

YOU INVEST FLEXIBLE Portfolio 30

Jointly owned fund pursuant to the InvFG

Semi-Annual Report 2025/26

Contents

General Information about the Investment Firm	3
Asset Allocation	4
Statement of Assets and Liabilities as of 28 February 2026	5

General Information about the Investment Firm

The company	Erste Asset Management GmbH Am Belvedere 1, A-1100 Vienna Telephone: +43 05 0100-19777, fax: +43 05 0100-919777
Registered capital	EUR 3 million
Shareholders	Erste Group Bank AG (64.67%) Erste Bank der österreichischen Sparkassen AG (23.82%) Steiermärkische Bank und Sparkassen Aktiengesellschaft (3.30%) Tiroler Sparkasse Bankaktiengesellschaft Innsbruck (1.74%) DekaBank Deutsche Girozentrale, Frankfurt (1.65%) „Die Kärntner“ Trust-Vermögensverwaltungsgesellschaft m. b. H. & Co KG (1.65%) Sieben Tiroler Sparkassen Beteiligungsgesellschaft m. b. H. (1.65%) NÖ-Sparkassen Beteiligungsgesellschaft m. b. H. (0.76%) VIENNA INSURANCE GROUP AG Wiener Versicherung Gruppe (0.76%)
Supervisory Board	Rudolf SAGMEISTER (Chairman) Maximilian CLARY UND ALDRINGEN Klaus FELDERER Wolfgang FUSEK (from 25.02.2026) Harald GASSER Gerhard GRABNER Harald Frank GRUBER (until 25.02.2026) Rainer HAUSER Oswald HUBER (Deputy Chairman) Michael KOREN Gerhard LAHNER Ertan PISKIN Peter PROBER Gerald WEBER Appointed by the Works Council: Martin CECH Regina HABERHAUER Heinrich Hubert REINER Peter RIEDERER Nicole WEINHENGST Manfred ZOUREK
Managing directors	Heinz BEDNAR Winfried BUCHBAUER Peter KARL Thomas KRAUS
Authorised officers	Karl FREUDENSCHUSS Günther MANDL Gerold PERMOSER Magdalena REISCHL Oliver RÖDER Magdalena UJWARY
State commissioners	Wolfgang EXL Angelika SCHÄTZ
Auditor	Ernst & Young Wirtschaftsprüfungsgesellschaft m.b.H.
Depository bank	Erste Group Bank AG

Dear Unit-holders,

We are pleased to present you the following semi-annual report for the YOU INVEST FLEXIBLE Portfolio 30 jointly owned fund pursuant to the InvFG for the period from 1 September 2025 to 28 February 2026.

Asset Allocation

	As of 28.02.2026 EUR millions	%
Index certificates		
EUR	24.7	5.52
Investment certificates		
EUR	364.5	81.41
USD	56.1	12.52
Transferable securities	445.2	99.46
Forward exchange agreements	0.5	0.10
Bank balances	1.2	0.28
Dividend entitlements	0.8	0.17
Interest entitlements	0.0	0.00
Other deferred items	-0.0	-0.00
Fund assets	447.7	100.00

Statement of Assets and Liabilities as of 28 February 2026

(including changes in securities assets from 1 September 2025 to 28 February 2026)

Security designation	ISIN number	Purch./ Additions Units/nominal	Sales/ Disposals (nom. in 1,000, rounded)	Holding	Price	Value in EUR	% share of fund assets
Publicly traded securities							
Index certificates denominated in EUR							
Issue country Ireland							
XTRACK. ETC GOLD EUR H80	DE000A2T5DZ1	150,000	24,000	126,000	63.570	8,009,820.00	1.79
						Total issue country Ireland	8,009,820.00 1.79
Issue country Jersey							
WISDOMTREE.HMS.Z12/UN.XAU	JE00B8DFY052	195,000	214,000	610,000	27.390	16,707,900.00	3.73
						Total issue country Jersey	16,707,900.00 3.73
						Total index certificates denominated in EUR	24,717,720.00 5.52
						Total publicly traded securities	24,717,720.00 5.52
Investment certificates							
Investment certificates denominated in EUR							
Issue country Ireland							
X(IE)-MSCI USA ESG 1C	IE00BFMNPS42	5,000	34,800	205,200	62.990	12,925,548.00	2.89
						Total issue country Ireland	12,925,548.00 2.89
Issue country Luxembourg							
BELLE.F.(L)-B.MED.+S.I2EO	LU1725387895	0	400	10,900	237.050	2,583,845.00	0.58
HSBC GIF-INDIAN EQUI.ICEO	LU0551366700	100,000	0	100,000	20.970	2,097,000.00	0.47
IFS-SUPAEUSYEQ ZE0A	LU1297948447	0	62,000	360,000	18.850	6,786,000.00	1.52
JPM-EUSSCEQ JPMIEOA	LU2076840235	0	900	14,400	156.840	2,258,496.00	0.50
MUL-AMUN ST600 ENERG ETFD	LU2082998167	0	4,500	18,500	125.960	2,330,260.00	0.52
MUPA KONWAVE INEOA	LU2306623633	13,500	2,500	11,000	236.320	2,599,520.00	0.58
SISF-SUS.EO CR. IZEOA	LU2080996049	0	8,300	224,300	111.995	25,120,500.93	5.61
UBSL EQ-EUR.H.DIV(E0) Q-A	LU0847997854	0	2,000	13,400	172.730	2,314,582.00	0.52
						Total issue country Luxembourg	46,090,203.93 10.30
Issue country Austria							
1.RES.BD G.H.Y. R01EOT	AT0000A2DY00	0	5,800	114,200	114.490	13,074,758.00	2.92
APOLLO HY BD ESG A2STEOD	AT0000A2SQ86	0	15	1,321	10,112.700	13,358,876.70	2.98
CORE EQUIT. EUR R01 T	AT0000A2GK86	0	4,800	49,400	202.060	9,981,764.00	2.23
CORE EQUITIES EUROPE EOT	AT0000697065	0	346	2,240	3,085.730	6,912,035.20	1.54
ERS.RES.BD EM LOC.R01TEO	AT0000A0AUF7	0	14,700	159,000	147.640	23,474,760.00	5.24

YOU INVEST FLEXIBLE Portfolio 30

Security designation	ISIN number	Purch./ Additions Units/nominal	Sales/ Disposals (nom. in 1,000, rounded)	Holding	Price	Value in EUR	% share of fund assets
ERSTE BD EU.HI.YI.R01TEO	AT0000805684	0	1,494	39,006	170.600	6,654,423.60	1.49
ERSTE BD EURO CORP.R01TEO	AT0000724224	60,000	1,700	148,300	172.830	25,630,689.00	5.73
ERSTE BOND CORPORATE PL.A	AT0000A1PKL2	48,753	2,300	150,000	99.170	14,875,500.00	3.32
ERSTE RESERVE EO R01TEO	AT0000724307	700	200	1,500	1,365.430	2,048,145.00	0.46
ERSTE RESP.BD EM COR.T	AT0000A13EG7	0	4,800	88,200	113.490	10,009,818.00	2.24
ERSTE RESP.ST.JP R01TEO	AT0000697073	0	4,080	29,100	164.740	4,793,934.00	1.07
ERSTE RESPON.BD EO CORP.T	AT0000AOPHJ4	0	136,500	264,000	128.320	33,876,480.00	7.57
ERSTE RESP. BD EO MUENDEL T	AT0000812995	28,000	490,299	4,140,000	14.140	58,539,600.00	13.08
T 1750 T	AT0000A04FZ3	0	3,000	32,800	111.630	3,661,464.00	0.82
T 1751	AT0000A0DEH1	15,000	0	29,000	117.960	3,420,840.00	0.76
T 1851 T	AT0000A0K2C4	0	48,449	413,051	113.960	47,071,291.96	10.51
T 1852 T	AT0000A0K2G5	0	26,961	255,039	110.050	28,067,041.95	6.27
Total issue country Austria						305,451,421.41	68.23
Total investment certificates denominated in EUR						364,467,173.34	81.41
Investment certificates denominated in USD							
Issue country Ireland							
JPM-US REI EQ UE DLA	IE00BF4G7076	0	23,200	151,800	69.080	8,887,862.02	1.99
Total issue country Ireland						8,887,862.02	1.99
Issue country Luxembourg							
AXA WLD-US HI.Y.B.ITH.USD	LU0276015889	0	2,300	37,900	341.210	10,960,595.84	2.45
JPM-AS.PACIFIC EQ.C DL	LU0441854584	0	17,900	11,200	316.640	3,005,778.70	0.67
JPM-US VALUE FD I ACC USD	LU0248060658	8,000	1,250	12,000	442.840	4,504,030.17	1.01
LAR.AM-LATIN AM.EQ.ICAPDL	LU0939496179	42,000	6,000	36,000	162.928	4,971,316.69	1.11
SISF-SUST.ASIA EQ.CADL	LU1725198656	0	13,500	9,400	202.236	1,611,233.38	0.36
Total issue country Luxembourg						25,052,954.78	5.60
Issue country Austria							
CORE EQUITIES USA A	AT0000697081	200	706	4,850	5,379.290	22,112,604.57	4.94
Total issue country Austria						22,112,604.57	4.94
Total investment certificates denominated in USD translated at a rate of 1.17985						56,053,421.37	12.52
Total investment certificates						420,520,594.71	93.94
Forward exchange agreements							Unrealised result in EUR
Forward exchange agreements denominated in EUR							
Issue country Austria							
FXF SPEST EUR/GBP 16.04.2026	FXF_TAX_3476497			2,069,640		12,621.85	0.00
FXF SPEST EUR/USD 16.04.2026	FXF_TAX_3476466			43,245,960		448,300.94	0.10
Total issue country Austria						460,922.79	0.10
Total forward exchange agreements denominated in EUR						460,922.79	0.10
Total forward exchange agreements						460,922.79	0.10

Breakdown of fund assets

Transferable securities	445,238,314.71	99.46
Forward exchange agreements	460,922.79	0.10
Bank balances	1,233,811.00	0.28
Dividend entitlements	752,076.38	0.17
Interest entitlements	1,048.60	0.00
Other deferred items	-14,751.47	-0.00
Fund assets	447,671,422.01	100.00

Investor note:

The values of assets in illiquid markets may deviate from their actual selling prices.

Dividend-bearing units outstanding	AT0000802491	units	3,205,935.444
Value of dividend-bearing unit	AT0000802491	EUR	63.77
Non-dividend-bearing units outstanding	AT0000A09R60	units	2,680,017.959
Value of non-dividend-bearing unit	AT0000A09R60	EUR	88.32
Non-dividend-bearing units outstanding	AT0000A2AL08	units	8,872.000
Value of non-dividend-bearing unit	AT0000A2AL08	EUR	120.05
KEST-exempt non-dividend-bearing units outstanding	AT0000A09R86	units	57,364.800
Value of KEST-exempt non-dividend-bearing unit	AT0000A09R86	EUR	94.49

The Fund is not permitted to engage in repurchase agreements pursuant to Regulation (EU) No. 2015/2365 (Regulation on Transparency of Securities Financing Transactions and of Reuse). For this reason, repurchase agreements were not employed.

No total return swaps pursuant to Regulation (EU) 2015/2365 (Regulation on Transparency of Securities Financing Transactions and of Reuse) were concluded for the Fund during the reporting period.

The Fund is permitted to engage in securities lending agreements pursuant to Regulation (EU) No. 2015/2365 (Regulation on Transparency of Securities Financing Transactions and of Reuse) according to the fund rules. No securities lending transactions took place during the reporting period.

Explanation on disclosure pursuant to Delegated Regulation (EU) No. 2016/2251 supplementing Regulation (EU) No. 648/2012 of the European Parliament and of the Council on OTC derivatives, central counterparties, and trade repositories with regard to regulatory technical standards for risk-mitigation techniques for OTC derivative contracts not cleared by a central counterparty:

All OTC derivatives are traded through Erste Group Bank AG. For foreign currency futures contracts and foreign currency swap contracts that are not physically delivered, the collateral is swapped between the Fund and Erste Group Bank AG.

In the event of negative exposure to derivative futures contracts and foreign currency swap contracts that are not physically delivered, collateral in the form of cash or bonds is pledged to Erste Group Bank AG in accordance with the contractually agreed threshold.

In the event of positive exposure to derivative futures contracts and foreign currency swap contracts that are not physically delivered, EUR-denominated bonds from the national governments or central banks of the countries of the Eurozone are pledged by Erste Group Bank AG to the Fund in accordance with the contractually agreed threshold. A one-time discount of 4% is agreed with the counterparty for this collateral. In the event of regulatory requirements that stipulate a different discount or the provision of alternative collateral, these requirements are met.

Purchases and sales of transferable securities in the reporting period not listed in the statement of assets and liabilities

Security designation	ISIN number	Purch./ Additions Units/nominal (nom. in 1,000, rounded)	Sales/ Disposals
Investment certificates			
Investment certificates denominated in EUR			
Issue country Luxembourg			
JPMF-M.E.A.E.O. JIACEUREO	LU2539337399	0	9,150
Investment certificates denominated in USD			
Issue country Luxembourg			
AF-AF.LAT.AMER. EQ. IDLC	LU0201576070	70	200
BNPP US GROWTH I CAP	LU0823435044	0	4,500

Vienna, March 2026

Erste Asset Management GmbH
Electronically signed

Inspection information: The electronic signatures of this document can be inspected at the website of Rundfunk und Telekom Regulierungs-GmbH (<https://www.signatur.rtr.at/de/vd/Pruefung.html>).

Note: This document was signed with two qualified electronic signatures. A qualified electronic signature has the same legal effect as a hand-written signature (Article 25 of Regulation [EU] No 910/2014 [eIDAS Regulation]).