

Investment Objective

The Sub-Fund aims to provide a medium/long-term capital growth by combining total return with the highest possible focus on Environmental, Social and Governance (ESG) factors, ensuring a tilt to responsible investing. To achieve this, the Sub-Fund will follow a flexible allocation strategy, investing mainly in units of Mutual funds that meet the above ESG criteria.

The Fund can use derivatives to reduce the impact of market changes or changes in currency exchange rates on its performance and invest directly to bank deposits and money market instruments.

Investor Profile

The Sub-Fund has a high-risk profile and is addressed to investors who seek for high returns through participating in a fund whose assets are invested in a diversified portfolio of units of various UCITS and seek to benefit from their active management.

Funds Facts

Structure	UCITS V Luxembourg
Total NAV Size	12.026.152,12 €
Risk Class	1 2 3 4 5 6 7
Liquidity	Daily
Mngnt Co	Eurobank FMC-LUX
Investment Manager	Eurobank Asset Management MFMC
Custodian/Administrator	Eurobank Private Bank Luxembourg S.A.
Auditor	PricewaterhouseCoopers

What is the investment story "ESG"?

Sustainability is the new doctrine. Sustainability is the process of maintaining growth, meeting the needs of the present without compromising the ability of future generations to meet their needs.

Sustainability summarized in the 3Ps, it is about Profits, People and the Planet. It's not a secular theme but the way forward. Climate change, millennials, institutional demand and technology drive such a push for responsible investments and products. In 2015, UN has adopted the 17 Sustainable Development Goals that drive governments and corporates towards a common goal, the "2030 Agenda".

PRI is an Investor initiative in partnership with UNEP Finance Initiative and UN Global Compact.

ESG Focus

ESG is an investment process and each letter stands for Environmental risks, Social risks and Governance risks. The investment process involves a deep understanding of risks and opportunities associated with each key business factor and performance driver. The ESG analysis enriches the investment process, generating sustainable long-term returns. Companies that actively apply ESG/sustainability principles tend to have higher credit ratings, lower cost of capital, stronger finances and better share price performance.

The ESG Integration into the Fund of Funds investment process consists of: Portfolios of securities that can be measured against key ESG factors and risks by suitable rating agencies like Sustainalytics, Mercer, MSCI etc. A score that can be assigned in each factor, component scores and ratings –all available via Bloomberg, Morningstar Direct or other media. The selection of the funds is based on a structured evaluation/selection process.

ESG Focus is a flexible allocation fund of funds that can invest equally in equities and/or bonds (UCITS). The fund asset managers intend to be invested in equities between 75% and 95% when the environment for risky assets is positive, intend to be more balanced 60-40% (equities vs. fixed income) in volatile times, and from time to time, may go ultra defensive if the Investment Committee / Strategy decides so.

Risk Statistics

Standard Deviation	13,40%
VaR	15,00%

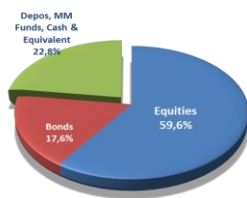
Standard Deviation calculations have been performed using a data sample of the last 12 months. The VaR analysis is based on the Historical Simulation method using the 99th percentile as confidence interval and historical data of the last 12 months. The VaR level refers to the one month VaR.

Share Classes	Eurobank	Private Banking	Interamerican	Eurobank USD	Postbank	Romania	Postbank USD
Currency	EUR	EUR	EUR	USD	EUR	EUR	USD
ISIN code	LU0517847660	LU1102787998	LU0517850029	LU0517848049	LU0517849104	LU0517849526	LU0517849369
Bloomberg ticker	EEFOFRE LX	PBFOFRE LX	ELFRSIN LX	EEFFRED LX	ELFREPB LX	ELFREBP LX	ELFREPU LX
MorningStar Rating	-	-	-	-	-	-	-
Inception date	22/6/2010	23/12/2014	8/12/2010	9/7/2010	28/9/2010	29/9/2010	28/9/2010
Assets (class currency)	8.905.704,50	285.029,03	1.267.415,49	898.166,04	183.190,91	177.364,82	453.933,53
NAV	17,1518	17,1509	17,3758	19,2249	17,2704	17,3587	19,4582
Min NAV	14,6699	14,6690	14,8512	15,8330	14,7713	14,8366	16,0253
Max NAV	19,1747	19,1733	19,4075	20,7703	19,3074	19,3882	21,0225
Entry fee	0,6%-1,25%	1,50%-1,25%**	0%	0,6% - 1,25%**	1% - 1,25%**	1% - 1,25%**	1% - 1,25%**
Redemption fee	0% - 1%*	0%	0%	0%	0%	0%	0%
Conversion fee			Difference in Entry fees				
Redemption scheme	T+4	T+4	T+4	T+4	T+5	T+5	T+5

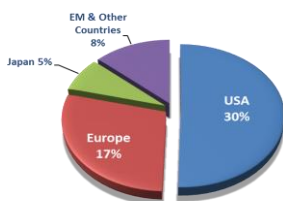
On October 8th 2018, the name, investment objective and policy of the fund changed from (LF) FOF Real Estate to (LF) FOF ESG Focus.

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Asset Allocation



Geographical Equity Allocation

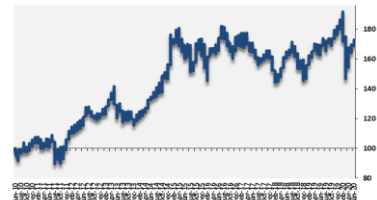


Sector Equity Allocation

Information Technology & Communication	18,10%
Health Care	8,50%
Financial Services	8,50%
Industrials	7,50%
Consumer Cyclical	7,10%
Consumer Defensive	4,90%
Basic Materials	1,90%
Utilities	1,80%
Energy	0,70%
Basic Materials	0,40%

Major Holdings

BNP GREEN BOND (IE)	10,76%
SCHRODER ISF-GLB SUST GROWTH (CS-ACC)	8,83%
SCHRODER ISF-GLB CLIM CHANGE (CE)	8,82%
BNY MELLON GLB LEADERS FUND (WS-ACC)	8,46%
BNP PARIBAS EQ BEST SEL WLD (IS)	7,41%
BNPP SUSTAINABLE 12M (IE)	7,26%
BNY MELLON GLB OPP FD (WS-ACC)	6,33%
BNY MELLON GLB EQUITY FUND (WS-ACC)	5,67%
NEUBERGER BERMAN GL EQ SYSTEMATIC (IS)	5,59%
ARABESQUE SYSTEMATIC (IE)	5,20%



Fund Returns

Cumulative Returns per share class

Share Classes	YTD	1 Y	3 Y	5 Y	Since inception
Eurobank	-4,81%	2,17%	4,30%	7,07%	71,52%
Private Banking	-4,81%	2,17%	4,29%	7,06%	10,31%
Interamerican	-4,69%	2,43%	5,10%	8,45%	68,27%
Eurobank USD	-5,11%	0,54%	2,35%	7,16%	59,92%
Postbank	-4,81%	2,17%	4,30%	7,57%	76,00%
Romania	-4,68%	2,43%	5,10%	8,44%	77,54%
Postbank USD	-5,11%	0,54%	2,34%	7,65%	47,32%

Annual Returns per share class

Share Classes	2019	2018	2017	2016	2015	2014
Eurobank	22,01%	-8,59%	-6,07%	1,63%	8,52%	31,79%
Private Banking	20,53%	-7,47%	-6,07%	-1,60%	8,53%	0,30%
Private Banking USD	6,43%	-	4,92%	-1,60%	-2,70%	3,42%
Interamerican	22,32%	-8,36%	-5,84%	1,89%	8,69%	31,79%
Eurobank USD	19,71%	-12,73%	6,86%	-1,59%	-2,70%	16,01%
Postbank	22,01%	-8,59%	-6,00%	1,88%	8,68%	31,79%
Romania	22,32%	-8,35%	-5,84%	1,88%	8,68%	31,79%
Postbank USD	19,71%	-12,73%	6,95%	-1,35%	-2,50%	16,41%

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