Marketing

BZ FINE EUROPE

MORNINGSTAR ★★★

Factsheet October 2026

Fund data

Price on October 30, 2026 (CHF)	256.13
High last 12 months (CHF)	273.56
Low last 12 months (CHF)	217.87
Fund volume (CHF mn)	22.17
Volatility over one year	13.4%
Performance since inception	177.1%

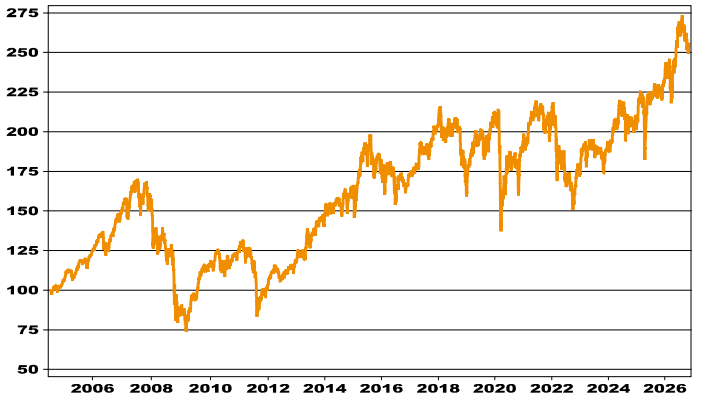
Performance (in %)

	Oct 2026	1 year	2025	2024	2023	2022
CHF A	-2.4	12.5	14.3	8.4	8.9	-17.9
CHF AV	-2.4	13.0	14.8	8.9	9.1	-17.6

Performance was calculated on the basis of net asset values (NAV).

Monthly performance (in %)[1]

Net asset value (NAV) since August 2, 2004, Share class CHF A



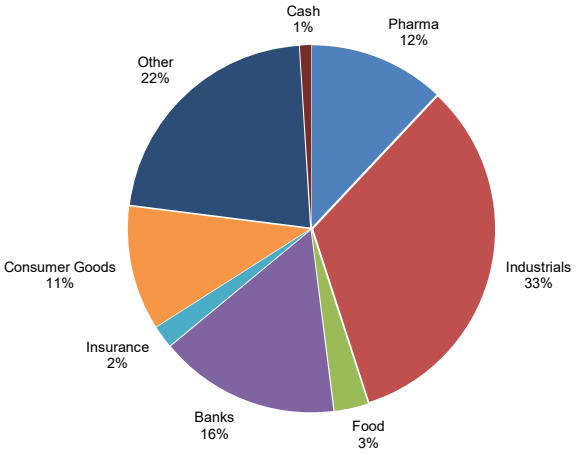
Source: Macrobond

General information

Inception	August 2, 2004
All-in-fee	depends on unit class (see Sales prospectus)
Issuance / redemption fee	max. 2%
Issuances / redemptions	daily
ISIN / Valor-Number	
Share class CHF A	LU0574145537 / 122'736'62
Share class CHF AV	LU1077078910 / 247'866'43
Reuters	BZBANK
Domicile	Luxembourg
Custodian bank	DZ PRIVATBANK AG, Luxemburg
Fund administrator	IPConcept (Luxemburg) S.A.
Subscriptions	All banks
Fund manager	BZ Bank Aktiengesellschaft
Registered in	AUT, CH, DE, LUX
Representative AUT	Erste Bank der oest. Sparkassen AG
Representative CH	IPConcept (Schweiz) AG
Representative DE	DZ Bank AG
Paying agent	DZ PRIVATBANK AG, Luxemburg
Paying agent CH	BZ Bank Aktiengesellschaft
Contact	BZ Bank Aktiengesellschaft
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Portfolio structure by sector

(In % of total assets)



Fund description

The investment policy of the BZ Fine Funds – BZ Fine Europe (the "sub-fund") is to invest its assets mainly in European securities with the aim of achieving reasonable returns and the highest possible growth in value over the long term. The total yield of the sub-fund must not only contain the whole of the invested capital but also be at least equal to inflation and produce an attractive actual yield. The yield should considerably exceed that of fixed-interest and real estate investments. The sub-fund invests in companies that meet the investment criteria of transparency, visibility and profit dynamic, financial strength and an attractive price level. The investment decisions are based on the fundamental assessment of the companies and not on their market capitalization or the sector of activity. Risk limitation is achieved by concentrating on fundamentally solid stocks and by sector diversification.

Risk profile of the Fund

Due to the composition of the sub-fund assets, there is a high degree of risk but also a high degree of profit potential. The principal risks of the sub-fund lie in the concentration of the assets in equities. Depending on the general developments on the stock markets and the companies in which the sub-fund invests, the value of the investments and therefore the net asset value may fluctuate considerably.

DISCLAIMER: The information provided on this factsheet does not constitute an offer. It is for informational purposes only. Past performance is no guarantee of future trends. The sole basis for the purchase of shares is the sales documents (the current sales prospectus, the key information documents, the articles of association and the reports). You can obtain the current version of the sales documents free of charge from the list of information offices.
1) References to past performance are not an indicator of future results and do not necessarily guarantee a positive performance in the future. The performance data does not take into consideration the fees and costs imposed on the issue and redemption of the shares. Please see the current full sales prospectus for information on opportunities and risks.