

# ILF EUR LIQUIDITY FUND



31 January 2026

## FUND OBJECTIVE

The Fund is a short-term money market fund which aims to provide investors with stability of capital and daily liquidity. In addition it seeks to offer an income comparable to short-term euro interest rates

## FUND SUMMARY

- Actively managed to aim to deliver security, liquidity and attractive cash yields
- Daily liquidity
- Aims to add value through access to a wide range of money market securities
- Rigorous, disciplined investment process aiming to deliver precision and diversification
- S&P rated AAA, Fitch rated AAArrmf
- Qualifying Money Market Fund (QMMF) for regulated Client Money. Investors should make their own independent determination as to whether the Fund meets the QMMF criteria before investing
- Sustainable Finance Disclosure Regulation (SFDR): Article 8

## SHARE CLASS PERFORMANCE (%) - All performance is annualised

	1 month	3 months	1 year	3 years (pa)	5 years (pa)
Fund	2.03	2.08	2.26	3.19	1.83
Benchmark	1.79	1.81	1.98	2.89	1.60
<b>Calendar year returns</b>					
	2025	2024	2023	2022	2021
Fund	2.36	3.85	3.34	0.01	-0.56
Benchmark	2.06	3.54	3.08	-0.16	-0.67

Source: Insight Investment and Rimes. All performance is annualised. Fund performance is shown for share class 7. Fund performance is calculated in Euros as total return, including reinvested income, gross of fees and expenses. Past performance is not indicative of future results. Investment in any strategy involves a risk of loss which may partly be due to exchange rate fluctuations. Any gross of fees performance does not include fees and charges and these can have a material detrimental effect on the performance of an investment. Please note: data is provisional and may change. Investors must read all performance information alongside the full performance information in the KIID.

## FUND FACTS

Fund size: €2.5bn

Inception date: 6 September 2012

Benchmark: 7 Day EURIBID

Fund manager: Chris Brown

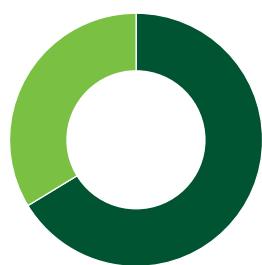
## FUND CHARACTERISTICS

	Fund
Yield (gross) (%)	2.11
Weighted average maturity (days)	35.0
Weighted average life (days)	75.6

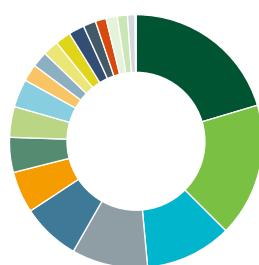
## FUND MANAGER COMMENTS

There was no meeting of the European Central Bank Governing Council in January. Meanwhile, annual headline inflation fell below 2% in December, while the core rate, which removes the effect of volatile items such as food and energy, also declined, falling by 0.1% to 2.3%. In markets, 1-month EURIBOR rose from 1.91% to 1.97% at the month end, while the 3-month rate remained constant at 2.03%. After a benign end to 2025 with no liquidity issues, in January we focused on short-dated liquidity management. The fund added some six-month holdings in Qatar National Bank, Deutsche Zentral-Genossenschaftsbank and National Bank of Kuwait. Purchases were also made in both UBS and Bank of Nova Scotia floating rate certificates of deposit.

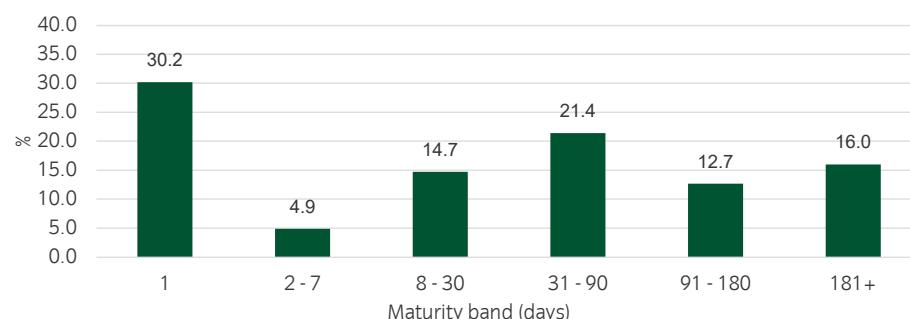
## CREDIT RATING



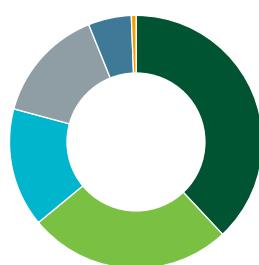
## GEOGRAPHY



## MATURITY PROFILE



## FUND ALLOCATION



## TECHNICAL DETAILS

**Legal structure:** Open Ended Investment Company (UCITS)

**Domicile:** Ireland

**Share class currencies:** Euro

**Dealing frequency:** Daily, 1pm (Irish time)

**Settlement period:** T

**Pricing method:** LVNAV;

Dealing price is NAV on previous Dealing Day (T-1)

**Scheme:** Insight Liquidity Funds plc

**Depositary:** Northern Trust Fiduciary Services (Ireland) Limited

**Administrator:** Northern Trust International Fund Administration Services (Ireland) Limited

**Ongoing charges:** 0.10% (represented by share class 3 Accumulation, other share classes are available)



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