

Fund performance

Monthly flash performance as at 30 September 2020

This factsheet gives an overview of the DC investment funds' performance against their benchmarks over three months, one and three years.

These figures have been calculated using actual returns since the introduction of the current DC fund range. Fund performance figures are based on a single period (i.e. no bid/offer spread), gross income reinvested and gross fees. The figures are only approximate.

| Fund | 3 months | | 1 year | | 3 year p.a. | |
|--|-------------|-----------|-------------|-----------|-------------|-----------|
| | Performance | Benchmark | Performance | Benchmark | Performance | Benchmark |
| Cash | | | | | | |
| Cash - active | 0.00% | 0.01% | 0.42% | 0.28% | 0.53% | 0.41% |
| Global Equities | | | | | | |
| Global Equities - active | 3.45% | 3.63% | 0.19% | 5.70% | 5.36% | 7.80% |
| Global Equities - passive | 4.49% | 4.74% | 0.69% | 0.74% | 5.32% | 5.33% |
| UK Equities | | | | | | |
| UK Equities - active | -1.17% | -2.92% | -14.13% | -16.59% | -4.58% | -3.21% |
| UK Equities - passive | -3.21% | -3.21% | -15.74% | -16.51% | -2.84% | -3.18% |
| Regional Equities | | | | | | |
| North American Equities - passive | 5.50% | 5.39% | 10.86% | 10.82% | N/A* | N/A* |
| European (ex UK) Equities - passive | 1.57% | 1.56% | 1.12% | 1.15% | N/A* | N/A* |
| Japanese Equities - passive | 2.08% | 2.18% | 2.60% | 2.88% | N/A* | N/A* |
| Asia Pacific (ex Japan) Equities - passive | 0.83% | 0.79% | -2.77% | -2.85% | N/A* | N/A* |
| Emerging Markets Equities | | | | | | |
| Emerging Markets Equities - active | 3.12% | 4.85% | -0.17% | 5.72% | 2.62% | 4.07% |
| Bonds | | | | | | |
| Index-Linked Bonds - passive | 0.17% | -0.05% | 3.75% | 3.31% | 7.12% | 6.96% |
| Fixed Income Bonds - passive | 0.82% | 0.48% | 6.27% | 5.75% | 7.17% | 7.02% |
| Global Bonds - active | 1.87% | 0.01% | 3.07% | 1.87% | 3.30% | 2.38% |
| Sterling Corporate Bonds - active | 1.11% | 1.16% | 6.73% | 3.82% | N/A* | N/A* |
| Diversified Assets | | | | | | |
| Diversified Assets - active | 2.71% | N/A** | -2.15% | N/A** | 0.32% | N/A** |

| Fund | 3 months | | 1 year | | 3 year p.a. | |
|---|-------------|-----------|-------------|-----------|-------------|-----------|
| | Performance | Benchmark | Performance | Benchmark | Performance | Benchmark |
| Property | | | | | | |
| Property - active* | N/A | N/A | N/A | N/A | N/A | N/A |
| Other Funds | | | | | | |
| Sustainable & Responsible Equities - active | 7.97% | 3.22% | 16.23% | 5.24% | 6.73% | 9.05% |
| Shariah Law Equities - passive | 6.89% | 7.12% | 23.30% | 24.25% | 17.75% | 18.52% |

Notes:

1. These funds and corresponding benchmarks launched 01/03/2018.
2. The benchmark for the Diversified Asset Fund contains the Retail Prices Index which is not available until around Business Day 12 after month end.
3. The benchmark return for the Property Fund is not yet available - as we rely on this data being provided to us by an external vendor, we may not expect to receive it until up to Business Day 30 after the Quarter end.
4. Although the funds can typically be bought and sold on a daily basis, if an exceptional amount of withdrawals are requested, the fund manager may need to delay when you can access your holdings.
5. * Please note that this Fund is currently suspended as the underlying managers are unable to provide a reliable price.

Past performance isn't a guide to future performance. The information in this factsheet shouldn't be relied on when you're making investment decisions. The Investment Guide "**Your DC pension pot - your investment choice**" and the **DC fund factsheets** give you details of all the investment funds and their managers - these can be found in the information centre at www.futurefocus.staff.hsbc.co.uk. Your choice should reflect your personal circumstances, such as your age and how long you have until you retire. It will also depend on your attitude to the different types of risk and your views on investments generally.

Please note that the DC fund range can be changed by the Trustee at any time without member consent or prior notification.

For members of the HSBC Bank (UK) Pension Scheme

© Copyright HSBC Bank Pension Trust (UK) Limited 2018. All rights reserved. No part of this publication may be reproduced, stored in a retrieval system, or transmitted in any form or by any means, electronic, mechanical, photocopying, recording, or otherwise, without the prior

INTERNAL

written permission of HSBC Bank Pension Trust (UK) Limited. Members of the pension scheme may, however, copy appropriate extracts in connection with their own benefits under the Scheme. HSBC Bank Pension Trust (UK) Limited, 8 Canada Square, London, E14 5HQ
Registration number: 489775