

Important Note:
*CMB International HKD Money Market Fund (the "Sub-Fund") may be subject to a) Investment risk, b) Fixed income securities investment risk (including Short-term fixed income instruments risk, Credit / counterparty risk, Volatility and liquidity risk, Interest rate risk, Credit rating and downgrading risk, Credit Rating Agency Risk, Valuation Risk, Sovereign debt risk), c) Risks associated with bank deposits, d) Emerging market risk, Mainland China investment risk and Concentration risk, e) Eurozone risk, f) Currency and foreign exchange risks, g) Risks associated with investment in FDIs and hedging. There is a risk that you may not recoup the original amount invested in the Sub-Fund or may lose a substantial part or all of your investment.
*The purchase of a Unit in the Sub-Fund is not the same as placing funds on deposit with a bank or deposit-taking company. The Sub-Fund does not guarantee repayment of principal and the Manager has no obligation to redeem the Units at the offered value. The Sub-Fund does not have a constant Net Asset Value. The Sub-Fund is not subject to the supervision of the Hong Kong Monetary Authority. * The Sub-Fund invests primarily in short-term deposits and debt securities. * Investors should not make investment decisions based solely on the information provided in this file, and should review the Sub-Fund's offering documents carefully including the risk factors.

Investment Objective and Strategy

The Sub-Fund seeks to achieve its investment objective by investing primarily (i.e., not less than 70% of its NAV) in HKD denominated short-term deposits and high-quality money market instruments issued by governments, international organisations, financial institutions and corporations. The Sub-Fund may invest up to 30% of its NAV in non-HKD-denominated short-term deposits and high-quality money market instruments.

Fund Information

Fund Manager	CMB International Asset Management Limited
Custodian	CMB Wing Lung (Trustee) Limited
Inception Date	6 January 2024
Base Currency	HK Dollars (HKD)
Dealing Frequency	Daily (Hong Kong business days)
Management Fee	Class A (Accumulation) HKD, 0.15% p.a. Class C (Accumulation) HKD, 0.35% p.a. Class I (Accumulation) HKD, 0.05% p.a. Class R (Accumulation) HKD, 0.60% p.a. Class M (Accumulation) HKD, Nil

Portfolio Features

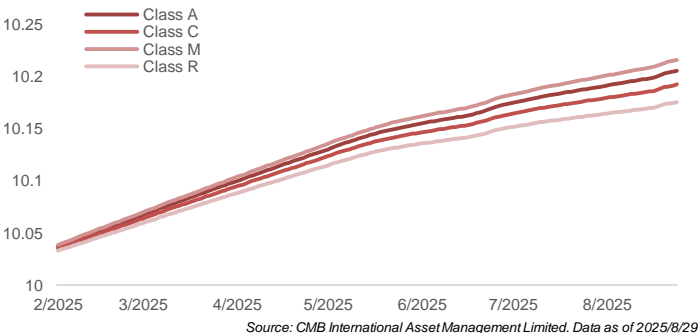
Yield to Maturity¹

2.65%

Weighted Average Maturity²

50.77 days

Performance Since Establishment



Share Class Information

Class	NAV	ISIN	Bloomberg Ticker	Minimum Initial Investment	Minimum Subsequent Investment
Class A	10.2057HKD	HK0001079604	CMBMMAA HK	500,000HKD	10,000HKD
Class C	10.1926HKD	HK0001079612	CMBMMCA HK	50,000HKD	1,000HKD
Class M	10.2162HKD	HK0001079638	CMBMMMA HK	1,000HKD	1HKD
Class R	10.1759HKD	HK0001079646	CMBHRAC HK	1,000HKD	1HKD

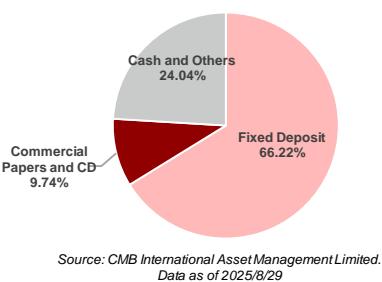
Source: CMB International Asset Management Limited. Data as of 2025/8/29

Cumulative and Yearly Return

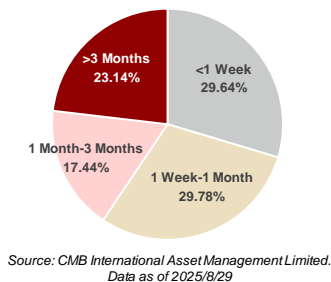
Class	1 Mth	3 Mth	6 Mth	Since Inception ³	7-Day Annualized ^{4,6}	Annualized-Since Inception ^{5,6}
Class A	+0.17%	+0.54%	+1.44%	+2.06%	+2.86%	+3.20%
Class C	+0.15%	+0.49%	+1.34%	+1.93%	+2.71%	+2.99%
Class M	+0.18%	+0.58%	+1.52%	+2.16%	+3.02%	+3.36%
Class R	+0.13%	+0.43%	+1.21%	+1.76%	+2.43%	+2.73%

Note: Returns are calculated based on the change of NAV, with net income reinvested. Source: CMB International Asset Management Limited. Data as of 2025/8/29

Portfolio Allocation



Duration Allocation



Product Advantages

Outstanding Earnings Ability*

A Flexible Investment Tool

Effective Risk Management

Comparative Reliable Underlying Asset

1 Yield to Maturity ("YTM") is a snapshot of the discount rate that equates the present value of the cash flows obtained from an investment in a bond (or time deposit) to its current market price (including accrued interest). The Fund's adjusted average YTM is a weighted average of the YTM of the Fund's individual bond (or time deposit) holdings, based on the intraday NAV, with YTM for bonds with less than 15 days remaining maturity treated as zero to avoid distortion of extreme values. This metric excludes fees and expenses. It does not represent the Fund's return.

2 Weighted average maturity is a measure of the average length of time to maturity of all the underlying securities in the scheme weighted to reflect the relative holdings in each instrument; and is used to measure the sensitivity of a scheme to changing money market interest rates. Weighted average life is the weighted average of the remaining life of each security held in a scheme; and is used to measure the credit risk, as well as the liquidity risk.

3 Inception date 6 January 2025

4 7-Day Annualized return is calculated by annualizing the change of NAV, with dividend reinvested, for the period from 20 August 2025 to 29 August 2025. Calculation formula: 7-Day Annualized return (%) = (net value on day T – net value on day T-7)/net value on day T-7/(number of natural days between day T-7 and day T)*365*100%.

5 Annualized-Since Inception return is calculated by annualizing the change of NAV, with dividend reinvested, for the period from 6 January 2025 to 29 August 2025. Calculation formula: Annualized-Since Inception return (%) = ((net value on day T / net value on fund establishment day)^(365/number of natural days between fund establishment day and day T)-1)*100%.

6 The 7-Day Annualized return and the Annualized-Since Inception return are based on 7-day period and since inception period of Sub-Fund's past performance respectively and do not represent an actual one-year return. The assumption involved in the calculation of the 7-Day Annualized return and the Annualized-Since Inception return are hypothetical.

Disclaimer: Investment involves risk. The past performance information presented 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, the offering documents should be read for further details including 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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