

NAV **243.083.280,73 kn**  
NAV (EUR)\* **32.262.695,70 €**  
Unit price (EUR) **99,0318**

## • Main Fund Info

Management Company	OTP invest d.o.o.
Depository	OTP banka d.d.
Fund Type	Short-term bond
Inception Date	5.2.2013
Currency	EUR
ISIN	HR0TPIUENVCS
NAV per share at inception	100 EUR
Minimum investment (amount)	first 100 EUR, after 15 EUR or 100 HRK
Risk Profile	Low
• Charges	
Upfront Fee	0,00%
Exit Fee	1,50% - if investment is held less than 15 days
Depository Fee	0,09% - annual
Management Fee	0,95% - annual

## • Investment objective

The fund is short-term bond open-end investment fund that raises funds by public offering (UCITS).

The investment goal of the fund is to achieve increase in the value of the units in the medium term greater than short-term money market rates with high liquidity and low asset volatility, by investing predominantly in bonds and then in deposits and money market instruments of issuers from the Republic of Croatia and other members of the European Union.

## • Risk indicator (SRRI)

low return high return  
low risk high risk

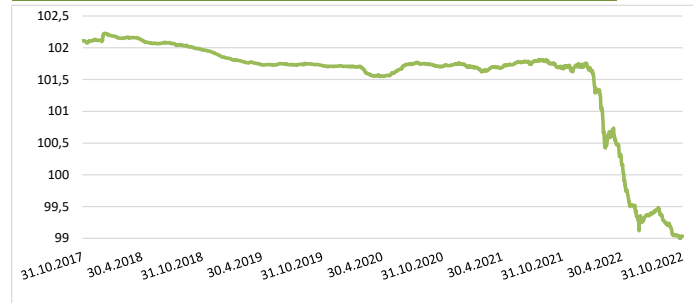


The presented risk indicator is obtained from historical data and does not have to be a reliable indicator of the future risk profile of the fund or estimates of future returns.

## • Company Info

Management Company Name	OTP invest društvo za upravljanje fondovima d.o.o.
Adress	Divka Budaka 1D
City	Zagreb
E-mail	info@otpinvest.hr
Phone Number	072/201-092
Website	www.otpinvest.hr

## Unit price from 31.10.2017 until 31.10.2022



## • Top 10 Investments

Croatia	RHMF-O-247E	20,83%
Croatia	RHMF-O-267E	12,14%
Croatia	CROATI 3 25	5,32%
Croatia	CROATI 2,75 30	4,77%
Croatia	CROATI 1,125 29	4,48%
Romania	ROMANI 2,875 24	3,22%
Croatia	CROATI 1,50 31	3,05%
Romania	ROMANI 2,875 29	2,23%
ERSTE & STEIERMAERKISCHE BANK d	RIBA-O-262E	2,16%
ERSTE & STEIERMAERKISCHE BANK d	RIBA-O-23BA	2,10%

## • Return History

1M - 30.09.22.-31.10.22.	-0,03%	<b>2021.</b>	<b>-0,04%</b>
3M - 31.07.22.-31.10.22.	-0,37%	<b>2020.</b>	<b>0,03%</b>
6M - 30.04.22.-31.10.22.	-1,11%	<b>2019.</b>	<b>-0,14%</b>
YTD - 31.12.21.-31.10.22.	-2,62%	<b>2018.</b>	<b>-0,25%</b>
1Y - 31.10.21.-31.10.22.	-2,61%	<b>2017.</b>	<b>-0,45%</b>

Average Annual Return **-0,10%**  
3-year AAR **-0,89%**

The method of calculating the yield consists of calculating the percentage change in the initial and final price of the fund's shares within a certain period of time. The average annual return is the return that the Fund has made since its inception. It is calculated as the geometric mean of daily returns achieved since the establishment of the Fund and expressed on an annual basis. The same principle is used for calculating 3-year AAR. The results of the fund's operations achieved in previous periods are not an indication and have no impact on the future results of the fund's operations. Yields from previous periods are informative and do not represent an indication of possible future yields. The yield includes the costs of the fund in addition to possible entry and exit fees.

• Exposure to transferable securities - **67,40%**

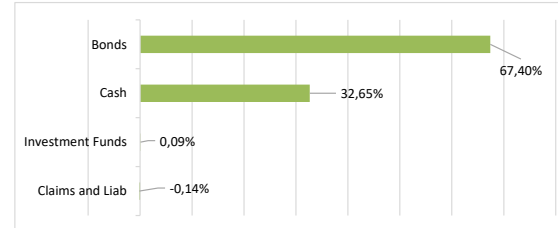
• Exposure to unlisted securities - **0%**

## • Other valuation methodologies

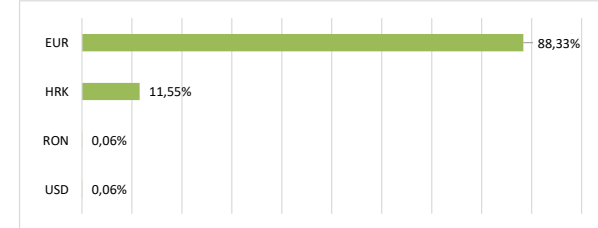
Ticker	Issuer	Price	Value Date	Method
RIBA-O-262E	ERSTE & STEIERMAERKISCHE BANK d.d.	99,4897	31.10.2022	amortization
RIBA-O-23BA	ERSTE & STEIERMAERKISCHE BANK d.d.	101,2383	31.10.2022	amortization
RHMF-O-247E	Croatia	105,4020	31.10.2022	BVAL
INA-O-26CA	INA-Industrija nafte d.d.	99,5362	31.10.2022	amortization

## Fund Composition Breakdown

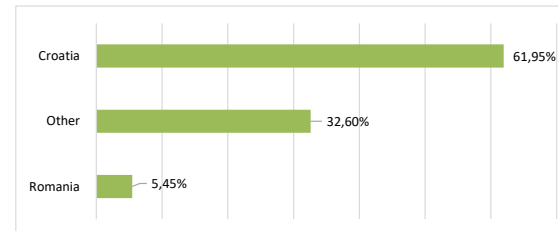
### • Asset Class



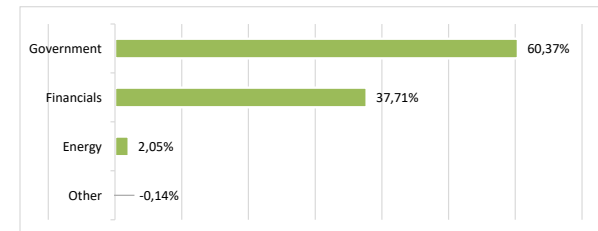
### • Currency Breakdown



### • Countries Breakdown



### • Sector Breakdown



Before investing in an investment fund, get acquainted with the prospectus and rules of the fund. Prospectuses and fund rules in the Croatian language are available in printed form in all OTP banka branches, in the premises of OTP Invest and in electronic form on the OTP Invest website. The presented risk indicator is obtained from historical data and does not have to be a reliable indicator of the future risk profile of the fund or estimates of future returns. This report does not constitute an offer to buy or sell a fund unit.

\* According to the Law on the Introduction of the Euro as the Official Currency in the Republic of Croatia, certain values have dual display: HRK and EUR. According to the article 43. of the mentioned Law, the fixed exchange rate is 7,53450.