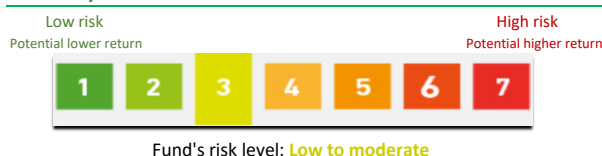


General information

Date of public offering	7.3.2008
Distributor	DSK Bank
Net value as of the end of the month	2 761 902 BGN
Currency and minimum transaction amount	BGN, 100
Annual expenses for 2022, total*	3,20%
DSK Bank's purchase fee: 1,50% - one-off; 0,75% - "DSK Inv. plan"	
DSK Bank's redemption fee: 0,00%	

*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



According to regulatory requirements (PRIIPs, Regulation (EU) No. 1286/2014) a new indicator is used when determining and presenting risk indicators of the funds managed by DSK Asset Management - "Summary risk indicator" (SRI - summary risk indicator, on a scale from 1-low to 7-high). It is determined on the basis of historical data from the fund's activity, and in the absence of sufficient history - on the basis of a suitable reference indicator or substitute, considering the market risk according to the fund's investment horizon, taking into account the credit risk, i.e. the credit quality of the instruments in which the fund invests. Additional information in the fund's Prospectus.

Realized return for period

(non-annualized until 30/11/2023)

1 year	3 years	5 years
-3,67%	15,51%	4,38%

Historical performance

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



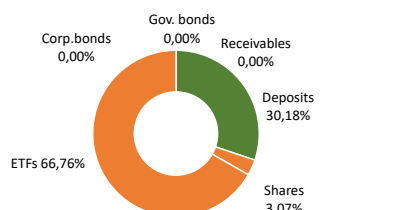
Note: The Fund has followed different investment strategy until 22/11/2019 and the conditions for the results achieved until then are not applicable after that date.

Investments and portfolio

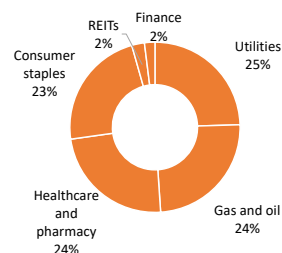
30.11.2023

TOP 5 HOLDINGS	Biggest companies in the respective ETFs portfolio
Total : 30,4%	
Lyxor STX Europe 600 Utilities ETF Units, ETF 6,7%	Iberdrola Sa
iShares STX Europe 600 Utilities DE ETF Units, ETF 6,4%	Enel Spa
Lyxor STOXX Europe 600 Healthcare ETF Units, ETF 6,3%	National Grid Plc
iShares STOXX Europe 600 Health Care ETF Units, ETF 6,1%	Iberdrola Sa
iShares Stoxx Europe 600 Oil & Gas ETF Units, ETF 4,9%	Enel Spa
	National Grid Plc
	Novartis AG
	Novo Nordisk A/S
	Astrazeneca Plc
	Novartis AG
	Novo Nordisk A/S
	Astrazeneca Plc
	TotalEnergies SE
	Shell Plc
	BP Plc

PORTFOLIO BREAKDOWN



SECTOR BREAKDOWN



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>

Additional information:
ISIN: BG9000005082

Management company:
DSK Asset Management AD
Address: 1000, Sofia, 36, Alabin str., floor 3
tel.: 02 / 930 1000