

Orient Asset Managers (OAM) Ltd

Incorporated in 2012 and licensed by Capital Markets Authority (CMA) and Retirement Benefits Authority (RBA) to offer investment solutions and services.

1 FUND FEATURES

| | | | |
|----------------------|---------------------------|-----------------------|----------------------------|
| a Fund Manager | Orient Asset Managers Ltd | g Fund Benchmark | 364-Day Treasury Bill |
| b Fund Structure | Unit Trust | h Investment Period | 90-Day Lock-In Period |
| c Minimum Investment | KES 100,000/- | i Custodian | Stanbic Bank PLC |
| d Minimum Top Up | KES 10,000/- | j Fund Trustee | Co-operative Bank of Kenya |
| e Management Fee | 2% | k Income Distribution | Monthly |
| f Reporting Currency | KES | | |

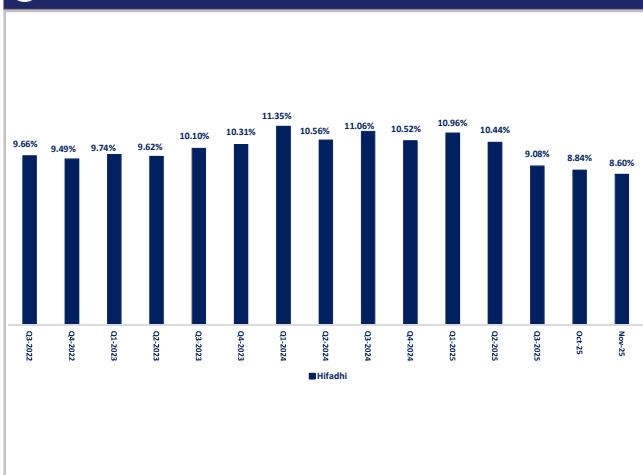
2 FUND OBJECTIVE

This fund caters for investors with a low-risk profile seeking capital preservation. It aims at providing a higher yield than savings accounts while offering immediate liquidity and regular income. The funds are invested in low-risk asset classes with the Government and institutions with a reputable name, ensuring the safety of client funds and a competitive return.

3 WHY CHOOSE US

| | | |
|---|---|---|
|  Active Management We generate value through adapting to changing market conditions. |  Principal Asset Class We deliver consistent return and minimize fluctuations by utilizing a core asset. |  Informed Market View We employ a research focused investment process to generate ideas and determine exploitable market opportunities. |
|---|---|---|

4 FUND PERFORMANCE



5 BENCHMARK



6 RISK PROFILE



Low Risk - Potential Low Return

Potential Higher Return - High Risk



Grow your **WEALTH** by investing in our collective investment schemes

Effective Annual Yield is Net of fees gross of withholding tax

8.60%

*Income distributions to unit holders are subject to 15% withholding tax.
*Past performance is not necessarily a guide to future investment performance.



FOR MORE INFORMATION, PLEASE VISIT OUR WEBSITE: [HTTPS://WWW.ORIENTASSET.CO.KE](https://www.orientasset.co.ke)

7 MACRO-ECONOMIC COMMENTARY**Inflation**

Overall annual inflation in November 2025 marginally declined to **4.5%**, compared to the September 2025 overall inflation of **4.6%**, mainly driven by higher non-core inflation, i.e, food and energy prices. The inflation remains within the target range of **5% ±2.5%**.

Kenya Shilling

In November 2025 the Kenya Shilling marginally depreciated to the dollar by 3.7 basis points to Kes. 129.82, compared to **Kes.129.24** from the previous month. The FX reserves stood at USD 12 million (equivalent to 5.2 months of import cover).

Interest Rates

Interest rates of short term instruments continues to decline reflected in the Treasury Bills space with the 91, 182 and 364 day paper closing the month at **7.83%, 7.80%** and **9.38%** from **7.83%, 7.87%** and **9.35%** respectively.

Bond Markets

The total bonds turnover closed the month at Kes. 193.29 billion an increment from Kes. 169.92 billion recorded in October 2025. This indicates increased activities in the secondary market.

Recommendation

The fund will continue to invest in government bonds with attractive interest rates and realize capital gains on bonds when opportunity arises. We continue to scout for attractive yields for call and fixed deposits to be held in the fund and opportunities in other fixed income assets such as corporate bonds.



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• +254 713 273 273 / +254 726 559 822 • jambo@orientasset.co.ke • www.orientasset.co.ke
• 4th Floor, Capitol Hill Towers, Cathedral Road, Nairobi, Kenya • [f](https://www.facebook.com/orientasset) [t](https://www.twitter.com/orientasset) Orient Asset Managers