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abrdn Sterling Money Market Fund

I Inc

31 July 2026

Objective

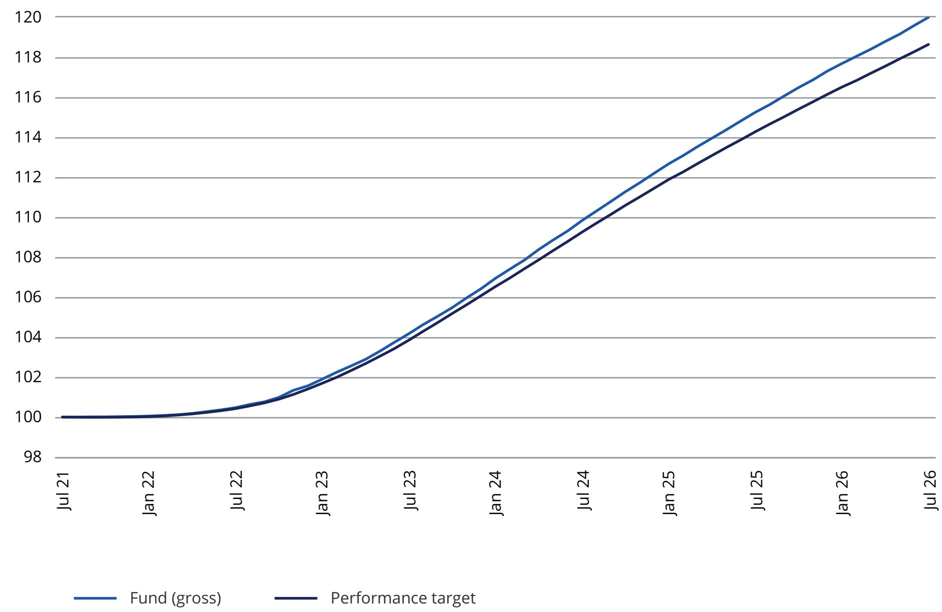
The fund aims to generate income and preserve some capital over the short term (2 years or less) by investing in cash deposits and money market instruments.

Performance Target: The fund targets a return equivalent to SONIA. There is no certainty or promise that the Performance Target will be achieved. SONIA is the Sterling Overnight Index Average and is the representative rate for the return on cash deposits.

Portfolio securities

- The fund invests at least 80% in cash deposits and money market instruments (assets that can be turned into cash quickly).
- The fund may also invest in reverse repos, securitisations and asset-backed commercial paper.
- The fund may also invest in other funds (including those managed by Aberdeen Investments).
- The fund qualifies as a money-market fund (MMF) under the MMF Regulation and more specifically as a Standard Variable Net Asset Value (VNAV) MMF.

Performance



Cumulative and annualised performance

	1 month	6 months	Year to date	1 year	3 years (p.a.)	5 years (p.a.)
Fund (gross) (%)	0.35	1.97	2.29	4.12	3.41	2.62
Fund (net) (%)	0.33	1.91	2.22	4.01	3.34	2.55
Performance target (%)	0.31	1.83	2.15	3.82	4.54	3.48

Discrete annual returns - year to 31/7

	2026	2025	2024	2023	2022
Fund (gross) (%)	4.12	4.93	5.44	3.63	0.47
Fund (net) (%)	4.01	4.83	5.34	3.52	0.37
Performance target (%)	3.82	4.59	5.20	3.41	0.42

Performance Data: Share Class I Inc.
Benchmark history: Performance target – SONIA GBP from 01/10/2021. 1 Week GBP LIBID from 31/07/2007 to 30/09/2021
Source: Factset. Basis: Total Return, NAV to NAV, UK Net/Gross Income Reinvested.
On the 20th February 2025, the fund's performance target changed from aiming to outperform the index by 3% before charges to aiming to achieve a return in excess of the index after charges."Fund (Net)" refers to the actual unit price performance of the shareclass shown; "Fund(Gross)" adds back charges such as the annual management charge to present performance on the same basis as the performance target / performance comparator / portfolio constraining benchmark. These figures do not include the initial charge; if this is paid it will reduce performance from that shown.

Past performance is not a guide to future returns and future returns are not guaranteed.

Key facts

Fund manager(s)	Craig Dixon
Fund managers start date	01 February 2023
Fund launch date	09 August 1990
Share class launch date	03 September 2007
Authorised corporate director (ACD)	abrdn Fund Managers Limited
Fund size	£1.2bn
Number of holdings	33
Performance target	SONIA GBP
Distribution frequency	Quarterly
Entry charge (up to)[1]	0.00%
Annual management charge	0.10%
Ongoing charge figure[2]	0.15%
Minimum initial investment	GBP 1,000,000
Fund type	OEIC
Valuation point	12:00 (UK time)
Base currency	GBP
Sedol	B1C4244
ISIN	GB00B1C42449
Bloomberg	ABCSHCI LN
Citicode	A6F3
Reuters	LP65095313
Domicile	United Kingdom

WAM and WAL are Weighted Average Maturity and Weighted Average Life.

Risk and reward profile

Lower risk Typically lower rewards — Higher risk Typically higher rewards

1 2 3 4 5 6 7

This indicator reflects the volatility of the fund's share price. See the relevant UCITS Key Investor Information Document (KIID) or PRIIPs Key Information Document (KID) for details

Key risks

(a) The value of investments and the income from them can fall and investors may get back less than the amount invested.
(b) Money Markets Fund Risk - The fund price and liquidity is not guaranteed and the risk of loss is borne by the investor. An investment in the fund is different from an investment in bank deposits because the value of the investment may fluctuate, for example, due to counterparty default or changes in interest rates.
(c) Interest Rate Risk - The fund invests in securities which can be subject to price fluctuation for a variety of reasons including changes in interest rates or inflation expectations.
(d) Credit Risk - The fund invests in securities which are subject to the risk that the issuer may default on interest or capital payments.

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Management process

- The management team use their discretion (active management) to maintain a diverse asset mix at country, sector and company level.
- The fund is managed in line with the MMF Regulation which is used as a reference for portfolio management and risk monitoring of the fund. For example, constraints include limits on the average maturity of the portfolio.

Top Ten Holdings

GOLDMAN SACHS	3.9
LMA S.A. ABCP	3.1
SKANDINAVISKA ENSKILDEN BANKEN AB	3.1
ING BANK N.V.	3.0
NATIONAL AUSTRALIA BANK	3.0
NORDEA BANK FINLAND PLC	2.9
THE TORONTO-DOMINION BANK	2.8
UBS AG	2.7
INDUSTRIAL & COMMERCIAL BANK OF CHINA	2.5
MUFG Bank Ltd (TOKYO)	2.4
Assets in top ten holdings	**29.4**

Source : Aberdeen 31/07/2026

Figures may not always sum to 100 due to rounding.

(e) Derivatives Risk - The use of derivatives may involve additional liquidity, credit and counterparty risks. In some cases the risk of loss from derivatives may be increased where a small change in the value of the underlying investment may have a larger impact on the value of the derivative.

Risk stats

Alpha^	**0.47**
Benchmark Volatility (SD)^	**0.17**
Beta^	**0.97**
Fund Volatility (SD)^	**0.17**
Information Ratio^	**5.03**
R-Squared^	**0.86**
Sharpe Ratio^	**1.93**
Tracking Error^	**0.07**

Source : Aberdeen. ^ Three year annualised as at previous month end date.

Derivative usage

- The fund may use derivatives to reduce risk, reduce cost and/ or generate additional income or growth consistent with the risk profile of the fund.
- Derivatives are linked to the value of other assets. In other words, they derive their price from one or more underlying asset.
- Derivatives include instruments used to manage expected changes in interest rates.

To help you understand this fund and for a full explanation of risks and the overall risk profile of this fund and the shareclasses within it, please refer to the Key Investor Information Documents and Prospectus which are available on our website www.aberdeeninvestments.com The Prospectus also contains a glossary of key terms used in this document.

[1]These are the maximum charges that we might take out of your money before it is invested. In some cases, the charges may be less and you should speak to your financial advisor about this.
[2]The Ongoing Charge Figure (OCF), is the overall cost shown as a percentage of the value of the assets of the fund. It is made up of the Annual Management Charge (AMC) of 0.10% and other charges. It does not include any initial charges or the cost of buying and selling stocks for the fund. The Ongoing Charges figure can help you compare the annual operating expenses of different funds.