CO-OPTRUST INVESTMENT SERVICES LIMITED

INVESTMENT OBJECTIVE

The Co-op money market fund invests in short-term fixed income instruments maintaining an average maturity of less than 18 Months. These investments include Bank deposits, Corporate Bonds and Treasury Bills among other Money market instruments.
The fund seeks to maximize income while preserving capital by investing in a diversified portfolio.
The fund strategy is geared towards maintaining relatively low-risk investments, ensuring portfolio diversification and maintaining the required level of liquidity

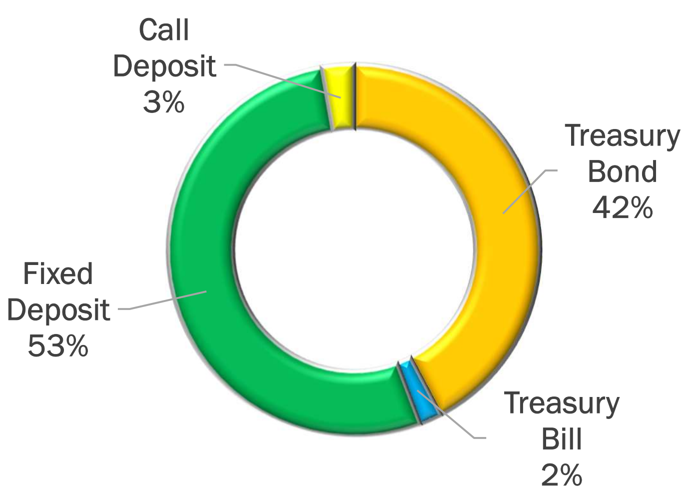
FUND FACTS

Fund Launch	11th December 2018
Fund Size	Kes. 21.2 Billion
Fund Manager	CoopTrust
Trustee	KCB
Fund Custodian	NCBA Bank
Fund Auditor	Deloitte

CONTRIBUTION GUIDE

Min. Initial Investment	KES. 100
Min. Contribution	KES. 100
Frequency	Anytime

ASSET ALLOCATION



EFFECTIVE ANNUAL RATE

8.2%*

EFFECTIVE NOMINAL RATE

7.9%*

*Average rate as at 28th February 2026

MARKET COMMENTARY

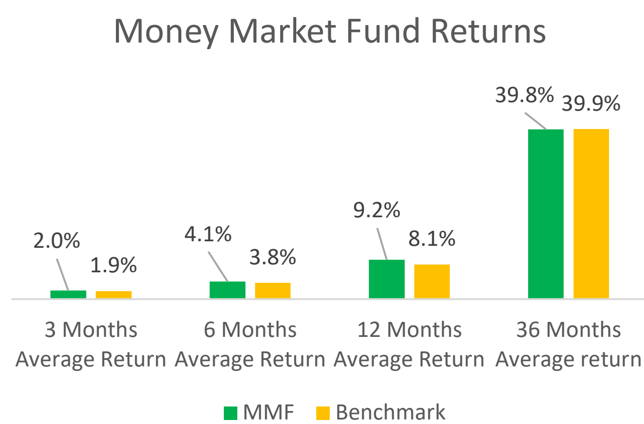
I. INFLATION: The month of February saw annual inflation decline slightly to 4.3% from 4.4% in January. On a year-on-year basis, the price increase was on account of increase in the price of Food and Non-Alcoholic Beverages (7.3%); Transport (4.0%); and Housing, Water, Electricity, Gas and other fuels (1.8%). In the month, both core and non-core inflation eased owing to reduced inflation on processed food items and energy respectively.

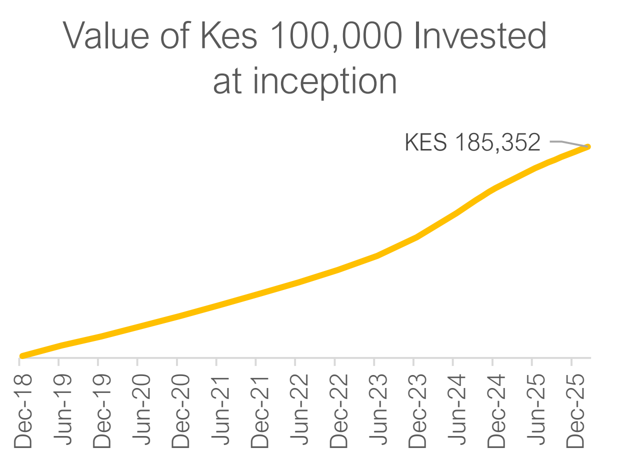
II. INTEREST RATES: Short term interest rates were lower in February for the 91-day and 364-day treasury bills which registered declines of 5 and 42 basis points respectively to end at 7.58% and 8.79% respectively. The 182-day treasury bill remained unchanged at 7.80%.

III. MONEY MARKET UPDATES: During the week ending February 27th, liquidity in the money market remained adequate, supported by open-market operations. The average interbank rate (KESONIA) remained stable at 8.77% on February 26th as compared to 8.99% on January 29th.

IV. CURRENCY UPDATES The Kenya Shilling remained stable against the US Dollar to close the month at KES 129.02. Foreign exchange reserves and diaspora remittances continue to be robust and should offer support to the currency in the short to medium term.

FUND PERFORMANCE





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