

Schroder International Selection Fund Emerging Markets Hard Currency

C Accumulation USD | Data as at 30.11.2025

Fund objectives and investment policy

The fund aims to provide capital growth and income in excess of the JP Morgan EMBI Global Diversified index after fees have been deducted over a three to five year period by investing in bonds denominated in hard currencies issued by governments, government agencies, supra-nationals and companies from the emerging markets.

Above is the Investment Objective of the fund. For details on the fund's Investment Policy please see the KID.

This fund does not have the objective of sustainable investment or binding environmental or social characteristics as defined by Regulation (EU) 2019/2088 on Sustainability-related Disclosures in the Financial Services Sector (the "SFDR").

Relevant risks associated with an investment in this fund are shown below and should be carefully considered before making any investment. Past Performance is not a guide to future performance and may not be repeated. The value of investments and the income from them may go down as well as up and investors may not get back the amounts originally invested. Exchange rate changes may cause the value of investments to fall as well as rise. Performance data does not take into account any commissions and costs, if any, charged when units or shares of any fund, as applicable, are issued and redeemed.

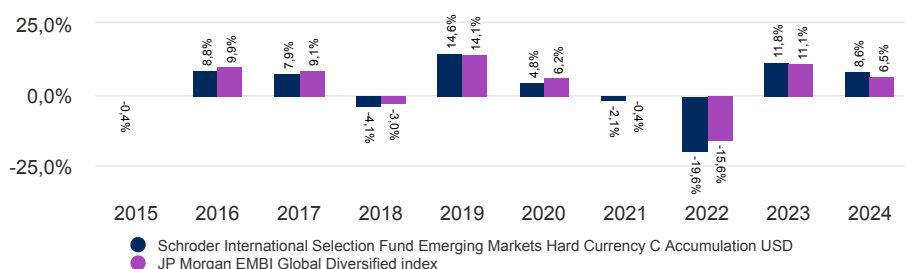
Share class performance (%)

Cumulative performance	1 month	3 months	YTD	1 year	3 years	5 years	10 years
Share class (Net)	0,3	5,2	14,3	12,9	39,1	11,6	46,2
Target	0,4	4,4	13,5	11,9	34,7	14,8	57,1

Discrete yearly performance (%)	Nov 15 - Nov 16	Nov 16 - Nov 17	Nov 17 - Nov 18	Nov 18 - Nov 19	Nov 19 - Nov 20	Nov 20 - Nov 21	Nov 21 - Nov 22	Nov 22 - Nov 23	Nov 23 - Nov 24	Nov 24 - Nov 25
Share class (Net)	7,0	8,3	-4,6	13,5	4,2	-0,8	-19,1	6,6	15,5	12,9
Target	7,3	9,7	-3,4	13,6	6,0	0,3	-15,1	6,4	13,2	11,9

Calendar year performance	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Share class (Net)	-0,4	8,8	7,9	-4,1	14,6	4,8	-2,1	-19,6	11,8	8,6
Target	-	9,9	9,1	-3,0	14,1	6,2	-0,4	-15,6	11,1	6,5

Performance over 10 years (%)



Ratings and accreditation



Please refer to the Source and ratings information section for details on the icons shown above.

Fund facts

Fund manager	Fernando Grisales and team
Managed fund since	03.09.2019
Fund management company	Schroder Investment Management (Europe) S.A.
Domicile	Luxembourg
Fund launch date	11.07.2012
Share class launch date	11.07.2012
Fund base currency	USD
Share class currency	USD
Fund size (Million)	USD 118,11
Number of holdings	115
Target	JP Morgan EMBI Global Diversified index
Unit NAV	USD 161,7722
Dealing frequency	Daily
Distribution frequency	No Distribution

Fees & expenses

Entry charge up to	1,00%
Ongoing charge	0,80%
Redemption fee	0,00%

Purchase details

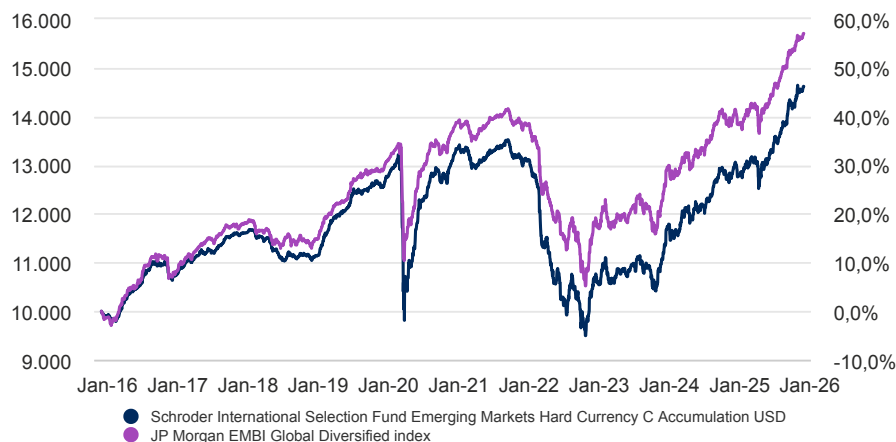
Minimum initial subscription	USD 1.000 ; EUR 1.000 or their near equivalent in any other freely convertible currency.
------------------------------	--

Codes

ISIN	LU0795635795
Bloomberg	SIECCUA LX
SEDOL	B838R27

C Accumulation USD | Data as at 30.11.2025

10 year return of USD 10.000



The chart is for illustrative purposes only and does not reflect an actual return on any investment.

Returns are calculated bid to bid (which means performance does not include the effect of any initial charges), net income reinvested, net of fees.

Risk considerations

ABS and MBS risk: The fund may invest in mortgage or asset-backed securities. The underlying borrowers of these securities may not be able to pay back the full amount that they owe, which may result in losses to the fund.

China risk: If the fund invests in the China Interbank Bond Market via the Bond Connect or in China "A" shares via the Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect or in shares listed on the STAR Board or the ChiNext, this may involve clearing and settlement, regulatory, operational and counterparty risks. If the fund invests in onshore renminbi-denominated securities, currency control decisions made by the Chinese government could affect the value of the fund's investments and could cause the fund to defer or suspend redemptions of its shares.

Counterparty risk: The fund may have contractual agreements with counterparties. If a counterparty is unable to fulfil their obligations, the sum that they owe to the fund may be lost in part or in whole.

Credit risk: If a borrower of debt provided by the fund or a bond issuer experiences a decline in financial health, their ability to make payments of interest and principal may be affected, which may cause a decline in the value of the fund.

Derivatives risk: Derivatives, which are financial instruments deriving their value from an underlying asset, may be used for investment purposes and/ or to manage the portfolio efficiently. A derivative may not perform as expected, may create losses greater than the cost of the derivative and may result in losses to the fund.

Emerging markets & frontier risk: Emerging markets, and especially frontier markets, generally carry greater political, legal, counterparty, operational and liquidity risk than developed markets.

High yield bond risk: High yield bonds (normally lower rated or unrated) generally carry greater market, credit and liquidity risk meaning greater uncertainty of returns.

Interest rate risk: The fund may lose value as a direct result of interest rate changes.

Liquidity risk: In difficult market conditions, the fund may not be able to sell a security for full value or at all. This could affect performance and could cause the fund to defer or suspend redemptions of its shares, meaning investors may not be able to have immediate access to their holdings.

Market risk: The value of investments can go up and down and an investor may not get back the amount initially invested.

Operational risk: Operational processes, including those related to the safekeeping of assets, may fail. This may result in losses to the fund.

Performance risk: Investment objectives express an intended result but there is no guarantee that such a result will be achieved. Depending on market conditions and the macro economic environment, investment objectives may become more difficult to achieve.

Summary risk indicator (SRI)

LOWER RISK

Potentially lower reward

HIGHER RISK

Potentially higher reward



The risk category was calculated using historical performance data (or indicative fund performance during periods of suspension) and may not be a reliable indicator of the fund's future risk profile. The fund's risk category is not guaranteed to remain fixed. Please see the Key Information Document for more information.

Risk statistics & financial ratios

	Fund	Target
Annual volatility (%) (3y)	6,5	6,5
Effective duration (years)	8,0	-
Current yield (%)	6,5	-
Yield to maturity (%)	6,2	-

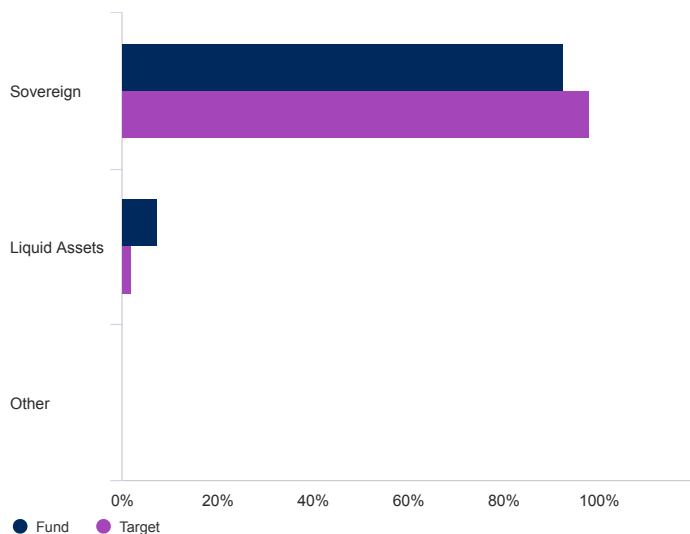
Source: Morningstar. The above ratios are based on bid to bid price based performance data.

Schroder International Selection Fund Emerging Markets Hard Currency

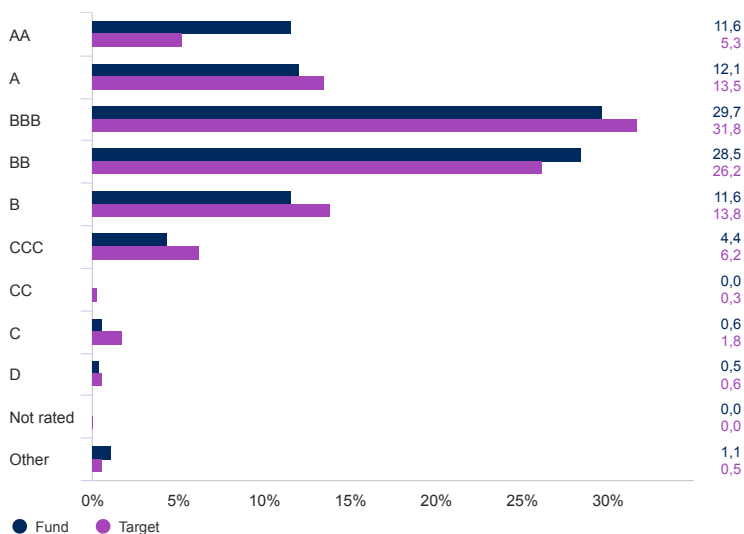
C Accumulation USD | Data as at 30.11.2025

Asset allocation

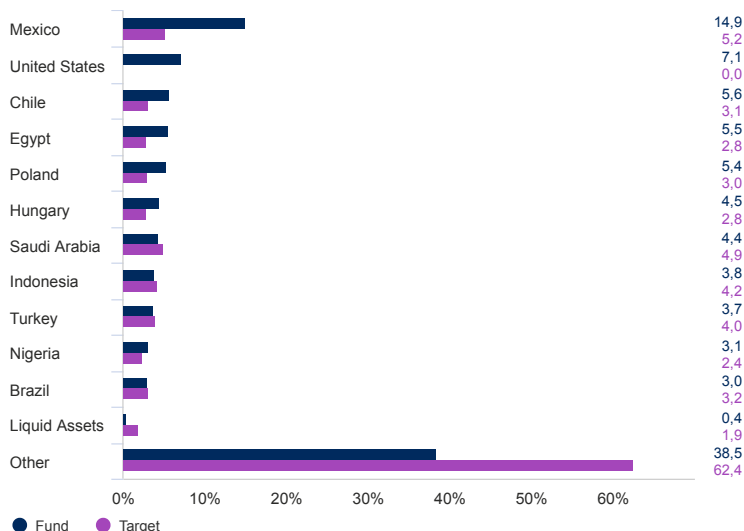
Sector (%)



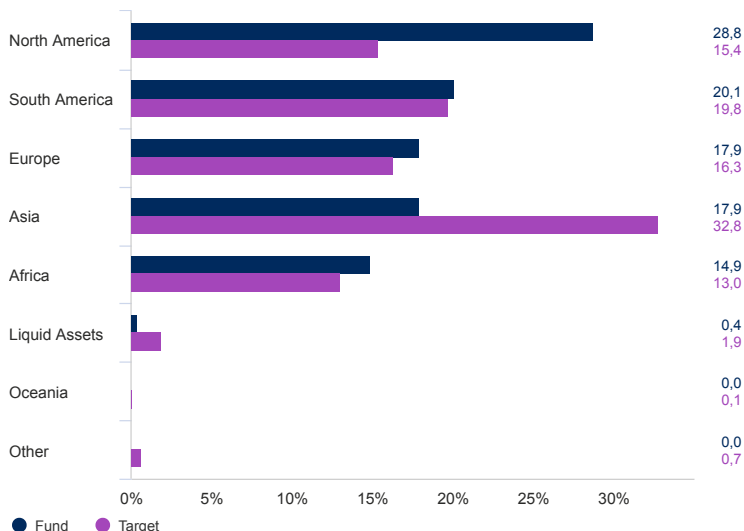
Credit quality (%)



Geographical breakdown (%)



Region (%)



Top 10 holdings (%)

Holding name	%
TREASURY BILL 0.0000 05/02/2026 SERIES GOVT	6,8
MEXICO (UNITED MEXICAN STATES) (GO 6.8750 13/05/2037 SERIES GOVT	3,9
EGYPT (ARAB REPUBLIC OF) 8.5000 31/01/2047 SERIES REGS	3,3
PETROLEOS MEXICANOS 6.5000 02/06/2041	2,3
POLAND (REPUBLIC OF) 5.3750 12/02/2035 SERIES 10Y	2,2
REPUBLIC OF ARGENTINA 0.1250 09/07/2035	2,2
POLAND (REPUBLIC OF) 5.5000 18/03/2054 SERIES 30Y	2,1
CHILE (REPUBLIC OF) 5.3300 05/01/2054 SERIES GOVT	2,0
HUNGARY (GOVERNMENT) 6.7500 23/09/2055 SERIES REGS	1,9
EGYPT (ARAB REPUBLIC OF) 8.7002 01/03/2049 SERIES REGS	1,8

Source: Schroders. Top holdings and asset allocation are at fund level.

Schroder International Selection Fund Emerging Markets Hard Currency

C Accumulation USD | Data as at 30.11.2025

Contact information

Schroder Investment Management (Europe) S.A.
5, rue Höhenhof
Sennigerberg
Luxembourg
L-1736
Tel: +352 341 342 202
Fax: +352 341 342 342

For your security, communications may be recorded or monitored.

Information relating to changes in fund manager, investment objective, benchmark and corporate action information

On 19.02.2020 the benchmark changed from JPM CEMBI Broad Diversified. to JP Morgan Emerging Market Blend Hard Currency Credit 50-50 Index. On 03.09.2019, the fund, previously named Schroder ISF Emerging Market Corporate Bond, changed its name to Schroder ISF Emerging Markets Hard Currency.

Benchmarks: (If applicable)

Some performance differences between the fund and the benchmark may arise because the fund performance is calculated at a different valuation point from the benchmark. The target benchmark has been selected because it is representative of the type of investments in which the fund is likely to invest, and it is, therefore, an appropriate target in relation to the return that the fund aims to provide. The investment manager invests on a discretionary basis and there are no restrictions on the extent to which the fund's portfolio and performance may deviate from the benchmark. The investment manager will invest in companies or sectors not included in the benchmark in order to take advantage of specific investment opportunities.

Source and ratings information

Source of all performance data, unless otherwise stated: Morningstar, bid to bid, net income reinvested, net of fees.

Morningstar Rating: © Morningstar 2025. All Rights Reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. Past performance is no guarantee of future results. For further information, please go to [Morningstar Ratings Further Information](#).

Schroder International Selection Fund Emerging Markets Hard Currency

C Accumulation USD | Data as at 30.11.2025

Important information

Costs:

Certain costs associated with your investment in the fund may be incurred in a different currency to that of your investment. These costs may increase or decrease as a result of currency and exchange rate fluctuations.

If a performance fee is applicable to this fund, details of the performance fee model and its computation methodology can be found in the fund's prospectus. This includes a description of the performance fee calculation methodology, the dates on which the performance fee is paid and details of how the performance fee is calculated in relation to the fund's performance fee benchmark, which may differ from the benchmark in the fund's investment objective or investment policy.

For further information regarding the costs and charges associated with your investment, please consult the funds' offering documents and annual report.

General:

Nothing in this document should be construed as advice and is therefore not a recommendation to buy or sell shares. An investment in Schroder International Selection Fund ("the "Company") entails risks, which are fully described in the prospectus.

Subscriptions for shares of the Company can only be made on the basis of its latest Key Information Document (the "KID") and prospectus, together with the latest audited annual report (and subsequent unaudited semi-annual report, if published), copies of which can be obtained, free of charge, from Schroder Investment Management (Europe) S.A. An investment concerns the acquisition of shares in the Company, and not the underlying assets. The Company is a Luxembourg-based Société d'Investissement à Capital Variable (SICAV), established for an unlimited period and coordinated with regard to the European regulations and meets the criteria for Undertakings for Collective Investment in Transferable Securities (UCITS). The KIDs are available in Bulgarian, Czech, Danish, Dutch, English, French, Finnish, German, Greek, Hungarian, Icelandic, Latvian, Lithuanian, Norwegian, Polish, Portuguese, Romanian, Slovakian, Spanish and Swedish, and the prospectus are available in English, Flemish, French, German, Spanish, free of charge at www.eifs.lu/schroders. The availability of KIDs in the aforementioned languages is subject to the registration of the fund in the respective jurisdiction. For Luxembourg, these documents may be obtained in English, free of charge, from the following link: www.eifs.lu/schroders.

Schroders may decide to cease the distribution of any fund(s) in any EEA country at any time but we will publish our intention to do so on our website, in line with applicable regulatory requirements.

This fund does not have the objective of sustainable investment or binding environmental or social characteristics as defined by Regulation (EU) 2019/2088 on Sustainability-related Disclosures in the Financial Services Sector (the "SFDR"). Any references to the integration of sustainability considerations are made in relation to the processes of the investment manager or the Schroders Group and are not specific to the fund. Any reference to regions/ countries/ sectors/ stocks/ securities is for illustrative purposes only and not a recommendation to buy or sell any financial instruments or adopt a specific investment strategy.

Past Performance is not a guide to future performance and may not be repeated.

The value of investments and the income from them may go down as well as up and investors may not get back the amounts originally invested. Exchange rate changes may cause the value of investments to fall as well as rise. Performance data does not take into account any commissions and costs, if any, charged when units or shares of any fund, as applicable, are issued and redeemed. Schroders has expressed its own views and opinions in this document and these may change.

The information contained herein is believed to be reliable; however, its accuracy and completeness are not guaranteed. Where third-party data is referenced, it remains subject to the rights of the respective provider and must not be reproduced or used without prior consent. Neither Schroders nor any data provider accepts liability for its use.

A summary of investor rights may be obtained in Bulgarian, Czech, Dutch, English, French, German, Greek, Hungarian, Italian, Polish, Portuguese, Slovakian, Spanish and Swedish from: <https://www.schroders.com/en/global/individual/summary-of-investor-rights/>

© Morningstar 2025. All Rights Reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. Past performance is no guarantee of future results.

Issued by Schroder Investment Management (Europe) S.A., 5, rue Höhenhof, L-1736 Senningerberg, Luxembourg. Registration No B 37.799.

Schroders will be a data controller in respect of your personal data. For information on how Schroders might process your personal data, please view our Privacy Policy available at <https://www.schroders.com/en/global/individual/footer/privacy-statement/> or on request should you not have access to this webpage. For your security, communications may be recorded or monitored.