EUROBANK
FMC-LUX

MARKETING COMMUNICATION
9/2026

(LF) Flexi Allocation Greece Fund

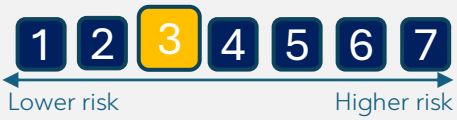
Structure	Domicile	Asset Class	Total NAV	Benchmark
UCITS Mutual Fund	Luxembourg	Bond	€ 51.538.196,80	No Benchmark

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 Fund is actively managed and aims to achieve long term capital growth, through its portfolio of stocks of companies listed in the Athens Stock Exchange, Greek Government bonds and Greek Corporate bonds.
The Fund can use derivatives to reduce the impact of market changes. In addition, the Fund may invest in bank deposits, money market instruments and /or units of UCITS.
The Units in the Classes Eurobank DIS and Private Banking DIS are all distributing Units (as defined in section 9 "Distribution policy" of this Prospectus). For 2025, the annual dividend was 2,50%. For 2026 the estimated dividend is expected to reach up to 2,50%.

Risk Indicator (in yellow)



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

Investor Profile

The Sub-Fund has a high risk profile and is addressed to investors seeking gains by participating in a diversified portfolio of Greek equities, Greek Government bonds and Greek Corporate bonds with growth prospects in a long term horizon.

Market Commentary

The third quarter was challenging for European bond markets, as the conflict in the Middle East persisted and escalated to some extent, keeping oil and energy prices elevated and maintaining upward pressure on inflation. Concerns that the energy shock could prove more persistent led to a significant reassessment of the outlook for monetary policy. In September, the ECB raised its key interest rates by 25 basis points, taking the deposit rate to 2.50%, while by the end of the quarter markets were pricing around four additional rate increases over the following year. During the same period, Euronext Athens continued its strong upward trajectory, posting a gain of 11.3%. Its year-to-date return reached 29.1%, significantly outperforming most developed equity markets.The Greek capital market continued to attract strong investor interest, as evidenced by the successful completion of significant share capital increases, private placements and secondary market transactions. These developments further enhanced market liquidity and broadened the investor base of the Athens Stock Exchange, with increased participation from both foreign institutional and domestic investors.At the macroeconomic level, the Greek economy continues to demonstrate notable resilience, with growth rates exceeding the Eurozone average, a continued decline in public debt, and increased investment supported by the utilisation of resources from the Recovery and Resilience Facility. The country's strong fiscal position, inflows of European funds and sustained high levels of corporate profitability continue to underpin the investment case for the Greek market.The medium-term outlook remains positive, supported by the sustainable profitability of listed companies, attractive valuations relative to other European markets, high dividend yields, and continued opportunities for capital raising through new listings and corporate transactions. However, the international environment remains characterised by heightened uncertainty, driven by geopolitical developments in the Middle East, political challenges in Europe and persistent inflationary pressures associated with energy prices. These factors may affect market performance in the short term and lead to increased volatility.

Portfolio Strategy

The Sub-Fund's equity exposure during the third quarter ranged between 55% and 57%. During the period, selective investments were made in the Industrials and Materials sectors through purchases of Metlen Energy & Metals and ElvalHalcor shares, as well as in the Consumer Goods sector through an increase in the Fund's position in Jumbo.
At the same time, exposure to the Shipping sector was increased through purchases of Safe Bulkers shares and participation in the initial public offering (IPO) of Star Bulk Carriers. On the selling side, positions were reduced in the Travel & Leisure sector through the sale of Allwyn shares, as well as in the Energy sector through sales of Motor Oil, HelleniQ Energy and PPC shares. Finally, the Sub-Fund increased its allocations to corporate bonds and short-term term deposits.

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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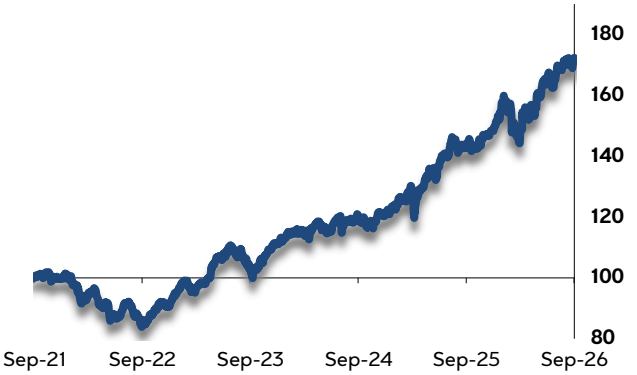
Share Classes	Eurobank	Eurobank DIS	Private Banking
Currency	EUR	EUR	EUR
Inception date	25/8/2008	10/1/2022	10/10/2014
NAV (class currency)	36.339.976,93	7.359.735,61	7.838.484,26
Unit Price (class currency)	1,9164	1,7147	1,9187
ISIN code	LU0385659072	LU1195533770	LU1102785943
Bloomberg ticker	EURFLSG LX	LFFLRDI LX	EPBFLSG LX
MorningStar Rating	5-star	5-star	5-star
Maximum Entry fee: up to	4% (0,5%-1%)	4% (1%)	4% (1,25% - 1,50%)
Maximum Redemption fee: up to	2% (0% - 1%)	2% (1% until 1 year & 0%≥ 1 year)	0% (0%)
Conversion fee		Difference between entry fees	
Maximum Management Fee: up to	2,9% (1,75%)	2,9% (1,75%)	2,9% (1,75%)
Ongoing Charges	1,98%	1,98%	1,98%
Redemption scheme	T+3	T+3	T+3

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	16,23%	20,61%	66,04%	72,34%
Private Banking	16,24%	20,61%	66,05%	72,33%
Eurobank DIS	14,07%	17,70%	54,20%	-

Price Evolution



Annual Returns per Share Class

Share Classes	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
Eurobank	22,57%	8,91%	22,42%	-9,25%	4,86%	-1,75%	30,96%	-22,88%	22,68%	-1,54%
Private Banking	22,56%	8,92%	22,42%	-9,25%	4,92%	-1,69%	30,96%	-22,88%	22,68%	-1,56%
Eurobank DIS	19,63%	6,27%	19,52%	-11,53%	-	-	-	-	-	-

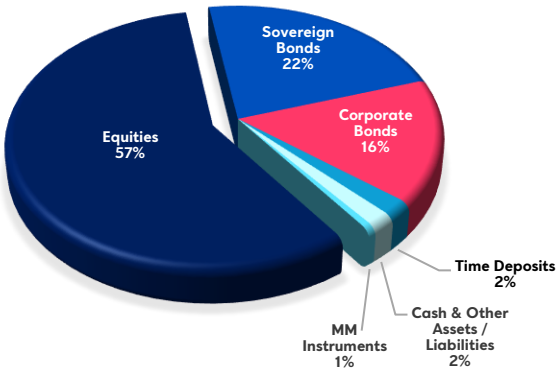
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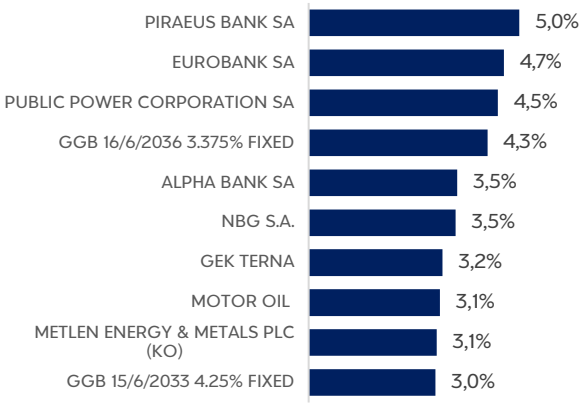
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Asset Allocation



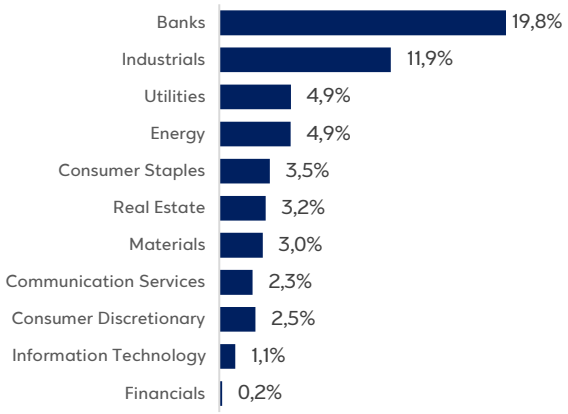
10 Major Holdings



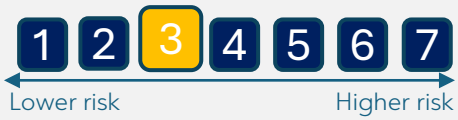
Dividend Payments: Eurobank DIS

	Dividend Yield p.a	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter
2026	2,50%	€ 0.0096	€ 0.0100	€ 0.0106	
2025	2,50%	€ 0.0081	€ 0.0089	€ 0.0089	€ 0.0083
2024	2,50%	€ 0.0081	€ 0.0078	€ 0,0075	€ 0,0072
2023	2,00%	€ 0.0055	€ 0.0053	€ 0.0088	€ 0,0075
2022	2,00%	€ 0.0049	€ 0.0053	€ 0.0049	€ 0.0041

Sector Allocation



Risk Indicator (in yellow)



The risk indicator assumes you keep the investment for 5 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:	11,55%
VaR:	7,24%
YTM	4,20%
Duration:	4,95 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: The risk associated with the use of financial derivative, which 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.

Credit Spreads: Is the difference in interest rates (yields) between safe bonds and risky bonds. Credit spreads tell us how much extra return investors demand for taking on more risk.

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