

Investment Objective

The Sub-Fund aims to achieve a medium/long-term capital growth by providing a moderate, balanced investment exposure to various asset classes with a US focus including equities, bonds, property, commodities and cash.

The Sub-Fund will invest its assets primarily in units of UCITS and/or other UCIs. Also the Sub-Fund may invest up to 50% of its net assets, directly in bank deposits and money market instruments. Selection of the underlying funds is based on a quantitative and qualitative analysis on a frequent ongoing basis in order to contribute positively in the funds' objective.

Liquidities, financial derivative and structured financial instruments, securities lending and repurchase agreements may be used in order to reduce the impact of market changes or changes in currency exchange rates on Sub-Fund's performance.

Investor 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 with various asset classes and investment objectives, and aim to benefit from their active management.

Market Commentary

During the quarter ending 29/9, most major equity markets retreated. MSCI Japan gained +0.21%, MSCI US lost -0.96%, MSCI AC World returned -1.34% and MSCI Europe -2.49% 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. 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 46.29% (between 44.18% and 47.38%), average bonds exposure of 39.80% (between 35.98% and 41.85%), average cash exposure of 13.91% (between 11.59% and 18.47%). average cash exposure of 18.25% between 17.29% and 20.76%. The sub-fund had an average sovereign exposure of 10.28% between 9.52% and 10.99%, average corporate & credit exposure of 29.52% between 25.26% and 31.81%.

Funds Facts

Structure	UCITS V Luxembourg
Total NAV Size	32.585.640,15 €
Category	Fund of Funds
Benchmark	50% MSCI USA +50% BofA ML US Broad Market Index
Liquidity	Daily
Mngnt Co	Eurobank FMC-LUX
Investment Manager	Eurobank Asset Management MFMC
Custodian/Administrator	Eurobank Private Bank Luxembourg S.A.
Auditor	KPMG

Share Classes	Eurobank	Private Banking	Eurobank (USD)	Private Banking (USD)
Currency	EUR	EUR	USD	USD
Inception date	1/10/2014	9/2/2017	3/10/2014	4/2/2015
Assets (class currency)	6.359.656,83	85.685,94	26.730.494,09	962.536,96
NAV	15,1569	15,1572	16,0552	16,0526
ISIN code	LU1102789267	LU1102789697	LU1102789424	LU1102789770
Bloomberg ticker	LFBLUS LX	PBBBUSE LX	EFFBUSD LX	PBBBUSU LX
Risk Class	3	3	3	3
MorningStar Rating	3-star	3-Star	3-Star	3-Star
Entry fee	0,5% - 1%	1% - 1,25%*	0,5% - 1%	1% - 1,25%*
Redemption fee	0% - 1%**	0%	0% - 1%**	0%
Conversion fee	Difference between entry fees			
Redemption scheme	T+4			

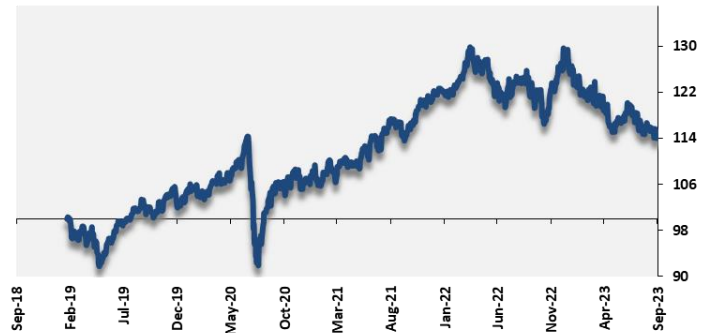
* Depending on the duration of the investment period
 ** Depending on the amount of the investment

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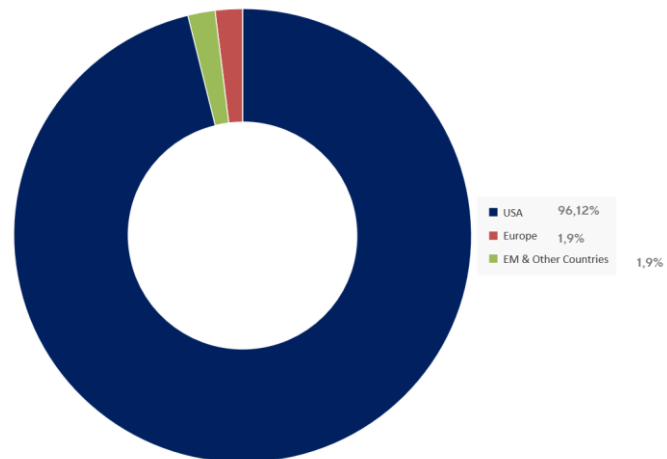
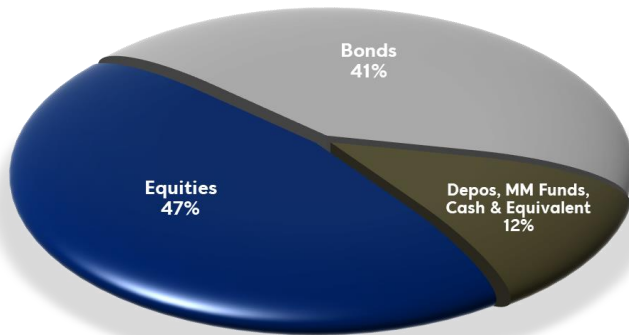
UCITS DO NOT HAVE A GUARANTEED RETURN AND PREVIOUS PERFORMANCE DOES NOT GUARANTEE FUTURE RETURNS

Cumulative Returns per share class

Share Classes	YTD	1 Y	3 Y	5 Y
Eurobank	4,01%	-2,22%	11,12%	19,76%
Private Banking	4,01%	-2,22%	11,12%	19,76%
Eurobank USD	3,30%	6,72%	0,60%	9,59%
Private Banking USD	3,31%	6,71%	0,59%	9,58%

Price Evolution

Annual Returns per share class

Share Classes	2022	2021	2020	2019	2018	2017	2016	2015	2014
Eurobank	-9,70%	16,74%	2,45%	15,35%	-0,56%	-2,85%	6,20%	9,36%	4,26%
Private Banking	-9,70%	16,74%	2,45%	15,35%	-0,56%	-3,76%	-	5,76%	-
Eurobank USD	-14,96%	7,75%	11,91%	13,17%	-5,07%	10,54%	2,82%	-1,94%	0,33%
Private Banking USD	-14,98%	7,75%	11,91%	13,16%	-5,06%	10,53%	2,82%	-1,08%	-

Equity Portfolio - Geographical breakdown

Asset Allocation

Bond Portfolio Breakdown

Government Bonds & Quasi Govies	10,7%
Corporate & HY	30,8%

Risk Statistics

Standard Deviation	10,06%
VaR	6,48%

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

SCHRODER INTL EURO BOND (C€-ACC)	6,11%
BNY MELLON RESPONSIBLE HORIZONS (W€-ACC)	6,06%
SCHRODER ISF-EUR GTV BOND (C€-ACC)	5,22%
BNP PARIBAS BD EURO GOVERNMENT	4,99%
PIMCO COMMODITY REAL RET STR (I\$)	4,75%
BNP DISRUPTIVE TECH (I€)	3,58%
EUROB 4.375% 09/03/25	3,51%
INVESCO GLOBAL TOT RET (EUR) BF (C€-ACC)	3,43%
(LF) BOND - GREEK CORP BND FND (ERB I €)	3,30%
NN-L COMMODITY ENHANCED \$	3,20%

Contact

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