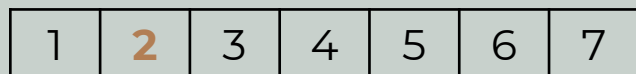


# SIGNET BALTIC BOND FUND

Diversified investment in Baltic corporate bonds

## FUND'S OBJECTIVE

- 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



Lower risk Higher risk  
←—————→  
Typically lower returns Typically higher returns

## ADVANTAGES

- Diversified portfolio with a single investment
- Lower investment risk, price volatility, and transaction costs<sup>2</sup> compared to investing in individual bonds
- Highest bond coupons in Eurozone
- Daily liquidity – invest or withdraw your capital whenever needed
- Professional management team with over 30 years of combined investment management experience

<sup>2</sup> Signet Bank pricelist

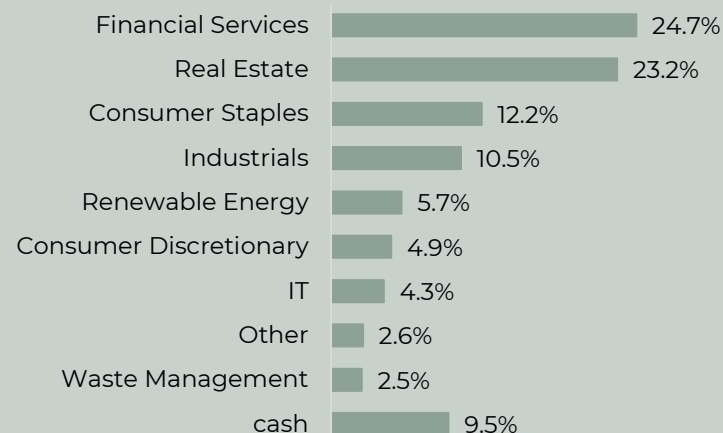
## KEY FACTS

<b>ISIN</b>	<b>LV0000104073</b>
<b>Fund legal structure</b>	Open-ended UCITS investment fund
<b>Management company</b>	Signet Asset Management Latvia
<b>Custodian bank</b>	Signet Bank
<b>Minimum investment</b>	EUR 100
<b>Management fee</b>	0.80% per annum
<b>Custodian fee</b>	0.15% per annum
<b>Subscriptions / redemption fee</b>	0.00%
<b>Redemption fee</b> <u>if holding for less than 1 year</u>	0.50%
<b>Suggested holding period</b>	3 years

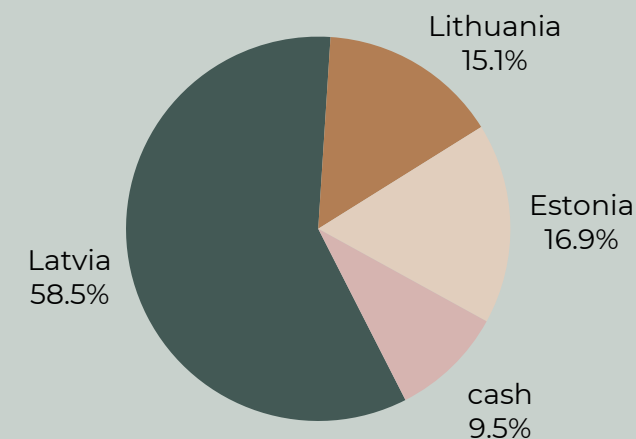
## TOP 10 HOLDINGS<sup>1</sup>

Issuer	Coupon	Maturity	%
Sun Finance Treasury	10.00%	29.09.2028	4.4%
Crosschem	8.00%	31.10.2027	3.6%
Summus Capital	8.00%	30.06.2029	3.5%
Elko Grupa	7.25%	20.12.2029	3.5%
Summus Capital	9.50%	11.06.2027	3.3%
Coffee Address Holding	8.50%	28.02.2028	3.2%
Civinity	10.00%	17.07.2029	3.0%
iCotton	7.99%	30.06.2027	3.0%
LATRAPS	7.50%	12.12.2028	3.0%
REFI Sun	8.50%	19.02.2028	2.9%

## INDUSTRY BREAKDOWN<sup>1</sup>



## COUNTRY BREAKDOWN<sup>1</sup>



<sup>1</sup> Data as of 31/12/2025

# SIGNET BALTIC BOND FUND

December 2025

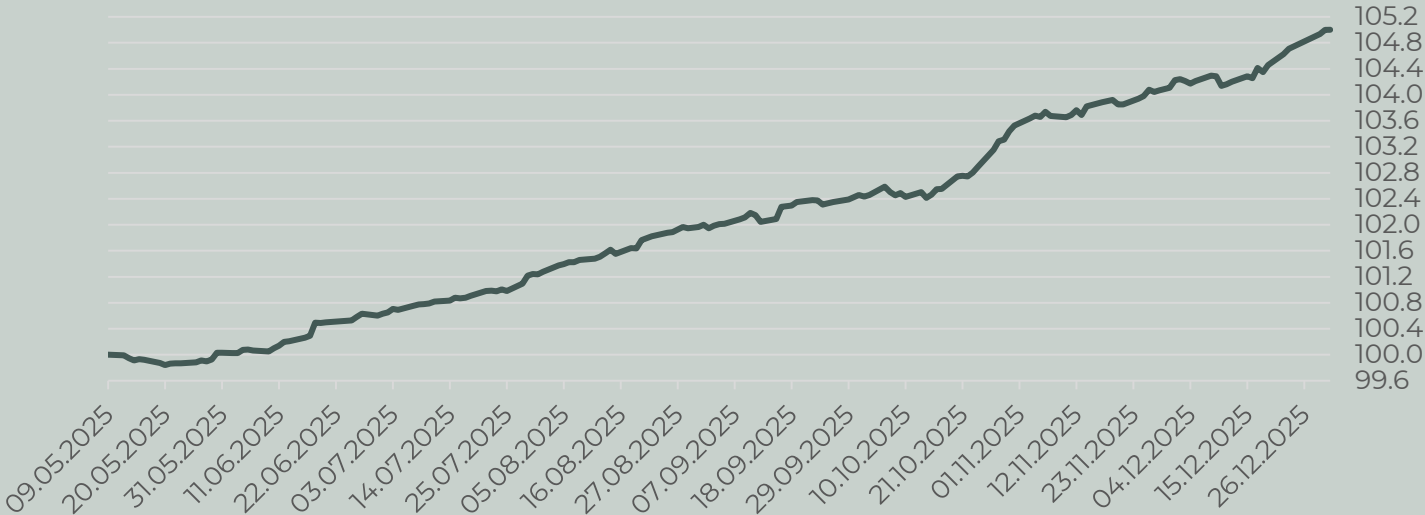
FUND PERFORMANCE<sup>1</sup>



1 month	2 months	3 months	6 months	12 months	Year to date	Since inception (non-annualized)
0.86%	1.64%	2.10%	4.07%	-	-	5.00%

■ Fund Unit's Net Asset Value<sup>1</sup>: 105.001 EUR

FUND CHART, EUR



FUND CHARACTERISTICS<sup>1</sup>



- Assets under management: EUR 7.2 mln.
- Number of holdings: 45
- Weighted average yield to maturity: 8.6%
- Weighted average time to maturity: 2.5 yrs
- Weighted average duration of holdings: 2.1 yrs

<sup>1</sup>Data as of 31/12/2025