

Investment Objective

This Fund aims to achieve regular income and capital gains through investing mainly in Euro denominated High Yield corporate and sovereign bonds. HY are those rated at most BB+ by S&P, Ba1 by Moody's or BB+ by Fitch.

In more detail, the Fund invests between 10% and 60% of its assets in HY corporate EUR denominated securities, 10% and 40% in securities carrying Greek sovereign or corporate risk, 10% and 40% in ETFs and/or UCITs eligible as described in 2010 Law. It may invest more than 35% of the assets in Greek sovereign debt securities. It is not allowed to invest in equities. The Fund can invest in bank deposits and money market instrument and can use derivatives to reduce risks.

Investor Profile

The Sub-Fund is suitable for investors with short & medium term horizon who seek to combine returns above money market rates, low volatility and immediate liquidity.

Portfolio Recap

The sub-fund had a positive 3rd quarter to the tune of 0.90% for the Accumulating class. Returns in the High Yield space during the quarter came mostly from spread income as yields in the High Yield space as measured by the ICE BofA Euro High Yield Index remained stable, starting the quarter at 7.27% and ending at 7.30%. During the quarter we increased exposure in Greek and Cypriot financial bonds. Overall exposure in high yield corporate bonds through single securities or ETFs rose from approx. 86% to approx. 89% at the end of Q3 2023. Government high yield bonds remained close to 6% without changes. The overall performance of Greek, Portuguese and Cypriot corporate and financial bonds had the strongest show during the quarter relative to other regions corporate bonds. The overwhelming majority of securities had a positive contribution to returns except longer-dated GGBs which make up approx. 2.4% of the portfolio and declined due to the rise in long-term yields.

Share Classes	Eurobank	Eurobank DIS	Eurobank I	Private Banking	Private Banking DIS
Currency	EUR	EUR	EUR	EUR	EUR
Inception date	8/1/2020	10/1/2022	9/10/2019	10/9/2019	4/11/2019
Assets (class currency)	484.228,63	2.946.337,07	5.181.428,44	2.542.728,82	789.091,30
NAV	9,9070	9,6081	10,3126	9,9025	9,1902
ISIN code	LU2047494005	LU2086752735	LU2047494187	LU2047494260	LU2047494344
Bloomberg ticker	LFHYALR LX	LFHYRDI LX	LFHYALI LX	LFHYAPB LX	LFHYADI LX
Risk Class	3	3	3	3	3
MorningStar Rating	-	-	3-star	2-star	2-star
Entry fee	0,35% - 0,75%	0,75%	0%	0,75% - 1%	0,75% - 1%
Redemption fee		1% για το 1 ^ο			
	0% - 0,75%	έτος, 0% > 1 έτος	0%	0%	0%
Conversion fee	Difference between entry fees				
Redemption scheme	T+3				

* Depending on the duration of the investment period

** Depending on the amount of the investment

Cumulative Returns per share class

Share Classes	YTD	1 Y	3 Y	5 Y
Eurobank	4,18%	7,30%	0,55%	-2,30%
Eurobank I	4,99%	8,42%	3,74%	3,13%
Eurobank DIS	2,78%	4,98%	-6,82%	-
Private Banking	4,19%	7,30%	0,55%	-0,98%
Private Banking DIS	2,79%	4,98%	-5,42%	-8,71%

*Since Inception

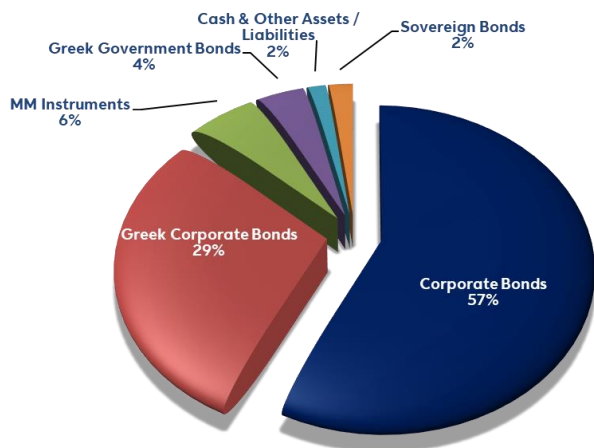
Dividend Payments: Private Banking DIS

	Dividend Yield p.a.	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter
2023	1,75%	0,0436 €	0,0397 €	€ 0.0404	
2022	1,75%	0,0484 €	0,0417 €	0,0391 €	0,0344 €
2021	2%	0,0542 €	0,0506 €	0,0513 €	0,0451 €
2020	2%	0,0510 €	0,0456 €	0,0490 €	0,0452 €
2019	4% (for the 4th Quarter)				0,0320 €

Annual Returns per share class

Share Classes	2022	2021	2020	2019
Eurobank	-8,06%	1,00%	0,99%	-
Eurobank I	-7,09%	2,06%	1,98%	1,58%
Eurobank DIS *	-9,34%	-	-	-
Private Banking	-8,05%	1,00%	0,89%	1,44%
Private Banking DIS	-9,71%	-1,00%	-1,10%	0,46%

Asset Allocation



Risk Statistics

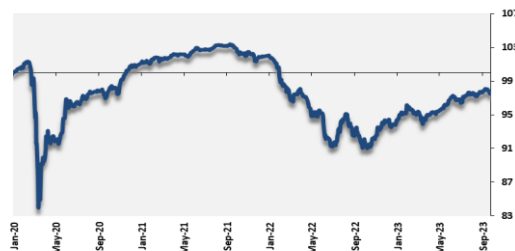
VaR	2,13%
YTM	5,84%
(Duration)	2,70

Standard Deviation calculations have been performed using a data sample of the last 12 month. 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.

Contact

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Price Evolution



Dividend Payments: Eurobank DIS

	Dividend Yield p.a.	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter
2023	1,75%	€ 0.0456	€ 0.0415	€ 0.0422	
2022	1,75%	€ 0.0400	€ 0.0436	€ 0.0409	€ 0.0359

Geographical Allocation

Greece	33%
Ireland	18%
Luxembourg	12%
Italy	8%
United States	8%
France	7%
Cyprus	2%
Spain	2%
San Marino	2%
Portugal	1%
Austria	1%
Sweden	1%
South Africa	1%
Netherlands	1%

10 Major Holdings

EUROB 4.375% 09/03/25	4,17%
BOTS 0% 30/11/23	4,16%
EUROB 05/05/27 CORP	2,65%
SMGB 7% 19/1/27	2,09%
ALPHA 2.5% 23/3/28	1,76%
OI 6.25% 5/15/28	1,71%
ALPHA PERP 11.875% AT1	1,70%
ETEGA 8% 03/01/34	1,69%
ILDFF 5.5% 15/02/30	1,60%
ALPHA BANK 13/02/2030	1,56%

This is a marketing material. Please refer to the prospectus of the fund and key information document before making any final investment decision.