Signet Bond Fund

SIGNET
ASSET MANAGEMENT
LATVIA

October 2026

Investment Objective

The Fund aims to provide investors access to revenue from placements in debt securities issued by state and municipal governments, central banks, credit institutions and corporations.

Investment Policy

Up to 100% of Fund assets may be invested in debt securities and money market instruments issued primarily by OECD and Eastern European state and municipal governments, central banks, credit institutions and corporations.

The Fund's investments in high-yield debt securities may not exceed 70% of Fund assets.

The Fund's income is comprised mostly of the increasing value of debt securities and income from received coupon payments.

Risk Profile

Summary risk indicator corresponds to the volatility of the Fund's share class returns. The current risk category may change in the future. More information on the summary risk indicator can be found in the Fund's share class key information document.

Fund Facts

Investment manager	Signet Asset Management Latvia IPS
Fund manager	Harijs Bekeris, CMT
Custodian	Signet Bank AS
Domicile, fund type	Latvia, UCITS
Inception date	28/04/2020
Assets	USD 4,356,903
Valuation frequency	Daily; Cut-off time 15:00
Income method	Accrual
Management fee	0.85% per annum
Entry fee	0%
Exit fee (on holdings <1 year)	0% (0.5%)

	A class	H class
Unit NAV	119.228 USD	108.867 EUR
ISIN	LV0000401008	LV0000401016
Currency	USD	EUR
Minimum investment	USD 100.00	EUR 100.00

Lower risk — **Higher risk**

Usually lower yield — **Usually higher yield**

1	**2**	3	4	5	6	7

Holding Statistics

Number of securities	37
Weighted average yield to maturity	
hedged to USD (A class)	7.9%
hedged to EUR (H class)	6.3%
Weighted average duration	2.8 years

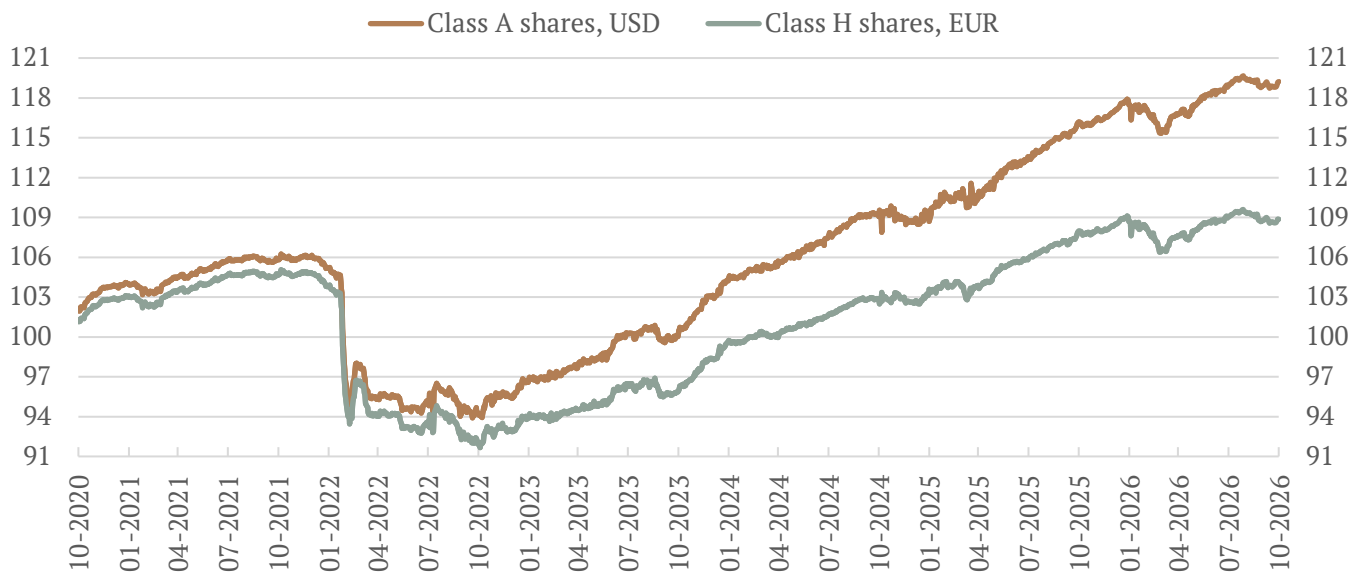
Volatility metrics

31/10/2026	1 year	3 years	5 years
A class, USD	2.00%	5.27%	8.27%
H class, EUR	2.01%	3.34%	7.18%

Fund Performance

31/10/2026	1 month	3 months	6 months	1 year	YTD	3-year (annualized)	5-year (annualized)	Since inception (annualized)
A class, USD	0.29%	0.22%	2.09%	2.61%	2.00%	5.98%	2.41%	2.83%
H class, EUR	0.09%	-0.13%	1.14%	0.82%	0.46%	4.31%	0.79%	1.33%

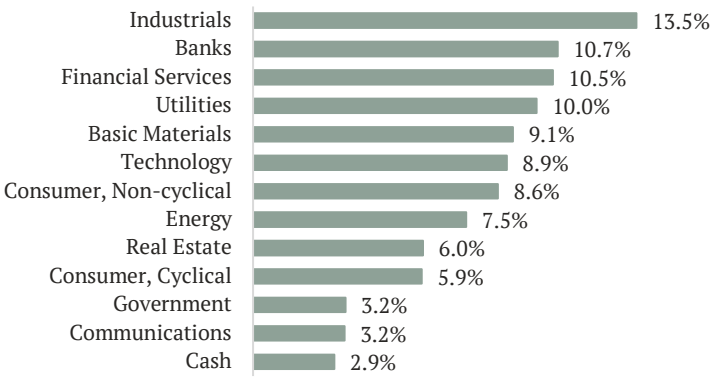
Unit NAV



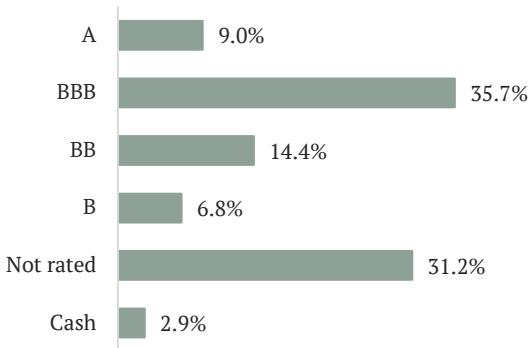
Top 10 Holdings

Saules BESS, 11.614%, 31/12/2029	5.2%
Electricite de France, 5.70%, 23/05/2028	4.7%
CEMEX, 5.20%, 17/09/2030	4.5%
Stillwater Mining, 4.500%, 16/11/2029	4.4%
Storent Holdings, 10.00%, 25/10/2028	3.9%
Romania, 5.88%, 30/01/2029	3.2%
Verizon Communications, 3.15%, 22/03/2030	3.2%
Banca Transilvania, 7.25%, 07/12/2028	2.8%
Civinity, 10.000%, 17/07/2029	2.7%
Siauliu Bankas, 4.853%, 05/12/2028	2.7%

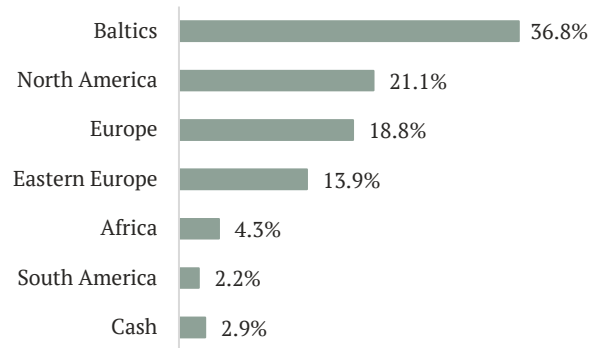
Breakdown by Industry



Breakdown by Credit Quality



Breakdown by Region



Disclaimer

In no event shall this document or any part of it be construed or interpreted as an offer, confirmation or promise to create any legal obligation. This material is for information purposes only and shall not be deemed to constitute, inter alia, a marketing/promotional communication, a public offering, investment advice, or an offer or recommendation to buy, hold or sell, or to engage in any activity with, the financial instruments referred to herein. The information contained in the material has in no way been prepared in such a way as to be tailored to the individual investor's investment needs, objectives, risk tolerance, knowledge and experience of the financial markets or any other relevant factor or constraint in making an investment decision. The authors of this material personally, as well as Signet Bank AS, its affiliates, including Signet Asset Management Latvia IPS or representatives, accept no liability for any use of the information (including any part thereof) contained herein, nor for any other consequences of using the information or statements contained therein, including any liability for direct or indirect damages (including lost profits) or penalties, even if advised of the possibility thereof.

Prepared on 11/11/2026