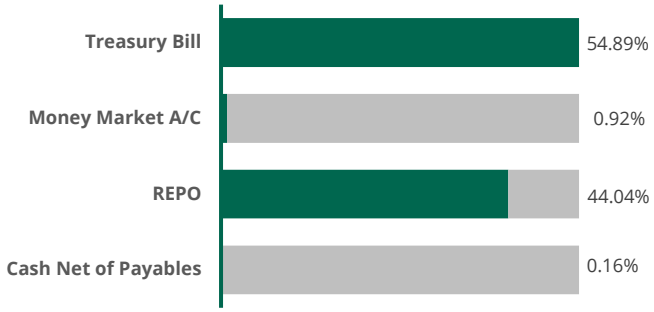
07 Day Annualized Yield (24th – 31st October 2026)	8.91%
Total Value of the Fund on October 31, 2026.	LKR 2.26 Billion
Total Expense Ratio (TER) as at December 31, 2025.	0.64%
Fund Manager	JB Financial (Pvt) Ltd
Portfolio Manager	Christine Bandaranaike, CFA
Minimum Initial Investment	LKR 100,000
Inception Date	January 25, 2016

What does the fund invest in?

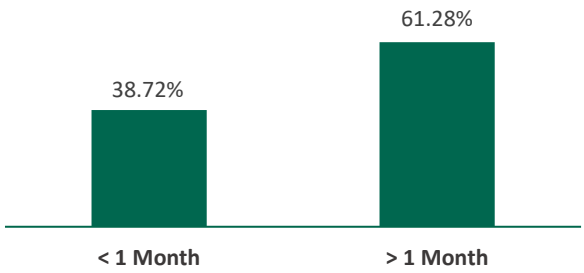
The fund invests in gilt edged or "gilts" issued by or guaranteed as to principal and interest by the Government of Sri Lanka (GOSL), such as treasury bills and bonds. **The charts below give you a snapshot of the fund's investments on October 31, 2026. The fund's investments will change.**

Investment Mix

Asset allocation



Maturity profile



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 how much a fund's returns change over time. This is called "volatility".

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

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.

No guarantees

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

Risk rating

Treasury funds are generally expected to be a low risk investment category when compared to both equity and money market funds. This is due to the high credit worthiness of the Government of Sri Lanka, liquidity and depth of the treasury market and shorter maturities of the investments. However, any dividend paid, or interest accruing will change in line with changes in current interest rates due to the short-term and liquid nature of the fund.

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 & money market funds

This document contains key information you should know about the JB Vantage Short Term Gilt 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

Short Term Gilt Fund

How has the fund performed?

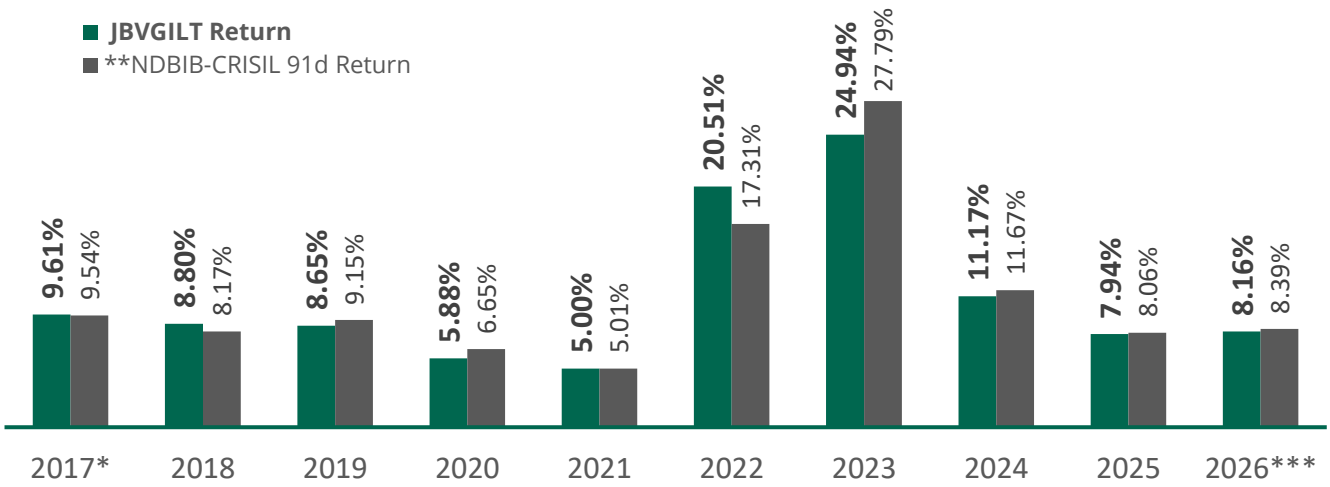
This section tells you how the fund has performed over the past 08 years. The returns are after all fees and expenses have been deducted.

The 07-day annualized yield is 8.91%, (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 08 calendar years and the Year to Date return for 2026. The fund's price dropped in value in **none** of the 08 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 2017 has been calculated for the period from 01 January 2017 to 31 December 2017 (annualized)
**Benchmarks for the GILT Fund is the NDBIB – CRISIL 91 Day 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) 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.

	Benchmark*	Return	03 months ending	If you invested LKR 100,000 at the beginning of the 03-month period (excluding any front end fees)
Best Return	8.21%	7.50%	January 31,2023	Your investment would rise to LKR 107,499.35
Worst Return	1.09%	1.04%	April 30, 2021	Your investment would rise to LKR 101,040.17
Current Return	2.45%	2.19%	October 31, 2026	Your investment would rise to LKR 102,194.06

*Benchmarks for the GILT Fund is the NDBIB – CRISIL 91 Day T-bill index., seeks to capture the performance of 91 Day T-Bill in Sri Lanka's government securities market.

The **annual compounded return** of the fund (since inception) is 10.76% 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 100,000 in the Gilt Fund at inception, your investment would now be worth LKR 300,674 as at October 31, 2026.

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

Short Term Gilt Fund

Who is this fund for ?

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

- Higher level of safety
- Greater liquidity and 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.

Management & Trustee fees

Management fee

The management fee is 0.4% per annum

Trustee fee

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

If AUM is above 500,000,000 – 0.1% 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 0.64%.
The breakdown of the fund's expenses are given on the right-hand side.

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.**