

General information

Date of public offering*

1.12.2005

Net value as of the end of the month

11 104 999 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**

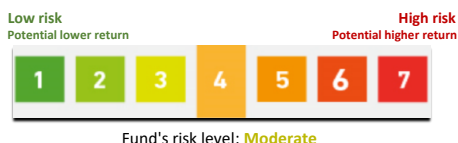
1.12%

Distributor, points of distribution

DSK Bank, 234 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 29/01/2021)

1 year	3 years	5 years	*inception
-2.79%	-16.96%	-1.40%	18.50%

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.;

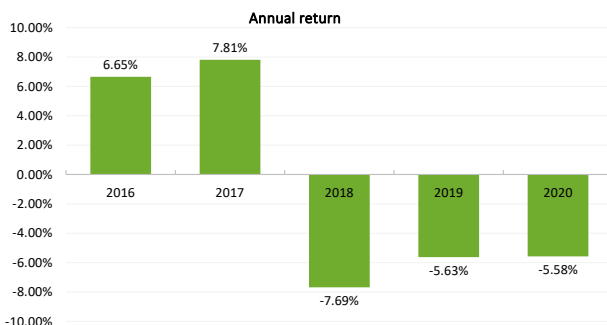
The investor may place a redemption order in any of DSK Bank offices where the Fund is distributed, regardless which office he has purchased the units at.

Profile

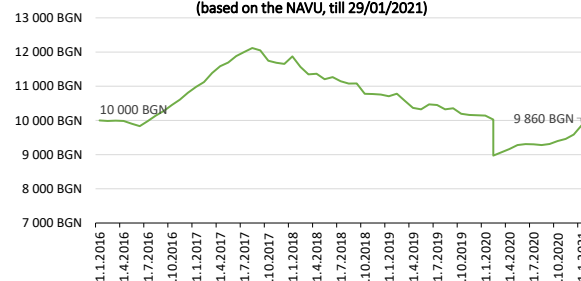
DSK Balance has been designed for investors, who:

- 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



Change of the invested amount of BGN 10 000 in a 5-year period
(based on the NAVU, till 29/01/2021)

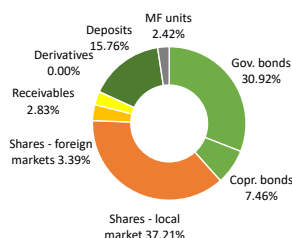


Investments and portfolio 31.1.2021

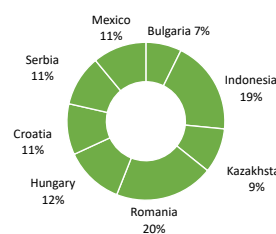
TOP 5 HOLDINGS
Total : 30.4%

Romania Gov. bonds	7.8%
Indonesia Gov. bonds	7.4%
Korodo-Bulgaria AD Shares	6.4%
OTP Bank NYRT Corp. bonds	4.6%
Mexico Gov. bonds	4.2%

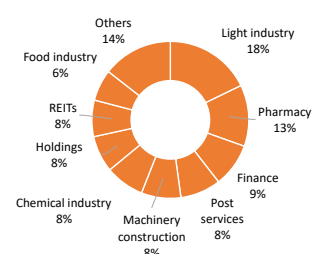
PORTFOLIO BREAKDOWN



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) and DSK Asset Management AD (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