

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

TOP 10 HOLDINGS¹

Issuer	Coupon	Maturity	%
OC Vision	6.00%	20.06.2029	6.2%
Sun Finance Treasury	10.00%	29.09.2028	5.2%
Civinity	10.00%	17.07.2029	3.5%
Crosschem	8.00%	31.10.2027	3.4%
REFI Sun	8.50%	19.02.2028	3.3%
Summus Capital	8.00%	30.06.2029	3.2%
Elko Grupa	7.25%	20.12.2029	3.1%
Summus Capital	9.50%	11.06.2027	2.9%
Coffee Address Holding	8.50%	28.02.2028	2.8%
IuteCredit Finance	12.00%	06.12.2030	2.7%

ADVANTAGES

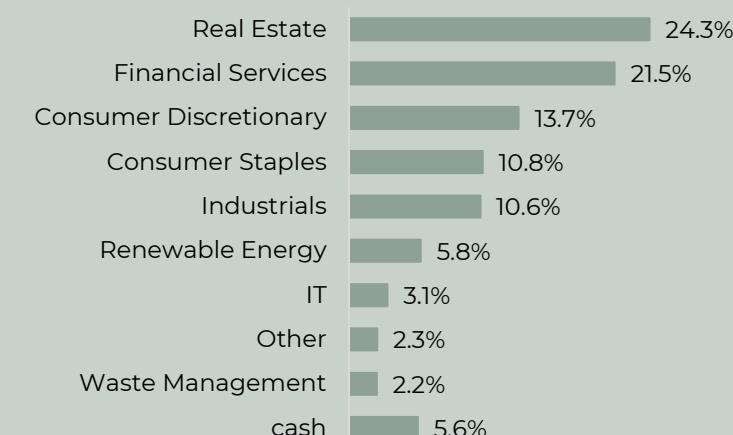
- Diversified portfolio with a single investment
- Lower investment risk, price volatility, and transaction costs² compared to investing in individual bonds
- One of the highest coupons in Eurozone
- Daily liquidity – invest or withdraw your capital whenever needed
- Professional management team with over 30 years of combined investment management experience

² Signet Bank pricelist

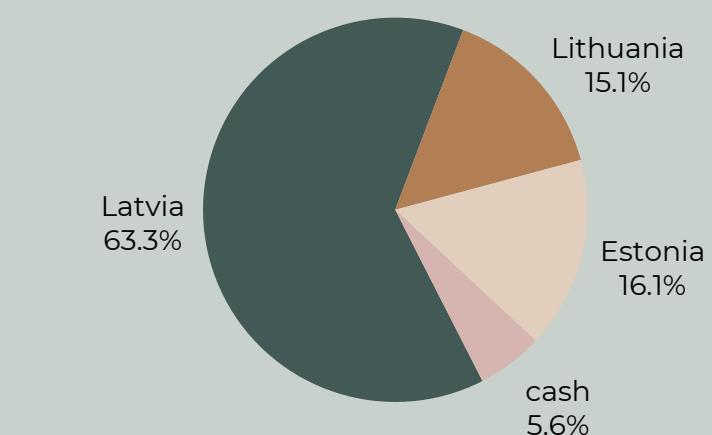
KEY FACTS

ISIN	LV0000104073
Fund legal structure	Open-ended UCITS investment fund
Management company	Signet Asset Management Latvia
Custodian bank	Signet Bank
Minimum investment	EUR 100
Management fee	0.80% per annum
Custodian fee	0.15% per annum
Subscription / redemption fee	0.0%
Redemption fee if held for less than 1 year	0.5%
Suggested holding period	3 years

INDUSTRY BREAKDOWN¹



COUNTRY BREAKDOWN¹



¹ Data as of 31/01/2026

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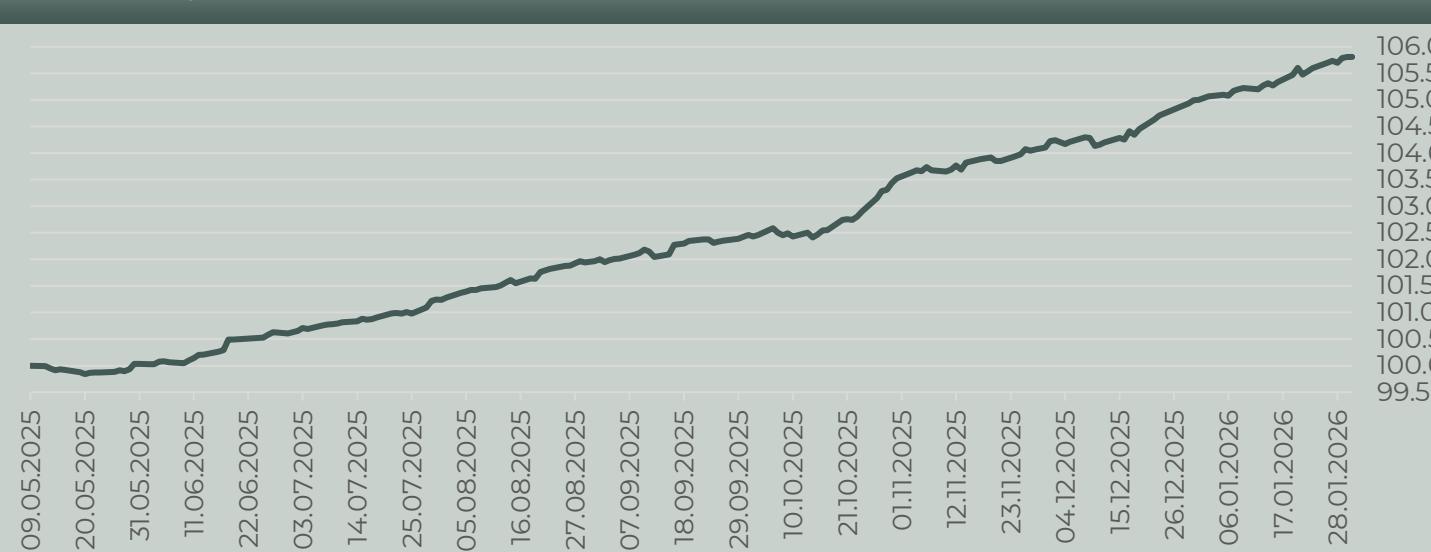
January 2026

FUND PERFORMANCE¹

1 month	2 months	3 months	6 months	12 months	Year to date	Since inception (non-annualized)
0.77%	1.64%	2.21%	4.52%	-	0.77%	5.81%

■ Fund Unit's Net Asset Value¹: 105.81 EUR

FUND CHART, EUR



FUND CHARACTERISTICS¹

- Assets under management: EUR 8.1 mln.
- Number of holdings: 48
- Weighted average bond yield to maturity: 8.4%
- Weighted average time to maturity: 2.4 yrs
- Weighted average duration of holdings: 2.1 yrs

¹Data as of 31/01/2026

Prepared on 04/02/2026