# September 2024

General information	
Date of public offering	1.3.2006
Distributor	DSK Bank
Net value as of the end of the month	22 897 987 BGN
Currency and minimum transaction amount	BGN, 100
Annual expenses for 2023, total*	3,1%
DSK Bank's distribution fees:	

## (Bank's Tariff: 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



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 guality of the instruments in which the fund invests. Additional information in the fund's Prospectus.

# **Investment strategy**

The Fund invests mainly in liquid shares and equity securities with potential for price growth, traded on regulated markets in Bulgaria and abroad. DSK Growth's investment strategy envisages to generate capital gains, dividend income, as well as current income from debt securities and other financial instruments. The fund is managed actively and has no benchmark to compare its results with. Detailed information on the financial instruments, included in the Fund's portfolio, can be found in the Rules and the Prospectus.

**Shar da Shara Shar Shara Sha** 

**Recommended investment horizon** 

long-term

### Liquidity

Upon redemption the amount of transaction is received after its registration in Central Depository AD, usually done by the end of the business day, following the day of order submission. Submitting Orders might be submitted every working day - orders, submitted before 16:00 h. on a business day, shall be proceed on the same day, and orders, submitted after 16:00 h. on a business day - on the next business day. The redemption order can be given in any DSK Bank branch, where the Fund is distributed, regardless of which branch units have been purchased from.

#### Profile

- DSK Growth has been designed for investors, who:
- are looking for an investment that can bring the highest possible return when assuming moderate to high investment risk;
- · want to have secure and rapid liquidity without jeopardizing the achieved investment income:
- are ready to invest their funds for mid-term and long-term plan;
- want to diversify the risk of their portfolio.

### **Realized return for period** (non-annualized until 30/09/2024)

<b>,</b>			
1 year	3 years	5 years	
14,39%	23,26%	44,55%	

#### **Historical performance**





Investments and portfolio 30.9.2024



PORTFOLIO BREAKDOWN TOP 5 HOLDINGS SECTOR BREAKDOWN Total : 50,0% Derivatives ETES Others Germany 0,03% Deposits Utilities 7,76% 12% Post services Gov.bonds 2,32% 16% Food industry 14,4% Gov. bonds 5% Shares - foreign 27,03% France markets 10,61% Gov.bonds Trading 12,7% Receivables 14% 5% Speedy AD 0,06% prp. bonds 0.00% Machinery Shares 9,9% construction Finance 11% 6% Shelly Group Shares - local Light industry Pharmacy Shares market 52,19% 6% 11% 8.5% REITS BRIF 9% Shares 4,6%

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:

Additional information: ISIN: BG9000004069

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

