

**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,

**2.58%**

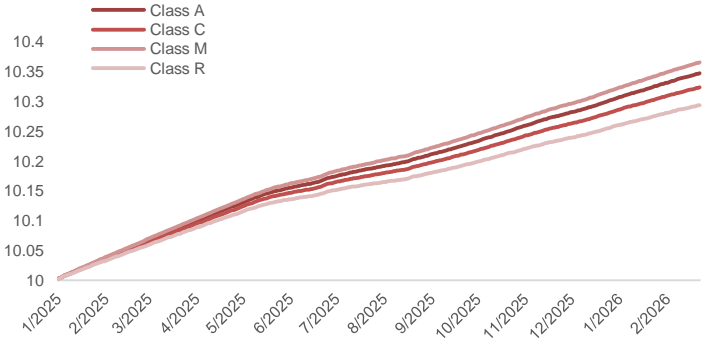
Weighted Average Maturity,

**58.72 days**

## Fund Information

<b>Fund Manager</b>	CMB International Asset Management Limited
<b>Custodian</b>	CMB Wing Lung (Trustee) Limited
<b>Inception Date</b>	6 January 2025
<b>Base Currency</b>	HK Dollars (HKD)
<b>Dealing Frequency</b>	Daily (Hong Kong business days)
<b>Management Fee</b>	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
<b>Class A</b>	10.3470 HKD	HK0001079604	CMBMMAA HK	500,000 HKD	10,000 HKD
<b>Class C</b>	10.3234 HKD	HK0001079612	CMBMMCA HK	50,000 HKD	1,000 HKD
<b>Class I</b>	10.2867 HKD	HK0001079620	CMHKIAC HK	5,000,000 HKD	100,000 HKD
<b>Class M</b>	10.3654 HKD	HK0001079638	CMBMMMA HK	1,000 HKD	1 HKD
<b>Class R</b>	10.2936 HKD	HK0001079646	CMBHRAC HK	1,000 HKD	1 HKD

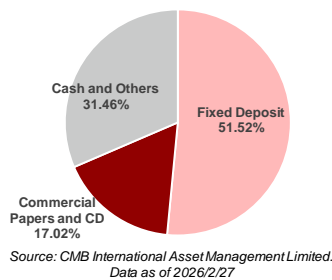
Source: CMB International Asset Management Limited. Data as of 2026/2/27

## Cumulative and Yearly Return

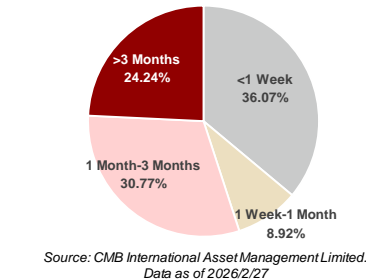
Class	1 Mth	3 Mth	6 Mth	12 Mth	YTD	Since Inception 3
<b>Class A</b>	+0.20%	+0.69%	+1.38%	+2.84%	+0.44%	+3.47%
<b>Class C</b>	+0.19%	+0.64%	+1.28%	+2.64%	+0.41%	+3.23%
<b>Class I</b>	+0.21%	+0.71%	+1.44%	n/a*	+0.45%	n/a*
<b>Class M</b>	+0.22%	+0.72%	+1.46%	+3.00%	+0.46%	+3.65%
<b>Class R</b>	+0.17%	+0.57%	+1.16%	+2.39%	+0.37%	+2.94%

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 2026/2/27

## 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 2026/2/27. 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.  
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