

<div>Artea</div>		Corporate Debt																
		2025 Q2																
GENERAL INFORMATION																		
Start of operations	2022 07 01	Unit value of investment basket	122,20 EUR															
Net asset value	12 679 746,28 EUR	Management fee	0,75 %															
INVESTMENT STRATEGY																		
A strategy for investing in fixed-income instruments that aims to achieve returns on fixed-income investment products over the medium term. This is achieved through asset allocation through diversified investments, selecting a variety of investment objects such as collective investment undertakings, deposits, money market instruments, debt securities and derivatives. Derivatives can be used to hedge against currency exchange rate change risk.																		
COMMENT																		
Despite high volatility and increased risks, the unit price of the investment direction increased by 2.0% in Q2 and outperformed the benchmark.																		
The rhetoric and actions of the European Central Bank (ECB) and the US Federal Reserve (Fed) diverged during Q2. In the euro area, where inflation has been close to the target level of 2.0% for a long time, the ECB has consistently lowered the base rate to 2.0%, while in the US the uncertainty surrounding trade tariffs (duties) and the possible negative impact on the economy of tax and state budget reform is holding the Fed back from cutting rates. The US dollar base rate is currently at 4.5% and one cut of 0.25% point is expected by the end of the year. Despite the large volatility at the beginning of April, European sovereign and investment-grade corporate bonds appreciated by around 1.5% to 2.0% during the quarter, while the corporate risk premium stabilised and is close to five-year lows.																		
The primary bond market was very active in the second half of last quarter. Accordingly, the Artea Emerging Europe Bond Fund, into which Corporate Debt investment direction invests, added several new positions to its portfolio. Active market participation during the IPO provides an opportunity to acquire new issues at attractive yields and earn additional returns.																		
GRAPH SINCE LAUNCH OF THE INVESTMENT BASKET		RETURN ON INVESTMENT IN DIFFERENT PERIODS																
		<table><thead><tr><th></th><th>Investment basket</th><th>Benchmark index*</th></tr></thead><tbody><tr><td>2025 Q2</td><td>2,03 %</td><td>1,79 %</td></tr><tr><td>Since start of the year</td><td>2,60 %</td><td>2,37 %</td></tr><tr><td>1 year</td><td>7,61 %</td><td>6,84 %</td></tr><tr><td>Since creation</td><td>22,20 %</td><td>18,93 %</td></tr></tbody></table> <p>Please note that past results of the investment basket do not guarantee the same results and profitability in the future. Past performance is not a reliable indicator of future performance.</p> <div><div>Risk level of the investment basket:</div><div><div>1</div><div>2</div><div>3</div><div>4</div><div>5</div><div>6</div><div>7</div></div><div>LOWER RISK ← → HIGHER RISK</div></div>			Investment basket	Benchmark index*	2025 Q2	2,03 %	1,79 %	Since start of the year	2,60 %	2,37 %	1 year	7,61 %	6,84 %	Since creation	22,20 %	18,93 %
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DISTRIBUTION BY ASSET CLASS		GEOGRAPHICAL DISTRIBUTION**																

\* From November 30, 2023, the composite comparative index is applied:

50,00% Bloomberg Barclays EuroAgg Corporate 3-5 Year TR Index Value (LEC3TREU Index)  
40,00% Bloomberg Pan-European High Yield (Euro) TR Index (I02501EU Index)  
10,00% European Central Bank ESTR OIS Index (OISESTR Index)

\*\* The geographical distribution is indicated considering the countries of the economic logic of the investments, as well as the investment components of collective investment funds (CIF) and exchange-traded funds (ETF), guided by their reports. If these reports do not specify the investment components of the CIF or ETF, the country of registration of the CIF or ETF is used.

The document contains information about the past results of the investment baskets of UAB Artea Life Insurance (hereinafter - the Company), offered under the unit-linked insurance contract. Investing is associated with risk, the value of investments can both decrease and increase. Past results do not guarantee the same results in the future.

It should be noted that in cases if a part of the Insurer's investment basket assets is invested in investment funds managed by UAB Artea Asset Management, for the purpose of transparency and conflict of interest management, no investment basket fee is charged on this part. UAB Artea Asset Management together with the Insurer are subsidiaries of AB Artea bankas.

You are responsible for your own investment decisions, so you should thoroughly familiarize yourself with the unit-linked insurance terms and conditions, investment basket rules, pricelist and other important information before making them. These documents and information are available at [www.artea.lt/en](http://www.artea.lt/en).

This information cannot be interpreted as a recommendation, instruction or invitation to invest in specific investment baskets and cannot be the basis or part of any subsequent transaction. Although this information has been prepared based on sources believed to be reliable, the Company is not responsible for possible inaccuracies or losses that may be incurred by investors following it.

### **Largest holdings**

Data as of 2025-06-30:

- Artea Emerging Europe Bond Fund -I EUR A | LU2228214792 | 99,12%