

Investment Objective

The Fund aims to provide a medium/long-term capital growth by providing a conservative, balanced investment exposure to various asset classes through units of UCITS and/or other UCIs that may invest in cash, bonds, equities, property and commodities.

In addition, the Fund may and will at times invest directly in bank deposits and money market instruments.

Investor Profile

The Sub-Fund has a low 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

During the quarter ending 29/9, major asset classes were mixed. Commodities outperformed returning +5.96% followed by Cash +0.932%, Global Equities -1.34%, Bonds (EUR Brd Mkt) -1.58% and REITS -3.73%, all in Euro terms. Over the same period, among the major equity market indices MSCI Japan gained +0.21%, MSCI US lost -0.96%, MSCI AC World returned -1.34% and MSCI Europe -2.49% in Euro terms. Outside of the developed markets, Frontier Markets outperformed with the MSCI Frontier Markets gaining +3.51%. MSCI BRIC gained +0.92% and MSCI EM lost -1.24% in Euro terms. Global REITS underperformed the global equities benchmark with FTSE EPRA/NAREIT Developed Index declining by -3.73%. Dev Europe outperformed during the same period with the FTSE EPRA/NAREIT Dev Europe gaining +3.57%. FTSE EPRA/NAREIT Dev Asia lost -2.31% and FTSE EPRA/NAREIT N.America lost -5.45% in Euro terms. In the bond markets, ICE BofAML US Broad Market lost -0.70%, ICE BofAML Global Broad Market lost -1.46% and ICE BofAML EUR Broad Index lost -1.58% in Euro terms. Within the Euro bond market in particular, ICE BofAML EUR Corporate Index gained +0.30%, ICE BofAML EUR Direct Government Index lost -2.48% while ICE BofAML Greek Govnt Index dropped -3.34% in Euro terms. Commodities rallied with the Bloomberg Commodity Index gaining +5.96%. WTI Crude Future gained +31.94% and Gold Spot \$/oz lost -1.21% in Euro terms. The Dollar appreciated against the Euro gaining +2.57% during the same period, with the ECB Ref. set at 1.0594 on 29/9. For the 3rd quarter, the sub-fund had an average equities exposure of 16.48% (between 15.76% and 17.11%), average bonds exposure of 24.52% (between 23.71% and 25.58%), average commodities exposure of 0.92% (between 0.87% and 0.96%), average cash exposure of 58.09% (between 56.38% and 59.14%). The sub-fund had an average US & N.America equity exposure of 9.81% between 9.21% and 10.34%, average European equity exposure of 3.67% between 3.61% and 3.73%, average exposure in Greek equities of 0.46% between 0.34% and 0.55%, average exposure in Japan of 1.01% between 0.96% and 1.04% and an average exposure in emerging markets and/or other regions of 1.53% between 1.46% and 1.58%. In the fixed income space the sub-fund had an average sovereign exposure of 12.66% (between 12.17% and 13.02%), average corporate & credit exposure of 11.86% (between 10.85% and 12.58%).

Funds Facts

Structure	UCITS V Luxembourg
Total NAV Size	366.010.400,47 €
Benchmark	20% MSCI AC World +45% BofA ML EMU Broad Market Index +35% LOEC Index
Liquidity	Daily
Mngnt Co	Eurobank FMC-LUX
Investment Manager	Eurobank Asset Management M.F.M.C.
Custodian/Administrator	Eurobank Private Bank Luxembourg S.A.
Auditor	KPMG

Share Classes
Eurobank
Eurobank I
Private Banking
Private Banking DIS
Postbank (BGN)
Interamerican

Share Classes	Eurobank	Eurobank I	Private Banking	Private Banking DIS	Postbank (BGN)	Interamerican
Currency	EUR	EUR	EUR	EUR	BGN	EUR
Inception date	16/9/2013	19/4/2018	10/10/2014	5/6/2015	17/4/2015	27/1/2017
Assets (class currency)	350.731.535,26	250.724,63	11.600.887,08	9.798,87	3.558.010,46	1.598.244,86
NAV	10,5568	10,8626	10,5562	10,5606	20,6455	10,5568
ISIN code	LU0956610256	LU0956610413	LU1102788616	LU1195534158	LU1199652337	LU1244597024
Bloomberg ticker	LFQFGL LX	LFQFGL LX	EPBFFGL LX	PBGLDIS LX	PSFOFGL LX	LFGLINA LX
Risk Class	2	2	2	2	2	2
MorningStar Rating	4-star	3-star	3-star	3-star	3-star	3-star
Entry fee	0,25% - 0,5%	0%	0,40% - 0,60%*	0,40%-0,60%*	0%	0%
Redemption fee	0% - 0,50%**	0%	0%	0%	0%	0%
Conversion fee	Difference between entry fees					
Redemption scheme	T+4	T+4	T+4	T+4	T+5	T+4

* Depending on the duration of the investment period

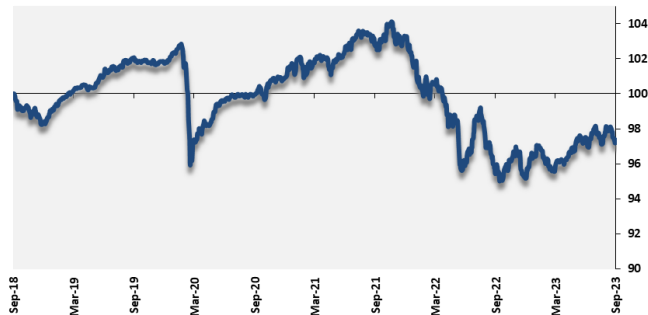
** Depending on the amount of the investment

© 2023 Morningstar UK. All Rights Reserved. Morningstar Ratings as of 29/9/2023. The information contained herein: (1) is property to Morningstar, (2) may not be copied (save (i) as incidentally necessary in the course of viewing it on-line, and (ii) in the course of printing off single copies of web pages on which it appears for the personal non-commercial use of those authorised to view it on-line), adapted or distributed; and (3) is not warranted to be accurate, complete or timely. This Morningstar - sourced information is provided to you by Eurobank Ergasias and is at your own risk. You agree that Morningstar is not responsible for any damages or losses arising from any use of this information and that the information must not be relied upon by you the user. Eurobank Ergasias SA informs you as follows: (i) no investment decision should be made in relation to any of the information provided other than on the advice of a professional financial advisor; (ii) past performance is no guarantee of future results, and (iii) the value and income derived from investments can go down as well as up.

Cumulative Returns per share class

Share Classes	YTD	1 Y	3 Y	5 Y
Eurobank	2,32%	1,92%	-2,58%	-2,64%
Eurobank I	2,72%	2,45%	-1,04%	-0,05%
Interamerican	2,32%	1,92%	-2,58%	-2,64%
Private Banking	2,32%	1,92%	-2,58%	-2,63%
Private Banking DIS	2,32%	1,93%	-2,57%	-2,60%
Postbank BGN	2,32%	1,92%	-2,58%	-2,64%

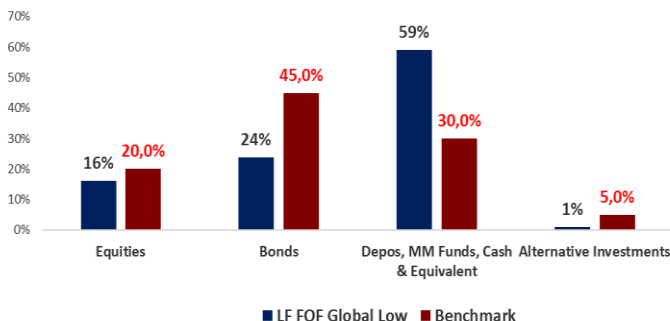
Price Evolution



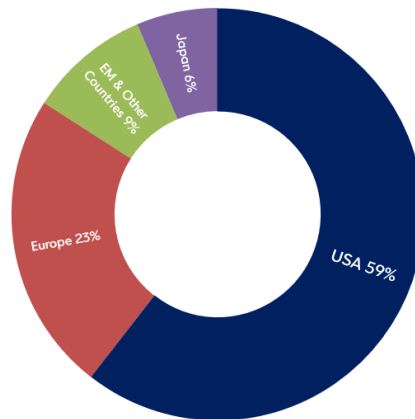
Annual Returns per share class

Share Classes	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013
Eurobank	-7,75%	2,22%	-0,79%	3,41%	-1,78%	1,34%	0,86%	0,41%	3,55%	2,18%
Eurobank I	-7,27%	2,75%	-0,26%	3,96%	-1,16%	-	-	-	-	-
Interamerican	-7,76%	2,22%	-0,79%	3,41%	-1,78%	1,43%	-	-	-	-
Private Banking	-7,75%	2,22%	-0,78%	3,41%	-1,78%	1,34%	0,86%	0,41%	0,53%	-
Private Banking DIS	-7,75%	2,22%	-0,76%	3,41%	-1,78%	1,34%	0,87%	-0,20%	-	-
Romania RON	-7,75%	3,91%	0,99%	6,06%	-1,68%	4,01%	1,19%	0,85%	-	-
Postbank BGN	-7,75%	2,22%	-0,79%	3,40%	-1,78%	1,34%	0,86%	-1,46%	-	-

Asset Allocation



Equity Portfolio – Geographical Allocation



Fixed Income Portfolio Breakdown

Government Bonds & Quasi Govies	12,8%
Corporate & H/Y	10,9%

Risk Statistics

Risk Statistics	2,30%
VaR	2,13%

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

(LF) INCOME PLUS € FUND	7,43%
EUROB 4.375% 09/03/25	7,08%
BNPP SUSTAINABLE 12M (I€)	6,09%
BNP-INSTICASH EUR (I€T1)	4,59%
PICTET SHORT TERM MM	4,21%
BNP PARIBAS ENHANCED CASH 6 MONTHS (I€)	3,93%
SCHRODER ISF-EUR SHORT BND FUND (C€-ACC)	3,86%
BNY MELLON RESPONSIBLE HORIZONS (W€-ACC)	3,70%
PIMCO GIS US SHORT TERM (I€-HDFD)	3,69%
BNY MELLON GLB SH H/Y BN	3,54%

(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.

Contact

Eurobank Asset Management M.F.M.C./10 Stadiou Str, Athens, 10564, Tel: +30 210 33 52 800, Fax: +30 210 33 52 890
 Email : am@eurobank.gr Website : www.eurobankam.gr www.eurobank.gr

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