

INTERNATIONAL BOND FUND

Income Class (EUR)

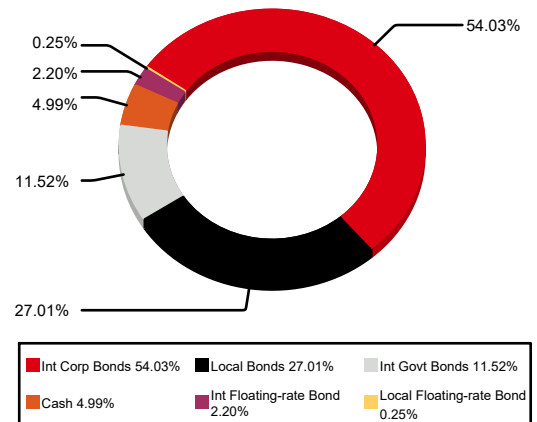
Fund Information Sheet

27 February 2026

Fund overview

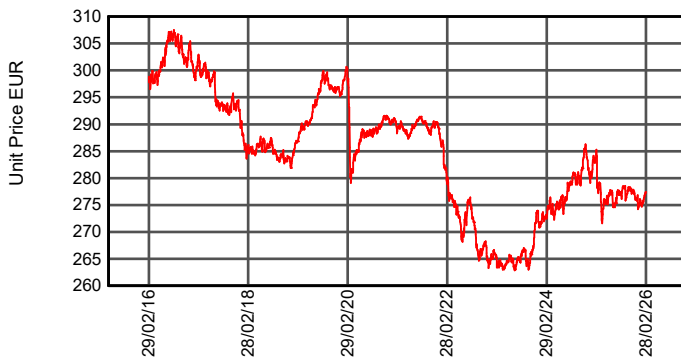
The International Bond Fund aims to maximise returns by, in the most part, investing in a diversified portfolio of International Debt Securities. The Fund will invest most of its assets in debt securities issued by Supranational Organisations, international governments, quasi-governments, agencies and corporates. The Fund may also invest in, among other things, Money-Market Instruments, Collective Investment Schemes and deposits with banks. The Fund may invest in developed, emerging and frontier markets and is not expected to have any particular geographical focus. The Fund may also hold positions in non-investment grade rated securities or unrated securities. The Fund is actively managed by experienced fund managers combining HSBC's international expertise with its local knowledge of the Maltese market. The Fund is daily dealing and offers an income class of shares in EUR, subject to an initial minimum investment/minimum holding of €4,500. The income class of shares of the Fund aims to provide investors with regular dividend payments. The frequency of payments is not guaranteed and may vary from time to time. The base currency of the Fund is the euro, but investors may also open an investment account in British Sterling.

Asset Allocations



Performance and risk analysis

Fund's Net Asset Value History



Top holdings

Top 5 foreign holdings

Rank	Instrument	Weight
1	ERSTBK V3.625 11/26/35 EMTN	4.00%
2	ISPIM 2.925 10/14/30 EMTN	3.62%
3	NUTRES 8 05/12/30 REGS	3.03%
4	BNP 1.625 07/02/31 EMTN	2.23%
5	BFCM V4 01/15/35	2.08%
Total		14.96%

Top 5 local holdings

Rank	Instrument	Weight
1	BOVMV V10 12/06/27 EMTN	4.63%
2	BOVMV 5 07/07/35 emtn	2.85%
3	SDFINC 4.35 04/25/27	2.76%
4	BOVMV 5 11/28/34 EMTN	1.84%
5	MALTA 3.25 09/05/34 (IV)	1.80%
Total		13.88%

Net Cumulated performance

	1 M	3 M	YTD	1 Y	3 Y	5 Y	Inception
Portfolio	0.81%	0.79%	1.17%	0.76%	14.61%	6.97%	72.64%
Portfolio (annualised)				0.76%	4.65%	1.36%	2.61%
Inception : 15/12/2004							

Net performance by calendar year

	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
Portfolio	0.91%	7.51%	5.04%	-7.71%	0.23%	-0.56%	6.00%	-0.95%	-2.38%	5.11%

Indicators & ratios (weekly)

	1 Y	3 Y	5 Y	Inception
Fund's volatility*	3.56%	3.16%	3.06%	3.46%
Sharpe ratio**	-0.37	0.42	-0.15	0.45

*Volatility measures the relative rate at which the price of a security moves up and down.

**Sharpe Ratio measures risk adjusted performance.

Source: HSBC Global Asset Management (Malta) Limited. Performance returns are based on net asset value with distributable income reinvested. Past performance takes account of all ongoing charges but not entry, exit or conversion charges. The performance figures displayed in the document relate to the past and past performance should not be seen as an indication of future returns. Document only intended for non-professional investors as defined by MIFID.

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About HSBC Global Asset Management (Malta) Ltd.

About HSBC Global Asset Management (Malta) Ltd. HSBC Global Asset Management (Malta) Ltd. ("AMMT") is part of HSBC Global Asset Management ("AMG") with over \$731 billion in AUM (as of December 2024). Through its network of offices in over 25 countries and territories worldwide, AMG is a universal Asset Manager focused on delivering strong risk-adjusted returns through a comprehensive range of solutions and strategies that meet the clients' investment objectives. AMG offers clients a diverse range of active and quantitative investment products including equity, fixed income, liquidity, and alternative strategies.

AMMT leverages the global footprint of HSBC worldwide, giving it a unique perspective, whilst operating within a defined, disciplined framework. AMMT was incorporated in 1996 and is licensed to operate as a UCITS Management Company. Through its collaboration with specialised AMG offices worldwide, AMMT provides easy and affordable access to a truly global asset management platform. AMMT boasts of wide experience in managing fixed income and equity on both the Maltese and International fronts, managing, and distributing over \$910 million (as of December 2024) across retail funds and institutional mandates. The Company is a wholly owned subsidiary of HSBC Bank Malta p.l.c.

Contact us

HSBC Global Asset Management (Malta) Ltd.
80, Mill Street, Qormi CBD 5090
Tel: (356) 2380 2380
www.hsbc.com.mt or visit your local branch.

Important information

The Fund is manufactured by HSBC Global Asset Management (Malta) Ltd, 80, Mill Street, Qormi, CBD 5090 ('the Management Company'). The Management Company has appointed HSBC Bank Malta p.l.c, 80, Mill Street, Qormi, CBD 5090, as the Distributor of the Fund. This document is produced by HSBC Global Asset Management (France) and is only intended for non-professional investors as defined by MIFID. The HSBC Malta Funds SICAV p.l.c. is licensed by the Malta Financial Services Authority.

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The Fund's investments may involve normal market fluctuations and currency, volatility, liquidity, credit/counterparty, regulatory and political risks. Further information on the risk profile and the risk management systems to manage the risks will be included in the annual reports. Investors and potential investors should read and note the risk factors in the prospectus. The Fund shall not use futures, options or other derivatives for leverage purposes.

Approved and issued by HSBC Global Asset Management (Malta) Ltd, 80, Mill Street, Qormi CBD 5090, Company Reg No C20653 which is authorised to provide investment services by the Malta Financial Services Authority under the Investment Services Act.

Non contractual document, updated on 16/03/2026

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Fund Details

Fund size in millions

(EUR) 83.43

Net asset value

(EUR) 277.44

Total number of holdings

110

Risk Profile

Cautious

Investment horizon

5 years

Launch date

26/06/2002

Base Currency

EUR

Valuation

Daily

Minimum Initial Investment

(EUR) 4,500

ISIN Code

MT7000001988

Bloomberg Ticker

HSBIBDI MV

Fees

Annual management fee

0.57%

Initial Fee / Exit Fee

Nil / Nil