

# DSK Stability - European equities 3

August 2023



## General information (Limited period)

Date of public offering	4.3.2013
Distributor	DSK Bank
Net value as of the end of the month	€ 3 567 116
Purchase fee	5,00%
Redemption fee	10,00%
Annual expenses for 2022, total*	1,5%
Currency and minimum transaction amount	EUR, 250

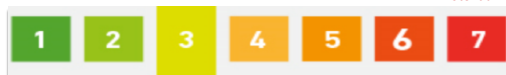
\*Expenses related to the management of the Fund's assets, calculated as a percentage of the average annual net asset value for the last financial year. They are reflected in the Net asset value per unit, resp. are reflected in the return for the respective period.

Till 19 Dec 2022 the Fund operated under different investment strategy, Funds rules and different name (DSK Alternative 2).

## Summary risk indicator

Low risk  
Potential lower return

High risk  
Potential higher return



Fund's risk level: **Low to moderate**

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.

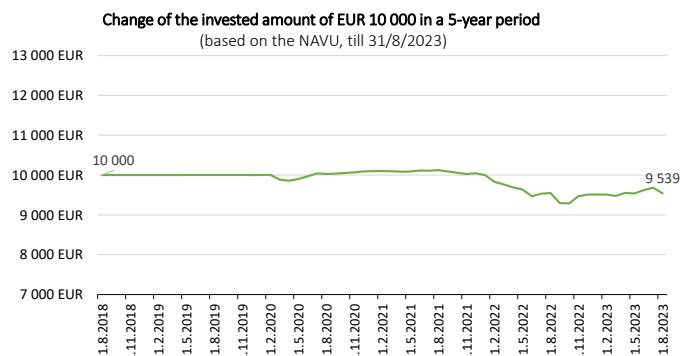
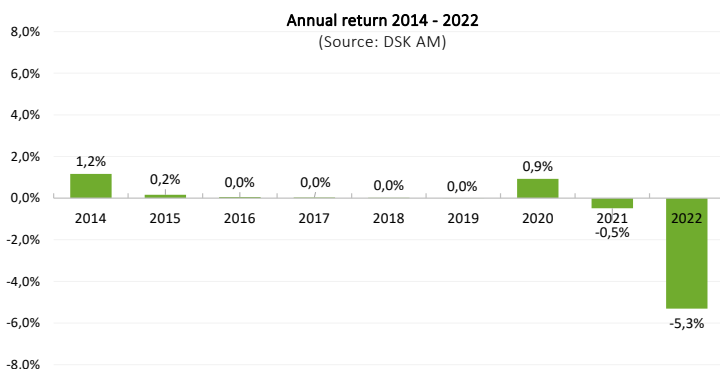
## Realized return for period

(non-annualized until 31/8/2023)

1 year	3 years	5 years
-0,10%	-4,90%	-4,61%

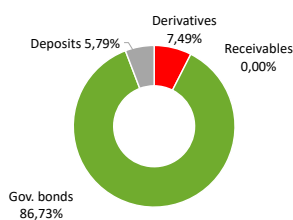
## Historical performance

The results achieved in previous periods do not predict future returns.  
Under different investment strategy, Funds rules and different name (DSK Alternative 2)

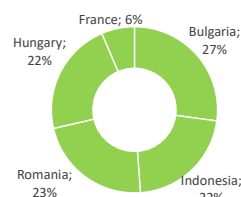


## Investments and portfolio 31.8.2023

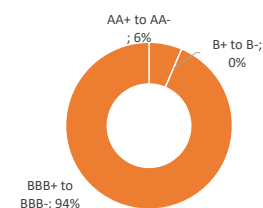
### PORTFOLIO BREAKDOWN



### 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

This newsletter is a marketing material and it is for informational purposes only. It is not an investment advice, investment recommendation or investment research. The information in the newsletter is valid as of the date of publication and may change in the future. The value of the fund's units and the investment income may decrease, profit is not guaranteed and investors take the risk of not recovering their investment. Please, read the Prospectus and the main information document before the final investment decision, which are in Bulgarian and are available on the website of DSK Asset Management AD (dskam.bg). Upon request they can be received free of charge at the office of the Company or at the offices of DSK Bank, that are points of funds' distribution, every working day within their working hours. Investors can get a summary of their rights in Bulgarian at the following link: <https://dskam.bg/docs/librariesprovider3/dskam/documents/unitholders-rights.pdf>

Additional information:  
ISIN: BG9000003137  
Management company:  
DSK Asset Management AD

Address: 1000, Sofia, 36, Alabin str.,  
floor 3

## Investment strategy

The Fund strives to provide protection of 100% of the value of initially invested amount while retaining the investment during the "limited period" and to the extent compatible - increase the value of investments above the protected amount by realizing the maximum possible income at low to moderate risk. The Fund invests mainly in debt financial instruments and / or bank deposits and other liquid financial assets within the meaning of Art. 38 of the ACISCIPA, incl. Derivative financial instruments - to provide exposure to indices on shares of European companies. The fund is managed actively and has no benchmark to compare its results with. The strategy envisages that, through its instruments, the Fund will participate in the possible increase in the value of the underlying asset (through the respective derivative instruments), but at the same time be protected from depreciation of the underlying asset. Detailed information on the financial instruments that can be included in the Fund's portfolio can be found in the Rules and the Prospectus.

## Recommended investment horizon

17/12/2027 ( end of "limited period")

## 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

DSK Stability-European equities 3 has been designed for investors, who:

- prefer an EUR investment that complying with an open and limited period of the Fund has a possibility to protect 100% of the initially investments;
- seek opportunities for greater profitability, linked to the results of index/indices based on European companies;
- seek an investment with low to moderate risk.