data as of 31 Oct 2026
ESALIENS Umbrella OEIF
Advertising information

The fund complies
Dobre Praktyki Informacyjne

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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 subfund is addressed to the Investors seeking a subfund striving to achieve a return rate above the assigned benchmark in 2-year periods, mostly by investing in Treasury bonds, commercial securities and - to a lesser extent - in shares. The Investors should accept moderate investment risk relating to limited exposure to equity markets. The equity market exposure of a part of subfund's assets allows the Investors to participate in the market's growth. At the same time, as the exposure is relatively low, the negative effect of a serious market adjustment on the investment value is limited. The subfund may be intended, among other things, for systematic savings within long-term saving and pension programmes (CPO, IKE, IKZE). Management results should not be assessed in periods shorter than 2 years.

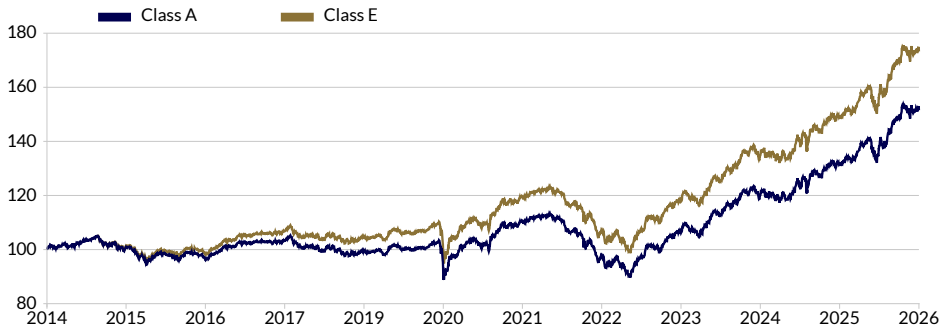
investment process

The subfund invests 25% to 45% of its assets in company shares and other securities. In the typical allocation, 65% of the subfunds assets are invested in debt securities and money market instruments, while 35% in shares. The equity part of the portfolio, selected based on a fundamental analysis, focuses on companies of different sizes, with relatively low valuation, solid financial condition and high probability of stable financial results in the future. The subfund may invest in foreign companies, including undertakings from the Central and Eastern Europe region, however, Polish companies constitute the major part of investments. The sub-fund is actively managed.

subfund details

Type	stable growth subfund	
Subfund size	PLN 578.2 m	
	Class A	Class E
Launch date	01 Sep 2014	14 May 2015
Minimum payment	PLN 100	PLN 10
Net asset value per unit (NAV per unit)	PLN 151.54	PLN 173.28
Investment grade securities in fixed-income class		96.92%
Effective duration of fixed - income part:		
of fund (in years)		3.62

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	0.32	0.33

Subfund total returns

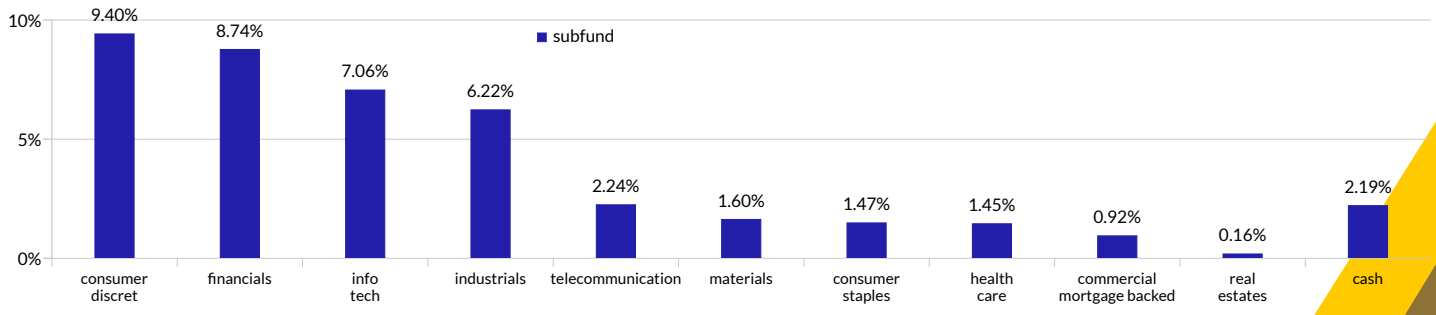
Results in periods	1 month	3 months	6 months	12 months	36 months	60 months	120 months	240 months	YTD	max
Class A	0.09%	0.91%	10.18%	13.20%	39.86%	36.57%	54.24%	-	10.67%	51.56%
Class E	0.16%	1.14%	10.68%	14.22%	44.11%	43.28%	73.23%	-	11.52%	65.42%

Annual subfund total returns

Results in periods	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Class A	0.51%	5.21%	-4.86%	2.80%	7.12%	-1.49%	-8.61%	16.86%	3.97%	15.58%
Class E	1.80%	6.68%	-3.40%	4.12%	8.54%	-0.11%	-7.88%	17.84%	5.35%	16.49%
benchmark	4.30%	9.88%	-1.89%	1.29%	1.70%	3.83%	-	-	-	-

Benchmark: 65% Citigroup Poland Government Bond Index 1 to 3 Year Local Terms; 35% WIG until 28.12.2022

asset allocation



equities	government bonds & bills guaranteed by the Treasury	commercial papers	cash and deposits
38.34%	45.85%	13.62%	2.19%

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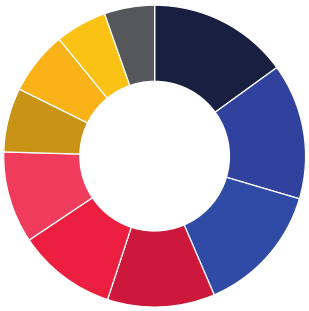
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fees

Maximum up front (load)	4.00%
Fixed management fee (Class A)	1.96%
Benchmark portfolio (for variable management remuneration)	50% TBSP Index + 35% MSCI Poland Index + 15% 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.

top 10 holdings data as of: 30.09.2026



cap	exposure
Allegro.eu S.A.	3.21%
XTB S.A.	3.11%
Micron Technology Inc.	2.99%
Powszechna Kasa Oszczędności Bank Polski S.A.	2.46%
LPP S.A.	2.26%
Benefit Systems S.A.	2.10%
Torpol S.A.	1.47%
Dino Polska S.A.	1.45%
Bank Polska Kasa Opieki S.A.	1.18%
Comp S.A.	1.15%

geographical breakdown

country	31 Oct 2026	30 Sep 2026
Poland	96.45%	96.54%
Romania	1.59%	1.54%
Bułgaria	0.76%	0.73%
G. Britain	0.41%	0.41%
Mexico	0.36%	0.34%
Slovakia	0.30%	0.29%
Czech Rep.	0.12%	0.12%

portfolio concentration*:

10 biggest equities in portfolio	54.60%

equities number in equity part*:

subfund	80

market cap exposure*:

large cap (> PLN 1 billion)	85.89%
mid cap (PLN 500 m – 1 billion)	5.38%
small cap (< PLN 500 m)	8.73%

*data as of 31 Oct 2026

currency structure data as of: 31.10.2026

PLN	83.28%
EUR	11.46%
USD	5.26%

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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.

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 Stable Subfund ("subfund") within ESALIENS Parasol FIO (ESALIENS Umbrella Open-End Investment Fund, the "fund") is included in the Prospectus and the Key Information Documents (KID) available on the www.esaliens.pl website, at individual fund distribution outlets as well as in written form in the registered office of ESALIENS TFI SA (ul. Warecka 11a, 00-034 Warsaw). The Prospectus as well as the Key Information Documents (KID) include data required to evaluate an investment, **the risks connected with participation in the fund**, and inform on the related costs, charges and taxes. **Before investing in the subfund, you should read the Prospectus and the Key Information Documents (KID) issued for the selected subfund unit category.**

Past performance is no guarantee of future returns. The subfund's performance is reported before capital gains tax and the fees related to the investment units offered. Individual return rates depend on the unit purchase and redemption dates as well as on the amount of administration fee charged and the amount of tax due.

The fund does not guarantee that the subfunds investment objective or a specific investment result will be achieved. Fund participants must take into account the possibility of losing at least a part of their investment. The fund may invest more than 35% of the subfund's asset value in securities issued, backed or guaranteed by the Treasury, the National Bank of Poland, the European Bank for Reconstruction and Development or the European Investment Bank. This document is intended for advertising purposes only; the graphs, diagrams and tables included herein are for illustration purposes only and do not constitute forecasts.

This document does not constitute an offer within the meaning of the Polish Civil Code or a public offering within the meaning of the Act on Public Offering, Conditions Governing the Introduction of Financial Instruments to Organised Trading, and Public Companies, investment advice, any other advice or recommendation with respect to the purchase or sale of any financial instruments. Source of data - ESALIENS TFI SA calculations, apart from the "Risk statistics" section prepared by Analizy Online SA.

The source of risk profile is the subfunds Key Information Documents (KID).

ESALIENS TFI SA operates on the basis of the decision of 18 June 1998 issued by the Polish Securities and Exchange Commission (currently The Polish Financial Supervision Authority).

The MSCI legal disclaimer can be found on the website www.esaliens.pl/en/msci.