DSK-OTP Premium Mix

February 2025

General information

Date of public offering	15.6.2021
Distributor	DSK Bank
Net value as of the end of the month	7 053 401 BGN
Currency and min transaction amount	BGN, 500 - one-off; BGN 100 - "DSK Inv. plan"
Annual expenses 2024, total*	4,4%
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.*

Investment strategy

The Fund invests primarily in units of open-ended collective investment schemes (funds), that follow an absolute return strategy in portfolio management or those investing primarily in equities and / or financial instruments (derivatives) related to commodities, managed by OTP Fund Management, Hungary, and less - in mutual funds, investing in bonds, managed by DSK Asset Management AD. It is actively managed and has no benchmark to compare its results with. Detailed information on the financial instruments that can be included in the Fund's portfolio can be found in the Rules and the Prospectus.

Summary risk indicator

Low risk
Potential lower return

High risk
Potential higher return

Fund's risk level: Low

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.

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.

Realized return for period

(non-annualized until 28/2/2025)

1 year	3 years	5 years
1,97%	11,51%	n.a.

Profile

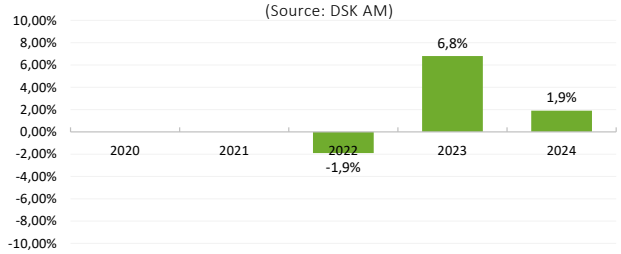
DSK-OTP Premium Mix is designed for investors, who:

- are looking for an investment that can achieve a long-term result through a portfolio composed of various funds with a possibility of more significant changes (increase or decrease) in the value, assuming moderate to high investment risk;
- wish to have a secure and rapid liquidity without jeopardizing the investment income achieved;
- want to take advantage of the opportunities that a professionally managed portfolio of various investments can provide.

Historical performance

The results achieved in previous periods do not predict future returns.
Investors should have in mind that returns may increase or decrease as a result of currency fluctuations

Annual return 2020-2024
(Source: DSK AM)



Return (in original currency, for OTP Funds in HUF) of the financial instruments, included in "DSK-OTP Premium Mix" portfolio

	Last 12 months	Last 3 years*	Calendar year 2024
OTP Supra	7,91%	53,65%	6,54%
OTP EMDA	1,50%	47,32%	-5,54%
OTP Trend	10,90%	39,44%	24,31%
OTP Treasures of the Earth	-5,97%	49,24%	2,21%
OTP Total Return	6,60%	27,30%	12,55%
OTP New Europe	10,49%	49,56%	11,41%
DSK Standard	4,89%	4,42%	4,13%
DSK Euro Active	4,67%	4,04%	3,77%

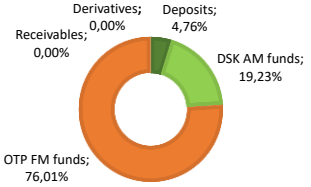
**non-annualized*

Sources:
OTP funds - teletrade.com, published on 3/2/2025; DSK Funds - dskam.bg, based on data on the last working day of the month to which the Bulletin refers.
OTP Funds data - for the class/series "retail clients" of the funds and may have deviations from the class / series "institutional investors" used in the portfolio of DSK-OTP Premium Mix.

Investments and portfolio 28.2.2025

Fund	Percentage in the portfolio
DSK Standard	9,62%
DSK Euro Active	9,61%
OTP New Europe Derivative Fund, I series	12,74%
OTP Absolute Return Derivative Fund, B series	12,49%
OTP Treasures of the Earth Derivative Fund, I series	12,61%
OTP Trend International Equity Fund, „A" series	12,16%
OTP EMDA Derivative Fund, „I" series	12,90%
OTP Supra Derivative Fund, „I" series	13,11%
Total funds:	**95,24%**

PORTFOLIO BREAKDOWN



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https://dskam.bg/docs/librariesprovider3/dskam/documents/unitholders-rights.pdf

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