CIC Asset Management Ltd

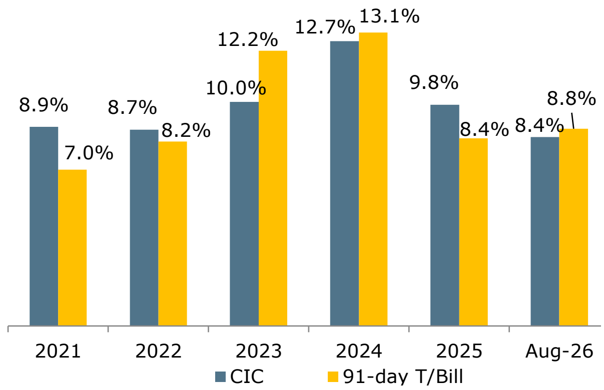
CIC MONEY MARKET FUND

Fact sheet – August 2026

Key Features

Fund Manager	CIC Asset Management
Launch Date	June 2011
Risk Profile	Low
Trustee	Kenya Commercial Bank
Custodian	Co-operative Bank
Auditors	PWC
Minimum Investment	KES 5,000
Minimum Top-up	KES 1,000
Initial Fee	Nil
Annual Management Fee	2.00%
Distribution	Monthly
Assets Under Management	KES 67.2 Billion

Periodic Returns



Fund Objective

- Capital preservation whilst getting inflation protection.
- High degree of capital stability with limited risk.
- A short-term vehicle for surplus funds particularly in times of market volatility.

Who Should Invest

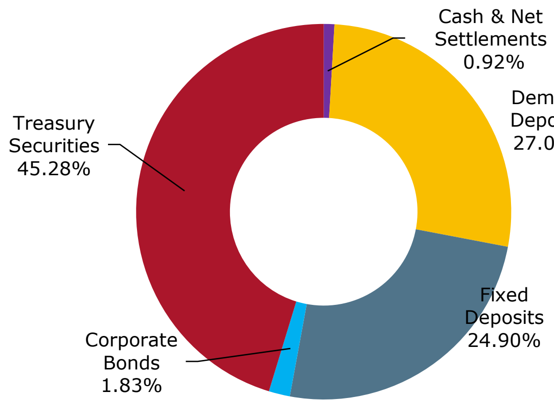
An investor who is seeking:

Liquidity: The client is able to withdraw their funds at short notice with no penalty fees.
Flexibility: The client may switch or transfer funds to another fund that they hold with CIC Asset Management.
Security: The fund invests in government paper and liquid instruments.
Competitive Returns: Interest is calculated daily and credited at the end of each month.
Professional Fund Management: prospective investors benefit from the expertise of our seasoned professionals.

Fund Performance

Month/Year	Fund Performance	91 day T-bill
1 month	1.06%	0.70%
3 months	2.72%	2.11%
6 months	5.63%	4.04%
YTD	7.92%	5.32%
1 year	12.56%	8.01%
3 years	14.62%	11.77%
5 years	11.99%	10.74%

Asset Allocation



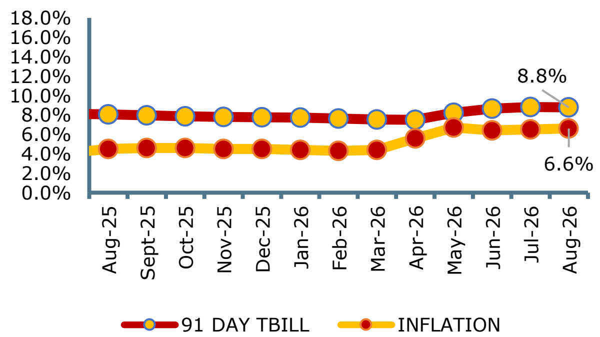
Market Commentary

INTEREST RATES – The Monetary Policy Committee (MPC) convened on 12th August and retained the Central Bank Rate (CBR) at **8.75%,** a fourth consecutive hold and unchanged since February. Headline inflation edged up to **6.6%** from **6.5%** in July, staying within the CBK's target range of 2.5%–7.5% but near the upper end of the band. In the money market, short-term government securities eased marginally, with the 91-day Treasury bill declining to **8.77% (-0.01% m/m)** and the 182-day to **8.94% (-0.01% m/m)**, while the 364-day was broadly unchanged at **9.03%**. The interbank rate remained anchored at the CBR of **8.75%.**

Fund Outlook

Government security yields are expected to remain elevated but range-bound, with sustained demand at the weekly auctions capping any meaningful upward drift. Elevated global oil prices are likely to keep inflation pressured, supporting a further hold at the Central Bank Rate of 8.75% at the October sitting rather than a resumption of easing. Interbank rates should continue to track the CBR closely, keeping short-dated reinvestment yields stable.

91 Day T-bill & Inflation Rate



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