

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

Investment Objective	Funds Facts
<p>This Fund aims to achieve regular income and capital gains through investing mainly in Euro denominated High Yield corporate and sovereign bonds. HY are those rated at most BB+ by S&P, Ba1 by Moody's or BB+ by Fitch.</p> <p>In more detail, the Fund invests between 10% and 60% of its assets in HY corporate EUR denominated securities, 10% and 40% in securities carrying Greek sovereign or corporate risk, 10% and 40% in ETFs and/or UCITS eligible as described in 2010 Law. It may invest more than 35% of the assets in Greek sovereign debt securities. It is not allowed to invest in equities. The Fund can invest in bank deposits and money market instrument and can use derivatives to reduce risks. The Eurobank DIS Series Shares distribute a dividend as defined in section 9 "Dividend Policy" of the Prospectus. The dividend will be cut in the last week of the year. Dividend policy will be redefined on an annual basis. In 2023 the dividend rate distributed was 1.75%, while in 2024 it will be 2.5%.</p>	Structure UCITS V Luxembourg
	Total NAV Size 19.206.480,34 €
	Liquidity Daily
	Management Co Eurobank FMC-LUX
	Investment Manager Eurobank Asset Management MFMC
	Custodian Eurobank Private Bank Luxembourg S.A.
	Auditor KPMG
Investor Profile	
<p>The Sub-Fund is suitable for investors with short & medium term horizon who seek to combine returns above money market rates, low volatility and immediate liquidity.</p>	

Market Commentary

The sub-fund returned 0,70% for the quarter. The High Yield market continued its strong performance during the fourth quarter of the year too. It posted strong overperformance over the government bonds with comparable tenors (+1.5%), while the spread over government sector narrowed down 31bps as measured by the ICE BofA Euro High Yield Index.

Portfolio Recap

The sub-fund received continuous inflows throughout the quarter. We made cautious selective additions of new issues to the portfolio, as high yield spreads hovered around the lowest end of their long-term ranges. Some ETF exposure increase allowed to keep track of the strong performance of the market, giving us diversified exposure to an illiquid portion of the high yield index.

Share Classes	Eurobank	Eurobank DIS	Eurobank I	Private Banking	Private Banking DIS
Currency	EUR	EUR	EUR	EUR	EUR
Inception date	8/1/2020	10/1/2022	9/10/2019	10/9/2019	4/11/2019
Assets (class currency)	2.312.426,59	2.869.742,36	5.540.930,58	2.164.945,50	688.483,71
NAV	10,5350	10,0470	11,0282	10,5317	9,6102
ISIN code	LU2047494005	LU2086752735	LU2047494187	LU2047494260	LU2047494344
Bloomberg ticker	LFHYALR LX	LFHYRDI LX	LFHYALI LX	LFHYAPB LX	LFHYADI LX
Risk Class	3	3	3	3	3
MorningStar Rating	-	-	4-star	3-star	3-star
Entry fee	0,35% - 0,75%	0,75%	0%	0,75% - 1%	0,75% - 1%
Redemption fee		1% για to 1 st			
	0% - 0,75%	έτος, 0%>1yr	0%	0%	0%
Conversion fee	Difference between entry fees				
Redemption scheme	T+3				

* **Depending on the duration of the investment period

**Depending on the amount of the investment

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Cumulative Returns per share class

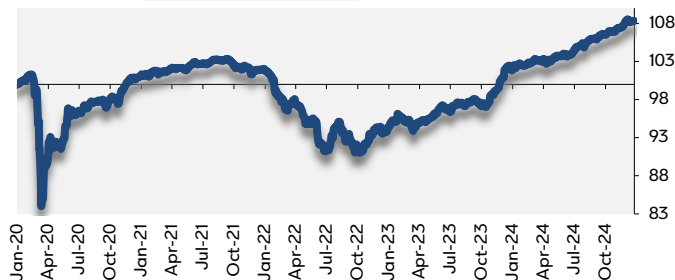
Share Classes	1 Y	3 Y	5Y
Eurobank	5,75%	6,20%	8,32%
Eurobank I	6,24%	8,94%	13,38%
Eurobank DIS	2,98%	0,23%	-
Private Banking	5,66%	611,00%	8,13%
Private Banking DIS	3,06%	-0,09%	-2,17%

*Since Inception

Dividend Payments: Private Banking DIS

	Dividend Yield p.a.	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter
2024	2,50%	0,0655 €	0,0612 €	0,0599 €	0,0556 €
2023	1,75%	0,0436 €	0,0397 €	€ 0.0404	€ 0.0361
2022	1,75%	0,0484 €	0,0417 €	0,0391 €	0,0344 €
2021	2%	0,0542 €	0,0506 €	0,0513 €	0,0451 €
2020	2%	0,0510 €	0,0456 €	0,0490 €	0,0452 €
2019	4% (for the 4th Quarter)				0,0320 €

Price Evolution



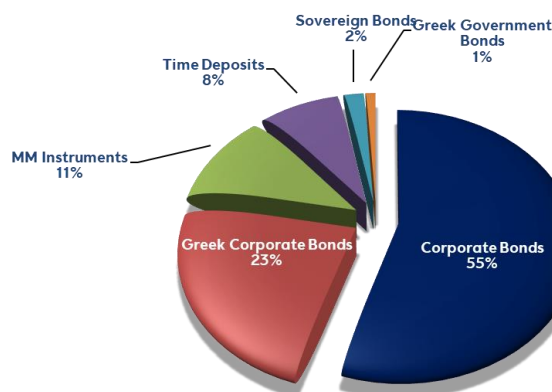
Dividend Payments: Eurobank DIS

	Dividend Yield p.a.	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter
2024	2,50%	€ 0.0685	0,064 €	0.0626 €	0.0581 €
2023	1,75%	€ 0.0456	€ 0.0415	€ 0.0422	€ 0.0378
2022	1,75%	€ 0.0400	€ 0.0436	€ 0.0409	€ 0.0359

Annual Returns per share class

Share Classes	2024	2023	2022	2021	2020	2019
Eurobank	5,75%	0,29%	-8,06%	1,00%	0,99%	-
Eurobank I	6,24%	0,34%	-7,09%	2,06%	1,98%	1,58%
Eurobank DIS	2,98%	0,29%	-9,34%	-	-	-
Private Banking	5,66%	0,29%	-8,05%	1,00%	0,89%	1,44%
Private Banking DIS	3,06%	0,30%	-9,71%	-1,00%	-1,10%	0,46%

Asset Allocation



Geographical Allocation

Greece	24%
Ireland	15%
Luxembourg	14%
France	12%
Italy	8%
United States	5%
Belgium	3%
Romania	2%
Cyprus	2%
Netherlands	2%
San Marino	1%
Germany	1%
United Kingdom	1%
South Africa	1%

10 Major Holdings

EUROBANK SA 5/5/2027 2% VARIABLE	2,47%
NEXANS SA 29/5/2029 4.125% FIXED	2,19%
SAN MARINO GOVERNMENT BO 19/1/2027 6.5% FIXED	1,88%
ALPHA BANK SA 23/3/2028 2.5% VARIABLE	1,68%
ALPHA SERV & HLDGS 8/8/2171 11.875% VARIABLE	1,64%
NATIONAL BANK GREECE SA 3/1/2034 8% VARIABLE	1,63%
PIRAEUS BANK SA 5/12/2029 6.75% VARIABLE	1,58%
BANCA TRANSILVANIA 7/12/2028 7.25% VARIABLE	1,54%
OI EUROPEAN GROUP BV 15/5/2028 6.25% FIXED	1,52%
ILIAD SA 15/2/2030 5.625% FIXED	1,51%

Risk Statistics

VaR	1,41%
YTM	4,10%
(Duration)	2,38

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.

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