Fact Sheet - Marketing Material

3K Balanced Fund - X

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

Reference Date 31/10/2026

Investment Objective

The investment objective of the mutual fund is to invest its assets exclusively in equities, corporate bonds and/or Greek Government bonds, which are admitted to trading or traded on regulated markets or multilateral trading facilities operating in Greece.
To achieve its objective the mutual fund invests at least 10% of its net assets in equities and at least 10% in debt securities, whereas it may invest at maximum 65% of its assets in equities or debt securities or deposits and money market instruments. The Mutual Fund's investments may be made exclusively in equities, corporate bonds and/or Greek Government bonds, which are admitted to trading or traded on regulated markets or multilateral trading facilities operating in Greece. The Mutual Fund is not permitted to invest in other securities, values ??or assets of any kind nor to acquire precious metals or their supporting documents. The Mutual Fund may hold cash. The Investment Manager actively manages the Mutual Fund in order to respond to changing market conditions. The investment horizon on the basis of which it selects the companies and, in general, the issuers in which it invests, is long-term. The selection of companies is made after analysis and evaluation of parameters such as: growth prospects, company value, management quality, dividend yield, ESG factors, as well as other qualitative and quantitative criteria. In addition, emphasis is placed on the sizes of the sectors to which the companies belong and on the opportunities and risks they entail. The mutual fund may, during the exercise of management, use derivatives mainly for hedging purposes. which may affect its performance.
The acquisition or redemption of units is possible every (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 composite and consists of: 50% Total Return Index/Athens Stock Exchange General Index and 50% BEGCGA Index (Bloomberg Barclays Series – E Greece Govt All > 1Yr Bond 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, hence the composition of the portfolio may vary from the composition of the benchmark. The fund's benchmark is used for comparison purposes only and for the calculation of the "performance fee". The Total Return index of the Athens Stock Exchange and its administrator are registered in the register of Article 36 of Regulation (EU) 2016/1011. The BEGCGA Index and its administrator are no longer registered in the register maintained by ESMA pursuant to Article 36 of Regulation (EU) 2016/ 1011, but the possibility of using the aforementioned reference index is still possible until 31.12.2025, as it derives from from Regulation (EU) 2023/2022
Any profits and revenues occurred are reinvested.

Financial Information

Mutual Fund Category	Multi Asset
Currency	EUR
Unit Class	Retail Clients
ISIN	GRF000530003
Benchmark	50,00% ASESAGD Index 50,00% Bloomberg Greece Government
Issuer	3K Investment Partners
Inception Date	10/09/2025
Valuation Frequency	Daily

Fund Facts

Unit Net Price	11,69
Net Asset Value - NAV	13.499.904,09
Management Fee	2,00%
Custodian Fee	0,16%
Subscription Fee	1,50%
Redemption Fee	0,00%
Performance Fee	On an annual basis, up to 20% of any positive difference between the return of each share class of the Mutual Fund and the return of the applicable benchmark index. A performance fee is payable even if the Mutual Fund has a negative return, provided the conditions set out in the regulation are met. Details regarding the performance fee model are included in the prospectus available at www.3kip.gr

Asset Allocation

Equities	61,02%
Bonds	39,64%
Cash	0,56%
Receivables	0,03%
Liabilities	-1,24%

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

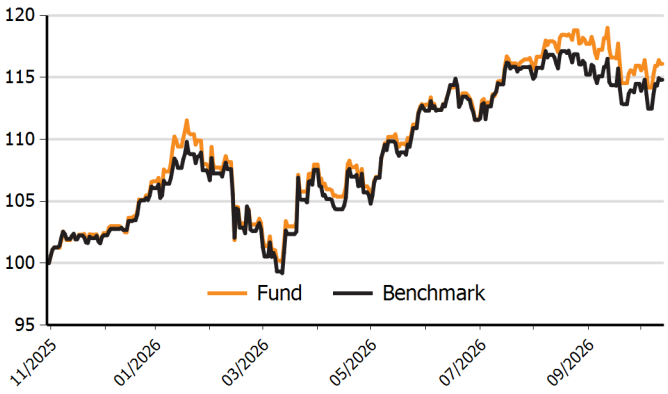
Legal Disclaimer

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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Evolution of fund's NAV versus Benchmark



Industry Allocation

Financials	20,82%
Industrials	11,05%
Consumer Discretionary	6,69%
Consumer Staples	5,79%
Utilities	5,61%
Information Technology	5,12%
Energy	3,49%
Materials	2,44%

Statistics

EUR	1 year
Standard Deviation	11,78
Alpha (%)	0,07
Beta	0,97
Information Ratio	0,02
Tracking Error (%)	2,53

Top 10 Holdings

GGB 3.625% 15/06/35	10,80%
AUSTRIACARD HOLDINGS AG	5,12%
XAKOGA 2.45% 16/11/2028	5,06%
KRI-KRI MILK INDUSTRY SA	4,55%
JUMBO SA	4,00%
EUROBANK SA	4,00%
PIRAEUS BANK SA	3,99%
PUBLIC POWER CORP	3,98%
NATIONAL BANK OF GREECE	3,85%
OTOEL 4,25% 23/01/29	3,75%
Total No of Titles	**40**

Cumulative Performance

	Annual (01/01/2026-31/10/2026)	1 Year (01/11/2025-31/10/2026)
Fund	13,27%	16,64%
Benchmark	11,81%	15,40%
+/-	1,46%	1,24%

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

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Risk Profile

Lower Risk — Higher Risk



The Summary Risk Indicator (SRI) is based on the assumption that you will keep the product for 5 years. The real risk may vary significantly if you liquidate earlier.
The summary risk indicator is a guide to the level of the risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this product as 4 out of 7, which is the medium risk category because because it invests a significant percentage of its portfolio in equity and debt securities whose prices are particularly affected by factors such as the evolution of the financial market, the economic development of the issuers of these instruments, developments in the global economy and the economic and political conditions of each country. This rates the potential losses from future performance at "medium" and poor market conditions "could" have an impact on our ability to pay you. This product does not include protection against future market performance, so you could lose some or all of your investment. Risks that may be materially related to the product and which are not included in the summary risk index are the following: Counterparty Risk the risk that the settlement of transactions will not be fulfilled smoothly such as non-payment of money or valid delivery of securities by the counterparty. Operational Risk the risk related to potential malfunctions of the company's processes and systems. Liquidity Risk: Due to liquidity risk, unitholders in the event of a redemption: a) may receive less than the value they have in mind when they take the decision to liquidate the units (due to the decrease in the unit price that may occur in the meantime) b) they may not be able to redeem the units at the time they wish. Also under extreme liquidity conditions the net price per unit may decrease significantly.

For more information about the risks, you can refer to the Prospectus, which is available at www.3kip.gr.

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Disclaimer

This document is marketing material with informational content, which is prepared by «3K INVESTMENT PARTNERS MFMC». («Company») solely for informational purposes and the provision of general information about the company itself, the products and services it provides.

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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.