

Since inception · As of 12 October 2026

Portfolio Report

15 March 2016 – 12 October 2026

Sample portfolio (demo data)

USD 434,718

Portfolio value, 12 October 2026



Time-weighted return

+18.7% a year

Your return

+21.2% a year

S&P 500

+13.4% a year

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About this report

Period	Reporting currency	Benchmark	Accounts included
Since inception 15 March 2016 – 12 October 2026	USD	S&P 500 SPY (SPDR S&P 500 ETF)	Schwab, Robinhood, Etoro

Past performance is not a reliable indicator of future results. The value of investments can fall as well as rise, and you may get back less than you invested.

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Your portfolio returned +18.7% a year since inception, 5.2 percentage points above S&P 500.

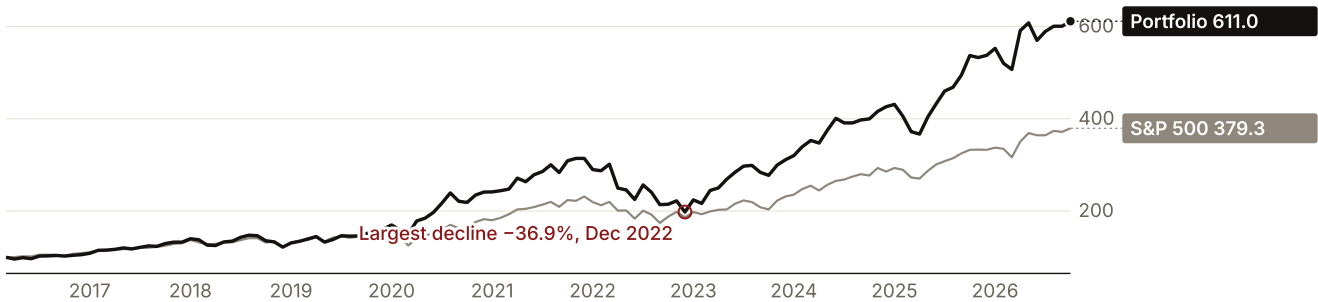
Of the change in value of +USD 434,718, +USD 153,349 came from your own net contributions and +USD 281,369 from market movement. You also received USD 818 in dividends and interest. Your money-weighted return was +21.2% a year; the difference from the time-weighted return reflects the timing and size of your own purchases and sales.

Change in value	Net contributions	Market movement	Largest decline	Volatility	Costs
+434,718	+153,349	+281,369	-36.9%	19.7%	0
USD · since inception	USD · purchases less sales	USD · prices and currency	from a previous high	annualised	USD · 0.00% of average value

Figure 1 · Value over time

The portfolio index ended at 611.0, S&P 500 at 379.3.

Time-weighted, indexed to 100 at the end of Mar 2016, monthly, in USD. Benchmark: S&P 500 (approximated by SPY (SPDR S&P 500 ETF), total return, converted to USD).



Source: Kuantura calculations from your transactions and third-party market data. Data as of 12 October 2026.

Figure 2 · Where the change in value came from

From USD 0 to USD 434,718.

Net contributions are purchases less sales at the exchange rate of their own date. Market movement is the rest of the change. Investment result = market movement + income – fees and taxes.

Opening value	0	USD
Your net contributions	+153,349	Opening value0
Market movement	+281,369	Your net contributions+153,349
Closing value	434,718	Market movement+281,369
		Closing value434,718
		Income received+818
		Fees and taxes0
		Investment result+282,188

Source: Kuantura calculations from your transactions and third-party market data. Data as of 12 October 2026.

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Since inception the portfolio returned +18.7% a year, against +13.4% a year for S&P 500.

Figure 3 · Returns over standard periods

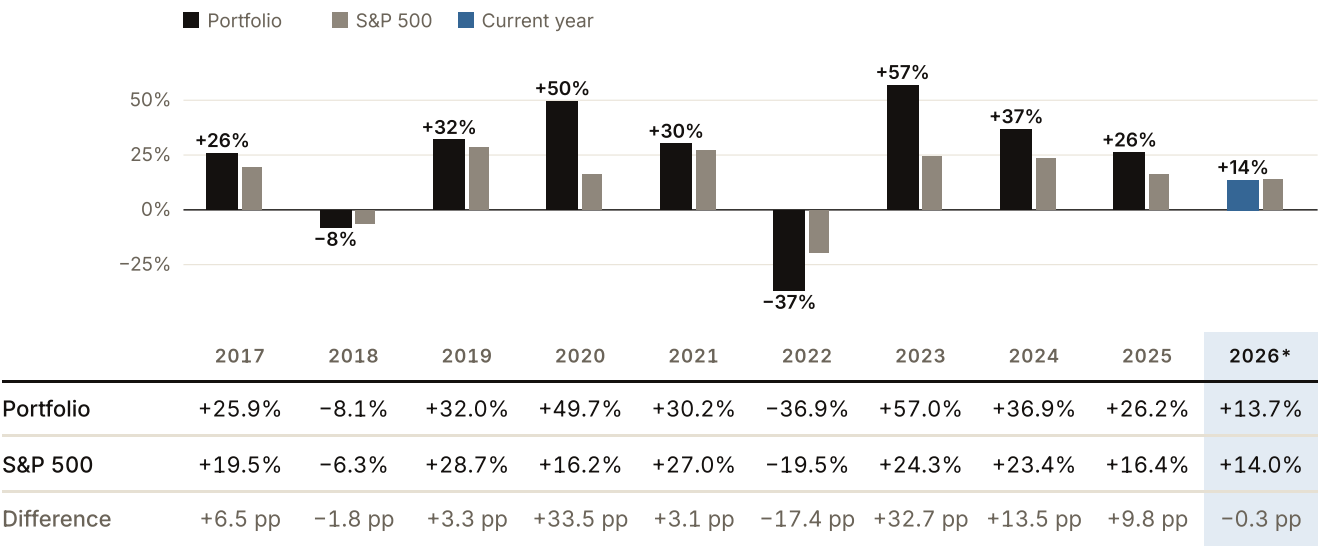
Time-weighted. Periods longer than 12 months are annualised (p.a.); shorter periods are cumulative. All periods end 12 October 2026. The shaded column is the period of this report.

	1 month	3 months	6 months	YTD	1 year	3 years p.a.	5 years p.a.	Since inception p.a.
Portfolio	+1.8%	+3.7%	+3.4%	+13.7%	+13.8%	+30.1%	+14.6%	+18.7%
S&P 500	+2.0%	+4.1%	+8.3%	+14.0%	+14.0%	+23.0%	+11.1%	+13.4%
Difference	-0.3 pp	-0.4 pp	-4.9 pp	-0.3 pp	-0.2 pp	+7.1 pp	+3.5 pp	+5.2 pp

Source: Kuantura calculations from your transactions and third-party market data. Data as of 12 October 2026.

Figure 4 · Calendar-year returns

Time-weighted, in USD. * Part year. The current year is highlighted in blue.



Source: Kuantura calculations from your transactions and third-party market data. Data as of 12 October 2026.

Figure 5 · Your return, two ways

Since inception, 15 March 2016 – 12 October 2026.

Time-weighted return

+18.7% a year

How the investments performed, regardless of when money was added or withdrawn. This is the figure compared with the benchmark.

Your return (money-weighted)

+21.2% a year

What your own money earned, taking into account the timing and size of your purchases and sales.

Your money-weighted return was higher than the time-weighted return. This happens when more of your money was invested during the stronger months. The largest net purchase in the period was USD 17,537 in Aug 2019.

Source: Kuantura calculations from your transactions and third-party market data. Data as of 12 October 2026.

Figure 6 · Month by month

Time-weighted monthly returns. Blue shading for gains, red for losses; darker means larger. Index: S&P 500 for the calendar year.

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year	Index
2026	+2.8%	-5.9%	-2.6%	+16.7%	+2.8%	-6.3%	+3.4%	+1.9%	0.0%	+1.8%			+13.7%	+14.0%
2025	+1.2%	-5.9%	-8.3%	-1.4%	+10.3%	+7.0%	+6.3%	+1.7%	+5.6%	+8.6%	-0.8%	+0.9%	+26.2%	+16.4%
2024	+2.9%	+6.0%	+4.1%	-1.6%	+8.1%	+6.8%	-2.4%	0.0%	+1.6%	+0.5%	+4.1%	+2.4%	+36.9%	+23.4%
2023	+13.3%	-3.6%	+12.9%	+2.3%	+7.7%	+5.5%	+4.6%	+0.6%	-5.0%	-2.2%	+7.9%	+3.9%	+57.0%	+24.3%
2022	-7.7%	-0.9%	+4.9%	-17.1%	-1.6%	-8.3%	+13.9%	-6.3%	-11.0%	+0.3%	+3.5%	-10.8%	-36.9%	-19.5%
2021	+0.1%	+1.0%	+1.5%	+9.6%	-2.8%	+5.7%	+2.3%	+5.3%	-5.7%	+9.0%	+1.7%	0.0%	+30.2%	+27.0%
2020	+5.5%	-6.3%	-5.9%	+19.0%	+3.4%	+6.8%	+10.0%	+10.2%	-7.6%	-1.2%	+7.4%	+2.8%	+49.7%	+16.2%
2019	+7.4%	+2.3%	+4.2%	+3.5%	-8.4%	+4.2%	+6.1%	-0.7%	+0.5%	+3.4%	+3.2%	+3.2%	+32.0%	+28.7%
2018	+5.4%	-1.6%	-8.4%	-0.7%	+6.2%	+1.2%	+6.0%	+3.5%	-1.1%	-7.3%	-1.7%	-8.4%	-8.1%	-6.3%
2017	+2.9%	+5.8%	+0.5%	+1.4%	+2.7%	-2.0%	+2.9%	+2.5%	-0.7%	+4.8%	+2.5%	+0.2%	+25.9%	+19.5%
2016				-4.1%	+3.4%	-2.1%	+5.5%	+0.7%	+0.7%	-1.3%	+1.7%	+1.3%	+5.6%	+8.9%

Source: Kuantura calculations from your transactions and third-party market data. Data as of 12 October 2026.

Your 5 largest contributors added +USD 262,514; the 2 largest detractors subtracted USD 11,967.

The largest contributor was NVDA (+USD 98,170); the largest detractor was MC.PA (-USD 6,844).

Figure 7 · Contributors and detractors

Money result per holding in USD: value change plus sales and income, less purchases and trade fees. Sold positions are included. The rows add up to the investment result in the value bridge on the Summary page.

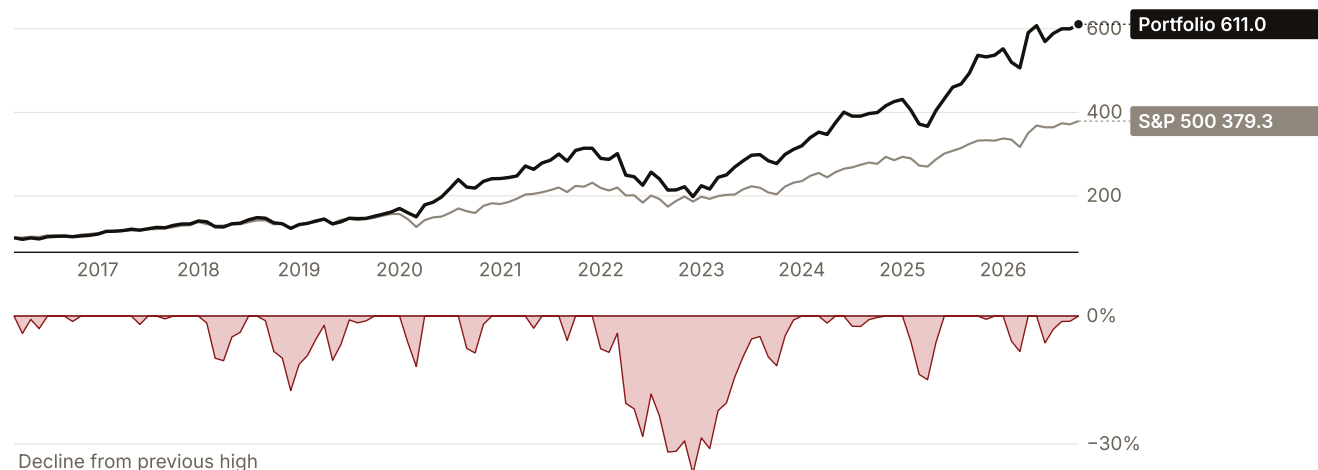
NVDA NVIDIA Corporation		+USD 98,170
GOOGL Alphabet Inc. (Class A)		+USD 77,643
VOO Vanguard S&P 500 ETF		+USD 37,910
AMZN Amazon.com, Inc.		+USD 34,146
AAPL Apple Inc.		+USD 14,644
MC.PA LVMH		-USD 6,844
INFY.NS Infosys Limited		-USD 5,123
Other holdings (5) and unattributed		+USD 31,641
Investment result		+USD 282,188

Source: Kuantura calculations from your transactions and third-party market data. Data as of 12 October 2026.

The largest decline in the period was –36.9%; the portfolio was back at its previous high 13 months after the low point.

Figure 8 · Value and declines

Upper panel: growth of 100. Lower panel: decline from the previous high, monthly.



Source: Kuantura calculations from your transactions and third-party market data. Data as of 12 October 2026.

Figure 9 · The largest declines

Measured on month-end values of the time-weighted index.

Previous high	Low point	Decline	Months down	Back at previous high	Months to recover
Dec 2021	Dec 2022	–36.9%	12	Jan 2024	13
Aug 2018	Dec 2018	–17.5%	4	Oct 2019	10
Jan 2025	Apr 2025	–14.9%	3	Jun 2025	2

Source: Kuantura calculations from your transactions and third-party market data. Data as of 12 October 2026.

Figure 10 · Risk statistics

Calculated from 127 monthly time-weighted returns. Volatility and Sharpe ratio require at least 12 months of data. The grey mark shows S&P 500.

		Portfolio	S&P 500
Volatility (annualised)		19.7%	15.1%
Largest decline from a previous high		–36.9%	–24.8%
Worst month		–17.1%	–12.9%
Best month		+19.0%	+12.8%
Sharpe ratio (risk-free rate 4.1%)		0.74	0.62

Source: Kuantura calculations from your transactions and third-party market data. Data as of 12 October 2026.

Your five largest holdings make up 84.5% of the portfolio.

Figure 11 · Concentration

Neutral facts about how the portfolio is spread, at 12 October 2026.

Largest holding	Five largest holdings	Effective number of holdings	Number of holdings
26.0%	84.5%	5.7	12
NVDA		1 ÷ sum of squared weights	

Source: Kuantura calculations from your transactions and third-party market data. Data as of 12 October 2026.

Figure 12 · Allocation

Share of invested value at 12 October 2026. Funds are classified as a whole; their underlying holdings are not looked through.

Americas	Europe	Asia-Pacific	Global
89.1%	8.2%	2.0%	0.7%

Asset class

Equity		99.3%
Commodity		0.7%

Region

USA		89.1%
Norway		6.1%
France		2.2%
India		2.0%
Global		0.7%

Sector

Technology		62.2%
Equity funds		16.1%
Consumer		14.9%
Energy		6.1%
Commodity		0.7%

Currency

USD		89.8%
NOK		6.1%
EUR		2.2%
INR		2.0%

Source: Kuantura calculations from your transactions and third-party market data. Data as of 12 October 2026.

12 holdings across 3 accounts, valued at prices as of 12 October 2026.

Ticker	Name	Quantity	Avg. cost	Price	Value (USD)	Weight	Return on cost
NVDA	NVIDIA Corporation	500	37.06 USD	226.32 USD	113,160	26.0%	+510.7%
GOOGL	Alphabet Inc. (Class A)	300	93.91 USD	352.72 USD	105,816	24.3%	+275.6%
VOO	Vanguard S&P 500 ETF	98	335.63 USD	715.13 USD	70,083	16.1%	+113.1%
AMZN	Amazon.com, Inc.	200	88.80 USD	259.53 USD	51,906	11.9%	+192.3%
EQNR.OL	Equinor	600	280.00 NOK	419.40 NOK	26,306	6.1%	+49.8%

Holdings at 12 October 2026 (continued)

Ticker	Name	Quantity	Avg. cost	Price	Value (USD)	Weight	Return on cost
AAPL	Apple Inc.	56	79.46 USD	340.97 USD	19,094	4.4%	+329.1%
QQQ	Invesco QQQ Trust	19	233.14 USD	746.04 USD	14,175	3.3%	+220.0%
MSFT	Microsoft Corporation	18	115.00 USD	541.15 USD	9,741	2.2%	+370.6%
MC.PA	LVMH	22	700.00 EUR	384.50 EUR	9,458	2.2%	-45.1%
INFY.NS	Infosys Limited	800	1,400.00 INR	1,020.00 INR	8,520	2.0%	-27.1%
TSLA	Tesla, Inc.	9	246.33 USD	378.03 USD	3,402	0.8%	+53.5%
GLD	SPDR Gold Shares	8	260.00 USD	382.15 USD	3,057	0.7%	+47.0%
Total					434,718	100.0%	

Average cost is the weighted average purchase price, adjusted for splits. Return on cost excludes dividends received. Source: Kuantura calculations from your transactions and third-party market data. Data as of 12 October 2026.

Costs in the period were USD 0, 0.00% of average invested value.

Costs, since inception

USD 0

0.00% of average invested value

Fees, commissions and taxes recorded on your transactions.

Activity since inception

Net invested (purchases less sales)	USD 153,349
Realised gains and losses	+USD 4,971
Income received	USD 818 (12 payments)
Fees, commissions and taxes paid	USD 0
Transactions recorded	87
History	127 months since 15 March 2016

Accounts included: Schwab, Robinhood, Etoro.

Methodology

Time-weighted return

Monthly returns calculated with the Modified Dietz method, including dividends and interest in the month received, and chained geometrically. This measure removes the effect of the timing and size of deposits and withdrawals and is the basis for comparison with the benchmark.

Money-weighted return

The internal rate of return on the actual dates of purchases, sales, income, fees and taxes, with the value at the start of the period treated as an investment and the value at the end as a proceed. It reflects the result of your own timing.

Annualisation

Returns for periods longer than 12 months are shown per annum (p.a.). Returns for periods of 12 months or less are cumulative and are never annualised.

Risk statistics

Volatility is the standard deviation of monthly returns multiplied by the square root of 12. The Sharpe ratio is the annualised return less the risk-free rate, divided by volatility. The largest decline is the greatest fall in the time-weighted index from a previous high within the period.

Valuation and currency

Holdings are valued at the latest available market price. Transactions and income are converted into the reporting currency at the exchange rate of their own date; month-end values at the month-end rate.

Cost basis

Weighted average cost per unit, adjusted for splits. Realised gains are measured against that cost.

Scope

Invested positions only. Cash balances are recorded per account but are excluded from performance and allocation.

Benchmark

Approximated by an exchange-traded fund that tracks the index, with distributions reinvested where available, and converted into the reporting currency month by month. A month without benchmark data is shown as –.

Data

Market prices from third-party market-data providers (end of day, may be delayed). Exchange rates from Norges Bank.

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