

# DSK Stability - Eurobonds 3

February 2025



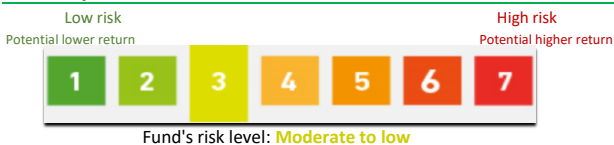
## General information ("open period")

Date of public offering	4.3.2013
Distributor	DSK Bank
Net value as of the end of the month	26 238 780 BGN
<b>Fees, charged by Asset management company:</b>	
purchase fee	0,00%
redemption fee	0,00%
<b>DSK Bank's distribution fees:</b>	
Annual expenses for 2024, total**	<a href="#">Bank's Tariff</a> 1,5%
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.

Change in the name and investment strategy of the Fund - as of January 22, 2025.

## 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 28/2/2025)

1 year	3 years	5 years
6,05%	12,15%	10,78%

## Investment strategy\*

The Fund primary investment objectives are to protect the growth in value of investments - the net asset value per unit calculated as of the last business day of the "limited period" to be no less than 101% of the net asset value per unit calculated as of the last business day of the "open period", and (where possible) to grow in value above the protected amount at low risk and ensure maximum liquidity of unitholders' investments during the "open period". The main categories of financial instruments in which the Fund invests are debt securities and bank deposits - primarily in securities issued or guaranteed by the Bulgarian State, another Member State or a third country and/or bank deposits with credit institutions domiciled in the Republic of Bulgaria, another Member State or a third country.

To achieve the investment objectives of "DSK Stability - Eurobonds 3", the Fund's activities are cyclical. Detailed information on the financial instruments that can be included in the Fund's portfolio can be found in the Rules and the Prospectus.

## Recommended investment horizon

30.09.2026 (end of the "limited period")

## Liquidity

At a request for redemption, the customer receives the amount corresponding to the declared in the order amount after its registration with Central Depository, which is usually done by the end of the business day following the day of accepting the order. Orders can be submitted every working day until 4 p.m.;

The investor may place a redemption order in any of DSK Bank offices where the Fund is distributed, regardless which office he has purchased the units at.

## Profile

"DSK Stability - Eurobonds 3" is created for persons (citizens, companies, institutions) who:

- are looking for a low-risk investment where there is a protected increase in the value of the amount initially invested, provided that the units are bought and sold only during the "open periods";
- have the possibility to invest for about one year and eight months to achieve the desired result;
- seek to increase the return over the mid-term.

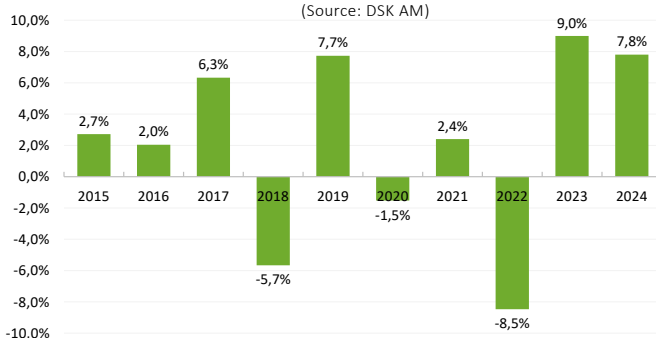
## Historical performance

The results achieved in previous periods do not predict future returns

Under different investment strategy, Funds rules and different name (DSK Stability - German equities)

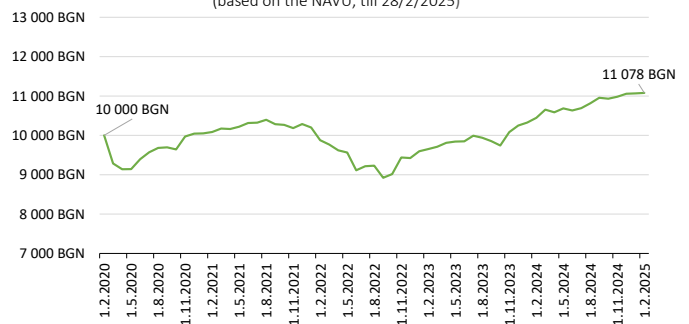
### Annual return 2015 - 2024

(Source: DSK AM)



### Change of the invested amount of BGN 10 000 in a 5-year period

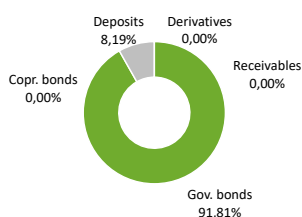
(based on the NAVU, till 28/2/2025)



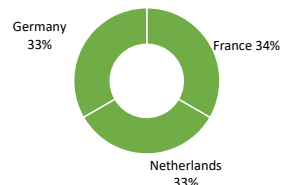
## Investments and portfolio

28.2.2025

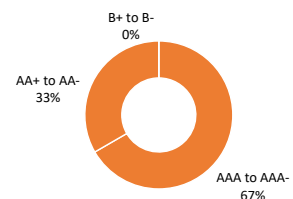
### PORTFOLIO BREAKDOWN



### 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 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](http://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:  
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