

Investment Funds Year-To-Date Performance Leaderboard (as of Oct 2021)

年初至今基金表现排行 (截至 2021 年 10 月)

This "Investment Funds Year-To-Date Performance Leaderboard" is based on the ranking of the top 5 funds on Chong Hing Bank's shelf according to performance data from Morningstar Asia Limited. This document is positioned as factual information and is for customers' 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，列出于创兴银行架上基金表现排前五名的基金。本文件只提供实际资料及只供客户参考。

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	Fund Performance 基金表现 (%) ^{1,2}							SD (1 Yr) 波幅 (1年) ¹	Risk Rating 风险评级 ⁴
				YTD	2020	2019	2018	2017	2016	Since Launch 成立至今 ³		
FTIF-Franklin Income Fund A (MD-C) USD FTIF-富兰克林入息基金 A (每月派息-现金) 美元	F00819	1/7/1999	USD 1922.22	11.32	1.26	13.90	(7.31)	8.70	13.00	229.45	9.7	3
Allianz GIF- Income and Growth AT Acc USD 安联环球投资-收益及增长基金 AT 累积 美元	F0001728	18/11/2011	USD 40729.17	10.94	21.91	19.60	(4.88)	12.40	9.04	152.5	9.75	3
BlackRock GF-Dynamic High Income A2 Acc USD 贝莱德全球基金-动力高息基金 A2 累积 美元	F0001964	6/2/2018	USD 3753.5	8.62	3.79	19.68	NA	NA	NA	24.8	7.91	4
Fidelity Funds-European Multi Asset Income A (AD-C) EUR 富达基金-欧洲多元收益基金 A (每年派息-现金) 欧元	F00024	17/10/1994	EUR 570.76	7.90	(2.07)	16.39	(10.92)	6.33	(1.26)	444.69	4.98	3
JPMorgan Multi Income (MD-C) USD 摩根全方位入息 (每月派息-现金) 美元	F0001376	9/9/2011	USD 5824.45	7.47	4.73	14.81	(5.03)	10.60	7.41	88.19	6.85	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	Fund Performance 基金表现 (%) ^{1,2}							SD (1 Yr) 波幅 (1年) ¹	Risk Rating 风险评级 ⁴
				YTD	2020	2019	2018	2017	2016	Since Launch 成立至今 ³		
Barings GUF-Dev&Em Mkts High Yield Bond A (QD-C) USD 霸菱环球伞子-成熟及新兴市场高收益债券基金A(每季派息-现金)美元	F00957	19/7/1993	USD 572.12	6.27	4.34	13.13	(4.31)	7.29	11.20	537.67	5.83	4
Fidelity Funds-US High Yield A (AD-C) USD 富达基金-美元高收益基金 A (每年派息-现金) 美元	F00089	5/9/2001	USD 4669.61	5.27	3.40	14.59	(3.92)	7.89	13.48	257.5	3.77	4
JPM IF-Global High Yield Bond A (MD-C) USD 摩根投资基金-环球高收益债券 A (每月派息-现金) 美元	F0001294	17/9/2008	USD 8975.68	4.69	3.25	13.81	(2.45)	6.72	14.06	111.18	3.43	4
Manulife GF-US Special Opportunities AA (AD-C) USD 宏利环球基金-美国特别机会基金 AA (每年派息-现金) 美元	F00923	29/1/2007	USD 45.91	4.33	3.08	12.54	(3.76)	5.30	12.67	71.59	3.63	4
Fidelity Funds-European High Yield A (MD-C) EUR 富达基金-欧洲高收益基金 A (每月派息-现金) 欧元	F00033	26/6/2000	EUR 3055.86	3.50	1.56	12.66	(5.81)	6.25	8.23	0	4.54	4

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	Fund Performance 基金表现 (%) ^{1,2}							SD (1 Yr) 波幅 (1年) ¹	Risk Rating 风险评级 ⁴
				YTD	2020	2019	2018	2017	2016	Since Launch 成立至今 ³		
Schroder ISF-Emerging Europe A Acc EUR 施罗德环球基金系列-新兴欧洲 A 累积 欧元	F00385	28/1/2000	EUR 1305.11	44.75	(14.53)	36.73	(6.38)	11.58	35.29	372.83	18.97	5
JPMorgan India Smaller Companies Acc USD 摩根印度小型企业 累积 美元	F0001337	21/12/2006	USD 119.77	40.26	5.84	1.97	(11.83)	56.95	0.00	222.6	11.46	5
Fidelity Funds-Emerging Europe, Middle East & Africa A Acc USD 富达基金-新兴「欧非中东」基金 A 累积 美元	F00773	11/6/2007	USD 735.9	34.49	2.60	21.72	(18.78)	26.86	10.29	128.1	17.81	5
Manulife GF-Taiwan Equity Fund AA (AD-C) USD 宏利环球基金-台湾股票基金 AA (每年派息-现金) 美元	F00920	29/1/2007	USD 49.04	33.13	27.44	28.43	(16.31)	40.81	13.90	367.74	17.73	5
JPMorgan Funds-Emerging Middle East Equity A (AD-C) USD 摩根基金-新兴中东 A (每年派息-现金) 美元	F01188	18/5/1998	USD 109.19	31.69	4.13	10.64	9.05	11.39	(1.00)	369.69	7.11	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.

本文件中的资料及各基金表现资料由各基金公司及 Morningstar Asia Limited 所提供。

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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	Fund Performance 基金表现 (%) ^{1,2}							SD (1 Yr) 波幅 (1年) ¹	Risk Rating 风险评级 ⁴
				YTD	2020	2019	2018	2017	2016	Since Launch 成立至今 ³		
Fidelity Funds-Global Financial Services A (AD-C) EUR 富达基金-环球金融服务基金 A (每年派息-现金) 欧元	F00043	1/9/2000	EUR 2075.41	34.96	(3.31)	25.69	(11.75)	9.29	8.24	166.65	17.21	5
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 287.75	29.36	4.08	19.61	(17.83)	13.80	35.08	24.5	18.61	5
FTIF-Franklin Technology Fund A Acc USD FTIF-富兰克林科技基金 A 累算 美元	F00827	3/4/2000	USD 10219.82	27.86	61.25	38.01	1.40	40.00	6.99	394.8	17.83	5
JPMorgan Funds-Global Natural Resources A (AD-C) EUR 摩根基金-环球天然资源 A (每年派息-现金) 欧元	F00342	14/3/2005	EUR 1098.49	26.76	(6.98)	17.18	(11.26)	5.26	55.87	41.03	17.77	5
Fidelity Funds-Global Health Care A (AD-C) EUR 富达基金-环球健康护理基金 A (每年派息-现金) 欧元	F00059	1/9/2000	EUR 1733.48	26.46	1.66	26.79	9.45	4.33	(10.25)	233.15	9.18	4

1. The above investment fund information is in the fund's base currency share class, data as of 31 Oct 2021.

以上基金表现是按基金的基本货币计算，资料截至 2021 年 10 月 31 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是根据各基金公司的资料及 Morningstar Asia Limited 所提供。

4. The risk rating is assigned to an investment fund by Chong Hing Bank Limited based on its assessment of the risk level of the fund, data as of 31 Oct 2021 and is for information and reference only. Chong Hing Bank 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. Chong Hing Bank Limited may revise the risk ratings assigned to an investment fund from time to time without prior notice.

创兴银行有限公司给予基金的风险评级是基于对基金的风险程度的评估，资料截至 2021 年 10 月 31 日及只供参考。创兴银行风险评级分为五个风险级别，由第一级至第五级(以第五级为最高风险级别)，分别为 1-低；2-低至中等；3-中等；4-中等至高；5-高。创兴银行有限公司可调整基金的风险评级而无需作出事前通知。

Risk Disclosure and Important Notice:

- Investment involves risks.
- Investment in funds and unit trusts are different from depositing moneys with a bank, and may be exposed to a higher than usual risks and higher fluctuations in exchange rate / exchange control / fiscal regulations, and as a result substantial volatility in the fund / unit price, their profits / losses or even loss of investor's principal. The prices of funds or unit trusts as well as their profits / losses may go down or up. Any past performance shown is not indicative of future performance.
- Certain investment funds are investment products involving derivatives, thus subject to higher volatility as well as higher credit/counterparty and liquidity risks. Investing in these funds will involve a higher risk of loss of all, or substantial part, of the capital invested.
- The above information is for reference only and does not constitute any offer or solicitation to subscribe or redeem any investment products.
- While the Bank makes no guarantee, representation or warranty and accepts no responsibility or liability in whatsoever manner as to its accuracy, completeness, timeliness or validity of the information available at or from here, the information is subject to change without notice.
- Investors should read the relevant fund's offering documents (including the full text of the risk factors stated therein in detail before making any investment decision.)
- Investors should consider their own investment objective, financial position, risk tolerance level and relevant circumstances, 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.
- Investment in emerging markets involves above-average investment risks, for instance, possible fluctuations in foreign exchange rates, and political and economic uncertainties.
- 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

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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.
- The information of here is issued by Chong Hing Bank Limited. It has not been reviewed by the Securities and Futures Commission of Hong Kong ("SFC") or any regulatory authorities in Hong Kong. All funds listed above have been authorized by SFC. SFC authorization is not an official recommendation or endorsement of a fund, nor does it guarantee the commercial merits of a fund or its performance. It does not mean that the fund is suitable for all investors, nor it is an endorsement of its suitability for any particular investors or class of investors.

风险声明及重要提示:

- 投资涉及风险。
- 投资基金及单位信托基金等不同银行存款，并可因受较一般情况高之风险和汇率/外汇管制/财政规范波动而导致重大基金/单位、利润/亏损幅，或甚至投资者的本金全失。基金及单位信托基金的价格及其利润/亏损可跌可升，资料内所载的过往表现不可视为日后表现的指标。
- 个别基金乃涉及金融衍生工具的投资产品，故须承受较高的波动性以及较高的信贷/交易对手及流通性风险。投资于该等基金将涉及较高的损失全部或重大部分投资本金之风险。
- 以上资料只供参考之用，并不构成任何投资方式之招售或建议。
- 本行不会对本页或其有关资料的准确性、完整性、及时性及有效性作出任何保证、声明或担保，亦不会因此承担任何形式的责任或法律责任。本资料如有任何更改，恕不另行通告。
- 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)。
- 投资者在作出任何投资决定前，应考虑本身的投资目标、财务状况、风险承受程度及其他相关条件，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，可能出现的外汇汇率波动、以及政治与经济之不明朗因素。
- 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。发行人的信贷素质降低，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。发行人的信贷素质降低，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

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