

General information

Date of public offering*

1.12.2005

Net value as of the end of the month

61 554 725 BGN

DSK Bank's purchase fee

0.00% - one-off; 0.00% - "DSK Inv. plan"

DSK Bank's redemption fee

0.00%

Currency and minimum transaction amount

BGN, 100

Annualized return since inception until the end of the current month**

3,23%

Distributor, points of distribution

DSK Bank, 254 offices

**The result does not calculate the cost of purchase and redemption of units

Synthetic risk indicator



Recommended investment horizon

1 - 3 years

Realized return for period

(non-annualized until 31/07/2020)

1 year	3 years	5 years	*inception
-1,60%	-0,70%	1,95%	59,65%

Investment strategy

The investment strategy of DSK Standard envisages reception of current incomes from debt securities and other financial instruments, as well as active management of its portfolio of financial instruments and monetary resources. The general goals of the Fund are increase of the value of unitholders' investments by generating the maximum possible income while taking up low risk, as well as to ensure maximal liquidity of the investors. The Fund invests predominantly in high-quality debt securities and fixed-income instruments. DSK Standard does not have a benchmark to compare profitability against. Detailed information about the instruments that can be included in the Fund's portfolio and its investment strategy can be found in Art. 6a - art. 9 of the Fund Rules.

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 5 p.m.;

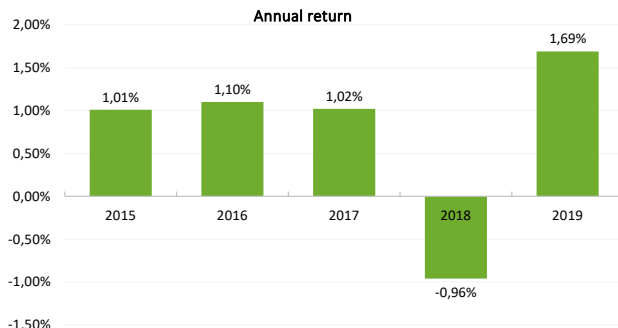
The investor may place a redemption order in any of DSK Bank offices where the Fund is distributed, regardless which office he has purchased the units at.

Profile

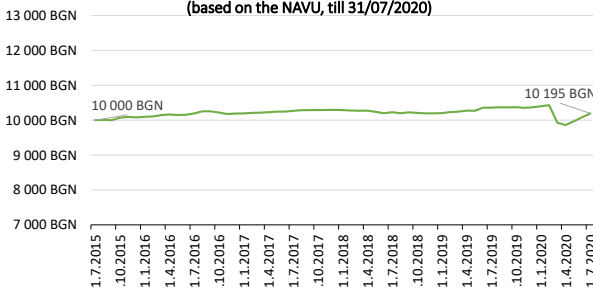
DSK Standard has been designed for investors, who:

- prefer an investment with small changes in profitability (low risk) and high liquidity;
- want to diversify the risk of their own portfolio;
- want to have their capital managed by professionals on the financial markets;
- are seeking to increase the return of their free cash in medium term.

Historical performance



Change of the invested amount of BGN 10 000 in a 5-year period
(based on the NAVU, till 31/07/2020)



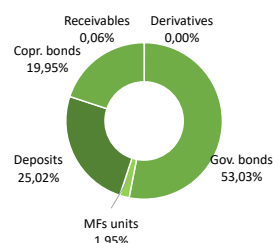
Investments and portfolio (31/07/2020)

TOP 5 HOLDINGS

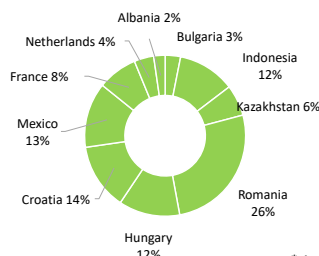
Total : 54,3%

Romania 2024 Gov. bonds	19,1%
Croatia 2022 Gov. bonds	9,7%
Mexico Gov. bonds	9,5%
Indonesia 2023 Gov. bonds	8,4%
OTP Bank NYRT Corp. bonds	7,5%

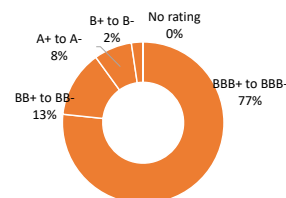
PORTFOLIO BREAKDOWN



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

Detailed information about the units of Mutual funds distributed by DSK Bank can be obtained from the Bank's offices, distributing units of mutual funds, as well as from the websites of DSK Bank (www.dskbank.bg) and DSK Asset Management AD (www.dskam.bg).

The information is available in Bulgarian.

Investors should keep in mind that the unit value of the Mutual Fund and the generated income can decrease. Profit is not guaranteed, and they bear the risk of not retaining the initial value of their capital. Investments in units of the Mutual Fund are not insured neither by a Government Fund nor in any other way. Previous performance of the Fund has no relationship with nor is an indicator of future results.

The data in the Bulletin is based on values publicly announced on the last business day of the month.

Additional information:

ISIN: BG000003053

Management company:

DSK Asset Management AD

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