Investment Funds Year-To-Date Performance Leaderboard (as of May 2019)
年初至今基金表現排行 (截至 2019 年 5 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 Lipper, Inc. This document is positioned as factual information and is for customers' information only.

「年初至今基金表現排行」是根據 Lipper, Inc.提供的基金表現，列出於創興銀行架上基金表現排前五名的基金。本文件只提供實際資料及只供客戶參考。

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 [3]	Fund Size (Mil) 總資產值 (百萬)[3]	Fund Performance 基金表現 (%) [1,2] YTD 年初至今	2018	2017	2016	2015	2014	Since Launch 成立至今 [3]	SD (1 Yr) 波幅 (1 年) [1]	Risk Rating 風險評級 [4]
BlackRock GF-Dynamic High Income A2 Acc USD 貝萊德全球基金-動力高息基金 A2 累積 美元	F0001964	06/02/2018	USD 2,928	10.27	NA	NA	NA	NA	NA	4.10	6.83	4
Fidelity Funds-Euro Balanced A (AD-C) EUR 富達基金-歐元均衡基金 A (每年派息-現金) 歐元	F00024	17/10/1994	EUR 745	8.55	-10.92	6.33	-1.26	8.52	7.76	397.00	8.23	2
Allianz GIF- Income and Growth AT Acc USD 安聯環球投資-收益及增長基金 AT 累積 美元	F0001728	18/11/2011	USD 31,053	8.26	-4.88	12.40	9.04	-3.39	5.16	59.16	8.97	4
Barings GO-Asia Balanced Fund A Acc USD 霸菱環球組合傘子-傾亞均衡基金 A 累積 美元	F01012	31/05/1996	USD 95	8.21	-11.17	22.80	-0.07	0.34	3.69	266.50	8.83	2
Schroder Asian Asset Income Fund A Acc HKD 施羅德亞洲高息股債基金 A 累積 港元	F0001322	27/06/2011	HKD 33,894	7.47	-5.13	14.15	6.45	-3.43	10.41	56.85	4.30	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 [3]	Fund Size (Mil) 總資產值 (百萬)[3]	Fund Performance 基金表現 (%) [1,2] YTD 年初至今	2018	2017	2016	2015	2014	Since Launch 成立至今 [3]	SD (1 Yr) 波幅 (1 年) [1]	Risk Rating 風險評級 [4]
Fidelity Funds-Asian High Yield A Acc USD 富達基金-亞洲高收益基金 A 累積 美元	F00667	02/04/2007	USD 5,209	8.67	-4.67	6.95	13.56	1.47	3.49	82.30	3.04	4
Fidelity Funds-US High Yield A (AD-C) USD 富達基金-美元高收益基金 A (每年派息-現金) 美元	F00089	05/09/2001	USD 3,317	8.26	-3.92	7.89	13.48	-3.73	3.11	215.40	4.10	4
Schroder ISF-Global High Yield A Acc USD 施羅德環球基金系列-環球高收益 A 累積 美元	F00425	16/04/2004	USD 2,455	8.14	-4.99	6.72	13.26	-2.33	1.87	133.89	3.51	4
First State GUF-Asian Strategic Bond Fund I (QD-C) USD 首域亞洲策略債券基金 I (每季派息-現金) 美元	F00101	21/11/2003	USD 37	8.09	-2.45	5.37	3.73	1.31	6.01	66.20	2.31	3
Fidelity Funds-Emerging Market Debt A Acc USD 富達基金-新興市場債券基金 A 累積 美元	F00018	23/01/2006	USD 2,319	7.81	-5.59	8.52	9.00	-0.34	7.57	110.70	3.76	4

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 [3]	Fund Size (Mil) 總資產值 (百萬)[3]	Fund Performance 基金表現 (%) [1,2] YTD 年初至今	2018	2017	2016	2015	2014	Since Launch 成立至今 [3]	SD (1 Yr) 波幅 (1 年) [1]	Risk Rating 風險評級 [4]
JPMorgan China Pioneer A-Share Fund Acc USD 摩根中國先驅 A 股基金 累積 美元	F0001334	19/06/2006	USD 1,059	24.51	-28.44	48.60	-11.50	-0.83	33.27	341.70	28.51	5
Fidelity Funds-European Dynamic Growth A (AD-C) EUR 富達基金-歐洲動力增長基金 A (每年派息-現金) 歐元	F00036	15/01/2001	EUR 2,341	20.56	-4.97	15.11	-0.79	24.36	4.93	224.40	13.00	4
Fidelity Funds-American Growth A (AD-C) USD 富達基金-美國增長基金 A (每年派息-現金) 美元	F00010	30/06/1997	USD 773	17.79	-5.27	20.87	5.34	-0.05	11.59	456.90	14.50	3
FTIF-Franklin U.S. Opportunities Fund A Acc USD FTIF-富蘭克林美國機會基金 A 累算 美元	F00833	03/04/2000	USD 42,900	17.57	-1.86	26.94	-2.38	4.82	6.71	58.50	19.91	3
Fidelity Funds-Australia A (AD-C) AUD 富達基金-澳洲基金 A (每年派息-現金) 澳元	F00014	06/12/1991	AUD 460	16.22	-4.22	10.02	5.09	3.94	3.90	847.30	11.44	4

Information and performance data in respect of the investment funds set out herein are provided by the respective fund houses and Lipper, Inc.
本文件中的資料及各基金表現數據由各基金公司及 Lipper, Inc.所提供。

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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 [3]	Fund Size (Mil) 總資產值 (百萬)[3]	Fund Performance 基金表現 (%) [1,2] YTD 年初至今	2018	2017	2016	2015	2014	Since Launch 成立至今 [3]	SD (1 Yr) 波幅 (1 年) [1]	Risk Rating 風險評級 [4]
FTIF-Franklin Technology Fund A Acc USD FTIF-富蘭克林科技基金 A 累算 美元	F00827	03/04/2000	USD 31,200	19.78	1.40	40.00	6.99	7.31	13.75	128.59	23.18	4
Fidelity Funds-Global Technology A (AD-C) EUR 富達基金-環球科技基金 A (每年派息-現金) 歐元	F00081	01/09/1999	EUR 4,191	16.08	0.49	19.41	19.80	21.49	33.82	163.10	17.21	4
Allianz GIF-Global Artificial Intelligence AT Acc USD 安聯環球投資-環球人工智能股票基金 AT 累積 美元	F0001929	31/03/2017	USD 1,439	14.72	-5.40	NA	NA	NA	NA	43.90	25.40	4
JPMorgan Global Property Income (QD-C) USD 摩根環球地產入息 (每季派息-現金) 美元	F00343	18/07/2005	USD 11	13.62	-6.46	4.09	3.03	0.80	20.21	56.20	8.48	4
First State GUF-Global Listed Infrastructure I (SD-C) USD 首域全球基建基金 I (每半年派息-現金) 美元	F00902	27/06/2008	USD 1,166	13.35	-8.33	17.18	11.67	-5.70	12.33	77.00	8.39	4

1.The above investment fund information is in the fund’s base currency share class, data as of 31 May 2019.
以上基金表現是按基金的基本貨幣計算，數據截至 2019 年 5 月 31 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 houses’ latest fund factsheets.
基金的總資產值及成立至今表現是根據各基金公司的最新資料單張所提供。

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 May 2019 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.
創興銀行有限公司給予基金的風險評級是基於對基金的風險程度的評估，數據截至 2019 年 5 月 31 日及只供參考。創興銀行風險評級分為五個風險級別，由第一級至第五級(以第五級為最高風險級別)，分別為 1-低；2-低至中等；3-中等；4-中等至高；5-高。創興銀行有限公司可調整基金的風險評級而無需作出事前通知。

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 affected if there is a default of any of the high yield bond that the Fund invests in or if interest rates change.

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- 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.

風險聲明及重要提示：

- 投資涉及風險。
- 投資基金及單位信託基金不等同銀行存款，並可因受較一般情況高之風險和匯率/外匯管制/財政規範波動而導致重大基金/單位、利潤/虧損波幅，或甚至投資者的本金全失。基金及單位信託基金的價格及其利潤/虧損可跌可升，資料內所載的過往表現不可視作為日後表現的指標。
- 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。
- 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)。
- 投資者在作出任何投資決定前，應考慮本身的投資目標、財務狀況、風險承受程度及其他相關條件，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。
- 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。當股票市場極為反覆時，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此受到不利影響。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資額。
- 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。於經濟下滑時，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

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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。
- 本文件由創興銀行有限公司發刊，內容並未經過香港證券及期貨事務委員會(「證監會」)審核。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。