

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

年初至今基金表现排行 (截至 2025 年 6 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.

「年初至今基金表现排行」是根据 Morningstar Asia Limited 提供的基金表现数据，列出于创兴银行有限公司（「本行」）架上主要基金类别中表现排前五名的基金。本文件只提供实际数据及只供投资者参考。

Multi-Assets Funds 多元资产类别基金：

Fund Name 基金名称	Fund Code 基金编号	Launch Date 成立日期	Fund Size (Mil) 总资产值 (百万) ³	YTD	Fund Performance基金表现 (%) ^{1,2}					Since Launch 成立至今 ³	SD (1 Yr) 波幅 (1年) ¹	Risk Rating 风险 评级 ⁴
FTIF-Templeton Emerging Markets Dynamic Income Fund A Acc USD FTIF-邓普顿新兴市场动力入息基金 A 累算 美元	F01286	29/4/2011	USD 116.3	17.20	3.92	12.67	(17.69)	(5.71)	7.76	21.3	9.4	3
Value Partners FS-Asian Innovation Opp A Acc USD 惠理基金系列-惠理亚洲创新机会基金 A 累积 美元	F0002228	25/2/2019	USD 32.6	13.57	6.65	20.48	(24.71)	9.02	43.01	105.9	12.5	4
AB SICAV I-Emerging Mkts Multi-Asset Ptfll A Acc USD 联博-新兴市场股债基金 A (累积) 美元	F0001892	1/6/2011	USD 670.5	11.30	13.56	15.68	(22.72)	(1.45)	12.61	38.6	8.0	3
Value Partners Fund Series-Asian Income A Acc USD 惠理基金系列-亚洲股债收益基金 A 累积 美元	F0001995	13/11/2017	USD 239.5	10.66	10.97	7.56	(17.80)	3.29	17.57	43.4	8.8	3
JPMorgan Funds-Asia Pacific Income A (AD-C) USD 摩根基金-亚太入息 A (每年派息-现金) 美元	F00320	15/6/2001	USD 1272.8	9.05	6.89	6.36	(12.50)	4.30	6.93	332.9	6.8	3

Bond Funds 债券类别基金：

Fund Name 基金名称	Fund Code 基金编号	Launch Date 成立日期	Fund Size (Mil) 总资产值 (百万) ³	YTD	Fund Performance基金表现 (%) ^{1,2}					Since Launch 成立至今 ³	SD (1 Yr) 波幅 (1年) ¹	Risk Rating 风险 评级 ⁴
FTIF-Templeton Emerging Markets Bond Fund A (QD-C) USD FTIF-邓普顿新兴市场债券基金 A (每月派息-现金) 美元	F00846	5/7/1991	USD 1876.2	14.80	1.84	13.11	(15.88)	(6.86)	(6.51)	732.8	8.2	3
FTIF-Templeton Global Bond Fund A (MD-C) USD FTIF-邓普顿环球债券基金 A (每月派息-现金) 美元	F00861	28/2/1991	USD 2654.9	13.89	(11.83)	1.93	(4.41)	(4.87)	(3.74)	402.9	12.1	3
FTIF-Templeton Asian Bond Fund A (MD-C) USD FTIF-邓普顿亚洲债券基金 A (每月派息-现金) 美元	F00836	25/10/2005	USD 84.2	7.20	(4.58)	1.37	(7.21)	(3.82)	0.13	66.4	8.8	3
Fidelity Funds-China High Yield Fund A Acc USD 富达基金-中国高收益基金 A 累积 美元	F0002189	30/11/2015	USD 540.8	6.15	14.30	(8.59)	(24.67)	(19.03)	8.41	-5.8	3.2	5
Allianz GIF- Global Opportunistic Bond AMg (MD-C) USD 安联环球投资- 环球机遇债券基金AMg (每月派息-现金) 美元	F0002094	1/12/2016	USD 619.1	4.86	(0.57)	4.45	(4.97)	(2.45)	6.19	18.2	3.2	3

Equity Funds 股票类别基金：

Fund Name 基金名称	Fund Code 基金编号	Launch Date 成立日期	Fund Size (Mil) 总资产值 (百万) ³	YTD	Fund Performance基金表现 (%) ^{1,2}					Since Launch 成立至今 ³	SD (1 Yr) 波幅 (1年) ¹	Risk Rating 风险 评级 ⁴
JPMorgan Korea Acc USD 摩根南韩 累积 美元	F0001344	11/12/1991	USD 194.2	43.06	(18.53)	14.82	(29.86)	6.46	39.42	767.4	25.6	5
Fidelity Funds-Latin America A (AD-C) USD 富达基金-拉丁美洲基金 A (每年派息-现金) 美元	F00072	9/5/1994	USD 368.9	31.66	(25.39)	28.88	(6.49)	(12.87)	(7.49)	NA	19.5	4
Invesco SICAV-Continental European Small Cap Eq A (AD-C) USD 景顺卢森堡系列-欧洲大陆小型企业基金 A (每年派息-现金) 美元	F00187	7/9/2018	USD 926.3	29.65	7.85	12.87	(21.92)	14.88	25.74	80.0	14.4	4
JPMorgan Funds-Latin America Equity A (AD-C) USD 摩根基金-拉丁美洲 A (每年派息-现金) 美元	F0001854	13/5/1992	USD 407.4	28.07	(23.24)	32.32	6.40	(15.09)	(6.41)	611.0	16.9	5
JPMorgan Funds-Euroland Equity A (AD-C) USD 摩根基金-欧元区股票 A (每年派息-现金) 美元	F0001369	1/6/2001	USD 1244.6	28.04	3.68	22.01	(16.59)	15.51	6.01	283.1	13.1	4

Sector Funds 行业类别基金:

Fund Name 基金名称	Fund Code 基金编号	Launch Date 成立日期	Fund Size (Mil) 总资产值 (百万) ³	YTD	Fund Performance基金表现 (%) ^{1,2}					SD (1 Yr) 波幅 (1年) ¹	Risk Rating 风险评级 ⁴	
					2024	2023	2022	2021	2020	Since Launch 成立至今 ³		
Schroder ISF-Global Gold A Acc USD 施罗德环球基金系列-环球黄金 A 累积 美元	F0001856	29/6/2016	USD 1015.6	58.23	16.91	13.46	(12.08)	(18.52)	29.16	118.6	29.6	5
Ninety One GSF-Global Gold A (AD-C) USD 晋达环球策略-环球黄金基金 A (每年派息-现金) 美元	F00265	26/11/1990	USD 552	55.59	8.30	8.87	(11.69)	(11.93)	25.95	562.8	25.9	5
BlackRock GF-World Gold Fund A2 Acc USD 贝莱德全球基金-世界黄金基金 A2 累积 美元	F0001947	30/12/1994	USD 5863.9	49.97	13.58	6.46	(17.00)	(10.59)	28.38	480.7	25.2	5
BlackRock GF-World Financials A2 Acc USD 贝莱德全球基金-世界金融基金 A2 累积 美元	F0001954	3/3/2000	USD 3500.4	23.61	30.94	27.86	(19.39)	16.11	8.47	564.9	21.2	4
Ninety One GSF-Global Natural Resources A (AD-C) USD 晋达环球策略-环球天然资源 A (每年派息-现金) 美元	F0001303	31/1/2008	USD 781.2	15.35	(3.66)	5.81	21.01	28.28	4.08	75.7	14.9	4

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

以上基金表现是按基金的基本货币计算，数据截至 2025 年 6 月 30 日。

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

基金表现按资产净值对资产净值作基础，以相关股份类别的报价货币计算。

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

基金的总资产值及成立至今表现数据由各基金公司及 Morningstar Asia Limited 所提供。

4. The risk rating is assigned to an investment fund by the Bank based on its assessment of the risk level of the fund, data as of 30 Jun 2025 and is for information and reference only.

The Bank's Risk Rating is classified into 5 levels, ranging from level 1 to level 5 (with level 5 as the highest risk level): 1-Low; 2-Low to Medium; 3-Medium; 4-Medium to High; 5-High.

The Bank may revise the risk ratings assigned to an investment fund from time to time without prior notice.

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

本文文件中的数据及各基金表现数据由各基金公司及 Morningstar Asia Limited 所提供。

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 - Before making any investment decision, investor should read the relevant fund's offering documents (including the full text of the risk factors stated therein) in detail, ensure fully understand the nature and all the risks associated with an investment in the relevant Investment Fund, and willing to assume such risks.
 - Investors should consider their own investment objective, investment experience, financial position, risk tolerance level and other relevant circumstances to carefully consider whether the relevant investment in related fund is suitable, and read the relevant offering documents and risk disclosure statement before making any investment decision. If investors have any doubt, they should seek independent professional advice from legal and financial consultant.
 - Investment in emerging markets involves above-average investment risks, for instance, possible fluctuations in foreign exchange rates, and political and economic uncertainties.
 - Investment in a single country or market involves risks of concentration.
 - Equity risk – Equity markets may fluctuate significantly with prices rising and falling sharply, and this will have a direct impact on the Fund's net asset value. When equity markets are extremely volatile, the Fund's net asset value may fluctuate substantially and the Fund could suffer substantial loss.
 - 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.
 - Liquidity risk – The Fund may invest in instruments where the volume of transactions may fluctuate significantly depending on market sentiment. There is a risk that investments made by the Fund may become less liquid in response to market developments or adverse investor perceptions.
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- 在投资于任何基金前，投资者应详细考虑根据投资者的注册成立国家、或投资者的公民身份、居住地或户籍的国家有可能与购买、销售、认购、持有、转换或出售基金内股份有关的法律下，投资者可能要面对的 (a) 可能的税务后果，(b) 法律规定，以及 (c) 任何外汇管制规定。
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- 投资者在作出任何投资决定前，应详细阅读有关基金之销售文件(包括当中所载之风险因素之全文)，并确保完全理解有关基金的性质和投资在有关基金的所有相关的风险，及愿意承担相关风险。
- 投资者在作出任何投资决定前，应考虑本身的投资目标、投资经验、财务状况、风险承受程度及其他相关条件，以仔细考虑投资在有关基金是否合适，并细阅有关销售文件及风险披露声明。如有任何疑问，应咨询独立的法律及财务顾问意见。
- 投资于新兴市场需承受高于一般的投资风险，例如，可能出现的外汇利率波动、以及政治与经济之不明朗因素。
- 投资于单一国家或市场需承受潜在的集中性风险。
- 股票风险 – 股票市场可能大幅波动，而股价可能急升急跌，并将直接影响基金的资产净值。当股票市场极为反复时，基金的资产净值可能大幅波动，而基金可能需蒙受重大损失。
- 债务证券相关之风险：基金可投资于（但并不限于）债务证券。概不保证投资于债务证券不会产生亏损。可能影响基金所持债务证券的价值的因素包括：(i)利率的变动；(ii)发行人之信用可靠性；及(iii)基金所持有的债务证券之流通性。债券的价格一般会随利率下降而上升；随利率上升而下跌。较长期债券通常对利率变动较为敏感。发行人的信贷质素降低，或会对有关债券及基金之估值造成不利影响。债务证券之流通性或会因市场情绪而显著波动。债务证券可能不能以理想时间或价格出售，基金可能需要接受以较低价格出售债务证券，甚或不能出售债务证券。
- 投资级别债券风险 – 投资级别债券获信贷评级机构（包括但不限于惠誉、穆迪及/或标准普尔）于信用可靠性或债券发行的违约风险的基础上给予属于高评级级别的评级。评级机构不时复核该等评级。倘若经济环境（例如市场或其他情况）影响有关债券发行，该等债券的评级可能因此被下调。债券评级的下调或会对该等债券之价值造成不利影响，基金的表现亦可能因而受到不利影响。此外，基金可能面对较高不获履行支付利息及偿还本金之责任的风险。因此，投资者收回的金额可能低于原本的投资额。
- 低于投资级别 / 未获评级投资之风险 – 基金可投资于未获评级或评级低于投资级别之债券及其他债务证券。因此，该等投资将承受较其他评级较高的证券为高之信贷及流通性风险。于经济下滑时，该等债券一般较投资级别债券价格跌幅更大，因其通常承受较高之发行人违约风险。当基金投资的任何高收益债券违约或如利率改变，基金资产净值或会下跌或受负面影响。
- 信贷风险 – 倘若基金之资产所投资之任何证券之发行人违约，基金之表现将会受负面影响及基金可能承受重大损失。定息证券不履行支付利息或本金之责任或会对基金之表现造成不利影响。发行人的信贷质素降低，或会对有关债券及基金之估值造成不利影响。信贷评级机构给予的信贷评级并不保证发行人的信用可靠性。
- 类别货币风险 – 各类别之类别货币可能不同于基金之基本货币及其所投资的资产之货币及/或投资者之投资的基本货币。倘若投资者将其投资之基本货币转换为类别货币以投资于一特定类别，及于其后将赎回所得由该类货币转换至其原有之投资基本货币，投资者可能因该类别货币对该原有货币贬值而蒙受损失。
- 货币对冲类别风险 – 各货币对冲类别可将基金之计价货币对冲回其计价货币，旨在提供与以基金之基本货币计价的类别相关的投资回报。对冲交易的成本及所得盈亏将会反映于有关货币对冲类别单位之每单位资产净值内。有关该等对冲交易的任何成本视乎当前市况而定可属重大，将只由该货币对冲类别承担。应用于某特定货币对冲类别之确切对冲策略或会不同。此外，概不保证能够获得预期的对冲工具或对冲策略将会达到预期效果。在该等情况下，货币对冲类别之投资者可能仍需承受未对冲之货币兑换风险(举例而言，如人民币对冲类别之对冲策略无效，视乎人民币相对于基金的基本货币，及/或该基金的非人民币计价相关资产的其他货币的汇率走势而定：(i)即使非人民币计价的相关资产的价值上有收益或并无亏损，投资者仍可能蒙受损失；或(ii)如基金的非人民币计价相关资产的价值下跌，投资者可能蒙受额外损失)。倘若用作对冲目的之工具之交易对象违约，货币对冲类别的投资者可能承受未对冲的货币兑换风险及可能因此承受进一步损失。尽管对冲策略可能保护货币对冲类别的投资者免受基金的基本货币相对于货币对冲类别之计价货币之价值下跌所影响，惟倘若货币对冲类别之计价货币对基金之基本货币下跌，则该对冲策略可能大幅限制以类别货币列值的货币对冲类别之任何潜在升值的利益。
- 对冲风险 – 经理人、投资经理人及助理经理人获准有绝对酌情权（但并非必须）采用对冲方法以尝试减低市场及货币之风险。概无保证该等对冲方法（如采用）将会达到预期之效果或该等对冲方法将获得采用，在该等情形下，基金可能需承受现有之市场及货币风险，并可能受到不利影响。对汇率风险所作出的对冲（如有）可能或未必高达基金资产之 100%。
- 流通性风险 – 基金可投资于其交易量或会因市场情绪而显著波动之工具。基金作出之投资或会面对因应市场发展及投资者之相反看法而变得流通性不足之风险。
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