DSK Standard

October 2022

dsk Mutual Funds otp group

General information

Date of public offering*	1.12.2005
Distributor	DSK Bank
Net value as of the end of the month	113 332 690 BGN
DSK Bank's purchase fee	0,00%
DSK Bank's redemption fee	0,00%
Annual fund operating expenses for 2021, total**	0,86%
Currency and min transaction amount	BGN, 100

**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.

Synthetic risk/return indicator

Low risk
Potential lower return

High risk
Potential higher return

Fund's risk level: Low

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 31/10/2022)

1 year	3 years	5 years	*inception
-11,55%	-12,03%	-11,32%	42,91%

Investment strategy

The Fund's investment strategy envisages to generate income from debt securities and other financial instruments. The main investment goals are to increase the value of investments of unit-holders by realizing the maximum possible income while taking low risk, as well as providing maximum liquidity for investors. The fund invests mainly in high-quality debt securities and fixed income instruments, 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.

Recommended investment horizon

3 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.

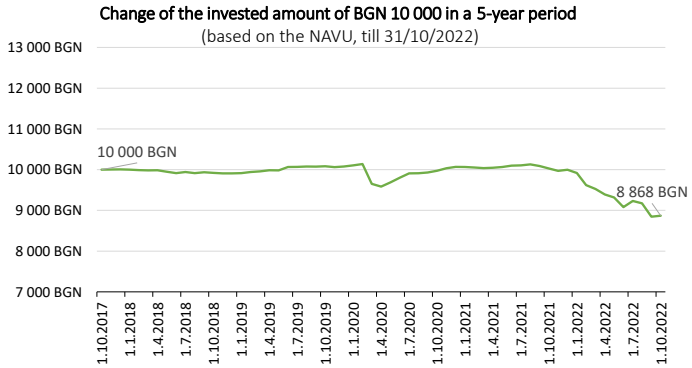
Profile

DSK Standard has been designed for ivestors, 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

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

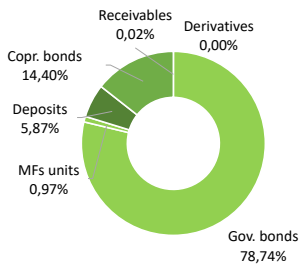


Investments and portfolio (31/10/2022)

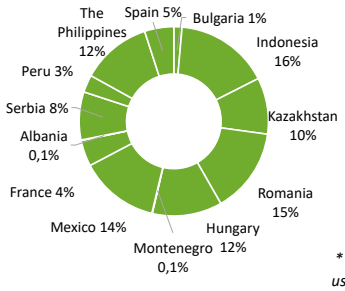
TOP 5 HOLDINGS
Total :
61,4%

Indonesia Gov. bonds 15,0%
Romania Gov. bonds 13,6%
Mexico Gov. bonds 12,6%
Philippines Gov. bonds 11,2%
Kazakhstan Gov. bonds 9,0%

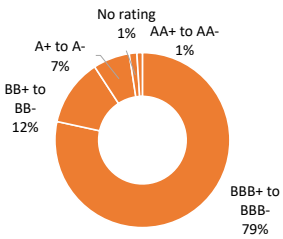
PORTFOLIO BREAKDOWN



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

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

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

Additional information:
ISIN: BG000003053

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