

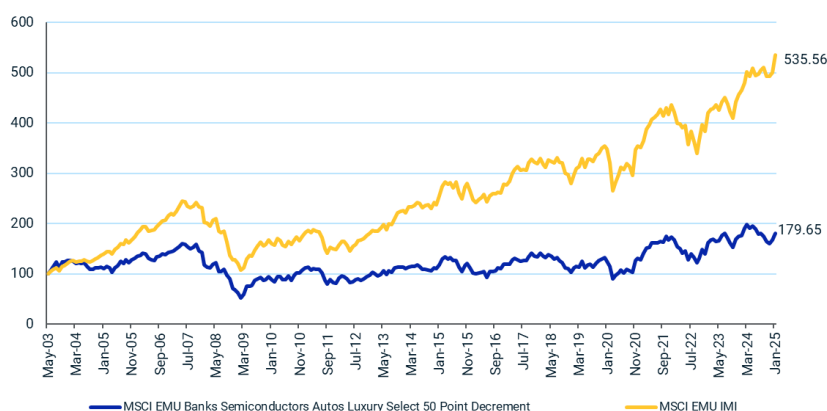
MSCI EMU Banks Semiconductors Autos Luxury Select 50 Point Decrement Index

The MSCI EMU Banks Semiconductors Autos Select 50 Point Decrement Index (the "Index") is based on the MSCI Decrement Indexes Methodology. A constant markdown ('synthetic dividend') is applied on the Parent Index (MSCI EMU Banks Semiconductors Autos Luxury Select Index) levels on a daily basis, expressed as a constant number of index points.

For a complete description of the index methodology, please see [Index methodology - MSCI](#)

Cumulative index performance

EUR RETURNS MAY 2003 – JANUARY 2025



Annual performance (%)

YEAR	MSCI EMU Banks Semiconductors Autos Luxury Select 50 Point Decrement	MSCI EMU IMI - Gross
2024	-3.71	9.57
2023	24.94	19.21
2022	-19.46	-12.26
2021	32.34	23.05
2020	-1.37	0.16
2019	28.93	26.78
2018	-23.06	-12.57
2017	12.54	14.59
2016	5.83	5.08
2015	0.98	11.97
2014	-1.53	5.00
2013	16.23	25.39
2012	18.86	21.02

Index performance

EUR RETURNS (%) JANUARY 31, 2025

INDEX	1 Month	3 Months	1 Year	Year to Date	ANNUALIZED RETURN			
					3 Years	5 Years	10 Years	Since May 30, 2003
MSCI EMU Banks Semiconductors Autos Luxury Select 50 Point Decrement	7.33	9.56	1.79	7.33	2.34	7.54	4.30	2.74
MSCI EMU IMI - Gross	7.07	8.62	15.09	7.07	8.34	9.00	7.72	8.05

Index risk and return characteristics

(%) JANUARY 31, 2025

INDEX	ANNUALIZED STANDARD DEVIATION			
	3 Years	5 Years	10 Years	Since May 30, 2003
MSCI EMU Banks Semiconductors Autos Luxury Select 50 Point Decrement Index	22.61	24.74	21.99	22.04
MSCI EMU IMI - Gross	15.56	18.33	16.00	16.16

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