EUROBANK
FMC-LUX

MARKETING COMMUNICATION
9/2026

(LF) Equity – Global Equities Fund

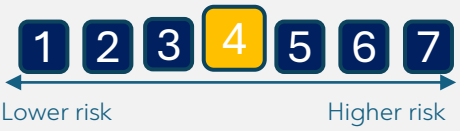
Structure	Domicile	Asset Class	Total NAV	Benchmark
UCITS Mutual Fund	Luxembourg	Equity	€ 460.953.470,87	No Benchmark

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 investment objective of the Sub-Fund is to invest its assets primarily in equity securities and other equivalent securities of companies admitted to an Official Listing or dealt in, on a Regulated Market in developed countries of Europe, USA and Asia.

Risk Indicator (in yellow)



Complementary information on risks can be found in the risk section of this document and in the prospectus.

Investor Profile

The Sub-Fund has a high risk profile and is addressed to investors seeking gains by participating in a diversified portfolio of developed European, American and Asian countries equities, with promising prospects in a long term horizon.

Market Commentary

During the third quarter of the year energy prices renewed their climb higher as geopolitical tensions flared up in the Middle East again. Elevated energy prices consequently led to increased inflationary pressures for all developed economies and thus global bond yields increased posing challenges for certain segments of global stock markets as well. In the US, stock markets realized gains despite the challenging backdrop of elevated energy prices, higher bond yields and uncertainty regarding the path of monetary policy. Robust earnings and US economic resilience underpinned the strength of the stock market. It should be noted, though, that performance among sectors varied substantially. Energy was the best performing sector for obvious reasons. Segments of the Information Technology sector also performed very well, in particular the software segment. The Healthcare sector also realized substantial gains while the worst performing sector was the Utilities sector. Rising bond yields reduced the attractiveness of the sector. Stock markets in the Eurozone were more muted and indeed registered slight losses. Nonetheless, performance varied among sectors here as well. The energy sector stood out in Europe too amid rising oil prices. The Financials and Materials sectors also performed well. On the other hand, the Real Estate and Consumer Discretionary sectors were among the worst performing amid rising bond yields and weak consumer confidence. The ECB raised interest rates by 25bps in September in a bid to combat inflationary pressures due to elevated energy prices. Lastly, in Japan there was a significant divergence among the Topix Index, which is a broader index capturing more segments of the economy, and the Nikkei which is more geared towards the Information Technology sector. The Topix Index registered gains while the Nikkei declined. Volatility remained elevated while Japan together with the US coordinated an intervention to support the yen.

Portfolio Strategy

The LF Global Equities Fund started the third quarter with a somewhat cautious investment stance. The LF Global Equities Fund, though, increased its overall investment level to an effectively fully invested level during the first month of the quarter, which it maintained for the remaining quarter. The GF Global Equities Funds maintained a more cautious overall investment stance throughout the third quarter, although broader investment themes and sector allocations were broadly in line among the funds. In the US, during the third quarter of the year, the Fund increased exposure to the Healthcare sector as to add exposure to a more defensive sector. At the same time the sector appears poised to benefit substantially from the use of AI. The Fund also added exposure to most of the Magnificent seven stocks as most of these stocks were trading at more attractive valuations, while their business models might prove more defensive compared to other companies in the Information Technology sector. Apple, in particular, had potential catalysts specific to its stock while Meta unveiled its new AI model, Muse, which brought the company to the frontier of AI. Further, during the third quarter, the Fund decreased its exposure to the semis as concerns regarding the steep rally in the sector mounted. Moreover, while the Fund did increase its exposure to the software segment it did not capture the full extent of the rally that occurred during the third quarter, as the Fund did not increase exposure to all relevant stocks. The Fund also increased its exposure to the Materials sector, across geographies, as economic growth remained robust. Further, in the US the Fund decreased exposure to the Energy sector, mainly by significantly reducing exposure to the oil services segment. The Fund also decreased exposure to certain names in the Industrials sector and specifically to stocks that are impacted by the AI trade. Lastly, the Fund reduced exposure to the large Investment banks, namely Goldman Sachs and Morgan Stanley, as several IPOs appeared to being delayed to coming to market. In Europe, the LF Global Equities Fund, increased exposure to the European autos sector, namely by purchasing Stellantis and Renault. Further, the Fund also increased exposure to the European banking sector, mainly by increasing exposure to banks in Spain and to a lesser extent in Italy. The Fund also increased exposure to certain names in the Consumer Staples sector. The Fund decreased exposure somewhat to the Information Technology sector while also decreasing exposure to the Industrials sector, chiefly to stocks that are impacted by the AI trade. The Fund increased exposure to the software sector, mainly by increasing exposure to SAP, although again not to the extent to fully benefit from the rally that occurred in the sector. In Japan, the Fund increased its overall exposure to the Japanese stock market during the last month of the third quarter. The Fund increased its exposure to the broader market but also specifically to the large Japanese banks. The Financial sector was expected to benefit as domestic interest rates rose.

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

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Share Classes	Eurobank	Eurobank I	Eurobank (USD)	Private Banking	Interamerican	Private Banking USD	Cyprialife	Postbank
Currency	EUR	EUR	USD	EUR	EUR	USD	EUR	EUR
Inception date	6/3/2009	6/3/2009	20/9/2011	12/11/2014	13/10/2011	21/5/2015	11/12/2019	3/2/2022
Assets (class currency)	307.020.472,12	139.549.236,15	6.110.887,18	974.877,15	1.253.828,24	332.948,76	291.505,18	5.612.334,40
NAV	2,5786	3,0782	2,9295	2,5781	2,4999	2,9235	2,7631	2,5788
ISIN code	LU0273960111	LU0273959709	LU0648401346	LU1102785356	LU0648401262	LU1102785430	LU1923391038	LU0273960384
Bloomberg ticker	EEEEGRF LX	EEEEGRI LX	EGEEFUS LX	PBGEEUR LX	EEEEGIA LX	PBGEUSD LX	GLEQCNP LX	GLEQBUL LX
MorningStar Rating	3-Star	4-Star	3-Star	3-Star	3-Star	3-Star	4-star	3-star
Maximum Entry fee: up to	4% (0,5%-1%)	4% (0%)	4% (0,5%-1%)	4% (1,25% -1,50%)	4% (1%)	4% (1,25% - 1,50%)	4% (0%)	4% (0%)
Maximum Redemption fee: up to	2% (0% - 1%)	1% (0%)	2% (0% - 1%)	0% (0%)	2% (0%)	0% (0%)	1% (0%)	3,5% (0%)
Conversion fee	Difference between entry fees							
Maximum Management Fee: up to	2,9% (2,00%)	1,4% (1,12%)	2,9% (2,00%)	2,9% (2,00%)	2,9% (2,25%)	2,9% (2,00%)	1,4% (1,00%)	4,4% (2,00%)
Ongoing Charges	2,23%	1,31%	2,23%	2,23%	2,48%	2,23%	1,23%	2,23%
Redemption scheme	T+3	T+3	T+3	T+3	T+3	T+3	T+3	T+5

Maximum fees as disclosed in the Prospectus. Actual fees currently applied are shown in parentheses.

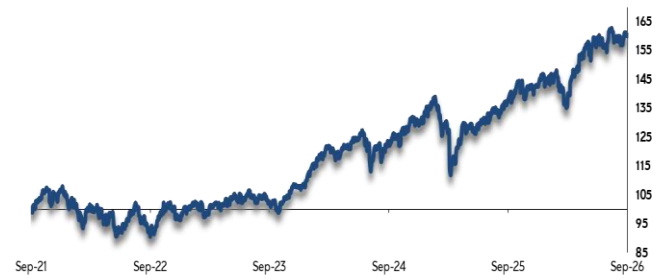
Ongoing charge figures takes into account annual management fee

Additional costs apply to the investment and may influence the overall return, further information is available in the prospectus

Cumulative Returns per Share Class

Share classes	YTD	1 Year	3 Years	5 Years
Eurobank	12,22%	16,45%	56,41%	60,01%
Eurobank I	13,01%	17,54%	60,88%	67,68%
Eurobank (USD)	8,45%	12,62%	67,69%	56,93%
Private Banking	12,21%	16,45%	56,43%	60,03%
Interamerican	12,01%	16,16%	55,26%	58,04%
Private banking USD	8,46%	12,63%	67,50%	56,76%
Cyprialife	13,07%	17,64%	61,28%	68,37%
Postbank (EUR)	12,22%	16,45%	56,43%	-

Price Evolution



Annual Returns per Share Class

Share classes	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
Eurobank	10,26%	19,84%	11,80%	-9,24%	21,31%	-1,84%	23,84%	-8,88%	8,59%	8,78%
Eurobank I	11,30%	20,98%	12,86%	-8,40%	22,46%	-0,93%	25,02%	-8,03%	9,60%	9,80%
Eurobank (USD)	24,72%	12,68%	15,84%	-14,54%	11,97%	7,23%	21,51%	-13,01%	23,54%	5,31%
Private Banking	10,27%	19,85%	11,81%	-9,25%	21,33%	-1,84%	23,85%	-8,89%	8,58%	8,77%
Interamerican	9,99%	19,55%	11,54%	-9,47%	21,01%	-2,09%	23,54%	-9,11%	8,30%	8,50%
Private Banking USD	24,71%	12,56%	15,84%	-14,54%	11,97%	7,21%	23,85%	-13,01%	23,53%	5,31%
Cyprialife	11,39%	21,08%	12,95%	-8,32%	22,55%	-0,84%	1,28%	-	-	-
Postbank BGN*	10,75%*	20,02%	11,81%	-5,53%	-	-	-	-	-	-
Postbank	10,26%	19,85%	11,81%	-5,54%	-	-	-	-	-	-

* Returns as of 27/10/2025

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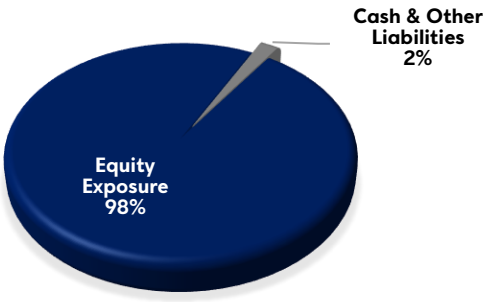
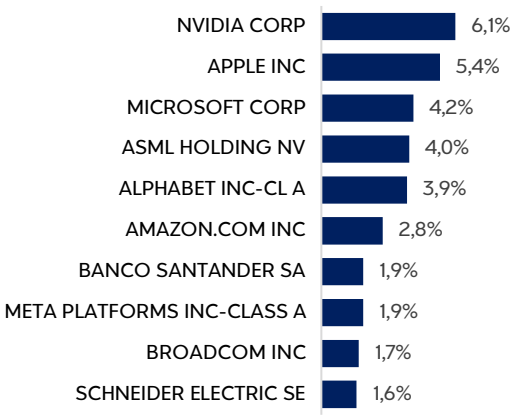
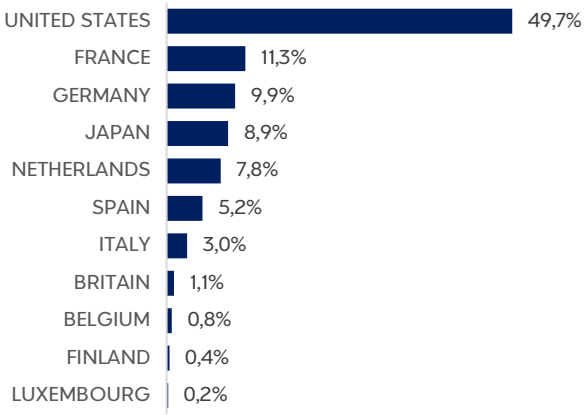
Asset Allocation



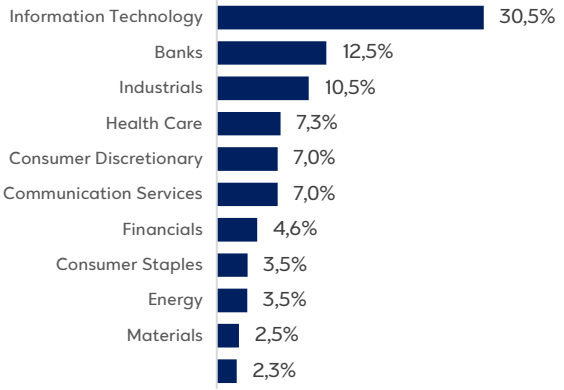
10 Major Holdings



Geographical Breakdown



Sector Allocation



Risk Indicator (in yellow)

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.

Risk statistics

Standard Deviation:	12,87%
VaR:	8,35%
Beta:	1,10
R-Squared:	95,37%

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.

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: The risk associated with the use of financial derivative,which is related with the leverage structure of such products.. Please refer the "Risk factors" section of the prospectus of the Fund.

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Complementary Information

The Sub-Fund is classified under Article 6 of Regulation (EU) 2019/2088 (SFDR). It does not promote environmental or social characteristics and does not have sustainable investment as its objective.
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The overall star rating for each fund is based on a weighted average of the number of stars assigned to it in the three-, five-, and ten-year rating periods. Morningstar stars rank from 1 to 5, with the top ranking being 5 stars. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information.
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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 including termination of marketing arrangements is available in English in the form of the Investor Rights Summary, accessible in the Legal section of the website *https://eurobankfmc.lu/-legal-47-*.

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 June 2026 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.
IPO (Initial Public Offering) is the first time a private company sells its shares of stock to the general public.

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