

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.

Portfolio Features

Yield to Maturity,

2.52%

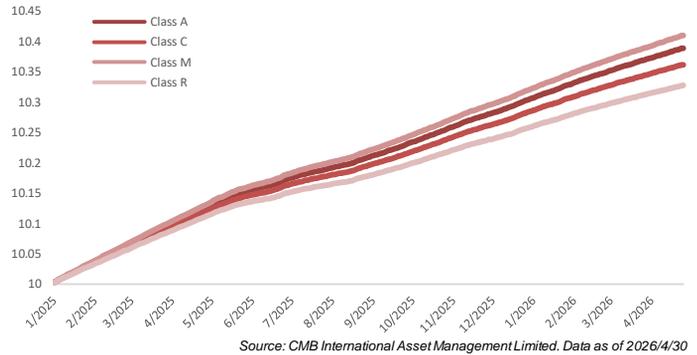
Weighted Average Maturity,

58.69 days

Fund Information

Fund Manager	CMB International Asset Management Limited
Custodian	CMB Wing Lung (Trustee) Limited
Inception Date	6 January 2025
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

Performance Since Establishment



Share Class Information

Class	NAV	ISIN	Bloomberg Ticker	Minimum Initial Investment	Minimum Subsequent Investment
Class A	10.3888 HKD	HK0001079604	CMBMMAA HK	500,000 HKD	10,000 HKD
Class C	10.3615 HKD	HK0001079612	CMBMMCA HK	50,000 HKD	1,000 HKD
Class I	10.3300 HKD	HK0001079620	CMHKIAC HK	5,000,000 HKD	100,000 HKD
Class M	10.4098 HKD	HK0001079638	CMBMMAA HK	1,000 HKD	1 HKD
Class R	10.3273 HKD	HK0001079646	CMBHRAC HK	1,000 HKD	1 HKD

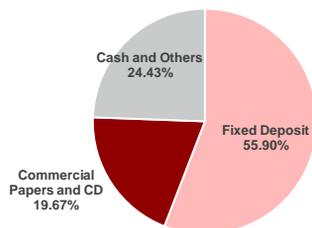
Source: CMB International Asset Management Limited. Data as of 2026/4/30

Cumulative and Yearly Return

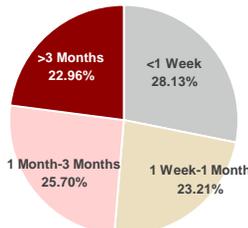
Class	1 Mth	3 Mth	6 Mth	12 Mth	YTD	Since Inception 3
Class A	0.19%	0.61%	1.31%	2.61%	0.84%	3.89%
Class C	0.17%	0.56%	1.21%	2.41%	0.78%	3.61%
Class I	0.20%	0.63%	1.36%	n/a*	0.88%	n/a*
Class M	0.20%	0.64%	1.39%	2.77%	0.89%	4.10%
Class R	0.16%	0.50%	1.09%	2.15%	0.70%	3.27%

Note: Returns are calculated based on the change of NAV, with net income reinvested. *There was insufficient data available in that period to provide performance. Source: CMB International Asset Management Limited. Data as of 2026/4/30

Portfolio Allocation



Duration Allocation



Product Advantages

Outstanding Earnings Ability*

A Flexible Investment Tool

Effective Risk Management

Comparative Reliable Underlying Asset

*Source: Bloomberg. Data as of 2026/4/30. The return of Class M has ranked in the top 1% among SFC-authorized non-listed HKD money market funds since the fund's inception.

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
 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.
 Certain information contained in this presentation, including forward-looking statements, economic and market information and portfolio company data, has been obtained from publicly available sources and/ or prepared by third parties (including portfolio companies). In some cases, they have not been updated as of the date of this article. Although these sources are believed to be reliable, neither we nor our affiliates or employees assume any responsibility for the accuracy or completeness of such information. The information stated in this presentation is not complete.
 We and our affiliates (including without limitation their directors, officers, employees and agents) are not responsible or liable for any direct, indirect or consequential loss or damage suffered or suffered by the recipient or any other person or entity in connection with this presentation. Receipt of this presentation shall not further be deemed to be our rendering of legal, tax, investment or other advice to the recipient or any other party, nor shall it constitute that such person is our client or client.
 SFC registration and authorization do not represent a recommendation or endorsement of the Sub-Fund nor do they guarantee the commercial merits of the Sub-Fund or its performance. They do not mean the Sub-Fund is suitable for all investors nor do they represent an endorsement of its suitability for any particular investor or class of investors.
 The contents of this presentation are prepared and maintained by CMB International Asset Management Limited and have not been reviewed by the Securities and Futures Commission of Hong Kong.