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Curated Investment Options

● Global Banking Model

Computershare Corporate Trust (CCT) offers curated investment options including money market funds and interest-bearing deposit options, with different return targets for conventional debt, structured finance, as well as trust and agency clients. Deposit options can be selected according to the client's investment preferences, as well as minimum credit rating and liquidity requirements.

○ Traditional Banking Model

The traditional banking model in corporate trust is limited to a single institution that could be subjected to downgrades.



Counterparty Risk Monitoring

● Global Banking Model

CCT actively monitors both market risk and the rating downgrades of our banking partners to comply with the major metrics allowed in our deal documents. CCT partners with financial institutions, such as domestic FDIC-insured and international banks, that are highly-rated by S&P, Moody's or Fitch to administer the deposit and investment activities of trust and agency clients.

○ Traditional Banking Model

The safety of the client deposit is tied to the credit risk of that single institution, potentially placing cash balances at risk.



Multiple Deposit Options

● Global Banking Model

The Computershare global banking model allows clients to choose from multiple interest-bearing deposit options spanning both domestic FDIC-insured banks and global institutions. Clients can choose a single or multi-bank approach and can select deposit options according to bank ratings as well.

○ Traditional Banking Model

The traditional banking model in corporate trust is limited to a single institution that could be subjected to downgrades.



Concentration Risk Mitigation

● Global Banking Model

CCT provides clients the ability to mitigate concentration risk that arises from having balances at a single institution in the event of a failure of the deposit institution. By offering clients access to the Computershare global network of highly-rated financial institutions, CCT has developed an array of deposit options that meet client demands, as well as the credit rating and liquidity requirements of governing agreements.

○ Traditional Banking Model

When limited to a single deposit bank, cash balances are subject to greater concentration risk.



Market Responsiveness

● Global Banking Model

The Computershare team can react quickly, working with clients to reallocate funds in response to changes in the market, and clients can move or change investment platforms in accordance with their preferences.

○ Traditional Banking Model

A corporate trust provider limited to a single bank can move funds into investment product offerings but does not have access to an external network of banking partners.



Income While Preserving Capital

● Global Banking Model

In both models, clients earn interest income on their balances. Due to potentially higher yields by choice, income has the potential to increase.

● Traditional Banking Model

Traditional model is rated as the same in this regard.



High Liquidity

● Global Banking Model

Offers choice to clients based upon the product that best suits their requirements, including maintaining high levels of liquidity.

● Traditional Banking Model

Liquidity levels are generally the same, as the underlying money market funds and interest-bearing deposits are not materially different.



Better Yield by Choice

● Global Banking Model

With a greater number of available deposit options among a group of investment grade banks, or potential combinations thereof, the distribution of cash deposits can be tailored to potentially generate higher yields.

● Traditional Banking Model

While single-bank corporate trust providers may offer a range of investment offerings, cash deposit options are typically limited to the single banking institution and its credit ratings.