



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

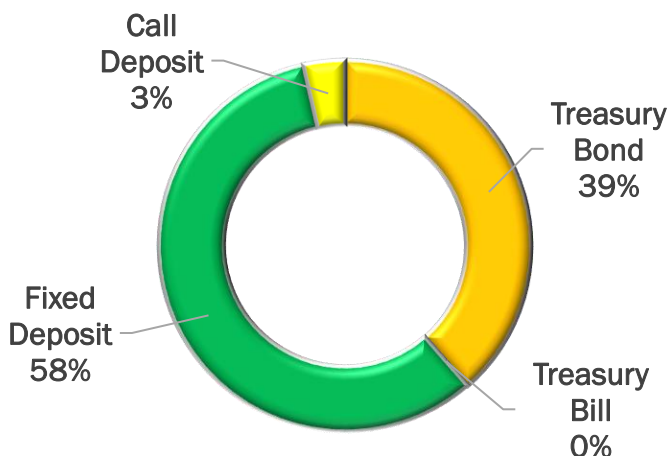
FUND FACTS

Fund Launch	11 th December 2018
Fund Size	Kes. 21.9 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

7.9%*

EFFECTIVE NOMINAL RATE

7.6%*

*Average rate as at 30th June 2026



CO-OPTRUST INVESTMENT SERVICES

Co-operative House, 5th Floor, Haile Selassie Av.
P.O. Box 48231-00100, Nairobi. Tel: +254 711 049 000
Email: co-optrust@co-opbank.co.ke



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Disclaimer: This Fund Fact Sheet is prepared by Co-optrust Investment Services Limited. Kindly note that this write-up is for information purposes only and not a call to buy or sell. The returns for Co-op Unit trusts highlighted in the report are subject to Withholding taxes. Investors are advised to note that past performance is not necessarily a guide to future investment performance



JUNE 2026

MARKET COMMENTARY

I. INFLATION: The month of June 2026 saw the inflation rate ease to 6.4% from 6.7% in May, which was the steepest since January 2024. This marked the first slowdown in overall inflation since February, amid softer increases in prices of transportation (16.1% vs 16.5% in May) and food (8.6% vs 9.4%). On a monthly basis, the CPI went up by 0.3%, down from a 1.6% advance in the month before.

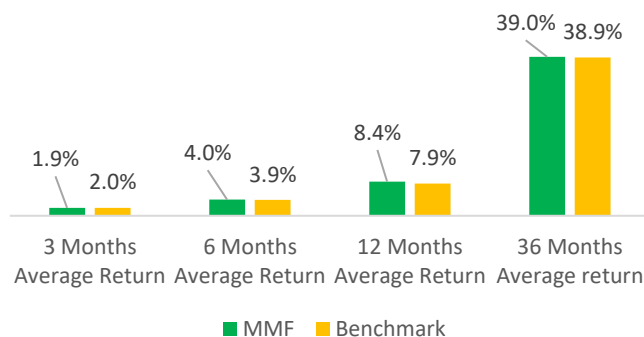
II. INTEREST RATES: Short-term interest rates rose in June. The 91-day, 182-day, and 364-day treasury bill rose by 44, 63, and 41 basis points, closing the month at 8.83%, 8.84%, and 8.99% respectively.

III. MONEY MARKET UPDATES During the week ending June 25th, liquidity in the money market remained adequate, supported by open-market operations. The Overnight Interbank Average Rate (KESONIA) remained unchanged at 8.75% on June 25th, the same level recorded on May 28th.

IV. CURRENCY UPDATES The Kenya shilling remained relatively stable, appreciating by 4 basis points against the US dollar to 129.50 within the month of June. Robust reserves and remittances may continue to support the currency in the short to medium term.

FUND PERFORMANCE

Money Market Fund Returns



Value of Kes 100,000 Invested at inception

