# DSK Balance

## October 2026

### General information

| | |
|---|---|
| **Date of public offering** | 1.12.2005 |
| **Distributor** | DSK Bank |
| **Net value as of the end of the month** | 11 913 426 € |
| **Minimum transaction amount** | 51.13 € |
| **Annual expenses for 2025, total*** | 2.6% |
| **DSK Bank's fees:** | Bank's Tariff |
| | up to 1.5% of NAVU upon purchase |

**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 — High risk

Potential lower return — 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 31.10.2026 )

| 1 year | 3 years | 5 years |
|---|---|---|
| 10.52% | 35.15% | 37.15% |

### Investment strategy

The Fund invests predominantly in liquid shares admitted to or traded on a regulated market in Bulgaria, in debt financial instruments with potential for price growth, in fixed income instruments, manages actively and has no benchmark to compare its results with. 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 is actively managed. Detailed information on the financial instruments, included in the Fund's portfolio, can be found in the Rules and the Prospectus.

### Recommended investment horizon

medium term

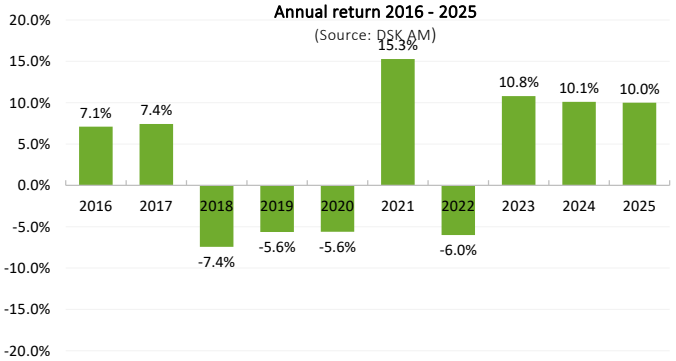
### Profile

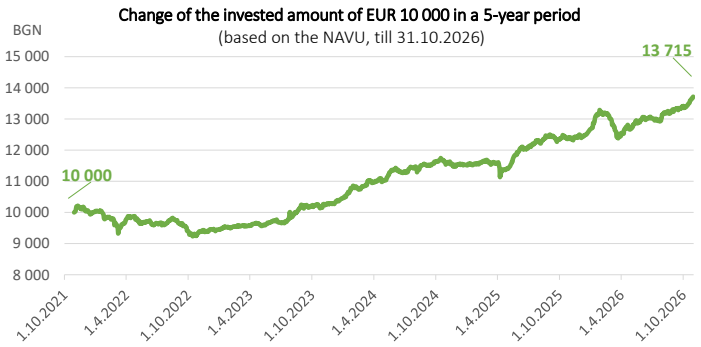
DSK Balance has been designed for investors, who:

- 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

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




### Investments and portfolio 31.10.2026

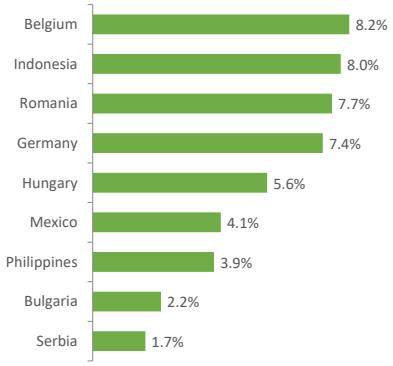
PORTFOLIO BREAKDOWN

| | |
|---|---|
| Deposits | 7.0% |
| Government bonds | 48.8% |
| Corporate bonds | 1.3% |
| Shares | 36.6% |
| Investment funds | 6.2% |
| Derivatives | - |
| Others | 0.1% |

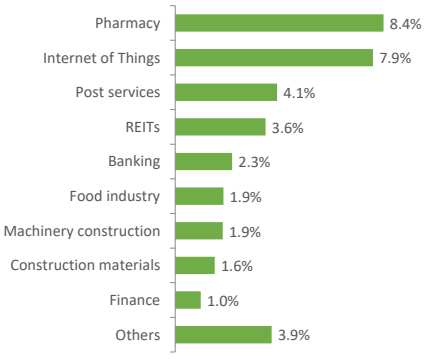
TOP 5 HOLDINGS

| | | |
|---|---|---|
| Gov. bonds | Belgium | 8.2% |
| Gov. bonds | Indonesia | 8.0% |
| Shares | Shelly Group AD | 7.9% |
| Gov. bonds | Romania | 7.7% |
| Gov. bonds | Germany | 7.4% |
| TOTAL | | 39.2% |

GOVERMENT BONDS BY COUNTRY




SHARES BY ECONOMIC SECTORS




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 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 if 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

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