

## 3K International Income Bond Fund

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

30/09/2023

### Investment Policy

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, 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 netassets. 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. 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](http://www.3kip.gr)).

The mutual fund's benchmark is the Euribor 12M + 1%. The mutual fund's Benchmark is the Total Return Index/Athens Stock Exchange General Index. The fund implements active management over the benchmark, given that the selection of the fund's holdings in relation to the composition of the benchmark is at the discretion of 3K Investment Partners, in the sense that for the portfolio management, 3K Investment Partners does not follow the composition of the benchmark. The fund's benchmark is used for comparison purposes only.

Any profits or revenues occurred are reinvested.

The investment policy was taken from the Key Investor Information Document(KIID).

### Key Information

|                |              |
|----------------|--------------|
| Fund Type      | FIXED INCOME |
| Currency       | EUR          |
| ISIN Code      | GRF000070000 |
| Bloomberg Code | INGDMMF GA   |

|                          |                        |
|--------------------------|------------------------|
| Benchmark                | Euribor 12M + 1%       |
| Managing Company         | 3K Investment Partners |
| Unit Class               | R (Retail Clients)     |
| Launch of Unit Class     | 22/02/2019             |
| Net Asset Value          | 29/09/2023             |
| Total Net Assets (mln)   | 29/09/2023             |
| Previous month's end NAV | 31/08/2023             |
| Yield to Maturity (%)    | 5,79                   |
| Duration                 | 1,53                   |

### Fees

|                        |       |
|------------------------|-------|
| Annual Management Fee  | 0,90% |
| Annual Custodian Fee   | 0,04% |
| Subscription Fee (max) | 1,00% |
| Redemption Fee         | 0,00% |

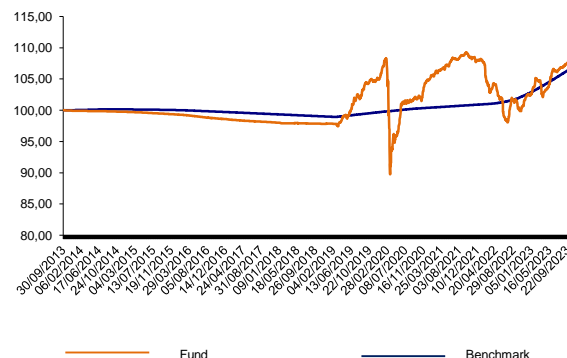
### Portfolio Breakdown

|                         |        |
|-------------------------|--------|
| Government Bonds        | 26,03% |
| Corporate Bonds         | 53,54% |
| Funds                   | 6,36%  |
| Cash                    | 13,10% |
| Receivables-Liabilities | 0,98%  |

### Top 10 Equity Holdings

|  |       |
|--|-------|
| Eurobank Bond 4,375% 09/03/2025              | 6,12% |
| ALPHA BANK Bond 5,50% 11/06/2031             | 5,16% |
| Piraeus Bank Bond TPEIR 9,75% 26/06/29       | 5,00% |
| National Bank of Greece 8,25% 18/07/2029     | 4,98% |
| Germany, Bubill ZC 13/12/2023                | 4,90% |
| Banco Santander Bond 3,875% 16/01/2028       | 4,85% |
| Bond HELLENIC REPUBLIC GGB 3,875% 12/03/2029 | 4,29% |
| Bond Bank of Cyprus 6,625% 23/10/2031        | 3,96% |
| Bond Public Power Corp. 3,875% 30/03/2026    | 3,59% |
| GTB 01/12/2023 ZC                            | 3,31% |

### Evolution of fund's NAV versus Benchmark (10 years' period)



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.

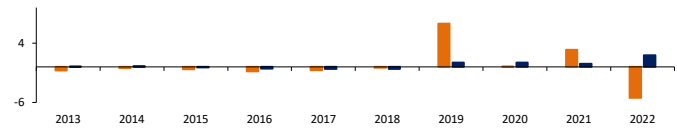
UCITS DO NOT HAVE GUARANTEED PERFORMANCE AND PAST RETURNS DO NOT ENSURE FUTURE ONES

# 3K International Income Bond Fund



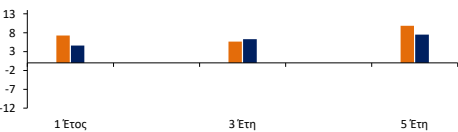
Past returns do not ensure future ones

Calendar Year Performance (%)



| EUR       | 2013  | 2014  | 2015  | 2016  | 2017  | 2018  | 2019 | 2020 | 2021 | 2022  |
|-----------|-------|-------|-------|-------|-------|-------|------|------|------|-------|
| Fund      | -0,58 | -0,18 | -0,42 | -0,78 | -0,54 | -0,16 | 7,29 | 0,04 | 2,91 | -5,24 |
| Benchmark | 0,09  | 0,10  | -0,11 | -0,32 | -0,36 | -0,37 | 0,72 | 0,72 | 0,52 | 1,96  |

Cumulative Performance (%)



| EUR       | 1Y   | 3Y   | 5Y   |
|-----------|------|------|------|
| Fund      | 7,26 | 5,60 | 9,82 |
| Benchmark | 4,58 | 6,25 | 7,46 |

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

The performances presented in the charts untill February 22nd, 2019 were achieved under circumstances that no longer apply, due to change in the fund's investment policy on the abovementioned date (conversion from Short-term money market fund to Bond Fund).

## Statistics

| EUR                    | 1Y    | 3Y    |
|------------------------|-------|-------|
| Standard Deviation (%) | 3,73  | 4,40  |
| Alpha (%)              | 29,17 | -1,36 |
| Beta                   | -4,18 | 1,62  |
| Information Ratio      | 0,71  | -0,05 |
| Tracking Error (%)     | 3,76  | 4,33  |

## Risk and Return Profile

Summary Risk Indicator (SRI)



Lower Risk

Higher Risk

The Summary Risk Index (SRI) is based on the assumption that you will keep the product for 3 years. The real risk may be significantly different if you liquidate early and you may receive less.

The Summary Risk Index is a guide to the level of risk compared to other products. It shows how likely you are to lose money because of market volatility or because we are not in able to pay you.

We have classified this product as 2 out of 7, which is the low risk category because it invests primarily in debt securities, which can fluctuate. The classification may change in the future. The lowest category (1) does not mean zero risk. This product does not include protection against future market performance, so you could lose some or all of your investment.

For more information about the risks, you can refer to the Prospectus, which is available at [www.3kip.gr](http://www.3kip.gr).

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**Management Company: 3K Investment Partners M.F.M.C. Single Member SA – Address: 25-29 Karneadou Str, 10675 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.

**Morningstar rating 3-years:** A (quantitative) rating calculated over a three-year period, taking into account past returns and any price fluctuations.

**Morningstar rating 5-years:** A (quantitative) rating calculated over a five-year period, taking into account past returns and any price fluctuations.

**Morningstar rating overall:** The Overall Morningstar Rating is a weighted average of the independent ratings.

**Morningstar Ratings:** Morningstar is an independent provider of investment research. The Morningstar rating is a quantitative evaluation of the past performance of a fund. It takes into account the risks associated with a fund and the fees that a fund charges. The rating does not take into account any qualitative elements and is calculated using a (mathematical) formula. Funds are categorised and are compared with similar funds based on their score. They are then awarded between 1 and 5 stars. In each category, the first 10% receive 5 stars, the following 22.5% receive 4 stars, the following 35% receive 3 stars, the following 22.5% receive 2 stars and the last 10% receive 1 star. The rating is calculated on a monthly basis, taking into account past performance across periods of 3, 5 and 10 years, and without taking into account future markets or performance.

**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.

**Risk and return indicator:** This is the Synthetic Risk Return Indicator (SRRI). It shows a sub-fund's statutory risk score on a scale of 1 (lower risk, typically lower return) to 7 (higher risk, typically higher return). The calculation is based on the sub-fund's volatility, so it takes into account the variation of the trading prices on the market. Volatility calculations usually cover five years.

**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.

**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.