

Investment Funds Year-To-Date Performance Leaderboard (as of Apr 2025)

年初至今基金表現排行 (截至 2025 年 4 月)

This "Investment Funds Year-To-Date Performance Leaderboard" is based on the ranking of the top 5 funds for major fund type on Chong Hing Bank Limited's ("the Bank") shelf according to performance data from Morningstar Asia Limited. This document is positioned as factual information and is for investors' information only.

「年初至今基金表現排行」是根據 Morningstar Asia Limited 提供的基金表現數據，列出於創興銀行有限公司（「本行」）架上主要基金類別中表現排前五名的基金。本文件只提供實際資料及只供投資者參考。

Multi-Assets Funds 多元資產類別基金：

Fund Name 基金名稱	Fund Code 基金編號	Launch Date 成立日期	Fund Size (Mil) 總資產值 (百萬) ³	YTD	Fund Performance 基金表現 (%) ^{1,2}					SD (1 Yr) 波幅 (1年) ¹	Risk Rating 風險評級 ⁴	
					2024	2023	2022	2021	2020			
FTIF-Templeton Emerging Markets Dynamic Income Fund A Acc USD FTIF-鄧普頓新興市場動力入息基金 A 累算 美元	F01286	29/4/2011	USD 98.8	6.18	3.92	12.67	(17.69)	(5.71)	7.76	9.9	7.2	3
AB SICAV I-Emerging Mkts Multi-Asset Ptf A Acc USD 聯博-新興市場股債基金 A (累積) 美元	F0001892	1/6/2011	USD 624	2.89	13.56	15.68	(22.72)	(1.45)	12.61	28.1	6.9	3
Invesco SICAV-Asia Asset Allocation Fund A (QD-C) USD 景順盧森堡系列-亞洲資產配置基金 A (每季派息-現金) 美元	F001175	31/10/2008	USD 145.3	2.72	5.27	2.86	(21.41)	(8.34)	12.27	90.6	5.9	3
Fidelity Funds-Global Multi Asset Income A Acc USD 富達基金-環球多元收益基金 A 累積 美元	F0001576	27/3/2013	USD 4227.6	2.47	3.24	4.60	(13.31)	2.00	3.24	37	4.7	3
JPMorgan Funds-Asia Pacific Income A (AD-C) USD 摩根基金-亞太入息 A (每年派息-現金) 美元	F00320	15/6/2001	USD 1205.9	2.20	6.89	6.36	(12.50)	4.30	6.93	305.7	6.0	3

Bond Funds 債券類別基金：

Fund Name 基金名稱	Fund Code 基金編號	Launch Date 成立日期	Fund Size (Mil) 總資產值 (百萬) ³	YTD	Fund Performance 基金表現 (%) ^{1,2}					SD (1 Yr) 波幅 (1年) ¹	Risk Rating 風險評級 ⁴	
					2024	2023	2022	2021	2020			
FTIF-Templeton Global Bond Fund A (MD-C) USD FTIF-鄧普頓環球債券基金 A (每月派息-現金) 美元	F00861	28/2/1991	USD 2518.9	9.55	(11.83)	1.93	(4.41)	(4.87)	(3.74)	383.8	12.2	3
FTIF-Templeton Emerging Markets Bond Fund A (QD-C) USD FTIF-鄧普頓新興市場債券基金 A (每季派息-現金) 美元	F00846	5/7/1991	USD 1744.4	6.70	1.84	13.11	(15.88)	(6.86)	(6.51)	674.1	7.6	3
FTIF-Templeton Asian Bond Fund A (MD-C) USD FTIF-鄧普頓亞洲債券基金 A (每月派息-現金) 美元	F00836	25/10/2005	USD 82.9	5.36	(4.58)	1.37	(7.21)	(3.82)	0.13	63.5	9.0	3
Fidelity Funds-China High Yield Fund A Acc USD 富達基金-中國高收益基金 A 累積 美元	F0002189	30/11/2015	USD 550.7	4.22	14.30	(8.59)	(24.67)	(19.03)	8.41	-7.53	4.0	5
Fidelity Funds-US Dollar Bond A (SD-C) USD 富達基金-美元債券基金 A (每半年派息-現金) 美元	F00085	12/11/1990	USD 7790.9	3.40	(0.34)	5.94	(13.94)	(1.40)	11.93	357.69	5.1	2

Equity Funds 股票類別基金：

Fund Name 基金名稱	Fund Code 基金編號	Launch Date 成立日期	Fund Size (Mil) 總資產值 (百萬) ³	YTD	Fund Performance 基金表現 (%) ^{1,2}					SD (1 Yr) 波幅 (1年) ¹	Risk Rating 風險評級 ⁴	
					2024	2023	2022	2021	2020			
Fidelity Funds-Latin America A (AD-C) USD 富達基金-拉丁美洲基金 A (每年派息-現金) 美元	F00072	9/5/1994	USD 325.8	20.27	(25.39)	28.88	(6.49)	(12.87)	(7.49)	NA	19.8	4
JPMorgan Funds-Latin America Equity A (AD-C) USD 摩根基金-拉丁美洲 A (每年派息-現金) 美元	F0001854	13/5/1992	USD 377.9	17.16	(23.24)	32.32	6.40	(15.09)	(6.41)	550.46	18.2	5
JPMorgan Funds-Euroland Equity A (AD-C) USD 摩根基金-歐元區股票 A (每年派息-現金) 美元	F0001369	1/6/2001	USD 1144.7	15.81	3.68	22.01	(16.59)	15.51	6.01	246.49	13.1	4
Ninety One GSF-European Equity A (AD-C) USD 晉達環球策略-歐洲股票基金 A (每年派息-現金) 美元	F00247	25/1/1985	USD 625.6	15.77	6.07	17.00	(17.91)	11.74	4.76	5196.3	12.4	4
Invesco SICAV-Continental European Small Cap Eq A (AD-C) USD 景順盧森堡系列-歐洲大陸小型企業基金 A (每年派息-現金) 美元	F00187	7/9/2018	USD 771.5	14.09	7.85	12.87	(21.92)	14.88	25.74	58.4	13.9	4

Information and performance data in respect of the investment funds set out herein are provided by the respective fund houses and Morningstar Asia Limited.

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Sector Funds 行業類別基金：

Fund Name 基金名稱	Fund Code 基金編號	Launch Date 成立日期	Fund Size (Mill) 總資產值 (百萬) ³	YTD	Fund Performance 基金表現 (%) ^{1,2}					SD (1 Yr) 波幅 (1年) ¹	Risk Rating 風險評級 ⁴	
					2024	2023	2022	2021	2020			
Schroder ISF-Global Gold A Acc USD 施羅德環球基金系列-環球黃金 A 累積 美元	F0001856	29/6/2016	USD 948.4	45.15	16.91	13.46	(12.08)	(18.52)	29.16	100.6	30.6	5
Ninety One GSF-Global Gold A (AD-C) USD 晉達環球策略-環球黃金基金 A (每年派息-現金) 美元	F00265	26/11/1990	USD 484.8	44.45	8.30	8.87	(11.69)	(11.93)	25.95	515.39	27.4	5
BlackRock GF-World Gold Fund A2 Acc USD 貝萊德全球基金-世界黃金基金 A2 累積 美元	F0001947	30/12/1994	USD 5569.3	40.99	13.58	6.46	(17.00)	(10.59)	28.38	445.9	26.4	5
FSI GUF-Global Listed Infrastructure I (SD-C) USD 首源全球基建基金 I (每半年派息-現金) 美元	F00902	27/6/2008	USD 693.5	9.34	5.42	0.96	(3.87)	11.59	(3.49)	133.7	12.0	4
BlackRock GF-World Mining A2 Acc USD 貝萊德全球基金-世界礦業基金 A2 累積 美元	F0001951	24/3/1997	USD 4076.6	6.30	(10.91)	(0.41)	1.03	16.13	33.29	500.5	17.8	5

1. The above investment fund performance is calculated based on the fund's base currency share class, data as of 30 Apr 2025.

以上基金表現是按基金的基本貨幣計算，資料截至 2025 年 4 月 30 日。

2. Fund performance is calculated on NAV to NAV basic in denominated currency of the respective share class.

基金表現按資產淨值對資產淨值作基礎，以相關股份類別的報價貨幣計算。

3. The Fund Size and Since Launch performance data are provided by the respective fund house and Morningstar Asia Limited.

基金的總資產值及成立至今表現數據由各基金公司及 Morningstar Asia Limited 所提供。

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- Investment in a single country or market involves risks of concentration.
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- Risks related to debt securities – The Fund may invest in, but are not limited to debt securities. There is no assurance that losses will not occur with respect to investment in debt securities. Factors that may affect the value of the Fund's debt securities holdings include: (i) changes in interest rates; (ii) the credit worthiness of the issuers; and (iii) the liquidity of the debt securities held by the Fund. The prices of bonds generally increase when interest rates decline and decrease when interest rates rise. Longer term bonds are usually more sensitive to interest rate changes. Decline in credit quality of the issuer may adversely affect the valuation of the relevant bonds and the Fund. The liquidity of the debt securities may fluctuate significantly depending on market sentiment. The debt securities may not be readily sold at the desired time or price, and the Fund may have to accept a lower price to sell the debt securities or may not be able to sell the debt securities at all.
- Investment grade bond risk – Investment grade bonds are assigned ratings within the top rating categories by rating agencies (including but not limited to Fitch, Moody's and/or Standard & Poor's) on the basis of the creditworthiness or risk of default of a bond issue. Rating agencies review, from time to time such assigned ratings and bonds may therefore be downgraded in rating if economic circumstances (e.g. subject to market or other conditions) impact the relevant bond issues. Downgrading of the bonds may adversely affect the value of the relevant bonds and therefore the performance of the Fund. Also, the Fund may face higher risks of default in interest payment and principal repayment. As a result, investors may get back less than they originally invested.
- Below investment grade/unrated investment risk – The Fund may invest in bonds and other debt securities which are unrated or with ratings below investment grade. Accordingly, such investment will be accompanied by a higher degree of credit and liquidity risks than is present with investment in higher rated securities. During economic downturns such bonds typically fall more in value than investment grade bonds as such are often subject to a higher risk of issuer default. The NAV of the Fund may decline or be negatively affected if there is a default of any of the high yield bond that the Fund invests in or if interest rates change.
- Credit risk – If the issuer of any of the securities in which the Fund's assets are invested defaults, the performance of the Fund will be adversely affected and the Fund could suffer substantial loss. For fixed income securities, a default on interest or principal may adversely impact the performance of the Fund. Decline in credit quality of the issuer may adversely affect the valuation of the relevant bonds and the Fund. The credit ratings assigned by credit rating agencies do not guarantee the creditworthiness of the issuer.
- Class currency risk – The Class Currency of each Class may be different from the Fund's base currency, the currencies of which the Fund's assets are invested and/or investors' base currencies of investment. If an investor converts its base currency of investment to the Class Currency in order to invest in a particular Class and subsequently converts the redemption proceeds from that Class Currency back to its original base currency of investment, the investor may suffer a loss due to the depreciation of the Class Currency against the original currency.
- Currency Hedged Classes risk – Each Currency Hedged Class may hedge the Fund's denominated currency back to its currency of denomination, with an aim to provide a return on investment which correlates with the return of the Class of unit which is denominated in the base currency of the Fund. The costs and resultant profit or loss on the hedging transactions will be reflected in the net asset value per unit for the units of the relevant Currency Hedged Classes. The costs relating to such hedging transactions which may be significant depending on prevailing market conditions shall be borne by that Currency Hedged Class only. The precise hedging strategy applied to a particular Currency Hedged Class may vary. In addition, there is no guarantee that the desired hedging instruments will be available or hedging strategy will achieve its desired result. In such circumstances, investors of the Currency Hedged Class may still be subject to the currency exchange risk on an unhedged basis (which means that, for example, if the hedging strategy in respect of the RMB Hedged Class is ineffective, depending on the exchange rate movements of RMB relative to the base currency of the Fund, and/or other currency(ies) of the non-RMB denominated underlying investment of the Fund, (i) investors may still suffer losses even if there are gains or no losses in the value of the non-RMB denominated underlying investments; or (ii) investors may suffer additional losses if the non-RMB denominated underlying investments of the Fund fall in value.) If the counterparties of the instruments used for hedging purposes default, investors of the Currency Hedged Classes may be exposed to the currency exchange risk on an unhedged basis and may therefore suffer further losses. While the hedging strategy may protect investors of the Currency Hedged Classes against a decrease in the value of the Fund's base currency relative to the denominated currency of that Currency Hedged Class, the hedging strategy may substantially limit the benefits of any potential increase in the value of a Currency Hedged Class expressed in the Class currency, if the Currency Hedged Class' denominating currency falls against the base currency of the Fund.
- Hedging risk – The Manager, the Investment Manager and the Sub-Manager(s) are permitted, in their absolute discretion, but not obliged, to use hedging techniques to attempt to reduce market and currency risks. There is no guarantee that hedging techniques if used, will achieve the desired result nor that hedging techniques will be used, in those cases, the Fund may be exposed to the existing market and currency risks and may be adversely impacted. The hedging, if any, against foreign exchange risks may or may not be up to 100% of assets of the Fund.
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- 基金的回報以其基本貨幣計算。如投資者的本土貨幣與基金的基本貨幣或參考貨幣不同，匯率變動或會侵蝕投資者的投資得益或擴大投資者的投資損失。
- 通過投資於基金，投資者是在依賴該基金、基金經理、基金信託人、基金託管人及/或與基金掛鈎之資產之發行人之信譽及承擔其信貸風險。
- 在投資於任何基金前，投資者應詳細考慮根據投資者的註冊成立國家、或投資者的公民身份、居住地或戶籍的國家有可能與購買、銷售、認購、持有、轉換或出售基金內股份有關的法律下，投資者可能要面對的 (a) 可能的稅務後果，(b) 法律規定，以及 (c) 任何外匯管制規定。
- 個別基金乃涉及金融衍生工具的投資產品，故須承受較高的波動性以及較高的信貸/交易對手及流通性風險。投資於該等基金將涉及較高的損失全部或重大部分投資本金之風險。投資決定是由投資者自行作出的，但投資者不應投資於任何基金，除非中介人於銷售該基金時已向投資者解釋經考慮其的財務情況、投資經驗及目標後，該基金是適合投資者的。
- 個別基金屬複雜產品，投資者應有關基金產品審慎行事。
- 以上資料只供參考之用，並不構成任何投資方式之招售或建議。
- 本行不會對本頁或其有關資料的準確性、完整性、及時性及有效性作出任何保證、聲明或擔保，亦不會因此承擔任何形式的責任或法律責任。本資料如有任何更改，恕不另行通告。
- 投資者在作出任何投資決定前，應詳細閱讀有關基金之銷售文件(包括當中所載之風險因素之全文)，並確保完全理解有關基金的性質和投資在有關基金的所有相關的風險，及願意承擔相關風險。
- 投資者在作出任何投資決定前，應考慮本身的投資目標、投資經驗、財務狀況、風險承受程度及其他相關條件，以仔細考慮投資在有關基金是否合適，並細閱有關銷售文件及風險披露聲明。如有任何疑問，應諮詢獨立的法律及財務顧問意見。
- 投資於新興市場需承受高於一般的投資風險，例如，可能出現的外匯利率波動、以及政治與經濟之不明朗因素。
- 投資於單一國家或市場需承受潛在的集中性風險。
- 股票風險 - 股票市場可能大幅波動，而股價可能急升急跌，並將直接影響基金的資產淨值。當股票市場極為反復時，基金的資產淨值可能大幅波動，而基金可能需蒙受重大損失。
- 債務證券相關之風險：基金可投資於（但並不限於）債務證券。概不保證投資於債務證券不會產生虧損。可能影響基金所持有債務證券的價值的因素包括：(i)利率的變動；(ii)發行人之信用可靠性；及(iii)基金所持有的債務證券之流通性。債券的價格一般會隨利率下降而上升；隨利率上升而下跌。較長期債券通常對利率變動較為敏感。發行人的信貸質素降低，或會對有關債券及基金之估值造成不利影響。債務證券之流通性或會因市場情緒而顯著波動。債務證券可能不能以理想時間或價格出售，基金可能需要接受以較低價格出售債務證券，甚或不能出售債務證券。
- 投資級別債券風險 - 投資級別債券獲信貸評級機構（包括但不限於惠譽、穆迪及/或標準普爾）於信用可靠性或債券發行的違約風險的基礎上給予屬於高評級界別的評級。評級機構不時覆核該等評級。倘若經濟環境（例如市場或其他情況）影響有關債券發行，該等債券的評級可能因此被下調。債券評級的下調或會對該等債券之價值造成不利影響，基金的表現亦可能因而受到不利影響。此外，基金可能面對較高不獲履行支付利息及償還本金之責任的風險。因此，投資者收回的金額可能低於原本的投资額。
- 低於投資級別/未獲評級投資之風險 - 基金可投資於未獲評級或評級低於投資級別之債券及其他債務證券。因此，該等投資將承受較其他評級較高的證券為高之信貸及流通性風險。於經濟下滯時，該等債券一般較投資級別債券價格跌幅更大，因其通常承受較高之發行人違約風險。當基金投資的任何高收益債券違約或如利率改變，基金資產淨值或會下跌或受負面影響。
- 信貸風險 - 倘若基金之資產所投資之任何證券之發行人違約，基金之表現將會受負面影響及基金可能承受重大損失。定息證券不履行支付利息或本金之責任或會對基金之表現造成不利影響。發行人的信貸質素降低，或會對有關債券及基金之估值造成不利影響。信貸評級機構給予的信貸評級並不保證發行人的信用可靠性。
- 類別貨幣風險 - 各類別之類別貨幣可能不同於基金之基本貨幣及其所投資的資產之貨幣及/或投資者之投資的基本貨幣。倘若投資者將其投資之基本貨幣轉換為類別貨幣以投資於一特定類別，及於其後將贖回所得由該類別貨幣轉換至其原有之投資基本貨幣，投資者可能因該類別貨幣對該原有貨幣貶值而蒙受損失。
- 貨幣對沖類別風險 - 各貨幣對沖類別可將基金之計價貨幣對沖回其計價貨幣，旨在提供與以基金之基本貨幣計價的類別相關的投資回報。對沖交易的成本及所得盈虧將會反映於有關貨幣對沖類別單位之每單位資產淨值內。有關該等對沖交易的任何成本視乎當前市況而定可屬重大，將只由該貨幣對沖類別承擔。應用於某特定貨幣對沖類別之確切對沖策略或會不同。此外，概不保證能夠獲得預期的對沖工具或對沖策略將會達到預期效果。在該等情況下，貨幣對沖類別之投資者可能仍需承受未對沖之貨幣兌換風險(舉例而言，如人民幣對沖類別之對沖策略無效，視乎人民幣相對於基金的基本貨幣，及/或該基金的非人民幣計價相關資產的其他貨幣的匯率走勢而定：(i)即使非人民幣計價的相關資產的價值上有收益或並無虧損，投資者仍可能蒙受損失；或(ii)如基金的非人民幣計價相關資產的價值下跌，投資者可能蒙受額外損失)。倘若用作對沖目的之工具之交易對象違約，貨幣對沖類別的投資者可能承受未對沖的貨幣兌換風險及可能因此承受進一步損失。儘管對沖策略可能保護貨幣對沖類別的投資者免受基金的基本貨幣相對於貨幣對沖類別之計價貨幣之價值下跌所影響，惟倘若貨幣對沖類別之計價貨幣對基金之基本貨幣下跌，則該對沖策略可能大幅限制以類別貨幣列值的貨幣對沖類別之任何潛在升值的利益。
- 對沖風險 - 經理人、投資經理人及助理經理人獲准有絕對酌情權（但並非必須）採用對沖方法以嘗試減低市場及貨幣之風險。概無保證該等對沖方法（如採用）將會達到預期之效果或該等對沖方法將獲得採用，在該等情形下，基金可能需承受現有之市場及貨幣風險，並可能受到不利影響。對匯率風險所作出的對沖（如有）可能或未必高達基金資產之 100%。
- 流通性風險 - 基金可投資於其交易量或會因市場情緒而顯著波動之工具。基金作出之投資或會面對因應市場發展及投資者之相反看法而變得流通性不足之風險。
- 本文檔由創興銀行有限公司刊發，內容並未經過香港證券及期貨事務委員會（「證監會」）或任何監管機構審核。如投資者對本文檔有任何疑問，應獲取獨立的專業意見。所有以上基金已獲證監會認可。證監會認可不等於對該基金作出官方推介或認許，亦不是對該基金的商業利弊或表現作出保證，更不代表該基金適合所有投資者，或認許該基金適合任何個別投資者或任何類別的投資者。

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A Member of Yuexiu Group 越秀集團成員

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