

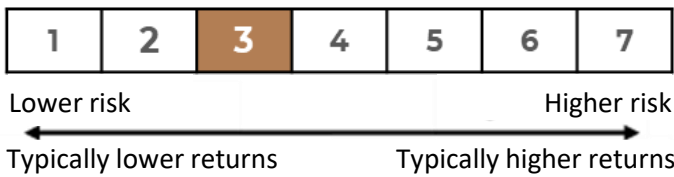
Signet Baltic Bond Fund

Diversified investments in Baltic corporate bonds



Fund Objectives

- Long-term capital growth from investments in high-yield Baltic corporate bonds
- Earn returns from price appreciation and coupon payments
- Contribute to the development of capital markets by providing financing for the rapid growth of regional companies



Top 10 Holdings

Bonds	Weights
Eleving Group, 9.5%, 18.10.2026	5.6%
Civinity, 10%, 17.07.2029	5.5%
Sun Finance, 10%, 29.09.2028	5.5%
DelfinGroup, 11.014%, 25.11.2026	4.7%
Coffee Address, 8.5%, 28.02.2028	4.4%
Longo Group, 10%, 30.11.2027	3.8%
IuteCredit Finance, 12%, 06.12.2030	3.6%
DelfinGroup, 10%, 25.09.2028	2.8%
AEI, 8%, 13.12.2027	2.8%
L. J. LINEN, 11%, 31.05.2028	2.8%

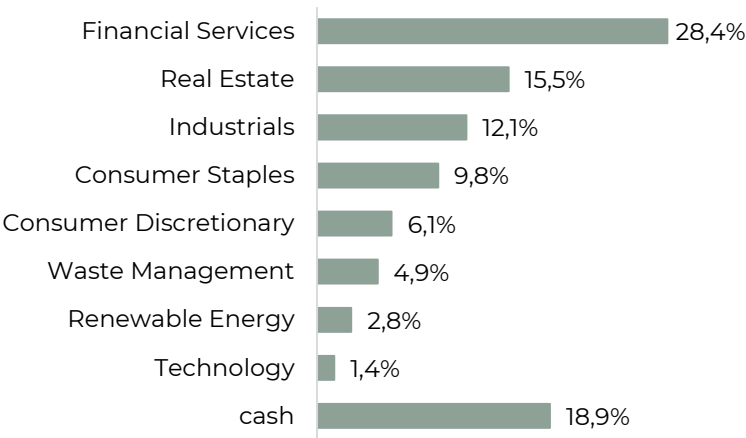
Information as of 31.07.2025

Fund Advantages

- Diversified portfolio (35 bonds) with a single investment
- Lower investment risk, price volatility, and transaction costs² compared to investing in individual bonds
- Daily liquidity – invest or withdraw your capital whenever needed
- Professional fund management team with over 30 years of combined investment management experience
- Average-weighted coupon in portfolio: 9.8%

² Signet Bank pricelist

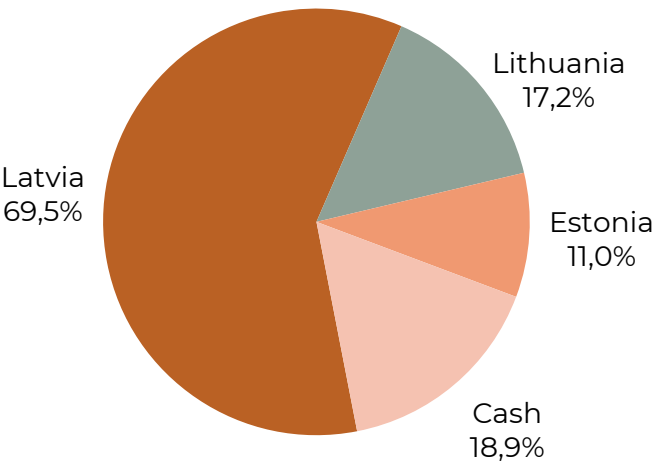
Industry Breakdown



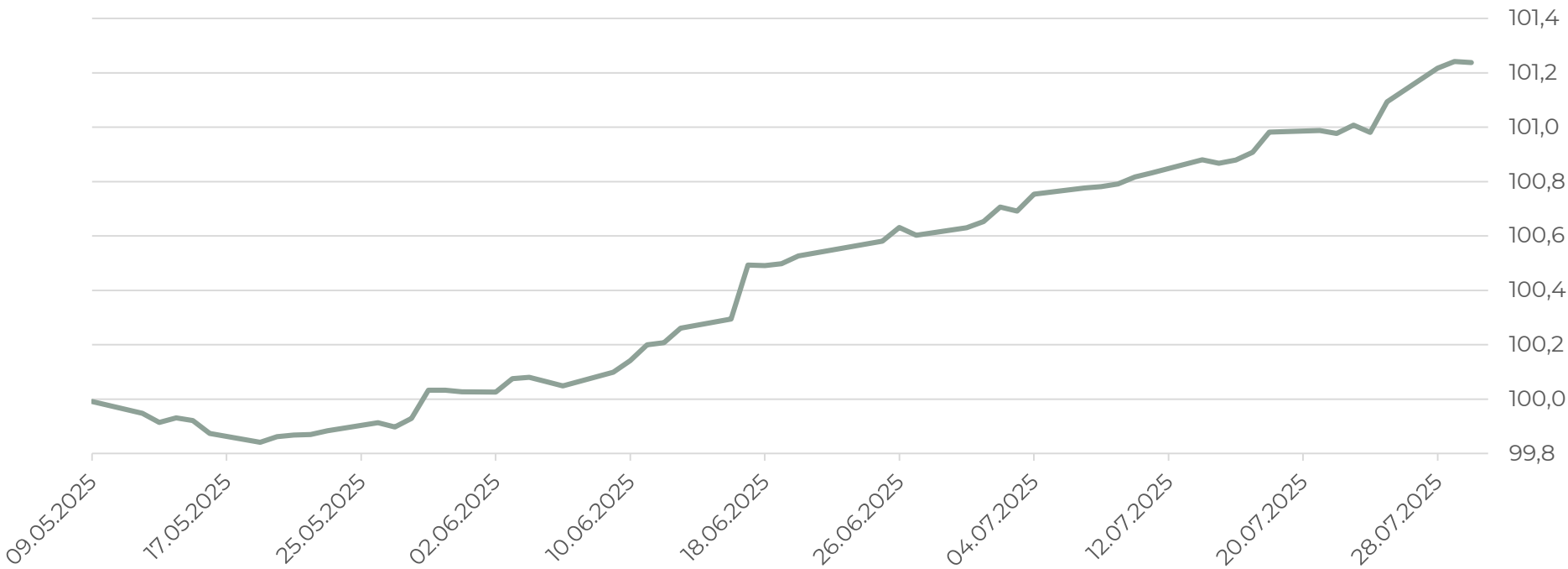
Key Facts

ISIN	LV0000104073
Fund legal structure	Open-ended investment fund, UCITS compliant
Management company	Signet Asset Management Latvia IPS
Custodian bank	Signet Bank AS
Minimum investment	EUR 100.
Management fee	0.80% per annum
Custodian fee	0.15% per annum
Subscriptions / redemption fee	0.00%
Redemption fee if fund units held less than 1 year	0.50%
Suggested holding period	3 years
Fund size	EUR 3.63 mln

Country Breakdown



Cumulative performance, %



Fund Characteristics

Number of bonds	35
Weighted average yield to maturity	8.96%
Weighted average average life of bonds	2.1 years
Weighted average duration	1.9 years

Fund Performance

Fund unit value on 31.07.2025	1 month	2 months	3 months	6 months	12 months	Year to date	Since inception (non-annualized)
101.238	0.57%	1.20%	-	-	-	-	1.24%

Information as of 31.07.2025