

# CONCORD ASSET MANAGEMENT

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License for LUAIF No ПГ-15-20/17.12.2022 -  
The license was issued on grounds of Resolution No: 775 –  
LUAIF/21.10.2021 and Decision No: 844 – LUAIF/10.11.2022 of  
the Financial Supervision Commission.

# ABOUT US



**Best Fund Manager 2021**

**Most Reliable Asset Management Services 2021**



- **Number one** in non bank sector in asset under management in mutual funds
- **Among top three** companies in Bulgaria in terms of assets under management
- Variety of innovative products – 9 Funds
- Tailor made solutions for your money
- Assets under management – more than **EUR 195 million**
- Fastest growing asset management company in Bulgaria in terms of asset under management for 2018 (+26%), for 2019 (+28%), for 2020 (+4%), for 2021 (+59%), for 2022 (+35%), for 2023 (+14%) and for 2024 (+4%).
- Solid and reliable partner
- **19 years history** on the Bulgarian capital market
- The Company established the first National Investment Fund in Bulgaria in 2016, which is listed on Bulgarian Stock exchange (ticker: CCR7)
- The company won two international awards from the prestigious British financial magazine Global Banking & Finance Awards 2021:
  - Decade of Excellence Asset Management Bulgaria 2021
  - Most Innovative Online Asset Management Company Bulgaria 2021
- Excellence in Innovation – Asset Management Bulgaria 2022
- International awards from the British financial magazine Global Banking & Finance Awards 2023
  - Asset Management Company of the Year Bulgaria 2023
- International awards from the British financial magazine Global Banking & Finance Awards 2024
  - Asset Management Company of the Year Bulgaria 2024
  - Natalia Petrova - Asset Management CEO of the year for Bulgaria for 2024
- International awards from the British financial magazine Global Banking & Finance Awards 2025
  - Asset Management Company of the Year Bulgaria 2025
  - Winner in the category The Next 100 Global Awards 2025
  - Natalia Petrova - Asset Management CEO of the year for Bulgaria for 2025
- During 2025 r. International Investors Magazine nominates the following awards to Concord AM:
  - Best Asset Management Firm // Bulgaria 2025
  - Best Fund Management Firm // Bulgaria 2025
- During 2025 r. International Investors Magazine nominates the following award to Natalia Petrova:
  - WOMEN IN FINANCE - Natalia Petrova Most Innovative Financial CEO Of The Year // Bulgaria 2025
- International awards from the British financial magazine Global Banking & Finance Awards 2026
  - Asset Management Company of the Year Bulgaria 2026
  - Natalia Petrova - Asset Management CEO of the year for Bulgaria for 2026
- International award from Capital Finance International for 2026
  - Excellence in Mutual Fund Stewardship Bulgaria 2026
- International recognition from The Global Economics
  - Excellence in Asset Management Leadership & Market Development – Natalia Petrova at The Global Economics Awards 2026



### **“Concord Fund-1 Stocks and Bonds”**

I<sup>st</sup> place in “Capital” Magazine’18  
III<sup>th</sup> place in Investor Finance Forum’18  
II<sup>nd</sup> place in Investor Finance Forum’19  
I<sup>st</sup> place in MoitePari’19  
I<sup>st</sup> place in Investor Finance Forum’20  
I<sup>st</sup> place in MoitePari’20  
III<sup>th</sup> place in Investor Finance Forum’21  
II<sup>nd</sup> place in Investor Finance Forum’22  
II<sup>nd</sup> place in Investor Finance Forum’23

2006

2006

### **“Concord Fund-4 Energy”**

2008

### **“Concord Fund-6 Bonds”**

III<sup>th</sup> place in Investor Finance Forum’18  
III<sup>th</sup> place in Investor Finance Forum’19  
I<sup>st</sup> place in MoitePari’19  
II<sup>nd</sup> place in Investor Finance Forum’21  
II<sup>nd</sup> place in Investor Finance Forum’22  
III<sup>th</sup> place in Investor Finance Forum’23  
I<sup>st</sup> place in MoitePari’24

2016

2022

### **AIF “Concord Fund-9 Green”**

2025

# MUTUAL FUNDS

2005

### **“Concord Fund-2 Equity”**

### **“Concord Fund-3 Real Estate”**

I<sup>st</sup> place in MoitePari’19  
II<sup>nd</sup> place in MoitePari’20  
III<sup>th</sup> place in Investor Finance Forum’21  
I<sup>st</sup> place in MoitePari’21  
I<sup>st</sup> place in MoitePari’22  
I<sup>st</sup> place in Investor Finance Forum’23

2008

### **“Concord Fund-5 Central and Eastern Europe”**

III<sup>th</sup> place in Investor Finance Forum’18  
III<sup>th</sup> place in Investor Finance Forum’20  
III<sup>th</sup> place in Investor Finance Forum’21

2008

### **NIF “Concord Fund-7 South-East Europe”**

### **“Concord Fund-8 Alternative Investment Fund”**

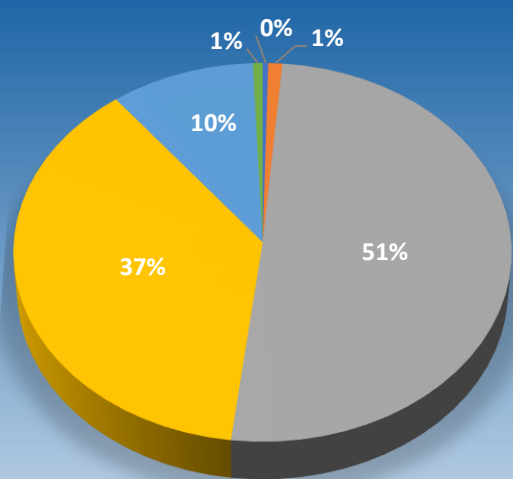
# “Concord Fund-1 Stocks and bonds”

- Recommended holding period | **4 years**
- Net asset value | **EUR 16 mil.**

BGN | 2005

- 1<sup>st</sup> place in Capital rating'18
- III<sup>rd</sup> place in Investor Finance Forum'18
- II<sup>nd</sup> place in Investor Finance Forum'19
- 1<sup>st</sup> place in MoitePari'19
- 1<sup>st</sup> place in Investor Finance Forum'20
- 1<sup>st</sup> place in MoitePari'20
- III<sup>rd</sup> place in Investor Finance Forum'21
- II<sup>nd</sup> place in Investor Finance Forum'22
- II<sup>nd</sup> place in Investor Finance Forum'23

Portfolio Structure by asset classes  
as of 30.09.2026



- Cash in demand deposits
- Cash in term deposits
- Equities
- Bonds
- Shares in collective investment vehicles
- Receivables

## Balanced profile

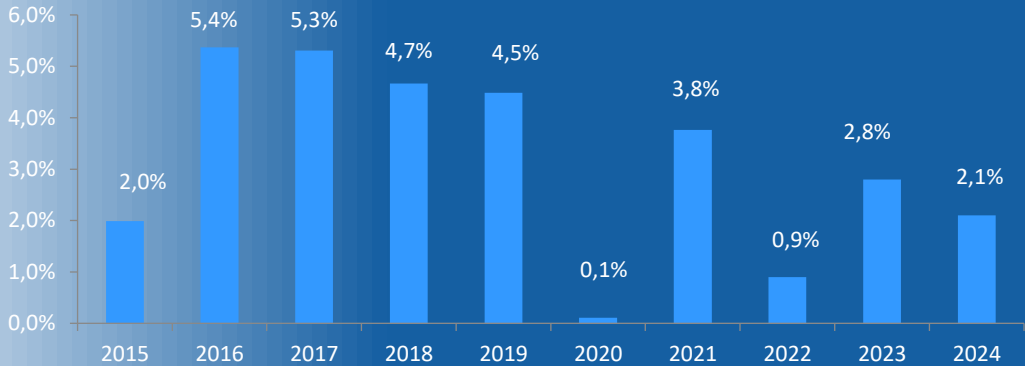
- Up to 50% of the Fund's assets can be invested in stocks.
- Up to 60% of the Fund's assets – in fixed income instruments.

### Fees

- Subscription fee: 1.00%
- Redemption fee: 0.00%
- Management fee: 1.00%
- Minimum subscription amount: none
- Fee when transferring the amount via e-Pay
  - for amounts up to EUR 102.27 incl. – EUR 0.25 including VAT;
  - for amounts over EUR 102.27 – EUR 0.49 including VAT
- Current fees – 1.20%\*\*

\*\*Includes management fee and other running costs or operating costs based on the past year.

### Results from past periods\*



\*Past performance does not predict future returns.

SRRI of the Fund is 2 (two).



The entire information about the fund can be found at [Basic information document](#), [Past performance yield](#) and in the [Prospectus](#) in Bulgarian.

### Concord Fund 1 Stocks and Bonds

ISIN code: BG9000007054, UIC 131502548

Investing in units of funds is done by transferring the desirable amount to its accumulation account. Holder: Concord Fund – 1 Stocks and Bonds, IBAN: BG11UBBS81551060585713. United Bulgarian Bank AD. Reason for payment: Subscription of units.



# “Concord Fund-2 Equity”

- Recommended holding period | **5 years**
- Net asset value | **EUR 49 mil.**

BGN | 2006

## High risk profile

- Up to 100% of the Fund’s assets can be invested in stocks.

## Fees

- Subscription fee: 1.00%
- Redemption fee: 0.00%
- Management fee: 2.00%
- Minimum subscription amount: none
- Fee when transferring the amount via e-Pay
  - for amounts up to EUR 102.27 incl. – EUR 0.25 including VAT;
  - for amounts over EUR 102.27 – EUR 0.49 including VAT
- Current fees – 2.20%\*\*

\*\*Includes management fee and other running costs or operating costs based on the past year.

## Results from past periods\*



\*Past performance does not predict future returns.

SRRI of the Fund is 2 (two).



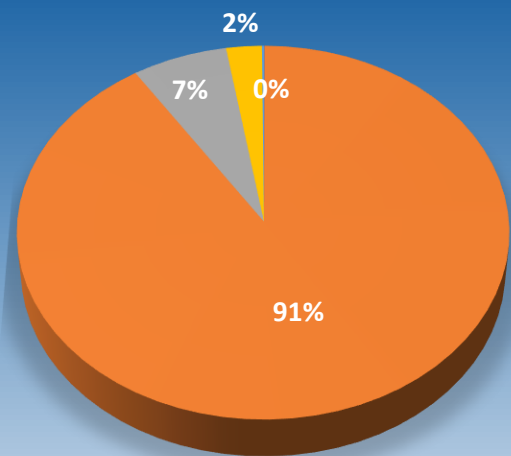
The entire information about the fund can be found at [Basic information document](#), [Past performance yield](#) and in the [Prospectus](#) in Bulgarian.

Concord Fund 2 Equity

ISIN code: BG9000012138, UIC: 175014820

Investing in units of funds is done by transferring the desirable amount to its accumulation account. Holder: Concord Fund – 2 Equity, IBAN: BG45UBBS81551060571812. United Bulgarian Bank AD. Reason for payment: Subscription of units.

Portfolio Structure by asset classes  
as of 30.09.2026



- Equities
- Bonds
- Other financial instruments
- Receivables

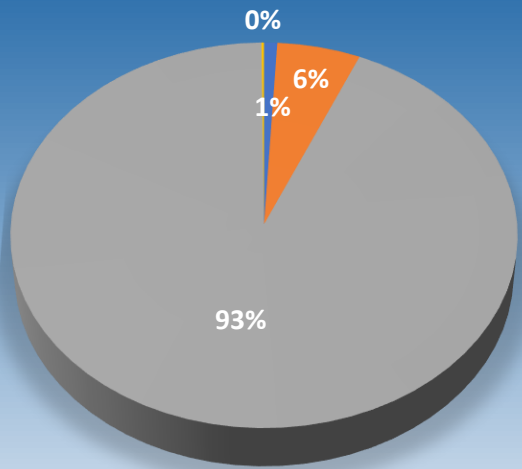
# “Concord Fund-3 Real Estate Sector”

- Recommended holding period | **5 years**
- Net asset value | **EUR 560 thsd**

BGN|2006

- 1<sup>st</sup> place in MoitePari'19
- II<sup>nd</sup> place in MoitePari'20
- III<sup>rd</sup> place in Investor Finance Forum'21
- 1<sup>st</sup> place in MoitePari'21
- 1<sup>st</sup> place in MoitePari'22
- 1<sup>st</sup> place in Investor Finance Forum'23

Portfolio Structure by asset classes  
as of 30.09.2026



■ Cash in demand deposits ■ Cash in term deposits  
■ Equities ■ Receivables

## Real Estate Sector Equity Fund

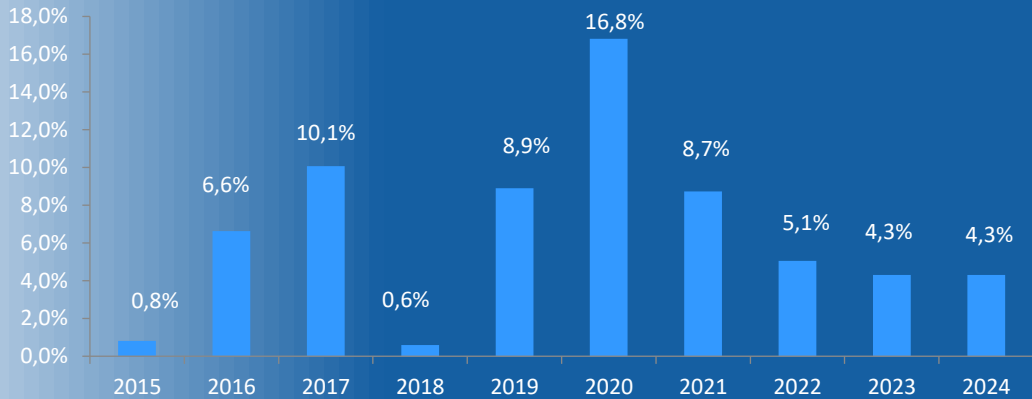
- Up to 98% of the assets of the contract fund invest in shares of Bulgarian companies with a special investment purpose (REIT)

### Fees

- Subscription fee: 1.00%
- Redemption fee: 0.00%
- Management fee: 1.00%
- Minimum subscription amount: none
- Fee when transferring the amount via e-Pay
  - for amounts up to EUR 102.27 incl. – EUR 0.25 including VAT;
  - for amounts over EUR 102.27 – EUR 0.49 including VAT
- Current fees – 2.30%\*\*

\*\* Includes management fee and other running costs or operating costs based on the past year.

### Results from past periods\*



\*Past performance does not predict future returns.

SRRI of the Fund is 3 (three).



The entire information about the fund can be found at [Basic information document](#), [Past performance yield](#) and in the [Prospectus](#) in Bulgarian.

Concord Fund 3 Real Estate

ISIN code: BG9000013060, UIC: 175088136

Investing in units of funds is done by transferring the desirable amount to its accumulation account. Holder: Concord Fund – 3 Real Estate, IBAN: BG86UBBS81551060627819. United Bulgarian Bank AD. Reason for payment: Subscription of units.



# “Concord Fund-4 Energy”

BGN | 2008

- Recommended holding period | **5 years**
- Net asset value | **EUR 471 thsd**

## Energy Sector Equity Fund

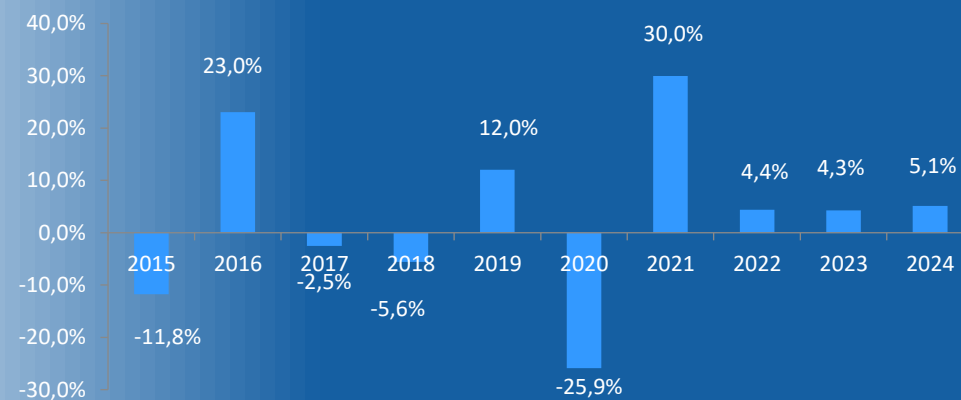
- Up to 98% of assets in shares of Bulgarian and foreign issuers in the energy sector.
- Up to 30% of assets in bonds of Bulgarian and foreign issuers in the energy sector.

### Fees

- Subscription fee: 1.00% (up to EUR 51 129.19)
- 0.00% (over EUR 51 129.19)
- Redemption fee: 0.00%
- Management fee: 2.00%
- Minimum subscription amount: none
- Fee when transferring the amount via e-Pay
  - for amounts up to EUR 102.27 incl. – EUR 0.25 including VAT;
  - for amounts over EUR 102.27 – EUR 0.49 including VAT
- Current fees – 4.10%\*\*

\*\* Includes management fee and other running costs or operating costs based on the past year.

### Results from past periods\*



\*Past performance does not predict future returns.

SRRI of the Fund is 3 (three).



The entire information about the fund can be found at [Basic information document](#), [Past performance yield](#) and in the [Prospectus](#) in Bulgarian.

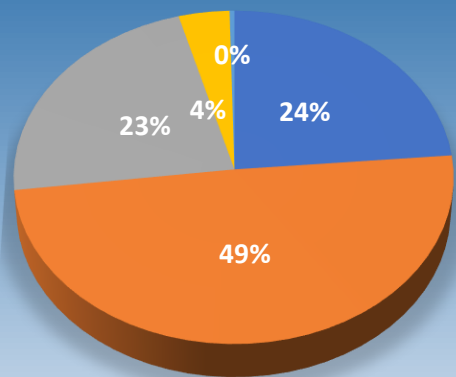
Concord Fund 4 – Energy

ISIN code: BG9000002089, UIC 175447735

Investing in units of funds is done by transferring the desirable amount to its accumulation account.

Holder: Concord Fund – 4 Energy, IBAN: BG25UBBS81551065893010. United Bulgarian Bank AD. Reason for payment: Subscription of units.

Portfolio Structure by asset classes  
as of 30.09.2026



- Cash in demand deposits
- Equities
- Bonds
- Shares in collective investment vehicles
- Receivables

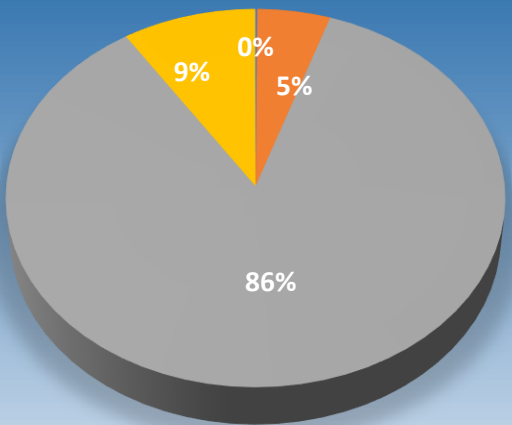
# “Concord Fund-5 Central-East Europe”

- Recommended holding period | **5 years**
- Net asset value | **EUR 1 mil.**

BGN | 2008

- III<sup>th</sup> place in Investor Finance Forum’18
- III<sup>th</sup> place in Investor Finance Forum’20
- III<sup>th</sup> place in Investor Finance Forum’21

Portfolio Structure by asset classes  
as of 30.09.2026



- Cash in demand deposits
- Cash in term deposits
- Equities
- Shares in collective investment vehicles
- Receivables

## High yield investment strategy

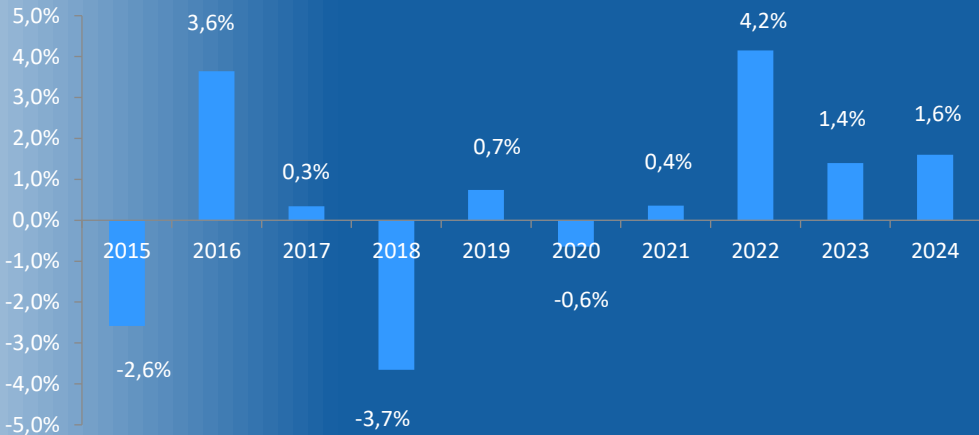
- Up to 98% of the Fund’s assets can be invested in stocks.

### Fees

- Subscription fee: 1.00% (up to EUR 51 129.19)
- 0.00% (over EUR 51 129.19)
- Redemption fee: 0.00%
- Management fee: 2.00%
- Minimum subscription amount: none
- Fee when transferring the amount via e-Pay
  - for amounts up to EUR 102.27 incl. – EUR 0.25 including VAT;
  - for amounts over EUR 102.27 – EUR 0.49 including VAT
- Current fees – 2.90%\*\*

\*\* Includes management fee and other running costs or operating costs based on the past year.

### Results from past periods\*



\*Past performance does not predict future returns.

SRRI of the Fund is 3 (three).



The entire information about the fund can be found at [Basic information document](#), [Past performance yield](#) and in the [Prospectus](#) in Bulgarian.

Concord Fund 5 – Central and Eastern Europe  
ISIN code: BG9000003087, UIC: 175447767

Investing in units of funds is done by transferring the desirable amount to its accumulation account. Holder: Concord Fund –5 Central and Eastern Europe, IBAN: BG69UBBS81551065895516. United Bulgarian Bank AD. Reason for payment: Subscription of units.



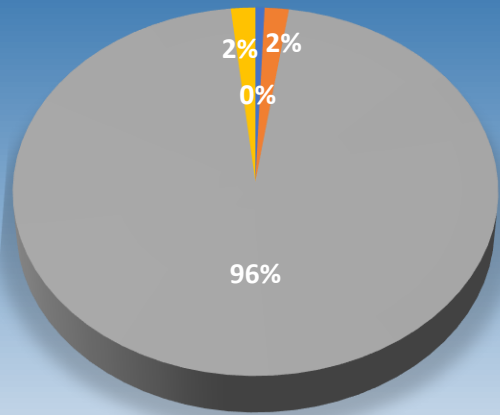
# “Concord Fund-6 Bonds”

- Recommended holding period | **3 years**
- Net asset value | **EUR 16 mil.**

BGN | 2008

- III<sup>th</sup> place in Investor Finance Forum'18
- III<sup>th</sup> place in Investor Finance Forum'19
- I<sup>st</sup> place in MoitePari'19
- II<sup>nd</sup> place in Investor Finance Forum'21
- II<sup>nd</sup> place in Investor Finance Forum'22
- III<sup>th</sup> place in Investor Finance Forum'23
- I<sup>st</sup> place in MoitePari'24

Portfolio Structure by asset classes  
as of 30.09.2026



- Cash in demand deposits
- Cash in term deposits
- Bonds
- Receivables

## Conservative risk profile

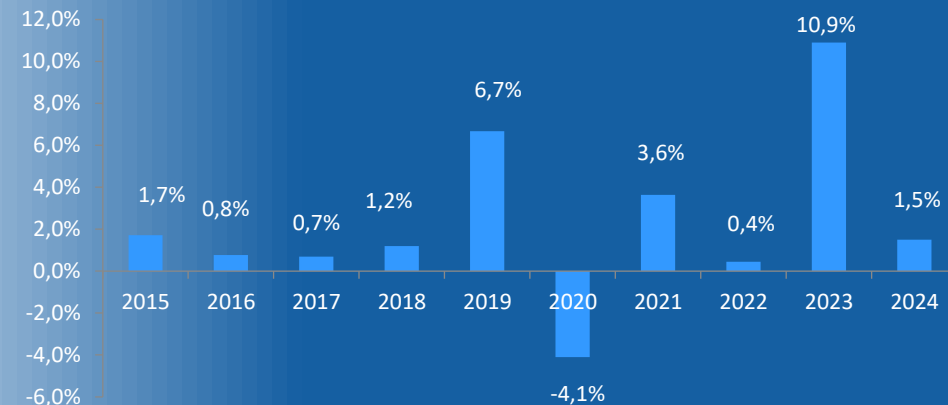
- Up to 90% of assets in money market instruments and fixed income financial instruments.
- Total up to 100% in money market instruments.

### Fees

- Subscription fee: 0.00%
- Redemption fee: 0.00%
- Management fee: 0.50%
- Minimum subscription amount: none
- Fee when transferring the amount via e-Pay
  - for amounts up to EUR 102.27 incl. – EUR 0.25 including VAT;
  - for amounts over EUR 102.27 – EUR 0.49 including VAT
- Current fees – 0.70%\*\*

\*\* Includes management fee and other running costs or operating costs based on the past year.

### Results from past periods\*



\*Past performance does not predict future returns.

SRRI of the Fund is 3 (three).



The entire information about the fund can be found at [Basic information document](#), [Past performance yield](#) and in the [Prospectus](#) in Bulgarian.

Concord Fund 6 Bonds

ISIN code: BG9000009084, UIN 175474839

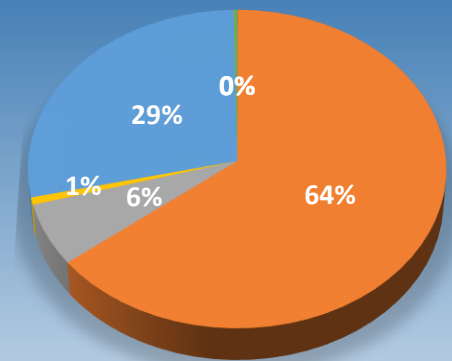
Investing in units of funds is done by transferring the desirable amount to its accumulation account. Holder: Concord Fund–6 Bonds, IBAN: BG47UBBS81551081192715. United Bulgarian Bank AD. Reason for payment: Subscription of units.

# NMF “Concord Fund-7 South-East Europe”

- Recommended holding period | **5 years**
- Net asset value | **EUR 45 mil.**
- Hight Risk Profile

BGN | 2016

Portfolio Structure by asset classes  
as of 30.09.2026



- Cash in demand deposits
- Equities
- Bonds
- Other financial instruments
- Shares in collective investment vechicles
- Receivables

## Closed-end National Investment Fund

- Invests in transferable securities.
- Invests in equity and fixed income transferable securities of domestic and foreign issuers.
- Units of the fund can be purchased only on the Stock exchange, through the investment intermediary.

### Fees

- Current fees – 2.20%\*\*

\*\* Includes management fee and other running costs or operating costs based on the past year.

SRRI of the Fund is 2 (two).



The entire information about the fund can be found at [Basic information document](#) and [Past performance yield](#) in Bulgarian.

- Units of the fund are registered and are not redeemable, traded on BSE.

Listed on the BSE ticker: CCR7

Date of IPO: 06.04.2016

# "Concord Fund - 8 Alternative Investment Fund"

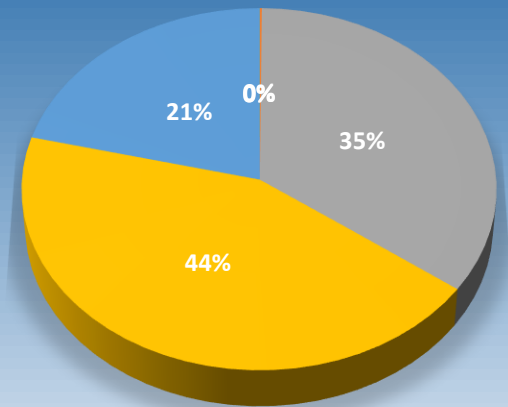
BGN | 2022

- Net asset value | **EUR 66 mil**
- Hight Risk Profile

## Alternative Investment Fund

- "Concord Fund - 8 Alternative Investment Fund" JSC invests in financial instruments, as well as in real estate and/or other activities issued by publicly traded or non-public companies with the aim of obtaining profitability at a high level of risk.
- The fund is suitable for professional investors only.
- The existence of "Concord Fund - 8 Alternative Investment Fund" AD is not limited by term.

Portfolio Structure by asset classes  
as of 30.09.2026



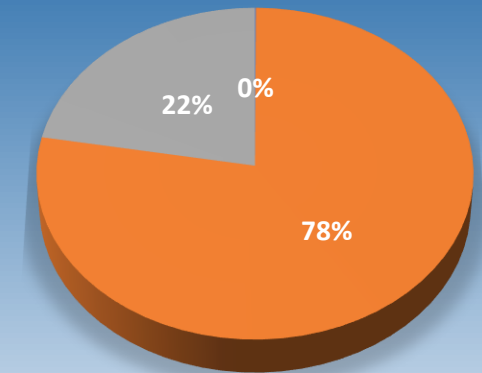
- Deposits
- Debt securities
- Equities
- Shares (in collective investment schemes)
- Receivables

# “Concord Fund - 9 Green”

- Net Asset Value | EUR 729 thsd
- High Risk Profile

BGN | 2025

Portfolio Structure by asset classes as of 30.09.2026



- Cash in Current Accounts
- Equities
- Shares (in collective investment schemes)

## Alternative Investment Fund focused on green initiatives

- **“Concord Fund – 9 Green” AD** invests in infrastructure projects and ESG-oriented companies involved in the construction of wind and solar parks, water treatment facilities, hydroelectric power plants, as well as any other investment reasonably associated with so-called “green efficiency” that either generates energy or contributes to the improvement of environmental and climate well-being.
- The fund’s investment strategy includes investments in equities and shares of public and private companies, venture capital investments, investments in bond issues through private or public placements, and investments in collective investment schemes and undertakings for collective investment with the same or a similar investment strategy. A key element of the fund’s strategy is the application of an “ethical principle” when selecting companies and investment projects.
- The fund is suitable for professional investors only.
- “Concord Fund – 9 Green” AD is established for an indefinite period.

# Excellent Financial Plan

## Regular investment plan in three of the mutual funds managed by Concord Asset Management:

### ➤ “Concord Fund-1 Stocks and Bonds” – balanced profile

The entire information about the fund can be found at [Basic information document](#), [Past performance yield](#) and in the [Prospectus](#) in Bulgarian.

### ➤ “Concord Fund-2 Equity” – high risk profile

The entire information about the fund can be found at [Basic information document](#), [Past performance yield](#) and in the [Prospectus](#) in Bulgarian.

### ➤ “Concord Fund-6 Bonds” – conservative risk profile

The entire information about the fund can be found at [Basic information document](#), [Past performance yield](#) and in the [Prospectus](#) in Bulgarian.

Full information about the funds and all other documents can be found here:

[www.concord-am.bg](http://www.concord-am.bg)

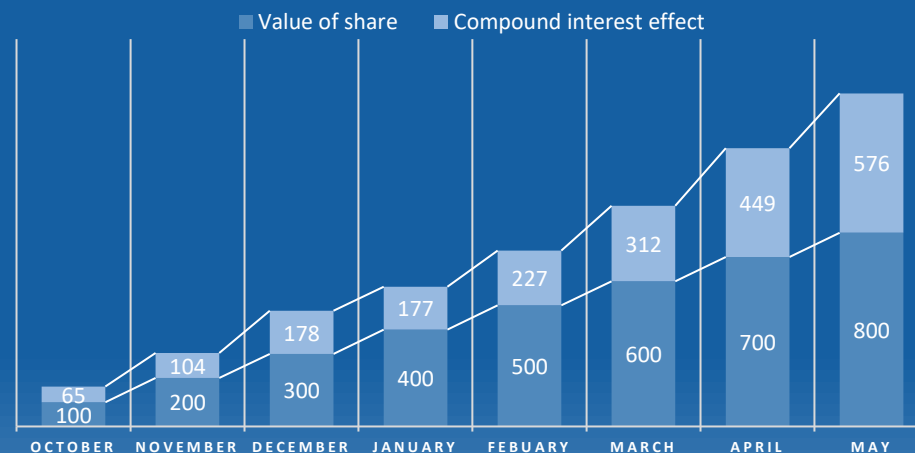
## Advantages:

Investors who use the EXCELLENT Financial Plan (EFP) product do not pay an issuance fee for the monthly periodic installments, as well as a fee for the redemption of the EFP shares in the selected funds. When buying (subscribing) shares at the EFP, Investors only pay a fee when transferring the amount via e-Pay, as follows:

- for amounts up to EUR 102.27 incl. – EUR 0.25 including VAT;

- for amounts over EUR 102.27 – EUR 0.49 including VAT.

## EXCELLENT FINANCIAL PLAN



## Details:

The client can:

- Choose one or more funds.
- Choose monthly date for investment.
- Choose desired amount for investment.
- Terminate EFP anytime.
- Change the date or the amount for investment.
- Redeem a part or the whole invested amount.

\*The product is suitable for retail and corporate investors.

# Excellent Financial Plan

## Advantages of Excellent Financial Plan:

- The investment period is regular.
- Capital gains are not taxed.
- Low costs.
- Flexibility.
- Minimum amount for investment – EUR 25.56.

## Risks:

Investing in units of contract funds is associated with the influence of risk factors of different types and degree of influence. They can generally be divided into two groups: a) Systemic risk - affects every single financial instrument, incl. shares of contractual funds. Such risks are - macroeconomic risk and external indebtedness of the country; inflationary; credit; interest rate; currency, tax; regulatory, political, capital market risk; sectoral; risk associated with investing abroad; risk associated with investing in derivative instruments. and b) Specific risk affecting the results of the contract fund portfolio. Such risks are - credit; operational; liquid; price; turnover of the fund's assets; risk of change in legislation; risk related to the storage of assets; sustainability risks. Regarding DF "Concord Fund - 6 Bonds", the following specific risks are also characteristic - market; counterparty risk; operational risk; concentration risk; positional; risk of violation of the regulatory framework; expected risks; related to the investment portfolio and methods of their management. Full information on the risks inherent in investments in the specified contractual funds can be found in the Prospectuses and Basic information documents of the funds, which are available on the website of the management company - [www.concord-am.bg](http://www.concord-am.bg)

## Marketing communication and restriction on the responsibility

This is a marketing message. Please review the Prospectuses, Basic information document and Past performance yield of the Funds available on the Management Company's website – [www.concord-am.bg](http://www.concord-am.bg), before making a final investment decision. A summary of the rights of unit holders in Bulgarian can be found [here](#). The material in its entirety or in part is not a contractual or otherwise binding document or information document required by any legislative provision and is not sufficient to make an investment decision. For more information, please familiarize yourself with the current Prospectuses and Basic information documents of the mutual funds managed by UD "Concord Asset Management" AD, which are published on the company's website – [www.concord-am.bg](http://www.concord-am.bg). This document does not constitute advice, an offer or an invitation to invest in financial instruments. The information in it does not constitute a recommendation for investments in financial instruments, incl. mutual funds, and should not be construed as such. The information in this material is current as of the date of its creation. It may be changed in the future without being reflected in this material. This material does not provide or guarantee any financial, tax, legal or accounting advice. Consult your financial, tax, legal or accounting advisors before undertaking any transactions.

## Warning to the investors

Investors in financial instruments, incl. in shares of mutual funds, should take into account that: the value of financial instruments, incl. the shares, as well as the income from them, may decrease - the profit is not guaranteed and investors take the risk of not recovering their investments in their full amount; investments in mutual funds are not guaranteed by a guarantee fund created by the state or by any other type of guarantee; the previous results of the funds' activities do not necessarily have a connection with their future ones. The prospectus and the documents of the funds are publicly available at the office of UD "Concord Asset Management" AD, as well as on the company's website.

# MARKETING COMMUNICATION AND RESTRICTION ON THE RESPONSIBILITY

## **Natalia Petrova**

Executive Director

e-mail: [petrova@concord-am.bg](mailto:petrova@concord-am.bg)

phone: +359 889 990 833

web: [www.concord-am.bg](http://www.concord-am.bg)

## **Nikolay Mehandzhiyski**

Procurator

e-mail: [mehandzhiyski@concord-am.bg](mailto:mehandzhiyski@concord-am.bg)

phone: +359 888 282 492

web: [www.concord-am.bg](http://www.concord-am.bg)

# CONTACTS

e-mail: [Asset\\_Management@concord-am.bg](mailto:Asset_Management@concord-am.bg)

phone: +359 2 816 43 45

address: 117 Todor Alexandrov blvd., 1303 Sofia

web: [www.concord-am.bg](http://www.concord-am.bg)