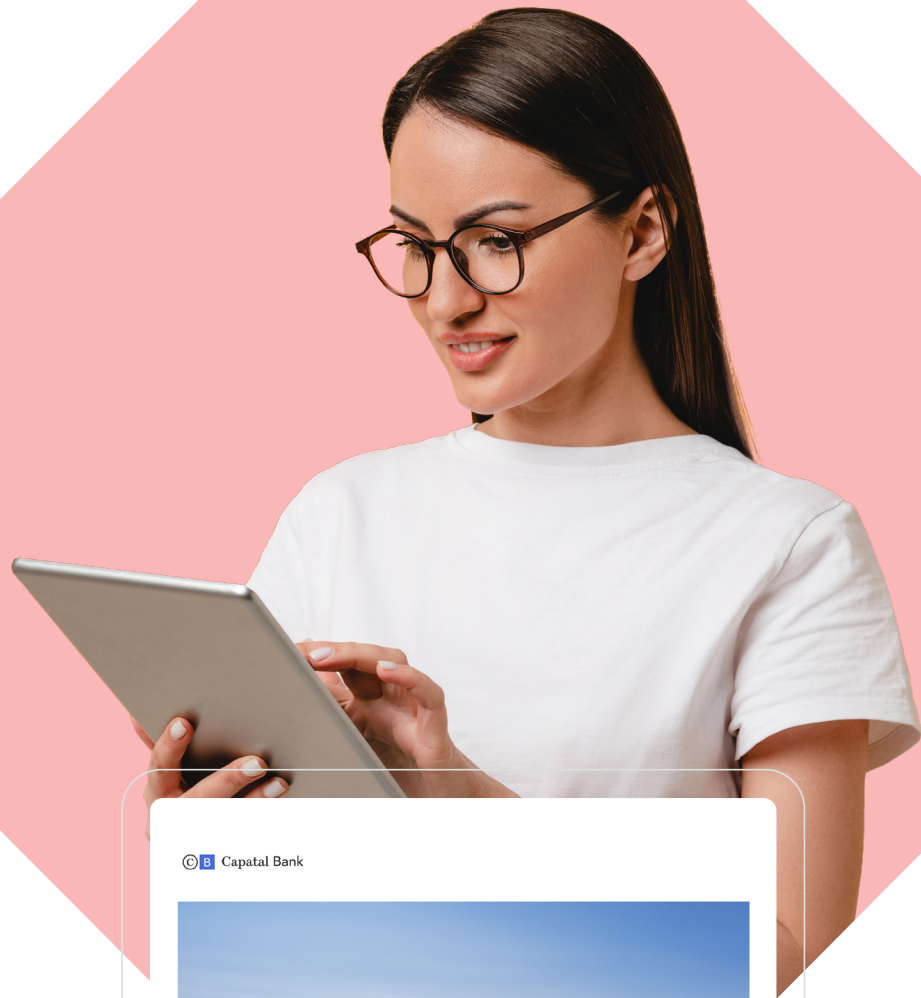


_ STORYTELLER

Highly insightful
and narrative-based
performance reports
on demand.



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CAPATAL BANK EQUITIES WORLD SUSTAINABLE B

Experiencing an impressive turnaround
in fortunes

01/01/2023 - 31/01/2023

StoryTeller is an API-based solution which, based on minimal input data requirements, allows you to automatically generate narrative-based reports that explain the how and why of financial and sustainability performance of your individual investment funds.

- your brand and style guidelines
- your wishes with regard to the type of content, insights, and level of detail
- your language and tone of voice requirements

StoryTeller is able to report on exposure to investment themes and, thereby, the fund's contribution to SDGs with relevant and tangible insights.

WU WIRTSCHAFTS UNIVERSITÄT WIEN

02-11

The fund relies a comeback with strong returns this month

With an excellent return of 6.50%, the fund bounced back brilliantly this month. Especially in the wake of the dip in performance last month (-3.25%), the fund demonstrated renewed vigor. Further in the story, you will read about how the fund's exposure to the Technology sector helped to turn the tide.

Return this month **6.50%**
Benchmark return this month **6.23%**

Evolution of the fund's net asset value over the last 5 years

Year	NAV (EUR)
2019	194.41
2024	318.08

Fund return since 01/01/2019 **53.15%**
Benchmark return since 01/01/2019 **48.88%**

FUND-0-CARD

CAPITAL BANK EQUITIES WORLD SUSTAINABLE II

The fund invests actively in equities and sustainable growth stocks in the capital markets of the developed "Europe". From around the world, identified by the fund manager, the fund invests in equities and sustainable growth stocks in the capital markets of the developed "Europe". The fund invests in equities and sustainable growth stocks in the capital markets of the developed "Europe". The fund invests in equities and sustainable growth stocks in the capital markets of the developed "Europe".

Management rating	★★★★★
Investment focus	Equities
Reference currency	EUR
Risk and reward profile	1 2 3 4 5
Lowest risk	High risk
Typically lower returns	Typically higher returns
ISIN	IE0011648790
Benchmark	MSCI AC World Net Return
Strategy	Active strategy
First NAV date	08/10/1998

RISKS

- One risk that you are already affected by is that we need to invest in equities and sustainable growth stocks in the capital markets of the developed "Europe".
- Investment focus: The fund invests in equities and sustainable growth stocks in the capital markets of the developed "Europe".
- Risk and reward profile: The fund invests in equities and sustainable growth stocks in the capital markets of the developed "Europe".
- Lowest risk: The fund invests in equities and sustainable growth stocks in the capital markets of the developed "Europe".
- Typically lower returns: The fund invests in equities and sustainable growth stocks in the capital markets of the developed "Europe".

CAPITAL BANK EQUITIES WORLD SUSTAINABLE II - 01/01/2019 - 30/06/2022

Capital Bank

THE FUNDALOGUE WORLD'S MOST INFLUENTIAL FUND

2019

The Technology sector was the driving force for the positive return

Performance generally flourished this month for companies active in the Technology sector. On average, they surpassed the performance of companies in other sectors by 2.80% (the Technology sector return was 9.10% compared to the global stock market return of 6.30%).

With an average exposure of 29.81% to the Technology sector, this sectoral overweight was particularly beneficial and played a crucial role in the fund's positive return.

Over the course of this month, the fund's Technology sector exposure increased from 29.50% to 30.12%.

Exposure to major sectors on 30/01/2020

The following figures represent the weight the fund's assets allocate to different equity sectors on the total of the portfolio. The sum is equal to 91.91%, which also includes the fund's liability exposure on 31/01/2020.

■ 30.12%	Technology
■ 16.37%	Health Care
■ 16.21%	Financials
■ 9.85%	Consumer staples
■ 6.88%	Consumer Discretionary
■ 5.26%	Communication Services
■ 5.11%	Industrials
■ 4.81%	Real Estate
■ 2.45%	Materials

Source: Morningstar

LOOKING THROUGH THE FUND

Examples of companies active within the Technology sector in which the fund invested are Microsoft Inc., Meta Platforms Inc. and Apple Inc.

IN THE NEWS

Needax Has Best January in Over 20 Years

Needax led its best January in over 20 years, up 15.7%. The Dow Jones S&P 500 and Nasdaq Composite also rose. Market sentiment was boosted by evidence of easing wage inflation, with the employment cost index rising in its 42-2021. The Fed is widely expected to raise rates. Hedgefonds' stock assets are riding on hopes of a pivot to accommodative stance. Tech-company earnings, including Spotify and Amazon, contributed to the positive performance.

Read the full story
on our website or in the app.

CAPITAL BOND EQUITY WORLD'S MOST INFLUENTIAL FUND – 31/01/2020 – 31/01/2020

FUNDALOGUE Capital Bond

StoryTeller has a news retrieval engine trained to retrieve and summarise the most relevant news articles (> 30K global sources) to explain the impact of a given performance factor.

The contribution to SDGs can be made more tangible with a selected ESG data metric to evaluate the performance of the companies within the fund to those of the benchmark.

Climate Action

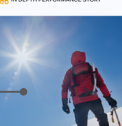
13

Did you know? That the area covered by sea in the Arctic at the end of summer has shrunk by about 40% since 1979? That's why we include "100% Climate action" relevant.

The fund's exposure to sustainable investment themes on 31/12/2022

THEMES	ALLOCATION
Renewable energy	11%
Energy efficiency	8%
Social purposes	7%
Clean technology	6%
Water treatment	3%

Source: Morningstar



IN FUND PERFORMANCE STORY

A detailed story on the performance drivers of the fund's 6.50% return this month

This month, the fund realized a return of 6.50%. The fund's benchmark (BISCI AC World Net Return) had a return of 6.23% during the same period.

To present a more tangible view on the fund's performance drivers, below is an illustration that shows the fund's absolute exposure to different market factors, and the relative performance between these market factors. It is not a benchmark-based performance comparison.

Global stock market contribution: 5.50%

The fund benefited from a very significant turnaround on the global stock market

This month, the global stock market had a return of 4.70% compared to a -1.44% return last month. As stocks rebounded, on average, 95.99% of the fund's investments, the global stock market's positive performance this month was an important driver of the fund's positive return.

The fund has a CO2 intensity that is 50 tonnes lower than the benchmark

To measure the contribution of the fund to SDG 13, one example metric to consider is the CO2 intensity. This measures the amount of CO2 emissions per million euros of revenue. The companies within the fund have a CO2 intensity that is on average 50 tonnes lower than the companies in the benchmark.

50 tonnes of CO2 emissions = **The yearly absorption capacity of 2,900 trees**

Note: The average tree is able to absorb around 10kg of CO2 emissions in their lifetime. This measure is based on about 1000 trees per hectare. The benchmark CO2 emissions figure is 50 tonnes per million euros of revenue. The absorption capacity of 2,900 trees – calculated based on a 10% tree coverage.

Walmart Inc.

Walmart Inc. is an example of a company in which the fund is invested and that is making great efforts in terms of its CO2 intensity. Between 2017 and 2021, Walmart Inc. has significantly contributed to CO2 intensity by 39%.

CO2 intensity evolution of Walmart Inc.

Year	Tonnes CO2 emissions, sales revenue
2017	40.04
2018	37.89
2019	34.42
2020	32.86
2021	25.38

Source: Walmart

All it takes is a simple API call. StoryTeller takes care of the rest, fully autonomously.

01 Send a request to the StoryTeller API

The API has minimum input data requirements and allows you to parametrise the requested report.

02 StoryTeller retrieves financial data on the instruments in the fund or portfolio

We have connections to Morningstar and Refinitiv to retrieve financial data on individual instruments (price, composition, classification, ESG...). StoryTeller can also connect to InvestSuite's Custom Data service, to which you can post your custom data more timely and accurately.

03 StoryTeller calculates insights

Via in-house built algorithms, StoryTeller calculates insights on returns, performance attribution, exposures, transactions, SDG contributions, ESG data metrics, news article retrieval and summarisation (AI & ML), performance simulations, risks...

04 StoryTeller creates a data-driven story

Insights are generated as data variables. These variables are used within a large scenario-based text template database to generate a data-driven story. StoryTeller's white-label text database can be validated by your Compliance teams and configured to your tone of voice.

05 StoryTeller stores the output on your side

The story can be created in both a print-friendly and an app-responsive format to create an interactive experience within your native banking applications.

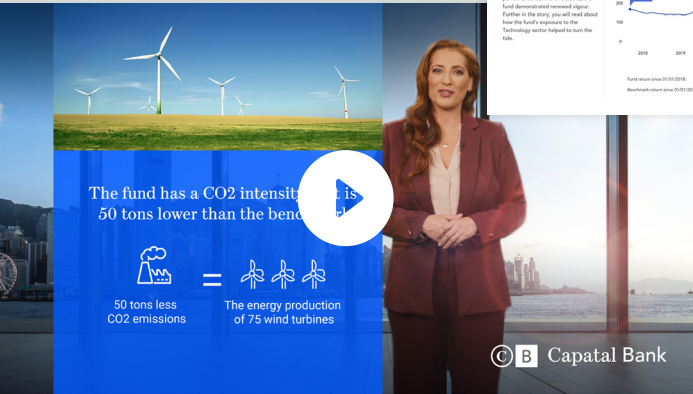
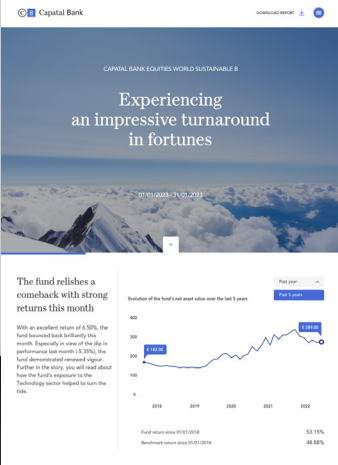
Drive new levels of engagement, improve transparency and trust, and increase efficiency and consistency along the way.

StoryTeller reports can be generated in a print-friendly PDF, app-responsive or even video format, allowing you to embed and distribute these via your native banking applications to your institutional and/or retail clients.

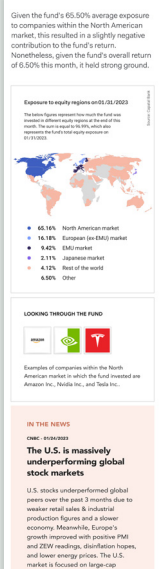
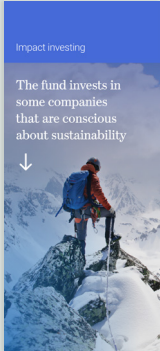
PDF format



App-responsive



Video



Stay ahead.

At InvestSuite, we believe a combination of shifting customer expectations, technological evolutions, and the emerging ecosystem of financial institutions, fintechs and core banking platform providers is creating enormous opportunities.

With our suite of white-label solutions, we help financial companies extend their product range with next-generation tools, in an agile, fast and cost-effective way. We are a pure B2B InvestTech company with a team comprised of seasoned experts who operate across AI/ machine learning, design, human insights and wealth management.

Our shared goal is to create user experiences that open new markets and drive commercial success for our clients.



Feel free to contact us if you would like to discover our suite of InvestTech solutions.

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