DRY ASSOCIATES UNIT TRUST FACT SHEET

MONEY MARKET FUND (KES)

DRY ASSOCIATES INVESTMENT BANK

FUND MANAGERS Association

JULY 2026 **YIELD (30.06.2026) (NET): 8.95%**

KEY BENEFITS & DETAILS

Competitive Returns: Higher than the average Money Market Fund, most Bank Deposits & 91-day Treasury Bill rates in Kenya.

Taxes: No further tax obligation for individual investors (as per the Income Tax Act, Chapter 470 Laws of Kenya) - Fund is registered as Tax exempt. Distributions are made after 15% withholding tax.

Liquidity:	Funds are accessible within 3 business days.
Fund Size:	KES 4.533 Billion
Inception Date:	1st July 2016
Number of Holdings:	19 (as at 30th June 2026)
Entry/Exit Fees:	None
Total Expense Ratio:	2.385% p.a.
Interest Income:	Monthly/Quarterly distribution or accumulation
Min. Investment:	KES 1,000,000
Min. Top-up Amount:	KES 250,000
Min. Redemption:	KES 250,000
Withdrawals:	Anytime
Statements:	Emailed monthly

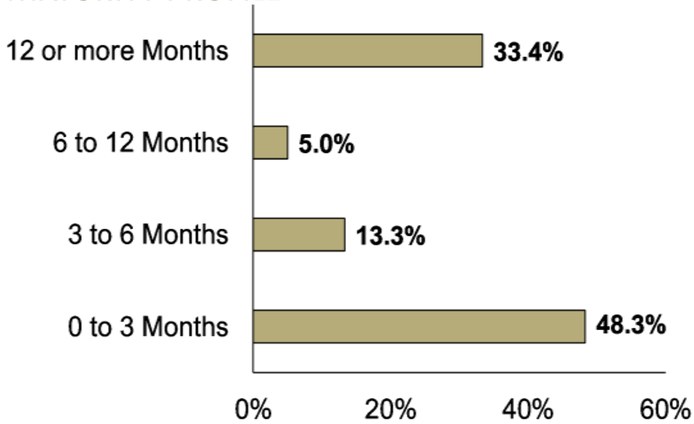
FUND OBJECTIVE

This fund aims to provide safety and income through a diversified portfolio of fixed income securities whose average duration does not exceed 18 months. The geographic focus of this fund is Kenya and other East African Community countries. This fund does not invest in equities of any type.

This fund is ideal for individuals seeking liquidity and/or a regular income; it is a good alternative to traditional Bank deposits. Further, this fund is an excellent treasury management solution for companies with temporary excess liquidity, including NGO's, charities and multinationals.

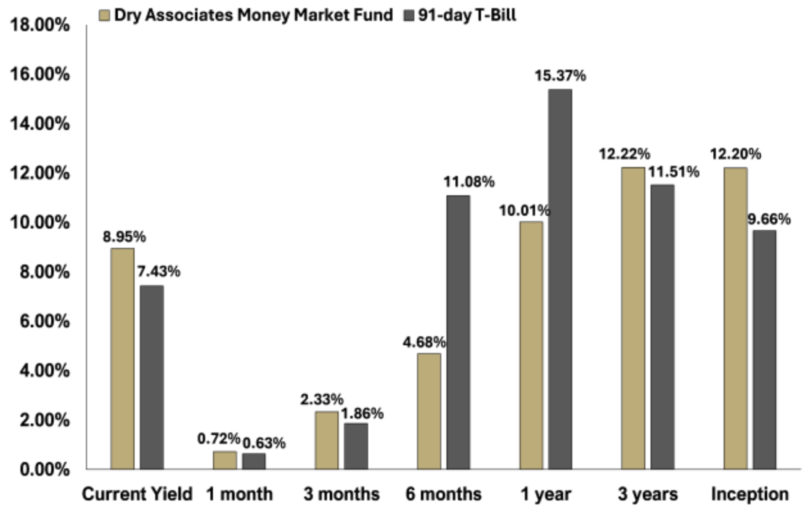
RISK PROFILE

MATURITY PROFILE

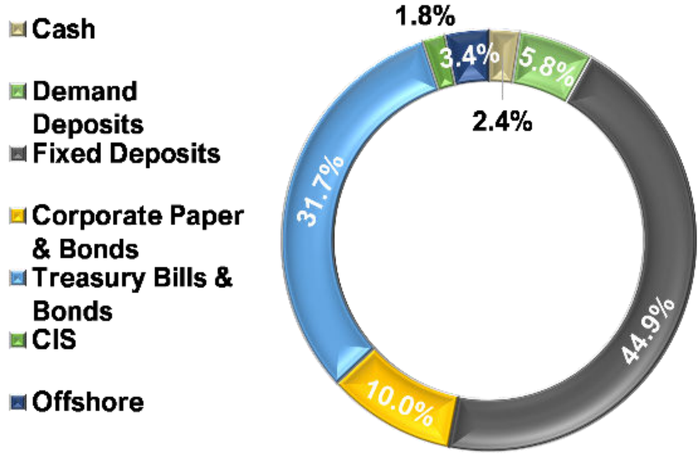


CO-OPERATIVE BANK — Trustee | standard chartered — Custodian | EY — Auditor | Fund Manager

FUND PERFORMANCE



ASSET ALLOCATION



YIELDS

Month to Date	0.72%
Previous Month	*0.75%*
Quarter to Date	2.23%
Previous Quarter	*2.40%*
Current Year	10.01%
Previous Year	13.56%
3-Year Annualised Yield	12.22%
Annualised Yield Since Inception	12.20%

** Yields are published NET of all fees; fund performance metrics annualized (3yrs+)*

STATUTORY DISCLAIMER

The information contained in this Dry Associates Unit Trust Fact Sheet is provided for general informational purposes only and does not constitute legal, tax, or investment advice to buy or sell units in the Fund. Dry Associates encourages prospective investors to seek independent professional advice before making any investment decision. Past performance is not necessarily indicative of future performance. The value of units may rise or fall, as the value of the underlying assets may fluctuate over time. Unit Trust prices are calculated daily and published in nationwide newspapers. Dry Associates has taken reasonable care to ensure that the information contained in this Fact Sheet is accurate and complete as at the date of publication. The Capital Markets Authority does not take responsibility for the financial soundness of the scheme or for the correctness of any statements made or opinions expressed in this Fact Sheet.

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