

# DSK Balance

September 2020



## General information

### Date of public offering\*

1.12.2005

### Net value as of the end of the month

10 137 832 BGN

### DSK Bank's purchase fee

0,30% - one-off; 0,15% - "DSK Inv. plan"

### DSK Bank's redemption fee

0,30%

### Currency and minimum transaction amount

BGN, 100

### Annualized return since inception until the end of the current month\*\*

0,76%

### Distributor, points of distribution

DSK Bank, 247 offices

\*\*The result does not calculate the cost of purchase and redemption of units

## Synthetic risk indicator



## Recommended investment horizon

over 3 years

## Realized return for period

(non-annualized until 30/09/2020)

1 year	3 years	5 years	*inception
-10,09%	-22,73%	-6,11%	11,89%

## Investment strategy

The investment strategy of DSK Balance envisages reception of capital gains from securities, dividend/income proceeds from equity securities, as well as current incomes from debt securities and other instruments.

The Fund invests predominantly in liquid shares admitted to or traded on a regulated market in the Republic of Bulgaria, in debt financial instruments with potential for price growth and in fixed income instruments.

Detailed information about the instruments that can be included in the Fund's portfolio and its investment strategy can be found in Art. 6b - art. 8b of the Fund Rules.

## Liquidity

At a request for redemption, the customer receives the amount corresponding to the declared in the order amount after its registration with Central Depository, which is usually done by the end of the business day following the day of accepting the order. Orders can be submitted every working day until 5 p.m.;

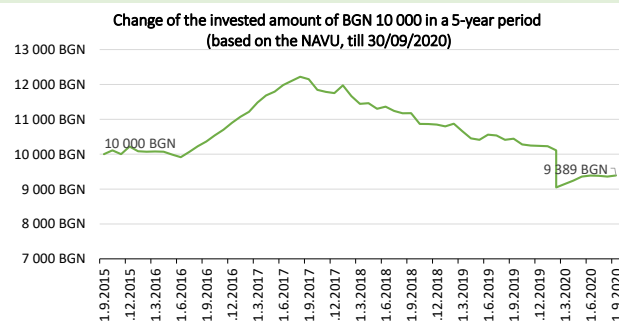
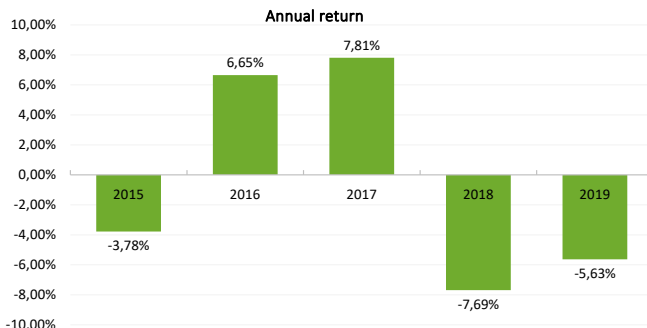
The investor may place a redemption order in any of DSK Bank offices where the Fund is distributed, regardless which office he has purchased the units at.

## Profile

DSK Balance has been designed for investors, who:

- are looking for an investment that can generate higher returns when bearing moderate investment risk;
- want to have secure and immediate liquidity without jeopardizing the achieved investment return;
- are willing to invest medium and long term;
- want to diversify the risk of their portfolio.

## Historical performance

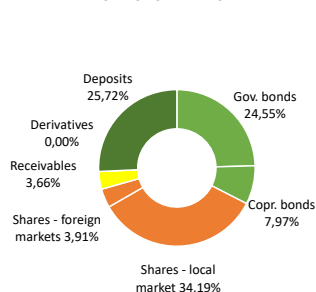


## Investments and portfolio 30.9.2020

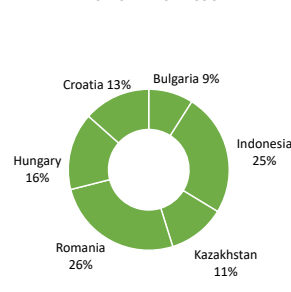
TOP 5 HOLDINGS  
Total :  
31,9%

Romania 2024 Gov. bonds	8,4%
Indonesia 2021 Gov. bonds	8,0%
Korado-Bulgaria AD Shares	6,0%
OTP Bank NYRT Corp. bonds	5,0%
Croatia 2025 Gov. bonds	4,4%

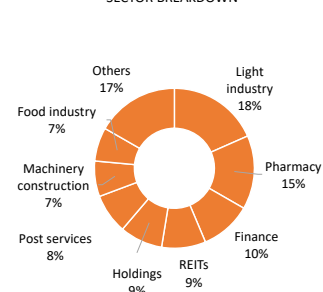
### PORTFOLIO BREAKDOWN



### DEBT INSTRUMENTS BY COUNTRY



### SECTOR BREAKDOWN



Detailed information about the units of Mutual funds distributed by DSK Bank can be obtained from the Bank's offices, distributing units of mutual funds, as well as from the websites of DSK Bank ([www.dskbank.bg](http://www.dskbank.bg)) and DSK Asset Management AD ([www.dskam.bg](http://www.dskam.bg)).

The information is available in Bulgarian.

Investors should keep in mind that the unit value of the Mutual Fund and the generated income can decrease. Profit is not guaranteed, and they bear the risk of not retaining the initial value of their capital. Investments in units of the Mutual Fund are not insured neither by a Government Fund nor in any other way. Previous performance of the Fund has no relationship with nor is an indicator of future results.

The data in the Bulletin is based on values publicly announced on the last business day of the month.

## Additional information:

ISIN: BG9000004051

## Management company:

DSK Asset Management AD

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

floor 3

tel.: 02 / 930 1000