

Structure	Domicile	Asset Class	Total NAV	Benchmark	
UCITS Mutual Fund	Luxembourg	Bond	€ 148.674.862,92	-	
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 provide returns in line with short- and medium-term debt corporate and sovereign markets in the Eurozone of investment grade quality.

The Sub-Fund invests its assets primarily in short- and medium-term debt securities of sovereign, government, corporate or supranational issuance and at least investment grade quality, money market instruments which have been awarded one of the three highest available credit ratings by each recognized credit rating agency and deposits in European credit institutions, 'Sovereign issuance' should be understood as debt instruments issued or guaranteed by a central, regional or local authority or central bank of a Member State, the European Central Bank, the European Union or the European Investment Bank.

Secondarily the Sub-Fund invests in structured financial instruments and in financial derivative instruments. Currency derivatives may only be used for hedging currency exposure in non-base currency securities.

The investment portfolio will aim to maintain a duration of lower than 3 years. The Sub-Fund is not allowed to invest directly or indirectly in equity securities or commodities, including via derivatives. The Fund is actively managed and does not track any benchmark index.

Investor Profile

The Sub-Fund has a low risk profile and is addressed to risk averse investors who want Euro currency linked exposure and seek to combine satisfactory returns and immediate liquidity.

Portfolio Strategy

The portfolio delivered a positive return in the fourth quarter, outperforming the relevant market. This strong performance was mainly driven by strategic asset allocation decisions, particularly an early positioning of overweight in corporate bonds and an underweight in government debt. During the quarter, although the overweight corporate stance gradually diminished, it remained the prevalent portion of the portfolio both in notional and duration terms. A general overweight risk positioning benefited the sub-fund, as there was a significantly good performance of the portfolio constituents during the quarter. While some corporate holdings, such as Ford, Poland and Novo Nordisk contributed positively thanks to tighter credit spreads and successful refinancing activity, certain financial names—especially Greek banks—faced headwinds from earnings pressures and wider spreads. Yield curve positioning slightly detracted from performance as eurozone government yields rose across most maturities, and especially some slightly longer-term positions affected negatively the overall result. However, active management in the intermediate part of the curve helped limit the impact. Portfolio duration was at elevated levels at the beginning of the quarter (2.7). There were extended alterations in the portfolio positioning resulting in elevated volatility in duration. The final duration print for the quarter came at 2.3.

Share Classes	Eurobank	Eurobank I	Interamerican
Currency	EUR	EUR	EUR
Inception date	23/9/2011	20/10/2011	11/10/2011
NAV	137.934.123,36	9.676.524,13	1.064.215,43
Assets (class currency)	9,9344	10,2787	9,9656
ISIN code	LU0670223279	LU0670223352	LU0670223782
Bloomberg ticker	LFMMEFG LX	LFMMREI LX	LFMMRIA LX
MorningStar Rating	2-star	2-star	2-star
Entry fee	0,25% - 0,50%*	0%	0%
Redemption fee	0,50% - 0%	0%	0%
Conversion fee	Difference between entry fees		
Redemption scheme	T+2		

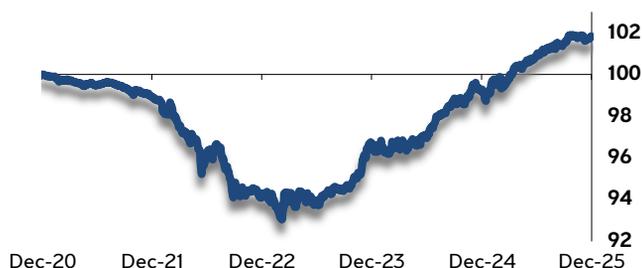
* Depending on the duration of the investment period

**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	2,55%	2,55%	8,17%	1,82%
Eurobank I	3,01%	3,01%	9,64%	4,11%
Interamerican	2,56%	2,56%	8,19%	1,83%

Price Evolution

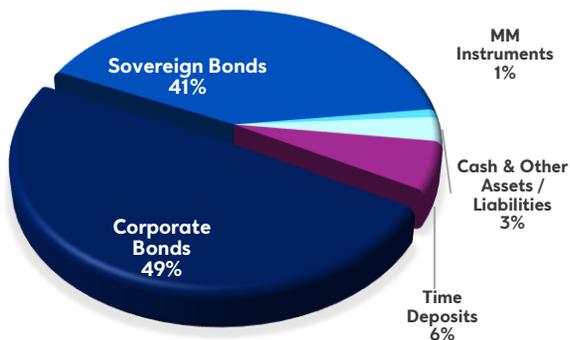


Annual Returns per Share Class

Share Classes	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
Eurobank	2,55%	2,67%	2,74%	-4,85%	-1,08%	-0,66%	-0,59%	-0,76%	-0,58%	-0,25%
Eurobank I	3,01%	3,14%	3,20%	-4,43%	-0,64%	-0,21%	-0,26%	-0,61%	-0,43%	-0,17%
Interamerican	2,56%	2,68%	2,74%	-4,85%	-1,08%	-0,66%	-0,56%	-0,66%	-0,48%	-0,20%
Private Banking	0,53%*	2,68%	2,74%	-4,85%	-1,07%	-0,66%	-0,59%	-0,76%	-0,58%	-0,25%

* Until 26/2/2025

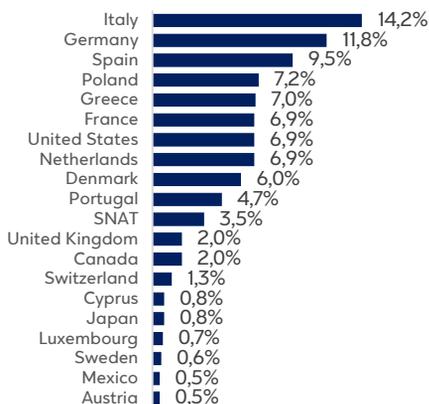
Asset Allocation



10 Major Holdings

OBRIGACOES DO TESOURO 15/6/2029 1.95% FIXED	4,7%
BUONI POLIENNALI DEL TES 15/2/2027 2.95% FIXED	4,1%
NOVO NORDISK FINANCE NL 20/2/2029 2.5% FIXED	4,0%
BONOS Y OBLIG DEL ESTADO 31/5/2027 2.5% FIXED	3,4%
BUONI POLIENNALI DEL TES 1/12/2027 2.65% FIXED	3,4%
NETHERLANDS GOVERNMENT 15/1/2030 2.5% FIXED	3,4%
BONOS Y OBLIG DEL ESTADO 31/10/2027 1.45% FIXED	3,3%
NETHERLANDS GOVERNMENT 15/7/2028 0.75% FIXED	3,2%
BUONI POLIENNALI DEL TES 1/9/2028 4.75% FIXED	2,9%
PIRAEUS BANK SA 17/7/2029 4.625% VARIABLE	2,8%

Equity Portfolio – Geographical Allocation



Risk Indicator (in yellow)


The risk indicator assumes you keep the investment for 3 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. At an early stage and you may get back less. You may not be able to sell your product easily or you may have to sell at a price that significantly impacts on how much you get back.

Risk statistics

Standard Deviation:	1,07%
VaR:	0,86%
YTM	2,61%
Duration:	2,29 yrs

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: 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. Counterparty risk is the probability that the other party in an investment, credit, or trading transaction may not fulfill its part of the deal and may default on the contractual obligations. 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. Liquidity risk. This is the risk that the Fund will not be able to pay redemption proceeds within the time period stated in the Prospectus, because of unusual market conditions, an unusually high volume of redemption requests, or other reasons. Operational risk, the risk of failure due to human error or a problem in systems or/and processes. Please refer the "Risk factors" section of the prospectus of the Fund

Complementary Information

SFDR article is Article 6: 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 December 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%.)

Yield To Maturity (YTM): Represents the total return an investor can expect to earn if a bond is purchased at its current market price and held until maturity. It is the internal rate of return (IRR) that equates a bond's future cash flows to its current market price.

Duration: Is a measure of a bond's sensitivity to changes in interest rates. It represents the weighted average time, in years, required to receive the bond's cash flows. The higher the duration, the more sensitive the bond is to interest rate fluctuations.

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.

Credit Spreads: Is the difference in interest rates (yields) between safe bonds and risky bonds. Credit spreads tell us how much extra return investors demand for taking on more risk.

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