

重要事項警告

- 除非向閣下銷售本文件內的基金的中介人已經對閣下解釋清楚及閣下接受該基金適合閣下，否則閣下不應投資於本文件內的基金。本文件無意為買賣基金的要約或該要約的招攬，也無意構成投資意見。· 閣下在決定投資與否前應仔細閱讀基金發售文件，並尋求已考慮閣下財政狀況及風險取向的獨立專業意見。除非閣下完全明白並願意承擔有關風險，否則請勿投資於該投資產品。· 過往的業績並不表示將來亦會有類似的業績。投資涉及風險。本文件所提及的基金的單位或股份價格經常波動，有時波動甚大，閣下有機會損失全部投資。· 某些基金可能大量投資於金融衍生工具或新興市場及可能有槓桿化的投資風險，因而可能面臨更高的資本損失風險。
- 本文件為渣打銀行(香港)有限公司發出，並未經香港證券及期貨事務監察委員會(證監會)審批。

Warning Statements & Important Information

- You should not invest in the funds stated in this document unless the intermediary who sells it to you has explained it to you and you have accepted that the product is suitable for you. This document is not intended to be an offer or solicitation of an offer to buy or sell funds and is not intended to constitute investment advice. · You should refer to the relevant offering documents for detailed information before you decide whether to invest or not, and you are recommended to seek independent professional advice that takes into account considerations such as your financial situation and risk tolerance before making any investment decisions. Do not invest in investment products unless you fully understand and are willing to assume the risks associated with them.
- Past performance is not indicative of future performance. These investments involve risks, the prices of units or shares of the funds referred to in this document fluctuate, sometimes dramatically, and you may lose your entire investment. · Some of the funds may invest extensively in financial derivatives instruments or emerging markets and may have leveraged exposure, which may lead to higher risk of capital loss. · This document is issued by Standard Chartered Bank (Hong Kong) Limited and has not been reviewed by the Securities and Futures Commission of Hong Kong (SFC).

Fund Select

2025年9月

September 2025

什麼是Fund Select列表？

Fund Select列表每月為您挑選基金以供選擇。渣打銀行(香港)有限公司(「本行」)的專屬基金分析團隊衡量及分析各基金從而挑選推介基金。獨立基金分析團隊現時負責分析多項基金，並致力更新、擴大其對基金項目分析的範圍。

What is Fund Select list?

Fund Select list is a publication that aims to provide you with our selected funds for the month. These have been selected based on the analysis and views of our dedicated team of fund analysts in Standard Chartered Bank (Hong Kong) Limited (SCBHK) (the "Bank"). The team covers a wide range of funds and is continually expanding and updating their coverage.



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Fund Select – 基金表現一覽 Performance Tracker
(表現截至2025年8月31日 Performance as of 31 August 2025)

	產品風險級別 Product Risk Rating	基金成立日 Inception Date	YTD	2024	2023	2022	2021	2020	3年波幅 Ann. Volatility 3Y	3年夏普比率 Ann. Sharpe Ratio 3Y
可持續投資 SUSTAINABLE INVESTMENTS										
環球多元資產 Global Multi-Asset										
貝萊德ESG多元資產基金(美元) BGF ESG Multi-Asset	3	16/4/2010	4.08%	8.38%	7.54%	-12.41%	15.74%	11.45%	7.93%	-0.05
環球股票 Global Equity										
安聯全球永續發展基金(美元) Allianz Global Sustainability (USD)	4	2/1/2003	9.08%	3.47%	23.85%	-22.16%	23.42%	15.73%	12.42%	0.58
施羅德環球基金系列環球持續增長(美元) Schroder Global Sustainable Growth (USD)	4	23/11/2010	7.67%	10.03%	22.43%	-17.93%	19.28%	27.47%	14.38%	0.63
亞洲(除日本以外)股票 Asia ex-Japan Equity										
富達亞洲股票ESG基金(美元) Fidelity Fds Asia Equity ESG Fund (USD)	4	1/10/1990	17.65%	2.74%	-2.19%	-17.65%	-3.59%	25.12%	18.80%	0.13
行業 / 主題股票 Sector / Thematic Equity										
貝萊德新世代交通基金(美元) BGF Future of Transport Fund (USD)	5	4/9/2018	17.05%	-12.61%	9.82%	-23.83%	20.38%	52.93%	20.02%	-0.02
法巴水資源基金(美元) BNP Paribas Aqua (USD)	5	29/9/2017	14.13%	-1.58%	20.68%	-23.15%	27.33%	17.41%	17.96%	0.43
晉達GSF環球環境基金(美元) Ninety One GSF Global Environment Fund (USD)	5	25/2/2019	10.66%	-1.03%	4.71%	-23.16%	10.80%	52.76%	18.90%	0.03
施羅德醫療創新股票基金(美元) Schroder ISF Healthcare Innovation (USD)	4	31/7/2019	-0.10%	0.26%	5.22%	-17.80%	9.33%	42.45%	12.56%	-0.15

Fund Select列表的發行商為：渣打銀行(香港)有限公司

本文件中的資料及各基金表現數據由各基金公司、Lipper, Inc.、Bloomberg L.P.及Morningstar Asia Limited所提供之最新資料。

如欲索取最新的Fund Select列表，閣下可以於我們網站：<http://www.sc.com/hk/fund-select/zh>下載。

我們亦歡迎閣下蒞臨我們任何一間分行，我們的客戶經理很樂意解答閣下有關Fund Select列表最新版本的查詢。

Issuer of Fund Select list: **Standard Chartered Bank (Hong Kong) Limited**

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多元資產 MULTI-ASSET										
環球多元資產 Global Multi-Asset										
東方匯理CIO精選均衡基金(美元) Amundi Signature CIO Balanced (USD)	3	30/9/2022	10.31%	10.43%	11.11%	NA	NA	NA	NA	NA
東方匯理CIO精選增長基金(美元) Amundi Signature CIO Growth (USD)	4	30/9/2022	11.93%	12.83%	13.35%	NA	NA	NA	NA	NA
貝萊德ESG多元資產基金(美元) BGF ESG Multi-Asset (USD)	3	16/4/2010	4.08%	8.38%	7.54%	-12.41%	15.74%	11.45%	7.93%	-0.05
施羅德環球基金系列環球目標回報基金(美元) Schroder ISF Global Target Return (USD)	3	14/2/2018	8.12%	9.63%	8.96%	-8.71%	5.50%	9.40%	5.22%	0.82
環球多元入息資產 Global Multi-Asset Income										
安聯收益及增長基金(美元) Allianz Income and Growth (USD)	3	16/10/2012	6.74%	9.94%	17.32%	-19.70%	11.66%	21.94%	9.28%	0.52
安聯寰通收益及增長基金(美元) Allianz Selection Income and Growth (USD)	3	1/11/2019	7.08%	9.64%	15.65%	-19.30%	8.18%	26.32%	9.57%	0.47
東方匯理系列基金收益機遇基金(美元) Amundi Funds Income Opportunities (USD)	3	31/5/2018	16.74%	4.29%	8.17%	-1.30%	9.47%	4.58%	8.48%	0.66
東方匯理CIO精選收益基金(美元) Amundi Signature CIO Income (USD)	3	30/9/2022	7.70%	5.52%	8.82%	NA	NA	NA	NA	NA
貝萊德動力高息基金(美元) BGF Dynamic High Income Fund (USD)	3	6/2/2018	7.89%	9.45%	13.19%	-18.55%	9.99%	3.77%	9.46%	0.46
貝萊德環球多元資產入息基金(美元) BGF Global Multi-Asset Income (USD)	3	28/6/2012	7.53%	6.23%	9.88%	-13.14%	5.77%	5.53%	7.68%	0.33
富蘭克林入息基金(美元) Franklin Income (USD)	3	1/7/1999	7.58%	6.01%	7.01%	-7.33%	13.88%	1.26%	9.29%	0.28
高盛全球多元資產收益投資組合(美元) Goldman Sachs Global Multi-Asset Income (USD)	3	18/3/2014	6.32%	7.91%	12.42%	-12.87%	9.91%	5.93%	8.31%	0.46
摩根全方位入息基金(美元) JPMorgan Multi Income Fund (USD)	3	9/9/2011	7.60%	7.43%	7.72%	-12.18%	9.10%	4.73%	8.38%	0.30
主題多元資產 Thematic Multi-Asset										
安聯環球智能城市基金(美元) Allianz Global Intelligent Cities (USD)	4	24/6/2019	10.37%	13.54%	17.42%	-25.01%	13.26%	47.06%	14.21%	0.48
歐洲多元入息資產 European Multi-Asset Income										
景順泛歐洲收益策略基金(美元對沖) Invesco Pan European High Income (USD H)	3	10/12/2014	5.09%	6.88%	11.82%	-7.57%	5.83%	3.73%	5.94%	0.55

Fund Select列表的發行商為：渣打銀行(香港)有限公司

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多元資產 (續) MULTI-ASSET (CON'T)										
亞洲 / 中國多元入息資產 Asian / China Multi-Asset Income										
貝萊德亞洲多元資產入息基金(美元) BGF Asian Multi-Asset Income (USD)	3	4/12/2019	11.91%	7.39%	5.55%	-15.03%	-5.03%	8.74%	11.53%	0.28
施羅德亞洲高息股債基金(美元) Schroder Asian Asset Income Fund (USD)	3	27/6/2011	8.36%	9.44%	3.45%	-14.50%	3.58%	2.26%	10.18%	0.17
施羅德中國股債收息基金(美元) Schroder China Asset Income Fund (USD)	3	18/8/2016	11.41%	7.97%	-7.79%	-18.56%	-4.56%	29.42%	16.23%	-0.05
股票:已發展市場 EQUITIES: DEVELOPED MARKETS										
環球股票 Global Equity										
聯博低波幅策略股票基金(美元) AB SICAV I Low Vol Equity Ptfl (USD)	4	15/10/2013	8.10%	15.72%	18.38%	-12.18%	19.11%	5.00%	11.28%	0.82
安聯全球永續發展基金(美元) Allianz Global Sustainability (USD)	4	2/1/2003	9.08%	3.47%	23.85%	-22.16%	23.42%	15.73%	12.42%	0.58
貝萊德系統分析環球股票高息基金(美元) BGF Systematic Gbl Equity High Income (USD)	3	8/10/2014	9.54%	16.71%	15.70%	-14.85%	17.01%	8.86%	10.24%	0.83
JPM環球股息基金(美元) JPM Global Dividend (USD)	4	15/9/2014	11.09%	11.26%	14.92%	-6.42%	24.46%	12.20%	11.19%	0.75
JPM環球智選基金(美元) JPM Global Select Equity (USD)	4	30/4/1981	9.15%	14.98%	26.06%	-15.68%	22.53%	18.12%	13.60%	0.84
施羅德環球基金系列環球持續增長(美元) Schroder ISF Global Sustainable Growth (USD)	4	23/11/2010	7.67%	10.03%	22.43%	-17.93%	19.28%	27.47%	14.38%	0.63
普萊仕環球焦點增長股票基金(美元) T. Rowe Price Global Focused Growth Equity Fd (USD)	4	28/3/2003	9.72%	16.74%	25.52%	-29.62%	8.67%	49.83%	15.56%	0.67
普萊仕環球價值股票基金(美元) T. Rowe Price SICAV Global Value Equity Fd (USD)	4	28/11/2012	13.55%	11.66%	12.99%	-8.96%	15.33%	9.63%	12.46%	0.72
北美股票 North American Equity										
聯博美國增長基金(美元) AB SICAV I American Growth Ptfl (USD)	4	6/1/1997	9.19%	24.33%	33.50%	-29.39%	26.93%	32.93%	16.69%	0.89
JPM美國基金(美元) JPM America (USD)	4	16/11/1988	6.46%	26.26%	31.11%	-19.17%	25.77%	21.10%	14.61%	0.87
歐洲股票 European Equity										
貝萊德歐洲股票入息基金(美元對沖) BGF European Equity Income Fund (USD H)	3	30/1/2014	11.30%	9.74%	16.58%	-9.37%	21.04%	1.08%	11.41%	0.72

Fund Select列表的發行商為：渣打銀行(香港)有限公司

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股票: 新興市場 EQUITIES: EMERGING MARKETS										
亞洲(除日本以外)股票 Asia ex-Japan Equity										
富達亞洲股票ESG基金 Fidelity Fds Asia Equity ESG Fund (USD)	4	1/10/1990	17.65%	2.74%	-2.19%	-17.65%	-3.59%	25.12%	18.80%	0.13
富達東協基金(美元) Fidelity ASEAN (USD)	4	1/10/1990	8.79%	11.72%	0.13%	-7.30%	6.83%	-0.11%	12.74%	0.23
首域盈信亞洲股本優點基金(美元) FSSA Asian Equity Plus Fund (USD)	4	14/7/2003	10.62%	8.83%	-3.57%	-15.87%	0.96%	20.70%	17.67%	0.11
摩根亞洲股票高息基金(美元) JPMorgan Asia Equity High Income (USD)	4	21/12/2023	15.51%	6.50%	NA	NA	NA	NA	NA	NA
木星亞太入息基金(美元) Jupiter Asia Pacific Income (USD)	4	13/9/2000	16.58%	8.86%	11.52%	-15.75%	1.85%	26.41%	17.84%	0.45
施羅德亞洲收益股票基金(美元) Schroder Asian Equity Yield (USD)	4	11/6/2004	18.34%	8.80%	13.41%	-17.78%	7.06%	15.65%	17.31%	0.52
亞太區股票 Asia Pacific Equity										
安聯東方入息基金(美元) Allianz Oriental Income (USD)	5	12/12/2025	22.61%	0.77%	12.95%	-22.49%	9.20%	47.68%	18.68%	0.49
大中華 / 中國股票 Greater China / China Equity										
施羅德環球基金系列中國優勢基金(美元) Schroder ISF China Opportunities (USD)	5	17/2/2006	25.08%	5.86%	-17.40%	-20.52%	-14.66%	42.92%	30.71%	0.05
普萊仕中國新視野股票基金(美元) T. Rowe Price SICAV China Evolution Equity Fd (USD)	5	10/8/2020	27.17%	10.41%	-16.19%	-25.80%	2.85%	NA	28.25%	0.12
中國A股 China A-Share Equity										
摩根中國先驅A股(美元) JPMorgan China Pioneer A-Share (USD)	5	19/6/2006	22.53%	4.56%	-24.29%	-28.67%	-4.82%	70.01%	25.69%	-0.13
摩根中國A股機會(港元) JPMorgan China A-Share Opportunities Fund (HKD)	5	1/8/2014	22.82%	4.50%	-24.42%	-28.71%	-4.43%	70.05%	25.40%	-0.13
施羅德中國進取股票基金(美元) Schroder China Equity Alpha Fund (USD)	5	8/3/2013	24.15%	1.09%	-15.73%	-30.23%	4.52%	65.73%	27.37%	-0.02
日本股票 Japan Equity										
高盛日本股票投資組合(美元) Goldman Sachs Japan Equity Portfolio (USD)	4	14/11/2005	7.64%	19.39%	27.26%	-12.20%	15.72%	16.45%	12.36%	0.56

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股票：新興市場 (續) EQUITIES: EMERGING MARKETS (CON'T)

印度股票 Indian Equity

高盛印度股票投資組合(美元) Goldman Sachs India Equity Portfolio (USD)	5	26/3/2008	-7.35%	20.02%	24.94%	-16.13%	34.16%	19.76%	13.85%	0.42
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新興市場股票 Emerging Markets Equity

高盛新興市場股票投資組合(美元) Goldman Sachs Emerging Markets Equity Portfolio (USD)	4	14/11/2005	16.88%	8.56%	5.87%	-30.36%	-3.23%	29.57%	16.99%	0.27
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股票：行業 / 主題 EQUITIES: SECTOR / THEMATIC

行業 / 主題股票 Sector / Thematic Equity

安聯多元主題基金(美元) Allianz Thematica (USD)	4	25/1/2019	8.22%	2.29%	15.23%	-21.12%	10.16%	41.21%	14.56%	0.33
貝萊德新世代交通基金(美元) BGF Future of Transport Fund (USD)	5	4/9/2018	17.05%	-12.61%	9.82%	-23.83%	20.38%	52.93%	20.02%	-0.02
貝萊德世界健康科學基金(美元) BGF World Healthscience (USD)	4	6/4/2001	1.40%	1.94%	2.18%	-5.21%	14.19%	13.99%	12.14%	0.00
法巴水資源基金(美元) BNP Paribas Aqua (USD)	5	29/9/2017	14.13%	-1.58%	20.68%	-23.15%	27.33%	17.41%	17.96%	0.43
富達環球科技基金(歐元) Fidelity Global Technology (EUR)	4	1/9/1999	1.01%	24.70%	39.27%	-18.70%	31.52%	32.25%	16.71%	0.93
富蘭克林科技基金(美元) Franklin Technology (USD)	5	3/4/2000	13.18%	25.91%	52.70%	-44.39%	23.18%	61.25%	22.56%	0.83
晉達GFS環球環境基金(美元) Ninety One GSF Global Environment Fund (USD)	5	25/2/2019	10.66%	-1.03%	4.71%	-23.16%	10.80%	52.76%	18.90%	0.03
晉達GFS環球天然資源基金(美元) Ninety One GSF Global Natural Resources (USD)	5	31/1/2008	20.67%	-3.66%	5.81%	21.01%	28.28%	4.08%	19.38%	0.35
施羅德醫療創新股票(美元) Schroder ISF Healthcare Innovation (USD)	4	31/7/2019	-0.10%	0.26%	5.22%	-17.80%	9.33%	42.45%	12.56%	-0.15

Fund Select列表的發行商為：**渣打銀行(香港)有限公司**

本文件中的資料及各基金表現數據由各基金公司、Lipper, Inc.、Bloomberg L.P.及Morningstar Asia Limited所提供之最新資料。

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我們亦歡迎閣下蒞臨我們任何一間分行，我們的客戶經理很樂意解答閣下有關Fund Select列表最新版本的查詢。

Issuer of Fund Select list: **Standard Chartered Bank (Hong Kong) Limited**

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Fund Select – 基金表現一覽 Performance Tracker (表現截至2025年8月31日 Performance as of 31 August 2025)

	產品風險級別 Product Risk Rating	基金成立日 Inception Date	YTD	2024	2023	2022	2021	2020	3年波幅 Ann. Volatility 3Y	3年夏普比率 Ann. Sharpe Ratio 3Y
債券: 環球 FIXED INCOME: GLOBAL										
環球債券 Global Bonds										
東方匯理CIO精選保守基金(美元) Amundi Signature CIO Conservative (USD)	2	30/9/2022	3.76%	4.05%	3.82%	NA	NA	NA	NA	NA
摩根國際債券基金(美元) JPMorgan Global Bond (USD)	2	13/5/2015	2.52%	2.98%	5.76%	-11.17%	-0.97%	5.82%	4.75%	-0.40
美元債券 US Dollar Bonds										
富達基金美元債券基金(美元) Fidelity Fds US Dollar Bond (USD)	2	9/6/2003	5.01%	-0.39%	5.97%	-13.97%	-1.37%	11.91%	6.94%	-0.29
港元債券 HK Dollar Bonds										
安聯港元收益基金(港元) Allianz HKD Income (HKD)	2	1/3/2013	4.27%	3.20%	4.66%	-4.74%	-0.23%	3.32%	2.35%	-0.40
多元債券 Multi-Sector Bonds										
聯博美元收益基金(美元) AB American Income Pf (USD)	3	26/10/1998	6.18%	2.82%	8.31%	-13.08%	-0.37%	4.67%	6.89%	0.08
安聯環球機遇債券基金(美元) Allianz Global Opportunistic Bond (USD)	3	16/2/2021	6.11%	-0.57%	4.35%	-4.90%	NA	NA	4.79%	-0.35
JPM環球債券收益基金(美元) JPM Income (USD)	3	19/12/2014	5.00%	5.96%	4.98%	-8.27%	2.17%	3.05%	4.03%	-0.03
木星動力債券基金(美元) Jupiter Dynamic Bond (USD)	3	2/9/2019	4.95%	0.54%	9.04%	-14.75%	0.79%	7.19%	7.48%	-0.11
NB策略收益基金(美元) Neuberger Berman Strategic Income (USD)	3	31/10/2014	6.37%	4.65%	8.34%	-10.64%	2.14%	7.55%	6.51%	0.19
PIMCO收益基金(美元) PIMCO Income Fund (USD)	3	30/11/2012	6.46%	4.45%	7.74%	-8.37%	1.63%	5.61%	5.71%	0.24
威靈頓債券總收益基金(美元) Wellington Credit Total Return (USD)	3	31/1/2024	4.66%	NA	NA	NA	NA	NA	NA	NA
環球浮動息率債券 Global Floating Rate Notes										
安聯環球浮動息率基金(美元) Allianz Gbl Floating Rate Notes Plus (USD)	2	23/1/2019	3.14%	6.66%	7.81%	-0.25%	1.13%	-0.21%	1.23%	1.13
優先證券 Preferred Securities										
宏利環球基金優先證券收益基金(美元) Manulife GF Pref Securities Income (USD)	3	11/9/2018	4.01%	10.10%	7.62%	-14.98%	4.79%	3.55%	8.18%	0.05

Fund Select列表的發行商為：渣打銀行(香港)有限公司

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Issuer of Fund Select list: **Standard Chartered Bank (Hong Kong) Limited**

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Fund Select – 基金表現一覽 Performance Tracker
(表現截至2025年8月31日 Performance as of 31 August 2025)

	產品風險級別 Product Risk Rating	基金成立日 Inception Date	YTD	2024	2023	2022	2021	2020	3年波幅 Ann. Volatility 3Y	3年夏普比率 Ann. Sharpe Ratio 3Y
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債券:高收益 FIXED INCOME: HIGH YIELD BONDS

環球高收益債券 Global High Yield Bonds

聯博環球高收益基金(美元) AB FCP I Gb High Yield Pf (USD)	4	14/3/2002	5.65%	7.28%	12.97%	-12.40%	2.85%	1.87%	6.40%	0.59
貝萊德環球高收益債券基金(美元) BGF Global High Yield Bond (USD)	4	8/6/2007	5.86%	8.19%	11.89%	-12.87%	2.22%	6.98%	5.54%	0.61

美國高收益債券 US High Yield Bonds

安聯美國短存續期高收益債券 基金(美元) Allianz US Short Duration High Income (USD)	4	10/12/2015	-1.42%	9.27%	12.35%	-6.63%	4.19%	4.75%	4.86%	0.32
貝萊德美元高收益債券基金(美元) BGF US Dollar High Yield Bond (USD)	4	29/10/1993	5.92%	7.38%	12.43%	-11.99%	4.27%	5.81%	5.82%	0.56

債券:環球新興市場 FIXED INCOME: GLOBAL EMERGING MARKETS BOND

亞洲債券(硬貨幣) Asian Bonds (Hard Currency)

貝萊德亞洲老虎債券基金(美元) BGF Asian Tiger Bond (USD)	3	2/2/1996	6.63%	6.44%	5.79%	-16.06%	-7.41%	6.58%	6.54%	0.12
貝萊德亞洲高收益債券基金(美元) BGF Asian High Yield Bond Fund (USD)	4	1/12/2017	6.81%	15.03%	-2.70%	-18.68%	-17.41%	10.89%	13.81%	0.24
高盛亞洲高收益債券投資組合 (美元) Goldman Sachs Asia High Yield Bond (USD)	4	13/8/2020	7.47%	14.61%	-0.99%	-13.78%	-7.29%	NA	15.55%	0.40
PIMCO亞洲策略收益基金(美元) PIMCO Asia Strategic Interest Bond Fund (USD)	3	1/6/2010	5.81%	6.91%	3.62%	-11.06%	-4.91%	7.00%	8.54%	0.19

中國債券 China Bonds

貝萊德中國債券基金(美元對沖) BGF China Bond Fund (USD H)	3	4/7/2018	4.20%	9.11%	4.39%	-5.11%	-4.69%	6.20%	2.59%	0.20
富達基金中國高收益基金(美元對沖) Fidelity Fds China High Yield (USD H)	4	29/1/2016	8.38%	14.30%	-8.55%	-25.04%	-18.87%	8.38%	21.08%	0.26

印度債券 Indian Bonds

安本印度債券基金(美元) Abdrn Indian Bond (USD)	3	1/9/2015	0.26%	4.05%	4.39%	-9.36%	0.93%	9.26%	5.21%	-0.57
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新興市場債券(硬貨幣) Emerging Markets Debt (Hard Currency)

聯博新興市場債券基金(美元) AB Emerging Markets Debt Portfolio (USD)	4	23/3/2006	8.29%	7.90%	12.35%	-19.54%	-3.53%	6.92%	9.36%	0.52
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Fund Select列表的發行商為：**渣打銀行(香港)有限公司**

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Issuer of Fund Select list: **Standard Chartered Bank (Hong Kong) Limited**

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基金篩選程序

Fund Select列表中所包括的基金是根據本行所既有的基金篩選程序去作出選擇。

基金需要先通過**量性**審查的要求，當中包括檢視基金總值、過往表現及風險/回報特性等，我們才會再對其進行**質性**的審查。

質性審查是整個基金篩選程序中最重要的一環並主要集中檢視基金產品的以下範疇(3Ps)：

(i) People 團隊人才 (ii) Process 投資程序 (iii) Performance 表現。

Funds Selection Process

The funds which are included in the **Fund Select** list are chosen based on the Bank's proprietary funds selection process.

Funds have to first pass a **Quantitative** screening that reviews the size, track record and risk/reward characteristics before they are subjected to a **Qualitative** screening.

Qualitative review forms the most important part of the funds selection process and focuses on the following **3Ps**

(i) People (ii) Process (iii) Performance.

篩選準則 Basis of Selection

團隊人才 People	<p>我們關注基金產品背後的管理人。這包括對基金經理及其團隊進行深入的查詢及提問，以了解管理團隊經驗、穩定性及有關支援等。</p> <p>We focus on the people behind the product. This involves in-depth interviews with the fund managers to understand the people who are making the investment decisions – their experience, as well as the depth and stability of the teams supporting them</p> <p>目標 Goal :</p> <p>尋找比同行擁有更優勝的行業經驗、洞察力以及資源的基金管理團隊。</p> <p>To identify managers who stand out amongst their peers in experience, insight and resources</p>
投資程序 Process	<p>與基金經理詳細討論基金的投資理念及程序，通過對投資程序的分析加深了解基金經理如何尋找投資機會以及管理風險。</p> <p>A detailed discussion of the investment philosophy and process is carried out with the fund manager. This analysis of their process allows us to understand what the manager is doing to identify investments and manage risk</p> <p>目標 Goal :</p> <p>監察基金經理的投資程序及深入了解基金經理的投資技巧及取向。</p> <p>To check the level of the manager's discipline and gain insight into their skills and focus</p>
表現 Performance	<p>過往表現並不表示將來表現。我們分析基金於不同市況的表現及其原因。</p> <p>Past performance is not indicative of future performance. We seek to evaluate how and why the fund has performed in various market conditions</p> <p>目標 Goal :</p> <p>分析基金回報的背後原因，並發掘能持續支持基金維持穩定表現的條件。</p> <p>To analyze the reasons behind the fund's returns. We seek qualities that we believe could demonstrate the ability to perform in a consistent manner</p>

Fund Select 列表使用指南

How to use the Fund Select list

Fund Select – 基金表現一覽 Performance Tracker (表現截至2025年8月31日 Performance as of 31 August 2025)¹

	產品風險級別 Product Risk Rating	基金成立日 Inception Date	YTD	2024	2023	2022	2021	2020	3年波幅 Ann. Volatility 3Y	3年夏普比率 Ann. Sharpe Ratio 3Y
可持續投資 SUSTAINABLE INVESTMENTS										
環球多元資產 Global Multi-Asset										
貝萊德ESG多元資產基金(美元) BGF ESG Multi-Asset	3	16/4/2010	4.08%	8.38%	7.54%	-12.41%	15.74%	11.45%	7.93%	-0.05
環球股票 Global Equity										
安聯全球永續發展基金(美元) Allianz Global Sustainability (USD)	4	2/1/2003	9.08%	3.47%	23.85%	-22.16%	23.42%	15.73%	12.42%	0.58
施羅德環球基金系列環球持續增長(美元) Schroder Global Sustainable Growth (USD)	4	23/11/2010	7.67%	10.03%	22.43%	-17.93%	19.28%	27.47%	14.38%	0.63
亞洲(除日本以外)股票 Asia ex-Japan Equity										
富達亞洲股票ESG基金(美元) Fidelity Fds Asia Equity ESG Fund (USD)	4	1/10/1990	17.65%	2.74%	-2.19%	-17.65%	-3.59%	25.12%	18.80%	0.13
行業 / 主題股票 Sector / Thematic Equity										
貝萊德新世代交通基金(美元) BGF Future of Transport Fund (USD)	5	4/9/2018	17.05%	-12.61%	9.82%	-23.83%	20.38%	52.93%	20.02%	-0.02
法巴水資源基金(美元) BNP Paribas Aqua (USD)	5	29/9/2017	14.13%	-1.58%	20.68%	-23.15%	27.33%	17.41%	17.96%	0.43
晉達GSF環球環境基金(美元) Ninety One GSF Global Environment Fund (USD)	5	25/2/2019	10.66%	-1.03%	4.71%	-23.16%	10.80%	52.76%	18.90%	0.03
施羅德醫療創新股票基金(美元) Schroder ISF Healthcare Innovation (USD)	4	31/7/2019	-0.10%	0.26%	5.22%	-17.80%	9.33%	42.45%	12.56%	-0.15

1. 報告日 Reporting Date :

報告的表現結算日期，所有基金的表現報告均於當日更新。此日期為上一個月的最後一個有效交易日。

This is the performance date of the report at which all fund performance returns are updated. This date shall be the last available trading day of the previous month.

2. 產品風險級別 Product Risk Ratings :

每項基金的產品風險級別可能會不時作出改變。如欲了解最新的產品風險級別，閣下可以向我們分行或瀏覽我們網站查詢。

Product Risk Ratings of each fund may be changed from time to time. For the latest Product Risk Ratings, you can visit our branches or website for more information.

3. 基金成立日 Inception Date :

即基金開始供投資者認購的日期。

The date of inception of fund, i.e. when it is available to investors. Also known as the start of the subscription period.

4. YTD :

基金回報率是由年初以來至報告日計算。

This is the percentage return achieved by the fund since start of the year as of the performance date of the report.

5. 全年回報 Calendar Year Returns :

分別於2020年、2021年、2022年、2023年及2024年當中的基金回報率。只有整個年度的表現數字才會被採用。

These are the percentage returns achieved by the fund for the calendar years of 2020, 2021, 2022, 2023 and 2024 respectively. Only full calendar year performance numbers will be noted.

6. 3年波幅 Ann. Volatility 3Y :

將3年度的波幅化作每年數值可以作為衡量基金風險的指標。波動率或標準差可用作衡量基金回報的絕對變化。基金回報的波動率越高，顯示基金於過去的風險越高。

Risk can be measured using annualized 3-year volatility as an indicator. Volatility or standard deviation is a measure of the absolute variability of returns. The higher the volatility of a fund's returns, the more risky the fund is over the past.

7. 3年夏普比率 Ann. Sharpe Ratio 3Y :

相對於回報的風險水平可以用3年夏普比率衡量。夏普比率以3個月美國國庫券利率作基礎以衡量基金經風險調整後的表現。越高的正數比率代表基金過往經風險調整的表現較佳。倘其他條件不變，則夏普比率越高，基金表現越好。

Risk relative to return can be measured by 3-year Sharpe Ratio. Sharpe Ratio is a measure of the fund's performance against the 3-month US Treasury bill rate, adjusted for risk. A relatively high positive ratio indicates that the fund has a relatively high risk-adjusted performance historically. All else being equal, the higher the Sharpe Ratio, the better.

披露

本文件屬於機密文件，並受保密權保障。如非本文件之指定收件人，請立即銷毀所有副本並通知發件人。未經渣打（定義如下）之明確書面同意，不得將本文件轉發或以其他方式提供予任何其他人。

本文件不構成且不應視為與任何證券或其他金融工具相關的研究資料、獨立研究、要約、建議或招攬進行任何交易或採取任何對沖、交易或投資策略。本文件僅供參考。

本文件擬供一般傳閱。本文件並不考慮任何人的特定投資目標、財務狀況或特殊需要。在購買本文件所述之投資產品前，請諮詢閣下的財務顧問，以了解該等投資產品是否適合閣下的特定投資目標、財務狀況或特殊需要。

除非閣下確信投資任何基金均適合自己，並已充分理解投資該等基金的特點及風險，否則閣下不應投資本文件所列明的任何基金（統稱為「該等基金」，個別稱為「該基金」）。本文件不擬作為購買或出售任何基金的要約或招攬，亦不擬且不應構成投資建議。視乎閣下的所在地、居所、國籍或與閣下合作之渣打實體而定，部分該等基金可能不供閣下認購。請聯絡閣下的私人客戶經理以獲取更多資訊。如果閣下居於或原籍位於可能受到財政或外匯管制規例影響而限制外國或離岸投資的市場，閣下應在進行投資前尋求專業意見。

在決定是否投資任何該等基金前，閣下應仔細閱讀該等基金的發售文件以獲取詳細資訊，並應特別留意其中列明的風險因素。我們建議閣下在作出任何投資決定前，應先尋求獨立專業意見，並考慮因素，例如閣下的財務狀況及風險承受能力。除非閣下充分理解並願意承擔與投資產品相關的風險，否則請勿投資。

本文件的意見、預測及估計僅屬渣打於本文件日期的觀點，內容如有更改，恕不另行通知。

過往表現不代表未來表現。投資任何該等基金均涉及風險，本文件所述之該等基金的單位或股份價格波動，有時波幅甚大，閣下可能會損失全部投資金額。

部分該等基金可能廣泛投資於金融衍生工具或新興市場，並可能具有槓桿風險，這可能導致較高的資本虧損風險。在作出投資決定前，請確保閣下已充分了解並願意承擔相關風險。

渣打銀行

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