

(LF) Fund of Funds – NEXT GEN FOCUS

Structure	Domicile	Asset Class	Total NAV	Benchmark
UCITS Mutual Fund	Luxembourg	Fund of Funds	€ 137.206.752,59	-
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

This Sub-Fund promotes environmental and social characteristics and qualifies as product in accordance with Article 8 of SFDR. The Sub-Fund aims to provide a medium/long-term capital growth by combining total return with a focus on environmental, social and governance (ESG) factors. To achieve this, the Sub-Fund will follow a flexible allocation strategy. The Sub-Fund will invest at least 80% of its assets 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 the Investment Manager's ESG/Sustainability criteria such as scores and/or ratings established and/or provided by internationally accredited agencies and providers such as Morningstar or Bloomberg indicatively but not exclusively.

Investor Profile

The Sub-Fund has a medium – high risk profile and is addressed to investors who seek for high returns 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

For the quarter ending 29/9/2025, (LF) Fund of Funds – Next Gen Focus (Eurobank class) returned +5.94%. 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 – Next Gen Focus had an average equity exposure of 87.16%, with a maximum exposure of 88.1% in July and a minimum of 85.2% in September. By quarter-end, the equity exposure was at 85.2%. Average effective allocation in North American equities was 38.3%, 34.0% in Europe and 3.0% in Japan, while approximately 11.8% was the equity exposure in all other regions. During the period, the sub-fund had an average cash exposure of 12.84%.

Share Classes	Eurobank	Eurobank I	Private Banking	Private Banking USD	Interamerican	Eurobank USD	Postbank	Postbank USD
Currency	EUR	EUR	EUR	USD	EUR	USD	EUR	USD
Inception date	22/6/2010	30/11/2021	23/12/2014	30/10/2014	8/12/2010	9/7/2010	28/9/2010	28/9/2010
NAV (class currency)	126.837.823,81	114.240,29	650.539,33	56.054,90	368.073,89	7.717.626,84	1.791.431,88	967.074,06
Assets (class currency)	22,9323	23,8470	22,9316	26,9436	23,5447	26,9446	23,0911	27,2772
ISIN code	LU0517847660	LU0517848395	LU1102787998	LU1102788020	LU0517850029	LU0517848049	LU0517849104	LU0517849369
Bloomberg ticker	EEFOFRE LX	EEFFREI LX	PBFOFRE LX	LFREPBUX LX	ELFRSIN LX	EEFFRED LX	ELFREPB LX	ELFREPU LX
MorningStar Rating	3-star	-	3-star	-	3-star	3-star	3-star	-
Entry fee	0,50%-1,00%**	0%	1,25%-1,50%**	1,25%-1,5%**	0%	0,50% - 1,00%	1% - 1,25%**	1% - 1,25%**
Redemption fee	0% - 1%*	0%	0%	0%	0%	0% - 1%*	0%	0%
Conversion fee	Difference between entry fees							
Redemption scheme	T+4	T+4	T+4	T+4	T+4	T+4	T+5	T+5

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

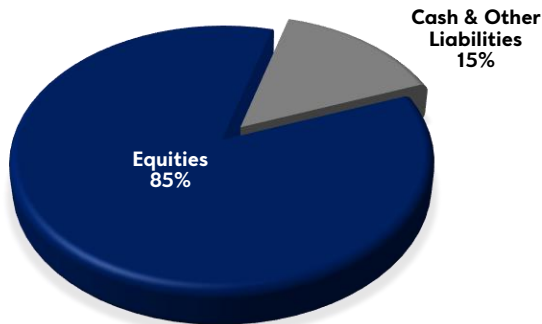
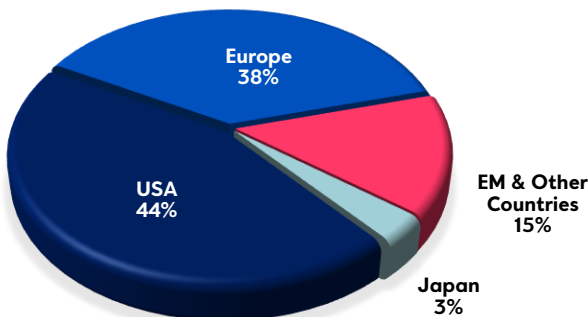
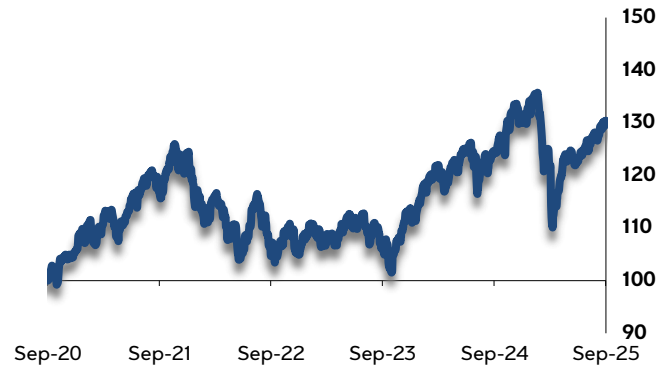
**UCITS DO NOT HAVE A GUARANTEED RETURN AND PREVIOUS PERFORMANCE DOES NOT GUARANTEE FUTURE RETURNS
PLEASE REFER TO THE PROSPECTUS AND KEY INFORMATION DOCUMENT BEFORE MAKING ANY FINAL INVESTMENT DECISION**

Cumulative Returns per Share Class

Share classes	YtD	1 Year	3 Years	5 Years
Eurobank	0,31%	5,02%	24,59%	30,41%
Eurobank I	1,08%	6,10%	28,47%	87,98%
Private Banking	0,31%	5,02%	24,59%	30,42%
Private Banking USD	13,37%	10,13%	50,05%	44,97%
Interamerican	0,50%	5,29%	25,55%	32,09%
Eurobank USD	13,37%	10,13%	50,05%	30,75%
Postbank	0,31%	5,02%	24,59%	30,42%
Postbank USD	13,37%	10,13%	50,06%	30,78%

Annual Returns per Share Class

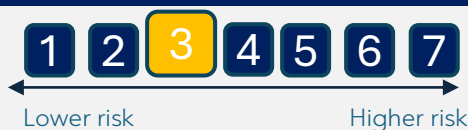
Share classes	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
Eurobank	14,34%	8,36%	-15,35%	17,21%	3,22%	22,01%	-8,59%	-6,07%	1,63%	8,52%
Eurobank I	15,52%	9,46%	-14,49%	-	-	-	-	-	-	-
Private Banking	14,34%	8,36%	-15,35%	17,21%	3,22%	20,53%	-7,47%	-6,07%	-1,60%	8,53%
Private Banking USD	7,50%	12,26%	-20,30%	32,96%	-8,18%	6,43%	-	4,92%	-1,60%	-2,70%
Interamerican	14,63%	8,63%	-15,14%	17,51%	3,49%	22,32%	-8,36%	-5,84%	1,89%	8,69%
Eurobank USD	7,49%	12,26%	-20,30%	8,18%	12,76%	19,71%	-12,73%	6,86%	-1,59%	-2,70%
Postbank	14,34%	8,36%	-15,35%	17,21%	3,22%	22,01%	-8,59%	-6,00%	1,88%	8,68%
Postbank USD	7,50%	12,26%	-20,29%	8,19%	12,76%	19,71%	-12,73%	6,95%	-1,35%	-2,50%

Asset Allocation

Equity Portfolio – Geographical Allocation

Price Evolution

10 Major Holdings

ROBECO SUST GLB STARS EQT (IE)	8,13%
ROBECO CAP GR - NW W FN-I EUR	6,38%
SUS EUROPE VALUE-I	5,76%
THEAM QNT EQ EUROZONE GURU-I	5,64%
MSIF-EUROPE OPP-Z EUR	4,92%
AM EURO STOXX BANKS-ETF ACC	4,68%
Neuberger Next Gen Cnnctvty(I\$-Acc)	4,30%
FRANKLIN TECHNOLOGY FUND	4,06%
PICTET ROBOTICS I USD	4,03%
GS GLOB MIL EQTY PORT I	4,02%

Equity Portfolio - Sector Allocation

IT&Com	29,30%
Financial Services	24,70%
Consumer Cyclical	8,20%
Industrials	8,00%
Healthcare	5,10%
Basic Materials	4,10%
Consumer Defensive	2,60%
Utilities	1,90%
Energy	0,70%
Real Estate	0,50%

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. 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.

Risk statistics

Standard Deviation:	11,01%
VaR:	11,53%
Beta:	0,49
R-Squared:	42,55%

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.

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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