



BOCHK Hong Kong Dollar Income Fund

Fund Highlight (03/2026)

(The information and data contained in this document are as of 27/02/2026(unless otherwise specified))

基金投資服務
Investment Fund Services



中銀國際
BOC INTERNATIONAL



PRUDENTIAL
保誠集團

中銀保誠資產管理
BOCI-Prudential Asset Management

Key Features and Risk Disclosure:

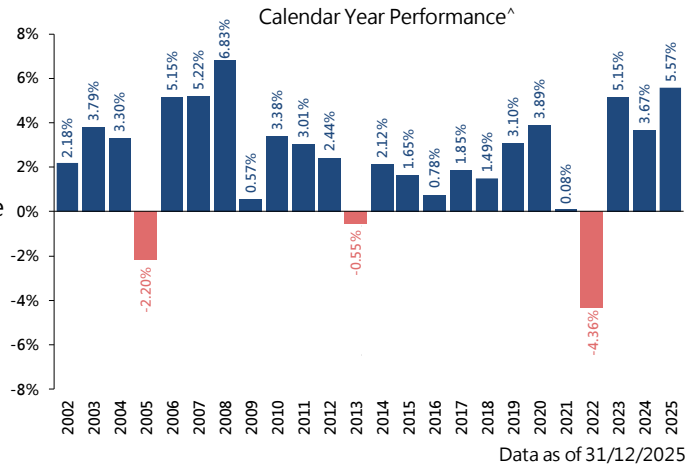
- 1 The BOCHK Hong Kong Dollar Income Fund ^Δ(the "Sub-Fund") seeks to provide a stable income stream and long-term capital appreciation through investing at least 70% of its non-cash assets in a portfolio which mainly consists of Hong Kong dollar denominated investment grade bonds. The Sub-Fund may invest not more than 30% of its Net Asset Value in debt instruments with loss-absorption features (LAP).
- 2 Investment involves risks and the Sub-Fund may not be suitable for anyone. Past performance is not indicative of future performance. The Sub-Fund is subject to market and exchange rate fluctuations and to the risks inherent in all investments. Price of Units and the income (if any) generated from the Sub-Fund may go down as well as up. Investors could face no returns and/or suffer significant loss related to the investments. There is no guarantee in respect of repayment of principal.
- 3 The key risks to which the Sub-Fund is subject to include: general investment risk, currency risk, concentration risk, credit/counterparty risk, credit rating risk, downgrading risk, interest rate risk, valuation risk, derivative instruments risk, risk in relation to distribution, RMB currency and conversion risks, risk relating to those class(es) of units denominated in a currency other than the base currency, cross-class liability risk and risk associated with instruments with loss-absorption features.
- 4 In respect of Class A – HKD Dis Units, Class A – USD Dis Units and Class A – RMB Dis Units for the Sub-Fund, the Manager will normally make distributions out of net income received or receivable. However, in the event that the net income is insufficient to pay the distributions that it declares, the Manager may also, in its absolute discretion, determine that distributions be paid out of capital, or the Manager may, in its discretion, pay distributions out of the gross income while charging / paying all or part of the fees and expenses to/out of capital, resulting in an increase in distributable income for the payment of distributions and therefore, the Sub-Fund may effectively pay distributions out of capital. This may reduce the capital available for investment in future and may constrain capital growth.
- 5 Investors should be aware that in circumstances where distributions are paid out of capital or effectively out of capital, this amounts to a return or withdrawal of part of the amount investors originally invested or from any capital gains attributable to that original investment. Any distributions involving payment of distributions out of capital or payment of distributions effectively out of capital (as the case may be) may result in an immediate decrease in the Net Asset Value per Unit of the relevant class.
- 6 Please refer to the offering document of the Sub-Fund for further details including investment objectives and policies, charges and expenses, and risk factors, before making any investment decision.

Why Choose the Sub-Fund?



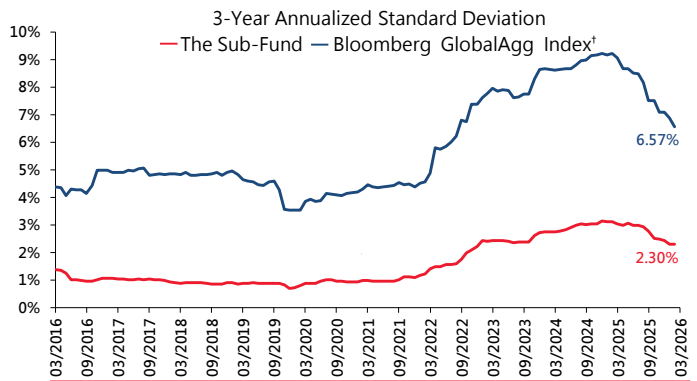
Proven Track Record

- Consistently demonstrating solid performance
- A total of 21 years positive calendar year performance^Δ over a 24-year period since the inception of Class A – HKD Dis Units for the Sub-Fund



Relatively Defensive

- Mainly consists of Hong Kong dollar denominated investment grade bonds
- Adjust portfolio duration according to market conditions
- As of 27/02/2026, duration of the Sub-Fund is around 2.5 years
- Diversified high-quality securities in the portfolio help provide relatively defensive feature



Monthly Distributions

(aiming at monthly distribution, distribution is not guaranteed and may be paid out of capital
Please note Key Features and Risk Disclosure 4&5)*

- The Sub-Fund provides different currency units, and the Manager aims at declaring distributions to unitholders on a monthly basis*

(Class A - HKD Dis Units)				
Record Date	Distribution per Unit (HKD)	Fund Price on Record Date (HKD)	Distribution Rate	Annualized Yield
31-03-2025	HK\$ 0.0353	HK\$ 10.5741	0.33%	
30-04-2025	HK\$ 0.0354	HK\$ 10.5949	0.33%	
31-05-2025	HK\$ 0.0358	HK\$ 10.7123	0.33%	
30-06-2025	HK\$ 0.0359	HK\$ 10.7475	0.33%	
31-07-2025	HK\$ 0.0359	HK\$ 10.7487	0.33%	
31-08-2025	HK\$ 0.0358	HK\$ 10.7228	0.33%	
30-09-2025	HK\$ 0.0357	HK\$ 10.6955	0.33%	
31-10-2025	HK\$ 0.0357	HK\$ 10.7061	0.33%	
30-11-2025	HK\$ 0.0358	HK\$ 10.7147	0.33%	
31-12-2025	HK\$ 0.0357	HK\$ 10.7100	0.33%	
31-01-2026	HK\$ 0.0356	HK\$ 10.6795	0.33%	
28-02-2026	HK\$ 0.0359	HK\$ 10.7553	0.33%	4.01%

Source: BOCI-Prudential Asset Management Limited ("BOCI-Prudential Asset Management")

^Δ The Sub-Fund is a sub-fund under the BOCHK Investment Funds and is regarded as an "Eligible Collective Investment Scheme" under the new Capital Investment Entrant Scheme (the "New CIES") launched by the Government of Hong Kong Special Administrative Region on 1 March 2024. For further details of the New CIES, please visit the relevant website at www.newcies.gov.hk.

^Δ The performance of year 2002 is calculated as the performance of the Class A - HKD Dis Units for the Sub-Fund from inception date 12/07/2002 to the year end.

[†] Source: Bloomberg & BOCI-Prudential Asset Management

* With effect from 20 May 2022, Class A – Administration HKD Acc Units relating to the Sub-Fund have been launched. The distribution policy in respect of Class A – HKD Dis Units, Class A – USD Dis Units, Class A – RMB Dis Units and Class A – Administration HKD Acc Units for the Sub-Fund are as follows:

For Class A – Administration HKD Acc Units: No distribution is intended to be made. Therefore, any net income and net realised capital gains attributable to these Units will be accumulated and reflected in its Net Asset Value.

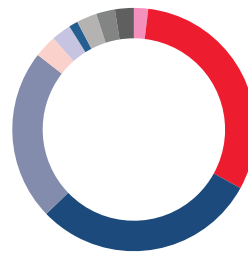
For Class A – HKD Dis Units, Class A – USD Dis Units and Class A – RMB Dis Units: The Manager may, subject to its discretion, declare distributions on a monthly basis (see note). Distributions will normally be paid out of net income, and in the event that the net income is insufficient to pay the distributions, the Manager may determine in its discretion that distributions be paid out of capital, or the Manager may, in its discretion, pay distributions out of the gross income while charging/paying all or part of the fees and expenses to/out of capital, resulting in an increase in distributable income for the payment of distributions and therefore, the Sub-Fund may effectively pay distributions out of capital. The Manager has discretion as to whether or not to make any distributions for the Sub-Fund, the frequency of distributions, the dates and the amount of distributions. The Manager also has the discretion to determine if and to what extent distributions will be paid out of capital of the Sub-Fund. Please also refer to the Manager's website for the composition of the latest distribution (i.e. the relative amounts paid out of (i) net distributable income and (ii) capital). Information contained in the website of the Manager has not been reviewed by the SFC. (Note: Distribution frequency has been changed from quarterly to monthly basis with effect from 1 January 2024.) The annualized yield is defined as "total number of distribution per year x Distribution Rate as of the record date" with effect from 23 September 2014, where "Distribution Rate as of the record date" is defined as "Distribution per Unit / fund price on the record date x 100%".

Top Ten Holdings

Investment	(%)	Issuer
HSBC HOLDINGS 1.55% A 03JUN2027	7.0	HSBC Holdings PLC
HKMA EF BILL 0% A 13MAY2026	4.9	Hong Kong Monetary Authority
CK PROPERTY FIN 2.29% Q 07SEP2026	4.8	CK Property Finance (MTN) Limited
AIRPORT AUTH HK 4.1% S/A 14JAN2030	3.9	Airport Authority HK
SWIRE PACIFIC HK 4.4% Q 02MAY2029	3.8	Swire Pacific MTN Financing (HK) Limited
HK MTGE CORP 3.45% A 17OCT2029	3.8	The Hong Kong Mortgage Corp Ltd
HLP FINANCE LTD 5% Q 08FEB2029	3.8	HLP Finance LTD
HYSAN MTN LTD 2.73% Q 17FEB2027	3.6	HYSAN MTN LTD
AIA GROUP 3.78% Q 10SEP2029	3.2	AIA Group Limited
SUN HUNG KAI PRO 2.33% Q 06JUL2027	3.2	SUN HUNG KAI PROP (CAP)

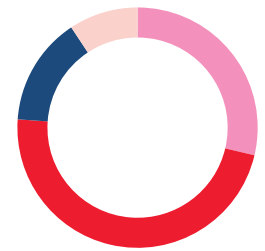
Sector Allocation & Credit Rating

Sector Allocation**



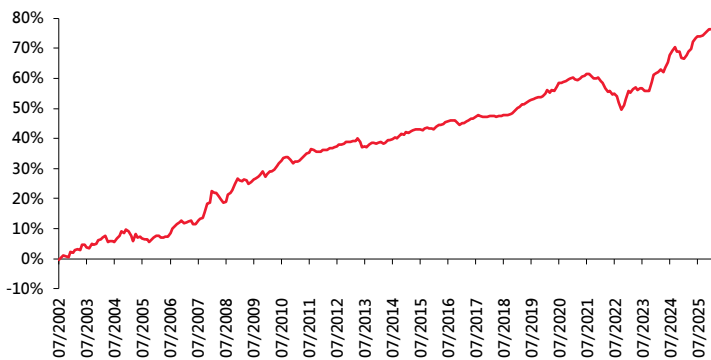
1.9% Net Liquidity	31.1% Financial Services
29.8% Property	22.7% Government
3.0% Utilities	2.6% Industrials
1.2% Consumption related	2.7% Others - BOCIP Flexi HKD Income Fund
2.7% Others - BOCIP Flexi USD Bond Fund	2.5% Others - BOCIP USD Short Duration Bond Fund

Credit Rating (Bond)



28.7% AA	47.4% A
14.6% BBB	9.3% Others

Fund Performance Since Inception# (Class A - HKD Dis Units)



Cumulative Performance (HKD) (Class A - HKD Dis Units)

Year to Date	1.10%
1 Month	1.05%
3 Months	1.39%
6 Months	2.33%
1 Year	6.16%
3 Years	14.80%
5 Years	11.54%
Since Inception#	78.19%

Fund Information

Fund Inception Date Class A - HKD Dis Units	12 July, 2002
Fund Size Aggregate of All Classes	HKD 4,101.40 Million
Base Currency Class A - HKD Dis Units	HKD
Fund Price Class A - HKD Dis Units	HKD 10.7553
3-Year Annualized Standard Deviation Class A - HKD Dis Units	2.3015%
Duration	2.5 Years
Weighting of Bonds in the Portfolio Rated Grade A or Above	76.1%
Management Fee (p.a.)	0.50%

Source: BOCI-Prudential Asset Management

** With effect from 17 December 2018, sector classification methodology for the Sub-Fund has been updated slightly. Accordingly, the sector allocation has been restructured and the sector named "Telecom" has been replaced by "Communication Services" (if applicable).

§ "Net Liquidity" was formerly named as "Cash & Deposit".

The performance for Class A - HKD Dis Units of the Sub-Fund refers to the period from the inception date (12/07/2002) to 27/02/2026.

- Investment involves risks and is subject to market fluctuations and inherent risks. Investment in emerging markets involves special risks and considerations. Investors could face no returns and/or suffer significant loss related to the investments. Past performance is not indicative of future performance. Fund performance is calculated in the Sub-Fund's base currency on NAV-to-NAV basis with gross distributions re-invested. Investors should carefully consider their own investment objectives, risk tolerance level and other circumstances. Please refer to the offering document of the Sub-Fund for further details (including risk factors, fees and fund information).
- Investors should note that Bank of China (Hong Kong) Limited is not the Manager of the BOCHK Investment Funds whilst BOCI-Prudential Asset Management Limited is the Manager. Bank of China (Hong Kong) Limited will act as the Sponsor of BOCHK Investment Funds and the Distributor of certain sub-funds of BOCHK Investment Funds.
- The information contained herein is based on sources believed to be reliable and has not been independently verified. BOCI-Prudential Asset Management Limited makes no representation, warranty or undertaking, whether express or implied, in relation to the information, opinions or projections have been based. Information, opinions and projections in this document reflect a judgment at its original date of publication and are subject to change without notice. Investors should not solely rely on such information, opinions and projections to make any investment decision. Investors should seek independent financial and professional advice as appropriate before making any investment decision. This document should not be reproduced or further distributed to any person or entities, whether in whole or in part, for any purposes. The information, opinions and projections contained herein are for reference only. This document does not constitute any distribution, or any recommendation, offer, invitation or solicitation to buy or sell any product. BOCI-Prudential Asset Management Limited will not be responsible for damages arising out of any person's usage or reliance upon such information, opinions and projections.
- This document is issued by BOCI-Prudential Asset Management Limited. It has not been reviewed by the SFC.

