

Structure	Domicile	Asset Class	Total NAV	Benchmark
UCITS Mutual Fund	Luxembourg	Fund of Funds	€ 113.427.798,84	-
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 will invest its assets primarily in units of UCITS and/or other UCIs as described in art 41 (1) indent (e) of the 2010 Law including Exchange Traded Funds (ETF's) which mainly invest in a) equity securities and derivatives thereof, b) transferable debt securities and derivatives thereof, c) commodities through eligible instruments, and derivatives thereof and d) bank deposits and money market instruments with a broad and unrestricted geographic orientation.

### Investment Profile

The Sub-Fund has a medium 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 (multi-asset) and investment objectives, and aim to benefit from their active management.

### Market Commentary

For the quarter ending 29/9/2025, (LF) Fund of Funds - Balanced Blend Gbl (Eurobank class) returned +2.84%. During the period, all asset classes rallied. Global Equities outperformed returning +6.80% followed by Commodities +2.92%, REITS +2.78%, Cash +0.509% and Bonds (EUR Brd Mkt) +0.15%, all in Euro terms. Over the same period, among the major equity market indices 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. Global REITS underperformed the global equities benchmark with FTSE EPRA/NAREIT Developed Index gaining +2.78%. Dev Asia outperformed during the same period with the FTSE EPRA/NAREIT Dev Asia gaining +6.94%. FTSE EPRA/NAREIT N.America gained +3.20% and FTSE EPRA/NAREIT Dev Europe lost -6.05% in Euro terms. In the bond markets, ICE BofAML US Broad Market gained +2.07%, ICE BofAML Global Broad Market gained +0.61% and ICE BofAML EUR Broad Index gained +0.15% in Euro terms. Within the Euro bond market in particular, ICE BofAML EUR Corporate Index gained +0.90%, ICE BofAML Greek Govnt Index gained +0.02% while ICE BofAML EUR Direct Government Index dropped -0.24% in Euro terms. Commodities, rallied with the Bloomberg Commodity Index gaining +2.92%. WTI Crude Future gained +2.21% and Gold Spot \$/oz gained +16.14% 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 - Balanced Blend Gbl had an average equity exposure of 40.31%, with a maximum exposure of 41.4% in July and a minimum of 39.2% in September. By quarter-end, the equity exposure was at 39.6%. Average effective allocation in North American equities was 24.9%, 7.4% in Europe and 1.8% in Japan, while approximately 6.3% was the equity exposure in all other regions. The average exposure in bonds was 41.60%, ranging between 40.2% and 44.4% with an average effective duration of 5.8 years, while 29.0% was allocated in sovereign, and 12.6% in corporate bonds. The sub-fund had an average commodities exposure of 9.73%, and an average REITS exposure of 2.77%. During the period, the sub-fund had an average cash exposure of 5.59%.

Share Classes	Eurobank	Eurobank I	Eurobank USD	Private Banking	Private Banking USD	Postbank	Interamerican
Currency	EUR	EUR	USD	EUR	USD	EUR	EUR
Inception date	29/2/2008	29/2/2008	20/9/2011	14/10/2014	14/10/2014	13/5/2008	2/12/2015
NAV (class currency)	88.565.968,97	1.823.028,81	14.974.460,17	4.485.486,44	823.838,39	1.666.404,81	3.431.242,86
Assets (class currency)	1,7089	1,8909	2,0051	1,7091	2,0053	1,6547	1,7084
ISIN code	LU0347746173	LU0347746256	LU0647577336	LU1102787642	LU1102787725	LU0347745878	LU1199652253
Bloomberg ticker	EEFOFBB LX	EEFFBBI LX	EFGBLUS LX	EPBBBGE LX	EPBBBGU LX	FFFOFBB LX	INTFFBG LX
MorningStar Rating	2-Star	3-Star	2-Star	2-Star	2-Star	2-Star	2-Star
Entry fee	0,5%-1%	0%	0,5%-1%	1% - 1,25%**	1% - 1,25%**	0%	1%
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+5	T+4

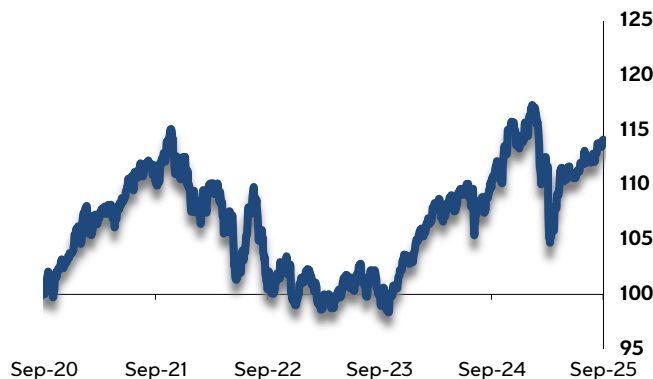
\* Depending on the duration of the investment period \*\* Depending on the amount of the investment

**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**

### Cumulative Returns per Share Class

Share classes	YtD	1 Year	3 Years	5 Years
Eurobank	-1,15%	3,55%	5,24%	12,85%
Eurobank I	-0,74%	4,21%	7,27%	16,51%
Eurobank USD	10,92%	8,88%	22,85%	10,41%
Private Banking	-1,15%	3,55%	5,26%	12,87%
Private Banking USD	10,93%	8,88%	22,85%	10,41%
Postbank	-1,14%	3,55%	5,24%	12,86%
Interamerican	-1,15%	3,55%	5,21%	12,82%

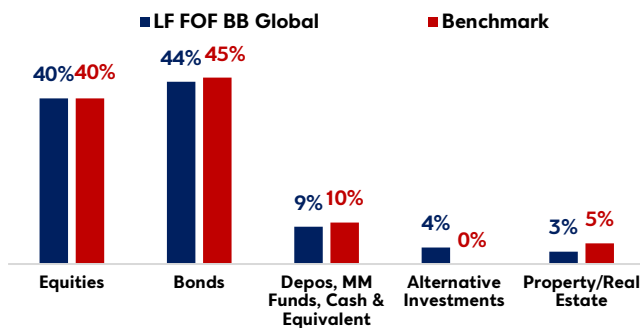
### Price Evolution



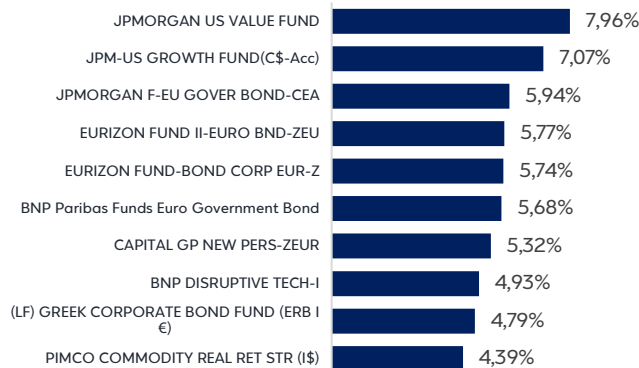
### Annual Returns per Share Class

Share classes	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
Eurobank	9,99%	4,57%	-11,86%	8,17%	-0,52%	13,84%	-5,06%	0,91%	5,28%	3,44%
Eurobank I	10,70%	5,23%	-11,29%	8,86%	0,12%	14,56%	-4,45%	1,57%	5,96%	4,11%
Eurobank (USD)	3,41%	8,34%	-17,00%	-0,17%	8,67%	11,69%	-9,36%	14,81%	1,92%	-7,26%
Private Banking	10,01%	4,57%	-11,86%	8,17%	-0,51%	13,83%	-5,06%	0,91%	5,28%	3,43%
Private Banking USD	3,41%	8,33%	-17,00%	-0,16%	8,67%	11,69%	-9,35%	14,80%	1,92%	-7,25%
Postbank	9,99%	4,57%	-11,86%	8,17%	-0,52%	13,83%	-5,05%	0,82%	5,01%	3,18%
Interamerican	9,96%	4,57%	-11,85%	8,17%	-0,52%	13,84%	-5,06%	0,91%	5,28%	-

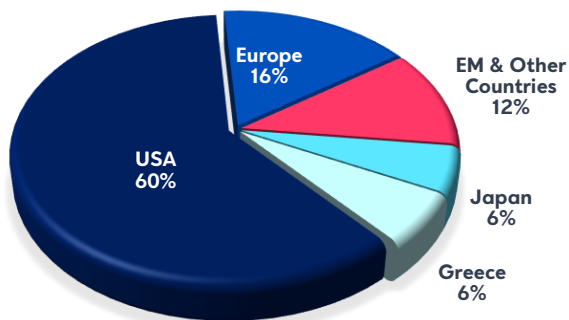
### Asset Allocation



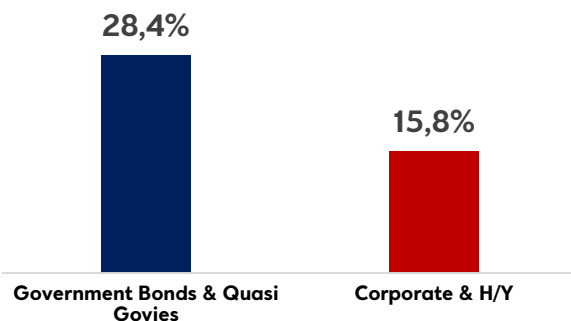
### 10 Major Holdings

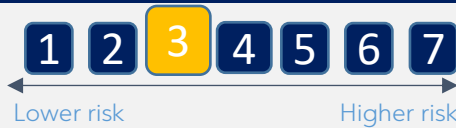


### Equity Portfolio – Geographical Allocation



### Fixed Income Portfolio Breakdown



**Risk Indicator**


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.

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. 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 6: 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](http://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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