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Monthly Report - Credins Dynamic Fund

The portfolio of the Credins DYNAMIC Fund, in accordance with the Investment Policy, will consist primarily of bonds issued by the Government of the Republic of Albania or by European Union member states, denominated in Euro, as well as investment funds (UCITS/ETFs)

Report Date: 31.10.2025

Fund Information

Fund's Management Company:	Credins Invest
Fund's launch date:	15 September 2025
Accumulation period	15 September – 15 October 2025
Fund's currency	Euro

The Fund is addressed to investors in search of:

- ✓ a higher rate of return compared to products offered by banks in Eur,
- ✓ the liquidity lacking from these products.

Risk and return profile

The Fund's return rate performance depends on the movement of bond interest rates and the prices of the investment fund in which the Fund invests.

Low risk

Lower typical benefits

High risk

Higher typical benefits

1	2	3	4	5	6	7
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The Fund has a level profile risk of 3 which denotes as moderate risk.

Key Fund indicators

Net Asset Value	7,960.90 Euro
Unit Price	100.0113 Euro
Return on investment (15.10.2025-31.10.2025) *	0.01%

Risk characteristics of Fund's assets

Bank deposits

A bank deposit, as an asset class, includes the bank's credit risk and repricing risk at maturity. Repricing risk implies a decrease in interest rate when the deposit is rolled over with the same maturity.

Government Bonds and Treasury Bills

These assets are either issued by the Albanian government in Euro, or are issued or guaranteed by central, regional, or local authorities of the EU, or by any state approved by the AMF, and are traded on regulated international markets. Government bonds are subject to interest rate risk and carry varying credit ratings

Corporate Bonds

Corporate bonds are Euro-denominated debt securities issued by private companies. They carry higher credit and liquidity risks than government bonds and are exposed to interest rate fluctuations. The Fund invests only in corporate bonds traded on regulated markets or stock exchanges in Albania, EU member states, or AMF-approved countries.

Investment fund units (UCITS/ETFs)

Units of investment funds (UCITS) or exchange-traded funds (ETFs) are fund units that follow a defined investment policy and risk profile. These instruments are exposed to price volatility and carry the risk of all the instruments that make up the portfolio of these funds.

The Fund does not invest more than 10% of its assets in the shares or units of a single undertaking, provided that the total exposure does not exceed 30% if these undertakings are not classified as UCITS in EU countries.

**For additional information regarding the risks of the Fund, please refer to the respective section of the fund's Prospectus.*

Costs and Fees

Fees are used to cover the Fund's administrative costs, including the management fee of the Management Company, custodian fees, AMF fees, the Fund's annual audit costs, transaction costs, etc., as detailed in the table below. The management fee and all other costs listed for any accounting year shall not exceed, under any circumstances, a maximum of 3.5% of the Fund's net asset value.

Entry or Exit Fee:	0%
Management Fee:	1.5% of NAV (per annum)
Commissions for unit redemptions:	Withdrawal within the first year: 1.5% of the withdrawn amount. After the first year: No withdrawal fee.
Transaction costs for the investment of assets in the fund:	According to counterparty working terms and conditions
Other ongoing fees	Refer to the fund prospectus
Albanian Financial Supervisory Authority fee	0.05% of NAV (per annum)

