



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

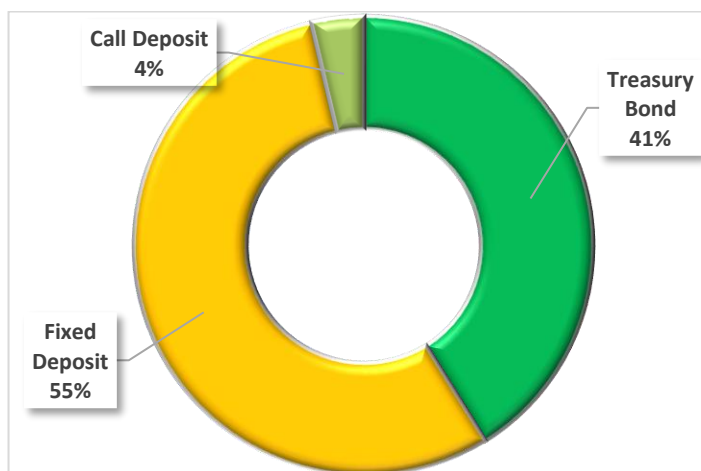
FUND FACTS

Fund Launch	11 th December 2018
Fund Size	Kes. 21.8 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 31st August 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



AUGUST 2026

MARKET COMMENTARY

I. INFLATION: The month of August 2026 saw the annual inflation rise to 6.6% from 6.5% in July, staying above the midpoint of the central bank's 2.5% - 7.5% target range for a fifth consecutive month. Transportation (15.7% vs 15.6%) was the main source of inflationary pressure, as renewed geopolitical tensions in the Middle East drove oil prices higher. Moreover, food inflation remained elevated (at 9%) while prices picked up for housing & utilities (3.6% vs 3.2%). Meanwhile, the core inflation rate, which excludes selected volatile items, quickened to 3.4% from 3.2% in July, highlighting second round effects from higher fuel costs. On a monthly basis, the CPI rose by 0.4% in August, after a 0.2% increase in the prior month.

II. INTEREST RATES: Short-term interest rates were relatively stable in August. The 91-day treasury bill remained unchanged at 8.77%, while the 182-day, and 364-day treasury bill fell less than 1-basis point to close the month at 8.94%, and 9.03% respectively

III. MONEY MARKET UPDATES During the week ending August 27th, liquidity in the money market remained adequate, supported by open-market operations. The Overnight Interbank Average Rate (KESONIA) remained stable at 8.75%.

IV. CURRENCY UPDATES The Kenya shilling remained relatively stable, depreciating by 4 basis points against the US dollar to 129.45 within the month of August. Robust reserves and remittances may continue to support the currency in the short to medium term.

FUND PERFORMANCE

