

Important Information:

- Shinya USD Money Market Fund (the "Sub-Fund") is a sub-fund of the Shinya Open-ended Fund Company ("Company"), which is a public umbrella open-ended fund company ("OFC") established under Hong Kong law with variable capital with limited liability and segregated liability between sub-funds.
- The Sub-Fund's investment portfolio may fall in value due to any of the key risk factors below and therefore your investment in the Sub-Fund may suffer losses. There is no guarantee of the repayment of principal.
- The purchase of a Share 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 Shares at the offer value. The Sub-Fund does not have a constant Net Asset Value ("NAV"). The Sub-Fund is not subject to the supervision of the Hong Kong Monetary Authority.
- Bank deposits are subject to the credit risks of the relevant financial institutions. Therefore, if the relevant financial institution defaults, the Sub-Fund may suffer losses as a result.
- The Sub-Fund invests in short term debt instruments with short maturity, which means the turnover rates of the Sub-Fund's investments may be relatively high and the transaction costs incurred as a result may also increase.
- Underlying investments of the Sub-Fund may be denominated in currencies other than the Base currency of the Sub-Fund. The Net Asset Value of the Sub-Fund may be affected unfavourably by fluctuations in the exchange rates between these currencies and the Base currency and by changes in exchange rate controls.
- The Sub-Fund is exposed to the credit/default risk of issuers of the debt securities that the Sub-Fund may invest in. The credit rating of a debt instrument or its issuer may subsequently be downgraded, and the value of the Sub-Fund may be adversely affected.
- Investors should ensure that the intermediary has advised to you whether the Sub-Fund is suitable to you.
- Investors should not invest in the Sub-Fund based solely on the information provided herein, and should read the relevant offering documents particularly the investment policies and risk factors for more details before investing.

Investment Objective

The Sub-Fund's objective is to invest in short term deposits and high-quality money market investments. The Sub-Fund seeks to achieve a return in USD in line with prevailing money market rate. There can be no assurance that the Sub-Fund will achieve its investment objective.

Investment Strategy

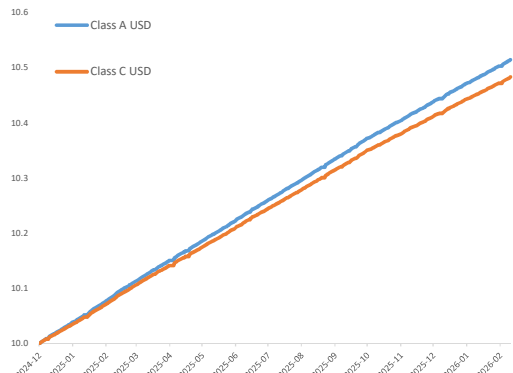
The Sub-Fund seeks to achieve its investment objective by investing primarily (i.e., not less than 70% of its NAV) in USD-denominated short-term deposits and high-quality money market instruments issued by governments, quasi-governments, international organisations, financial institutions and corporations. The Sub-Fund may invest up to 30% of its NAV in non-USD-denominated short-term deposits and high-quality money market instruments. The Manager will hedge non-USD-denominated investments into USD in order to manage any material currency risk.

Fund Information

| | |
|-------------------|---|
| Manager | Cinda International Asset Management Limited |
| Custodian | CMB Wing Lung (Trustee) Limited |
| Inception Date | 18 December 2024 |
| Base Currency | US Dollars (USD) |
| Dealing Frequency | Daily (Hong Kong business days) |
| Management Fee | Class A (Accumulation) USD, 0.15% p.a. Class C (Accumulation) USD, 0.40% p.a. Class I (Accumulation) USD, 0.10% p.a. Class R (Accumulation) USD, 0.65% p.a. Class M (Accumulation) USD, Nil |

Portfolio Features

| | |
|--------------------------------|--|
| Yield to Maturity ¹ | Weighted Average Maturity ² |
| 3.69% | 41.83 |

Net Asset Value


Source: Bloomberg. Note: Class A (USD) - ACC & Class C (USD) - ACC were launched on 18 December 2024.

Share Class Information

| Class | NAV | ISIN | Bloomberg Ticker | Inception Date | Minimum Initial Investment | Minimum Subsequent Investment |
|-------------|---------|--------------|------------------|----------------|----------------------------|-------------------------------|
| Class A USD | 10.5142 | HK0001093480 | SYMMFAA | 18/12/2024 | 1,000 USD | 100 USD |
| Class C USD | 10.4826 | HK0001093498 | SYMMFAC | 18/12/2024 | 1,000 USD | 100 USD |

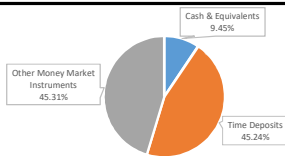
Source: Cinda International Asset Management Limited. Data as of 2026-02-27

Cumulative Performance

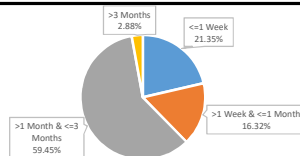
| Class | 1 Mth | 3 Mth | 6 Mth | 12 Mth | YTD | Since Inception |
|-------------|-------|-------|-------|--------|-------|-----------------|
| Class A USD | 0.29% | 0.94% | 1.98% | 4.18% | 0.59% | 5.14% |
| Class C USD | 0.27% | 0.88% | 1.85% | 3.94% | 0.55% | 4.83% |

The computation basis of the performance is based on NAV-to-NAV, with dividends reinvested. Performance data has been calculated in the relevant share class currency, including ongoing charges and excluding subscription fee and redemption fee you might have to pay; Where no past performance is shown there was insufficient data available in that year to provide performance; The Sub-Fund launch year: 2024. Please refer to the "Share Class Information" section above for the launch date of different share classes. Past performance information presented is not indicative of future performance.

Source: Cinda International Asset Management Limited. Data as of 2026-02-27

Portfolio Allocation


Source: Cinda International Asset Management Limited. Data as of 2026-02-27

Duration Allocation


Source: Cinda International Asset Management Limited. Data as of 2026-02-27

¹ 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.

² 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.

Disclaimer:

The above content is strictly for information purposes only, and does not constitute or shall not be considered as, an offer, solicitation, or recommendation, to deal in any securities, investment products, or funds.

Investment involves risk. Past performance is not a guide to future performance. Investors may not get back the amount they have invested. The value of investments and the income received from them (if any) may be volatile and could change substantially within a short period of time.

Any information and data from third parties is based upon sources believed to be reliable, but no representation or warranty is given to its accuracy or completeness. Any forward looking statements regarding future events or performance of countries, markets or companies are not necessarily indicative of, and may differ from, actual events or results.