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Knowing what to do, doing what you know

EUR Generic Portfolio

22.03.2026

Portfolio Characteristics

Currency
EUR

Minimum
Portfolio Size
EUR 100,000

Risk Profile
Balanced

Long-term
expected return
~ 3.9% p.a.

Total Holdings
23

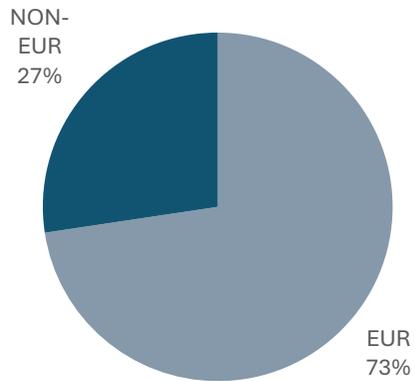
Execution
Staggered

Investment
Experience
Medium

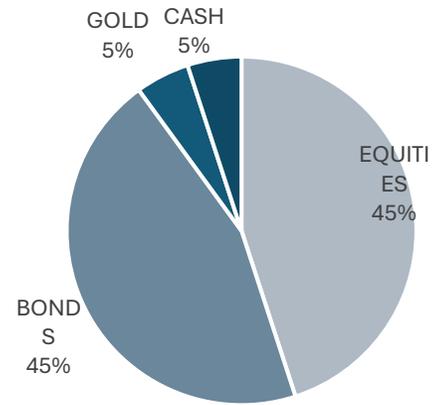
Management
Intensity
Low

Asset Allocation

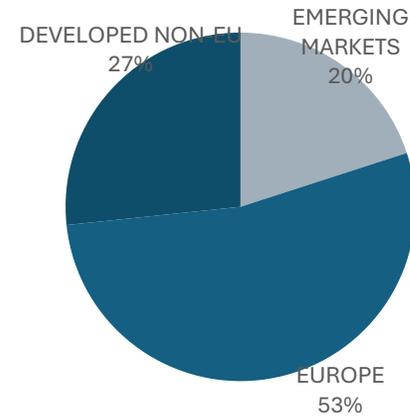
Currency Allocation



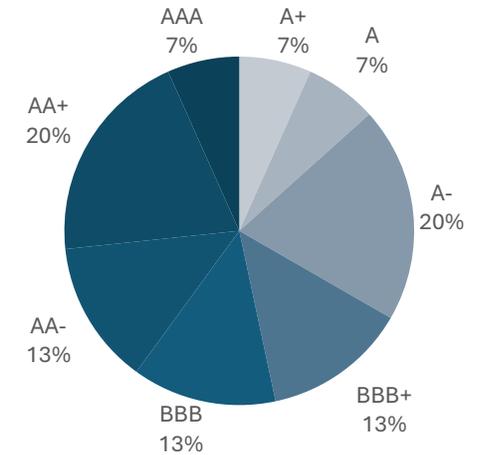
Asset Class



Equity Region



Bond Rating



Portfolio Constituents

ASSET CLASS	REGION	NAME	SECURITY	ISIN	CREDIT RATING	CURRENCY INSTRUMENT	CURRENCY ECONOMIC	PRICE INDICATIVE	ALLOCAT. %	YIELD / RTN. % EXPECTED
EQUITIES	EUROPE	ISHARES CORE MSCI EUROPE ACC	ISH CORE ERP ACC	IE00B4K48X80	-	EUR	EUR	91.7	8	5.3
EQUITIES	EUROPE	ISHARES EURO DIVIDEND	ISHR EURO DIV	IE00B0M62S72	-	EUR	EUR	23.0	8	5.3
EQUITIES	EUROPE	VANG FTSE DEX EURD	VANG FTSE EXUK€D	IE00BKX55S42	-	EUR	EUR	44.2	8	5.3
EQUITIES	DEVELOPED NON-EU	VANGUARD S&P 500 ETF	VANGUARD S&P 500	US9229083632	-	USD	NON-EUR	598.1	9	3.8
EQUITIES	DEVELOPED NON-EU	VANG FTSE JPN USDA	VANG FTSE JP \$A	IE00BFMXYX26	-	EUR	NON-EUR	36.4	3	7.7
EQUITIES	EMERGING MARKETS	VANGUARD FTSE EMERGING MARKE	VANGUARD FTSE EM	US9220428588	-	USD	NON-EUR	52.6	9	4.5
BONDS	EUROPE	SIEMENS FINANCIERINGSMAT	SIEGR 1 3/8 09/06/30	XS1874127902	AA-	EUR	EUR	93.4	3	3.0
BONDS	EUROPE	OMV AG	OMVAV 1 7/8 12/04/28	XS1917590959	A-	EUR	EUR	96.5	3	3.3
BONDS	EUROPE	ANHEUSER-BUSCH INBEV SA/	ABIBB 1 1/2 04/18/30	BE6276040431	A-	EUR	EUR	93.3	3	3.3
BONDS	EUROPE	MERCEDES-BENZ GROUP AG	MBGGR 2 3/8 05/22/30	DE000A289XG8	A	EUR	EUR	96.3	3	3.3
BONDS	EUROPE	DEUTSCHE POST AG	DHLGR 3 03/24/30	XS3032045471	A-	EUR	EUR	99.2	3	3.2
BONDS	EUROPE	EUROPEAN INVESTMENT BANK	EIB 2 3/8 05/15/30	EU000A4D6KN5	AAA	EUR	EUR	98.1	3	2.9
BONDS	EUROPE	E.ON SE	EOANGR 0.35 02/28/30	XS2047500926	BBB+	EUR	EUR	89.4	3	3.3
BONDS	EUROPE	LINDE FINANCE BV	LIN 1 04/20/28	XS1397134609	A	EUR	EUR	96.0	3	3.0
BONDS	EUROPE	DEUTSCHE TELEKOM INT FIN	DT 2 12/01/29	XS1828033834	BBB+	EUR	EUR	96.2	3	3.1
BONDS	DEVELOPED NON-EU	ASIAN INFRASTRUCTURE INV	AIIB 2 1/4 03/05/29	XS3308045130	AAA	EUR	EUR	98.3	3	2.9
BONDS	DEVELOPED NON-EU	INTL BK RECON & DEVELOP	IBRD 0 02/21/30	XS2122894855	AAA	EUR	EUR	89.3	3	2.9
BONDS	DEVELOPED NON-EU	NESTLE FINANCE INTL LTD	NESNVX 2 5/8 10/28/30	XS2928133334	AA-	EUR	EUR	98.4	3	3.0
BONDS	DEVELOPED NON-EU	TOYOTA MOTOR FINANCE BV	TOYOTA 2 3/4 01/28/30	XS3206563549	A+	EUR	EUR	97.5	3	3.4
BONDS	DEVELOPED NON-EU	DEUTSCHE BAHN AG	DBHNGR 1 5/8 11/06/30	XS1316420089	AA+	EUR	EUR	93.6	3	3.1
BONDS	DEVELOPED NON-EU	GOLDMAN SACHS GROUP INC	GS 0 7/8 01/21/30	XS2107332640	A-	EUR	EUR	90.8	3	3.5
GOLD	NA	SWC-GOLD ETF EA EUR	Swisscanto CH Gold ETF	CH0047533523	NA	EUR	NON-EUR	3700.0	5	3.1
CASH	NA	CASH	CASH	-	-	EUR	EUR	NA	5	1.2

Source: All, Bloomberg, BlackRock

Implementation by Month

ASSET CLASS	REGION	NAME	ISIN	ALLOC.	M0	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12	TOTAL	
EQUITIES	EUROPE	ISHARES CORE MSCI EUROPE ACC	IE00B4K48X80	8	4	-	-	-	-	-	4	-	-	-	-	-	-	8	
EQUITIES	EUROPE	ISHARES EURO DIVIDEND	IE00B0M62S72	8	4	-	-	-	-	-	-	-	-	4	-	-	-	8	
EQUITIES	EUROPE	VANG FTSE DEX EURD	IE00BKX55S42	8	-	-	-	4	-	-	-	-	-	-	-	-	4	8	
EQUITIES	DEVELOPED NON-EU	VANGUARD S&P 500 ETF	US9229083632	9	4	-	-	-	-	-	5	-	-	-	-	-	-	9	
EQUITIES	DEVELOPED NON-EU	VANG FTSE JPN USDA	IE00BFMXYX26	3	-	-	-	3	-	-	-	-	-	-	-	-	-	3	
EQUITIES	EMERGING MARKETS	VANGUARD FTSE EMERGING MARKE	US9220428588	9	-	-	-	3	-	-	3	-	-	-	-	-	3	9	
BONDS	EUROPE	SIEMENS FINANCIERINGSMAT	XS1874127902	3	3	-	-	-	-	-	-	-	-	-	-	-	-	3	
BONDS	EUROPE	OMV AG	XS1917590959	3	3	-	-	-	-	-	-	-	-	-	-	-	-	3	
BONDS	EUROPE	ANHEUSER-BUSCH INBEV SA/	BE6276040431	3	3	-	-	-	-	-	-	-	-	-	-	-	-	3	
BONDS	EUROPE	MERCEDES-BENZ GROUP AG	DE000A289XG8	3	3	-	-	-	-	-	-	-	-	-	-	-	-	3	
BONDS	EUROPE	DEUTSCHE POST AG	XS3032045471	3	3	-	-	-	-	-	-	-	-	-	-	-	-	3	
BONDS	EUROPE	EUROPEAN INVESTMENT BANK	EU000A4D6KN5	3	-	3	-	-	-	-	-	-	-	-	-	-	-	3	
BONDS	EUROPE	E.ON SE	XS2047500926	3	-	3	-	-	-	-	-	-	-	-	-	-	-	3	
BONDS	EUROPE	LINDE FINANCE BV	XS1397134609	3	-	3	-	-	-	-	-	-	-	-	-	-	-	3	
BONDS	EUROPE	DEUTSCHE TELEKOM INT FIN	XS1828033834	3	-	3	-	-	-	-	-	-	-	-	-	-	-	3	
BONDS	DEVELOPED NON-EU	ASIAN INFRASTRUCTURE INV	XS3308045130	3	-	3	-	-	-	-	-	-	-	-	-	-	-	3	
BONDS	DEVELOPED NON-EU	INTL BK RECON & DEVELOP	XS2122894855	3	-	-	3	-	-	-	-	-	-	-	-	-	-	3	
BONDS	DEVELOPED NON-EU	NESTLE FINANCE INTL LTD	XS2928133334	3	-	-	3	-	-	-	-	-	-	-	-	-	-	3	
BONDS	DEVELOPED NON-EU	TOYOTA MOTOR FINANCE BV	XS3206563549	3	-	-	3	-	-	-	-	-	-	-	-	-	-	3	
BONDS	DEVELOPED NON-EU	DEUTSCHE BAHN AG	XS1316420089	3	-	-	3	-	-	-	-	-	-	-	-	-	-	3	
BONDS	DEVELOPED NON-EU	GOLDMAN SACHS GROUP INC	XS2107332640	3	-	-	3	-	-	-	-	-	-	-	-	-	-	3	
GOLD	NA	SWC-GOLD ETF EA EUR	CH0047533523	5	1	-	-	1	-	-	1	-	-	1	-	-	1	5	
CASH	NA	CASH	NA	5	5	-	-	-	-	-	-	-	-	-	-	-	-	5	
				100	33	15	15	11	0	0	13	0	0	5	0	0	5	8	100

Source: All, Bloomberg, BlackRock

Terminology

Abbreviation / Name	Definition
CREDIT RATING	The credit rating of the bond issue (S&P / Moody's / Bloomberg Composite).
CURRENCY ECONOMIC	The underlying or effective currency exposure. This may differ from the trading currency of the instrument.
YIELD %	For bonds, the yield (yield-to-convention) of the bond based on the indicative price.
RTN % EXPECTED	For non-bonds, the expected long-term return per annum, based on BlackRock or All capital market assumptions.
ALLOCAT. %	Portfolio allocation in percent.

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