3K International Income Bond Fund - I

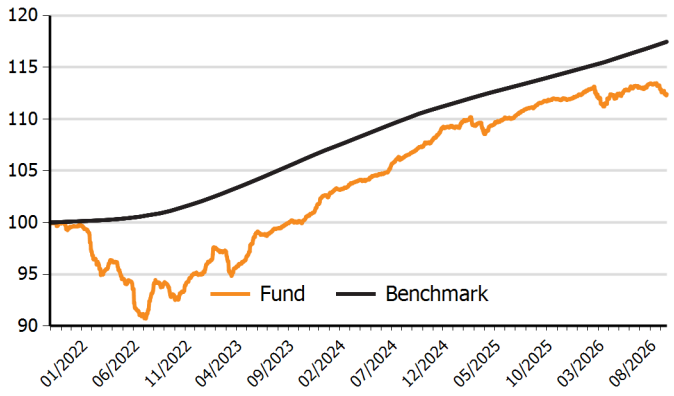
Authorization: Decision 29/634/08-02-2006 of HCMC Gov. gazette 264/02-03-2006 Part B'

Reference Date 30/09/2026

Investment Objective

The investment objective of the mutual fund is to achieve the highest possible returns by investing in debt securities traded in Greece or abroad. To achieve its objective the mutual fund invests at least 65% of its net assets in debt securities (bonds), whose issuers or guarantors are Member States of the European Union or public international organizations in which one or more member states or companies located in member state of EU participate and that are traded in regulated markets in Greece or abroad. It may also invest secondarily in other transferable securities, money market instruments, fixed income securities, bank deposits and units or shares in Undertakings for Collective Investments in Transferable Securities (UCITS). The mutual fund's investment in equities may not exceed 10% of the fund's net assets. It is noted that the Fund is allowed to invest all its assets (100%) in transferable securities and money market instruments of the same issuer issued or guaranteed by the Greek State or other Member States of the European Union under the specific terms referred in its Regulation. 3K Investment Partners M.F.M.C implements active management of the mutual fund. The selection of debt securities is based on the analysis and evaluation of parameters, such as the interest rate environment and the issuer's creditworthiness always within the context of optimizing the risk-performance ratio. Derivatives may also be used, for hedging purposes, which may affect the mutual fund's performance. The acquisition or redemption of units is possible each (working) day following the shareholder's request, on the corresponding subscription or redemption price, as calculated in accordance with the fund's Regulation and published on the website of 3K Investment Partners (www.3kip.gr). The mutual fund's benchmark is the Euribor 12M + 1%. The fund implements active management over the benchmark, meaning that the selection of the fund's holdings in relation to the composition of the benchmark is at the discretion of 3K Investment Partners, hence the portfolio composition may vary from the composition of the benchmark. The fund's benchmark is used for comparison purposes only. Any profits and revenues occurred are reinvested.

Evolution of fund's NAV versus Benchmark



Financial Information

Mutual Fund Category	Bonds
Currency	EUR
Unit Class	Institutional Clients
ISIN	GRF000316007
Bloomberg Ticker	3KIIBIE GA Equity
Benchmark	100,00% EUR012M+1% Index
Issuer	3K Investment Partners
Inception Date	30/01/2020
Valuation Frequency	Daily

Fund Facts

Unit Net Price	11,52
Net Asset Value - NAV	18.432.481,08
Management Fee	0,40%
Custodian Fee	0,04%
Subscription Fee	0,00%
Redemption Fee	0,00%

Asset Allocation

Greek Corporate Bonds	45,72%
International Corporate Bonds	30,95%
Government Bonds/T-Bills	17,20%
Greek Equities	2,89%
Cash	2,03%
Fixed Income Mutual Funds	1,38%
Liabilities	-0,17%

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

Legal Disclaimer

Please refer to the legal disclaimer at the end of the document.

UCITS DO NOT HAVE GUARANTEED PERFORMANCE AND PAST RETURNS DO NOT ENSURE FUTURE ONES

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Statistics

EUR	1 year	3 years	5 years
Standard Deviation	1,26	1,08	1,76
Alpha (%)	-0,05	0,07	-0,09
Beta	0,48	0,68	1,31
Information Ratio	-0,11	0,01	-0,03
Tracking Error (%)	1,26	1,08	1,75

Past returns do not ensure future ones.

Year Performance

Year	Fund	Benchmark
2021	3,51%	0,52%
2022	-4,70%	1,96%
2023	8,07%	4,94%
2024	6,45%	4,42%
2025	2,64%	3,27%

Cumulative Performance

	Annual (01/01/2026-30/09/2026)	1 Year (01/10/2025-30/09/2026)	3 Years (01/10/2023-30/09/2026)	5 Years (01/10/2021-30/09/2026)
Fund	0,23%	0,69%	12,31%	11,94%
Benchmark	2,78%	3,59%	11,76%	17,49%
+/-	-2,55%	-2,90%	0,55%	-5,55%

Cumulative returns have as reference point the end of the most recent calendar month.

Geographical Allocation

Greece	66,40%
Malta	7,09%
France	4,37%
Romania	2,84%
Cyprus	2,60%
Austria	2,54%
Spain	2,24%
Mexico	2,20%
Italy	1,65%
Germany	1,63%
Israel	1,63%
Luxembourg	1,38%
Switzerland	1,04%
United States	0,53%

Credit Rating

A+	2,24%
A-	1,63%
BBB	13,77%
BBB-	4,77%
BB+	14,58%
BB	8,87%
BB-	1,63%
Not Rated	46,39%

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Top 10 Holdings	
BOVMV 10% 06/12/27	7,09%
OPTIMA 5,5% 25/09/35	3,80%
TATTGA 7,375% 13/06/35	3,52%
XAKOGA 2.45% 16/11/2028	3,16%
TPEIR 7,25% 17/04/34	2,94%
ROMANI 6,625% 27/09/2029	2,84%
MYTIL 4% 17/10/29	2,76%
GTB 09/10/26 ZC	2,71%
GTB 28/12/26 ZC	2,70%
MOHGA 3,75% 18/06/31	2,69%
Total No of Titles	**58**
Duration	2,32
Yield to Worst	4,10

Risk Profile



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Disclaimer

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Investments involve risks. The initial value of the investment and its return may increase or decrease, with a possible loss of invested capital.

Especially with regard to UCITS, interested investors are invited, before making any investment decision, to read carefully the Key Investor Information Document and the Prospectus of the UCITS and to assess, with the help and advice of specialized professional consultants, the suitability of any investment and the tax consequences it may have. The Key Investor Information Document, the prospectus and the latest reports of the UCITS, managed by the Company, are available in Greek, free of charge, at the Company's headquarters and on its website www.3kip.gr.

For information, regarding the process of submitting a complaint or complaint by investors or prospective investors, as well as the possibility of appealing to the «Hellenic Financial Mediator-Civil Non-Profit Alternative Dispute Resolution Company», you can refer to the link https://www.3kip.gr/en/complaints-policy

The information provided in this document is not accompanied by any guaranteed, either expressed or implied. UCITS do not have a guaranteed return and past returns do not guarantee any future returns. Given the financial and market risks, there can be no assurance that the UCITS will achieve their investment objectives.

Management Company: 3K Investment Partners M.F.M.C. Single Member SA – Address: 25-29 El. Venizelou (Panepistimiou) Str, 10564 Athens-General Commercial Registry Number: 1003501000 - Ministry of National Economy decision: 38476/B 1288/13-09-1990

Custodian: Piraeus Bank - Supervising Authority: Hellenic Capital Market Commission

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Lexicon

Alpha: Alpha is an extra rate of return - through means of active management - of a fund, over and above the return of the benchmark. In case of a positive alpha, the fund has performed better than the benchmark.

Annual management fee: The management fee is an annual cost expressed as a percentage. This fee will not be charged when you buy a fund. It will be withheld annually from the fund's return. It is payment for the fund's management.

Average Credit Rating: The average credit rating of the fund is based on the average credit rating of the fund constituents. In order to calculate the composite/average rating at the instrument level, Moody, Fitch and S&P ratings are used. The composite is calculated as an average based on the availability of the credit ratings. This composite rating is calculated for Fixed Income Instruments. The credit quality designations range from high ('AAA' to 'AA') to medium ('A' to 'BBB') to low ('BB', 'B', 'CCC', 'CC' to 'C').

Beta: The beta shows how the volatility of a fund is, compared to the wide market.

Benchmark: Predetermined, objective measure against which the returns of an investment fund are compared.

Duration: Measure for the interest rate sensitivity of bond prices. The longer the remaining average term of the bonds in the fund (higher duration), the more the bond prices will respond to an interest rate change. When interest rates go up, bond prices will go down and vice versa.

Fund: 'Fund' is a commonly used term for a collective investment undertaking.

Fund's Total Net Assets (Mln): The assets under the management of all share-classes of a fund.

Information Ratio: Benchmark for the risk of return when assessing the performance of a fund. The higher the information ratio, the higher the achieved rate of return per unit of risk.

Net Asset Value (NAV): The net asset value (NAV) is the price of a sub-fund. The NAV is calculated by adding up the values of all products the fund has invested in and dividing this by the number of outstanding shares.

Ongoing Charges: The total annual recurring costs for an investment fund expressed as a percentage. They usually include the management fee, administrative fees, publication costs, etc.

Performance: Shows how the value of an investment fund has increased (or decreased) over the specified period. The return takes into account ongoing costs, but no entry fees, exit fees or taxes.

Rating allocation: An individual bond's credit quality is determined by private independent rating agencies such as Standard & Poor's, Moody's and BarCap & Fitch. Their credit quality designations range from high ('AAA' to 'AA') to medium ('A' to 'BBB') to low ('BB', 'B', 'CCC', 'CC' to 'C'). Investment grade bonds (ratings 'AAA' to 'BBB') usually have a lower level of risk than bonds with ratings 'BB' to 'C' that are considered as low credit-quality bonds.

Redemption fee: This is a one-off fee that may be charged when you want to leave the investment fund.

Standard Deviation: The standard deviation tells something about the chance for a rate to fluctuate within a given range in the coming period. In case of a significant standard deviation (= high volatility), we speak about a large range of possible outcomes.

Subscription fee (max.): This is a one-off fee for buyers of an investment fund. It is usually expressed as a percentage of the capital you are investing. The provided percentage must not be exceeded in case of a maximum entry cost.

Summary Risk Indicator: A standardized risk indicator that takes into account both, the volatility of a financial instrument (market risk) and the creditworthiness of the issuer (credit risk).

Tracking Error: The standard deviation of the difference between the monthly returns of a fund and its benchmark.

Yield to Maturity: Yield to Maturity is the return on a bond investment if it is held until the end of the term.

Yield to Worst: Yield to Worst is the measure of the lowest possible yield that can be received on a (callable) bond that fully operates within the terms of its contract without defaulting.