Coronation Money Market Fund

Fund information for the A Class as at 31 October 2026

CORONATION
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Risk profile: Conservative

Short-term capital stability — Long-term real growth

Maximum growth/minimum income exposures

Growth assets: **0%** Income Assets: **100%**

Fund Objective

Aims to outperform 1–3 year fixed deposit and call accounts over time, while maintaining the lowest possible level of capital risk.

What does the fund invest in?

Invests exclusively in South African money market instruments with a maturity of 13 months or less. Average portfolio maturity is capped at 120 days. May use derivatives for efficient portfolio management.

Investor Profile

Suited to investors who need an alternative to bank deposits, want short-term flexibility and quick access to funds, or require a low-risk, capital-stable building block for their portfolio.

Time Horizon: 1 month +

Fund Manager/s: Nishan Maharaj, Mauro Longano and Sinovuyo Ndaleni

Launch Date: 01 October 1999

Fund Size: R5.92 billion

NAV: 100 cents

ASISA Fund Category: South African - Interest Bearing - SA Money Market

Benchmark: Alexander Forbes STeFI 3-Month Index

Annual management fee: 0.25% excl. VAT

Income Distribution: Monthly

Investment minimum: R 10 000 (lump sum only)

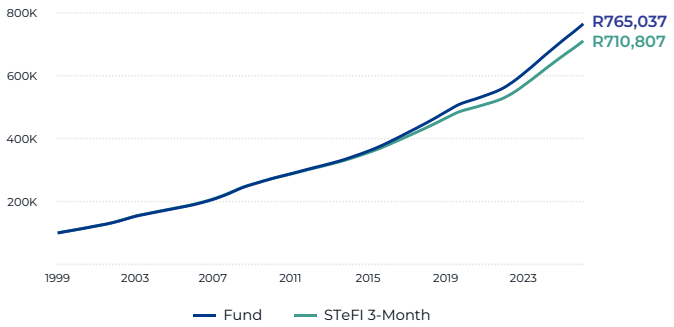
Bloomberg Code: CORIBMM

ISIN Code: ZAE000022885

JSE Code: CMMF

AA+(ZA)(f) GCR RATINGS www.GCRratings.com

Growth of R100,000 investment (after fees)



Performance (after fees)	Fund	STeFI 3-Month
Since launch (cumulative)	665.0%	610.8%
Since launch (p.a.)	7.8%	7.5%
Latest 25 years (p.a.)	7.6%	7.3%
Latest 20 years (p.a.)	7.2%	6.8%
Latest 10 years (p.a.)	7.0%	6.4%
Latest 5 years (p.a.)	7.3%	6.9%
Latest 3 years (p.a.)	7.8%	7.5%
Latest 1 year	7.0%	6.8%
Year to date	5.8%	5.6%

Risk statistics since launch	Fund	STeFI 3-Month
Annualised Deviation	0.6%	0.6%
Sharpe Ratio	-0.10	-0.54
Maximum Gain	665.0%	610.8%
Maximum Drawdown	0.0%	0.0%
Positive Months	100.0%	100.0%
Highest Annual Return (Aug 2002 - Jul 2003)	12.9%	
Lowest Annual Return (Sep 2020 - Aug 2021)	3.9%	

Credit exposure as at 30 Sep 2026	Fund
Republic Of South Africa	35.1%
Nedbank Ltd	22.8%
FirstRand Ltd	16.6%
Standard Bank of SA	16.0%
Other	9.5%

Maturity profile detail	
0 to 3 Months	41.5%
3 to 6 Months	34.9%
6 to 9 Months	19.8%
9 to 12 Months	3.8%

Fund characteristics	
Yield (Gross of Fees)	7.6
Modified Duration in years	0.20 years

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Monthly returns (after fees)	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year to date
2026	0.6%	0.5%	0.6%	0.5%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%			**5.8%**
2025	0.7%	0.6%	0.7%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	**7.6%**
2024	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.6%	0.6%	**8.6%**
2023	0.6%	0.6%	0.6%	0.6%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	**8.3%**
2022	0.4%	0.3%	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%	0.5%	0.6%	0.6%	0.6%	**5.6%**

Income distributions	Payment	Amount	Yield
31 Oct 2026	02 Nov 2026	0.59	7.23
30 Sep 2026	01 Oct 2026	0.56	7.14
31 Aug 2026	01 Sep 2026	0.58	7.09
31 Jul 2026	03 Aug 2026	0.58	7.04
30 Jun 2026	01 Jul 2026	0.56	6.99
31 May 2026	01 Jun 2026	0.56	6.94
30 Apr 2026	04 May 2026	0.55	6.85
31 Mar 2026	01 Apr 2026	0.56	6.85
28 Feb 2026	02 Mar 2026	0.51	6.83
31 Jan 2026	02 Feb 2026	0.57	6.89
31 Dec 2025	02 Jan 2026	0.57	6.95
30 Nov 2025	01 Dec 2025	0.58	7.14

TER	1 year	3 year
Total Expense Ratio	**0.30%**	**0.30%**
Fund management fee	0.25%	0.25%
Fund expenses	0.01%	0.01%
VAT	0.04%	0.04%
Transaction Cost (inc. VAT)	**0.00%**	**0.00%**
Total Investment Charge	**0.30%**	**0.30%**

Important information that should be considered before investing in the fund

Unit trusts are medium- to long-term investments. Capital is not guaranteed and the value of your investment can rise or fall. Past performance is not a reliable indicator of future results.

The Coronation Money Market Fund is not a bank deposit account. The fund maintains a constant price of 100 cents, with total returns made up of interest received and any gains or losses on individual instruments. In most cases, returns will simply increase or decrease the daily yield; however, in the case of abnormal losses, the capital value of the portfolio may be reduced. The yield is calculated by dividing the total interest and income receivable across all fund instruments by the net asset value, expressed as a nominal annual rate. It provides an approximate indication of the yield available at the reporting date; actual returns may differ due to changes in market values, interest rates and costs. The yield is current and calculated as at the MDD reporting date.

Coronation reserves the right to close the fund to new investors if we deem it necessary to limit further inflows in order for it to be managed in accordance with its mandate. Unit trusts are allowed to engage in scrip lending and borrowing.

Coronation Management Company (RF) (Pty) Ltd is an FSCA-approved collective investment schemes manager. Notice to investors: Aimee Rhoda will join the board of Coronation Management Company (RF) (Pty) Ltd as an additional director from 31 Dec 2026 (FSCA Conduct Standard 3 of 2025). Astrid Ludin & Raymond Berelowitz will also be joining the board as independent non-executive directors pending FSCA approval. This does not affect how the fund is managed or its fees. As always, investors may withdraw at no additional cost. Portfolio management is delegated to Coronation Asset Management (Pty) Ltd (FSP 548). Standard Chartered Bank is trustee and custodian of the fund (www.sc.com/za; 011-217 6600). Coronation is a full member of the Association for Savings & Investment SA (ASISA).

How are units priced and at which price will my transaction be executed?

Units are traded at ruling prices that are set daily at approximately 15h00 (17h00 at month-end, JSE close) using forward pricing. Instructions must reach the Management Company before 14h00 (12h00 for the Money Market and Corporate Money Market Funds) to ensure same-day value. In extraordinary circumstances, withdrawals may be delayed with the consent of the trustees, in the interest of all investors. Where trading in certain underlying assets is suspended, those assets may be side-pocketed, allowing normal liquidity to continue on the remainder of the fund. If the fund faces excessive withdrawals, affected withdrawals may be ring-fenced — that is, the delayed sale of those assets is separated from the rest of the fund to avoid a large withdrawal wave forcing asset sales at prices that would disadvantage remaining investors. Distributions are quoted in Cents Per Unit (CPU)

How was the performance information included in this fact sheet calculated?

Performance is calculated by Coronation at month-end for a lump-sum investment using Class A NAV prices with income reinvested. Data is sourced from Morningstar. All figures are shown on an after-fees basis. Cumulative figures represent the total return earned over the period shown; annualised figures represent the geometric average annual return and are indicated by '(p.a.)'. Year-to-date and periods shorter than one year are not annualised. Individual investor returns may differ due to actual investment date, timing of distribution reinvestment and applicable dividend withholding tax.

What costs can I expect to pay?

The annual management fee is 0.25%.

Fund expenses include trading, custody and audit charges. All performance figures are shown after deduction of all fees and costs. No fees apply to access or withdraw from the fund.

What is the total expense ratio (TER) and transaction costs (TC)?

The TER is calculated as a percentage of average net asset value incurred as charges, levies and fees over the period shown. The TER of any underlying fund is included in fund expenses, but trading and implementation costs of underlying funds are excluded. A higher TER does not imply poor returns, nor does a lower TER imply good returns. The current TER may not be an accurate indication of future TERs. The 1-year TER covers the 12 months to end of the previous financial year; the 3-year TER covers a rolling 36-month period to the last available quarter end (March, June, September or December).

Transaction costs are a necessary cost of managing the fund and affect returns. They should not be assessed in isolation, as returns are influenced by many factors including market performance, fund type, investment decisions and the TER. The Total Investment Charge is the sum of the TER and transaction costs.

Where can I find additional information?

Daily fund prices, brochures, application forms, the annual report and a schedule of fees and charges are available at www.coronation.com.

Coronation does not provide financial advice. If you use a financial adviser, fees are agreed directly between you and the adviser. For more information, contact your platform (Linked Investment Service Provider or Life Assurance Provider).

Important information regarding terms of use

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