The fund complies
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ESALIENS

ESALIENS SENIOR OEIF

risk profile

1	2	**3**	4	5	6	7

lower risk ⟷ higher risk

Risk indicator is presented in accordance with the Key Information (KID). The indicator is calculated based on the historical volatility of the sub-fund's rates of return resulting from the implemented investment policy and may change in the future. Even the lowest risk category does not mean that the sub-fund is risk-free. Other risk factors related to investing in the sub-fund, which are not included in the indicator, are presented in the Key Information (KID) and the Fund Prospectus.

investor's profile

The fund is designed for an investor expecting a rate of return higher than the one on bank deposits, money market funds and able to accept moderate investment risk. The fund is designed i.a. for regular investing within long-term saving and pension schemes (regular saving plans (CPO), individual retirement accounts (IKE), individual retirement protection accounts (IKZE), occupational pension schemes (PPE)). The evaluation of fund's performance should not be made for a period shorter than 2 years.

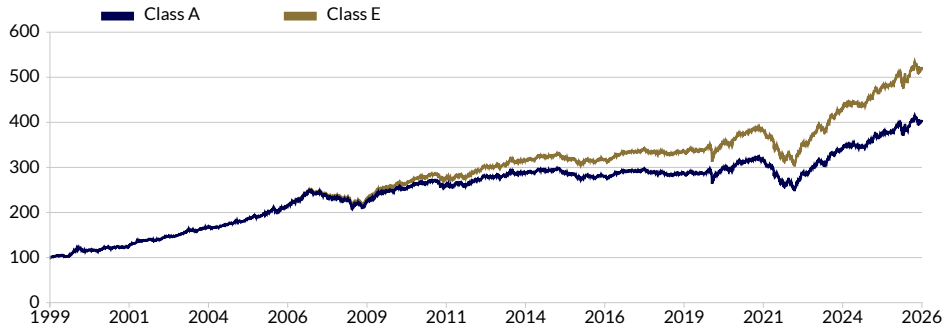
investment process

ESALIENS Senior Open-End Investment Fund is a fund of stable growth that invests not less than 60% of its assets in debt securities. Ideally, the fund allocates 75% of the assets in Treasury bonds and the remaining 25% are invested in shares in companies listed on regulated markets. The debt part of the portfolio consists mainly of mid-term Treasury bonds, the equity part on the other hand is composed on the basis of fundamental analysis and focuses on big and medium capitalization companies with solid market position, good financial standing, and with high probability of a stable growth in the future. The fund invests mainly in Polish companies. The primary investment goal of the fund is to achieve higher rate of return than those generated by money market or bond funds, while maintaining the volatility risk on a significantly lower level than the one in the balanced and equity funds. The Fund is actively managed.

fund details

Type		stable growth fund
Fund size		PLN 1,577.1 m
	Class A	Class E
Launch date	12 Apr 1999	31 Aug 2006
Minimum payment	PLN 100	PLN 10
Net asset value per unit (NAV per unit)	PLN 402.33	PLN 518.95
Investment grade securities in fixed-income class		97.13%
Effective duration of fixed - income part:		
of fund (in years)		4.53

net asset value per unit (PLN)



Past performance does not indicate future returns.

risk statistics

Indicator	1 year	3 years
Standard Deviation	2.4%	1.7%
Sharpe Ratio	0.09	0.17

Fund total returns

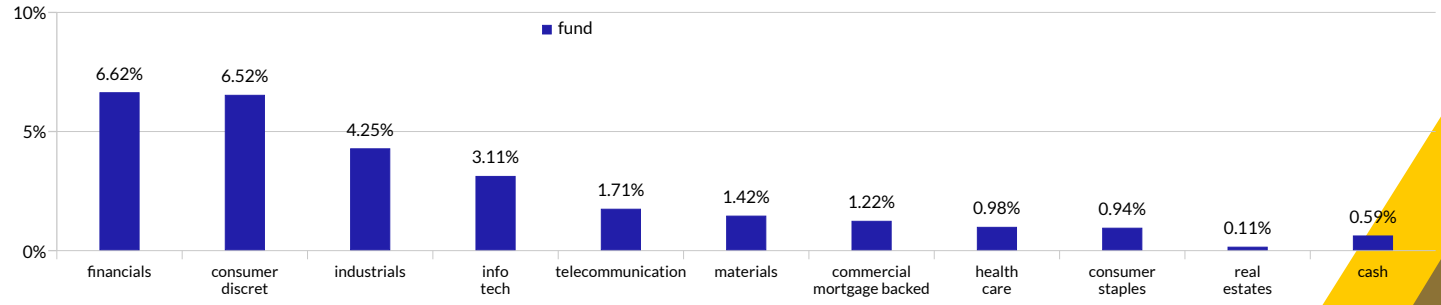
Results in periods	1 month	3 months	6 months	12 months	36 months	60 months	120 months	240 months	YTD	max
Class A	0.65%	-1.09%	5.46%	6.01%	27.34%	27.89%	43.45%	85.12%	3.82%	302.33%
Class E	0.73%	-0.85%	5.98%	7.05%	32.04%	36.32%	63.35%	138.74%	4.69%	147.40%

Annual fund total returns

Results in periods	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Class A	0.56%	4.87%	-3.44%	1.44%	7.78%	-2.30%	-9.13%	20.77%	3.61%	12.52%
Class E	1.89%	6.26%	-2.16%	2.79%	9.21%	-0.97%	-8.32%	23.50%	4.95%	13.54%
benchmark	3.03%	6.86%	0.16%	1.52%	2.36%	-0.24%	-	-	-	-

Benchmark: 80% Citigroup Poland Government Bond Index 1 to 3 Year Local Terms; 20% WIG until 28.12.2022

asset allocation



equities	government bonds & bills guaranteed by the Treasury	commercial papers	cash and deposits
25.65%	59.88%	13.89%	0.59%

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fees

Maximum up front (load)	4.00%
Fixed management fee (Class A)	1.96%
Benchmark portfolio (for variable management remuneration)	60% TBSP Index + 20% MSCI Poland Index + 20% depozyt na WIRON 3M MSCI disclaimer
Variable management fee	20% of the fund performance above the change from the benchmark portfolio over a one-year settlement period. Details available in the Fund's prospectus.

geographical breakdown

country	31 Oct 2026	30 Sep 2026
Poland	96.04%	96.24%
Romania	1.91%	1.81%
Bułgaria	0.71%	0.67%
Czech Rep.	0.41%	0.40%
Slovakia	0.39%	0.37%
Mexico	0.28%	0.26%
G. Britain	0.22%	0.22%

currency structure data as of: 31.10.2026

PLN	87.24%
EUR	11.92%
USD	0.83%

glossary

Participation unit A - offered to all the participants of the fund. The fee is collected while the participation units are purchased.

Participation unit E - offered exclusively for investment and pension plans and programmes. The fund doesn't collect any initial or final fee.

Standard Deviation - standard deviation of fund returns measures how much a fund's total returns have fluctuated in the past. Standard deviation is widely used as a basic risk measure. It shows how much a fund's annual return is likely to vary from its average annual return over a longer period. It is particularly useful when comparing two funds, in order to see which is likely to be the more volatile. The higher the standard deviation score, the more volatile the fund.

Sharpe Ratio - the Sharpe ratio measures the fund's risk adjusted return. It shows the ratio of a fund's excess return (i.e. the return in excess of that from a 'risk-free' asset, say, Treasury Bills) to the level of risk taken (i.e. the fund's standard deviation). The higher the score, the better the risk/reward trade-off of the fund.

top 10 holdings data as of: 30.09.2026



cap	exposure
Allegro.eu S.A.	2.09%
XTB S.A.	2.01%
Powszechna Kasa Oszczędności Bank Polski S.A.	1.51%
LPP S.A.	1.48%
Bank Polska Kasa Opieki S.A.	1.28%
Benefit Systems S.A.	1.17%
Torpol S.A.	0.97%
Dino Polska S.A.	0.96%
Comp S.A.	0.74%
Modivo S.A.	0.66%

portfolio concentration*:

10 biggest equities in portfolio	51.37%

equities number in equity part*:

subfund	85

market cap exposure*:

large cap (> PLN 1 billion)	83.77%
mid cap (PLN 500 m – 1 billion)	5.46%
small cap (< PLN 500 m)	10.77%

*data as of 31 Oct 2026

important information - read carefully

This is an advertising information. This material does not contain sufficient information to make an investment decision. The promoted investment means the purchase of participation units.

Detailed information concerning the ESALIENS Senior OEIF ("Fund") is included in the prospectus and the Key Information Documents (KID), which are available on the www.esaliens.pl website, at individual fund distribution outlets and in a written form at the registered office of the Fund. The Fund's prospectus and the Key Information Documents (KID) include the information required to assess the investment and indicate **the risk related to fund participation,** charges, fees and information of taxes. **Before investing in the Fund you should analyze the Key Information Documents (KID) concerning the selected category of the Fund's participation units as well as the Fund's prospectus.**

Past performance is no guarantee of future returns. The Fund's performance does not cover the capital gains tax and fees charged at the purchase of participation units. The individual rate of return depends on the purchase and redemption day, as well as on the fees and taxes collected. The Fund does not guarantee that the investment objective will be achieved or that a specific investment result will be achieved. Fund's participants must take into account the possibility of losing at least a part of the deposited funds.
The Fund may invest more than 35% of its asset value in securities issued by the Treasury, the National Bank of Poland, the European Bank for Reconstruction and Development or the European Investment Bank as well as in securities issued by a Member State, a regional government or a regional government of a Member State. The Fund may also invest more than 35% of the subfund's assets value in securities issued or guaranteed by the European Central Bank and the European Union.

This document is of advertising character and the graphs and charts presented herein are for illustrative purposes only. The material does not constitute an investment offer in view of the Civil Code or the Act on Public Offering, Conditions Governing the Introduction of Financial Instruments to Organised Trading, and Public Companies. The material shall not be construed as investment advice or recommendation concerning the purchase or sale of any financial instruments. Source of data: calculations of ESALIENS TFI SA, apart from the part "Risk statistics" which are supplied by Analizy Online SA.
The source of risk profile is the fund's Key Information Documents (KID).
ESALIENS TFI SA operates based on the decision of The Securities and Exchange Commission (currently The Polish Financial Supervision Authority) dated 18 June 1998.
The MSCI legal disclaimer can be found on the website www.esaliens.pl/en/msci.