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BOCHK Funds of the Quarter selection criteria

“Wealth Management Product Management Team” and “Wealth Strategy & Insights Team” evaluate and analyze funds through quantitative and qualitative criteria to screen funds.

The “Wealth Management Product Management Team” first conducts preliminary screening based on a series of quantitative criteria, and then the “Wealth Strategy & Insights Team” reviews and screens the funds based on qualitative criteria and the latest investment market views, and finally obtains the Funds of the Quarter. The following are the criteria for funds selection.

Quantitative Criteria	Qualitative Criteria
<ul style="list-style-type: none"> · Fund Complexity · Inception date of the funds · Fund performance · Morningstar rating · Fund Volatility · Fund Sharpe Ratio 	<ul style="list-style-type: none"> · BOCHK Latest Market View* · Global Policy Environment · In-depth understanding of the fund’s investment scope, investment style and fund team operations · Investment market capital flow · Market Top Selling Trends

*BOCHK’s latest investment market views on individual asset classes are divided into overweight, neutral and underweight.

BOCHK Fund Investment Services - A wide spectrum of investment choices at your convenience

The funds listed in Funds of the Quarter only cover the public funds offered by BOCHK

Bond											
Fund Category	Fund Name	Launch Date	Currency	Dividend Type*	WMC	New CIES+	Fund Performance# (%)				Risk Rating®
							YTD	2025	2024	2023	
Global Bond	E Fund (HK) Select Bond Fund - USD Class A Acc	1/8/2018	USD	N	Y	Y	0.08	6.71	3.02	6.24	3
	JPMorgan Global Bond Fund	5/1/1979	USD	B	Y	Y	0.33	4.09	3.03	5.61	3
	Schroder ISF Global Credit Income A Dis USD MF	11/30/2016	USD	C	N	N	0.28	8.25	6.17	9.55	3
US Bond	Amundi Funds US Short Term Bond A2 USD (C)	5/2/2002	USD	N	N	N	0.24	4.71	5.92	6.61	2
	Fidelity Funds - US Dollar Bond Fund	11/12/1990	USD	B	N	N	-0.10	6.54	-0.34	5.94	2
	Franklin US Government Fund (Dis)	2/28/1991	USD	B	N	N	0.49	7.05	0.06	3.59	2
	JPM US Short Duration Bond A (mth) USD	9/14/2020	USD	B	N	N	0.19	5.12	4.44	4.46	2
	NB Strategic Income Fund USD A (M) DIS	10/31/2014	USD	C	N	N	0.31	8.59	4.64	8.34	3
Asia Bond	BOCHK All Weather Asian Bond Fund-Class A1 (USD)	8/30/2016	USD	B	Y	Y	0.26	6.97	6.72	5.49	3
	Fidelity Asia Pacific Strategic Income Fund A-ACC-USD	11/30/2015	USD	N	N	Y	0.23	7.99	6.12	3.53	3
China Bond	ChinaAMC Select RMB Investment Grade Income Fund Class A-DIST-RMB Units	5/16/2022	CNY	C	Y	Y	0.04	9.69	-5.05	-0.44	3
	CUAM Hong Kong Dollar Bond Fund (Class A - HKD)	6/18/2015	HKD	B	Y	Y	0.01	7.63	4.02	2.46	2
	Schroder China Fixed Income Fund A Accumulation RMB	8/15/2023	RMB	N	Y	Y	-0.10	3.98	5.50	0.00	3
	Schroder ISF-Hong Kong Dollar Bond (Acc)	8/9/2002	HKD	N	N	Y	-0.16	6.12	2.30	5.65	2

Equity											
Fund Category	Fund Name	Launch Date	Currency	Dividend Type*	WMC	New CIES+	Fund Performance# (%)				Risk Rating®
							YTD	2025	2024	2023	
Global Equity	Capital Group New Perspective Fund (Lux) Class B-USD	10/30/2015	USD	N	N	N	2.98	19.66	15.15	23.25	4
	Fidelity Funds - Global Dividend Fund A-MINCOME (G) USD	1/30/2012	USD	B	N	N	0.60	22.48	10.41	15.00	3
US Equity	AB SICAV I - American Growth Portfolio (A USD)	1/6/1997	USD	N	N	N	2.22	12.12	24.28	33.53	4
	BGF US Growth Fund (USD)	4/30/1999	USD	N	N	N	1.15	9.91	30.07	52.73	4

Europe Equity	Invesco Pan European Equity Income Fund (Dis)	10/31/2006	EUR	B	N	N	2.07	34.74	-5.11	17.34	4
Asian Equity	Fidelity Funds - Pacific Fund	1/10/1994	USD	B	N	Y	3.26	37.31	1.11	6.70	4
	JPMorgan Asia Equity Dividend Fund (mth) - USD	5/31/2013	USD	B	Y	Y	2.52	34.14	8.23	9.05	4
	Value Partners High-Dividend Stocks Fund Class A1 HKD	9/2/2002	HKD	N	Y	Y	3.09	29.99	11.32	4.22	4
China Equity	Allianz Hong Kong Equity (A Dis) (HKD)	10/4/2010	HKD	B	N	Y	3.26	35.18	15.26	-19.29	4
	Da Cheng China Sustainable Equity Fund (Class A HKD) 	4/28/2023	HKD	B	Y	Y	9.48	45.32	10.21	0.00	5
	Principal LSF-Principal Hong Kong Equity Fund	11/1/2005	HKD	N	Y	Y	2.82	34.74	15.54	-12.88	4
	Value Partners Classic Fund C Units (HKD)	10/15/2009	HKD	N	Y	Y	2.59	36.93	11.27	-5.47	4
China Equity - A Shares	BOCHK All Weather CNY Equity Fund - Class A1 (RMB)	6/5/2015	CNY	N	Y	Y	4.83	44.04	4.10	-22.87	5
Japan Equity	Fidelity Funds - Japan Value Fund A-ACC-JPY	9/18/2009	JPY	N	N	N	5.56	38.19	3.36	21.13	5
Sector Equity	Fidelity Funds - Global Technology Fund	9/1/1999	EUR	B	N	N	3.69	24.76	16.85	44.19	4
	Franklin Gold and Precious Metals Fund (Acc) USD	4/30/2010	USD	N	N	N	4.52	191.00	16.31	1.25	5
	Franklin Natural Resources Fund (Acc) (USD)	7/12/2007	USD	N	N	N	4.73	28.56	0.12	1.77	4
	JPM Pacific Technology	8/15/1997	USD	N	N	Y	3.94	40.03	8.19	14.45	5
	Value Partners Japan REIT Fund Class A JPY Unhedged Mdis	4/22/2024	JPY	B	Y	Y	0.29	24.54	0.00	0.00	4

Allocation

Fund Category	Fund Name	Launch Date	Currency	Dividend Type*	WMC	New CIES+	Fund Performance# (%)				Risk Rating®
							YTD	2025	2024	2023	
Global Allocation	AB SICAV I-All Market Income Portfolio(A USD)	12/11/2014	USD	N	N	N	1.14	13.25	9.70	12.96	3
	Amundi HK - Balanced Fund - Class Classic USD	6/30/2011	USD	N	Y	Y	1.53	16.16	7.40	5.53	3
	Pictet HK - Pictet Strategic Income - P dm USD	9/30/2016	USD	C	Y	Y	3.86	18.08	13.73	17.52	3
US Allocation	Schroder ISF Global Target Return - USD A Acc	12/7/2016	USD	N	N	N	0.82	14.54	9.60	8.96	3
Asia Allocation	Franklin Templeton Select APAC Income Fund A (Mdis) USD	8/13/2021	USD	B	Y	Y	2.39	19.80	8.01	8.83	3
	JPM Asia Pacific Income A (Dist) - USD	6/15/2001	USD	B	N	Y	1.33	18.98	6.87	6.37	3
	Value Partners Asian Income Fund Class A USD Unhedged Mdis	11/10/2017	USD	C	Y	Y	2.38	28.94	10.92	7.63	3

China Allocation	BOCHK China Income Fund	2/20/2004	HKD	B	N	Y	0.84	18.91	17.75	-7.31	5
	Da Cheng China Balance Fund (CNY)	3/3/2014	CNY	B	Y	Y	3.48	22.09	7.95	-10.29	3
Emerging Markets Allocation	Templeton Emerging Markets Dynamic Income Fund Class A (acc) USD	4/29/2011	USD	N	N	Y	2.87	34.52	3.91	12.68	4
Europe Allocation	Fidelity Funds - European Multi Asset Income Fund	10/17/1994	EUR	B	N	Y	0.53	20.19	0.54	11.19	4

Money Market Fund

Fund Name	Launch Date	Currency	Dividend Type*	WMC	New CIES ⁺	Fund Performance# (%)				Risk Rating [®]
						YTD	2025	2024	2023	
BOCHK All Weather RMB Money Market Fund - Class A1 (RMB)	7/29/2024	RMB	N	Y	Y	0.11	6.03	0.00	0.00	2
Bosera USD Money Market ETF (Unlisted Class) Class A USD	8/3/2023	USD	B	Y	Y	0.09	4.32	5.43	0.00	2
China AMC Select USD Money Market Fund Class A-USD	10/11/2022	USD	N	Y	Y	0.10	4.50	5.50	5.24	2
Da Cheng Money Market Fund (A USD)	9/5/2019	USD	B	Y	Y	0.09	4.23	5.42	5.34	2

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* Dividend Type: “N” denotes no dividend distribution; “B” denotes dividends may be distributed in either “cash” or by “bonus units”; “C” denotes dividends may be paid in cash only.

Fund performance information and data was provided by Morningstar and calculated in USD up to 13 January 2026. Fund performance was calculated on the basis of NAV-to-NAV or Bid-to-Bid, with the assumption of all gross income earned by the relevant fund within the relevant period being reinvested in the same fund. Past performance is not indicative or guarantee of future performance.

@ Risk Rating: Data as of 30 January 2026. BOCHK classifies investment products into 5 levels (1=Low Risk, 2=Low to Medium Risk, 3=Medium Risk, 4=Medium to High Risk, 5=High Risk) based on BOCHK’s internal assessment, thereby assisting customers to understand and assess each product’s appropriateness in relation to their own risk appetite. The internal assessment of various factors to calculate the risk of maximum loss, includes but not limited to, the asset class that the product belongs to, currency risk, price risk, credit risk, complexity risk and liquidity risk etc., and is for reference only. The product risk rating will be assessed quarterly, but the Bank may revise the risk rating assigned to a product in case of event triggering without any prior notice.

^ Fund performance statistics were calculated from the fund inception date to the end of the same calendar year.

+ New CIES (New Capital Investment Entrant Scheme Fund) means the eligible collective investment schemes under the New Capital Investment Entrant Scheme with effect from 1 March 2024, which is not applicable to CIES applicants prior to 1 March 2024.

Funds of the Quarter have been authorized by the Securities and Futures Commission of Hong Kong, but such authorization does not imply official recommendation.

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- Information and contents relating to each Investment Fund are compiled and issued by or on behalf of the relevant Investment Fund and / or its manager. Certain such information and contents are exempted from pre-vetting, and therefore have not been reviewed, by the Securities and Futures Commission of Hong Kong.
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