

7.9%*

EFFECTIVE ANNUAL RATE

7.6%*

EFFECTIVE NOMINAL RATE

Low

RISK PROFILE

< 18 months

WEIGHTED AVG. MATURITY

*1-month average rate as at 30th September 2026, net of fees

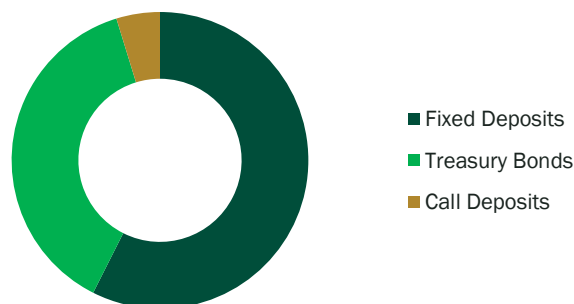
INVESTMENT OBJECTIVE

The Co-op Money Market Fund invests in short-term, high-quality fixed-income instruments — including bank deposits, treasury bills and corporate bonds — while maintaining an average portfolio maturity of under 18 months. The Fund seeks to maximise income and preserve capital through a diversified, low-risk portfolio, while ensuring the required level of liquidity for investors.

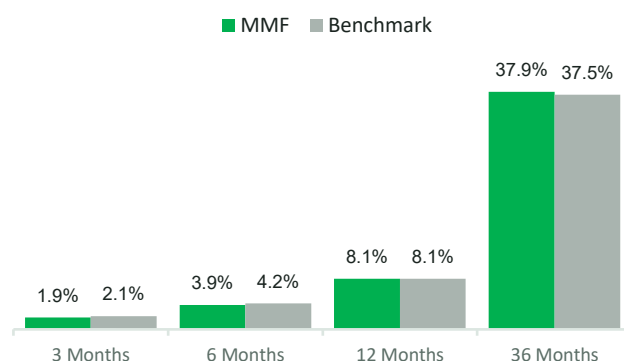
FUND FACTS

Fund manager	Co-optrust Investment Services Ltd
Trustee	KCB
Custodian	NCBA
Regulator and Auditor	CMA and Deloitte
Base currency	Kenya Shilling (KES)
Fund inception	11 th December 2018
Min. initial investment	Kshs. 100
Min. top-up	Kshs. 100
Fund Size	22.1 Billion
Income distribution	Monthly

ASSET ALLOCATION



FUND vs BENCHMARK RETURNS



Cumulative return to 30 September 2026, net of fees. Benchmark 91 Day T-Bill.

MARKET COMMENTARY — SEPTEMBER 2026

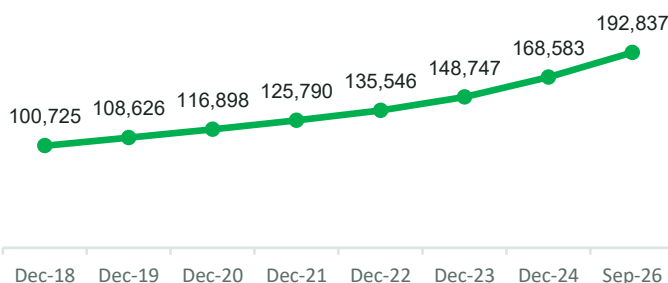
Inflation: September 2026 saw the annual inflation rise for the third straight month to 6.8%, up from 6.6% in August, and its highest level since January 2024. This was the sixth consecutive month that inflation was above the 5% midpoint of the central bank's target range. Food and non-alcoholic beverage prices rose further, with inflation accelerating to 9.5% from 9% in July, making the category one of the largest contributors to the increase in the overall cost of living. Transportation remained costly at 15.6%, only slightly down from 15.7%, despite lower fares for some services. Meanwhile, inflation in housing and utilities eased to 3.2% from 3.6%, helped by lower electricity prices. On a monthly basis, consumer prices inched up by 0.9%, marking the largest increase since May, after a 0.4% rise in August

Interest rates: Short-term interest rates were relatively stable in September. The 91-day and 364-day treasury bills rose marginally by less than 1-basis point to 8.78% and 9.04%, while the 182-day treasury bill dropped by less than 1-basis point, to close the month at 8.89%

Money market: During the week ending September 24th, liquidity in the money market remained adequate, supported by open-market operations. The Overnight Interbank Average Rate (KESONIA) remained stable at 8.75%.

Currency: The Kenya shilling remained relatively stable, depreciating by 26 basis points against the US dollar to 129.79 within the month of September. Robust reserves and remittances may continue to support the currency in the short to medium term.

GROWTH OF KES 100,000 SINCE INCEPTION



An investment of KES 100,000 made at inception would be worth approximately KES 191,769 as at 30th September 2026 (illustrative, based on historical performance, excludes withholding tax).

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