

# DSK Balance



July 2025

## General information

Date of public offering	1.12.2005
Distributor	DSK Bank
Net value as of the end of the month	17 128 930 BGN
Currency and minimum transaction amount	BGN, 100
Annual expenses for 2024, total*	2.6%

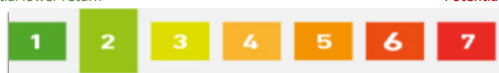
### DSK Bank's fees:

(Bank's Tariff: [dskbank.bg](https://dskbank.bg))

\*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

Low risk Potential lower return High risk Potential higher return



Fund's risk level: **Low**

Investing in the Fund's units involves certain risks, such as market, credit, liquidity, interest rate, operational risk, etc. A detailed description of the risks is provided in the Fund's Prospectus.

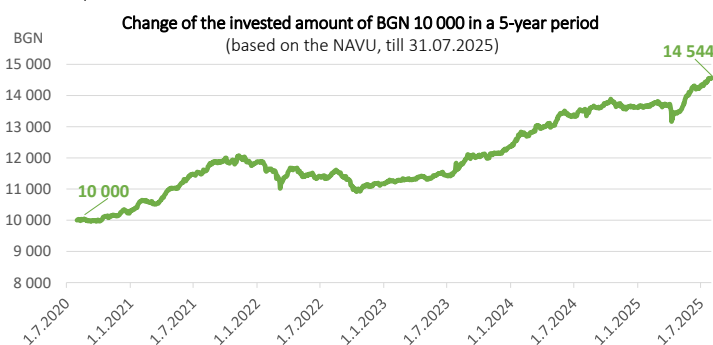
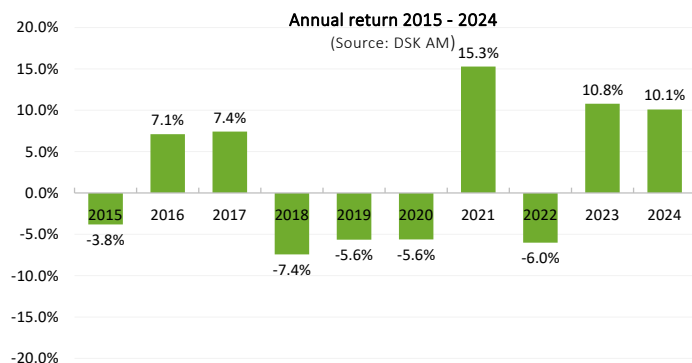
## Realized return for period

(non-annualized until 31.07.2025 )

1 year	3 years	5 years
7.33%	27.44%	45.44%

## Historical performance

The results achieved in previous periods do not predict future returns.



## Investments and portfolio 31.7.2025

PORTFOLIO BREAKDOWN	
Deposits	2.8%
Government bonds	49.1%
Corporate bonds	2.0%
Shares	39.6%
Investment funds	6.1%
Derivatives	-
Others	0.4%

TOP 5 HOLDINGS	
Gov. bonds	France 12.46%
Gov. bonds	Romania 10.6%
Shares	Shelly Group AD 9.2%
Gov. bonds	Germany 9.1%
Shares	Speedy AD 6.1%
TOTAL	47.5%

### GOVERNMENT BONDS BY COUNTRY

France	12.5%
Romania	10.6%
Germany	9.1%
Indonesia	4.6%
Bulgaria	3.2%
Mexico	2.3%
Hungary	2.3%
Serbia	2.3%
Kazakhstan	2.2%

### SHARES BY ECONOMIC SECTORS

Internet of Things	9.2%
Post services	6.1%
Pharmacy	5.0%
REITs	5.0%
Construction materials	2.4%
Machinery construction	2.3%
Banking	1.6%
Finance	1.5%
Food industry	1.2%
Others	5.2%

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<https://dskam.bg/docs/librariesprovider3/dskam/documents/unitholders-rights.pdf>

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