DSK Conservative fund

February 2024

General information

Date of public offering	4.3.2013	
Distributor	DSK Bank	
Net value as of the end of the month	18 343 528 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 2023, total**	0,9%	
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 chanaed.

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.

Investment strategy

exposure to equity financial instruments (up to 20% of assets). The Fund's investment strategy provides for the realization of current income primarily from debt securities and other fixed income debt instruments and to a lesser extent capital gains and dividend income from equity financial instruments. To achieve the investment objectives, a strategy of active management of its portfolio of financial instruments and cash will be applied. Detailed information on the instruments that may be included in the Fund's portfolio and its investment strategy can be found in the Fund's Rules.

A conservatively managed portfolio of investment-grade debt instruments with limited

Recommended investment horizon

medium term

Liquidity

Upon redemption the amount of transaction is received after its registration in Central Depository AD, usually done by the end of the business day, following the day of order submission. Submitting Orders might be submitted every working day - orders, submitted before 16:00 h. on a business day, shall be proceed on the same day, and orders, submitted after 16:00 h. on a business day - on the next business day. The redemption order can be given in any DSK Bank branch, where the Fund is distributed, regardless of which branch units have been purchased from.

Profile

The Fund may be suitable for investors - individuals and legal entities who:

- look for an opportunity to manage their free funds in the medium term:
- seek income comparable with the income levels of alternative forms of investment while taking low to moderate risk:
- wish to have safe and quick liquidity without distorting the result achieved;

Realized return for period

(non-annualized until	29/02/2024)	
	1 year	3 years	5 years
	4,46%	-2,86%	-2,18%

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)



29.2.2024 Investments and portfolio

> Romania Gov. bonds

> > 18,1%

Gov. bonds

11,8%

Philippines Gov. bond

PORTFOLIO BREAKDOWN TOP 5 HOLDINGS Total : 70.0% Mexico ETFs 11.53%Receivables 0.01% Gov. bonds Deposits 13.5% 4,12% bonds 75,04% Indonesia Gov. bonds Copr. bonds 9,31% 15,5%

DEBT INSTRUMENTS BY COUNTRY



AA+ to AA-



* 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

> Additional information: ISIN: BG9000002139

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