EUROBANK
FMC-LUX

MARKETING COMMUNICATION
9/2026

(LF) Absolute Return Fund

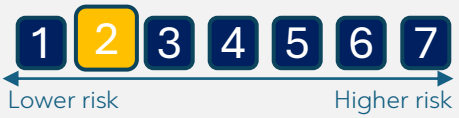
Structure	Domicile	Asset Class	Total NAV	Benchmark
UCITS Mutual Fund	Luxembourg	Bond	€ 286.799.656,56	No Benchmark

Liquidity	Management Company	Investment Manager	Custodian Administrator	Auditor
Daily	Eurobank FMC-LUX	Eurobank Asset Management M.F.M.C.	Eurobank Private Bank Luxembourg S.A.	KPMG

Investment Objective

The Sub - Fund invests mainly in bonds and money market & derivative instruments implementing modern and high-equipped techniques in portfolio management.

Risk Indicator (in yellow)



Complementary information on risks can be found in the risk section of this document and in the prospectus.

Investor Profile

This Sub-Fund is suitable for investors with a medium term horizon, who are seeking capital appreciation and are prepared to accept a low residual risk to their capital with generally lower volatility than that of high duration bond or equity funds.

Market Commentary

The third quarter was particularly challenging for global bond markets, as persistent geopolitical tensions in the Middle East kept energy prices elevated and inflationary pressures high. Expectations for tighter monetary policy increased significantly during the quarter, leading to higher government bond yields across the major developed markets.

Portfolio Strategy

The Sub-Fund's return for the quarter amounted to -1,43%.The Sub-Fund was negatively affected by its duration exposure as bond yields moved sharply higher. Part of this exposure was held through German government bonds, which provided some protection from the widening in sovereign spreads seen elsewhere in Europe, but the overall duration position nevertheless weighed significantly on the Fund.We remained cautious on equities throughout the quarter and maintained relatively limited overall exposure. Within individual equities, activity was mainly focused on taking profits in selected technology names. The Sub-Fund also added exposure to the Japanese yen, although with limited success as the dollar strengthened towards the end of the quarter. We expect Yen to appreciate gradually over the coming months. As US Treasury yields moved above 5%, we added some exposure through 10-year Treasury futures. We also increased positions in inflation-linked ETFs, predominantly in Europe, reflecting the persistence of inflationary pressures. Other additions during the quarter included mortgage-backed securities and local-currency bonds, while towards the end of the quarter we also added exposure to US high-yield ETFs as yields became increasingly attractive.

UCITS DO NOT HAVE A GUARANTEED RETURN AND PREVIOUS PERFORMANCE DOES NOT GUARANTEE FUTURE RETURNS
PLEASE REFER TO THE PROSPECTUS AND KEY INFORMATION DOCUMENT BEFORE MAKING ANY FINAL INVESTMENT DECISION

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Share Classes	Eurobank	Eurobank I	Private Banking	Postbank	Interamerican
Currency	EUR	EUR	EUR	EUR	EUR
Inception date	9/10/2006	7/12/2006	14/10/2014	8/3/2016	10/3/2020
Assets (class currency)	274.904.145,67	4.998.201,22	3.722.883,59	2.613.153,12	561.272,96
NAV	1,5448	1,6192	1,5450	1,5448	1,5338
ISIN code	LU0273968015	LU0273967983	LU1102786750	LU0273968288	LU2086749863
Bloomberg ticker	EURABRE LX	EURABRI LX	EPBABRE LX	PBABREE LX	INTARFR LX
MorningStar Rating	3-Star	4-Star	3-Star	3-Star	3-star
Maximum Entry fee: up to	1% (0,25%-0,50%)	1% (0%)	1% (0,40% - 0,60%)	1% (0,50%)	1% (0,25%)
Maximum Redemption fee: up to	1% (0% - 0,50%)	0% (0%)	0% (0%)	2% (0%)	1% (0%)
Conversion fee	Difference between entry fees				
Maximum Management Fee: up to	1,4% (1,00%)	0,65% (0,65%)	1,4% (1,00%)	1,9% (1,00%)	1,4% (1,00%)
Ongoing Charges	1,23%	0,84%	1,23%	1,23%	1,23%
Redemption scheme	T+2	T+2	T+2	T+5	T+2

Maximum fees as disclosed in the Prospectus. Actual fees currently applied are shown in parentheses.

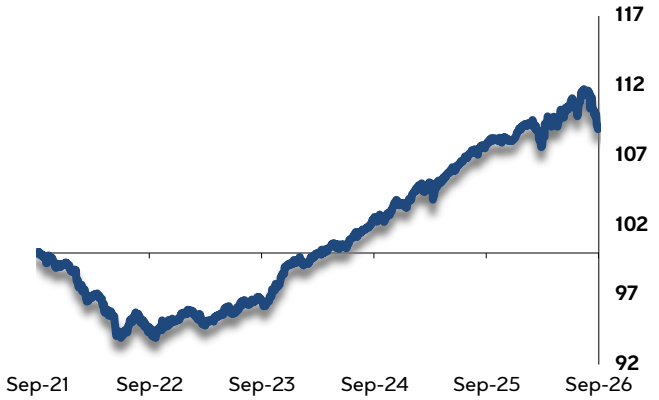
Ongoing charge figures takes into account annual management fee

Additional costs apply to the investment and may influence the overall return, further information is available in the prospectus

Cumulative Returns per Share Class

Share Classes	YTD	1 Year	3 Years	5 Years
Eurobank	0,75%	1,22%	12,82%	9,03%
Eurobank I	1,04%	1,61%	13,82%	10,87%
Private Banking	0,76%	1,24%	12,84%	9,06%
PostBank	0,76%	1,23%	12,83%	9,05%
Interamerican	0,78%	1,25%	12,86%	9,07%

Price Evolution



Annual Returns per Share Class

Share Classes	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
Eurobank	4,54%	4,41%	4,11%	-4,11%	0,00%	0,50%	3,73%	0,59%	1,58%	0,47%
Eurobank I	4,90%	4,79%	4,31%	-3,73%	0,44%	0,90%	4,08%	0,97%	1,85%	0,78%
Private Banking	4,55%	4,41%	4,11%	-4,11%	-0,01%	0,51%	3,71%	0,59%	1,59%	0,46%
PostBank	4,55%	4,41%	4,11%	-4,11%	0,01%	0,50%	3,73%	0,59%	1,57%	-
Interamerican	4,55%	4,42%	4,11%	-4,11%	-0,02%	1,56%	-	-	-	-

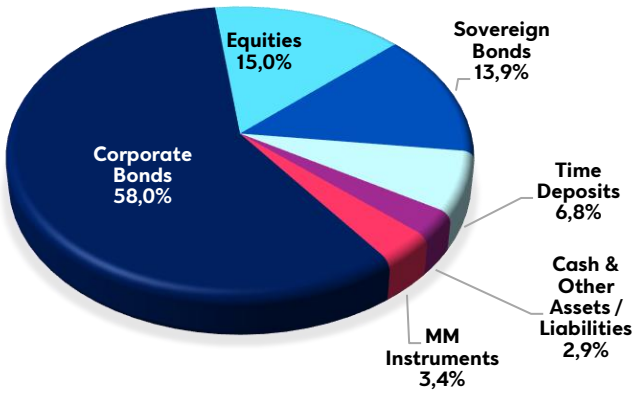
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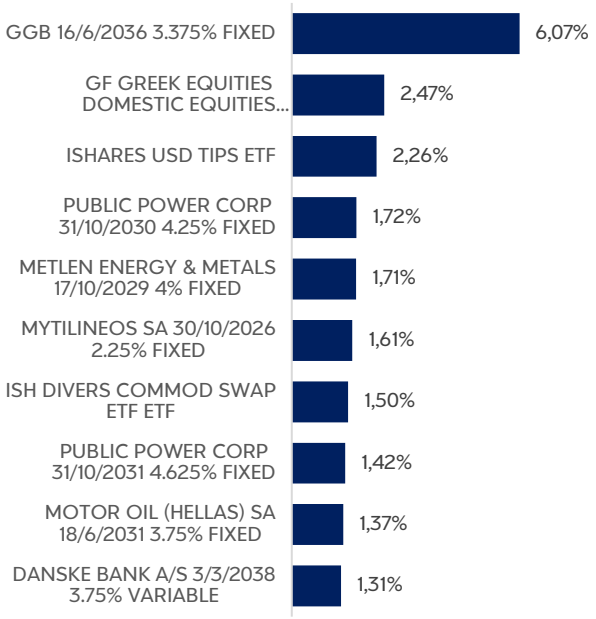
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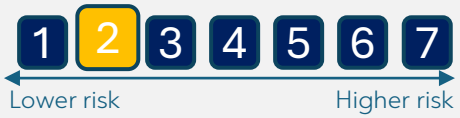
Asset Allocation



10 Major Holdings



Risk Indicator (in yellow)



The risk indicator assumes you keep the investment for 3 years.

* Risk indicator refers to Eurobank Share Class.

The risk indicator provides guidance on the level of risk associated with this product compared to others. It highlights the likelihood of the product incurring a financial loss. A lower value of the Risk Indicator suggest more stable, less volatile investments. The actual risk can vary significantly if you cash in at an early stage and you may get back less. You may not be able to sell your product easily or you may have to sell at a price that significantly impacts on how much you get back.

Risk statistics

Standard Deviation:	2,40%
VaR:	2,80%
YTM	4,57%
Duration:	4,83 yrs

Standard deviation has been calculated using a data sample from the past 12 months. The VaR analysis employs the Historical Simulation method, using the 99th percentile as the confidence interval and historical data from the same 12-month period. The reported VaR level corresponds to a one-month VaR.

Not all risks affecting the Sub-Fund are adequately captured by the summary risk indicator. This rating does not take into account other risk factors which should be considered before investing, these includes: Credit risk involves the risk that an issuer of a bond or similar money-market instruments or OTC derivative held by the Fund may default on its obligations to pay revenue and repay principal and the Fund will not recover its investment. Counterparty risk is the probability that the other party in an investment, credit, or trading transaction may not fulfill its part of the deal and may default on the contractual obligations. Interest rate risk is the risk that the value of an investment will change due to changes in the level of interest rates. The risk associated with the use of financial derivative, is related with the leverage structure of such products. Please refer the "Risk factors" section of the prospectus of the Fund

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Complementary Information

The Sub-Fund is classified under Article 6 of Regulation (EU) 2019/2088 (SFDR). It does not promote environmental or social characteristics and does not have sustainable investment as its objective.

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In accordance with the conditions laid down in the Article 93a of Directive 2009/65/EC, the management company Eurobank FMC-LUX may decide to terminate the arrangements made for the marketing of its collective investment undertakings in a EU Member State.

A summary of investor rights including termination of marketing arrangements is available in English in the form of the Investor Rights Summary, accessible in the Legal section of the website https://eurobankfmc.lu/-legal-47-.

Glossary

Standard deviation: is the standard statistical measure for total volatility (risk). It measures how much returns fluctuate from the average over a certain period. Comparing different funds Products, higher Standard Deviation means the investment is riskier, as returns may vary significantly from the expected average.

Value at Risk percentage (VaR %): quantifies the maximum expected loss of a portfolio over a specified time period at a defined level of statistical confidence. For example, a monthly 99% VaR of 2% means that there is a 99% probability that the fund will not lose more than 2% of its value in any given month. (The 1% represents the chance that the loss will exceed 2%.)

Yield To Maturity (YTM): Represents the total return an investor can expect to earn if a bond is purchased at its current market price and held until maturity. It is the internal rate of return (IRR) that equates a bond's future cash flows to its current market price.

Duration: Is a measure of a bond's sensitivity to changes in interest rates. It represents the weighted average time, in years, required to receive the bond's cash flows. The higher the duration, the more sensitive the bond is to interest rate fluctuations.

Morning Star rating: ratings reflect the fund's historical performance, adjusted for risk, in comparison to similar funds within its category. These ratings are current as of June 2026 and may change over time. They are intended as a reference point and do not constitute investment advice or a guarantee of future results. The overall star rating for each fund is calculated using a weighted average of its ratings over the past 3-, 5-, and 10-year periods. Morningstar assigns ratings from 1 to 5 stars, with 5 stars representing the highest performance relative to similar funds in the same category.

Curve flattening: occurs when the yield gap between short-term and long-term bonds narrows, with yields converging.

Put option: is a financial derivative contract giving the holder the right, but not the obligation, to sell an underlying asset (stock, index, etc.) at a specified "strike price" before a set expiration date.

Risk-on/risk-off: is a market sentiment paradigm where investor behavior shifts based on economic outlook. Risk-on occurs when optimism drives capital into high-risk assets (stocks, commodities) for higher returns. Risk-off occurs when fear or uncertainty causes investors to flee to safe-haven assets (U.S. Treasuries, gold, cash) to protect capital.

Contacts

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