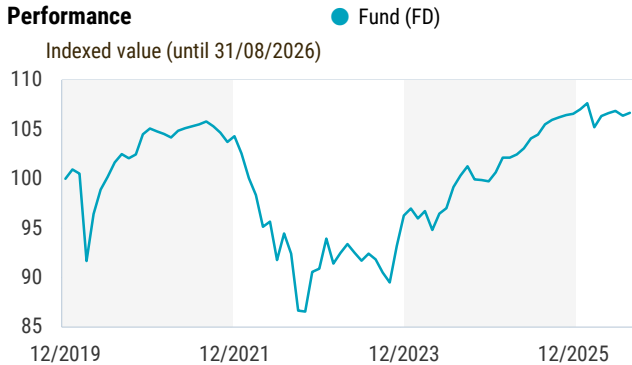


# Robeco Credit Income DH EUR

Targeting a consistent level of income by investing in companies that contribute to the SDGs

| ASSET CLASS | ISIN         | BENCHMARK |
|-------------|--------------|-----------|
| Bonds       | LU2091212550 | N/A       |

## Performance



| Period           | Fund % | Calendar year | Fund % |
|------------------|--------|---------------|--------|
| 1 M              | 0.27   | 2025          | 6.86   |
| 3 M              | 0.03   | 2024          | 3.62   |
| YTD              | 0.10   | 2023          | 5.92   |
| 1 Year           | 1.12   | 2022          | -12.89 |
| 2 Years          | 3.13   | 2021          | -0.72  |
| 3 Years          | 5.13   |               |        |
| 5 Years          | 0.17   |               |        |
| Since 17/12/2019 | 1.00   |               |        |

**Past performance is no guarantee of future results. The value of your investments may fluctuate.** All figures in EUR. If the currency in which the past performance is displayed differs from the currency of the country in which you reside, then you should be aware that due to exchange rate fluctuations the performance shown may increase or decrease if converted into your local currency. Periods shorter than one year are not annualized. Returns net of fees, based on transaction prices. Source: Robeco. Fund: Robeco Credit Income DH EUR.

| TOTAL SIZE OF FUND | SIZE OF SHARE CLASS | SHARE CLASS CURRENCY | CLOSE FINANCIAL YEAR                       |
|--------------------|---------------------|----------------------|--------------------------------------------|
| EUR 2,168,463,296  | EUR 61,654,284      | EUR                  | 31/12                                      |
| DAILY TRADABLE     | DIVIDEND PAYING     | INCEPTION DATE       | MANAGEMENT COMPANY                         |
| Yes                | No                  | 17/12/2019           | Robeco Institutional Asset Management B.V. |

## About the fund

Robeco Credit Income is an actively managed fund that invests in global investment grade credit, high yield and emerging credits to optimize yield and income through the credit cycle. The fund primarily invests in short-dated bonds and interest rate duration range between 1-6 years, while, at the same time, invest in companies that contribute to realizing the UN Sustainable Development Goals (SDGs). The selection of these bonds is based on fundamental analysis. Performance drivers are the top-down beta positioning as well as bottom-up issuer selection. The portfolio is built on the basis of the eligible investment universe and the relevant SDGs using an internally developed framework about which more information can be obtained via the website [www.robeco.com/si](http://www.robeco.com/si). The fund's objective is to maximize current income.

## Fund management

Evert Giesen, Jan Willem Knoll

## Fund price

|                       |     |        |
|-----------------------|-----|--------|
| 31/08/2026            | EUR | 106.88 |
| High YTD (18/02/2026) | EUR | 107.91 |
| Low YTD (27/03/2026)  | EUR | 105.05 |

## Fees

|                 | %    |
|-----------------|------|
| Management fee  | 1.00 |
| Performance fee | None |
| Service fee     | 0.16 |
| Ongoing charges | 1.21 |

## Fund codes

|           |              |
|-----------|--------------|
| ISIN      | LU2091212550 |
| Bloomberg | ROCIDHE LX   |
| Valoren   | 51676306     |

## Legal status

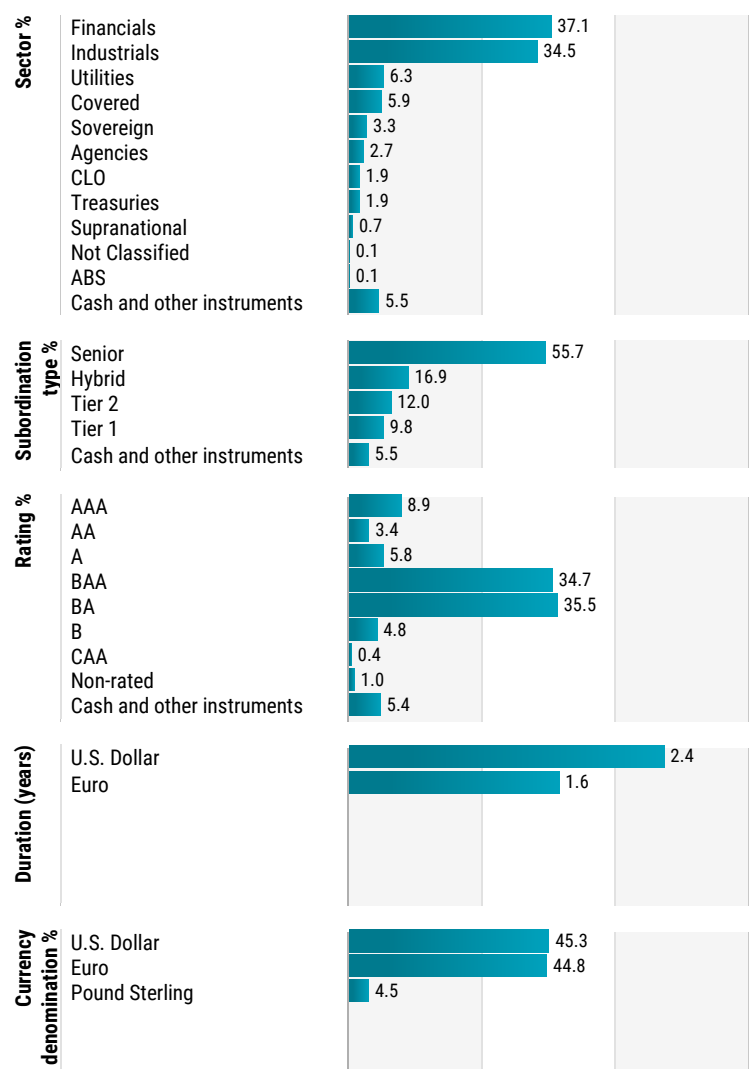
|                                                                                    |          |
|------------------------------------------------------------------------------------|----------|
| Investment company with variable capital incorporated under Luxembourg law (SICAV) |          |
| Fund structure                                                                     | Open-end |
| UCITS V                                                                            | Yes      |
| Share class                                                                        | DH EUR   |
| This fund is a subfund of Robeco Capital Growth Funds, SICAV.                      |          |

## Key risks

- The value of shares is sensitive to market fluctuations, instrument prices, and changes in political, economic, or market conditions. Corporate bonds are more risky and volatile investments compared to government bonds.
- The fund may use derivatives to achieve its investment objectives. These instruments can create leverage, increasing the fund's exposure to market fluctuations.
- A (derivative) counterparty may fail to fulfil its obligations. Counterparty risk is reduced by exchanging collateral.
- This fund promotes ESG characteristics, but does not have sustainable investing as its objective. Sustainability risks are integrated in the investment decisions and may impact returns.

# Robeco Credit Income DH EUR

● **Fund** : Robeco Credit Income DH EUR



## Characteristics

|                                       | Fund      |
|---------------------------------------|-----------|
| Yield to Worst (Hedged to EUR) (%)    | 4.43      |
| Maturity (years)                      | 4.75      |
| Interest Rate Duration (OAD in years) | 3.97      |
| Average Rating                        | BAA1/BAA2 |
| Risk Points (DTS)                     | 622       |
| Coupon (%)                            | 5.17      |
| Spread Duration (OASD in years)       | 3.53      |
| Credit Spread (OAS in bps)            | 153.02    |
| Outstanding Shares                    | 576,627   |

**Past performance is no guarantee of future results. The value of your investments may fluctuate.**

Holdings are subject to change. This is not a buy, sell or hold recommendation for any particular security. The securities shown here are for illustrative purposes only to demonstrate the investment strategy on the date stated above. It cannot be guaranteed the same securities will be considered in the future. No reference can be made to the future development of the securities.

The allocations shown are for illustrative purposes only. This is the current overview as of the date stated and not a guarantee of future developments. It should not be assumed that any investments in these allocations were or will be profitable. Due to rounding, the sum may not equal 100%.

| Top 10 Largest Holdings                            | Sector      | %            |
|----------------------------------------------------|-------------|--------------|
| Banco Santander SA                                 | Financials  | 1.76         |
| BBVA Mexico SA Institucion De Banca Multiple Grupo | Financials  | 1.37         |
| mBank SA                                           | Financials  | 1.31         |
| APA Infrastructure Ltd                             | Utilities   | 1.27         |
| Oracle Corp                                        | Industrials | 1.25         |
| AXA SA                                             | Financials  | 1.19         |
| KBC Group NV                                       | Financials  | 1.17         |
| ASR Nederland NV                                   | Financials  | 1.11         |
| Verizon Communications Inc                         | Industrials | 1.09         |
| New York Life Global Funding                       | Financials  | 1.08         |
| <b>Total</b>                                       |             | <b>12.59</b> |

# Robeco Credit Income DH EUR

## Performance commentary

Based on transaction prices, the fund's return was 0.27%.

The fund had a negative total return in August. Contribution from cash yields was positive and offset the negative impact of duration exposure, as yields were marginally higher. Credit exposure made a positive contribution over August. Positive contributors were Southern Water and Rogers Communications. Positions in Beignet and Broadcom contributed negatively.

## Market development

Market volatility remained concentrated primarily in government bond markets rather than credit spreads. 5-year US Treasury yields increased by five basis points to 4.50%, while 5-year European government bond yields rose by 12 basis points to 3.06%. The long end of the Treasury market continued to face pressure due to concerns about the fiscal deficit during the first half of the month. On August 19, Treasury Secretary Bessent announced that the US Treasury would increase its buybacks of longer-dated Treasuries. This provided temporary relief, but within a few days the market's focus shifted back to economic fundamentals. Economic data from both Europe and the United States indicated that growth momentum remains solid. During his Jackson Hole speech, Fed President Warsh sounded more hawkish than expected, prompting markets to price in additional Federal Reserve rate hikes. Credit spreads remained relatively stable throughout the month, while carry-oriented instruments such as subordinated financials and corporate hybrids continued to deliver solid returns.

## Expectation of fund manager

The situation in the Gulf region remains unpredictable. While the global economy has so far proved resilient in the face of higher oil prices, geopolitical risks remain elevated. Nevertheless, economic growth is likely to remain reasonably robust, supported by continued investment in technology and ongoing fiscal stimulus measures. Inflation, however, is expected to remain a key challenge for policymakers. In this environment, we expect higher-carry assets, such as subordinated debt and high yield bonds, to continue to perform well. However, despite the more constructive macroeconomic backdrop, credit spreads remain tight by historical standards, warranting a selective investment approach with a focus on shorter spread-duration instruments. Inflation remains above central bank targets, supported by continued economic strength and energy price volatility. Although we remain cautious on duration, the recent move up in yields makes intermediate maturities become more attractive. Valuations appear more balanced and exposure to interest-rate risk is less pronounced.

## Top 10 largest holdings

The largest positions in weight are mainly in the financials sector, but also in the technology sector there are some larger exposures in weight.

## Sector allocation

There have been no big changes in sector allocation. Data center bonds continue to look attractive compared to the broader market. At the moment, supply concerns keep spreads high, but credit fundamentals warrant moving to a larger position.

## Currency denomination allocation

The currency exposure is hedged back to the fund's base currency.

## Duration allocation

With yields continuing to drift higher and markets to price in more hikes by central banks, valuations are starting to look more attractive. We added some duration exposure to the EUR market.

## Rating allocation

The majority of the fund is invested in the BBB-BB space. At the moment, shorter-dated BB credits continue to offer value in our view; we have selectively added some exposure in the B rating category recently.

## Subordination allocation

The fund holds a significant allocation to banking and insurance, mainly via subordinated bonds. Instruments with high resets have shown a strong rally. In corporate hybrids, we see better value in North America versus Europe at the moment.

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Robeco Credit Income DH EUR

Portfolio: Robeco Credit Income

SDG Impact Alignment<sup>1</sup>

Source: Robeco



Sustainalytics ESG Risk Rating<sup>2</sup>

Source: Sustainalytics

Overall Risk Rating

Portfolio 19.8



ESG Labeled Bonds<sup>3</sup>

Source: Bloomberg

Exposure to ESG Labeled Bonds

|                |           |       |
|----------------|-----------|-------|
| Portfolio      |           | 14.4% |
| Green          | Portfolio | 11.4% |
| Social         | Portfolio | 1.7%  |
| Sustainability | Portfolio | 1.4%  |

Environmental Footprint<sup>4</sup>

Carbon source: Robeco data based on Trucost data  
Waste & water source: Robeco data based on Trucost data



Engagement<sup>5</sup>

Source: Robeco

|                | Portfolio exposure | # companies engaged with |
|----------------|--------------------|--------------------------|
| Environmental  | 0.0%               | 0                        |
| Social         | 0.4%               | 2                        |
| Governance     | 0.0%               | 3                        |
| SDGs           | 1.2%               | 2                        |
| Voting Related | 1.1%               | 4                        |
| Enhanced       | 0.4%               | 1                        |
| Total          | 3.1%               | 12                       |

Exclusions<sup>6</sup>

Source: Robeco

Total exposure

Portfolio Not exposed

# Robeco Credit Income DH EUR

## ESG Important information

The sustainability information in this factsheet can help investors integrate sustainability considerations in their process. This information is for informational purposes only. The reported sustainability information may not at all be used in relation to binding elements for this fund. A decision to invest should take into account all characteristics or objectives of the fund as described in the prospectus. The prospectus is available on request and free of charge on the Robeco website. The figures shown in the sustainability visuals are calculated on subfund level.

The fund has sustainable investment as its objective within the meaning of Article 8 of the European Sustainable Finance Disclosure Regulation. The fund advances the UN Sustainable Development Goals (SDGs) by investing in companies whose business models and operational practices are aligned with targets defined by the 17 UN SDGs. The fund integrates ESG (Environmental, Social and Governance) factors in the investment process, applies Robeco's Good Governance policy. The fund applies sustainability indicators, including but not limited to normative, activity-based and region-based exclusions.

To the extent that this document includes an ESG rating based on Robeco's proprietary frameworks, reference is made to the following webpage, which provides further information on the development and underlying methodology of this rating: [Sustaina... policies and positions | Robeco Global](#)

## Reference

### 1. SDG Impact Alignment

This distribution across SDG scores shows the portfolio weight allocated to companies with a positive, negative and neutral impact alignment with the Sustainable Development Goals (SDG) based on Robeco's SDG Framework. The framework utilizes a three-step approach to assess a company's impact alignment with the relevant SDGs and assign a total SDG score. The score ranges from positive to negative impact alignment with levels from high, medium or low impact alignment. Only holdings mapped as corporates are included in the figures.

### 2. Sustainalytics ESG Risk Rating

The chart displays the portfolio's Sustainalytics ESG Risk Rating. This is calculated by multiplying each portfolio component's Sustainalytics ESG Risk Rating by its respective portfolio weight. The distribution across Sustainalytics ESG Risk levels chart shows the portfolio allocations broken into Sustainalytics' five ESG risk levels: negligible (0-10), low (10-20), medium (20-30), high (30-40) and severe (40+), providing an overview of portfolio exposure to the different ESG risk levels. Only holdings mapped as corporates are included in the figures.

### 3. ESG Labeled Bonds

The visual displays the portfolio's exposure to ESG-labeled bonds. This is calculated as a sum of weights for those bonds in the portfolio that have one of above mentioned labels. Index exposure figures are provided alongside the portfolio exposure figures, highlighting the difference with the index.

### 4. Environmental Footprint

Environmental footprint expresses the total resource consumption of the portfolio per mUSD invested. Each assessed company's footprint is calculated by normalizing resources consumed by the company's enterprise value including cash (EVIC). We aggregate these figures to portfolio level using a weighted average, multiplying each assessed portfolio constituent's footprint by its respective position weight. The equivalent factors that are used for comparison between the portfolio and index (where applicable) represent European averages and are based on third-party sources combined with own estimates. As such, the figures presented are intended for illustrative purposes and are purely an indication. Only holdings mapped as corporates are included in the figures.

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### 5. Engagement

Robeco distinguishes between three types of engagement. Value Engagement focuses on long-term issues that are financially material and/or are causing adverse sustainability impacts. The themes can be broken into Environmental, Social, Governance, or Voting-related. SDG Engagement aims to drive a clear and measurable improvement in a company's SDG contribution. Enhanced engagement is triggered by misconduct and focuses on companies severely breaching international standards. The report is based on all companies in the portfolio for which engagement activities have taken place during the past 12 months. Note that companies may be under engagement in multiple categories simultaneously. While the total portfolio exposure excludes double counting, it may not equal the sum of individual category exposures.

### 6. Exclusions

The charts display the degree of adherence to exclusion applied by Robeco. Thresholds are based on revenues unless otherwise indicated. For more information about the exclusion policy and which level applies, please refer to the Exclusion Policy and Exclusion List available on Robeco.com.

Source: Robeco. We use several data input sources such as Sustainalytics, RSPO (Roundtable on Sustainable Palm Oil), World Bank, Freedom House, Fund for Peace and International Sanctions. Policy document available: [Exclusion Policy](#)

# Robeco Credit Income DH EUR

**Risk management**

Risk management is fully embedded in the investment process to ensure that positions always meet predefined guidelines.

**Fiscal product treatment**

The fund is established in Luxembourg and is subject to the Luxembourg tax laws and regulations. The fund is not liable to pay any corporation, income, dividend or capital gains tax in Luxembourg. The fund is subject to an annual subscription tax ('tax d'abonnement') in Luxembourg, which amounts to 0.05% of the net asset value of the fund. This tax is included in the net asset value of the fund. The fund can in principle use the Luxembourg treaty network to partially recover any withholding tax on its income.

**Fiscal treatment of investor**

The fiscal consequences of investing in this fund depend on the investor's personal situation. For private investors in the Netherlands real interest and dividend income or capital gains received on their investments are not relevant for tax purposes. Each year investors pay income tax on the value of their net assets as at 1 January if and inasmuch as such net assets exceed the investor's tax-free allowance. Any amount invested in the fund forms part of the investor's net assets. Private investors who are resident outside the Netherlands will not be taxed in the Netherlands on their investments in the fund. However, such investors may be taxed in their country of residence on any income from an investment in this fund based on the applicable national fiscal laws. Other fiscal rules apply to legal entities or professional investors. We advise investors to consult their financial or tax adviser about the tax consequences of an investment in this fund in their specific circumstances before deciding to invest in the fund.

**Dividend policy**

This share class of the fund will not distribute dividend.

**Registered in**

France, Italy, Luxembourg, Portugal, Singapore, Spain, Switzerland

**Currency policy**

All currency risks are hedged.

**Derivative policy**

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# Robeco Credit Income DH EUR

## Important information – Capital at risk

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# Robeco Credit Income DH EUR

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