DSK Balance

June 2026

General information

Date of public offering	1.12.2005
Distributor	DSK Bank
Net value as of the end of the month	10 879 952 €
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.*

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

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.

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.

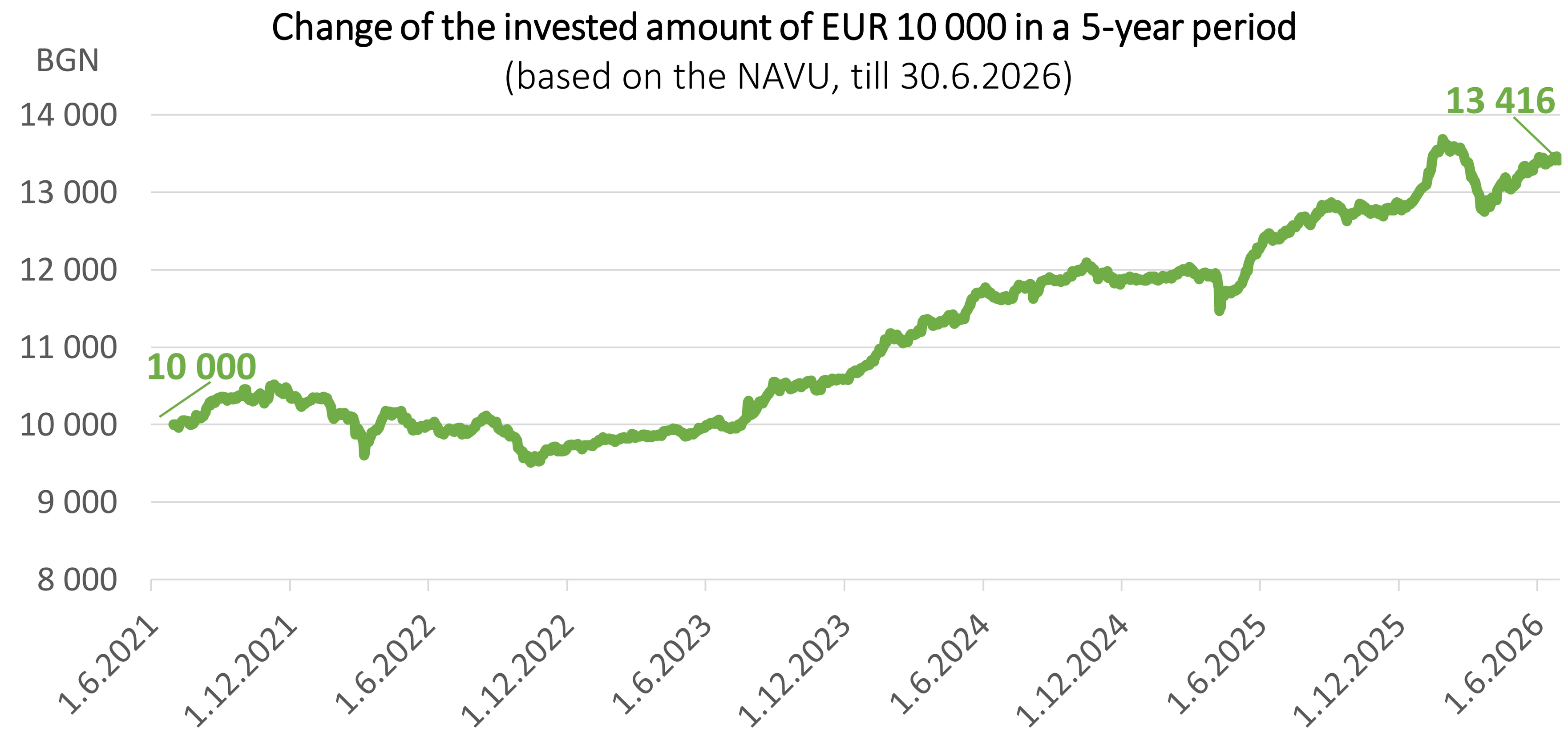
Realized return for period

(non-annualized until 30.6.2026)

1 year	3 years	5 years
7.58%	34.69%	34.16%

Historical performance

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

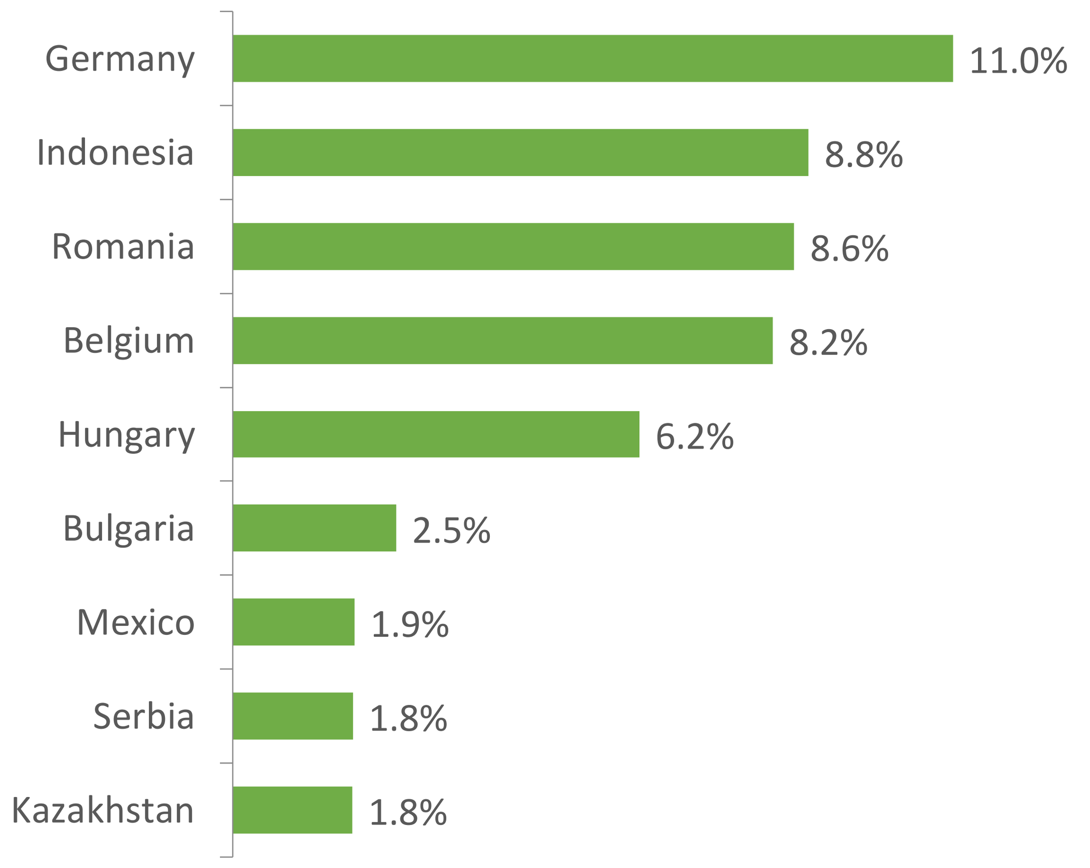


Investments and portfolio 30.6.2026

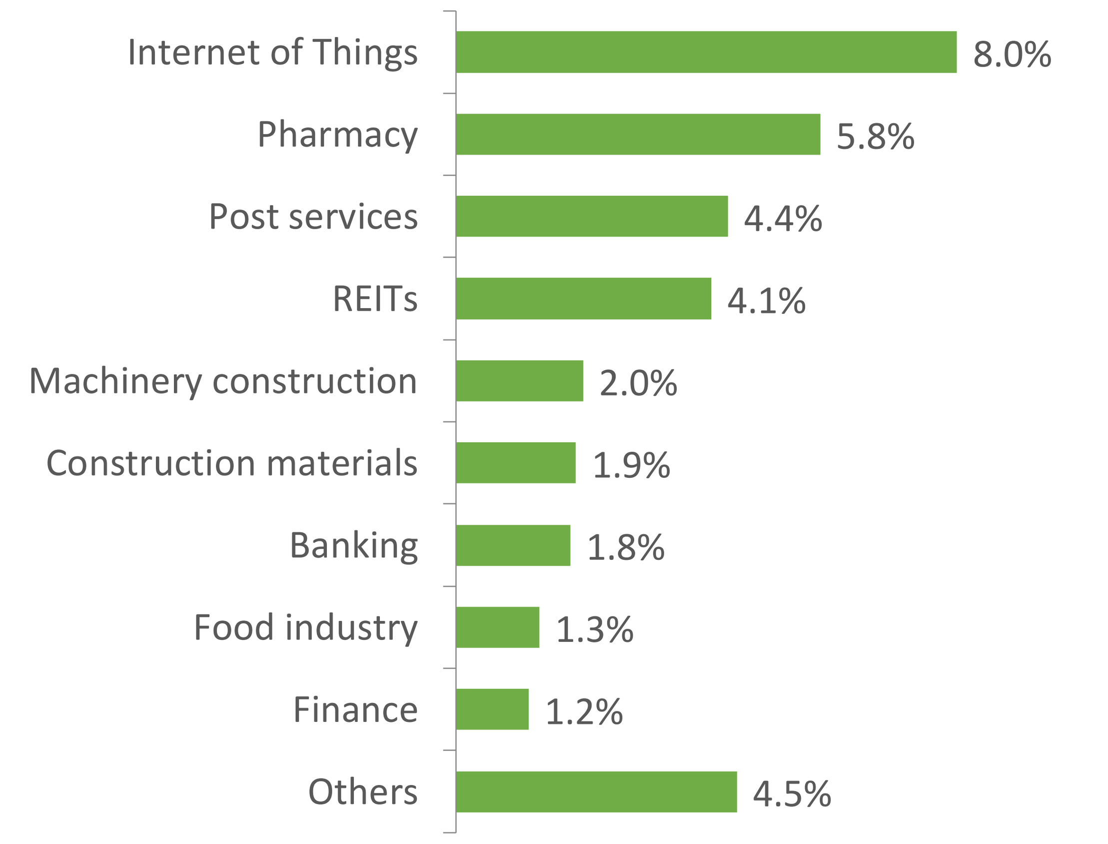
PORTFOLIO BREAKDOWN	
Deposits	6.1%
Government bonds	50.8%
Corporate bonds	1.4%
Shares	35.1%
Investment funds	6.3%
Derivatives	-
Others	0.2%

TOP 5 HOLDINGS		
Gov. bonds	Germany	11.0%
Gov. bonds	Indonesia	8.8%
Gov. bonds	Romania	8.6%
Gov. bonds	Belgium	8.2%
Shares	Shelly Group AD	8.0%
TOTAL		44.6%

GOVERMENT BONDS BY COUNTRY



SHARES BY ECONOMIC SECTORS



Additional information:
ISIN: BG9000004051

Management company:
DSK Asset Management AD
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