

Investment Objective

The investment objective of the Sub-Fund is to invest its assets primarily in units of UCITS and/or other UCIs which mainly invest in equity securities of companies that are traded 1) Emerging Markets and/or 2) Frontier Markets in equity securities of companies that derive a significant portion of their income in those respective markets. Target UCIs may be open-ended Exchange Traded Funds (ETF's).

Secondarily the Sub-Fund may invest in units of UCITS and/or other UCIs as above that mainly invest in equity securities of companies that operate in the same geographic regions including Latin America, Greater China, Asia ex. Japan and Eastern Europe. Additionally the Sub-Fund may invest in units of UCITS and/or other UCIs that invest in bank deposits and money market instruments and transferable debt securities.

Funds Facts

Structure	UCITS V Luxembourg
Total NAV Size	13.568.049,79 €
Benchmark	MSCI EM Index
Liquidity	Daily
Mngnt Co	Eurobank FMC-LUX
Investment Manager	Eurobank Asset Management MFMC
Custodian/Administrator	Eurobank Private Bank Luxembourg S.A.
Auditor	KPMG

Investor Profile

The Sub-Fund has a high-risk profile and is addressed to investors who want high return potentials 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.

Market Commentary

During the quarter ending 29/9 the MSCI Emerging Markets (-1.24%) outperformed the MSCI World All Countries Index (-1.34%) in Euro terms. Among the Emerging Markets Turkey, India, Saudi Arabia outperformed in Euro terms, all posting positive gains. The main underperformers were Greece, Taiwan, Korea, Mexico, South Africa, Brazil. The Dollar appreciated against the Euro gaining +0.08% during the same period. For the 3rd quarter, the sub-fund had an average equities exposure of 94.9% (between 95.8% and 94.0%). Over the same period, the sub-fund had an average China exposure of 21.3% (between 26.6% and 16.9%), average India exposure of 10.5% (between 6.8% and 14.3%), average Taiwan exposure of 17% between (16.6% and 17.4%), average South Korea exposure of 16.8% (between 16.4% and 16.9%) average Brazil exposure of 9.7% (between 11.3% and 7.2%) and an average Greece exposure of 2.6% (between 2.5% and 3.1%). During the third quarter our main underweight position was China and the main overweight positions were South Korea, Brazil, Taiwan, Greece.

Share Classes	Eurobank	Eurobank I	Eurobank (USD)	Private Banking	Private Banking USD	Interamerican	Postbank
Currency	EUR	EUR	USD	EUR	USD	EUR	EUR
Inception date	1/10/2007	24/9/2007	20/9/2011	15/10/2014	4/2/2019	26/11/2007	18/12/2007
Assets (class currency)	7.485.605,54	10.788,45	541.759,85	286.163,90	65.632,39	4.576.954,06	635.201,76
NAV	1,0104	1,1901	1,0701	1,0109	1,0703	1,0105	0,9414
ISIN code	LU0316846335	LU0316845873	LU0647577500	LU1102787485	LU1102787568	LU0336553804 EEFGFB LX	LU0316846921 LFFOFBR LX
Bloomberg ticker	EEBRICA LX	EEBRICI LX	EFGBRUS LX	EPBRICE LX	PBGEMUS LX		
Risk Class	4	4	4	4	4	4	4
MorningStar Rating	4-Star	4-Star	4-Star	4-Star	4-Star	4-Star	4-Star
Entry fee	0,5% - 1,00%	0%	0,50% - 1,00%	1,25% - 1,50%**	1,25% - 1,50%**	1%	0%
Redemption fee	0% - 1%*	0%	0% - 1%*	0%	0%	0%	0%
Conversion fee	Difference between entry fees						
Redemption scheme	T+4	T+4	T+4	T+4	T+4	T+4	T+5

* Depending on the duration of the investment period

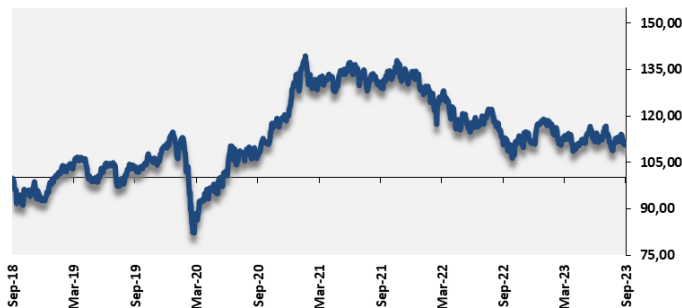
** Depending on the amount of the investment

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Cumulative Returns per share class

Share Classes	YTD	1 Y	3 Y	5 Y
Eurobank	-0,36%	0,02%	3,43%	11,00%
Eurobank I	0,40%	1,04%	6,61%	16,78%
Eurobank (USD)	-1,02%	9,16%	-6,39%	1,57%
Private Banking	-0,35%	0,03%	3,43%	11,01%
Private Banking USD	-1,03%	9,17%	-6,37%	5,44%
Interamerican	-0,35%	0,02%	3,43%	11,01%
Postbank	-0,43%	-0,08%	3,11%	10,44%

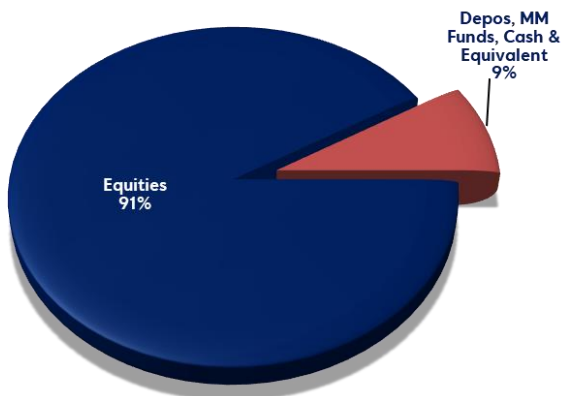
Price Evolution



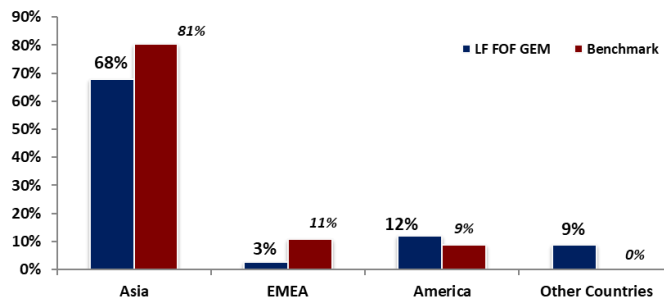
Annual Returns per share class

Share Classes	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013
Eurobank	-17,16%	9,75%	11,63%	17,43%	-10,79%	13,74%	7,89%	-1,55%	7,81%	-7,07%
Eurobank I	-16,31%	10,85%	12,77%	18,63%	-9,77%	14,92%	8,98%	-0,54%	8,94%	-6,14%
Eurobank (USD)	-22,00%	1,29%	21,95%	15,21%	-14,81%	29,41%	4,47%	-11,75%	-5,09%	-2,87%
Private Banking	-17,15%	9,74%	11,62%	17,43%	-10,78%	13,73%	7,93%	-1,55%	-	-
Private Banking USD	-21,98%	1,29%	21,94%	7,20%	-	-	-	-	-	-
Interamerican	-17,16%	9,75%	11,63%	17,43%	-10,78%	13,74%	7,87%	-1,55%	7,83%	-7,08%
Postbank	-17,24%	9,62%	11,51%	17,31%	-10,87%	13,56%	7,34%	-2,04%	7,28%	-7,55%

Asset Allocation



Equity Portfolio – Geographical Allocation



Risk Statistics

Standard Deviation	12,07%
VaR	9,37%

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.

10 Major Holdings

JPMF - KOREA EQUITY FUND (C\$)	16,95%
SCHRODER ISF-TAIWANESE EQUITY(C\$-ACC)	16,37%
FTIF-TEMPLETON LATIN AMERICA USD	13,38%
FIDELITY-CHINA FOCUS FUND (Y\$-ACC)	7,70%
FTIF-FRANKLIN MENA FUND (I\$)	6,79%
GOLDMAN SACHS INDIA EQ	6,72%
SCHRODER INTL GREATER CHINA (C\$-ACC)	6,04%
SCHRODER ISF CHINA (C\$-ACC)	5,52%
BNP FUND CHINA EQUITY \$	5,40%
(LF) I EQUITY - GREEK EQUITIES	3,19%

(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.

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