

Robeco Credit Income BxH SGD

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

ASSET CLASS

Bonds

ISIN

LU2066015582

REFERENCE INDEX

1/3 Bbg Global Agg Corp Index + 1/3 Bbg US Corp HY + Pan Euro HY ex Financials 2.5% Issuer Cap + 1/3 JPM Corp EMBI Broad Diversified Index

Performance
● Fund (FD)

Indexed value (until 30/11/2025)



Period	FD ¹ %	FD ² %	Calendar year	FD ¹ %	FD ² %
1 M	0.15	-2.85	2024	3.46	0.36
3 M	0.73	-2.30	2023	6.72	3.51
YTD	6.61	3.41	2022	-10.89	-13.57
1 Year	6.46	3.26	2021	0.17	-2.83
2 Years	6.73	5.12	2020	6.20	3.01
3 Years	5.80	4.73			
5 Years	1.13	0.51			
Since 10/2019	2.03	1.52			

Past performance is no guarantee of future results. The value of your investments may fluctuate. Source: Robeco. All figures in SGD. FD¹: Performance shown is on a NAV-to-NAV basis in the denominated currency on the assumption that distributions are reinvested, as applicable. FD²: Performance shown is on a NAV-to-NAV basis in the denominated currency on the assumption that distributions are reinvested, as applicable. A preliminary charge of up to 3% may or may not be deducted from the subscription amount depending on the distributor from whom you had purchased shares, as such this may not represent actual performance returns. Due to a difference in measurement period between the fund and the benchmark, performance differences may arise. For further info, see last page. 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. Performance since inception is as of the first full month.

TOTAL SIZE OF FUND

SGD 2,913,999,499

SIZE OF SHARE CLASS

SGD 314,637,521

SHARE CLASS CURRENCY

SGD

CLOSE FINANCIAL YEAR

31/12

DAILY TRADABLE

Yes

DIVIDEND PAYING

Yes

INCEPTION DATE

22/10/2019

MANAGEMENT COMPANY

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. The fund's objective is to maximize current income.

Fund management

Evert Giesen, Jan Willem Knoll

Fund price

30/11/2025	86.87
High YTD (15/09/2025)	87.40
Low YTD (11/04/2025)	84.05

Fees

	%
Management fee	1.00
Performance fee	None
Subscription charge (Max)	3.00
Service fee	0.16
Ongoing charges	1.22

Legal status

Issue structure	Open-end
UCITS V	Yes
Share class	BxH SGD

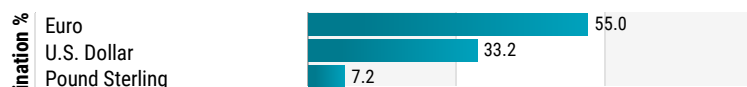
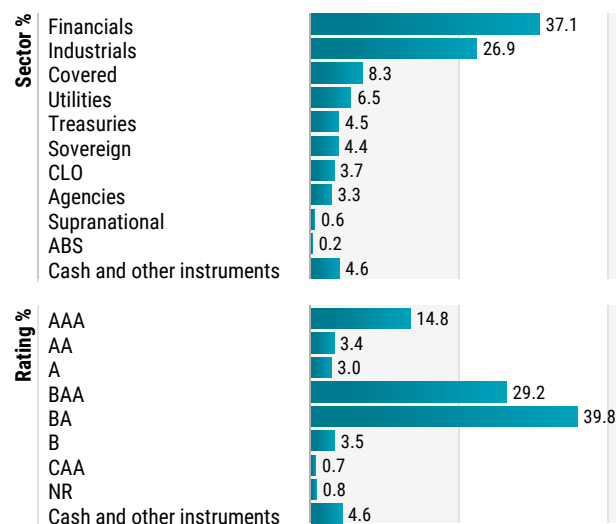
Fund codes

ISIN	LU2066015582
Bloomberg	ROBXHSI LX
Valoren	50779784

The fees and charges are not stated exhaustively, and prospective investors should refer to the offering documents of the fund for more information.

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● Fund (FD): Robeco Credit Income BxH SGD



Top 10 Largest Holdings	Sector	%
Banco Santander SA	Financials	1.99
Teva Pharmaceutical Finance Netherlands II BV	Industrials	1.30
BBVA Mexico SA Institucion De Banca Multiple	Financials	1.25
New York Life Global Funding	Financials	1.24
KBC Group NV	Financials	1.10
Eurobank Ergasias Services and Holdings SA	Financials	1.09
Aptiv Swiss Holdings Ltd	Industrials	1.08
Deutsche Bank AG	Financials	1.08
CAS Capital No 1 Ltd	Industrials	1.04
APA Infrastructure Ltd	Utilities	1.03
Total		12.19

Characteristics	Fund
Rating	BAA1/BAA2
Option Adjusted Duration (years)	3.57
Maturity (years)	4.3
Yield to Worst (% , Hedged)	2.8

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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%.

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Fund manager's CV

Evert Giesen is Portfolio Manager Investment Grade in the Credit team. Previously, he was an Analyst, responsible for covering the Automotive sector within the Credit team. Prior to joining Robeco in 2001, Evert worked at AEGON Asset Management for four years as a Fixed Income Portfolio Manager. He has been active in the industry since 1997 and holds a Master's in Econometrics from Tilburg University. Jan Willem Knoll is Portfolio Manager Investment Grade in the Credit team. He joined the Credit team in 2016. Previously, Jan Willem headed the Financials Equity sell-side research team at ABN AMRO. He started his career in the industry in 1999 at APG, where he held several positions including Portfolio Manager of a global insurance portfolio and subsequently a pan-European financials portfolio. Jan Willem holds a Master's in Business Economics from the University of Groningen and he is a CFA® charterholder.

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.

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Dividend policy

This share class of the fund will distribute dividend.

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Important Information

Unless otherwise specified, Source: Robeco.

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Investors holding accumulation shares will not receive any distributions. Instead, the income due to them will be automatically reinvested and added to the Fund and will thus contribute to a further increase in the total net asset value of the Fund.

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