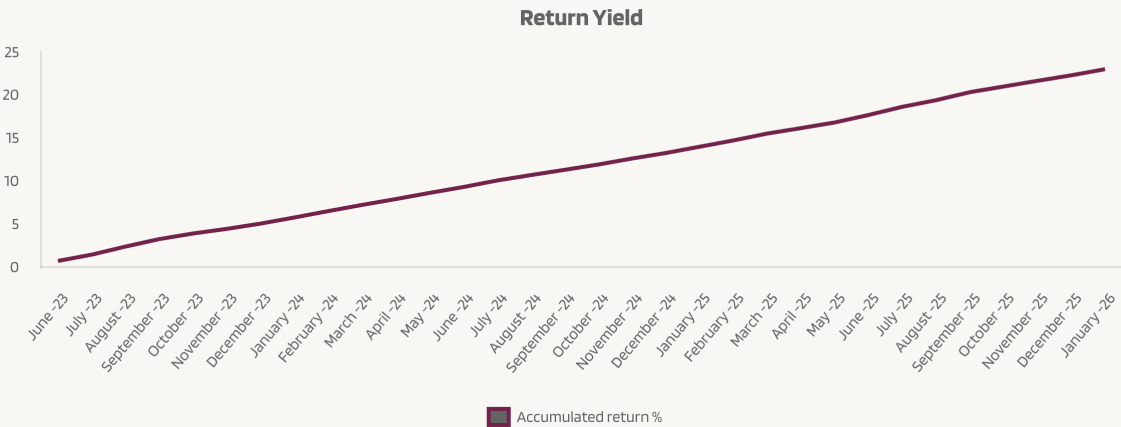


# Returns and Exposure

## Yield, January 2026

### Accumulated Return Since Inception

The average return for Yield over a rolling 12-month period, including compound interest, amounts to 7.91%. Since the savings strategies were launched in June 2023, the accumulated average return including compound interest amounts to 23.02% for Yield. The strategy has not had a single month with negative returns.



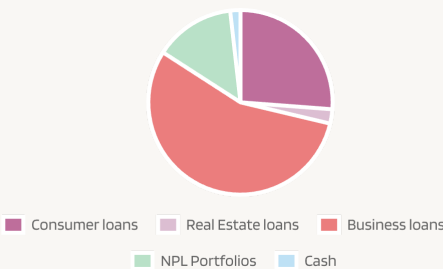
### Monthly Returns

Monthly data for average returns. The returns are calculated after credit losses and fees, before tax and without compound interest.

Yield	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	YTD
2026	0.58%												0.58%
2025	0.64%	0.63%	0.70%	0.54%	0.57%	0.73%	0.81%	0.65%	0.77%	0.54%	0.54%	0.51%	7.63%
2024	0.67%	0.69%	0.68%	0.63%	0.65%	0.63%	0.69%	0.56%	0.55%	0.55%	0.62%	0.56%	7.49%
2023						0.61%	0.71%	0.92%	0.84%	0.63%	0.49%	0.58%	4.78%

### Yield Exposure

Exposure by credit type for Yield as of 2026-01-31.



### About Yield

The Yield strategy is suitable for investors who are willing to accept greater fluctuations in order to achieve higher returns over time.

With Yield, your capital is invested in a large number of different credits with expected high returns, some volatility, and varying cash flows (monthly, quarterly, annually, or longer). The higher annual target return is based on an investment horizon of 36 months or more, as the strategy carries higher expected volatility and a slightly higher risk profile than Balanced.