ROBECO
The Investment Engineers

Robeco Credit Income BxH HKD

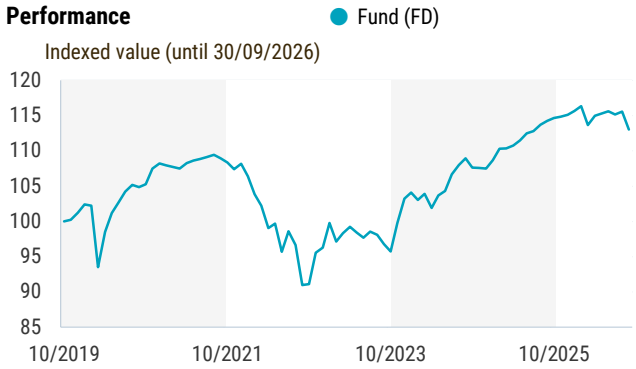
Targeting a consistent level of income by investing in companies that contribute to the SDGs

ASSET CLASS	ISIN	BENCHMARK
Bonds	LU2066015665	N/A

INVESTMENT INVOLVES RISKS. The value of the Fund can be volatile and investors may not get back the full amount invested.

- Robeco Credit Income ("the Fund") invests primarily in bonds and debt securities issued by public- or private-sector entities.
- The Fund may invest in financial derivative instruments and is subject to high leverage risk and risks of implementing active financial derivative instrument and currency positions not correlated with the underlying assets. The Fund may have a net leveraged exposure of more than 100% of its net asset value. This will further magnify any potential negative impact of any change in the value of the underlying asset on the Fund. Other risks associated with derivatives include substantial counterparty, liquidity and hedging risks, as well as higher volatility or even a total loss of the Fund's assets within a short period of time.
- The Fund invests in debt securities and is therefore subject to credit risk, interest rate risk, risk of investment in non-investment grade or unrated securities, valuation risk and market risk. The Fund also invests in debt instruments with loss-absorption features, which are highly complex and are of higher risk, potentially resulting in a significant or total reduction in value.
- The Fund is also subject to currency risk, liquidity risk and counterparty risk.
- The Fund may engage in securities lending transactions which may involve the risk that the recipient may fail to return the lent securities on the agreed date or furnish the requested additional collateral if required. This could result in losses and negatively impact the Fund's net asset value.
- The Fund may, at its discretion, pay dividends out of capital. Distributions out of capital may result in an immediate reduction of the net asset value per share of the relevant class. Payment of dividends out of capital amounts to a return or withdrawal of part of an investor's original investment or from any capital gains attributable to that original investment.
- Investors should not invest in the Fund solely based on the information provided in this document and should read the offering documents for details (including the risk factors).

Performance



Period	Fund %
1 M	-2.18
3 M	-2.23
YTD	-1.82
1 Year	-1.06
2 Years	1.85
3 Years	5.32
5 Years	0.73
Since Inception	1.80

Calendar year	Fund %
2025	7.11
2024	4.11
2023	7.21
2022	-10.96
2021	-0.07

Past performance is no guarantee of future results. The value of your investments may fluctuate. Source: Robeco. All figures in HKD. Performance is shown as of the month end in share class currency on a NAV-to-NAV price basis with dividend reinvested, net of fees. Annualized for periods longer than one year, periods shorter than one year are cumulative. Due to a difference in measurement period between the fund and the benchmark, performance differences may arise. Benchmark performance (if any) displayed in denominated currency and for comparative purpose only. Indices are unmanaged, and one cannot invest directly in an index. They do not reflect any fees, expenses or sales charges. 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.

TOTAL SIZE OF FUND	SIZE OF SHARE CLASS	SHARE CLASS CURRENCY	CLOSE FINANCIAL YEAR
HKD 18,924,417,816	HKD 48,276,395	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. The fund's objective is to maximize current income. The investment policy of the fund is not constrained by a benchmark, nor does it seek to outperform any benchmark.

Fund management

Evert Giesen, Jan Willem Knoll

Fund price	
30/09/2026	HKD 81.46
High YTD (10/02/2026)	HKD 86.49
Low YTD (28/09/2026)	HKD 81.43

Fees	%
Management fee	1.00
Performance fee	None
Service fee	0.16

Please refer to the offering documents for details on fees and charges.

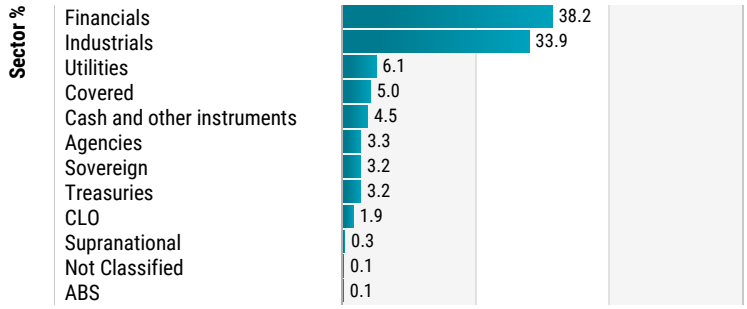
Legal status	
Issue structure	Open-end
UCITS V	Yes
Share class	BxH HKD

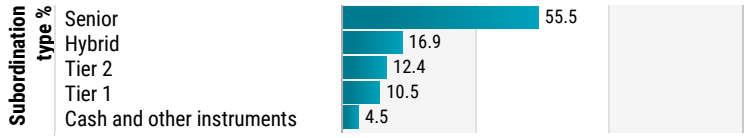
Fund codes	
ISIN	LU2066015665
Bloomberg	ROCBXHH LX

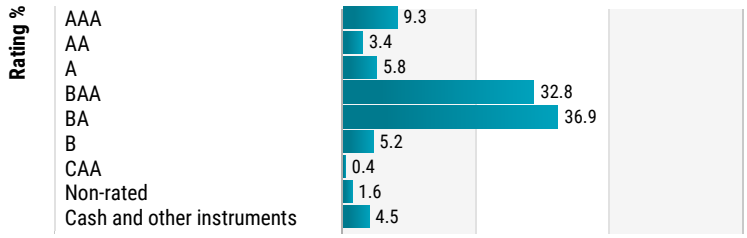
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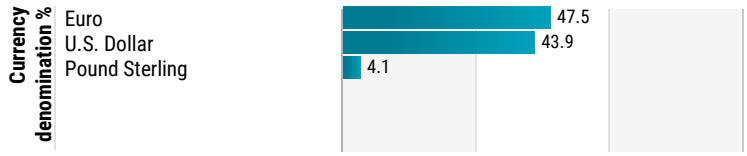
Fund (FD): Robeco Credit Income BxH HKD











Characteristics	Fund
Yield to Worst (Hedged to HKD) (%)	5.31
Maturity (years)	5.48
Interest Rate Duration (OAD in years)	4.55
Average Rating	BAA2/BAA3
Risk Points (DTS)	752
Coupon (%)	5.23
Spread Duration (OASD in years)	3.81
Credit Spread (OAS in bps)	174.96
Outstanding Shares	592,656

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	1.76
Deutsche Bank AG	Financials	1.34
APA Infrastructure Ltd	Utilities	1.28
Alpha Bank SA	Financials	1.17
mBank SA	Financials	1.17
AXA SA	Financials	1.16
KBC Group NV	Financials	1.15
Banco Bilbao Vizcaya Argentaria SA	Financials	1.14
TER Finance Jersey Ltd	Industrials	1.12
ASR Nederland NV	Financials	1.10
Total		**12.40**

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 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.
Distributions out of capital may result in the reduction of an investor’s original capital invested in the Fund or from any capital gains attributable to that original investment of the Fund. Also, any distributions involving the capital and/or capital gains may result in an immediate reduction of the net asset value per share of the relevant class. Payment of dividends out of capital amounts to a return or withdrawal of part of an investor’s original investment or from any capital gains attributable to that original investment.

Important Information

Unless stated otherwise, Source: Robeco. Performance is shown as of the month end in share class currency on a NAV-to-NAV price basis with dividend reinvested, net of fees.

Investment involves risks. Past performance is not indicative of future performance. The value of investments may fluctuate. This document is for information only and does not constitute any investment advice or an offer or solicitation to buy or sell in any securities or to adopt any investment strategy. Investors should not base their investment decisions solely on the information provided in this document and are advised to seek independent advice (including advice on tax implications) before making any investment decisions. Investors should ensure they fully understand the risks associated with the Fund and should also consider their own investment objectives and risk tolerance level. Please refer to the relevant offering documents, including the Prospectus, Hong Kong Offering Document and the Key Facts Statement of the Fund, for further details including the risk factors. The investment returns are denominated in stated currency, which may be a foreign currency other than USD and HKD ("other foreign currency"). US/HK dollar-based investors are therefore exposed to fluctuations in the US/HK dollar / other foreign currency exchange rate. No assurance can be given that the investment objective of any investment products will be achieved. All data, estimates, opinions and other information provided are as of the date shown above and may change as market conditions evolve, and are subject to change without notice. Robeco accepts no liability for any direct, indirect, or consequential loss arising from the use of this document or any comments, opinions, or estimates contained herein.

Where a reference is made to the frequency of dividend distributions, this frequency is an aim and not a guarantee. Dividend yield is not guaranteed and is not indicative of the return of the Fund. The Fund may, at their discretion, pay dividends out of capital or capital gains. Distributions out of capital may result in the reduction of an investor's original capital invested in the Fund or from any capital gains attributable to that original investment of the Fund. Also, any distributions involving the capital and/or capital gains may result in an immediate reduction of the net asset value per share of the relevant class. Payment of dividends out of capital amounts to a return or withdrawal of part of an investor's original investment or from any capital gains attributable to that original investment. Please refer to Composition of the dividend payments document available at www.robeco.com.hk for details, including the explanatory notes.

Where applicable, investors holding accumulation shares of the Fund 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 value of the total net assets.

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