

## PREVIOUS PROFIT SCENARIOS

This document presents return outlooks for Evli Emerging Markets Credit IB

# EVLI EMERGING MARKETS CREDIT IB

## RETURN OUTLOOK 30.11.2025

The return an investor receives on a product is determined by market developments. Market developments in the future are uncertain and cannot be predicted accurately.

**Recommended investment period:**

at least 4 years

**Example investment:**

EUR 10.000

The presented figures include all costs related to the product, but do not necessarily include all costs paid by you to an advisor or distributor. The figures do not take into account your personal tax situation, which may also affect the returns you receive.

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

The stress scenario shows what you might get back in extreme market circumstances.

The unfavourable scenario occurred for an investment between 11/2019–10/2023.

The moderate scenario occurred for an investment between 7/2020–6/2024.

The favourable scenario occurred for an investment between 3/2016–2/2020.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	7 970 EUR	8 430 EUR
	Average return each year	-20.3 %	-4.2 %
Unfavourable	What you might get back after costs	7 970 EUR	9 130 EUR
	Average return each year	-20.3 %	-2.2 %
Moderate	What you might get back after costs	10 460 EUR	10 010 EUR
	Average return each year	4.6 %	0.0 %
Favourable	What you might get back after costs	11 990 EUR	11 520 EUR
	Average return each year	19.9 %	3.6 %

# EVLI EMERGING MARKETS CREDIT IB

## RETURN OUTLOOK 31.10.2025

The return an investor receives on a product is determined by market developments. Market developments in the future are uncertain and cannot be predicted accurately.

**Recommended investment period:** at least 4 years

**Example investment:** EUR 10.000

The presented figures include all costs related to the product, but do not necessarily include all costs paid by you to an advisor or distributor. The figures do not take into account your personal tax situation, which may also affect the returns you receive.

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

The stress scenario shows what you might get back in extreme market circumstances.

The unfavourable scenario occurred for an investment between 11/2019–10/2023.

The moderate scenario occurred for an investment between 7/2020–6/2024.

The favourable scenario occurred for an investment between 3/2016–2/2020.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	7 970 EUR	8 430 EUR
	Average return each year	-20.3 %	-4.2 %
Unfavourable	What you might get back after costs	7 970 EUR	9 130 EUR
	Average return each year	-20.3 %	-2.2 %
Moderate	What you might get back after costs	10 460 EUR	10 010 EUR
	Average return each year	4.6 %	0.0 %
Favourable	What you might get back after costs	11 990 EUR	11 520 EUR
	Average return each year	19.9 %	3.6 %

# EVLI EMERGING MARKETS CREDIT IB

## RETURN OUTLOOK 30.9.2025

The return an investor receives on a product is determined by market developments. Market developments in the future are uncertain and cannot be predicted accurately.

**Recommended investment period:** at least 4 years

**Example investment:** EUR 10.000

The presented figures include all costs related to the product, but do not necessarily include all costs paid by you to an advisor or distributor. The figures do not take into account your personal tax situation, which may also affect the returns you receive.

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

The stress scenario shows what you might get back in extreme market circumstances.

The unfavourable scenario occurred for an investment between 11/2019–10/2023.

The moderate scenario occurred for an investment between 7/2020–6/2024.

The favourable scenario occurred for an investment between 3/2016–2/2020.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	7 970 EUR	8 430 EUR
	Average return each year	-20.3 %	-4.2 %
Unfavourable	What you might get back after costs	7 970 EUR	9 130 EUR
	Average return each year	-20.3 %	-2.2 %
Moderate	What you might get back after costs	10 460 EUR	10 010 EUR
	Average return each year	4.6 %	0.0 %
Favourable	What you might get back after costs	11 990 EUR	11 520 EUR
	Average return each year	19.9 %	3.6 %

# EVLI EMERGING MARKETS CREDIT IB

## RETURN OUTLOOK 31.8.2025

The return an investor receives on a product is determined by market developments. Market developments in the future are uncertain and cannot be predicted accurately.

**Recommended investment period:** at least 4 years

**Example investment:** EUR 10.000

The presented figures include all costs related to the product, but do not necessarily include all costs paid by you to an advisor or distributor. The figures do not take into account your personal tax situation, which may also affect the returns you receive.

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

The stress scenario shows what you might get back in extreme market circumstances.

The unfavourable scenario occurred for an investment between 11/2019–10/2023.

The moderate scenario occurred for an investment between 7/2020–6/2024.

The favourable scenario occurred for an investment between 3/2016–2/2020.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	7 970 EUR	8 430 EUR
	Average return each year	-20.3 %	-4.2 %
Unfavourable	What you might get back after costs	7 970 EUR	9 130 EUR
	Average return each year	-20.3 %	-2.2 %
Moderate	What you might get back after costs	10 460 EUR	10 010 EUR
	Average return each year	4.6 %	0.0 %
Favourable	What you might get back after costs	11 990 EUR	11 520 EUR
	Average return each year	19.9 %	3.6 %

# EVLI EMERGING MARKETS CREDIT IB

## RETURN OUTLOOK 31.7.2025

The return an investor receives on a product is determined by market developments. Market developments in the future are uncertain and cannot be predicted accurately.

**Recommended investment period:** at least 4 years

**Example investment:** EUR 10.000

The presented figures include all costs related to the product, but do not necessarily include all costs paid by you to an advisor or distributor. The figures do not take into account your personal tax situation, which may also affect the returns you receive.

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

The stress scenario shows what you might get back in extreme market circumstances.

The unfavourable scenario occurred for an investment between 11/2019–10/2023.

The moderate scenario occurred for an investment between 10/2020–9/2024.

The favourable scenario occurred for an investment between 3/2016–2/2020.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	7 970 EUR	8 430 EUR
	Average return each year	-20.3 %	-4.2 %
Unfavourable	What you might get back after costs	7 970 EUR	9 130 EUR
	Average return each year	-20.3 %	-2.2 %
Moderate	What you might get back after costs	10 450 EUR	10 110 EUR
	Average return each year	4.5 %	0.3 %
Favourable	What you might get back after costs	11 990 EUR	11 520 EUR
	Average return each year	19.9 %	3.6 %

# EVLI EMERGING MARKETS CREDIT IB

## RETURN OUTLOOK 30.6.2025

The return an investor receives on a product is determined by market developments. Market developments in the future are uncertain and cannot be predicted accurately.

**Recommended investment period:** at least 4 years

**Example investment:** EUR 10.000

The presented figures include all costs related to the product, but do not necessarily include all costs paid by you to an advisor or distributor. The figures do not take into account your personal tax situation, which may also affect the returns you receive.

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

The stress scenario shows what you might get back in extreme market circumstances.

The unfavourable scenario occurred for an investment between 11/2019–10/2023.

The moderate scenario occurred for an investment between 5/2018–4/2022.

The favourable scenario occurred for an investment between 3/2016–2/2020.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	7 970 EUR	8 430 EUR
	Average return each year	-20.3 %	-4.2 %
Unfavourable	What you might get back after costs	7 970 EUR	9 130 EUR
	Average return each year	-20.3 %	-2.2 %
Moderate	What you might get back after costs	10 430 EUR	10 110 EUR
	Average return each year	4.3 %	0.3 %
Favourable	What you might get back after costs	11 990 EUR	11 520 EUR
	Average return each year	19.9 %	3.6 %

# EVLI EMERGING MARKETS CREDIT IB

## RETURN OUTLOOK 31.5.2025

The return an investor receives on a product is determined by market developments. Market developments in the future are uncertain and cannot be predicted accurately.

**Recommended investment period:** at least 4 years

**Example investment:** EUR 10.000

The presented figures include all costs related to the product, but do not necessarily include all costs paid by you to an advisor or distributor. The figures do not take into account your personal tax situation, which may also affect the returns you receive.

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

The stress scenario shows what you might get back in extreme market circumstances.

The unfavourable scenario occurred for an investment between 11/2019–10/2023.

The moderate scenario occurred for an investment between 6/2018–5/2022.

The favourable scenario occurred for an investment between 3/2016–2/2020.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	7 970 EUR	8 430 EUR
	Average return each year	-20.3 %	-4.2 %
Unfavourable	What you might get back after costs	7 970 EUR	9 130 EUR
	Average return each year	-20.3 %	-2.2 %
Moderate	What you might get back after costs	10 420 EUR	10 160 EUR
	Average return each year	4.2 %	0.4 %
Favourable	What you might get back after costs	11 990 EUR	11 520 EUR
	Average return each year	19.9 %	3.6 %

# EVLI EMERGING MARKETS CREDIT IB

## RETURN OUTLOOK 30.4.2025

The return an investor receives on a product is determined by market developments. Market developments in the future are uncertain and cannot be predicted accurately.

**Recommended investment period:** at least 4 years

**Example investment:** EUR 10.000

The presented figures include all costs related to the product, but do not necessarily include all costs paid by you to an advisor or distributor. The figures do not take into account your personal tax situation, which may also affect the returns you receive.

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

The stress scenario shows what you might get back in extreme market circumstances.

The unfavourable scenario occurred for an investment between 11/2019–10/2023.

The moderate scenario occurred for an investment between 4/2018–3/2022.

The favourable scenario occurred for an investment between 3/2016–2/2020.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	7 970 EUR	8 430 EUR
	Average return each year	-20.3 %	-4.2 %
Unfavourable	What you might get back after costs	7 970 EUR	9 130 EUR
	Average return each year	-20.3 %	-2.2 %
Moderate	What you might get back after costs	10 370 EUR	10 240 EUR
	Average return each year	3.7 %	0.6 %
Favourable	What you might get back after costs	11 990 EUR	11 520 EUR
	Average return each year	19.9 %	3.6 %

# EVLI EMERGING MARKETS CREDIT IB

## RETURN OUTLOOK 31.3.2025

The return an investor receives on a product is determined by market developments. Market developments in the future are uncertain and cannot be predicted accurately.

**Recommended investment period:** at least 4 years

**Example investment:** EUR 10.000

The presented figures include all costs related to the product, but do not necessarily include all costs paid by you to an advisor or distributor. The figures do not take into account your personal tax situation, which may also affect the returns you receive.

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

The stress scenario shows what you might get back in extreme market circumstances.

The unfavourable scenario occurred for an investment between 11/2019–10/2023.

The moderate scenario occurred for an investment between 6/2020–5/2024.

The favourable scenario occurred for an investment between 3/2016–2/2020.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	7 970 EUR	8 430 EUR
	Average return each year	-20.3 %	-4.2 %
Unfavourable	What you might get back after costs	7 970 EUR	9 130 EUR
	Average return each year	-20.3 %	-2.2 %
Moderate	What you might get back after costs	10 340 EUR	10 260 EUR
	Average return each year	3.4 %	0.6 %
Favourable	What you might get back after costs	11 990 EUR	11 520 EUR
	Average return each year	19.9 %	3.6 %

# EVLI EMERGING MARKETS CREDIT IB

## RETURN OUTLOOK 28.2.2025

The return an investor receives on a product is determined by market developments. Market developments in the future are uncertain and cannot be predicted accurately.

**Recommended investment period:** at least 4 years

**Example investment:** EUR 10.000

The presented figures include all costs related to the product, but do not necessarily include all costs paid by you to an advisor or distributor. The figures do not take into account your personal tax situation, which may also affect the returns you receive.

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

The stress scenario shows what you might get back in extreme market circumstances.

The unfavourable scenario occurred for an investment between 11/2019–10/2023.

The moderate scenario occurred for an investment between 3/2018–2/2022.

The favourable scenario occurred for an investment between 3/2016–2/2020.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	7 970 EUR	8 420 EUR
	Average return each year	-20.3 %	-4.2 %
Unfavourable	What you might get back after costs	7 970 EUR	9 130 EUR
	Average return each year	-20.3 %	-2.2 %
Moderate	What you might get back after costs	10 330 EUR	10 370 EUR
	Average return each year	3.3 %	0.9 %
Favourable	What you might get back after costs	11 990 EUR	11 520 EUR
	Average return each year	19.9 %	3.6 %

# EVLI EMERGING MARKETS CREDIT IB

## RETURN OUTLOOK 31.1.2025

The return an investor receives on a product is determined by market developments. Market developments in the future are uncertain and cannot be predicted accurately.

**Recommended investment period:** at least 4 years

**Example investment:** EUR 10.000

The presented figures include all costs related to the product, but do not necessarily include all costs paid by you to an advisor or distributor. The figures do not take into account your personal tax situation, which may also affect the returns you receive.

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

The stress scenario shows what you might get back in extreme market circumstances.

The unfavourable scenario occurred for an investment between 11/2019–10/2023.

The moderate scenario occurred for an investment between 6/2016–5/2020.

The favourable scenario occurred for an investment between 3/2016–2/2020.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	7 270 EUR	8 370 EUR
	Average return each year	-27.3 %	-4.3 %
Unfavourable	What you might get back after costs	7 970 EUR	9 130 EUR
	Average return each year	-20.3 %	-2.2 %
Moderate	What you might get back after costs	10 320 EUR	10 440 EUR
	Average return each year	3.2 %	1.1 %
Favourable	What you might get back after costs	11 990 EUR	11 520 EUR
	Average return each year	19.9 %	3.6 %

# EVLI EMERGING MARKETS CREDIT IB

## RETURN OUTLOOK 31.12.2024

The return an investor receives on a product is determined by market developments. Market developments in the future are uncertain and cannot be predicted accurately.

**Recommended investment period:** at least 4 years

**Example investment:** EUR 10.000

The presented figures include all costs related to the product, but do not necessarily include all costs paid by you to an advisor or distributor. The figures do not take into account your personal tax situation, which may also affect the returns you receive.

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

The stress scenario shows what you might get back in extreme market circumstances.

The unfavourable scenario occurred for an investment between 11/2019–10/2023.

The moderate scenario occurred for an investment between 1/2015–12/2018.

The favourable scenario occurred for an investment between 3/2016–2/2020.

EUR 10,000 investment		If you exit after one year	If you exit after the recommended investment horizon
Scenarios			
Stress	What you might get back after costs	7 270 EUR	8 270 EUR
	Average return each year	-27.3 %	-4.6 %
Unfavourable	What you might get back after costs	7 970 EUR	9 130 EUR
	Average return each year	-20.3 %	-2.2 %
Moderate	What you might get back after costs	10 310 EUR	10 570 EUR
	Average return each year	3.1 %	1.4 %
Favourable	What you might get back after costs	11 990 EUR	11 520 EUR
	Average return each year	19.9 %	3.6 %