



BOCHK Hong Kong Dollar Income Fund

Fund Highlight (07/2026)

(The information and data contained in this document are as of 30/06/2026(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:

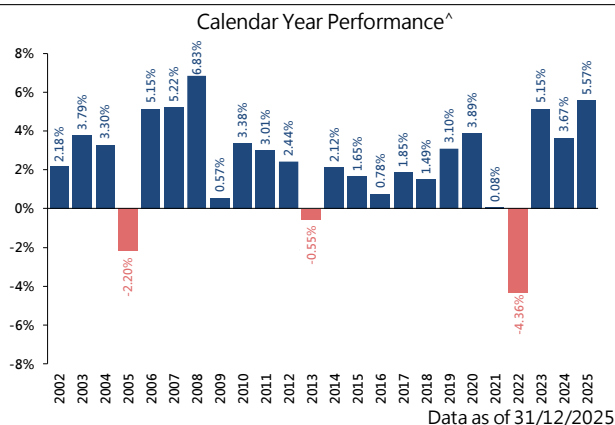
- 1 The BOCHK Hong Kong Dollar Income Fund ^Δ(the "Sub-Fund") seeks to provide a stable income stream and long-term capital appreciation through investing at least 70% of its non-cash assets in a portfolio which mainly consists of Hong Kong dollar denominated investment grade bonds. The Sub-Fund may 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, Class A - RMB Dis Units, Class A - HKD HDis Units, Class A - USD HDis Units and Class A - RMB HDis 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?



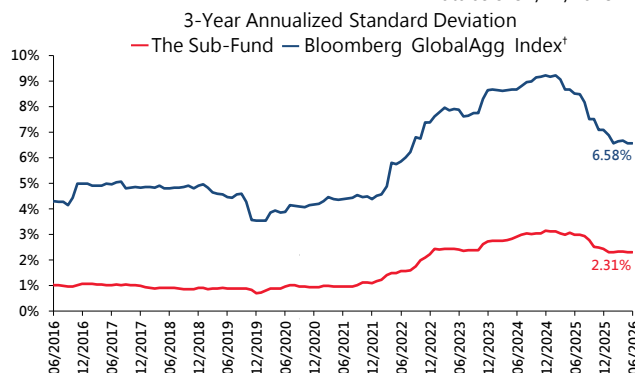
Proven Track Record

- 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 30/06/2026, duration of the Sub-Fund is around 2.7 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	Annualised Distribution Rate**
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%	
31-03-2026	HK\$ 0.0356	HK\$ 10.6743	0.33%	
30-04-2026	HK\$ 0.0356	HK\$ 10.6665	0.33%	
31-05-2026	HK\$ 0.0354	HK\$ 10.6145	0.33%	
30-06-2026	HK\$ 0.0353	HK\$ 10.5764	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.

[†] 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 6 March 2026 and 29 April 2026, Class A - HKD HDis Units, Class A - USD HDis Units and Class A - RMB HDis Units and Class A - HKD Acc Units relating to the Sub-Fund have been launched respectively. The distribution policy in respect of Class A - HKD Dis Units, Class A - USD Dis Units, Class A - RMB Dis Units Class A - HKD HDis Units, Class A - USD HDis Units, Class A - RMB HDis Units, Class A - HKD Acc Units and Class A - Administration HKD Acc Units for the Sub-Fund are as follows:

For Class A - Administration HKD Acc Units and Class A - 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 HDis Units, Class A - USD HDis Units and Class A - RMB HDis Units, The Manager may, subject to its discretion, declare distributions on a monthly basis (by the end of each month). Distributions will normally be made out of net income received or receivable but the Manager may in its absolute discretion determine that to some extent, distributions be paid out of capital or effectively out of capital with an expectation that enhanced distributions with higher distribution rates than the corresponding Class A - HKD Dis Units, Class A - USD Dis Units and Class A - RMB Dis Units will be paid. Distributions are however not guaranteed and not fixed. 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 and such decrease is expected to be higher than that for the corresponding Class A - HKD Dis Units, Class A - USD Dis Units and Class A - RMB Dis Units.

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 (by the end of each month). 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.

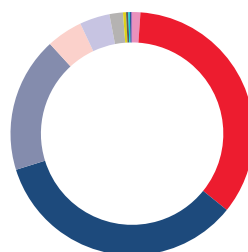
** "Annualised Distribution Rate" is defined as "Number of Distribution Per Year x Distribution Rate as of Record Date", where "Distribution Rate as of Record Date" is defined as "Distribution Per Unit / Fund Price on Record Date x 100%". Investors should be aware that positive annualised distribution rate does not imply a positive return.

Top Ten Holdings

Investment	(%)	Issuer
CK PROPERTY FIN 2.29% Q 07SEP2026	5.3	CK Property Finance (MTN) Limited
STANDARD CHART 3.996% A 28MAY2030	4.9	Standard Chartered PLC
HKMA EF BILL 0% A 09SEP2026	4.3	Hong Kong Monetary Authority
AIRPORT AUTH HK 4.1% S/A 14JAN2030	4.3	Airport Authority HK
SWIRE PACIFIC HK 4.4% Q 02MAY2029	4.2	Swire Pacific MTN Financing (HK) Limited
HK MTGE CORP 3.45% A 17OCT2029	4.2	The Hong Kong Mortgage Corp Ltd
HLP FINANCE LTD 5% Q 08FEB2029	4.1	HLP Finance LTD
HYSAN MTN LTD 2.73% Q 17FEB2027	4.0	HYSAN MTN LTD
SUN HUNG KAI PRO 2.33% Q 06JUL2027	3.5	SUN HUNG KAI PROP (CAP)
AIA GROUP 3.78% Q 10SEP2029	3.4	AIA Group Limited

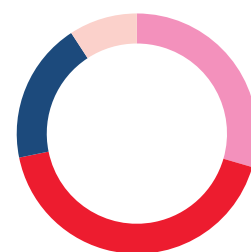
Sector Allocation & Credit Rating

Sector Allocation**

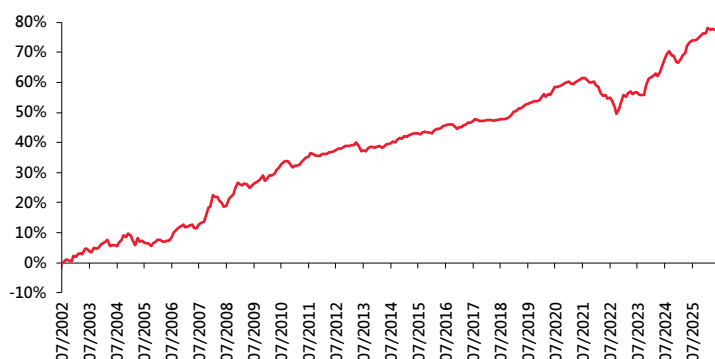


1.1% Net Liquidity\$	34.7% Property
34.4% Financial Services	18.0% Government
4.8% Industrials	4.0% Utilities
1.8% Consumption related	0.4% Basic Materials
0.3% Information Technology	0.2% Energy related
0.2% Communication Services	0.1% Health Care & Pharmaceuticals

Credit Rating (Bond)



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



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

Year to Date	0.75%
1 Month	-0.03%
3 Months	0.08%
6 Months	0.75%
1 Year	2.43%
3 Years	13.39%
5 Years	10.38%
Since Inception#	77.58%

Fund Information

Fund Inception Date Class A - HKD Dis Units	12 July, 2002
Fund Size Aggregate of All Classes	HKD 3,699.32 Million
Base Currency Class A - HKD Dis Units	HKD
Fund Price Class A - HKD Dis Units	HKD 10.5764
3-Year Annualized Standard Deviation Class A - HKD Dis Units	2.3051%
Duration	2.7 Years
Weighting of Bonds in the Portfolio Rated Grade A or Above	71.8%
Management Fee (p.a.)	0.50%

The Sub-Fund may invest in other sub-funds and/or collective investment schemes. A 'see-through' approach is adopted for the presentation of investment holdings and allocation data in this document to reflect the underlying exposures of investment in other sub-funds and/or collective investment schemes managed by the Manager.

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 30/06/2026.

- 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.
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