

# DSK Stability - European equities

August 2022



## General information (Limited period)

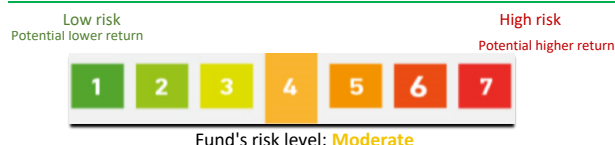
Date of public offering*	2.5.2012
Distributor	DSK Bank
Net value as of the end of the month	8 645 007 BGN
Fees, charged by Asset management company:	
purchase fee	5,00%
redemption fee	10,00%
Annual fund operating expenses for 2021, total**	0,55%
Currency and min transaction amount	BGN, 500

\*\*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 strives to provide protection of 99% of the value of initially invested amount while retaining the investment during the "limited period" and to the extent compatible - increase the value of investments above the protected amount by realizing the maximum possible income at low to moderate risk. The Fund invests mainly in debt financial instruments and / or bank deposits and other liquid financial assets within the meaning of Art. 38 of the ACSCIPA, incl. Derivative financial instruments - to provide exposure to indices on shares of European companies. The fund is managed actively and has no benchmark to compare its results with. The strategy envisages that, through its instruments, the Fund will participate in the possible increase in the value of the underlying asset (through the respective derivative instruments), but at the same time be protected from depreciation of the underlying asset. Detailed information on the financial instruments that can be included in the Fund's portfolio can be found in the Rules and the Prospectus.

## Synthetic risk/return indicator



The indicator does not fully reflect the following risks: credit, liquidity, operational, risk of derivatives and risk associated with safekeeping of assets. Other risks with possible impact on the Fund are: market, interest rate, currency, management, inflation, concentration risk and risk of related party transactions. A detailed description of the risks can be found in the Prospectus.

## Realized return for period

(non-annualized until 31/8/2022)

1 year	3 years	*inception
-10,16%	-8,47%	11,82%

## Recommended investment horizon

5 years

## 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.

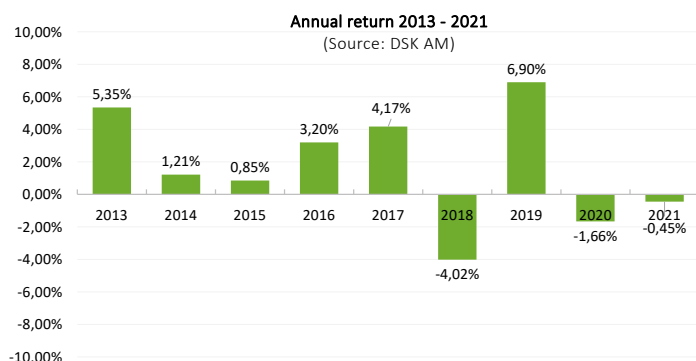
## Profile

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

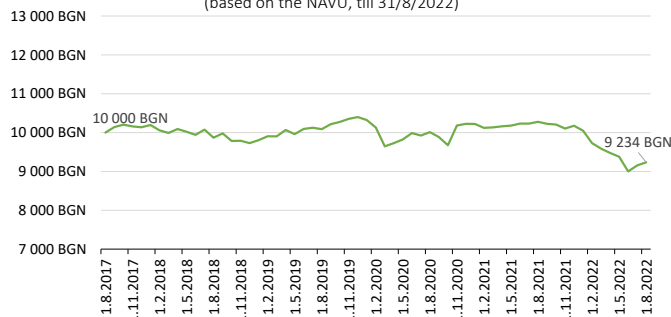
- prefer an investment that complying with an open and limited period of the Fund has a possibility to protect 99% of the initially investements;
- seek opportunities for greater profitability, linked to the results of index/indices based on European companies;
- seek an investment with low to moderate risk.

## Historical performance

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

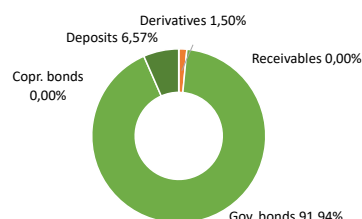


Change of the invested amount of BGN 10 000 in a 5-year period  
(based on the NAVU, till 31/8/2022)

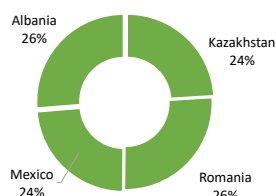


## Investments and portfolio (31/8/2022)

PORTFOLIO BREAKDOWN



DEBT INSTRUMENTS BY COUNTRY



DEBT INSTRUMENTS BY CREDIT RATINGS\*



\* An available rating on the following priority is used: 1) on S&P scale; 2) on Moody's scale; 3) on Fitch scale. Ratings differing from S&P are equalized to the S&P scale

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 Document with key investors information before the final investment decision, which are in Bulgarian and are available on the website of DSK Asset Management AD ([www.dskam.bg](http://www.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 of 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/unitolders-rights.pdf>

The data in the Bulletin are based on values announced for the last working day of the month.

Additional information:  
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