

Intro to SIB & Mansa^x Special Fund | Q4 2025



About SIB

SIB Standard
Investment
Bank

Standard Investment Bank

One of Kenya's Largest Indigenous Investment Banks

KES

122.4Bn

Mansa^X Special Fund AUM

21.9Bn

Value of Equities Assets SIB Manages

Our client base includes governments, fund managers, corporations, financial institutions, high-net-worth individuals and retail investors

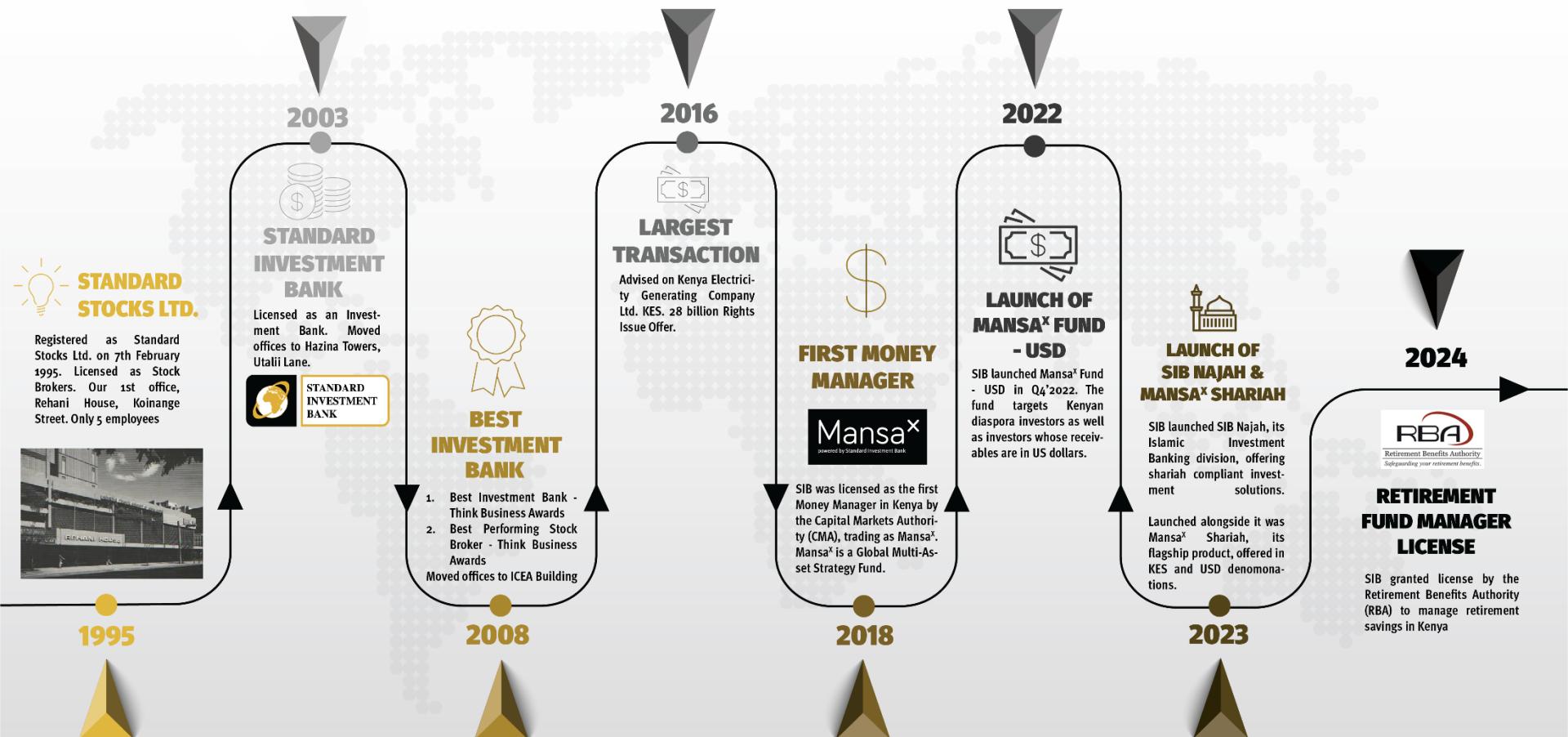


NSE
CDSC
KASIB

Members of the Nairobi Securities Exchange, Kenya Association of Stockbrokers & Investment Banks And an Authorized Central Depository Agent of the Central Depository & Settlement Corporation

OUR MILESTONES

SUCCESS IS A JOURNEY



www.sib.co.ke

SIB Standard Investment Bank

Our Products & Services

Equities

Our equities arm trades in companies' stocks and derivatives. SIB was the first institution to execute the first derivatives futures trades in the market in July 2019

Fixed Income

SIB's Fixed Income department trades in fixed income products for local and foreign institutional investors. We focus mainly on government bonds, Eurobonds, corporate bonds and treasury bills

Corporate Finance

Our team works with Kenya's largest public and private institutions to inform their strategic growth, structure their balance sheets, raise capital & restructure their enterprises

Research

SIB undertakes rigorous due diligence in order to provide insight and clarity on investment opportunities to investors. Our reports comprise evening daily trading briefs, fixed income wraps, weekly equity markets reports, monthly & quarterly reports, etc.

Global Markets

Our Global Markets department offers exposure to global financial instruments such as the world's major currencies, precious metals, commodities, global stock indices and selected single stocks from around the world. This is done through various funds domiciled within this unit.

The department also creates FX hedging solutions for our corporate clients.

Islamic Investment Banking

SIB Najah is the Islamic Investment Banking division of Standard Investment Bank. It specializes in providing Shariah-compliant investment solutions to the market, encompassing investment banking, investment management, securities trading, & corporate Finance services. The clientele includes retail investors, institutional investors, corporations and high net worth individuals.

Pension Management

SIB received a license from the Retirement Benefits Authority (RBA) to manage benefits schemes under the Retirement Benefits Act (1997). With this license, SIB is able to provide a modern approach to pension management, offering competitive returns that align with the diverse needs of its clients.

Our Partners

CPF Financial
Services



SIB is proud to partner with CPF Financial Services in the management of Taifa Pension Fund, a Tier II Umbrella Fund targeting employers that aim to provide retirement benefits for their employees.

As the Fund Manager for Taifa Pension Fund, SIB brings its expertise in investment management to earn above-average returns for members of the scheme. It achieves this by creating a diversified investment portfolio and offering global market exposure.

As administrators of Taifa Pension Fund, CPF bring to the table their extensive experience managing a wide range of pension products in Kenya.

SIB's partnership with CPF Financial Services reflects a shared vision of promoting financial security and economic prosperity for Kenyans by ensuring a dignified retirement for every member.

Safaricom PLC



SIB is also proud to partner with Safaricom PLC in managing Ziidi Money Market Fund (MMF). The Fund will be integrated into the M-PESA platform, allowing users to invest conveniently and earn daily interest on funds deposited through M-PESA.

As a Fund Manager for Ziidi, SIB will use its investment management expertise to provide elevated returns to clients, who will also enjoy Safaricom's seamless interface and communications infrastructure.

This partnership highlights SIB's dedication to providing cost-effective, flexible, and inclusive financial solutions tailored to various income levels. By collaborating with Safaricom, SIB aims to promote financial wellness and economic empowerment for all Kenyans, ensuring accessible wealth creation opportunities for every member.

Highlights



Over 60 successfully closed project transactions worth **KES 200 Billion**

SIB Standard Investment Bank

IPOs, Bonds Issuance, Private Placements:
Advised on 25BN Public Infrastructure Bond Offer – Kenya Electric Generating Company

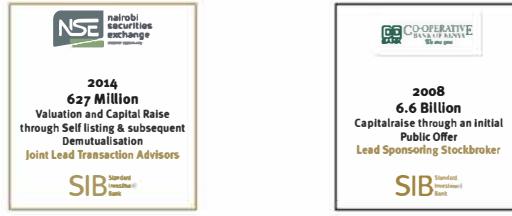
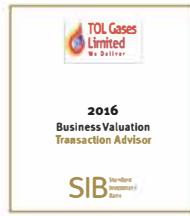
Advised on 1BN ABC Bank Bond

Rights Issues:
Involved in 20 Rights Issues including Financial Services, Banking & Insurance, Aviation, Utilities & Hospitality

Takeovers & Mergers:
De-listings including KWAL, Unilever Kenya Ltd, WPP Scangroup, Access Kenya, National Bank

Business Valuations:
Kenol-Kobil, NKCC, KWAL, TOL Gases, Nakasero Hospital
ESPOS including KCB, KWAL, Jamii Bora Bank

Re-structuring Advisory:
LAPTRUST, CPF, Kenya Power, SMEP



What is Mansa^x Special Fund?

SIB Standard
Investment
Bank

What is Mansa^X Special Fund?

Mansa^X

It's a Multi Asset Strategy Fund with a long/short trading model that invests in financial instruments both local and global with the primary objective of creating **capital growth** for its investors.

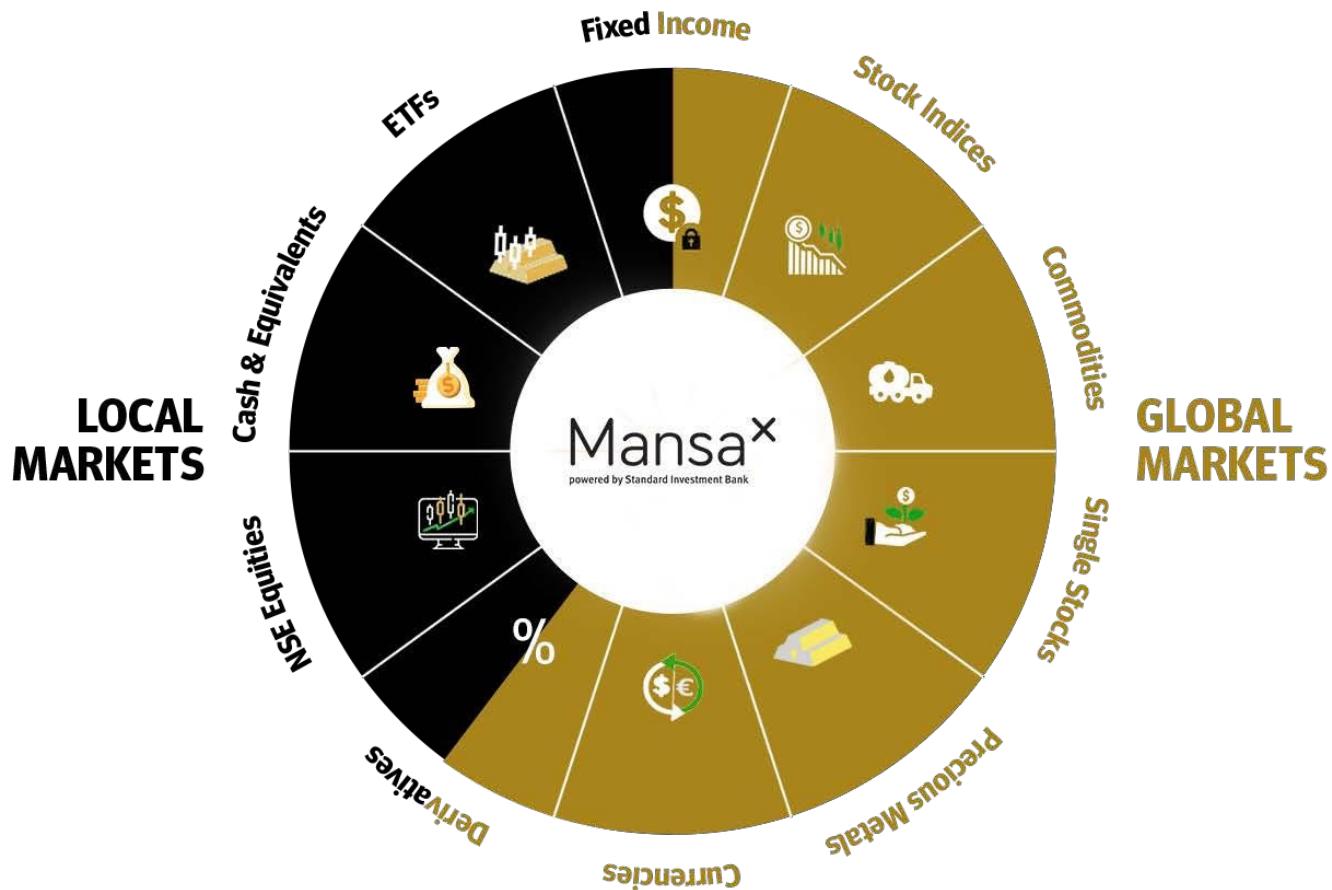
The fund exists in **KES & USD Options**.

Mansa^X Special Fund is a product of Standard Investment Bank, which is licensed as a **Special Collective Investment Scheme (CIS)** by the Capital Markets Authority.

Fund Profile:

	KES Fund	USD Fund
Minimum Investment:	KES 250,000	USD 2500
Minimum Top-Ups:	KES 100,000	USD 1,000
Lock In Period:	6 months	
Custodian:	I&M Bank	
Withdrawals:	2 – 3 working days	
Financial Services Charge:	5% p.a. pro rated	
Performance Charge:	10% above Hurdle Rate	
	Hurdle rate: 25% p.a.	Hurdle rate: 15% p.a.
Fund AUM as at 31 Dec 2025:	KES 107.35Bn	USD 117.44 Mn

Mansa^x Special Fund Asset Classes



Fund Benefits

Mansa[×]

- Diversification from traditional asset classes of Kenyan equities, Kenyan fixed income and real estate
- 24-hour Market: Sydney, Tokyo, Nairobi, London and New York
- Dollar Return: Potentially adjusts for KES depreciation and inflation
- Leverage: Ability to trade amounts larger than your capital
- Trading Opportunities: Whether the markets are moving up or down, the funds have opportunities to make money
- Liquidity: Investors can easily access their funds after the initial 6- month lock-in period
- Local presence: both online money manager and online brokers based in Kenya

Risk Management

Mansa^X

Trading Limits:

- ✓ Asset class limits
- ✓ Sector, industry & geography limits
- ✓ Dealer limits
- ✓ Intraday & overnight limits

Investment Committee:

- ✓ Specifies risk parameters
- ✓ Sets asset allocation range
- ✓ Sets rebalancing rules

Trustee Oversight:

- ✓ Provide independent risk analysis

Well defined Investment Process



Mansa^X Special Fund – KES | FY 2025 Performance

20.74%

Full year net return

3-year average net returns:

19.43%

5-year average net returns:

17.86%

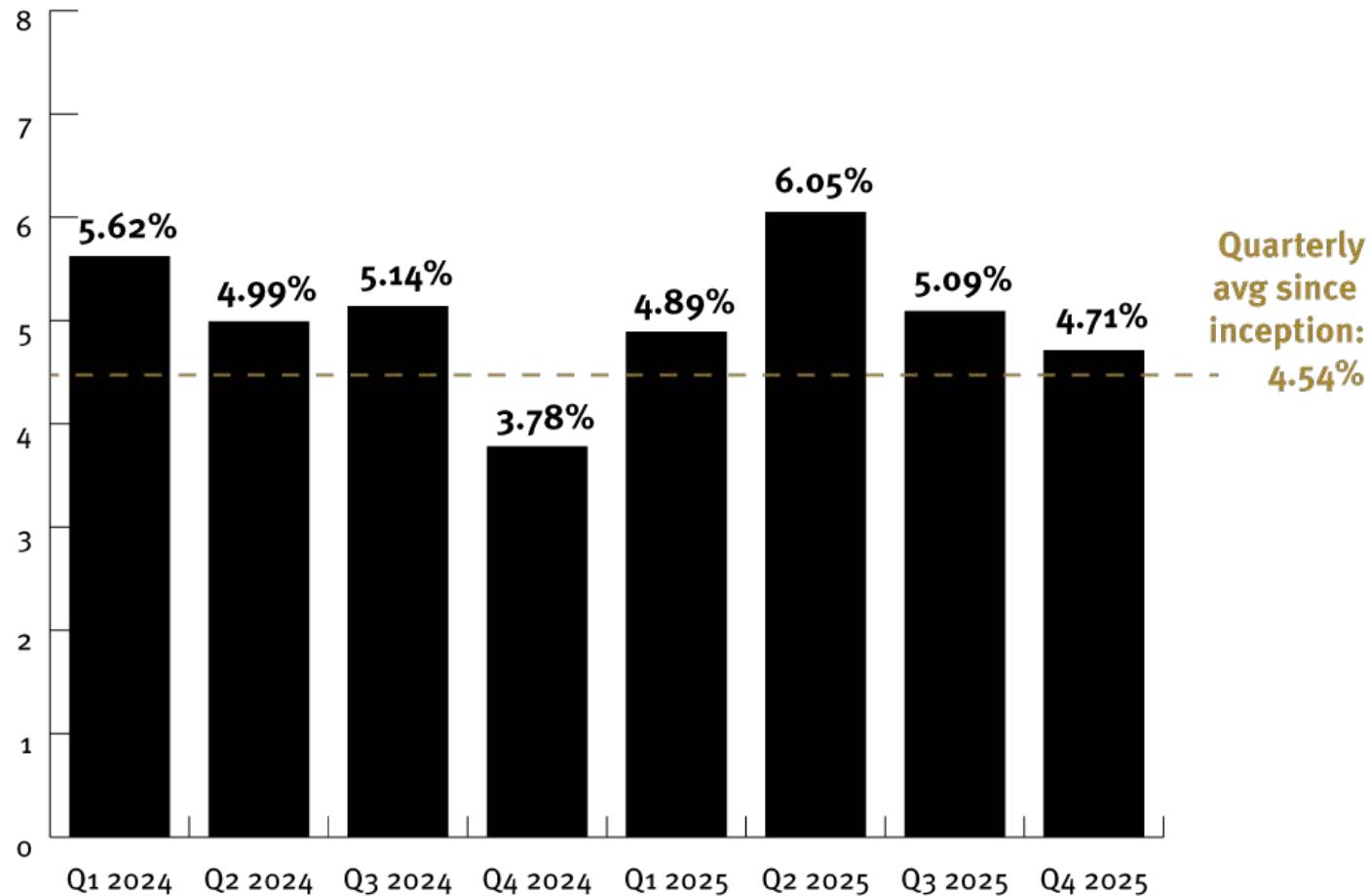
12-month Quarterly Net Returns

Q4 2025	-	4.71%
Q3 2025	-	5.09%
Q2 2025	-	6.05%
Q1 2025	-	4.89%

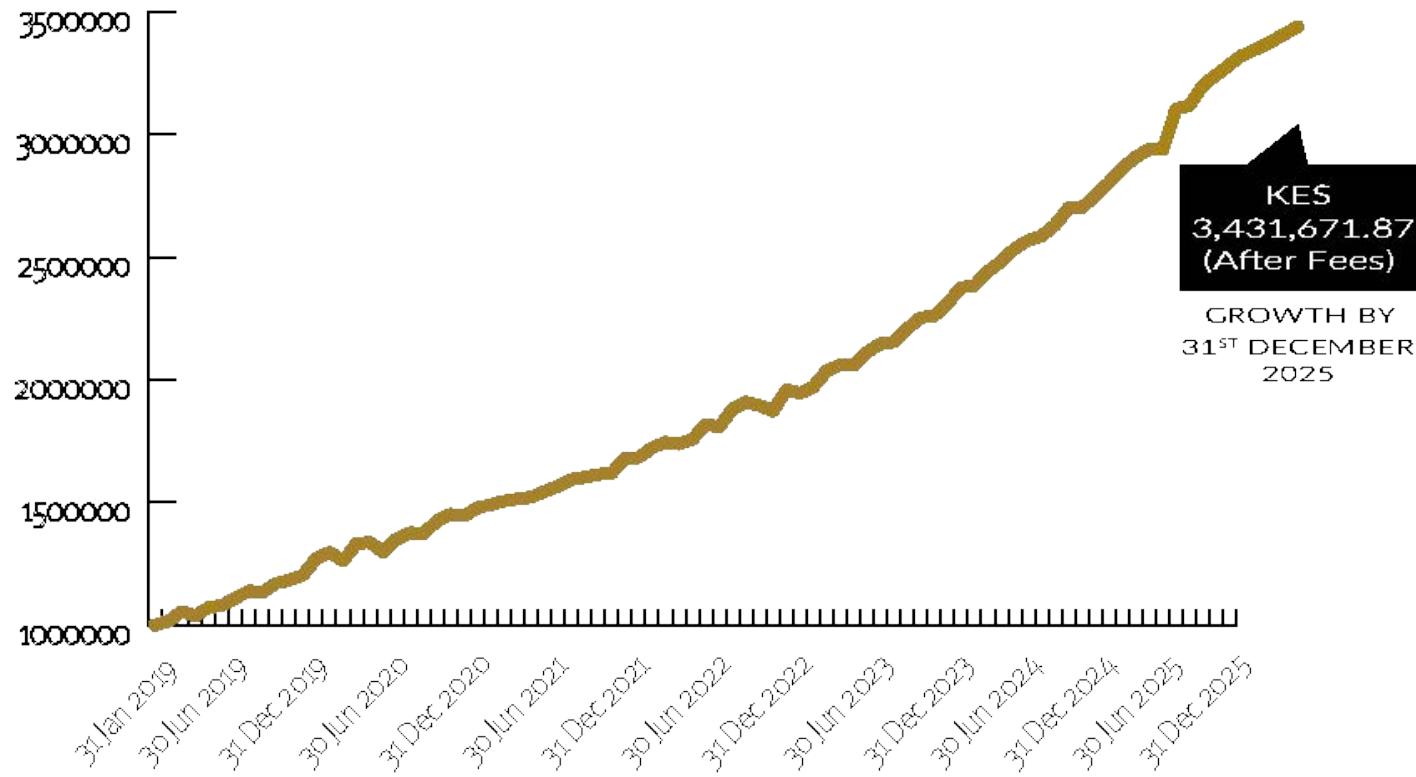
*Past returns are not indicative of future performance as market movements may vary from time to time
Mansa^X Special Fund is regulated by the Capital Markets Authority (CMA) Kenya*

Source: SIB Global Markets

Mansa^X Special Fund - KES 24-Month Performance



KES. 1M earned 2,431,671.87 net return in 84 months



Mansa^X Special Fund – USD | FY 2025 Performance

13.37%

Full year net return

3-year average net returns:

12.66%

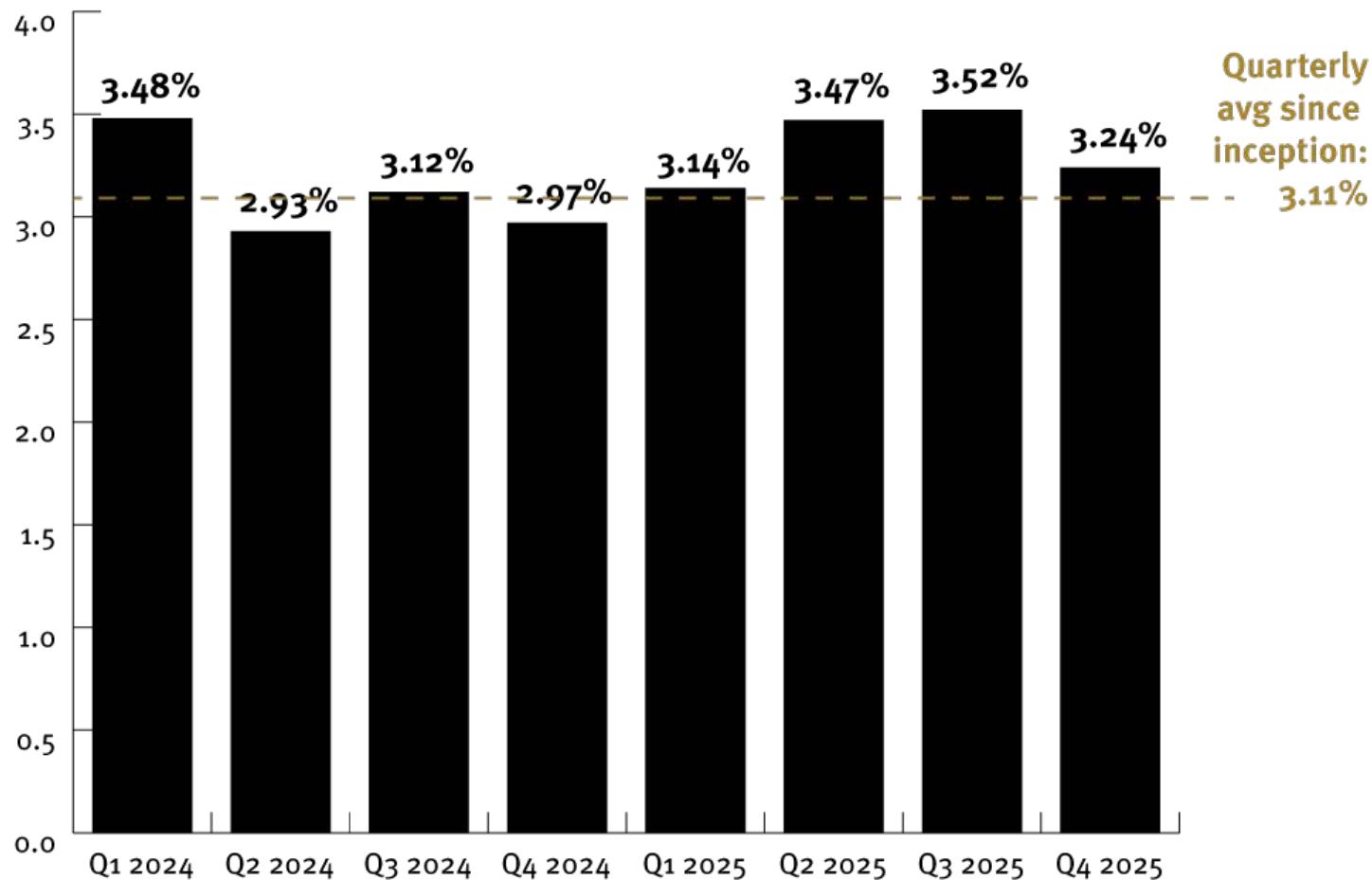
12-month Quarterly Net Returns

Q4 2025	-	3.24%
Q3 2025	-	3.52%
Q2 2025	-	3.47%
Q1 2025	-	3.14%

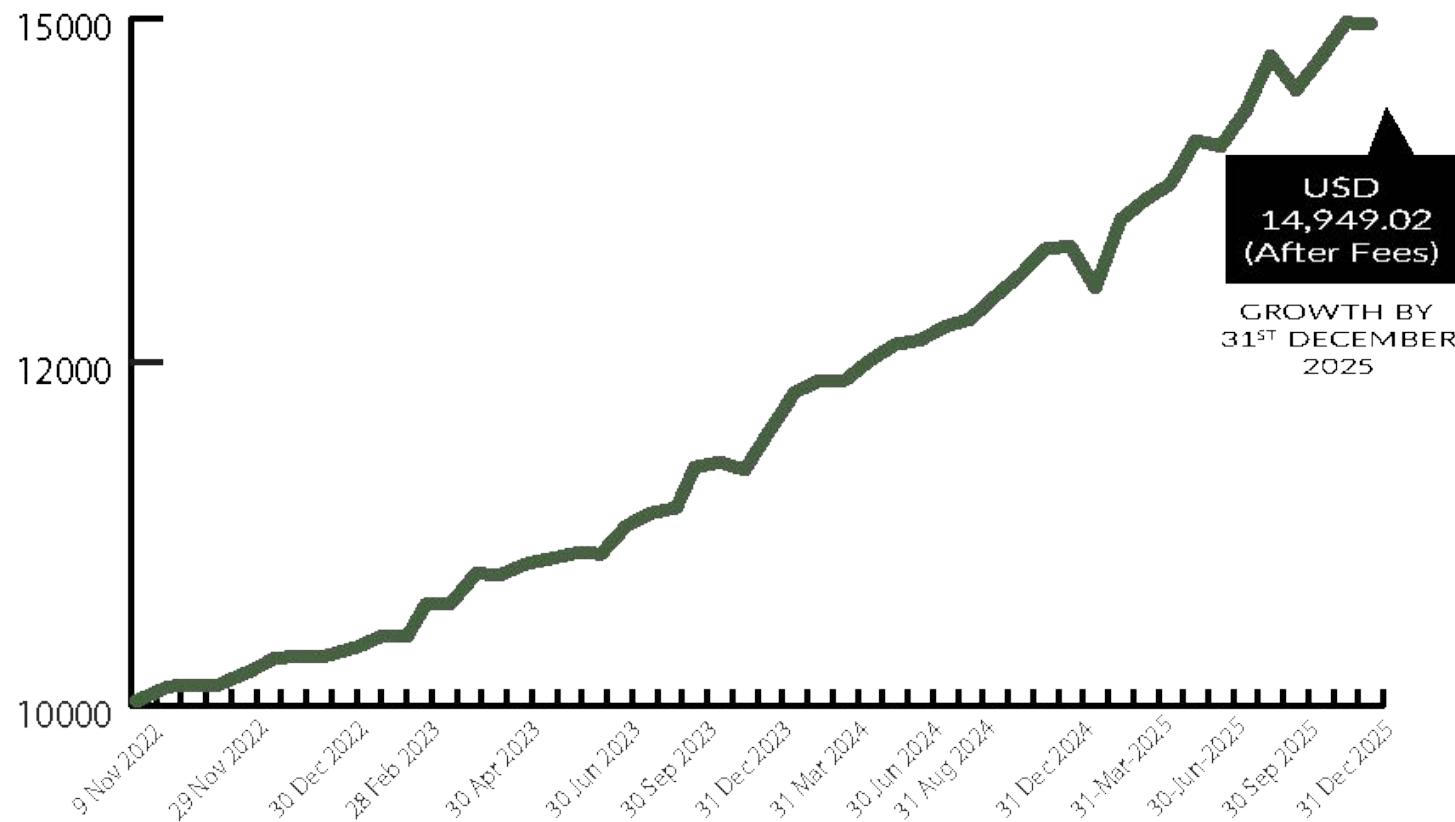
*Past returns are not indicative of future performance as market movements may vary from time to time
Mansa^X Special Fund is regulated by the Capital Markets Authority (CMA) Kenya*

Source: SIB Global Markets

Mansa^X Special Fund - USD 24-Month Performance



USD. 10K earned \$4,949.02 net return in 39 months

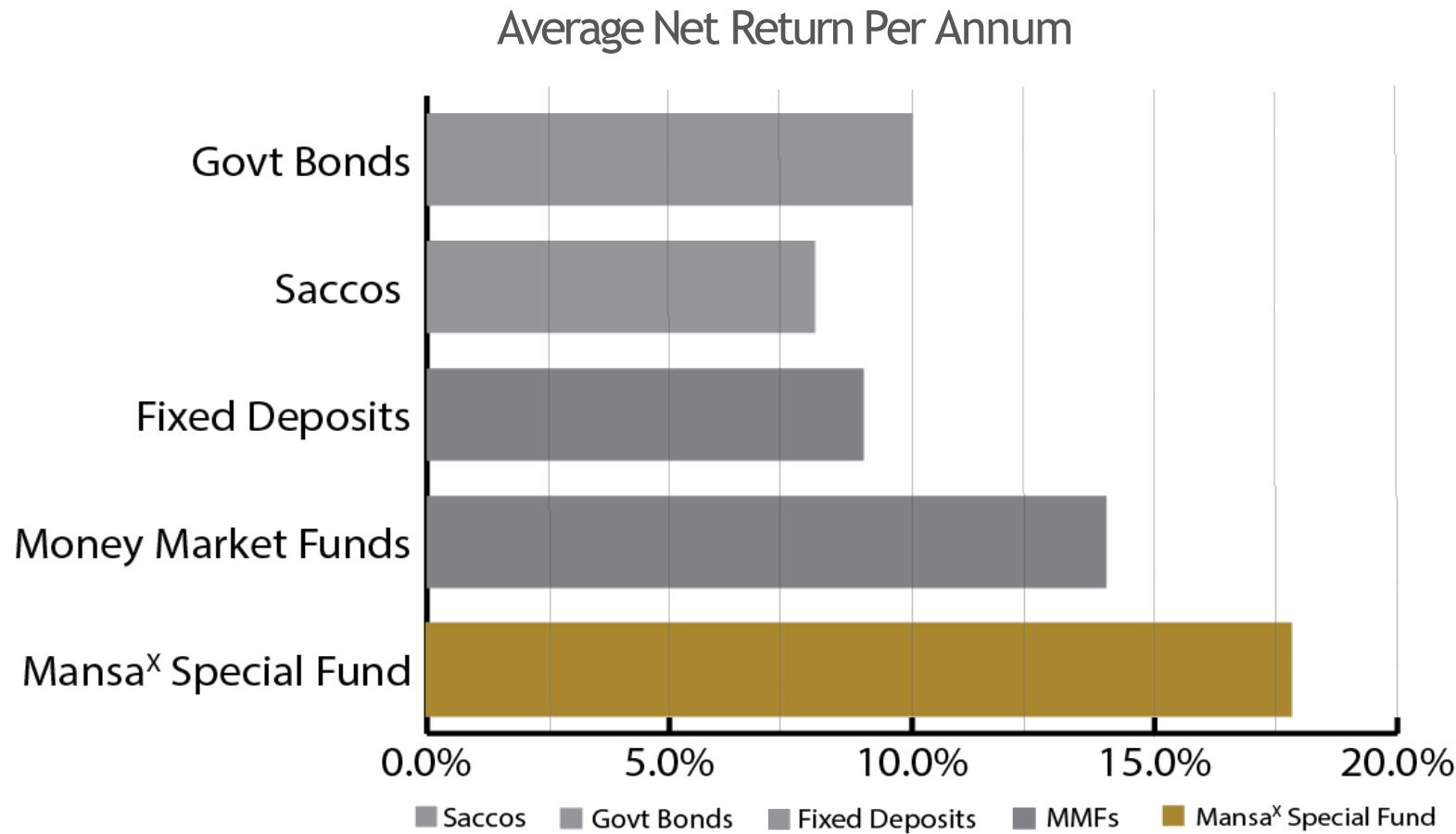


Top 10 Holdings Q4'2025

Mansa ^X Special Fund - KES		Mansa ^X Special Fund - USD		
1	Fixed Income Instruments	14.03%	1 Fixed Income Instruments	14.11%
2	Interest Rate Derivatives	5.07%	2 Interest Rate Derivatives	4.95%
3	S&P 500	2.90%	3 Nasdaq 100	3.09%
4	Alphabet Inc	1.94%	4 Advanced Micro Devices Inc	1.92%
5	Advanced Micro Devices Inc	1.89%	5 Eli Lilly & Company	1.87%
6	The Goldman Sachs Group Inc	1.71%	6 Alphabet Inc	1.63%
7	Eli Lilly & Company	1.52%	7 Gold Futures	1.50%
8	Silver Futures	1.48%	8 Walmart Inc	1.44%
9	Cash & Cash Equivalents	1.25%	9 Canadian Imperial Bank of Comm	1.36%
10	VanEck Gold Miners	1.16%	10 Cash & Cash Equivalents	1.28%

Return on Mansa^X vs Other Investments

Mansa^X



* Average return on 1-year govt bond in 2024

** Average of top 5 SACCOs/Money Market Funds in Kenya in 2024



Headquarters

JKUAT Towers (Formerly ICEA Building), 16th Floor , Kenyatta Avenue, Nairobi, Kenya.

Telephone: 0777 333 000,
+254 20 227 7000, +254 20 227 7100

Email: clientservices@sib.co.ke

