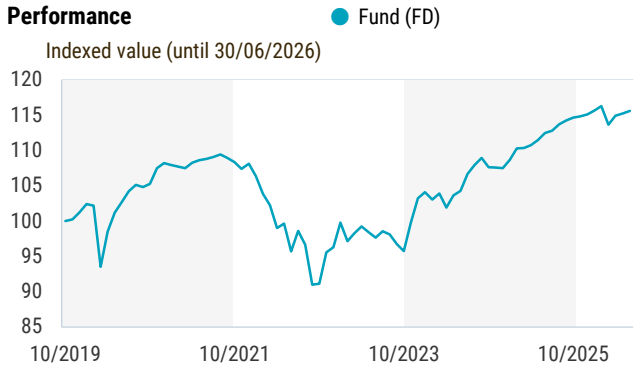


Robeco Credit Income BxH HKD

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

ASSET CLASS	ISIN	BENCHMARK
Bonds	LU2066015665	N/A

Performance



Period	Fund %	Calendar year	Fund %
1 M	0.28	2025	7.11
3 M	1.71	2024	4.11
YTD	0.41	2023	7.21
1 Year	2.78	2022	-10.96
2 Years	5.28	2021	-0.07
3 Years	5.78		
5 Years	1.21		
Since 22/10/2019	2.21		

Past performance is no guarantee of future results. The value of your investments may fluctuate. All figures in HKD. 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 BxH HKD.

TOTAL SIZE OF FUND	SIZE OF SHARE CLASS	SHARE CLASS CURRENCY	CLOSE FINANCIAL YEAR
HKD 19,677,589,602	HKD 78,226,457	HKD	31/12
DAILY TRADABLE	DIVIDEND PAYING	INCEPTION DATE	MANAGEMENT COMPANY
Yes	Yes	22/10/2019	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. The fund's objective is to maximize current income.

Fund management

Evert Giesen, Jan Willem Knoll

Fund price

30/06/2026	HKD	84.37
High YTD (10/02/2026)	HKD	86.49
Low YTD (27/03/2026)	HKD	83.71

Fees

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

Fund codes

ISIN	LU2066015665
Bloomberg	ROCBXHH LX
Valoren	50779832

Legal status

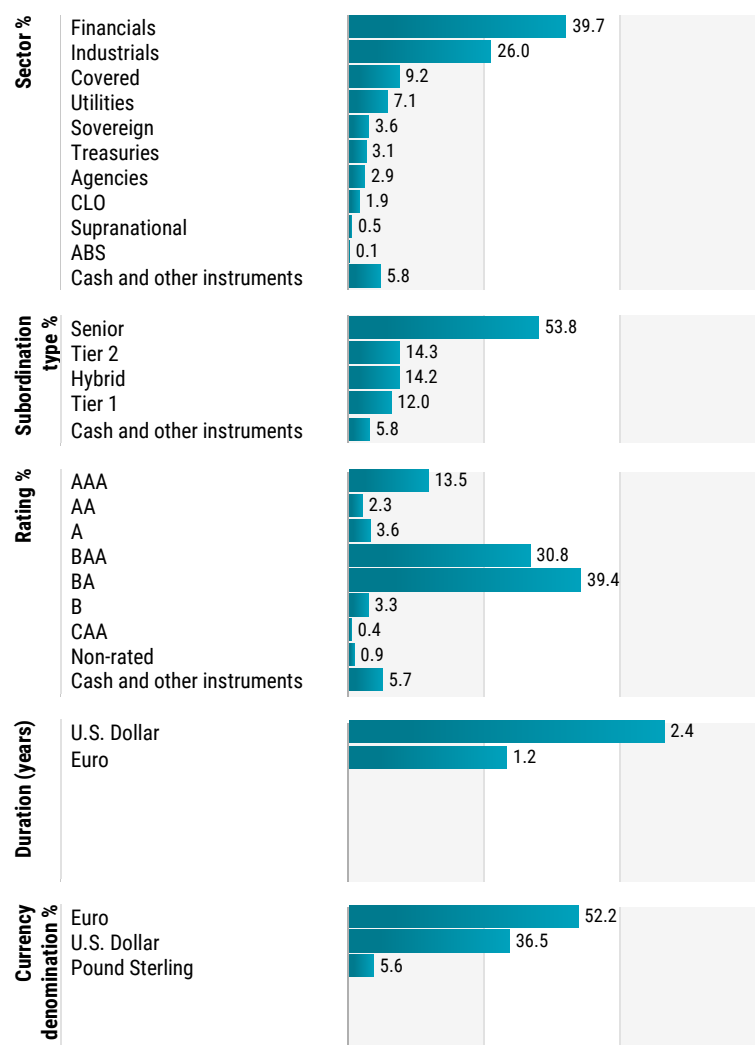
Investment company with variable capital incorporated under Luxembourg law (SICAV)	
Fund structure	Open-end
UCITS V	Yes
Share class	BxH HKD
This fund is a subfund of Robeco Capital Growth Funds, SICAV.	

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 BxH HKD

● **Fund** : Robeco Credit Income BxH HKD



Characteristics

	Fund
Yield to Worst (Hedged to HKD) (%)	4.20
Maturity (years)	4.14
Interest Rate Duration (OAD in years)	3.61
Average Rating	BAA1/BAA2
Risk Points (DTS)	550
Coupon (%)	4.98
Spread Duration (OASD in years)	3.07
Credit Spread (OAS in bps)	142.98
Outstanding Shares	927,206

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	Covered	1.77
National Australia Bank Ltd	Covered	1.47
BBVA Mexico SA Institucion De Banca Multiple Grupo	Financials	1.38
mBank SA	Financials	1.29
Oracle Corp	Industrials	1.26
AXA SA	Financials	1.18
KBC Group NV	Financials	1.15
Fibercop SpA	Industrials	1.14
APA Infrastructure Ltd	Utilities	1.09
New York Life Global Funding	Financials	1.07
Total		12.81

Robeco Credit Income BxH HKD

Performance commentary

Based on transaction prices, the fund's return was 0.28%.

The fund had positive returns in June. Contribution from cash yields was positive. Duration contribution was negative, which was driven by the negative contribution of US duration. Duration exposure to German yields made a positive contribution in June. Credit exposure made a positive contribution over June. Issuer selection made a strong positive contribution. Positive contributors were Colombia, BBVASM and Deutsche Bank, among others.

Market development

June brought resolution to the Iran-US conflict that dominated Q2, with oil prices reversing toward pre-conflict levels after a signed deal. Although there are still some loose ends to be negotiated, the deal eased stagflation fears and supported sentiment across most markets. With credit spreads already trading near historical highs during most of the conflict, credit markets did not move materially on the deal announcement. Credit markets were broadly stable, with investment grade spreads marginally wider in the US and little changed in Europe. In high yield, European spreads were modestly wider, while the US was more stable. Emerging market spreads continued to tighten over the month. The resumption of oil flows from the Gulf region should be positive for Asian economies. In China, the manufacturing sector performs solid, but consumer spending remains soft. The Fed grew more open to hikes as US payrolls surprised to the upside, while the ECB and Bank of Japan both raised rates. 5-year US Treasury yields rose 9 bps to 4.23%, while in Europe 5-year yields dropped 4 bps to 2.60%.

Expectation of fund manager

The global economic outlook has improved following the US-Iran agreement and the expected reopening of the Strait of Hormuz, which has significantly reduced geopolitical risks. Economic growth remains resilient, supported by ongoing technology investment and fiscal stimulus measures, although inflation continues to pose a challenge for policymakers. In this environment, we expect higher-carry assets, such as subordinated debt and high yield bonds, to perform well. However, despite the more constructive backdrop, tight credit spreads call for a selective investment approach with a focus on shorter spread-duration instruments. While the inflationary impact of higher oil prices is likely to fade, inflation remains above central bank targets amid continued economic strength. As a result, we maintain a cautious duration stance, favoring intermediate maturities where valuations appear more balanced and exposure to interest-rate risk is less pronounced.

Top 10 largest holdings

The top ten positions mostly consist of high yield-rated corporates and holdings in subordinated financials. Our subordinated financials positions are mainly in Tier-2 securities. Our high yield holdings are to a large extent in subordinated financials.

Sector allocation

There were no big changes in sector positioning. Exposure to tight-trading hybrids of European utilities was trimmed and replaced by hybrids in the communications sector.

Currency denomination allocation

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

Duration allocation

In June, no changes were made to the duration position of the fund. The fund still has a relative short duration position.

Rating allocation

The majority of the fund is invested in the BBB-BB space. At the moment, shorter-dated BB credits offer value in our view.

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. The fund is switching to higher-spread alternatives, with a focus on higher-quality issuers. We added to subordinated bonds of ABN Amro and Crédit Agricole, among others.

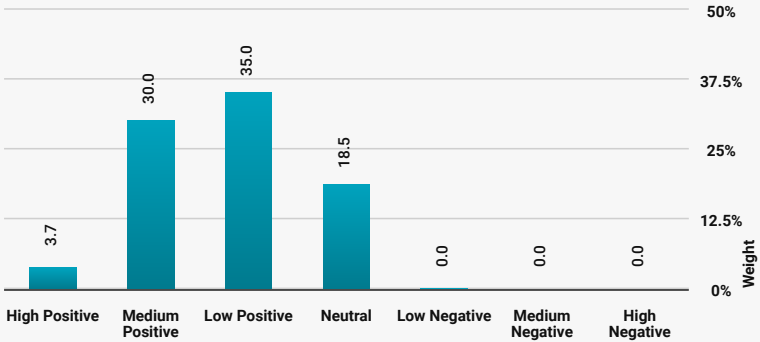
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Robeco Credit Income BxH HKD

Portfolio: Robeco Credit Income

SDG Impact Alignment¹

Source: Robeco

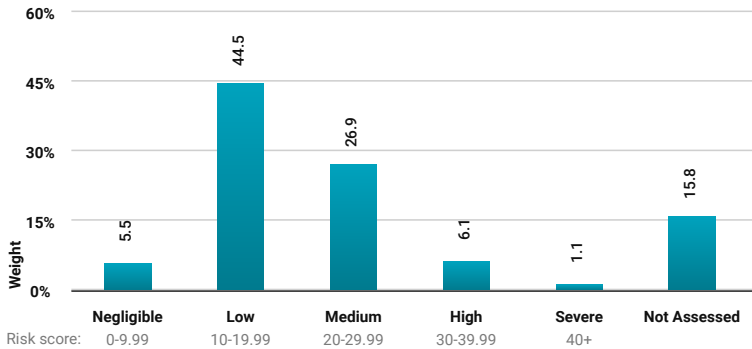


Sustainalytics ESG Risk Rating²

Source: Sustainalytics

Overall Risk Rating

Portfolio 19.6



ESG Labeled Bonds³

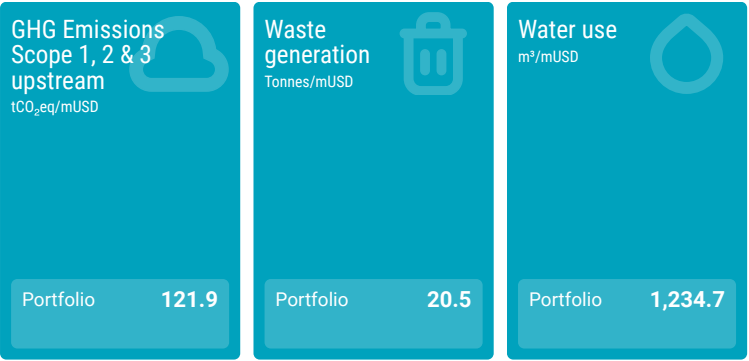
Source: Bloomberg

Exposure to ESG Labeled Bonds

Portfolio	15.8%
Green Portfolio	12.7%
Social Portfolio	1.6%
Sustainability Portfolio	1.4%

Environmental Footprint⁴

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



Engagement⁵

Source: Robeco

	Portfolio exposure	# companies engaged with
Environmental	1.5%	11
Social	0.4%	1
Governance	0.0%	1
SDGs	0.0%	0
Voting Related	1.5%	4
Enhanced	0.4%	1
Total	3.6%	16

Exclusions⁶

Source: Robeco

Total exposure

Portfolio Not exposed

Robeco Credit Income BxH HKD

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: [Sustainability 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. Sustainability ESG Risk Rating

The chart displays the portfolio's Sustainability ESG Risk Rating. This is calculated by multiplying each portfolio component's Sustainability ESG Risk Rating by its respective portfolio weight. The distribution across Sustainability ESG Risk levels chart shows the portfolio allocations broken into Sustainability's 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 Sustainability, RSPO (Roundtable on Sustainable Palm Oil), World Bank, Freedom House, Fund for Peace and International Sanctions. Policy document available: [Exclusion Policy](#)

Robeco Credit Income BxH HKD

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 aims to distribute dividend on a monthly basis. The frequency of dividend distributions is an aim and not a guarantee. The Fund may, at their discretion, pay dividends out of capital or capital gains.

Registered in

Luxembourg, Singapore, Switzerland

Currency policy

All currency risks are hedged.

Derivative policy

The fund make use of derivatives for hedging purposes as well as for investment purposes.

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Robeco Credit Income BxH HKD

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