

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

Investment Objective

The Sub-Fund aims to provide a medium/long-term capital growth by combining total return with equal focus on environmental, social and governance (ESG) factors, ensuring a tilt to responsible investing. To achieve this, the Sub-Fund will follow a flexible allocation strategy. The Sub-Fund will invest at least 51% of its assets in mutual funds which mainly invest in equity securities, transferable debt securities and derivatives 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. For that purpose, an investable universe of suitable mutual funds is in place and updated at least annually (annual review).

Secondarily, the Sub-Fund may invest its assets in mutual funds including Exchange Traded Funds (ETF's) which mainly invest in bank deposits, money market instruments, short term bonds and/or any other equivalent investments; In addition, the Sub-Fund may and will at times invest (up to 50%of its net assets) directly in bank deposits and money market instruments in adherence to the flexibility objective. Any investment in short-term or liquid assets does not have to meet the aforementioned ESG/Sustainability criteria. This Sub-Fund promotes environmental and social characteristics and qualifies as product in accordance with Article 8 of SFDR.

ESG Focus

understanding of risks and opportunities associated with each key business +7.77% during the same period, with the ECB Ref. set at 1.0389 on 31/12. factor and performance driver. The ESG analysis enriches the investment process, generating sustainable long-term returns.

Companies that actively apply ESG/sustainability principles tend to have higher credit ratings, lower cost of capital, stronger finances and better share price (LF) Fund of Funds - ESG Focus had an average equity exposure of 94.40%, ranging Mercer, MSCI etc.A score that can be assigned in each factor, component exposure of 5.60%. scores and ratings -all available via Bloomberg, Morningstar Direct or other media. The selection of the funds is based on a structured evaluation/selection process.

ESG Focus is a flexible allocation fund of funds that can invest equally in equities and/or bonds (UCITS). The fund asset managers intend to be invested in equities between 75% and 95% when the environment for risky assets is positive, intend to be more balanced 60-40% (equities vs. fixed income) in volatile times, and from time to time, may go ultra defensive if the Investment Committee / Strategy decides so.

Funds Facts

Structure UCITS V Luxembourg				
Total NAV Size	111.918.164,42 €			
Liquidity	Daily			
Management Company	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 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

During the quarter ending 31/12, most major equity markets rallied in Euro terms. MSCI US gained the most with +10.42%, MSCI AC World gained +6.45%, MSCI Japan returned +3.67% and MSCI Europe -3.01% in Euro terms. Outside of the developed markets, Frontier ESG is an investment process and each letter stands for Environmental risks, Markets outperformed with the MSCI Frontier Markets gaining +6.03%. MSCI EM lost -1.01% Social risks and Governance risks. The investment process involves a deep and MSCI BRIC lost -3.19% in Euro terms. The Dollar appreciated against the Euro gaining

Portfolio Strategy

performance.Funds Facts.The ESG Integration into the Fund of Funds between 91.2% and 96.8%. Average effective allocation in North American equities was investment process consists of:Portfolios of securities that can be measured 65.8%, 17.2% in Europe and 3.8% in Japan, while approximately 7.5% was the equity against key ESG factors and risks by suitable rating agencies like Sustainalytics, exposure in all other regions. During the period, the sub-fund had an average cash

What is the investment story "ESG"?

Sustainability is the new doctrine. Sustainability is the process of maintaining growth, meeting the needs of the present without compromising the ability of future generations to meet their needs. Sustainability summarized in the 3Ps, it is about Profits, People and the Planet. It's not a secular theme but the way forward. Climate change, millennials, institutional demand and technology drive such a push for responsible investments and products.In 2015, UN has adopted the 17 Sustainable Development Goals that drive governments and corporates towards a common goal, the "2030 Agenda".PRI is an investor initiative in partnership with UNEP Finance Initiative and UN Global Compact.

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
Assets (class currency)	99.813.711,11	113.016,75	1.078.633,89	49.445,40	525.502,38	7.946.170,35	1.781.538,71	944.909,96
NAV	22,8609	23,5916	22,8599	23,7666	23,4267	23,7675	23,0191	24,0610
ISIN code	LU0517847660	LU0517848395	LU1102787998	LU1102788020	LU0517850029	LU0517848049	LU0517849104	LU0517849369
Bloomberg ticker	EEFOFRE LX	EEFFREI LX	PBFOFRE LX	LFREPBU LX	ELFRSIN LX	EEFFRED LX	ELFREPB LX	ELFREPU LX
Risk Class	3	4	3	4	3	4	3	4
MorningStar Rating	4-star	-	4-star	-	4-star	4-star	4-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			Differe	nce 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

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Cumulative Returns per share class

Share Classes	1 Y	3 Y	5 Y
Eurobank	14,34%	4,87%	26,88%
Eurobank I	15,52%	8,13%	85,97%
Private Banking	14,34%	4,87%	26,88%
Private Banking USD	7,50%	-3,82%	17,42%
Interamerican	14,63%	5,67%	28,51%
Eurobank USD	7,49%	-3,83%	17,31%
Postbank	14,34%	4,87%	26,88%
Postbank USD	7,50%	-3,81%	17,34%

On October 8th 2018, the name, investment objective and policy of the fund changed from (LF) FOF Real Estate to (LF) FOF ESG Focus.

Depos, MM Funds, Cash & Equivalent 7% Equities 93%

Equity Portfolio - Sector Allocation

IT & Com Financial Services Consumer Cyclical	36,90% 21,40% 9,10%
Industrials	8,50%
Healthcare	8,20%
Consumer Defensive	2,70%
Real Estate	2,40%
Basic Materials	1,80%
Utilities	1,10%
Energy	0,80%

Risk Statistics

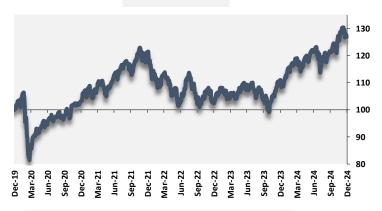
Standard Deviation	9,63%
VaR	8,32%

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.

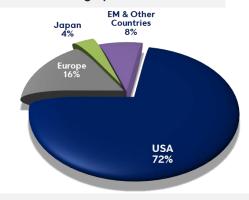
Annual Returns per share class

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%

Price Evolution



Equity Portfolio - Geographical Allocation



10 Major Holdings

ROBECO SUST GLB STARS EQT (I€)	11,70%
BNP DISRUPTIVE TECH-I	11,30%
ROBECO CAP GR -NW W FN-I EUR	8,68%
FRANKLIN SP500 PA UCITS ETF	8,41%
BNP PR F SST GLOB LOW VOL-I	7,09%
GS GLOB MIL EQTY PORT I	5,58%
EURIZON EQY USA ESG LD LTE-Z	4,62%
SCHRODER GLOB SUST GRTH-CA	4,54%
MORGAN STAN US CORE EQ F- Z	4,35%
FRANKLIN TECHNOLOGY FUND	4,00%

(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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