

# DSK Conservative fund

December 2023



## General information

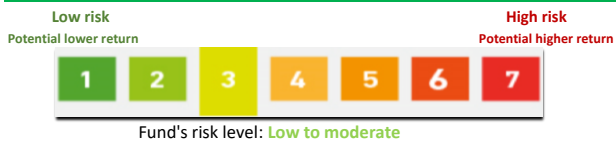
Date of public offering	4.3.2013
Distributor	DSK Bank
Net value as of the end of the month	18 278 603 BGN
DSK Bank's purchase fee	0,50%
DSK Bank's purchase fee, regular "DSK Inv. plan"	0,25%
DSK Bank's redemption fee	0,00%
Annual expenses for 2022, total**	0,4%
Currency and minimum transaction amount	BGN, 100

\*As of 07/09/2023, the Fund's Rules, name, investment objectives, distribution fees, risk profile, etc. are changed.

<https://dskam.bg/en/about/news/2023/05/10/change-in-the-name-and-the-rules-of-cf-dsk-alternative-1>

\*\*Expenses related to the management of the Fund's assets, calculated as a percentage of the average annual net asset value for the last financial year. They are reflected in the Net asset value per unit, resp. are reflected in the return for the respective period.

## Summary risk indicator



According to regulatory requirements (PRIIPs, Regulation (EU) No. 1286/2014) a new indicator is used when determining and presenting risk indicators of the funds managed by DSK Asset Management - "Summary risk indicator" (SRI - summary risk indicator, on a scale from 1-low to 7-high). It is determined on the basis of historical data from the fund's activity, and in the absence of sufficient history - on the basis of a suitable reference indicator or substitute, considering the market risk according to the fund's investment horizon, taking into account the credit risk, i.e. the credit quality of the instruments in which the fund invests. Additional information in the fund's Prospectus.

## Realized return for period

(non-annualized until 29/12/2023)

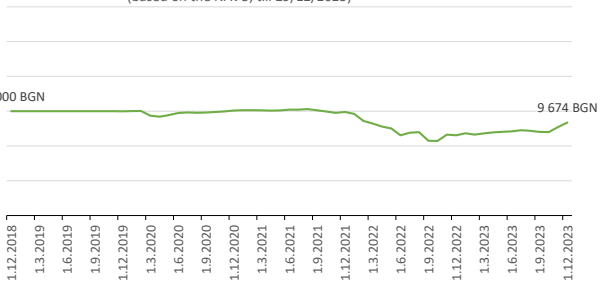
1 year	3 years	5 years
3,96%	-3,44%	-2,87%

## Historical performance

The results achieved in previous periods do not predict future returns.  
Under different investment strategy, Funds rules and different name (DSK Alternative 1)



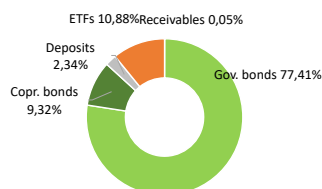
Change of the invested amount of BGN 10 000 in a 5-year period  
(based on the NAVU, till 29/12/2023)



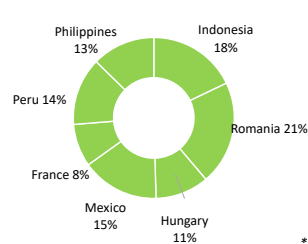
## Investments and portfolio 31.12.2023

TOP 5 HOLDINGS
Total : 70,0%
Mexico Gov. bonds 13,5%
Indonesia Gov. bonds 15,5%
Romania Gov. bonds 18,1%
Peru Gov. bonds 11,8%
Philippines Gov. bonds 11,0%

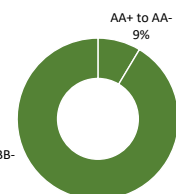
### PORTFOLIO BREAKDOWN



### DEBT INSTRUMENTS BY COUNTRY



### DEBT INSTRUMENTS BY CREDIT RATINGS\*



\* An available rating on the following priority is used: 1) on S&P scale; 2) on Moody's scale; 3) on Fitch scale. Ratings differing from S&P are equalized to the S&P scale

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Additional information:  
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