DSK Stability - European equities

October 2025

General information

Date of public offering	2.5.2012
Distributor	DSK Bank
Net value as of the end of the month	9 315 787 BGN
Fees, charched by Asset management company:	
purchase fee (open/transitional/limited)	0%/1%/5%
redemption fee (open/transitional/limited)	0%/2%/10%
Currency and minimum transaction amount	BGN, 500
Annual expenses for 2024, total*	0.6%
DSK Bank's 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 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 moderate to high 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 ACISCIPA, 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.

Summary risk indicator

Low risk — High risk

Potential lower return — Potential higher return

Fund's risk level: Low to moderate

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

21/12/2025 (end of "limited period")

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 moderate to high risk.

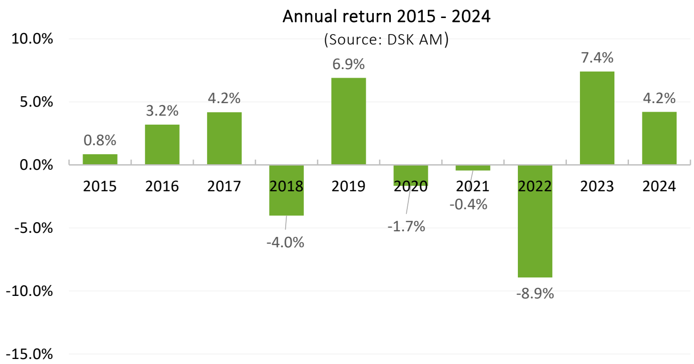
Realized return for period

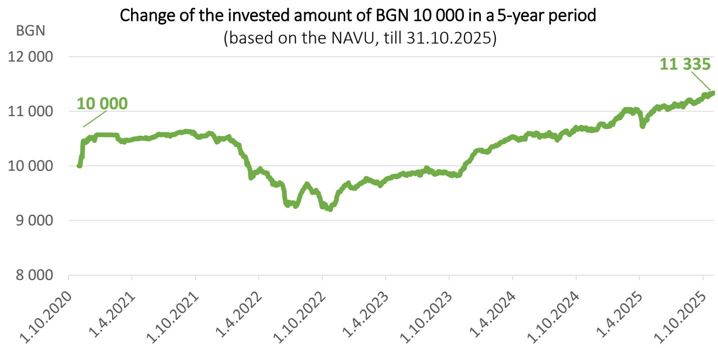
(non-annualized until 31.10.2025)

1 year	3 years	5 years
6.17%	22.04%	13.35%

Historical performance

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



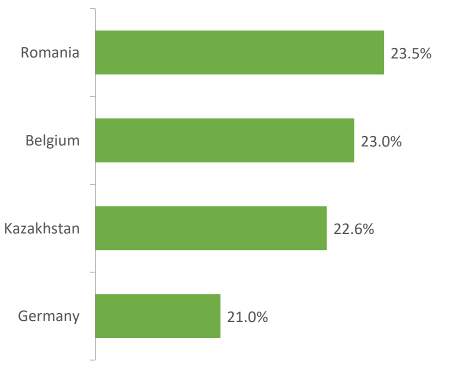


Investments and portfolio 31.10.2025

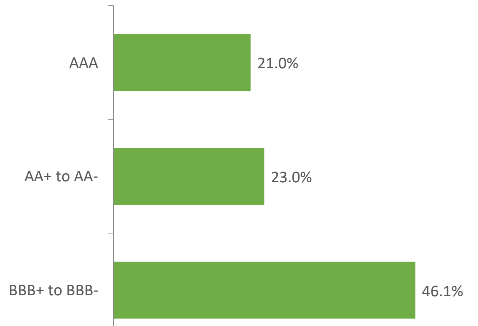
PORTFOLIO BREAKDOWN	
Deposits	2.9%
Government bonds	90.1%
Corporate bonds	-
Shares	-
Investment funds	-
Derivatives	7.0%
Others	-

TOP 5 HOLDINGS		
Gov. bonds	Romania	23.50%
Gov. bonds	Belgium	23.0%
Gov. bonds	Kazakhstan	22.61%
Gov. bonds	Germany	21.0%
Derivatives	Euro Stoxx 50	7.0%
TOTAL		97.1%

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: BG9000001123
Management company:
DSK Asset Management AD
Address: Sofia, 9, Fr. Nansen str., floor 4
tel.: 02 / 930 1000