DSK Standard

October 2026

General information

Date of public offering	1.12.2005
Distributor	DSK Bank
Net value as of the end of the month	40 036 525 €
Minimum transaction amount	51.13 €
Annual expenses for 2025, total*	1.1%
DSK Bank's fees:	Bank's Tariff
	up to 0.5% of NAVU upon purchase

**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.*

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.

Realized return for period

(non-annualized until 31.10.2026)

1 year	3 years	5 years
-0.01%	11.59%	3.14%

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

medium term

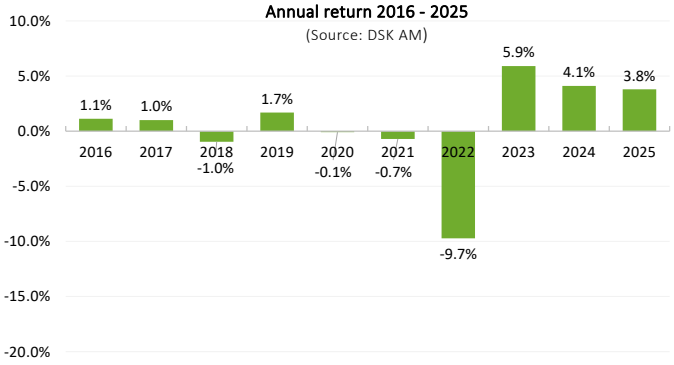
Profile

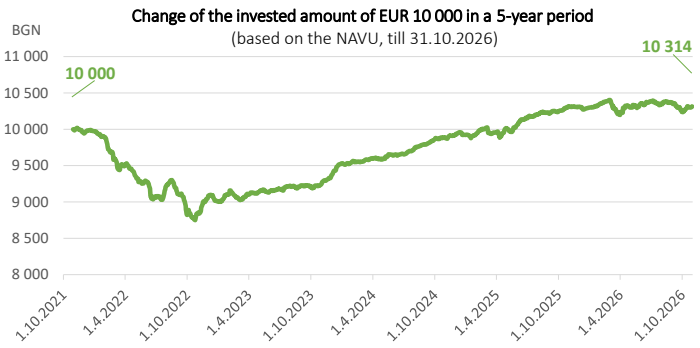
DSK Standard has been designed for ivestors, who:

- 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 31.10.2026

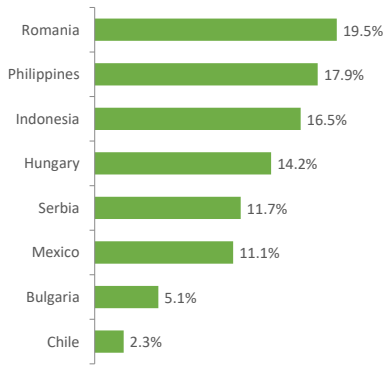
PORTFOLIO BREAKDOWN

Deposits	1.6%
Government bonds	98.4%
Corporate bonds	-
Shares	-
Investment funds	-
Derivatives	-
Others	-

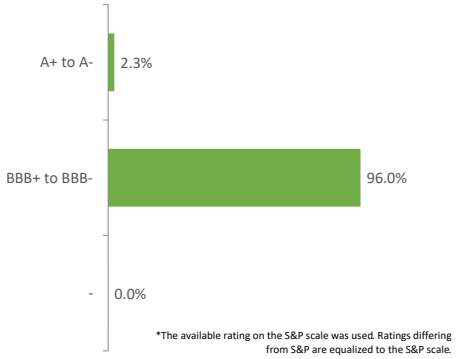
TOP 5 HOLDINGS

Gov. bonds	Romania	19.5%
Gov. bonds	Philippines	17.9%
Gov. bonds	Indonesia	16.5%
Gov. bonds	Hungary	14.2%
Gov. bonds	Serbia	11.7%
TOTAL		79.8%

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.*

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). 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

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