COIF Charities Deposit Fund

Fund Summary

Rated AAAmmf by Fitch Ratings

as at the close of business on 22 October 2026

Launched March 1985 - A UK Charity Commission Common Deposit Fund managed as an Alternative Investment Fund

Under The Money Market Funds (Amendment) (EU Exit) Regulations 2019 is defined as a Short Term Money Market Fund following its LVNAV methodology

Total Deposits (Fund Size)	Yield on Deposits up to £15 mi	Yield on Deposits over £15 milllion	Shadow Value vs Total Deposits
£2,422,593,066	3.7654% 3.8311% AEY	3.8654% 3.9347% AEY	0.9998
Net Flow Today £ 7,875,544			

Credit Profile	
F1+ rated institutions	80.54%
F1 rated institutions	19.46%

Fund Duration (Days)	
Weighted Average Maturity to Reset	54.09
Weighted Average Maturity to Life	81.13

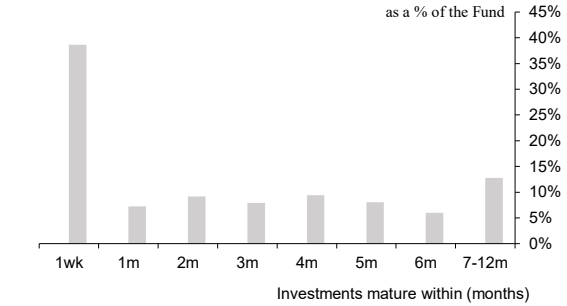
Using the EU LVNAV methodology the Shadow Value is
£2,419,497,790

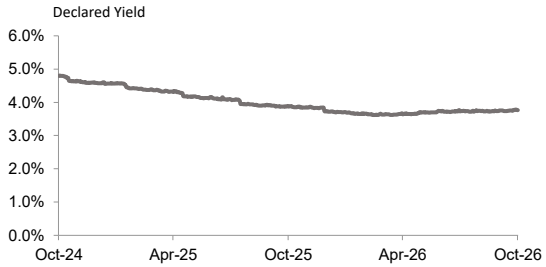
Liquidity O/N	1 week
36.99%	38.64%

Top Ten Holdings

£220,000,000	Term Deposit 23/Oct/26	Australia and New Zealand Banking Group Limited - AUS
£220,000,000	Term Deposit 23/Oct/26	Landesbank Baden-Wuerttemberg - GER
£220,000,000	Term Deposit 23/Oct/26	Yorkshire Building Society - UK
£210,000,000	Term Deposit 23/Oct/26	DBS Bank Limited - SIN
£25,000,000	Certificate of Deposit 16/Nov/26	Toronto Dominion Bank (The) - CAN
£25,000,000	Certificate of Deposit 18/Dec/26	Standard Chartered Bank plc - UK
£25,000,000	Certificate of Deposit 19/Jan/27	National Bank of Canada - CAN
£25,000,000	Certificate of Deposit 15/Feb/27	Bank of Nova Scotia (The) - CAN
£25,000,000	Certificate of Deposit 18/Mar/27	Canadian Imperial Bank of Commerce - CAN
£25,000,000	Certificate of Deposit 19/Apr/27	Canadian Imperial Bank of Commerce - CAN

Maturity Profile and Historical Declared Yield





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COIF Charities Deposit Fund — Glossary of Definitions

a) Common Deposit Fund is a deposit-taking charity which accept deposits from depositing charities and places the money in the Sterling money market.The pooling of such money can secure a higher rate of interest for the depositing charities than each charity would otherwise obtain if making a deposit individually. **Deposits in Common Deposit Funds are not the same as a bank deposit and are not guaranteed.**

b) Alternative Investment Fund (AIF) is any collective investment undertaking which raises capital from a number of investors with a view to investing it in accordance with a defined investment policy for the benefit of those investors/depositors.

c) LVNAV is defined as a low volatility net asset value fund. A LVNAV MMF means the Fund complies with the specific requirements of the EU Money Market Fund Regulation 2017/1131.

d) Total Deposits is the deposited sum from all Depositing Charities in the Fund.

e) Shadow Value is the value of the Fund's underlying assets.

f) Shadow Value versus Total Deposits - This is the comparison of the Shadow Value relative to the Total Deposits, there is usually a small variance bewteen the two. This is because the Fund invests in assets that have been determined as high quality and their value, in normal market conditions, do not move very much. It must stay within a range of 0.998 and 1.002. As an example, within that range, a Depositor with £10,000, that deposit would be valued at £10,000. In the unlikely event of extreme market stress if the shadow value was over or under 0.2% of the Total Deposits, the value of the Depositor's deposit would change; if above the range, then the £10,000 will be valued over £10,020; below, then it would be worth less than £9,980.

g) Credit Profile - the assets held must meet CCLA's definition of high credit quality and also have the highest short term credit rating from the rating agency, which is either F1+ or F1 or equivalent.

h i) Fund Duration - WAMr stands for 'Weighted Average Maturity to Reset' and is used as an indication of interest rate risk, maximum permitted is 60 days

h ii) Fund Duration - WAMl stands for 'Weighted Average Maturity to Life' and is used as an indication of credit risk, maximum permitted is 120 days

j) Liquidity - The Fund must hold sufficient liquidity to meet depositor demands. The minimum requirement is for 10% of the fund maturing within 1 day (O/N), and 30% within five business days (1 week).

k) Declared Yield means the interest applying to the deposited sums on a particular day. Example on a deposit of £10,000 at a Declared Yield of 0.5%, the interest earned for one day would have been £0.14 (14 pence). AEY is the annual equivalent yield and illustrates what the return would be if the income on a given date was paid and compounded on an annual basis.