

**Important Note:**  
 \*CMB International USD Money Market Fund (the "Sub-Fund") may be subject to a) Investment risk, b) Fixed income securities investment risk (including Short-term fixed income instruments risk, Credit / counterparty risk, Volatility and liquidity risk, Interest rate risk, Credit rating and downgrading risk, Credit Rating Agency Risk, Valuation Risk, Sovereign debt risk), c) Risks associated with bank deposits, d) Emerging market risk, Mainland China investment risk and Concentration risk, e) Eurozone risk, f) Currency and foreign exchange risks, g) Risks associated with investment in FDIs and hedging. There is a risk that you may not recoup the original amount invested in the Sub-Fund or may lose a substantial part or all of your investment.  
 \*The purchase of a Unit in the Sub-Fund is not the same as placing funds on deposit with a bank or deposit-taking company. The Sub-Fund does not guarantee repayment of principal and the Manager has no obligation to redeem the Units at the offered value. The Sub-Fund does not have a constant Net Asset Value. The Sub-Fund is not subject to the supervision of the Hong Kong Monetary Authority. \* The Sub-Fund invests primarily in short-term deposits and debt securities. \* Investors should not make investment decisions based solely on the information provided in this file, and should review the Sub-Fund's offering documents carefully including the risk factors.

## Investment Objective and Strategy

The Sub-Fund seeks to achieve its investment objective by investing primarily (i.e., not less than 70% of its NAV) in USD-denominated short-term deposits and high-quality money market instruments issued by governments, quasi-governments, international organizations, financial institutions and corporations. The Sub-Fund may invest up to 30% of its NAV in non-USD-denominated short-term deposits and high-quality money market instruments.

## Fund Information

<b>Fund Manager</b>	CMB International Asset Management Limited
<b>Custodian</b>	CMB Wing Lung (Trustee) Limited
<b>Inception Date</b>	2 February 2024
<b>Base Currency</b>	US Dollars (USD)
<b>Dealing Frequency</b>	Daily (Hong Kong business days)
<b>Management Fee</b>	Class A (Accumulation) USD, 0.15% p.a. Class C (Accumulation) USD, 0.35% p.a. Class I (Accumulation) USD, 0.05% p.a. Class R (Accumulation) USD, 0.60% p.a. Class M (Accumulation) USD, Nil

## Portfolio Features

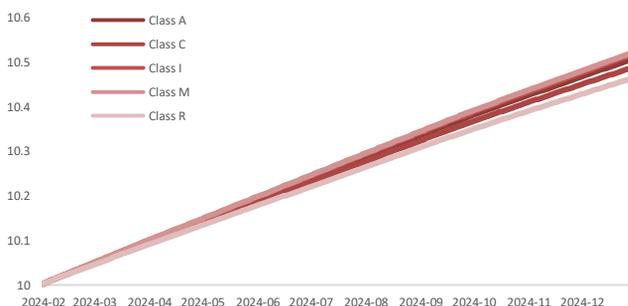
Yield to Maturity<sup>1</sup>

**4.81%**

Weighted Average Maturity<sup>2</sup>

**39.33 days**

## Performance Since Establishment



Source: CMB International Asset Management Limited. Data as of 2024/12/31

## Share Class Information

Class	NAV	ISIN	Bloomberg Ticker	Minimum Initial Investment	Minimum Subsequent Investment
Class A	10.5072 USD	HK0000987005	CMBMAAC HK	1,000 USD	100 USD
Class C	10.4881 USD	HK0000987013	CMBMARC HK	1,000 USD	100 USD
Class I	10.5168 USD	HK0000987021	CMBUMNI HK	100,000 USD	10,000 USD
Class M	10.5216 USD	HK0000987039	CMBMRFM HK	1,000 USD	100 USD
Class R	10.4642 USD	HK0000987047	CMBMARA HK	1 USD	1 USD

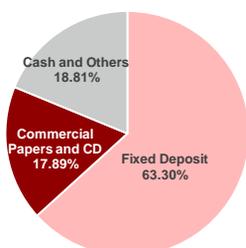
Source: CMB International Asset Management Limited. Data as of 2024/12/31

## Cumulative and Yearly Return

Class	1 Mth	3 Mth	6 Mth	Since Inception <sup>3</sup>	7-Day Annualized <sup>4</sup>	Annualized-Since Inception <sup>5</sup>
Class A	+0.42%	+1.24%	+2.67%	+5.07%	+4.71%	+5.56%
Class C	+0.40%	+1.19%	+2.57%	+4.88%	+4.53%	+5.35%
Class I	+0.43%	+1.27%	+2.73%	+5.17%	+4.84%	+5.66%
Class M	+0.43%	+1.28%	+2.75%	+5.22%	+4.87%	+5.71%
Class R	+0.38%	+1.13%	+2.44%	+4.64%	+4.27%	+5.08%

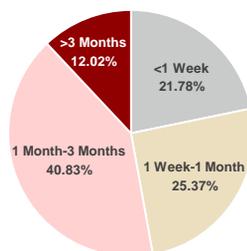
Source: CMB International Asset Management Limited. Data as of 2024/12/31

## Portfolio Allocation



Source: CMB International Asset Management Limited. Data as of 2024/12/31

## Duration Allocation



Source: CMB International Asset Management Limited. Data as of 2024/12/31

## Product Advantages

- Justified Earnings Ability
- A Flexible Investment Tool
- Effective Risk Management
- Comparative Reliable Underlying Asset

<sup>1</sup>Yield to Maturity ("YTM") is a snapshot of the discount rate that equates the present value of the cash flows obtained from an investment in a bond (or time deposit) to its current market price (including accrued interest). The Fund's adjusted average YTM is a weighted average of the YTM of the Fund's individual bond (or time deposit) holdings, based on the intraday NAV, with YTM for bonds with less than 15 days remaining maturity treated as zero to avoid distortion of extreme values. This metric excludes fees and expenses. It does not represent the Fund's return.

<sup>2</sup>Weighted average maturity is a measure of the average length of time to maturity of all the underlying securities in the scheme weighted to reflect the relative holdings in each instrument; and is used to measure the sensitivity of a scheme to changing money market interest rates. Weighted average life is the weighted average of the remaining life of each security held in a scheme; and is used to measure the credit risk, as well as the liquidity risk.

<sup>3</sup>Inception date 2024/02/02.  
<sup>4</sup>The 7-day annualized yield reflects the money market fund's net asset value (NAV), without reinvested dividends, over the past seven days. Calculation formula: 7-Day Annualized Yield (%) = (net value on day T - net value on day T-7) / net value on day T-7 / (number of natural days between day T-7 and day T) \* 365 \* 100% (T is 2024/12/31). Please note that this figure is a hypothetical performance which is calculated based on a 7-day period of the Fund's past performance and does not represent an actual one-year return.

<sup>5</sup>The annualized rate of return refers to the net rate of return of the fund since the establishment of the fund, which is converted into an annual rate of return. Calculation formula: Annualized rate of return = ((net value on day T / net value on fund establishment day)^(365/number of natural days between fund establishment day and day T)) \* 100% (T is 2024/12/31, and fund establishment day is 2024/02/02). Please note that this data is calculated based on assumptions about the fund's performance since the establishment of the fund and does not represent actual one-year returns.

Disclaimer: Investment involves risk. Past performance is not indicative of future performance. It cannot be guaranteed that the performance of the Product will generate a return and there may be circumstances where no return is generated or the amount invested is lost.

Before making any investment decision to invest in the Product, investors should read the Product's prospectus for details and the risk factors. Investors should ensure they fully understand the risks associated with the Product and should also consider their own investment objective and risk tolerance level. Investors are advised to seek independent professional advice before making any investments.

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