



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

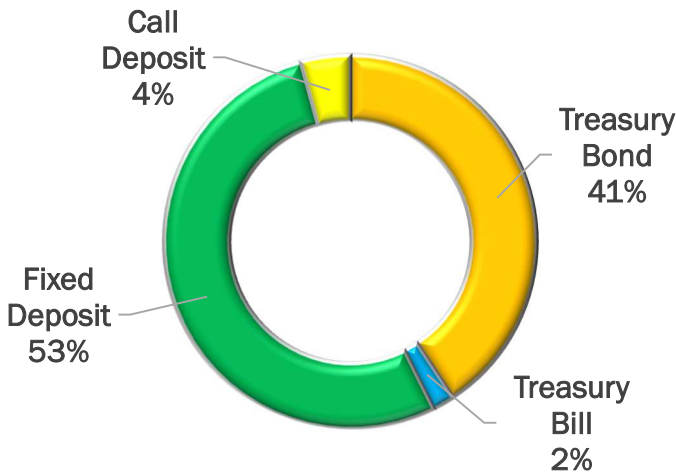
FUND FACTS

Fund Launch	11 th December 2018
Fund Size	Kes. 21.3 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



MARKET COMMENTARY

I. INFLATION: The month of January 2026 saw the annual inflation rate ease to a six-month low of 4.4%, from 4.5% in December and November, partly attributable to base effects. Inflation has been at the lower end of the 5% midpoint where the central bank prefers to anchor price-growth expectations since June 2024.

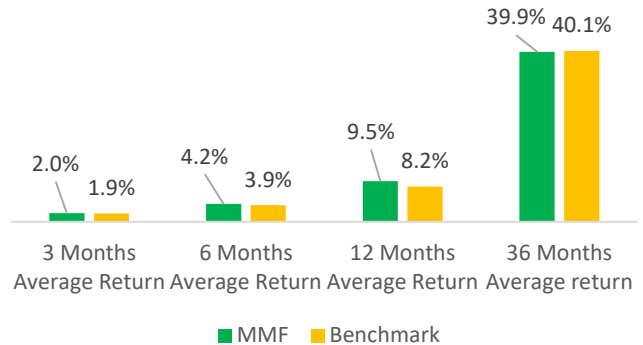
II. INTEREST RATES: Short-term interest rates were relatively stable in January. The 91-day treasury bill remained unchanged, closing the month at 7.73%. While the 182-day, and the 364-day treasury bill dropped by 1 basis point to close the month at 7.79%, and 9.20% respectively.

III. MONEY MARKET UPDATES: During the week ending January 29th, liquidity in the money market remained adequate, supported by open-market operations. The average interbank rate remained relatively stable at 8.99% on January 29th from 8.98% on January 22nd.

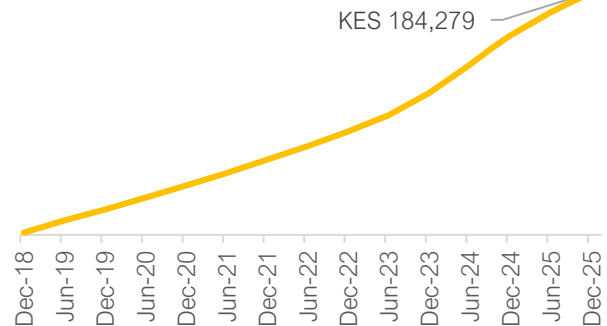
IV. CURRENCY UPDATES The Kenya shilling remained relatively stable, depreciating by 2 basis points against the US dollar to KES 129.03 within the month of January. Robust reserves and remittances may continue to support the currency in the short to medium term.

FUND PERFORMANCE

Money Market Fund Returns



Value of Kes 100,000 Invested at inception



EFFECTIVE ANNUAL RATE

8.2%*

EFFECTIVE NOMINAL RATE

7.9%*

*Average rate as at 31st January 2026



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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