

Important Note:

- CMB International Investment Grade Bond Fund (the "Sub-Fund") may bear associated risks, including but not limited to: a) investment risk; b) fixed income securities investment risk (including money market instruments), which includes credit/counterparty risk, volatility and liquidity risk, interest rate risk, credit ratings, credit rating agency risk, downgrade risk, and valuation risk; c) risks associated with investments made through the QFI system/bond connect/China interbank bond market; d) emerging market risks; e) risks associated with urban investment bonds; f) concentration risk; g) mainland China tax risks; h) currency and forex risk; and i) risks related to investing in financial derivatives and hedging. You must bear the risk of being unable to recover the principal invested in the Sub-Fund or potentially losing a significant portion or all of your investment. • The fund manager may, at their discretion, decide to pay dividends from the fund's capital. Dividend distributions may represent a return of or withdrawal from the investor's original investment or any capital gains attributable to that original investment, and all paid dividends will result in a real-time decrease in the net asset value per share/unit. Dividend distributions, including the amount and frequency, are not guaranteed and are at the fund manager's discretion. Past declared dividend amounts should not be viewed as forecasts or expectations for future dividend distributions. • The Sub-Fund does not provide any guarantees that you may recover your total investment principal, and the fund manager is not responsible for redeeming shares at the sale price. • Investors should not make any investment decisions based solely on this document. Investors should carefully read the relevant fund's sales documents to understand the details, including the associated risk factors, before making any investment decisions.

Investment Objective and Strategy

The Sub-Fund's objective is to achieve capital appreciation and interest income primarily in a portfolio of investment grade fixed income instruments. The fixed income instruments invested by the Sub-Fund may be denominated in any currency. The investment strategy of the Sub-Fund is to invest up to 100% of the NAV of the Sub-Fund in fixed income and debt instruments anywhere in the world. Fixed income and debt instruments include but are not limited to bonds and/or fixed and floating rate securities.

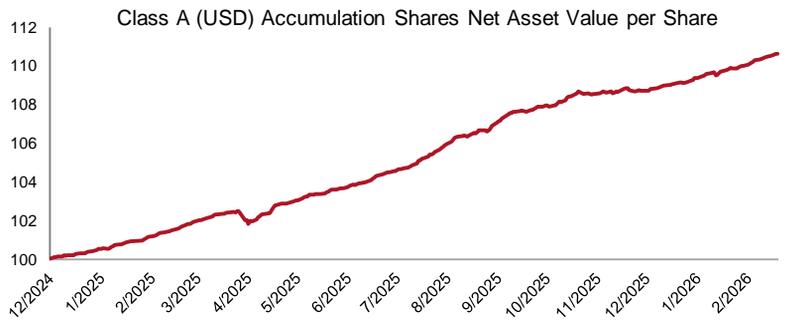
Fund Information

Fund Manager	CMB International Asset Management Limited
Custodian	CMB Wing Lung (Trustee) Limited
Inception Date	2 December 2024
Base Currency	US Dollars (USD)
Subscription Share Currency	US Dollars (USD), HK Dollars (HKD) Ren Min Bi (RMB)
Dealing Frequency	Daily (Hong Kong business days)
Management Fee	Class A: 1.0% per annum Class I: 0.25% per annum

Portfolio Features

Yield to Maturity(%) ¹	5.47
Weighted Average Maturity (Year) ²	3.24
Average Credit Rating ³	BBB+

Performance Since Inception*



*CMB International Investment Grade Bond Fund Class A (USD) Accumulation Shares serve as a reference equity class sample, and the graph represents its performance since inception. Source: CMB International Asset Management Limited. Data as of 2026/2/27

Cumulative and Yearly Return

Class	1 Month	3 Month	6 Month	12 Month	Since Inception ⁴	Year To Date	2025
Class A (USD) Accumulation Shares	0.67%	1.72%	3.70%	8.72%	10.62%	1.38%	8.70%
Class A (USD) Distribution Shares	0.67%	1.72%	3.70%	8.72%	10.57%	1.38%	8.70%
Class A (HKD) Accumulation Shares	0.89%	2.25%	4.13%	9.40%	11.34%	1.89%	8.94%
Class A (HKD) Distribution Shares	0.89%	2.24%	4.08%	9.39%	11.29%	1.89%	8.93%
Class A (RMB) Accumulation Shares	-0.72%	-1.48%	-0.32%	N/A ⁵	2.47%	-0.66%	N/A ⁵
Class A (RMB) Distribution Shares	-0.72%	-1.51%	-0.36%	N/A ⁵	2.51%	-0.66%	N/A ⁵
Class I (USD) Distribution Shares	0.73%	1.91%	4.09%	9.54%	11.58%	1.50%	9.51%
Class I (HKD) Distribution Shares	0.94%	2.45%	4.54%	10.12%	12.22%	2.02%	9.66%
Class I (RMB) Distribution Shares	-0.67%	-1.33%	0.00%	2.69%	5.09%	-0.54%	4.08%

Note: Performance is calculated based on net asset value to net asset value, with dividends (if any) reinvested. Source: CMB International Asset Management Limited. Data as of 2026/2/27

Share Class Information

Class	Inception Date	NAV	ISIN	Bloomberg Ticker	Minimum Initial Investment	Minimum Subsequent Investment
Class A (USD) Accumulation Shares	9 Dec 2024	110.6195	HK0001079653	CMIGAU HK	1,000 USD	100 USD
Class A (USD) Distribution Shares	3 Dec 2024	102.8804	HK0001079661	CMBLAUS HK	1,000 USD	100 USD
Class A (HKD) Accumulation Shares	9 Dec 2024	111.3418	HK0001079679	CMBLAHK HK	10,000 HKD	1,000 HKD
Class A (HKD) Distribution Shares	9 Dec 2024	103.4418	HK0001079687	CMBAHKD HK	10,000 HKD	1,000 HKD
Class A (RMB) Accumulation Shares	18 Mar 2025	102.4731	HK0001116588	CMBIBAR HK	10,000 RMB	1,000 RMB
Class A (RMB) Distribution Shares	18 Mar 2025	96.9071	HK0001116596	CMBIGAR HK	10,000 RMB	1,000 RMB
Class I (USD) Distribution Shares	6 Dec 2024	103.7462	HK0001079695	CMIGBIU HK	100,000 USD	10,000 USD
Class I (HKD) Distribution Shares	9 Dec 2024	104.3391	HK0001079703	CMIGBIH HK	1,000,000 HKD	100,000 HKD
Class I (RMB) Distribution Shares	9 Dec 2024	97.6113	HK0001079711	CMIGBIR HK	1,000,000 RMB	100,000 RMB

Source: CMB International Asset Management Limited. Data as of 2026/2/27

Sector⁶

Financial	67.59%
Industrial	12.60%
Basic Materials	6.98%
Energy	3.81%
Communications	1.39%
Consumer, Non-	0.71%
Government	0.29%

Source: CMB International Asset Management Limited. Data as of 2026/2/27

Country/Region

China Mainland	55.59%
Japan	16.01%
Hong Kong SAR	7.05%
Germany	4.67%
Saudi Arabia	4.66%
Netherlands	4.21%
United Kingdom	1.25%
Macao SAR	0.09%

Source: CMB International Asset Management Limited. Data as of 2026/2/27

Credit Rating

AA+	6.89%
AA	4.67%
AA-	4.10%
A+	11.12%
A	4.41%
A-	11.23%
BB+	4.74%
BBB	14.88%
BBB-	11.84%
BB+	7.88%
BB-	6.60%
NA	6.78%

Source: CMB International Asset Management Limited. Data as of 2026/2/27

¹ Yield to Maturity (YTM): YTM is the internal rate of return calculated based on the current price of the underlying asset when held to maturity, assuming that all interest and principal are paid on time and reinvested at the current interest rate. The calculation of YTM takes into account the current market price, par value, coupon rate and maturity date. YTM does not represent the performance of the fund.

² Average Duration (Years): The weighted average duration of the portfolio, including bonds and derivatives (if any).

³ Average Credit Rating: The average credit rating is the weighted average credit rating of all bond holdings in the fund.

⁴ Inception Date for each Share Class: Class A (USD) Accumulation Shares - December 9, 2024; Class A (USD) Distribution Shares - December 3, 2024; Class A (HKD) Accumulation Shares - December 9, 2024; Class A (HKD) Distribution Shares - December 9, 2024; Class A (RMB) Accumulation Shares - March 18, 2025; Class A (RMB) Distribution Shares - March 18, 2025; Class I (USD) Distribution Shares - December 6, 2024; Class I (HKD) Distribution Shares - December 9, 2024; Class I (RMB) Distribution Shares - December 9, 2024.

⁵ Since the period of establishment Class A (RMB) Accumulation Shares and Class A (RMB) Distribution Shares are less than one year, there are not sufficient information to present the past 12 months and year of 2025 performance data.

⁶ Investment Industry Classification is based on the BICS (Bloomberg Industry Classification System) Level 1 classification.

Disclaimer: Investment involves risk. Past performance is not indicative of future performance. It cannot be guaranteed that the performance of the Sub-Fund will generate a return and there may be circumstances where no return is generated or the amount invested is lost.

Before making any investment decision to invest in the Sub-Fund, investors should read the Sub-Fund's prospectus for details and the risk factors. Investors should ensure they fully understand the risks associated with the Sub-Fund and should also consider their own investment objective and risk tolerance level. Investors are advised to seek independent professional advice before making any investments.

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