ROBECO
The Investment Engineers

# Robeco Credit Income DH SGD

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

| ASSET CLASS | ISIN | BENCHMARK |
|---|---|---|
| Bonds | LU3392759125 | N/A |

The performance data for this fund is either unavailable or restricted by the MIFID legislation which prevents us from reporting performance data for funds with less than a 12-month track record.

**Past performance is no guarantee of future results. The value of your investments may fluctuate.** Source: Robeco. All figures in SGD. FD[1]: Performance shown is on a NAV-to-NAV basis in the denominated currency on the assumption that distributions are reinvested, as applicable. FD[2]: 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 3.0% 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.

| TOTAL SIZE OF FUND | SIZE OF SHARE CLASS | SHARE CLASS CURRENCY | CLOSE FINANCIAL YEAR |
|---|---|---|---|
| SGD 3,080,410,697 | SGD 36,104 | SGD | 15/12 |
| **DAILY TRADABLE** | **DIVIDEND PAYING** | **INCEPTION DATE** | **MANAGEMENT COMPANY** |
| Yes | No | 16/06/2026 | 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 | SGD 97.32 |
| High YTD (06/07/2026) | SGD 100.11 |
| Low YTD (28/09/2026) | SGD 97.28 |

| Fees | % |
|---|---|
| Management fee | 1.00 |
| Performance fee | None |
| Subscription charge (Max) | 3.00 |
| Service fee | 0.16 |

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

| Legal status | |
|---|---|
| Issue structure | Open-end |
| UCITS V | Yes |
| Share class | DH SGD |

| Fund codes | |
|---|---|
| ISIN | LU3392759125 |
| Bloomberg | ROCGIDS LX |

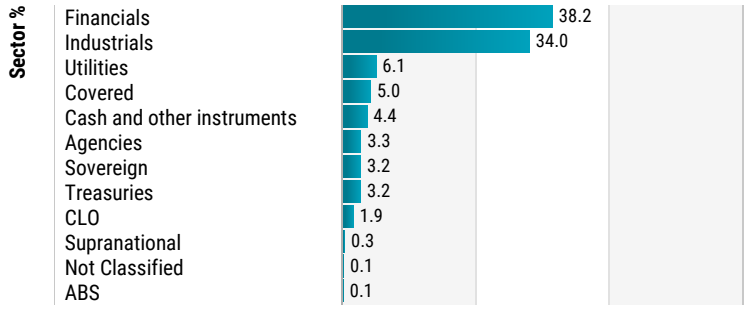
## Key risks

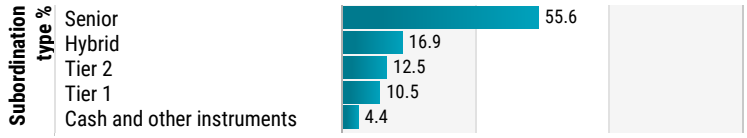
- The value of shares is sensitive to market fluctuations, instrument prices, and changes in political, economic, or market conditions. Corporate bonds are more risky and volatile investments compared to government bonds.
- The fund may use derivatives to achieve its investment objectives. These instruments 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.

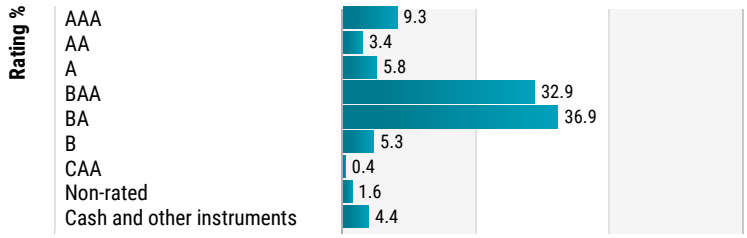
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● **Fund (FD)**: Robeco Credit Income DH SGD

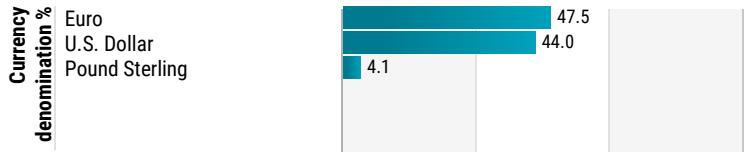









| Characteristics | Fund |
|---|---|
| Yield to Worst (Hedged to SGD) (%) | 4.21 |
| Maturity (years) | 5.48 |
| Interest Rate Duration (OAD in years) | 4.55 |
| Average Rating | BAA2/BAA3 |
| Risk Points (DTS) | 753 |
| Coupon (%) | 5.23 |
| Spread Duration (OASD in years) | 3.81 |
| Credit Spread (OAS in bps) | 175.14 |
| Outstanding Shares | 371 |

**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 | 1.18 |
| mBank SA | Financials | 1.17 |
| AXA SA | Financials | 1.16 |
| KBC Group NV | Financials | 1.16 |
| Banco Bilbao Vizcaya Argentaria SA | Financials | 1.14 |
| TER Finance Jersey Ltd | Industrials | 1.12 |
| ASR Nederland NV | Financials | 1.11 |
| **Total** | | **12.41** |

## 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 not distribute dividend.

**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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