(LF) Fund of Funds - GLOBAL MEGATRENDS

Structure	Domicile	Asset Class	Total NAV	Benchmark
UCITS Mutual Fund	Luxembourg	Fund of Funds	€ 16.851.650,96	-

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

Investment Objective

The Fund aims to provide a medium/long-term capital appreciation from total return by combining exposure in equity and/or debt securities of companies that appear to benefit from developments in sustainable economy, demographics, health and lifestyle, disruption, technology, mobility, automation, space exploration and/or other global trends. To achieve this, the Sub-Fund will follow a flexible allocation strategy.

The Fund will invest its assets primarily (at least 80%) in units of UCITS and/or other UCIs including Exchange Traded Funds (ETF's) which mainly invest in equity securities and derivatives thereof and/or transferable debt securities and derivatives thereof that meet SFDR requirements of Article 8 or 9. This Fund promotes environmental and social characteristics and qualifies as product in accordance with Article 8 of SFDR.

That Fund may invest as per above in units of UCITS and/or other UCIs that themselves may be invested in Mainland China shares restricted to foreign investors such as China A shares or have exposure in emerging markets and/or derivatives.

Secondarily, the Sub-Fund may invest its assets in units of UCITS and/or other UCIs, including Exchange Traded Funds (ETF's) which mainly invest in bank deposits, money market instruments, short term bonds and/or any other equivalent investments; the UCITS that fall in this section do not have to be money market funds. In addition, the Sub-Fund may and will at times invest (up to 49% of its net assets) directly in bank deposits and money market instruments in adherence to the flexibility objective.

Investor Profile

This Sub-Fund has a medium-high risk profile and is addressed to investors seeking returns from a widely diversified portfolio whose assets are invested in units of UCITS (multi-manager) with various asset classes and investment objectives, and aim to benefit from their active management.

Why Thematic Investing?

.....Because we look towards the future.....

Thematic investing focuses on predicted long-term trends rather than specific companies or sectors, enabling investors to access structural, one-off shifts that can change an entire industry.

- Megatrends are large, social, economic, political, environmental and technological transformations, which have high impact on the economy, society, cultures, personal lives and businesses.
- The 2020 Covid-19 pandemic accelerated a number of new trends and generated new long-term opportunities which we call MEGATRENDS.

Thematic Investing:

- Is very different to investing in world indices
- Is unconstrained and focuses on conviction holdings
- is about future expectations not past <<winners>>

Share Classes	Eurobank	Private Banking	Interamerican
Currency	EUR	EUR	EUR
Inception date	1/10/2014	4/12/2014	5/4/2022
NAV (class currency)	15.967.042,05	807.260,52	77.348,39
Unit price (class currency)	13,5534	13,5537	13,5535
ISIN code	LU1102788962	LU1102789184	LU2419967430
Bloomberg ticker	EFFBEUE LX	EPBBEUE LX	INTGLMT LX
MorningStar Rating	2-star	-	-
Entry fee	0,5% - 1%	1,25% - 1,5%**	1%
Redemption fee	0% - 1%***	0%	0%
Conversion fee	Difference between entry fees		
Redemption scheme	T+4		

Market Commentary

For the quarter ending 29/9/2025, (LF) Fund of Funds - Global Megatrends (Eurobank class) returned +7.42%. During the period, major equity markets rallied. MSCI US gained the most with +7.40%, MSCI AC World gained +6.80%, MSCI Japan returned +6.02% and MSCI Europe +2.73% in Euro terms. Outside of the developed markets, Frontier Markets outperformed with the MSCI Frontier Markets gaining +13.84%. MSCI EM gained +9.53% and MSCI BRIC gained +8.62% in Euro terms. The Dollar depreciated against the Euro dropping by -0.03% during the same period, with the ECB Ref. set at 1.1723 on 29/9.

Portfolio Strategy

For the quarter, (LF) Fund of Funds Global Megatrends had an average equity exposure of 92.22%, with a maximum exposure of 94.0% in September and a minimum of 89.6% in June. By quarter-end, the equity exposure was at 94.0%. Average effective allocation in North American equities was 46.6%, 28.8% in Europe and 3.7% in Japan, while approximately 13.2% was the equity exposure in all other regions. During the period, the sub-fund had an average cash exposure of 7.78%.

* Depending on the duration of the investment period   ** Depending on the amount of the investment

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EUROBANK
FMC-LUX

MARKETING COMMUNICATION

(LF) Fund of Funds - GLOBAL MEGATRENDS

09/2025

Cumulative Returns per Share Class

Share classes	YtD	1 Year	3 Years	5 Years
Eurobank	1,65%	7,17%	23,87%	20,15%
Private Banking	1,65%	7,17%	23,88%	20,15%
Interamerican*	1,65%	7,17%	23,87%	-

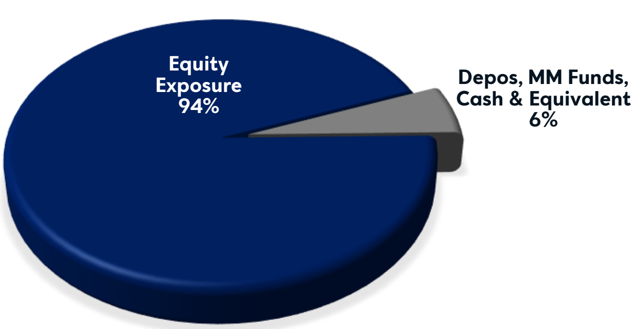
*Since Inception date 5/4/2022

Sustainability	Disruption/Innovation	Demographic Changes	Health & Well-Being
Climate Change	Digital Transformation	Population Evolution	Advanced Therapies
Sustainable Growth	Automation	Life Expectancy	MedTech
Energy Transition	FinTech	Millenials	Robotics
Clean Energy	AI	Smart Cities	Digital healthcare
Green Investments	Remote Working		Well-being
Low-Carbon	E-Commerce		
Circular Economy			

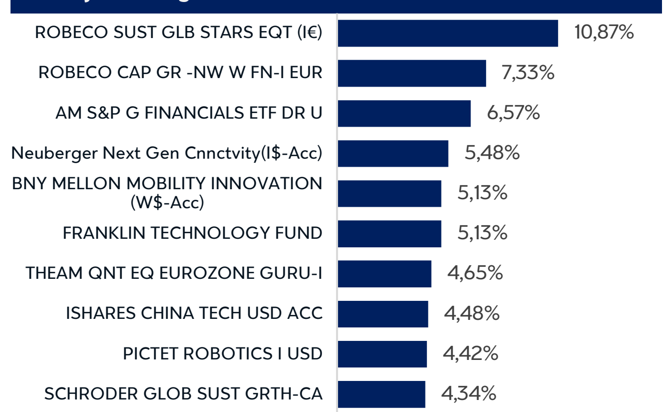
Annual Returns per Share Class

Share classes	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
Eurobank	+14,83%	+6,98%	-17,44%	+11,58%	+0,23%	+14,34%	-8,90%	+5,29%	+0,25%	+6,13%
Private Banking	+14,83%	+6,98%	-17,44%	+11,58%	+0,22%	+14,34%	-8,90%	+5,29%	+0,25%	+6,13%
Interamerican	+14,83%	+6,98%	-12,61%	-	-	-	-	-	-	-

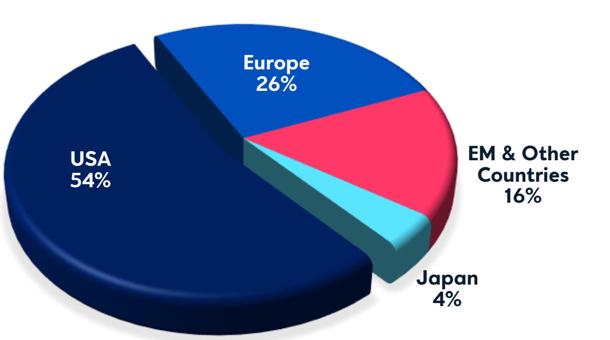
Asset Allocation



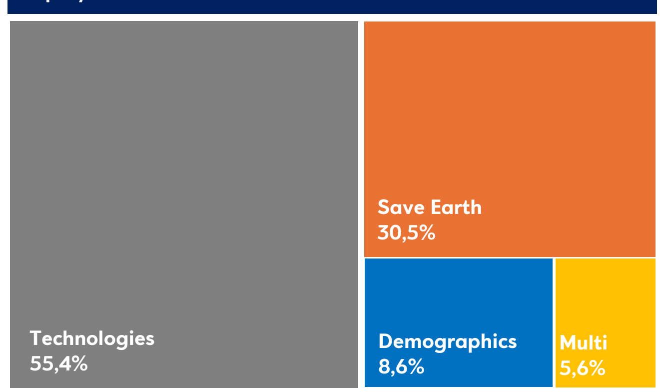
10 Major Holdings



Equity Portfolio - Geographical Breakdown



Equity Breakdown Themes



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Risk Indicator (in yellow)

1 2 **3** 4 5 6 7

Lower risk — Higher risk

The risk indicator assumes you keep the investment for 5 years

* Risk indicator refers to Eurobank Share Class

Risk statistics

Standard Deviation:	12,18%
VaR:	15,44%
Beta:	0,52
R-Squared:	39,93%

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.

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. 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. Sustainability risk, means an environmental, social or governance event or condition that, if it occurs, could cause an actual or a potential material negative impact on the value of the investment. Please refer the "Risk factors" section of the prospectus of the Fund

Complementary Information

(LF) Funds of Funds portfolios breakdown is based on individual Third Parties Funds analysis provided by external sources which Eurobank Asset Management MFMC is not able to confirm and/or reproduce.
SFDR article is Article 8: investments in the fund can be allocated to projects that promote sustainable development. For detailed disclosures, please consult the relevant annex of the prospectus.
Morningstar Ratings are as of September 2025 and may change over time. The rating represents an assessment of the fund’s past performance, adjusted for risk, relative to peers in its category. It does not constitute investment advice or guarantee future performance.
This material is provided for informational purposes only and does not constitute investment advice, an offer to purchase, or a solicitation to sell the product. Potential investors are advised to thoroughly review the latest prospectus and Key Information Document (KID) and consult the most recent financial reports before subscribing to this financial instrument, in particular the risk, costs and ESG sections. These documents are available in both Greek and English in the Mutual Funds section of the website www.eurobankam.gr.
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 is available in the form of the Voting Right Policy, accessible in the Legal section of the website https://eurobankfmc.lu.

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%.)
Beta: is a measure of an investment's volatility relative to the overall market (or benchmark). The market's Beta is always 1.0. If a fund's Beta is lower than 1.0 (e.g., 0.80), the fund is expected to be less sensitive to market movements. For example, if the market rises by 10%, a fund with a Beta of 0.80 is expected to rise by 8%. Beta is a useful indicator of how much a fund might fluctuate, but it’s just one piece of the puzzle. It’s always best to look at the full picture, including your goals, time horizon, and other key metrics before making any investment decisions.
R-Squared %: provides a view of the extent to which a fund's performance is driven by the market. It essentially measures the degree to which a fund's performance is driven by systematic market factors versus factors unique to the fund manager's decisions.
For example, if a fund has an R-Squared of 60%, this means that only 60% of its performance can be attributed to the market index, while the remaining 40% reflects the fund manager's specific skill and portfolio choices.
A fund with a high R-Squared value might be more suitable for investors seeking market-like returns, while a fund with a low R-Squared value might be preferred by those seeking more unique or diversified returns.
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 September 2025 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.

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