

**Category:** Bond Fund

**Inception date:** May 10, 2024

**Total Assets:** € 15.927.624

**Net Price:** € 10,7767

**Supervisory Authority:**

Hellenic Capital Market Commission

**Custodian:** Piraeus Bank S.A.

**ISIN:** GRF000490000

**Bloomberg Ticker:** OPIN29E GA Equity

**Currency:** Euro

**Minimum Investment Amount:** € 1.000

**Subscription Fee<sup>1</sup>:** Max 0,50%

**Redemption Fee:**

2,00% until 30.06.2027

0,00% after 30.06.2027

**Management Fee<sup>2</sup>:** 0,70% yearly

**Performance Fee:** -

**Benchmark:** -

**Proposed Holding Period**

Fixed to 5 years

**Risk Profile<sup>3</sup>:**

Summary Risk Indicator (SRI)



**Daily VAR Portfolio:** 0,34%

**Daily VAR Benchmark:** -

**Notes**

1. Calculated based on the net price and may differ according to the Company's prevailing pricing policy

2. Yearly, as a percentage of Fund's average net asset value

3. For more information regarding the risks, consult the Prospectus which is available on the Company's website

**Fact Sheet – 31.12.2025**

This is a marketing material. Please refer to the M/F Prospectus and to the Key Information Document before making any final investment decision.

**Investment Objective**

The Fund has a targeted maturity of 5 years, after which it is liquidated, and the money is credited to the unitholders. Its goal is to achieve a return in a 5-year horizon, from income and capital appreciation, mainly through investments in a diversified portfolio of Euro-denominated bonds.

**Investment Policy**

The Fund intends to invest its assets mainly in government and corporate bonds operating in both domestic and regulated foreign markets with an average maturity of approximately 5 years. The Fund's strategy is active and employs a suitable selection of bonds to be held in the portfolio until maturity. In the event that bonds maturing before the 5-year targeted maturity, they will be replaced either by other bonds or by money market instruments.

**Dividend Policy**

The Fund will distribute an annual dividend to its unitholders in the form of cash. For the year 2026, the estimated dividend would be 2,90%.

**Investor Profile**

The Fund is mainly suitable for investors with a 5-year horizon who expect income from a diversified bond portfolio consisting mainly of Euro-denominated bonds and are willing to accept a corresponding level of investment risk.

**Cumulative Returns<sup>4</sup>**

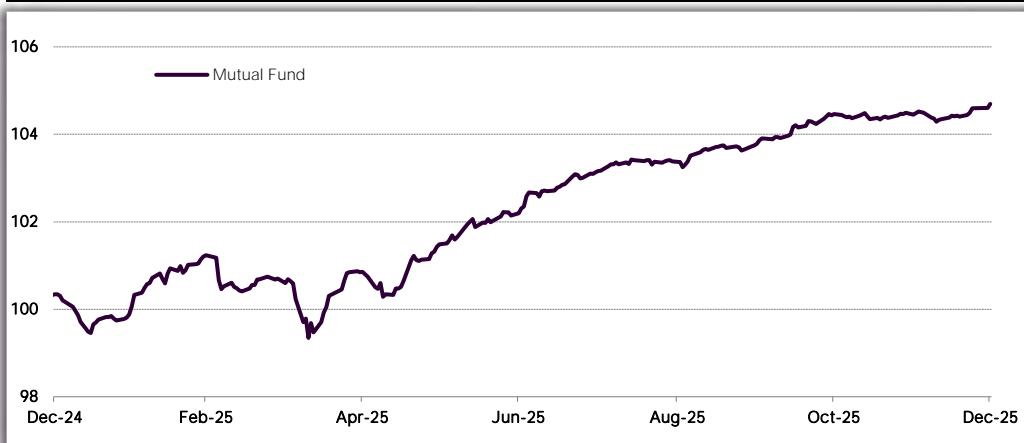
**Annual Returns<sup>4</sup>**

Time period	Mutual Fund	Benchmark	Active Return
YTD	4,3%	-	-
1 YEAR	4,3%	-	-

Time period	Mutual Fund	Benchmark	Active Return
2025	4,3%	-	-

Past performance does not guarantee future returns

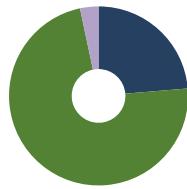
**Cumulative Returns Fund<sup>4</sup>**



4. Fund's past performance is calculated on the basis that any distributable income has been reinvested

UCITS DO NOT HAVE GUARANTEED RETURNS AND PAST PERFORMANCE DOES NOT GUARANTEE FUTURE RETURNS

Portfolio Structure



- 23,67% - Government bonds
- 73,00% - Corporate bonds
- 3,33% - Cash & other equivalents

Allocation by Category

GOVERNMENT BONDS	23,67%
FINANCIAL BONDS	58,43%
OTHER CORPORATE BONDS	14,57%

Top 10 Holdings

ROMANIA 27/09/22-27/09/29 6.625%	20,89%
PIRAEUS 09/04/24-16/04/30 5%	7,53%
ALPHA 05/02/24-12/05/30 5%	7,53%
NATIONAL BANK 03/10/23-03/01/34 8%	6,74%
EUROBANK 18/01/24-25/04/34 6,25%	4,19%
INTESA 13/02/23-20/02/34 6,184%	2,84%
MAGYAR EXPORT-IMPORT BANK 08/11/23-16/05/29 6%	2,78%
ILIAS 06/12/23-15/02/29 5.375%	2,76%
UNICREDIT 09/01/24-16/04/34 5,375%	2,75%
EUROBANK 21/11/23-28/11/29 5.875%	2,72%

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Hellenic Business Registry: 003581901000

Tax Reg.: 099553209 Tax Procedures and Service Provision Center

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Dividend Distribution

Date	Dividend Yield (%)	Dividend (€)
31.12.2025	2,90%	0,2900
31.12.2024	2,90%*	0,1561

\*Annualized dividend yield based on the initial unit price

Geographic Allocation

GREECE	31,13%
EUROPEAN UNION	62,83%
OTHER COUNTRIES	2,71%

Top 5 Issuers

Romania	20,89%
Piraeus Bank SA	7,53%
Alpha Bank SA	7,53%
Eurobank SA	6,91%
National Bank of Greece SA	6,74%

Investment Manager

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