DSK Stability - European equities 5

August 2026

General information

Date of public offering	13.9.2021
Distributor	DSK Bank
Net value as of the end of the month	8 328 388 €
Fees, charched by Asset management company:	
purchase fee (open/transitional/limited)	0%/1%/5%
redemption fee (open/transitional/limited)	0%/2%/10%
Minimum transaction amount	255.65 €
Annual expenses for 2025, total*	1.3%
DSK Bank's fees:	Bank's Tariff

up to 0.5% of NAVU upon purchase during the open period

**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.*

Until 06.01.2024, the Fund follows a different investment strategy and its results were achieved under conditions that are no longer applicable after this date (previous name "DSK Horizon 2035").

Under current legislation, the fund is not an undertaking under the meaning of Directive 2009/65/EO and is therefore not a collective investment scheme.

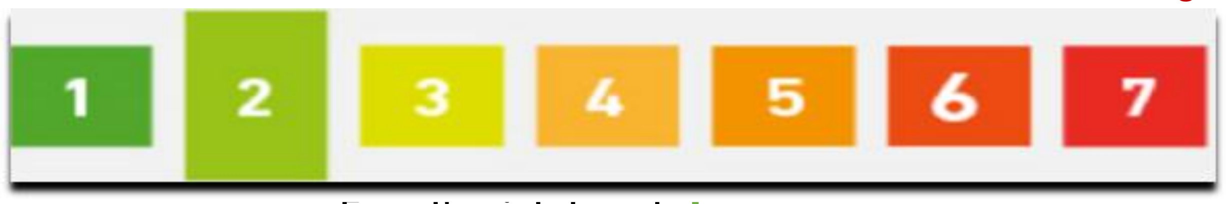
Investment strategy

The Fund strives to provide protection of the increase in the value of investments - the net asset value of a unit, calculated as of the last working day of the "limited period", should not be lower than 102% of its value, calculated as of the last working day from the "open period"), as well as (if possible) growth above the protected amount by providing exposure to indices on shares of European companies. The fund invests primarily in securities issued or guaranteed by the Bulgarian state, another member state or a third country, municipal bonds, corporate bonds and/or bank deposits in credit institutions with headquarters in Bulgaria, another member state or a third country, such as and in other liquid financial assets within the meaning of Art. 186 of ZDKISDPKI, incl. derivative instruments to provide exposure to an index/s on shares of European companies. The strategy envisages, through these instruments, that the Fund will participate in the possible increase in the value of the underlying asset on which the relevant derivative instruments were purchased, but at the same time be protected from a decrease in the value of the underlying asset (index). The Fund is actively managed.

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.

Recommended investment horizon

18/12/2026 (end of "limited period")

Profile

DSK Stability-European equities 4 has been designed for investors, who:

• prefer an investment that complying with an open and limited period of the Fund has a possibility to protect 102% of the initially investements;

• seek opportunities for greater profitability, linked to the results of index/indices based on European companies;

• seek an investment with low to moderate risk.

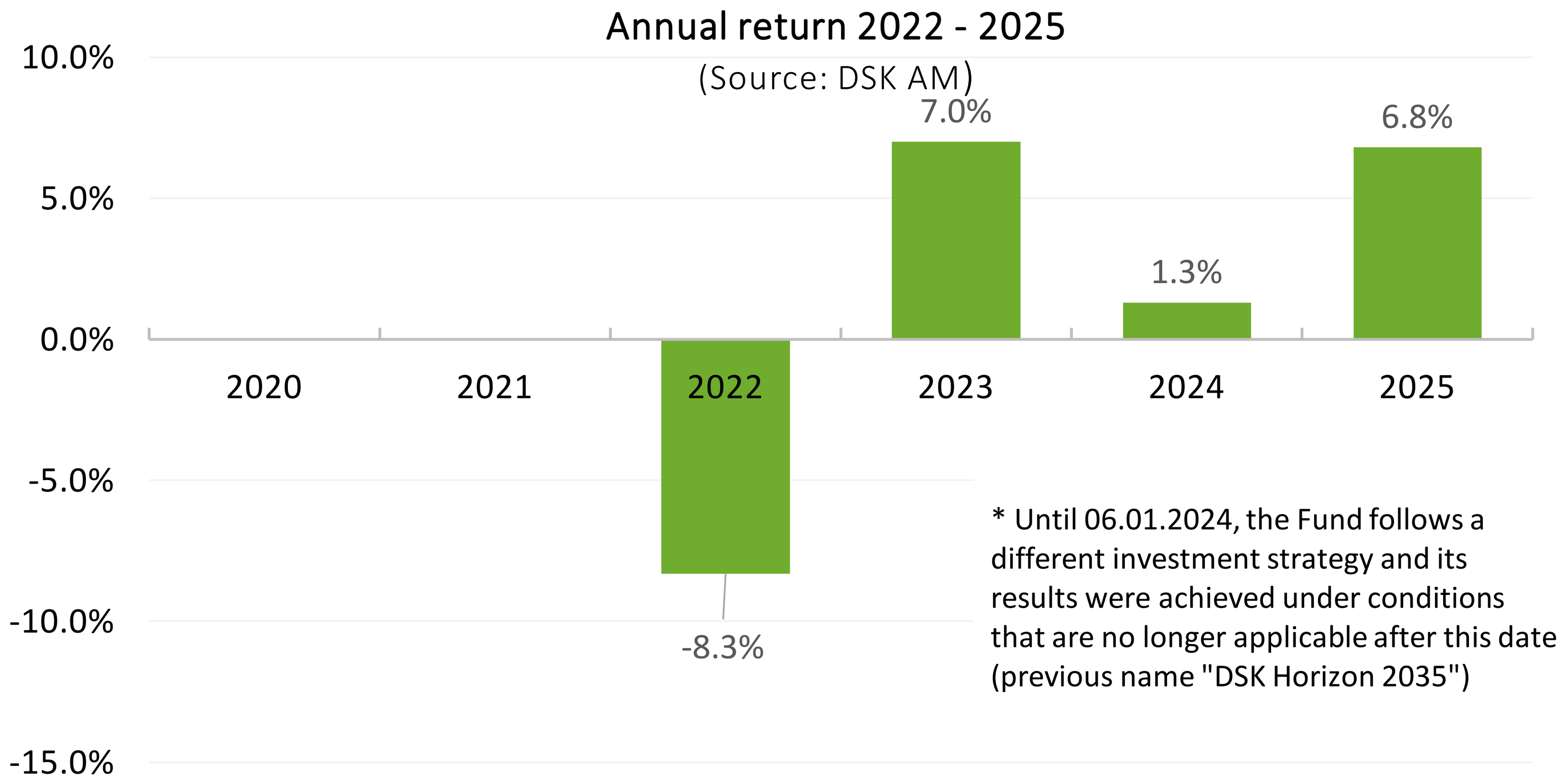
Realized return for period

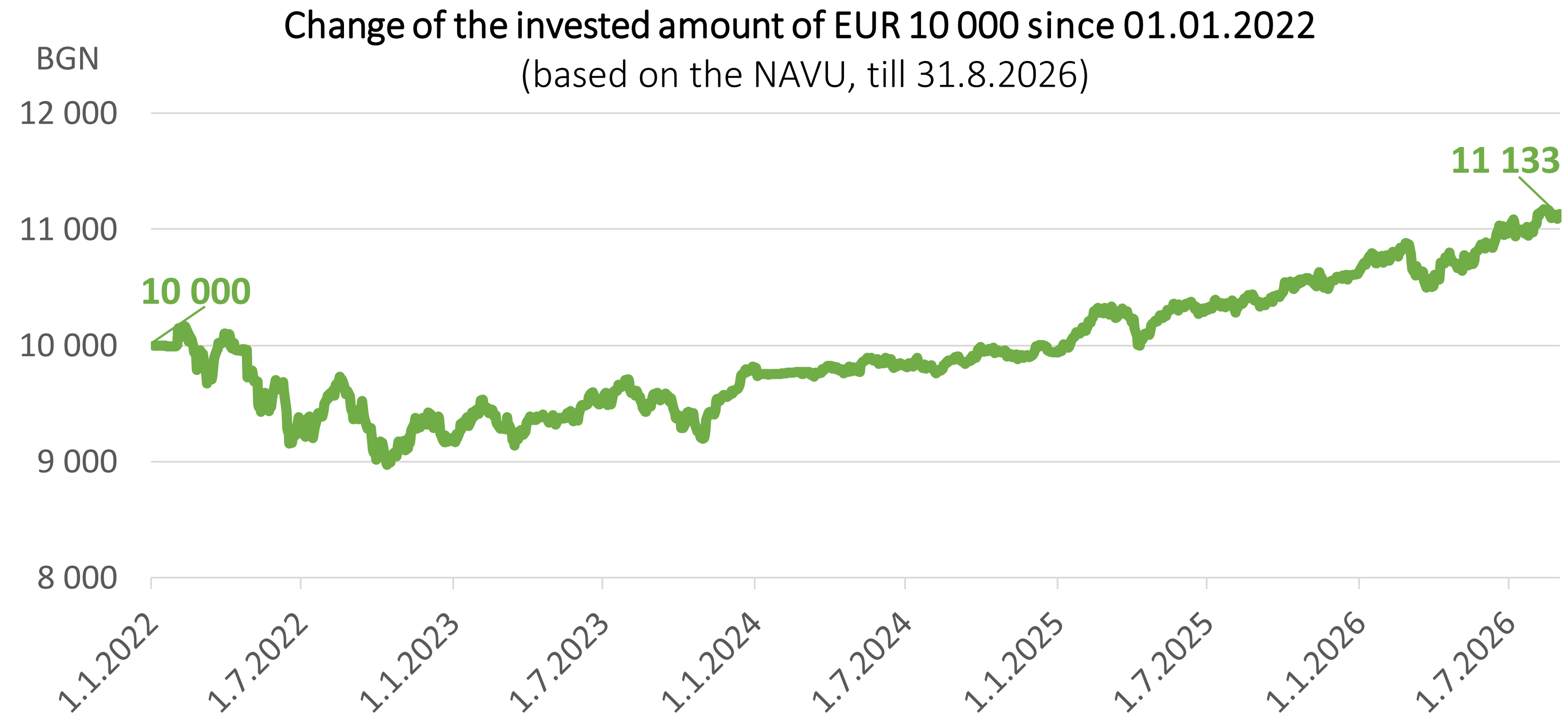
(non-annualized until 31.8.2026)

1 year	3 years	5 years
7.17%	16.23%	-

Historical performance

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



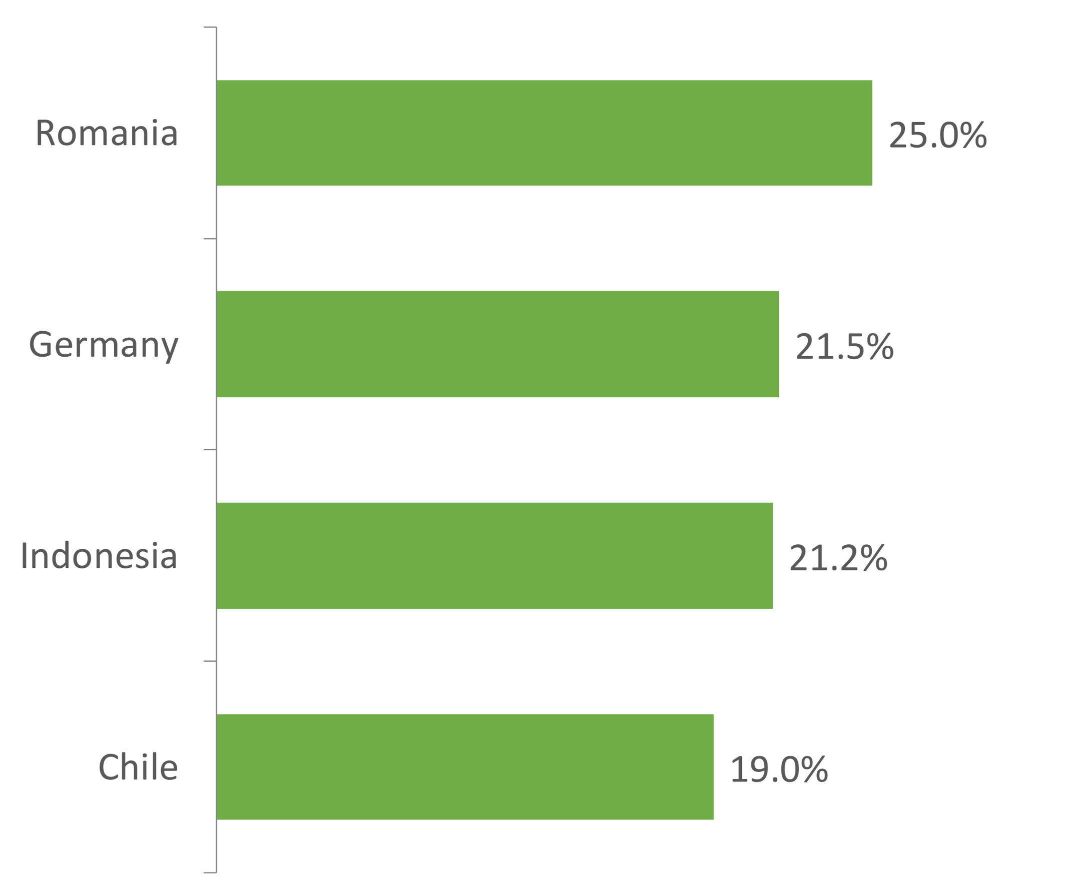


Investments and portfolio 31.8.2026

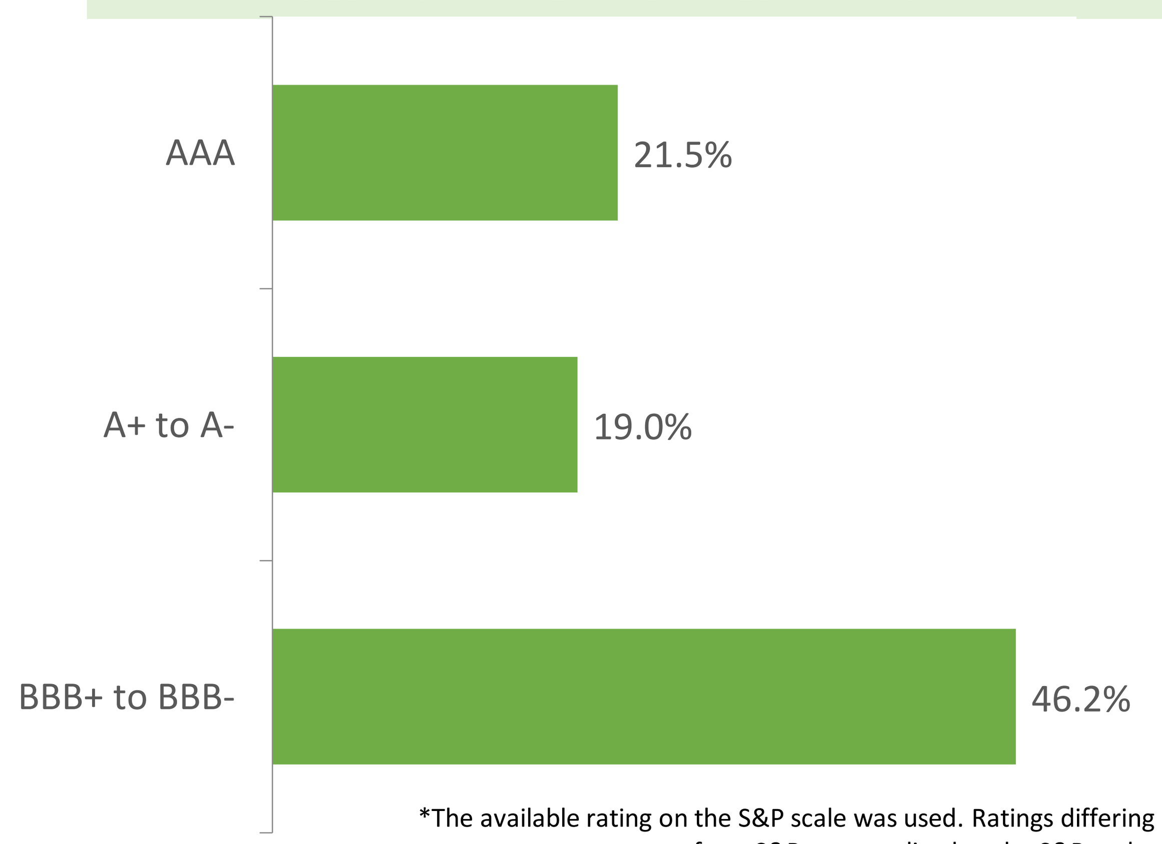
PORTFOLIO BREAKDOWN	
Deposits	4.0%
Government bonds	86.6%
Corporate bonds	-
Shares	-
Investment funds	-
Derivatives	9.4%
Others	-

TOP 5 HOLDINGS		
Gov. bonds	Romania	25.0%
Gov. bonds	Germany	21.5%
Gov. bonds	Indonesia	21.2%
Gov. bonds	Chile	19.0%
Derivatives	Euro Stoxx 50	9.4%
TOTAL		96.0%

GOVERMENT BONDS BY COUNTRY



DEBT INSTRUMENTS BY CREDIT RATINGS*



*The available rating on the S&P scale was used. Ratings differing from S&P are equalized to the S&P scale.

Additional information:
ISIN: BG9000015214
Management company:
DSK Asset Management AD
Address: Sofia, 9, Fr. Nansen str., floor 4
tel.: 02 / 930 1000