

# Infond Funds

## FACT SHEETS

**Infond Dividendni**

**Infond Evropa**

**Infond Globalni delniški**

**Infond Globalni uravnoteženi**

**Infond Kratkoročne obveznice - EUR**

**Infond Naložbeni cilj 2040**

**Infond Razviti trgi**

**Infond Surovine in energija**

**Infond Trgi v razvoju**

**Infond ZDA**

**Infond Družbeno odgovorni**

**Infond Globalni defenzivni**

**Infond Globalni fleksibilni**

**Infond Kitajska**

**Infond Megatrendi**

**Infond Obvezniški - EUR**

**Infond Select**

**Infond Tehnologija**

**Infond Zdravstvo**

PERFORMANCE - 1 YR

**-0,99%**

PERFORMANCE - 3 YR

**+8,59%**

PERFORMANCE - 5 YR

**+34,45%**

Infond Umbrella Fund

# Infond Dividendni, developed market equity subfund

## Investment policy

The sub-fund systematically selects investments in companies that regularly pay dividends.

The investment objective of the sub-fund does not include promoting environmental or social characteristics or sustainable investments, nor does it consider the EU criteria for environmentally sustainable economic activities. The sub-fund avoids investments in activities deemed harmful to society, such as thermal coal, tobacco, and operations related to controversial weapons.

## Suitable for

The subfund is suitable for investors who are willing to assume higher risk and invest over the long term.

## Top 10 Holdings as at 30.10.2025

|                    | ISIN         | %    |
|--------------------|--------------|------|
| IBERDROLA          | ES0144580Y14 | 2,75 |
| PEPSI              | US7134481081 | 2,73 |
| RIO TINTO          | GB0007188757 | 2,72 |
| SIEMENS            | DE0007236101 | 2,62 |
| NEXTERA ENERGY     | US65339F1012 | 2,59 |
| 3M                 | US88579Y1010 | 2,57 |
| UNILEVER           | GB00B10RZP78 | 2,55 |
| COCA COLA COMPANY  | US1912161007 | 2,55 |
| SCHNEIDER ELECTRIC | FR0000121972 | 2,54 |
| CHEVRON            | US1667641005 | 2,46 |

## Fund overview as at 30.10.2025

|                        |              |
|------------------------|--------------|
| ISIN                   | SI0021401342 |
| Net asset value (NAV)  | €12,04       |
| Total Net Assets (EUR) | 9.129.616 €  |
| Initial charge         | max. 3%      |
| Redemption fee         | 0%           |
| Management fee         | 2,25%        |
| Inception date         | 11.12.2010   |

## The summary risk indicator

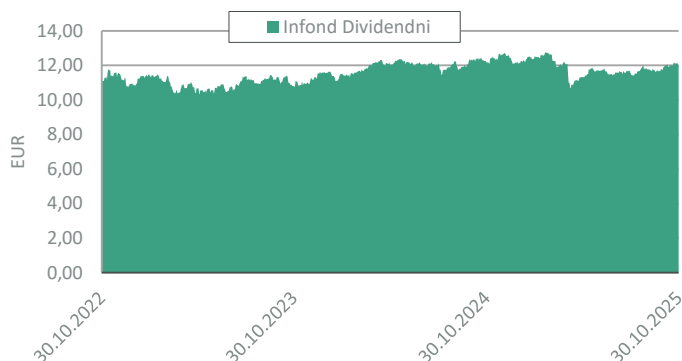


The risk indicator is based on the assumption that investor holds the fund for at least 5 years.

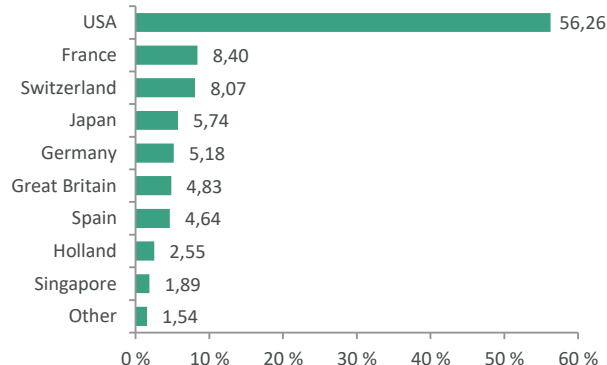
The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified the fund as 4 out of 7, which is a medium risk class. The summary risk indicator is based on an estimate of the magnitude of fluctuations in the value of the asset unit. Depending on the fund's operations in the future, the summary risk indicator may change. The lowest category does not mean a risk-free investment. The Fund does not use any protection for future market performance, so you may lose all or part of your investment.

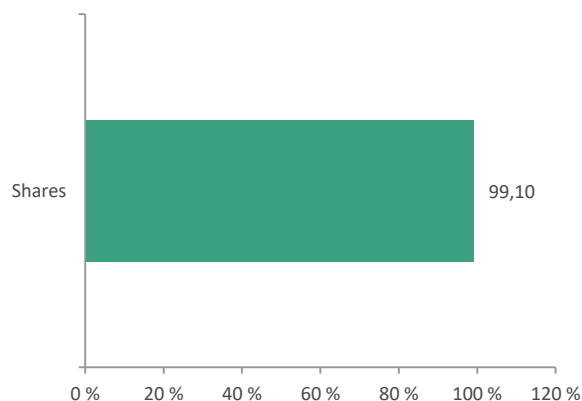
## Fund Performance



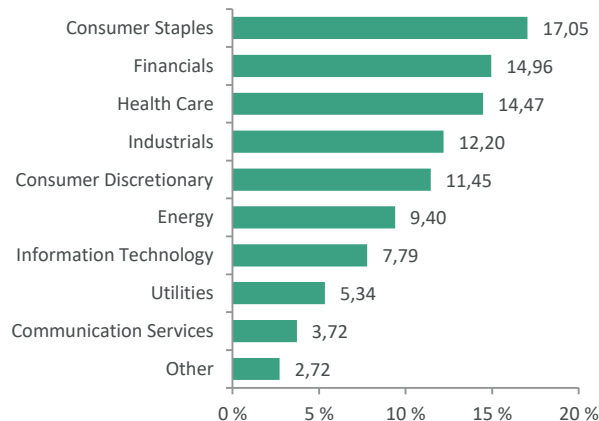
## Geographic allocation



## Asset allocation



## Sector allocation



SAVA INFOND, DRUŽBA ZA UPRAVLJANJE, D.O.O.

Ulica Eve Lovše 7, 2000 Maribor

Tel: 02 229 74 40, Fax: 02 229 74 89; E: info@infond.si

PERFORMANCE - 1 YR

**+7,24%**

PERFORMANCE - 3 YR

**+32,99%**

PERFORMANCE - 5 YR

**+65,63%**

## Infond Umbrella Fund

**Infond Družbeno odgovorni**, developed markets equity subfund**Investment policy**

The subfund primarily invests in stocks and equity target funds, with a regional focus predominantly on developed markets. It is a SFDR Article 8 complied, so it selects shares of globally recognized companies that meet both financial criteria and socially responsible business practices in line with the ESG strategy of Infond Družbeno odgovorni (Sustainability Investment Policy, [www.infond.si](http://www.infond.si)).

**Suitable for**

The subfund is suitable for investors who are willing to assume higher risk and invest over the long term.

**Top 10 Holdings as at 30.10.2025**

|                      | ISIN         | %    |
|----------------------|--------------|------|
| NVIDIA               | US67066G1040 | 4,88 |
| TAIWAN SEMICONDUCTOR | US8740391003 | 4,23 |
| LAM RESEARCH         | US5128073062 | 4,18 |
| MICROSOFT            | US5949181045 | 3,93 |
| ALPHABET             | US02079K3059 | 3,66 |
| FIRST SOLAR          | US3364331070 | 3,41 |
| UNITEDHEALTH         | US91324P1021 | 3,36 |
| VENTAS               | US92276F1003 | 3,14 |
| ASTRAZENECA          | GB0009895292 | 3,10 |
| ASML HOLDING         | NL0010273215 | 2,99 |

**Fund overview as at 30.10.2025**

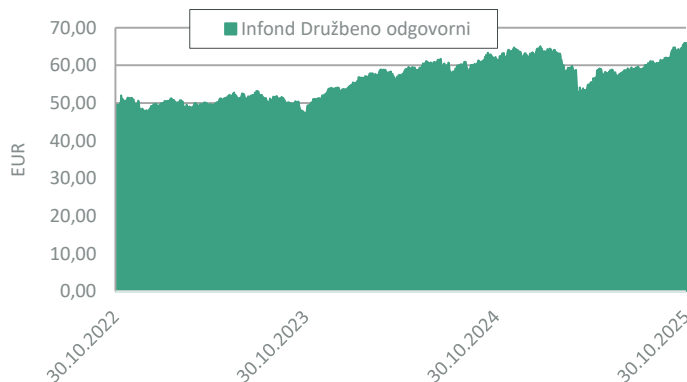
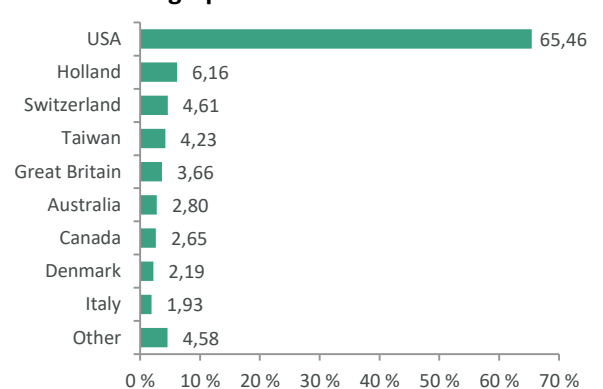
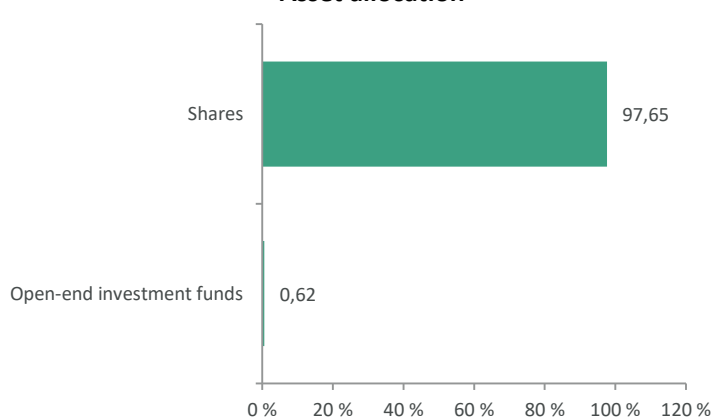
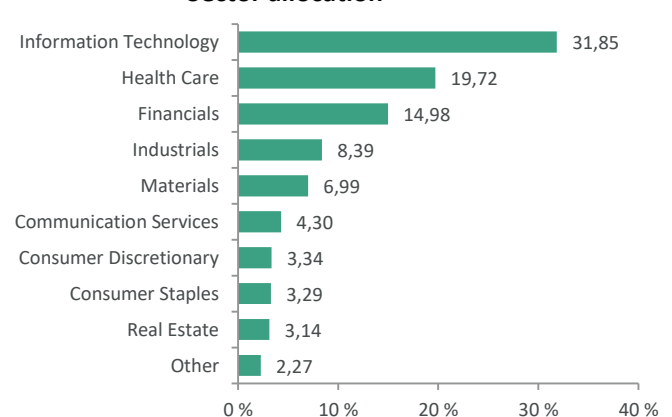
|                        |              |
|------------------------|--------------|
| ISIN                   | SI0021400880 |
| Net asset value (NAV)  | €65,97       |
| Total Net Assets (EUR) | 26.657.031 € |
| Initial charge         | max. 3%      |
| Redemption fee         | 0%           |
| Management fee         | 2,25%        |
| Inception date         | 21.04.2005   |

**The summary risk indicator**

The risk indicator is based on the assumption that investor holds the fund for at least 5 years.

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified the fund as 4 out of 7, which is a medium risk class. The summary risk indicator is based on an estimate of the magnitude of fluctuations in the value of the asset unit. Depending on the fund's operations in the future, the summary risk indicator may change. The lowest category does not mean a risk-free investment. The Fund does not use any protection for future market performance, so you may lose all or part of your investment.

**Fund Performance****Geographic allocation****Asset allocation****Sector allocation**

SAVA INFOND, DRUŽBA ZA UPRAVLJANJE, D.O.O.

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PERFORMANCE - 1 YR

**+12,27%**

PERFORMANCE - 3 YR

**+38,75%**

PERFORMANCE - 5 YR

**+69,10%**

Infond Umbrella Fund

# Infond Evropa, equity subfund

## Investment policy

The subfund invests at least 85% of its assets in stocks and shares or units of equity target funds, with a regional focus on Europe. It has no sectoral limitations. It qualifies as a product under Article 8 of the SFDR Regulation, as it promotes environmental and social characteristics, considering that the companies it invests in adhere to good governance practices. The subfund is not obligated to invest in sustainable investments under the SFDR and will not include investments that consider the EU criteria for environmentally sustainable economic activities.

## Suitable for

The subfund is suitable for investors who are willing to assume higher risk and invest over the long term.

## Top 10 Holdings as at 30.10.2025

|                              | ISIN         | %    |
|------------------------------|--------------|------|
| ASML HOLDING                 | NL0010273215 | 5,97 |
| ING GROEP                    | NL0011821202 | 4,70 |
| INTESA SANPAOLO              | IT0000072618 | 4,63 |
| SAP                          | DE0007164600 | 4,47 |
| SCHNEIDER ELECTRIC           | FR0000121972 | 4,22 |
| RHEINMETALL                  | DE0007030009 | 3,55 |
| SIEMENS                      | DE0007236101 | 3,33 |
| GLOBAL X MSCI GREECE ETF     | US37954Y3190 | 2,96 |
| MUENCHENER RUECKVERSICHERUNG | DE0008430026 | 2,93 |
| AIRBUS                       | NL0000235190 | 2,88 |

## Fund overview as at 30.10.2025

|                        |              |
|------------------------|--------------|
| ISIN                   | SI0021400492 |
| Net asset value (NAV)  | €7,62        |
| Total Net Assets (EUR) | 13.262.302 € |
| Initial charge         | max. 3%      |
| Redemption fee         | 0%           |
| Management fee         | 2,25%        |
| Inception date         | 15.11.2004   |

## The summary risk indicator

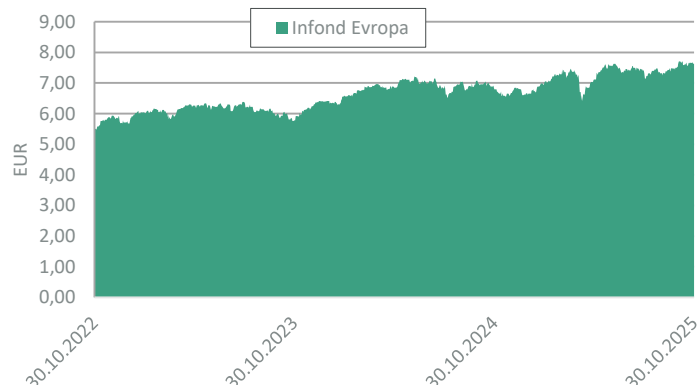


The risk indicator is based on the assumption that investor holds the fund for at least 5 years.

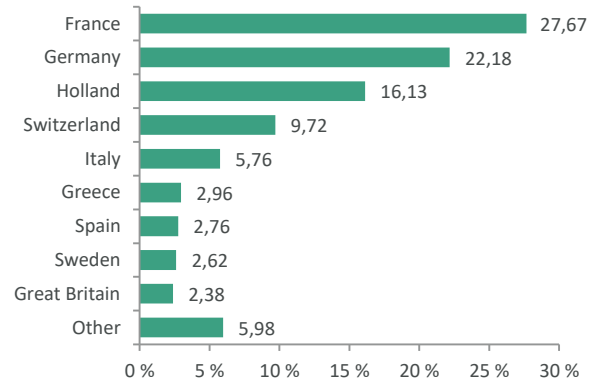
The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified the fund as 4 out of 7, which is a medium risk class. The summary risk indicator is based on an estimate of the magnitude of fluctuations in the value of the asset unit. Depending on the fund's operations in the future, the summary risk indicator may change. The lowest category does not mean a risk-free investment. The Fund does not use any protection for future market performance, so you may lose all or part of your investment.

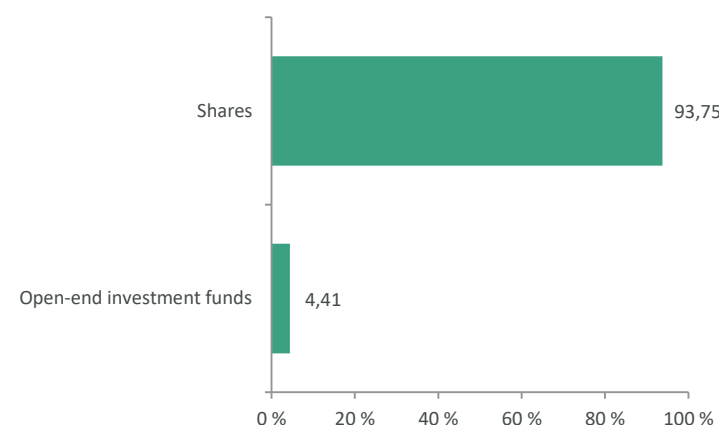
## Fund Performance



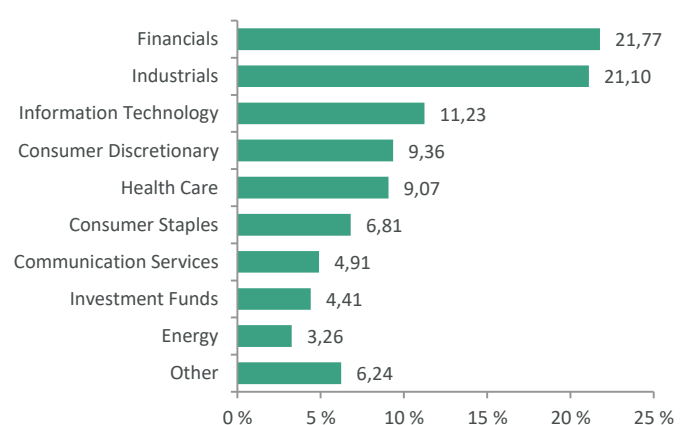
## Geographic allocation



## Asset allocation



## Sector allocation



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PERFORMANCE - 1 YR

**+5,50%**

PERFORMANCE - 3 YR

**+19,11%**

PERFORMANCE - 5 YR

**+11,57%**

Infond Umbrella Fund

# Infond Globalni defenzivni, mixed subfund

## Investment policy

A global mixed defensive subfund with an emphasis on lower volatility and investment stability. Up to 35% of its assets are invested in global equities with no sectoral limitations. As a product aligned with Article 8 of the SFDR Regulation, it promotes environmental and social characteristics, considering that the companies it invests in adhere to good governance practices. The subfund is not obligated to invest in sustainable investments under the SFDR and will not include investments that consider the EU criteria for environmentally sustainable economic activities.

## Suitable for

The subfund is suitable for investors who are willing to assume modest risk and invest over the long term.

## Top 10 Holdings as at 30.10.2025

|                                      | ISIN         | %    |
|--------------------------------------|--------------|------|
| SIJ - SIJ8                           | SI0032104489 | 3,61 |
| REPUBLIC OF SERBIA - SERBIA 1.5      | XS2015296465 | 2,92 |
| REPUBLIKA SLOVENIJA - SLOREP 1.5     | SI0002103487 | 2,59 |
| ERSTE BANK - ERSTBK 0.875            | AT0000A2GH08 | 2,51 |
| FRANCE - FRTR 0.5                    | FR0013407236 | 2,39 |
| ROMANIA - ROMANI 2.875               | XS1420357318 | 2,38 |
| REPUBLIC OF HUNGARY - REPHUN 1.125   | XS2161992198 | 2,37 |
| FRANCE - FRTR 4.5                    | FR0010773192 | 2,21 |
| NVIDIA                               | US67066G1040 | 2,13 |
| REPUBILIC OF BULGARIA - BGARIA 2.625 | XS1208855889 | 2,05 |

## Fund overview as at 30.10.2025

|                        |              |
|------------------------|--------------|
| ISIN                   | SI0021400476 |
| Net asset value (NAV)  | €43,93       |
| Total Net Assets (EUR) | 27.423.007 € |
| Initial charge         | max. 3%      |
| Redemption fee         | 0%           |
| Management fee         | 1,65%        |
| Inception date         | 01.07.1995   |

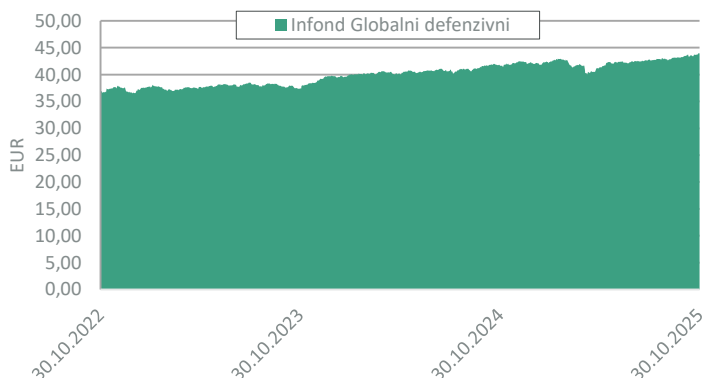
## The summary risk indicator



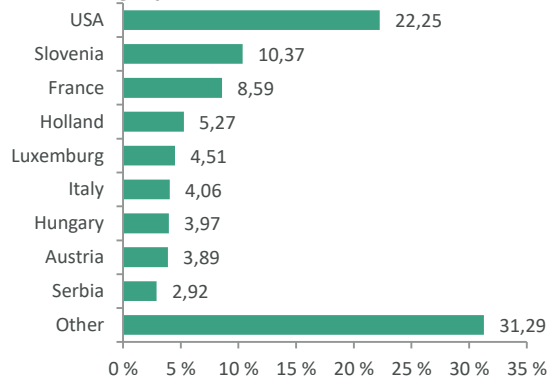
The risk indicator is based on the assumption that investor holds the fund for at least 3 years. The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified the fund as 3 out of 7, which is a medium-low risk class. The summary risk indicator is based on an estimate of the magnitude of fluctuations in the value of the asset unit. Depending on the fund's operations in the future, the summary risk indicator may change. The lowest category does not mean a risk-free investment. The Fund does not use any protection for future market performance, so you may lose all or part of your investment.

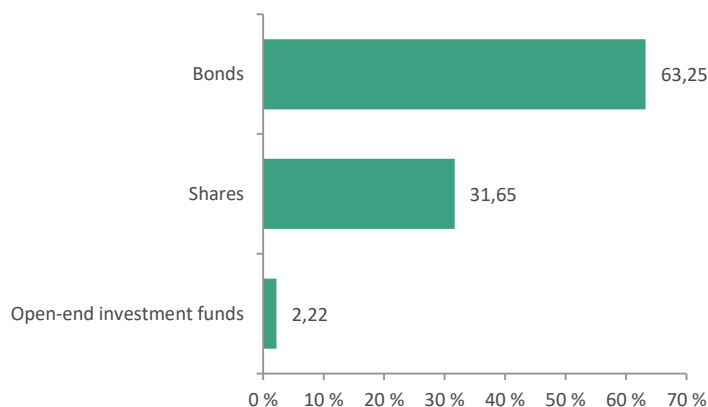
## Fund Performance



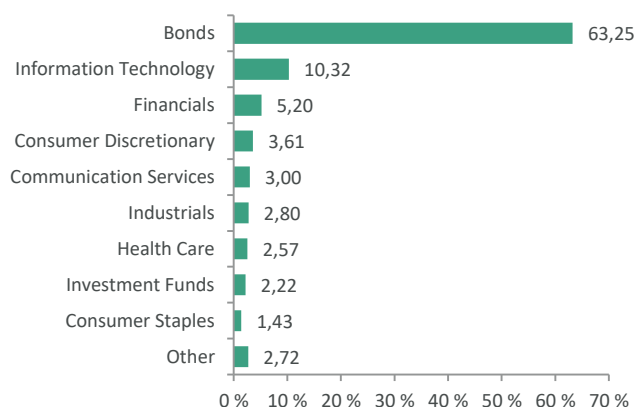
## Geographic allocation



## Asset allocation



## Sector allocation



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Tel: 02 229 74 40, Fax: 02 229 74 89; E: info@infond.si

PERFORMANCE - 1 YR

**+16,85%**

PERFORMANCE - 3 YR

**+55,43%**

PERFORMANCE - 5 YR

**+77,63%**

Infond Umbrella Fund

# Infond Globalni delniški, equity subfund

## Investment policy

Infond Globalni delniški is a global equity subfund, that invests in equities issued by companies worldwide with no sectoral limitation. At least 20 % of its assets is invested in developing countries.

As a product aligned with Article 8 of the SFDR Regulation, it promotes environmental and social characteristics, considering that the companies it invests in adhere to good governance practices. The sub-fund is not obligated to invest in sustainable investments under the SFDR and will not include investments that consider the EU criteria for environmentally sustainable economic activities.

## Suitable for

The subfund is suitable for investors who are willing to assume higher risk and invest over the long term.

## Top 10 Holdings as at 30.10.2025

|                       | ISIN         | %    |
|-----------------------|--------------|------|
| ALPHABET              | US02079K3059 | 4,98 |
| NVIDIA                | US67066G1040 | 4,60 |
| TAIWAN SEMICONDUCTOR  | US8740391003 | 4,19 |
| MICROSOFT             | US5949181045 | 3,31 |
| 000660 KS             | KR7000660001 | 2,79 |
| META PLATFORMS INC    | US30303M1027 | 2,41 |
| ALIBABA GROUP HOLDING | KYG017191142 | 2,12 |
| APPLE                 | US0378331005 | 1,92 |
| SAMSUNG               | US7960508882 | 1,91 |
| TENCENT HOLDINGS      | KYG875721634 | 1,84 |

## Fund overview as at 30.10.2025

|                        |               |
|------------------------|---------------|
| ISIN                   | SI0021401136  |
| Net asset value (NAV)  | €12,63        |
| Total Net Assets (EUR) | 122.279.397 € |
| Initial charge         | max. 3%       |
| Redemption fee         | 0%            |
| Management fee         | 2,25%         |
| Inception date         | 10.10.2008    |

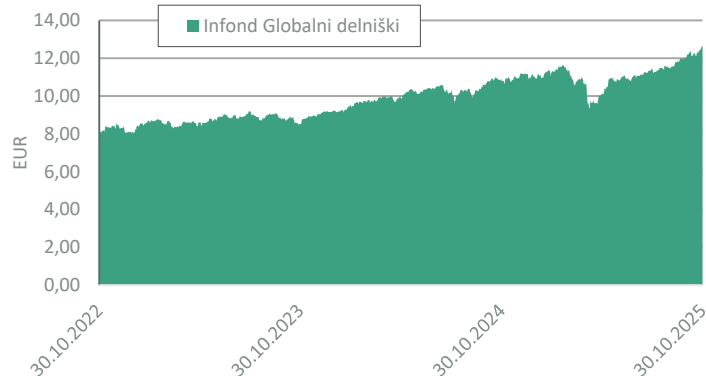
## The summary risk indicator



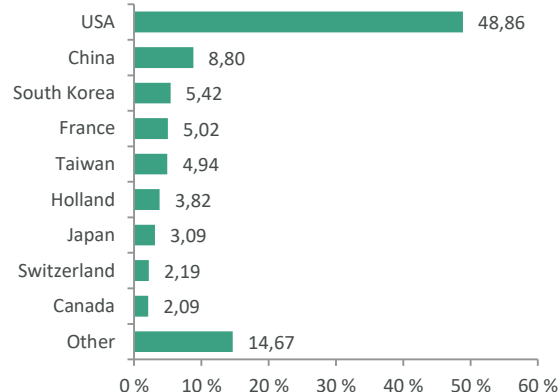
The risk indicator is based on the assumption that investor holds the fund for at least 5 years. The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified the fund as 4 out of 7, which is a medium risk class. The summary risk indicator is based on an estimate of the magnitude of fluctuations in the value of the asset unit. Depending on the fund's operations in the future, the summary risk indicator may change. The lowest category does not mean a risk-free investment. The Fund does not use any protection for future market performance, so you may lose all or part of your investment.

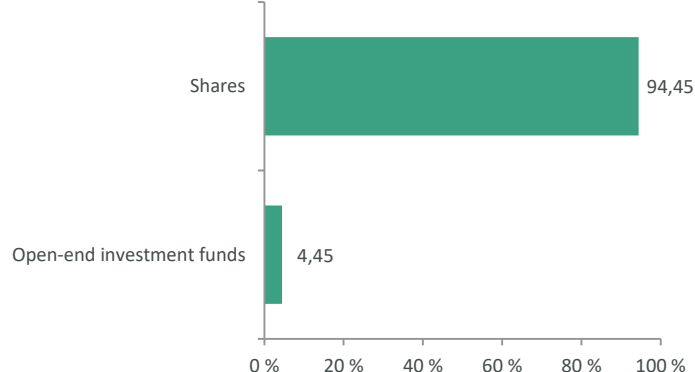
## Fund Performance



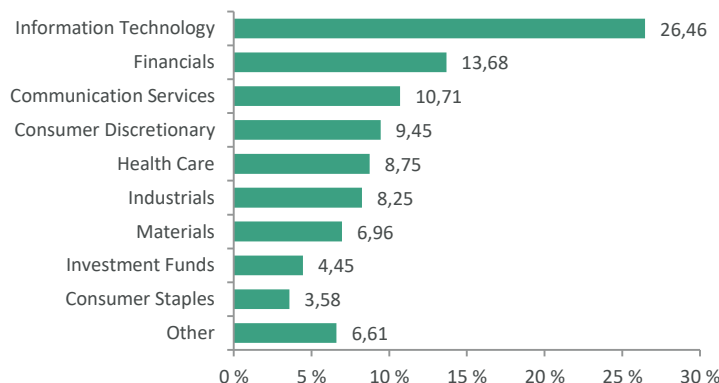
## Geographic allocation



## Asset allocation



## Sector allocation



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Ulica Eve Lovše 7, 2000 Maribor

Tel: 02 229 74 40, Fax: 02 229 74 89; E: info@infond.si

PERFORMANCE - 1 YR

**+13,57%**

PERFORMANCE - 3 YR

**+45,63%**

PERFORMANCE - 5 YR

**+61,39%**

Infond Umbrella Fund

# Infond Globalni fleksibilni, mixed flexible subfund

## Investment policy

Infond Globalni fleksibilni is global mix flexible subfund of Infond Umbrella Funds. It invests in equities and bonds with neither geographical nor sectoral limitation.

The investment objective of the subfund does not include promoting environmental or social characteristics or sustainable investments, nor does it consider the EU criteria for environmentally sustainable economic activities. The subfund avoids investments in activities deemed harmful to society, such as thermal coal, tobacco, and operations related to controversial weapons.

## Suitable for

Infond Globalni fleksibilni is geared toward investors who are looking for a mixture of safety, income and capital appreciation. The recommended duration of an investment is at least five years.

## Top 10 Holdings as at 30.10.2025

|                                   | ISIN         | %    |
|-----------------------------------|--------------|------|
| NVIDIA                            | US67066G1040 | 5,16 |
| POZAVAROVALNICA SAVA              | SI0021110513 | 3,69 |
| ALPHABET                          | US02079K3059 | 3,41 |
| DEUTCHLAND - DBR 0                | DE0001102549 | 2,54 |
| BROADCOM                          | US11135F1012 | 2,45 |
| ASML HOLDING                      | NL0010273215 | 2,16 |
| META PLATFORMS INC                | US30303M1027 | 2,10 |
| EFSS - EFSF 3.375                 | EU000A1G0AT6 | 2,09 |
| NETHERLANDS GOVERNMENT - NETHER 0 | NL0015000B11 | 2,09 |
| FRANCE - FRTR 4.5                 | FR0010773192 | 1,91 |

## Fund overview as at 30.10.2025

|                        |              |
|------------------------|--------------|
| Investment policy      | SI0021401128 |
| Net asset value (NAV)  | €16,97       |
| Total Net Assets (EUR) | 29.985.656 € |
| Initial charge         | max. 3%      |
| Redemption fee         | 0%           |
| Management fee         | 2,00%        |
| Inception date         | 26.09.2008   |

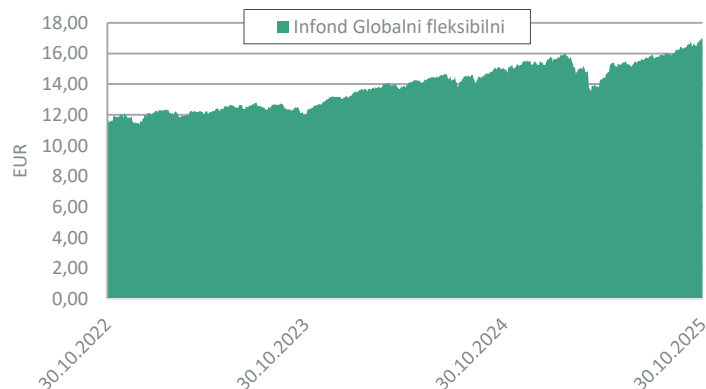
## The summary risk indicator



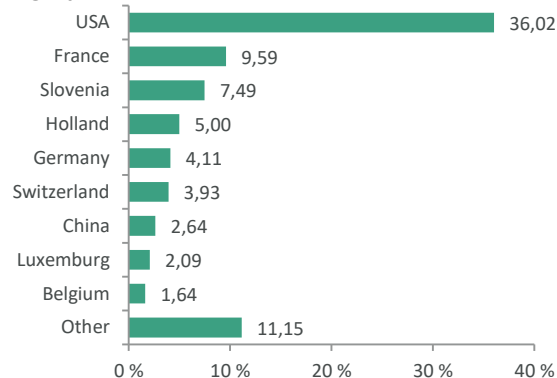
The risk indicator is based on the assumption that investor holds the fund for at least 5 years. The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified the fund as 3 out of 7, which is a medium-low risk class. The summary risk indicator is based on an estimate of the magnitude of fluctuations in the value of the asset unit. Depending on the fund's operations in the future, the summary risk indicator may change. The lowest category does not mean a risk-free investment. The Fund does not use any protection for future market performance, so you may lose all or part of your investment.

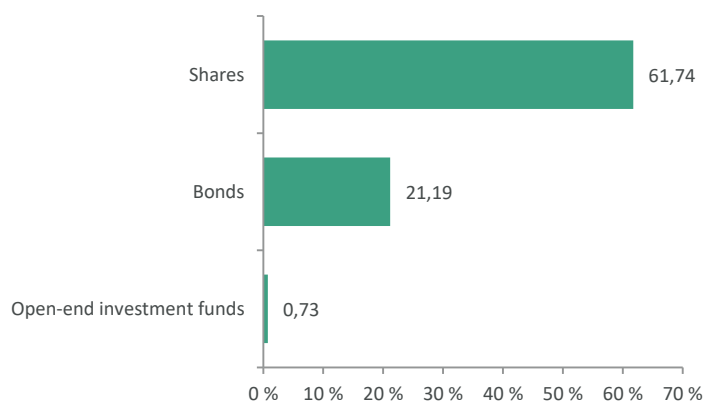
## Fund Performance



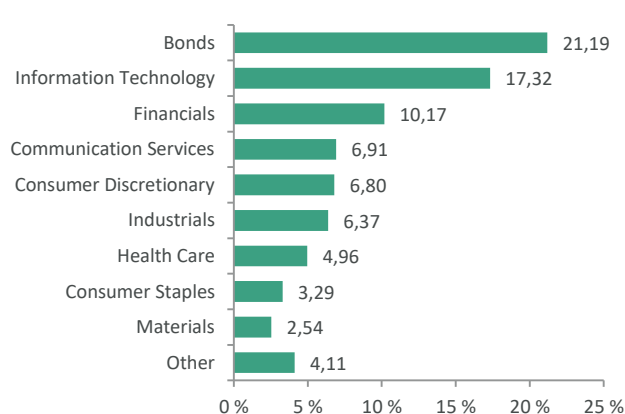
## Geographic allocation



## Asset allocation



## Sector allocation



SAVA INFOND, DRUŽBA ZA UPRAVLJANJE, D.O.O.

Ulica Eve Lovše 7, 2000 Maribor

Tel: 02 229 74 40, Fax: 02 229 74 89; E: info@infond.si



PERFORMANCE - 1 YR

**+10,39%**

PERFORMANCE - 3 YR

**+37,39%**

PERFORMANCE - 5 YR

**+42,52%**

Infond Umbrella Fund

# Infond Globalni uravnoteženi, mixed subfund

## Investment policy

Infond Globalni uravnoteženi is the global balanced mixed subfund of the Infond Umbrella Fund. It invests between 35% and 65% of assets in shares and unites of equity target funds without regional or sectoral limitation.

As a product aligned with Article 8 of the SFDR Regulation, it promotes environmental and social characteristics, considering that the companies it invests in adhere to good governance practices. The subfund is not obligated to invest in sustainable investments under the SFDR and will not include investments that consider the EU criteria for environmentally sustainable economic activities.

## Suitable for

As a mixed subfund, Infond Globalni uravnoteženi is geared toward investors who are looking for a mixture of safety, income and modest capital appreciation. The recommended duration of an investment is at least five years.

| Top 10 Holdings as at 30.10.2025  | ISIN         | %    |
|-----------------------------------|--------------|------|
| NVIDIA                            | US67066G1040 | 7,28 |
| ALPHABET                          | US02079K3059 | 2,81 |
| BROADCOM                          | US11135F1012 | 2,70 |
| NETHERLANDS GOVERNMENT - NETHER 0 | NL0015000B11 | 2,66 |
| DEUTCHLAND - DBR 0                | DE0001102549 | 2,62 |
| ARISTA NETWORKS                   | US0404132054 | 2,60 |
| FRANCE - FRTR 4.5                 | FR0010773192 | 2,55 |
| BLACKROCK                         | US09290D1019 | 2,20 |
| META PLATFORMS INC                | US30303M1027 | 2,17 |
| EFSF - EFSF 3.375                 | EU000A1G0AT6 | 2,08 |

## Fund overview as at 30.10.2025

|                        |               |
|------------------------|---------------|
| Investment policy      | SI0021400161  |
| Net asset value (NAV)  | €107,24       |
| Total Net Assets (EUR) | 103.930.861 € |
| Initial charge         | max. 3%       |
| Redemption fee         | 0%            |
| Management fee         | 2,00%         |
| Inception date         | 01.03.1994    |

## The summary risk indicator

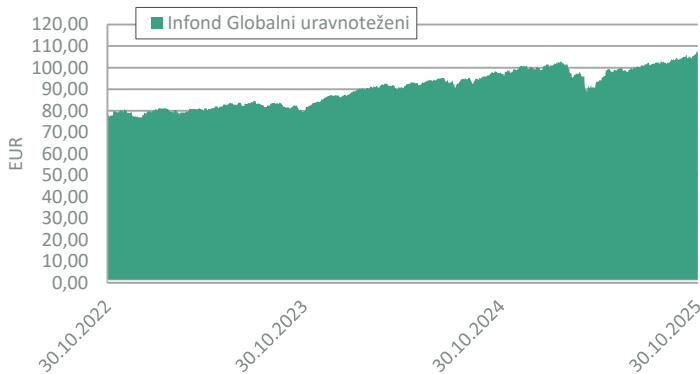


The risk indicator is based on the assumption that investor holds the fund for at least 5 years.

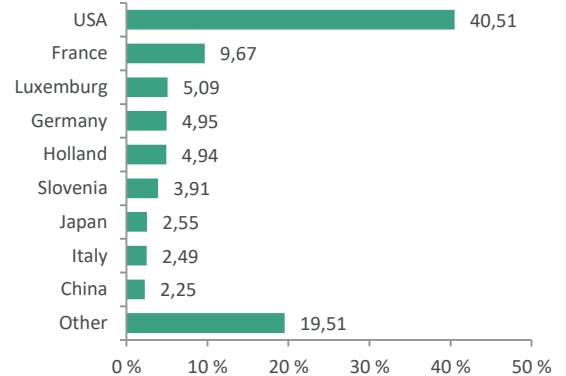
The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified the fund as 3 out of 7, which is a medium-low risk class. The summary risk indicator is based on an estimate of the magnitude of fluctuations in the value of the asset unit. Depending on the fund's operations in the future, the summary risk indicator may change. The lowest category does not mean a risk-free investment. The Fund does not use any protection for future market performance, so you may lose all or part of your investment.

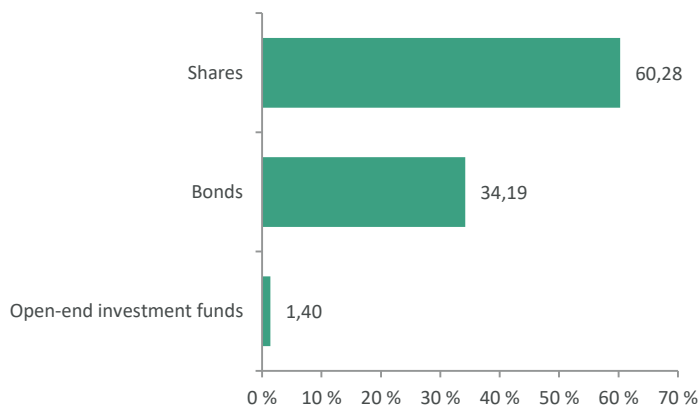
## Fund Performance



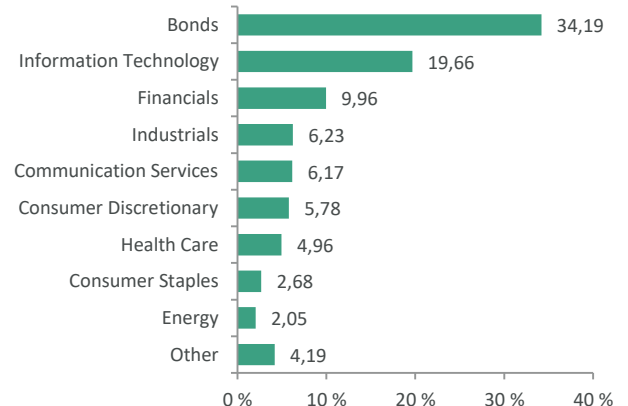
## Geographic allocation



## Asset allocation



## Sector allocation



SAVA INFOND, DRUŽBA ZA UPRAVLJANJE, D.O.O.

Ulica Eve Lovše 7, 2000 Maribor

Tel: 02 229 74 40, Fax: 02 229 74 89; E: info@infond.si



PERFORMANCE - 1 YR

**+13,14%**

PERFORMANCE - 3 YR

**+34,21%**

PERFORMANCE - 5 YR

**+1,49%**

Infond Umbrella Fund

# Infond Kitajska, equity subfund

## Investment policy

Infond Kitajska, equity subfund of Infond Umbrella Fund, invests a minimum of 80% of its net assets in equities issued by companies of the subregion wider China (China, Hong Kong and Taiwan). The investment objective of the sub-fund does not include promoting environmental or social characteristics or sustainable investments, nor does it consider the EU criteria for environmentally sustainable economic activities. The sub-fund avoids investments in activities deemed harmful to society, such as thermal coal, tobacco, and operations related to controversial weapons.

## Suitable for

The subfund is suitable for investors who are willing to assume higher risk and invest over the long term.

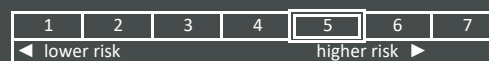
## Top 10 Holdings as at 30.10.2025

|                                 | ISIN         | %    |
|---------------------------------|--------------|------|
| ALIBABA GROUP HOLDING           | KYG017191142 | 8,42 |
| TENCENT HOLDINGS                | KYG875721634 | 7,58 |
| BAIDU                           | KYG070341048 | 5,80 |
| XIAOMI                          | KYG9830T1067 | 5,14 |
| TRIP.COM GROUP                  | KYG9066F1019 | 4,27 |
| JD.COM                          | KYG8208B1014 | 3,75 |
| PDD HOLDINGS                    | US7223041028 | 3,74 |
| NETEASE                         | KYG6427A1022 | 3,56 |
| BYD                             | CNE100000296 | 3,52 |
| CONTEMPORARY AMPEREX TECHNOLOGY | CNE100006WS8 | 3,49 |

## Fund overview as at 30.10.2025

|                        |              |
|------------------------|--------------|
| ISIN                   | SI0021401433 |
| Net asset value (NAV)  | €12,33       |
| Total Net Assets (EUR) | 6.605.888 €  |
| Initial charge         | max. 3%      |
| Redemption fee         | 0%           |
| Management fee         | 2,25%        |
| Inception date         | 16.07.2011   |

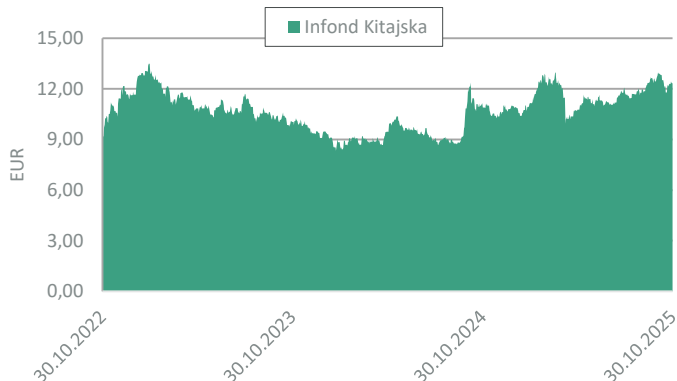
## The summary risk indicator



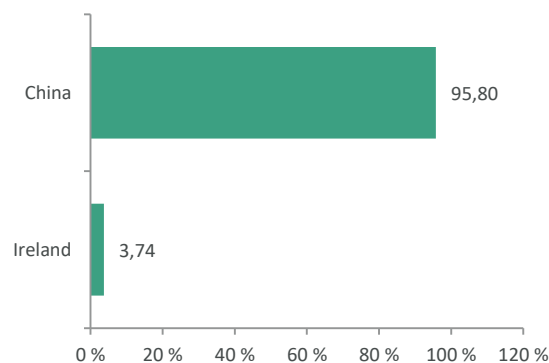
The risk indicator is based on the assumption that investor holds the fund for at least 5 years. The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified the fund as 5 out of 7, which is a medium-high risk class. The summary risk indicator is based on an estimate of the magnitude of fluctuations in the value of the asset unit. Depending on the fund's operations in the future, the summary risk indicator may change. The lowest category does not mean a risk-free investment. The Fund does not use any protection for future market performance, so you may lose all or part of your investment.

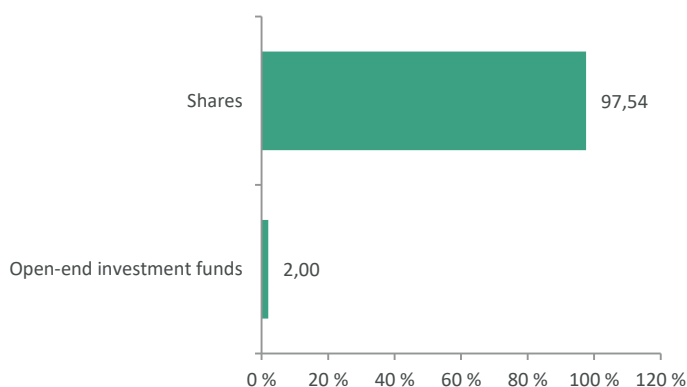
## Fund Performance



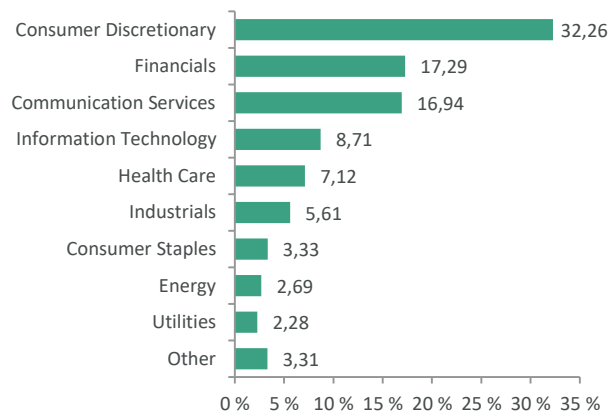
## Geographic allocation



## Asset allocation



## Sector allocation



SAVA INFOND, DRUŽBA ZA UPRAVLJANJE, D.O.O.

Ulica Eve Lovše 7, 2000 Maribor

Tel: 02 229 74 40, Fax: 02 229 74 89; E: info@infond.si

PERFORMANCE - 1 YR

**+3,05%**

PERFORMANCE - 3 YR

**+9,28%**

PERFORMANCE - 5 YR

**+3,13%**

Infond Umbrella Fund

# Infond Kratkoročne obveznice - EUR, bond subfund

## Investment policy

Infond Kratkoročne obveznice - EUR invests a min. of 80% of its net assets in bonds, bond funds and debt securities with average modified duration of portfolio between 1 and 3 years. As a product aligned with Article 8 of the SFDR Regulation, it promotes environmental and social characteristics, considering that the companies it invests in adhere to good governance practices. The sub-fund is not obligated to invest in sustainable investments under the SFDR and will not include investments that consider the EU criteria for environmentally sustainable economic activities.

## Suitable for

Investors with low risk tolerance or risk averse investors. A typical investment in a shortterm bond fund is at least 1 year.

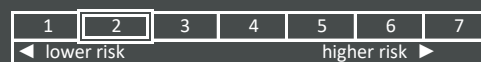
## Top 10 Holdings as at 30.10.2025

|                                          | ISIN         | %    |
|------------------------------------------|--------------|------|
| KINGDOM OF THE NETHERLANDS - NETHER 0.75 | NL0012171458 | 2,54 |
| REPUBLIC OF FINLAND - RFGB 2.75          | FI4000037635 | 2,13 |
| BUNDESREPUB. DEUTSCHLAND - BKO 2.7       | DE000BU22064 | 2,09 |
| SANOFI - SANFP 1.75                      | FR0012146801 | 2,07 |
| KINGDOM OF SPAIN - SPGB 1.45             | ES0000012E51 | 2,03 |
| KINGDOM OF THE NETHERLANDS - NETHER 0    | NL0015031501 | 2,02 |
| REPUBLIC OF ITALY - BTPS 3               | IT0005365165 | 1,92 |
| DEUTSCHLAND - DBR 0.5                    | DE0001102440 | 1,81 |
| FRANCE - FRTR 0.5                        | FR0013407236 | 1,75 |
| UBS GROUP - UBS 4.375                    | CH1236363391 | 1,70 |

## Fund overview as at 30.10.2025

|                        |              |
|------------------------|--------------|
| ISIN                   | SI0021401532 |
| Net asset value (NAV)  | €12,90       |
| Total Net Assets (EUR) | 96.526.700 € |
| Initial charge         | max. 1,5%    |
| Redemption fee         | 0%           |
| Management fee         | 0,40%        |
| Inception date         | 16.10.2013   |

## The summary risk indicator

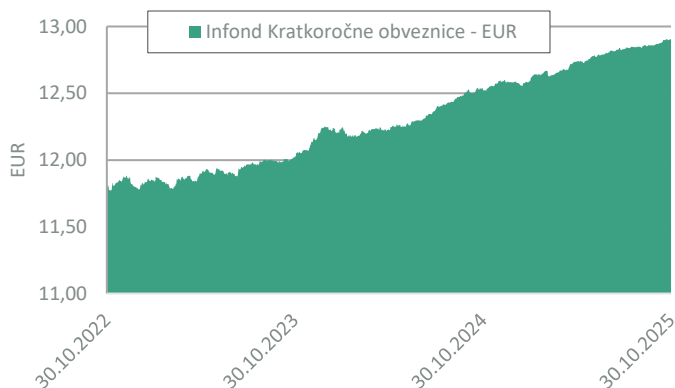


The risk indicator is based on the assumption that investor holds the fund for at least 1 year.

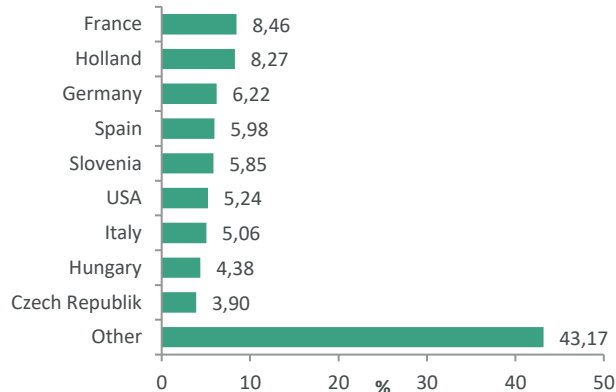
The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified the fund as 2 out of 7, which is a low risk class. The summary risk indicator is based on an estimate of the magnitude of fluctuations in the value of the asset unit. Depending on the fund's operations in the future, the summary risk indicator may change. The lowest category does not mean a risk-free investment. The Fund does not use any protection for future market performance, so you may lose all or part of your investment.

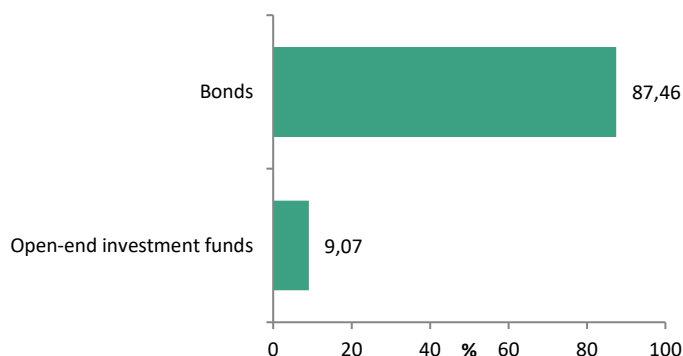
## Fund Performance



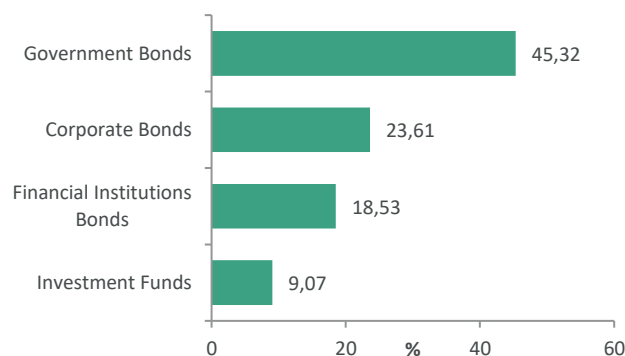
## Geographic allocation



## Asset allocation



## Sector allocation



SAVA INFOND, DRUŽBA ZA UPRAVLJANJE, D.O.O.

Ulica Eve Lovše 7, 2000 Maribor

Tel: 02 229 74 40, Fax: 02 229 74 89; E: info@infond.si

PERFORMANCE - 1 YR

**+41,89%**

PERFORMANCE - 3 YR

**+89,37%**

PERFORMANCE - 5 YR

**+40,63%**

Infond Umbrella Fund

# Infond Megatrendi, equity subfund

## Investment policy

Infond Megatrendi, the equity subfund of the Infond Umbrella Fund, invests in shares of companies whose products and services are part of structural changes in society, the environment, technology and demography (megatrends).

The investment objective of the sub-fund does not include promoting environmental or social characteristics or sustainable investments, nor does it consider the EU criteria for environmentally sustainable economic activities. The sub-fund avoids investments in activities deemed harmful to society, such as thermal coal, tobacco, and operations related to controversial weapons.

## Suitable for

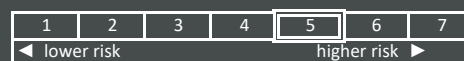
The subfund is suitable for investors who are willing to assume higher risk and invest over the long term.

| Top 10 Holdings as at 30.10.2025 | ISIN         | %    |
|----------------------------------|--------------|------|
| UNITEDHEALTH                     | US91324P1021 | 4,50 |
| CAMECO                           | CA13321L1085 | 4,02 |
| LAM RESEARCH                     | US5128073062 | 3,94 |
| NVIDIA                           | US67066G1040 | 3,64 |
| STRATEGY                         | US5949724083 | 3,63 |
| ASML HOLDING                     | NL0010273215 | 3,62 |
| IREN LTD                         | AU0000185993 | 3,47 |
| TAIWAN SEMICONDUCTOR             | US8740391003 | 3,34 |
| PILBARA MINERALS                 | AU000000PLS0 | 3,34 |
| MARA HOLDINGS                    | US5657881067 | 3,33 |

## Fund overview as at 30.10.2025

|                        |              |
|------------------------|--------------|
| ISIN                   | SI0021401219 |
| Net asset value (NAV)  | €2,43        |
| Total Net Assets (EUR) | 10.612.698 € |
| Initial charge         | max. 3%      |
| Redemption fee         | 0%           |
| Management fee         | 2,25%        |
| Inception date         | 20.06.2008   |

## The summary risk indicator

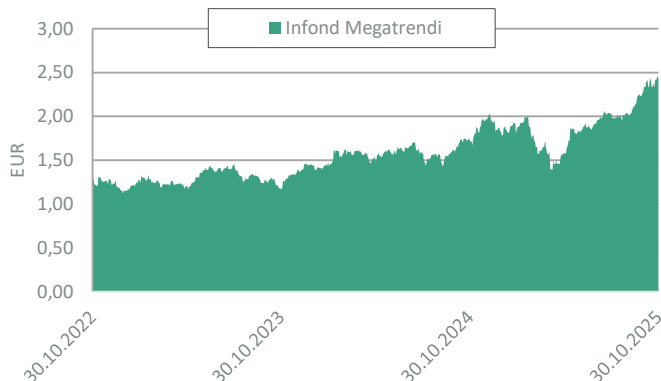


The risk indicator is based on the assumption that investor holds the fund for at least 5 years.

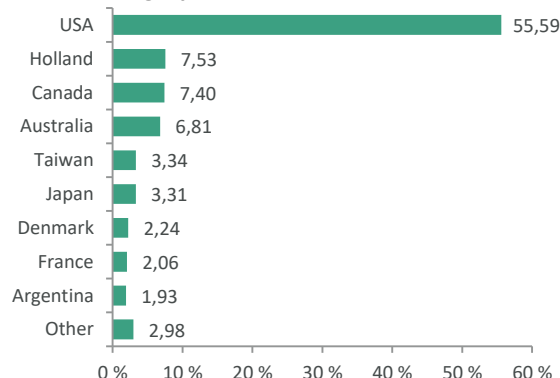
The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified the fund as 5 out of 7, which is a medium-high risk class. The summary risk indicator is based on an estimate of the magnitude of fluctuations in the value of the asset unit. Depending on the fund's operations in the future, the summary risk indicator may change. The lowest category does not mean a risk-free investment. The Fund does not use any protection for future market performance, so you may lose all or part of your investment.

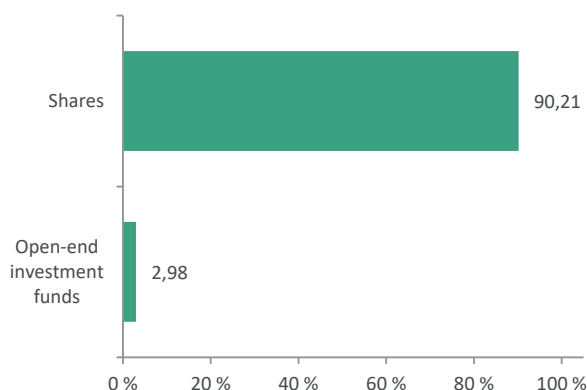
## Fund Performance



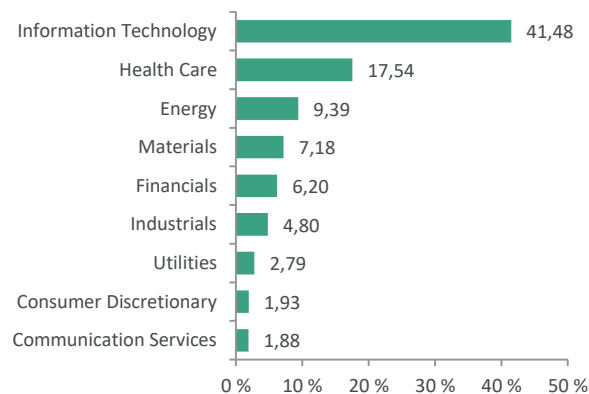
## Geographic allocation



## Asset allocation



## Sector allocation



SAVA INFOND, DRUŽBA ZA UPRAVLJANJE, D.O.O.

Ulica Eve Lovše 7, 2000 Maribor

Tel: 02 229 74 40, Fax: 02 229 74 89; E: info@infond.si

PERFORMANCE - 1 YR

**+8,15%**

PERFORMANCE - 3 YR

**+36,72%**

PERFORMANCE - 5 YR

**+60,19%**

Infond Umbrella Fund

# Infond Naložbeni cilj 2040, target date subfund

## Investment policy

A professionally managed, well-diversified investment portfolio in a single fund. Infond Naložbeni cilj 2040 allocates assets among equity, bond and money market instruments based on its investment strategy.

The investment objective of the subfund does not include promoting environmental or social characteristics or sustainable investments, nor does it consider the EU criteria for environmentally sustainable economic activities. The subfund avoids investments in activities deemed harmful to society, such as thermal coal, tobacco, and operations related to controversial weapons.

## Suitable for

Above all for investors with financial goal targeted around year 2040. On basis of its investment policy the subfund will gradually turn from predominantly equity to predominantly bond subfund as approaching year 2040.

## Top 10 Holdings as at 30.10.2025

|                                               |              | %    |
|-----------------------------------------------|--------------|------|
| ISHARES CORE EURO GOVERNMENT BOND             | IE00B4WXJJ64 | 4,46 |
| ISHARES EURO AGGREGATE BOND ESG SRI UCITS ETF | IE00B3DKXQ41 | 4,25 |
| NVIDIA                                        | US67066G1040 | 4,20 |
| ISHARES EURO CORPORATE BOND EX-FINANCIALS     | IE00B4L5ZG21 | 4,06 |
| MICROSOFT                                     | US5949181045 | 3,49 |
| SPDR BLOOMBERG BARCLAYS 1-3                   | IE00B6YX5F63 | 2,96 |
| ISHARES EUR HIGH YIELD CORP                   | IE00B66F4759 | 2,69 |
| APPLE                                         | US0378331005 | 2,41 |
| TAIWAN SEMICONDUCTOR                          | US8740391003 | 2,37 |
| AMAZON                                        | US0231351067 | 2,22 |

## Fund overview as at 30.10.2025

|                        |                                |
|------------------------|--------------------------------|
| ISIN                   | SI0021401672                   |
| Net asset value (NAV)  | €17,99                         |
| Total Net Assets (EUR) | 5.861.599 €                    |
| Initial charge         | 0%                             |
| Redemption fee         | 3% in first 3 years            |
| Management fee         | descending from 1.75% to 0,50% |
| Inception date         | 09.01.2017                     |

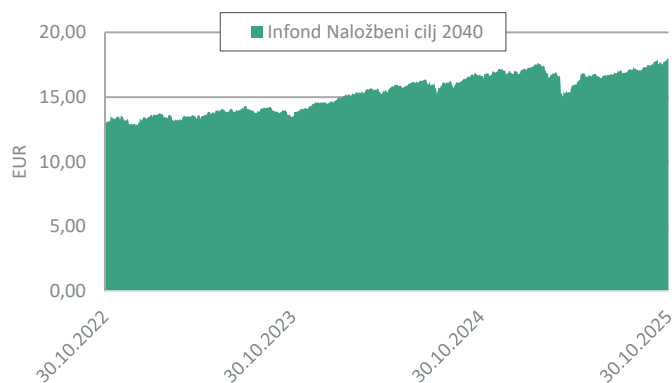
## The summary risk indicator



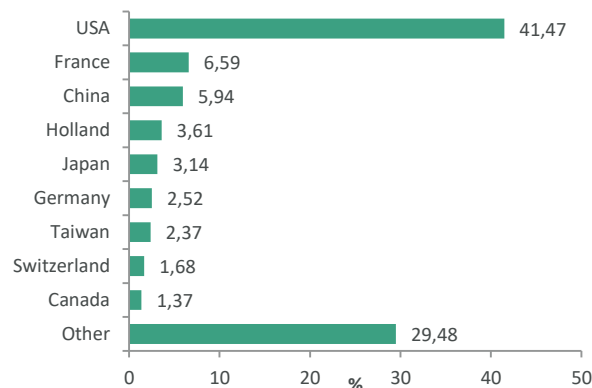
The risk indicator is based on the assumption that investor holds the fund for at least 3 years. The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified the fund as 4 out of 7, which is a medium risk class. The summary risk indicator is based on an estimate of the magnitude of fluctuations in the value of the asset unit. Depending on the fund's operations in the future, the summary risk indicator may change. The lowest category does not mean a risk-free investment. The Fund does not use any protection for future market performance, so you may lose all or part of your investment.

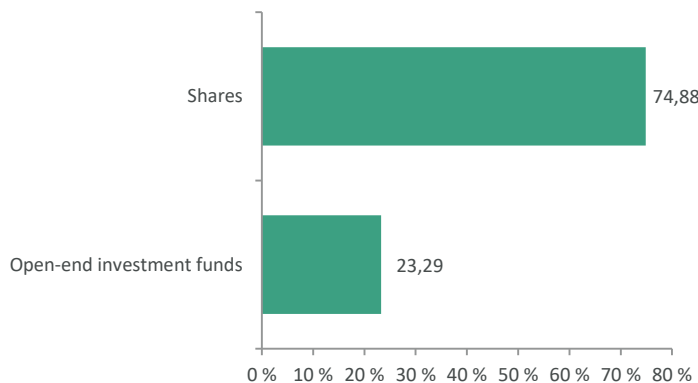
## Fund Performance



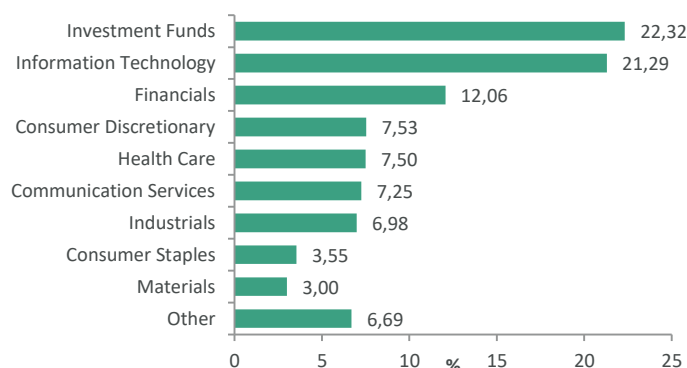
## Geographic allocation



## Asset allocation



## Sector allocation



SAVA INFOND, DRUŽBA ZA UPRAVLJANJE, D.O.O.

Ulica Eve Lovše 7, 2000 Maribor

Tel: 02 229 74 40, Fax: 02 229 74 89; E: info@infond.si

PERFORMANCE - 1 YR

**+1,43%**

PERFORMANCE - 3 YR

**+6,80%**

PERFORMANCE - 5 YR

**-12,28%**

Infond Umbrella Fund

# Infond Obvezniški - EUR, bond subfund

## Investment policy

Infond Obvezniški - EUR, the bond subfund of Infond Umbrella Funds, invests a minimum of 80% of its net assets in bond funds and debt securities of issuers anywhere in the world, at least 70% are nominated in EURO.

As a product aligned with Article 8 of the SFDR Regulation, it promotes environmental and social characteristics, considering that the companies it invests in adhere to good governance practices. The sub-fund is not obligated to invest in sustainable investments under the SFDR and will not include investments that consider the EU criteria for environmentally sustainable economic activities.

## Suitable for

Investors with low risk tolerance or risk averse investors.

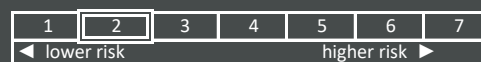
## Top 10 Holdings as at 30.10.2025

|                                   | ISIN         | %    |
|-----------------------------------|--------------|------|
| BELGIUM KINGDOM - BGB 0.35        | BE0000354630 | 5,20 |
| EU - EU 0.1                       | EU000A283867 | 4,67 |
| DEUTCHLAND - DBR 0                | DE0001102549 | 4,57 |
| FRANCE - FRTR 4.5                 | FR0010773192 | 4,46 |
| REPUBLIC OF ITALY - BTPS 2.45     | IT0005240350 | 4,38 |
| REPUBLIC OF POLAND - POLAND 3.625 | XS2975276143 | 4,26 |
| NETHERLANDS GOVERNMENT - NETHER 0 | NL0015000B11 | 4,22 |
| EFSF - EFSF 3.375                 | EU000A1G0AT6 | 4,22 |
| ROMANIA - ROMANI 2.875            | XS1420357318 | 4,07 |
| REPUBLIKA SLOVENIJA - SLOREP 1.5  | SI0002103487 | 3,60 |

## Fund overview as at 30.10.2025

|                        |              |
|------------------------|--------------|
| ISIN                   | SI0021401318 |
| Net asset value (NAV)  | €12,18       |
| Total Net Assets (EUR) | 9.881.824 €  |
| Initial charge         | max. 1,5%    |
| Redemption fee         | 0%           |
| Management fee         | 1,10%        |
| Inception date         | 14.08.2010   |

## The summary risk indicator

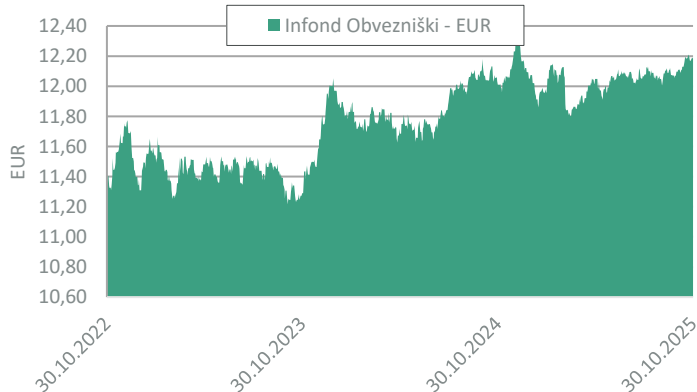


The risk indicator is based on the assumption that investor holds the fund for at least 3 years.

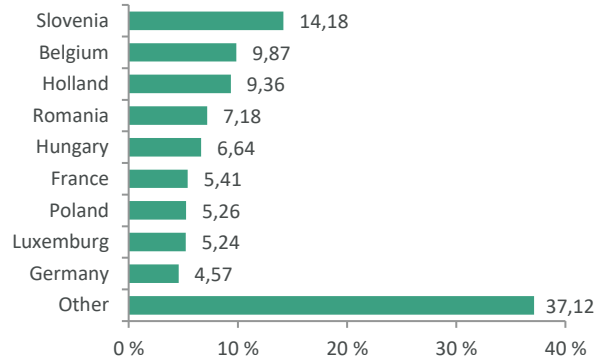
The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified the fund as 2 out of 7, which is a low risk class. The summary risk indicator is based on an estimate of the magnitude of fluctuations in the value of the asset unit. Depending on the fund's operations in the future, the summary risk indicator may change. The lowest category does not mean a risk-free investment. The Fund does not use any protection for future market performance, so you may lose all or part of your investment.

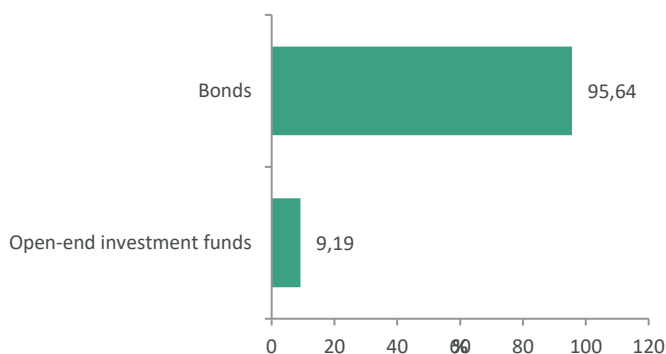
## Fund Performance



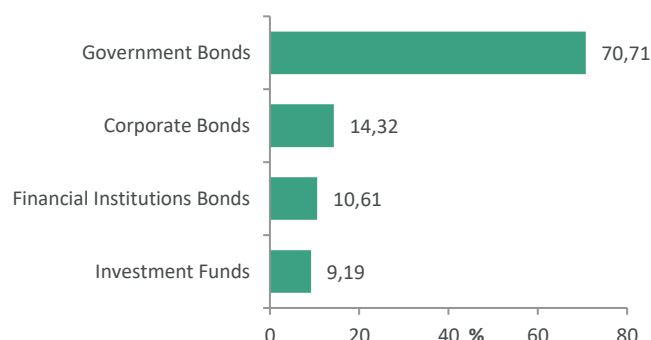
## Geographic allocation



## Asset allocation



## Sector allocation



SAVA INFOND, DRUŽBA ZA UPRAVLJANJE, D.O.O.

Ulica Eve Lovše 7, 2000 Maribor

Tel: 02 229 74 40, Fax: 02 229 74 89; E: info@infond.si

PERFORMANCE - 1 YR

**+10,38%**

PERFORMANCE - 3 YR

**+43,07%**

PERFORMANCE - 5 YR

**+79,46%**

Infond Umbrella Fund

# Infond Razviti trgi, developed markets equity subfund

## Investment policy

Infond Razviti trgi is an equity subfund of the Infond Umbrella Fund. It invests a minimum of 80% of its net assets in equities issued by companies anywhere in the developed world with no sectoral limitation.

As a product aligned with Article 8 of the SFDR Regulation, it promotes environmental and social characteristics, considering that the companies it invests in adhere to good governance practices. The sub-fund is not obligated to invest in sustainable investments under the SFDR and will not include investments that consider the EU criteria for environmentally sustainable economic activities.

## Suitable for

The subfund is suitable for investors who are willing to assume higher risk and invest over the long term.

## Top 10 Holdings as at 30.10.2025

|                    | ISIN         | %    |
|--------------------|--------------|------|
| NVIDIA             | US67066G1040 | 5,14 |
| MICROSOFT          | US5949181045 | 4,81 |
| APPLE              | US0378331005 | 3,73 |
| ALPHABET           | US02079K3059 | 3,54 |
| AMAZON             | US0231351067 | 3,41 |
| BROADCOM           | US11135F1012 | 3,11 |
| META PLATFORMS INC | US30303M1027 | 2,41 |
| JPMORGAN CHASE     | US46625H1005 | 2,34 |
| SALESFORCE         | US79466L3024 | 1,77 |
| ARISTA NETWORKS    | US0404132054 | 1,67 |

## Fund overview as at 30.10.2025

|                        |               |
|------------------------|---------------|
| ISIN                   | SI0021400179  |
| Net asset value (NAV)  | €21,73        |
| Total Net Assets (EUR) | 125.853.484 € |
| Initial charge         | max. 3%       |
| Redemption fee         | 0%            |
| Management fee         | 2,25%         |
| Inception date         | 01.09.2004    |

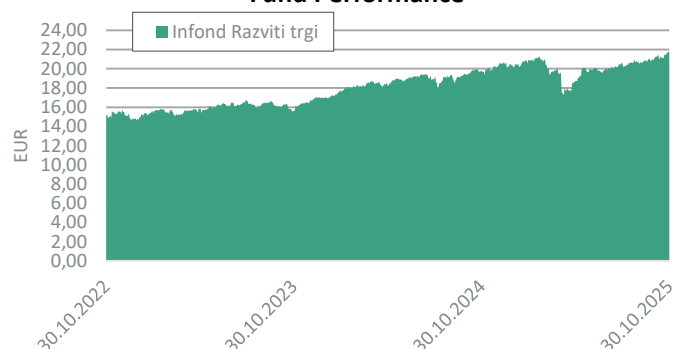
## The summary risk indicator



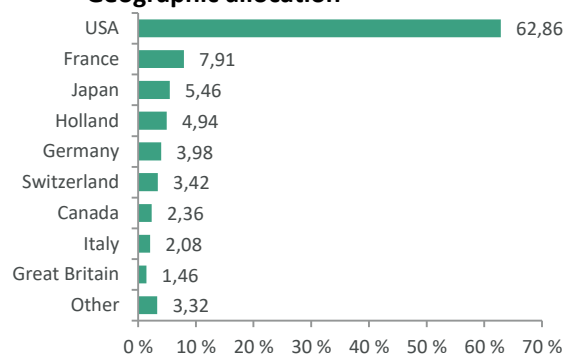
The risk indicator is based on the assumption that investor holds the fund for at least 5 years. The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified the fund as 4 out of 7, which is a medium risk class. The summary risk indicator is based on an estimate of the magnitude of fluctuations in the value of the asset unit. Depending on the fund's operations in the future, the summary risk indicator may change. The lowest category does not mean a risk-free investment. The Fund does not use any protection for future market performance, so you may lose all or part of your investment.

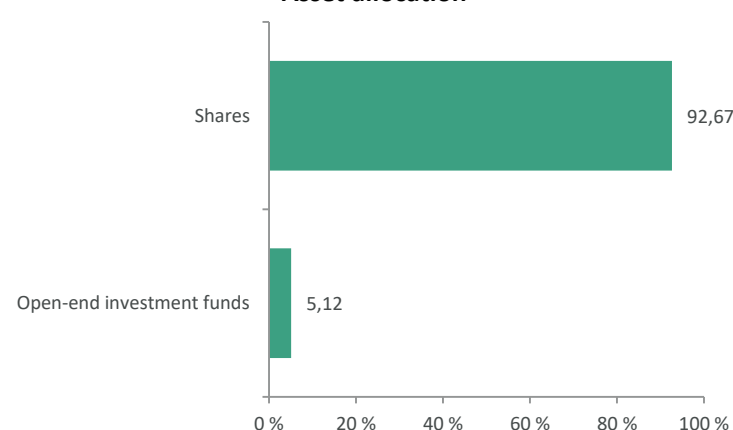
## Fund Performance



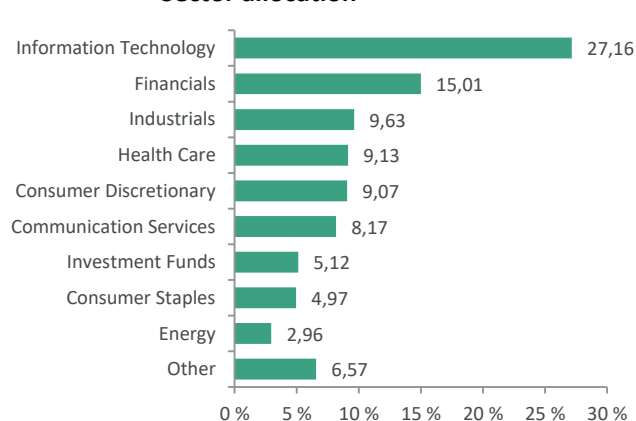
## Geographic allocation



## Asset allocation



## Sector allocation



SAVA INFOND, DRUŽBA ZA UPRAVLJANJE, D.O.O.

Ulica Eve Lovše 7, 2000 Maribor

Tel: 02 229 74 40, Fax: 02 229 74 89; E: info@infond.si

PERFORMANCE - 1 YR

**+7,46%**

PERFORMANCE - 3 YR

**+46,82%**

PERFORMANCE - 5 YR

**+68,74%**

Infond Umbrella Fund

# Infond Select, developed market equity subfund

## Investment policy

Infond Select is a global equity subfund of developed markets. The subfund has no sectoral limitation. Its assets are invested in a focused portfolio of between 25 and 40 high quality business that are potentially positioned for long-term growth.

As a product aligned with Article 8 of the SFDR Regulation, it promotes environmental and social characteristics, considering that the companies it invests in adhere to good governance practices. The sub-fund is not obligated to invest in sustainable investments under the SFDR and will not include investments that consider the EU criteria for environmentally sustainable economic activities.

## Suitable for

The subfund is suitable for investors who are willing to assume higher risk and invest over the long term.

## Top 10 Holdings as at 30.10.2025

|                          | ISIN         | %    |
|--------------------------|--------------|------|
| MICROSOFT                | US5949181045 | 5,50 |
| AMAZON                   | US0231351067 | 4,91 |
| THERMO FISHER SCIENTIFIC | US8835561023 | 4,59 |
| ALPHABET                 | US02079K3059 | 4,42 |
| NVIDIA                   | US67066G1040 | 4,33 |
| META PLATFORMS INC       | US30303M1027 | 4,04 |
| SALESFORCE               | US79466L3024 | 3,53 |
| BROADCOM                 | US11135F1012 | 3,52 |
| APPLE                    | US0378331005 | 3,44 |
| PINTEREST                | US72352L1061 | 3,22 |

## Fund overview as at 30.10.2025

|                        |              |
|------------------------|--------------|
| ISIN                   | SI0021400344 |
| Net asset value (NAV)  | €29,07       |
| Total Net Assets (EUR) | 31.457.475 € |
| Initial charge         | max. 3%      |
| Redemption fee         | 0%           |
| Management fee         | 2,25%        |
| Inception date         | 01.08.2007   |

## The summary risk indicator

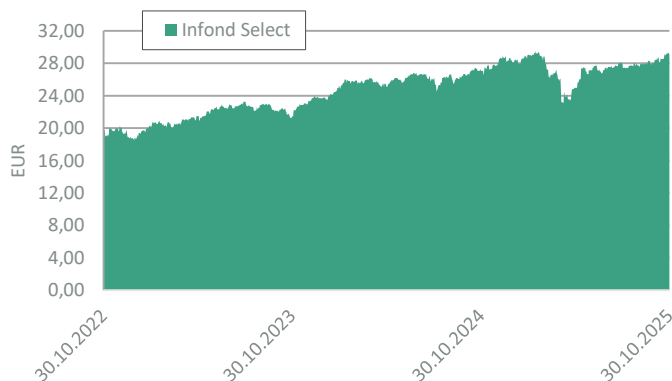


The risk indicator is based on the assumption that investor holds the fund for at least 5 years.

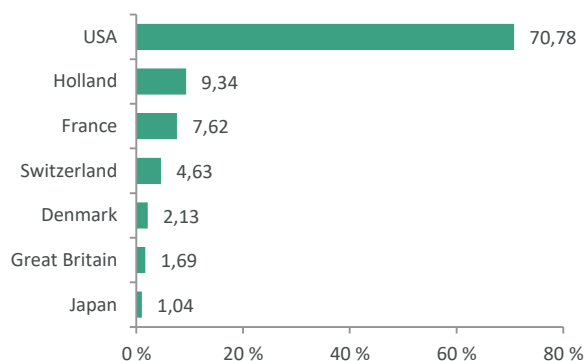
The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified the fund as 4 out of 7, which is a medium risk class. The summary risk indicator is based on an estimate of the magnitude of fluctuations in the value of the asset unit. Depending on the fund's operations in the future, the summary risk indicator may change. The lowest category does not mean a risk-free investment. The Fund does not use any protection for future market performance, so you may lose all or part of your investment.

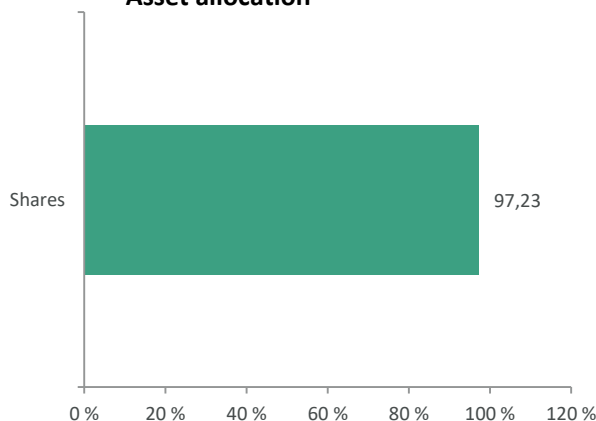
## Fund Performance



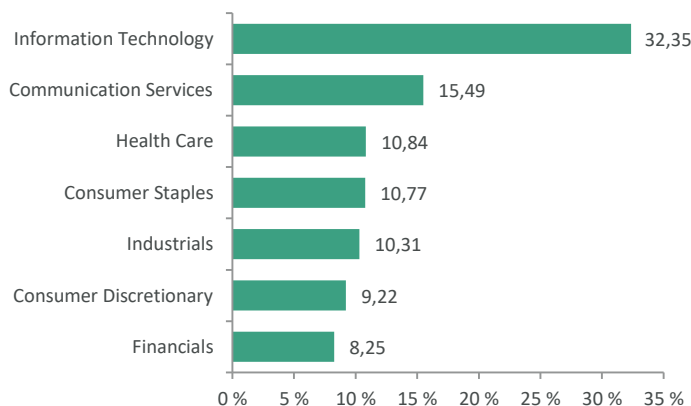
## Geographic allocation



## Asset allocation



## Sector allocation



SAVA INFOND, DRUŽBA ZA UPRAVLJANJE, D.O.O.

Ulica Eve Lovše 7, 2000 Maribor

Tel: 02 229 74 40, Fax: 02 229 74 89; E: info@infond.si



PERFORMANCE - 1 YR

**+1,70%**

PERFORMANCE - 3 YR

**+0,62%**

PERFORMANCE - 5 YR

**+154,78%**

Infond Umbrella Fund

# Infond Surovine in energija, equity subfund

## Investment policy

Infond Surovine in energija (Equity Subfund of Infond Umbrella Fund) invests primarily in common stocks and normally invests at least 80% of assets in securities of companies from sectors Energy and Materials, according to GICS classification.

The investment objective of the subfund does not include promoting environmental or social characteristics or sustainable investments, nor does it consider the EU criteria for environmentally sustainable economic activities. The subfund avoids investments in activities deemed harmful to society, such as thermal coal, tobacco, and operations related to controversial weapons.

## Suitable for

The subfund is suitable for investors who are willing to assume higher risk and invest over the long term.

| Top 10 Holdings as at 30.10.2025 | ISIN         | %    |
|----------------------------------|--------------|------|
| EXXON MOBIL                      | US30231G1022 | 7,24 |
| CHEVRON                          | US1667641005 | 5,37 |
| CAMECO                           | CA13321L1085 | 4,61 |
| AIR LIQUIDE                      | FR0000120073 | 4,44 |
| LINDE                            | IE000S9YS762 | 4,36 |
| ANTOFAGASTA                      | GB0000456144 | 4,17 |
| BP PLC                           | GB0007980591 | 3,98 |
| NEWMONT                          | US6516391066 | 3,71 |
| SHELL                            | GB00BP6MXD84 | 3,42 |
| RIO TINTO                        | GB0007188757 | 3,25 |

## Fund overview as at 30.10.2025

|                        |              |
|------------------------|--------------|
| ISIN                   | SI0021400500 |
| Net asset value (NAV)  | €15,62       |
| Total Net Assets (EUR) | 7.678.151 €  |
| Initial charge         | max. 3%      |
| Redemption fee         | 0%           |
| Management fee         | 2,25%        |
| Inception date         | 03.10.2005   |

## The summary risk indicator

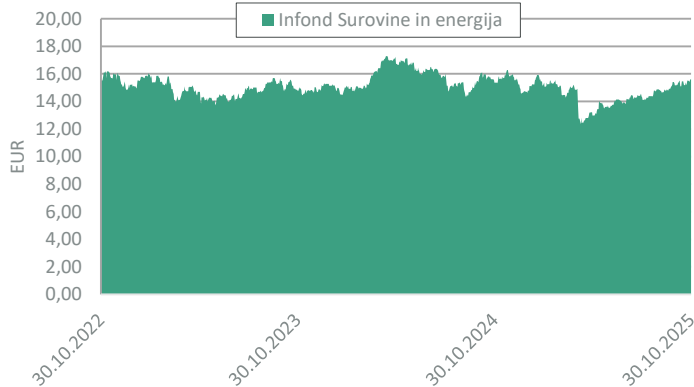


The risk indicator is based on the assumption that investor holds the fund for at least 5 years.

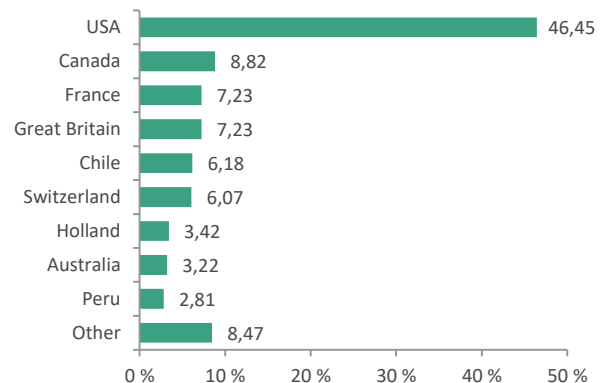
The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified the fund as 5 out of 7, which is the medium-high risk class. The summary risk indicator is based on an estimate of the magnitude of fluctuations in the value of the asset unit. Depending on the fund's operations in the future, the summary risk indicator may change. The lowest category does not mean a risk-free investment. The Fund does not use any protection for future market performance, so you may lose all or part of your investment.

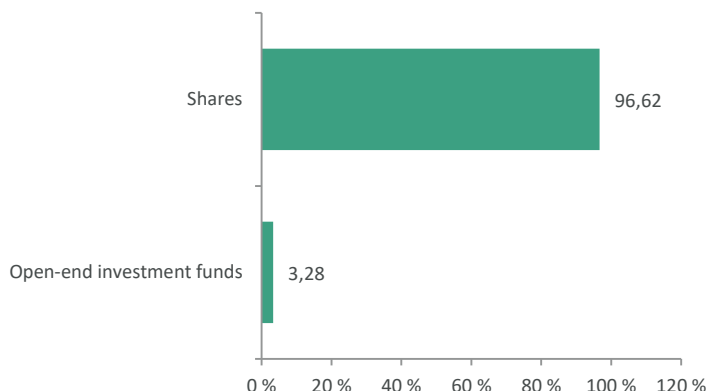
## Fund Performance



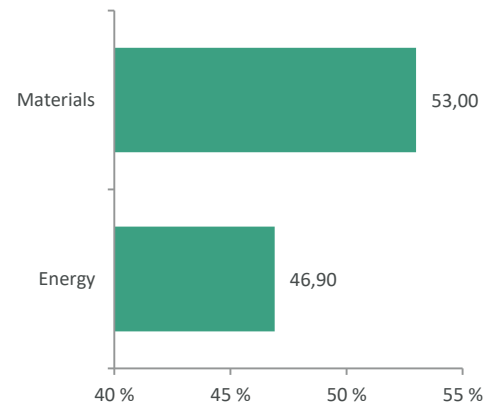
## Geographic allocation



## Asset allocation



## Sector allocation



SAVA INFOND, DRUŽBA ZA UPRAVLJANJE, D.O.O.

Ulica Eve Lovše 7, 2000 Maribor

Tel: 02 229 74 40, Fax: 02 229 74 89; E: info@infond.si

PERFORMANCE - 1 YR

**+27,46%**

PERFORMANCE - 3 YR

**+140,68%**

PERFORMANCE - 5 YR

**+149,24%**

Infond Umbrella Fund

# Infond Tehnologija, equity subfund

## Investment policy

Infond Tehnologija, the equity subfund of the Infond Umbrella Fund, invests primarily in equities of companies from IT and IT related companies without geographical limitation. As a product aligned with Article 8 of the SFDR Regulation, it promotes environmental and social characteristics, considering that the companies it invests in adhere to good governance practices. The sub-fund is not obligated to invest in sustainable investments under the SFDR and will not include investments that consider the EU criteria for environmentally sustainable economic activities.

## Suitable for

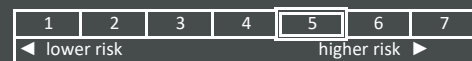
The subfund is suitable for investors who are willing to assume higher risk and invest over the long term.

| Top 10 Holdings as at 30.10.2025 | ISIN         | %    |
|----------------------------------|--------------|------|
| NVIDIA                           | US67066G1040 | 8,72 |
| ARISTA NETWORKS                  | US0404132054 | 8,58 |
| BROADCOM                         | US11135F1012 | 8,53 |
| SERVICENOW                       | US81762P1021 | 6,66 |
| ALPHABET                         | US02079K3059 | 4,78 |
| TAIWAN SEMICONDUCTOR             | US8740391003 | 4,53 |
| ASML HOLDING                     | NL0010273215 | 4,31 |
| MARVELL                          | US5738741041 | 4,19 |
| AMAZON                           | US0231351067 | 4,03 |
| MICROSOFT                        | US5949181045 | 3,75 |

## Fund overview as at 30.10.2025

|                        |               |
|------------------------|---------------|
| ISIN                   | SI0021400914  |
| Net asset value (NAV)  | €185,73       |
| Total Net Assets (EUR) | 312.779.655 € |
| Initial charge         | max. 3%       |
| Redemption fee         | 0%            |
| Management fee         | 2,25%         |
| Inception date         | 01.10.2007    |

## The summary risk indicator

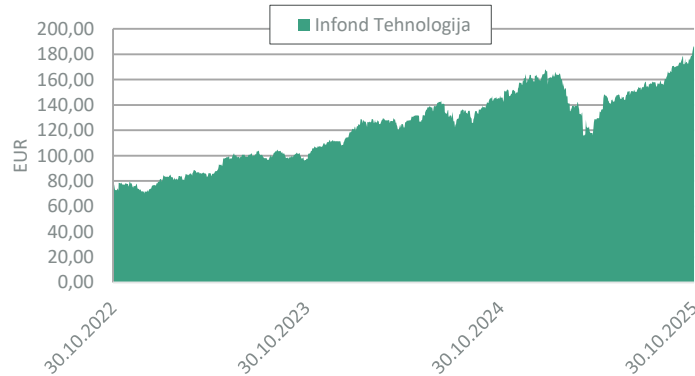


The risk indicator is based on the assumption that investor holds the fund for at least 5 years.

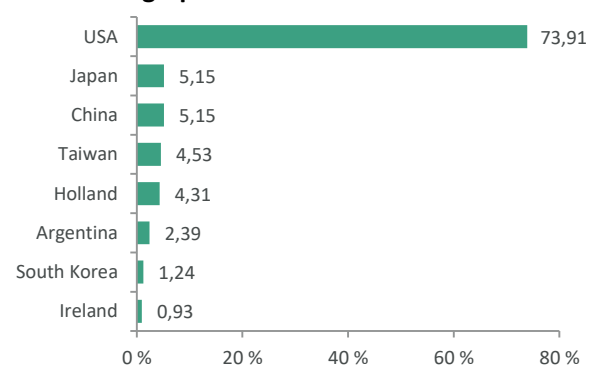
The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified the fund as 5 out of 7, which is a medium-high risk class. The summary risk indicator is based on an estimate of the magnitude of fluctuations in the value of the asset unit. Depending on the fund's operations in the future, the summary risk indicator may change. The lowest category does not mean a risk-free investment. The Fund does not use any protection for future market performance, so you may lose all or part of your investment.

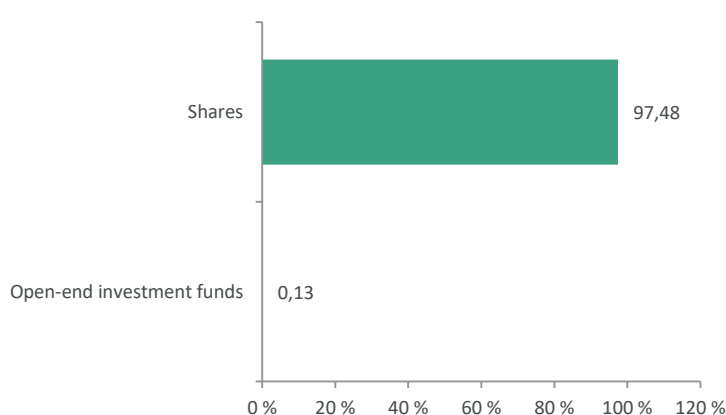
## Fund Performance



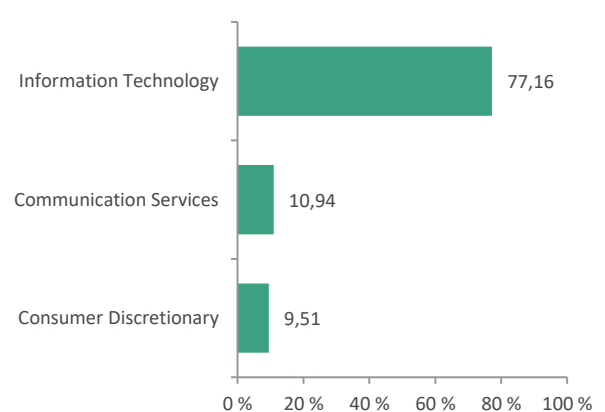
## Geographic allocation



## Asset allocation



## Sector allocation



SAVA INFOND, DRUŽBA ZA UPRAVLJANJE, D.O.O.

Ulica Eve Lovše 7, 2000 Maribor

Tel: 02 229 74 40, Fax: 02 229 74 89; E: info@infond.si

PERFORMANCE - 1 YR

**+19,28%**

PERFORMANCE - 3 YR

**+62,28%**

PERFORMANCE - 5 YR

**+34,76%**

Infond Umbrella Fund

# Infond Trgi v razvoju, equity subfund

## Investment policy

Infond Trgi v razvoju (Equity Subfund of Infond Umbrella Fund) invests primarily in equities of companies based in the Emerging markets, without sectoral limitation. The investment objective of the subfund does not include promoting environmental or social characteristics or sustainable investments, nor does it consider the EU criteria for environmentally sustainable economic activities. The subfund avoids investments in activities deemed harmful to society, such as thermal coal, tobacco, and operations related to controversial weapons.

## Suitable for

The subfund is suitable for investors who are willing to assume higher risk and invest over the long term.

## Top 10 Holdings as at 30.10.2025

|                                | ISIN         | %    |
|--------------------------------|--------------|------|
| TAIWAN SEMICONDUCTOR           | US8740391003 | 8,95 |
| TENCENT HOLDINGS               | KYG875721634 | 5,27 |
| 000660 KS                      | KR7000660001 | 4,88 |
| SAMSUNG                        | US7960508882 | 4,62 |
| XIAOMI                         | KYG9830T1067 | 4,25 |
| ISHARES MSCI TAIWAN INDEX FUND | US46434G7723 | 4,11 |
| NASPERS                        | ZAE000351946 | 4,08 |
| ALIBABA GROUP HOLDING          | KYG017191142 | 3,46 |
| SOUTHERN COPPER CORPORATION    | US84265V1052 | 3,11 |
| MERCADOLIBRE                   | US58733R1023 | 2,93 |

## Fund overview as at 30.10.2025

|                        |              |
|------------------------|--------------|
| ISIN                   | SI0021400518 |
| Net asset value (NAV)  | €34,38       |
| Total Net Assets (EUR) | 40.492.491 € |
| Initial charge         | max. 3%      |
| Redemption fee         | 0%           |
| Management fee         | 2,25%        |
| Inception date         | 03.10.2005   |

## The summary risk indicator

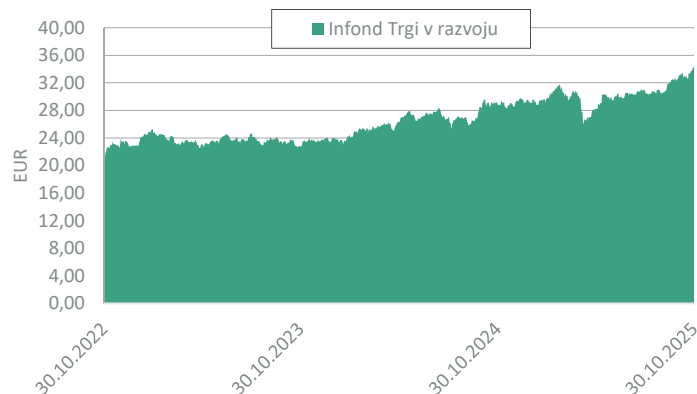


The risk indicator is based on the assumption that investor holds the fund for at least 5 years.

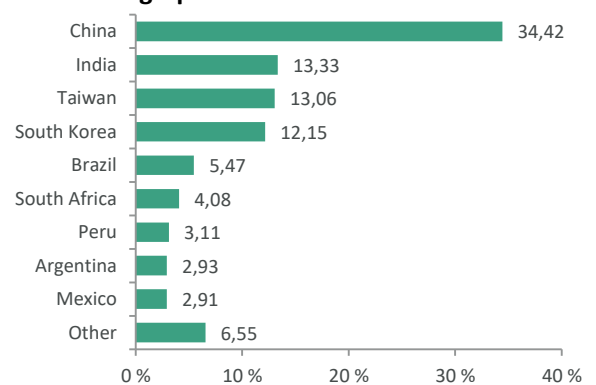
The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified the fund as 4 out of 7, which is a medium risk class. The summary risk indicator is based on an estimate of the magnitude of fluctuations in the value of the asset unit. Depending on the fund's operations in the future, the summary risk indicator may change. The lowest category does not mean a risk-free investment. The Fund does not use any protection for future market performance, so you may lose all or part of your investment.

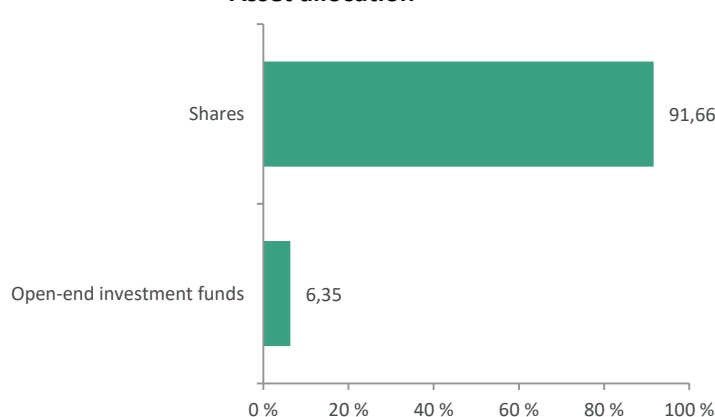
## Fund Performance



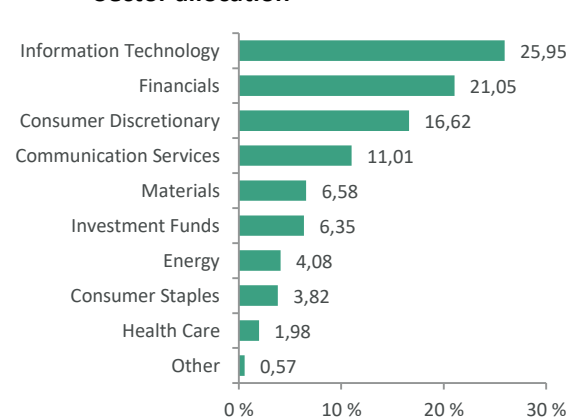
## Geographic allocation



## Asset allocation



## Sector allocation



SAVA INFOND, DRUŽBA ZA UPRAVLJANJE, D.O.O.

Ulica Eve Lovše 7, 2000 Maribor

Tel: 02 229 74 40, Fax: 02 229 74 89; E: info@infond.si

PERFORMANCE - 1 YR

**+6,51%**

PERFORMANCE - 3 YR

**+43,02%**

PERFORMANCE - 5 YR

**+92,10%**

Infond Umbrella Fund

# Infond ZDA, equity subfund

## Investment policy

Infond ZDA invests mainly in the shares of companies with the registered office or predominant part of operations in United States of America. The fund has no sectoral limitation.

As a product aligned with Article 8 of the SFDR Regulation, it promotes environmental and social characteristics, considering that the companies it invests in adhere to good governance practices. The sub-fund is not obligated to invest in sustainable investments under the SFDR and will not include investments that consider the EU criteria for environmentally sustainable economic activities.

## Suitable for

The subfund is suitable for investors who are willing to assume higher risk and invest over the long term.

## Top 10 Holdings as at 30.10.2025

|                    | ISIN         | %    |
|--------------------|--------------|------|
| NVIDIA             | US67066G1040 | 8,57 |
| MICROSOFT          | US5949181045 | 5,96 |
| ALPHABET           | US02079K3059 | 5,50 |
| APPLE              | US0378331005 | 5,09 |
| AMAZON             | US0231351067 | 4,51 |
| BROADCOM           | US11135F1012 | 3,55 |
| META PLATFORMS INC | US30303M1027 | 3,34 |
| APPLIED MATERIALS  | US0382221051 | 2,66 |
| SALESFORCE         | US79466L3024 | 2,53 |
| GENERAL ELECTRIC   | US3696043013 | 2,43 |

## Fund overview as at 30.10.2025

|                        |              |
|------------------------|--------------|
| ISIN                   | SI0021400534 |
| Net asset value (NAV)  | €46,71       |
| Total Net Assets (EUR) | 26.135.603 € |
| Initial charge         | max. 3%      |
| Redemption fee         | 0%           |
| Management fee         | 2,25%        |
| Inception date         | 04.06.2007   |

## The summary risk indicator

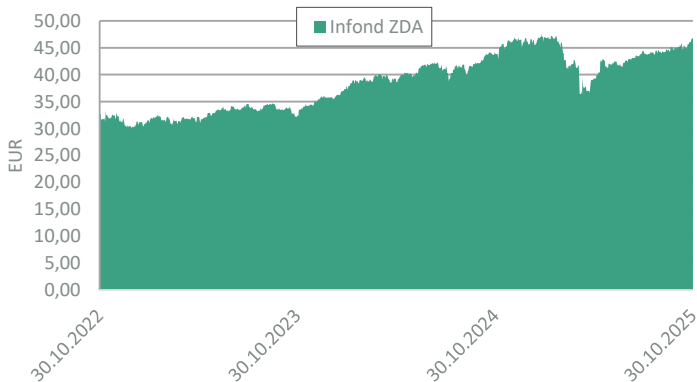


The risk indicator is based on the assumption that investor holds the fund for at least 5 years.

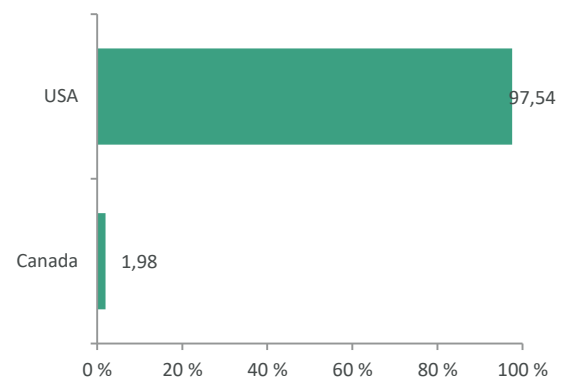
The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified the fund as 4 out of 7, which is a medium risk class. The summary risk indicator is based on an estimate of the magnitude of fluctuations in the value of the asset unit. Depending on the fund's operations in the future, the summary risk indicator may change. The lowest category does not mean a risk-free investment. The Fund does not use any protection for future market performance, so you may lose all or part of your investment.

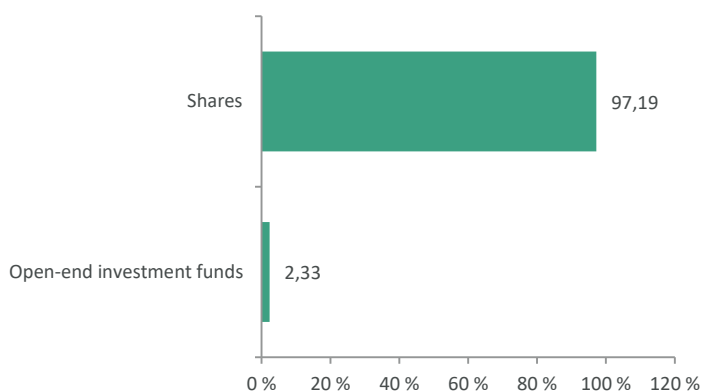
## Fund Performance



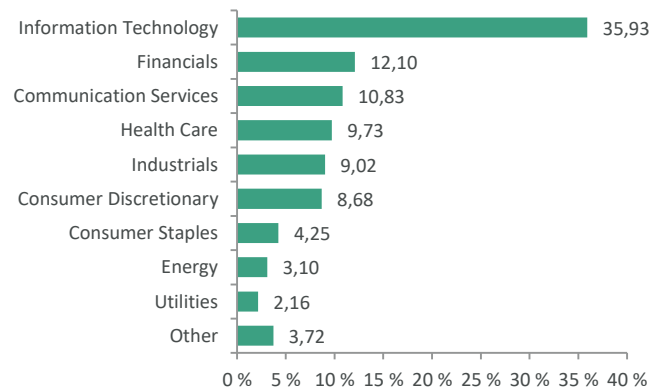
## Geographic allocation



## Asset allocation



## Sector allocation



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Ulica Eve Lovše 7, 2000 Maribor

Tel: 02 229 74 40, Fax: 02 229 74 89; E: info@infond.si

PERFORMANCE - 1 YR

**-11,84%**

PERFORMANCE - 3 YR

**-8,36%**

PERFORMANCE - 5 YR

**+28,61%**

Infond Umbrella Fund

# Infond Zdravstvo, equity subfund

## Investment policy

Infond Zdravstvo, equity subfund of Infond Umbrella fund invests mainly in the shares of sectorally limited portfolios of companies from the Healthcare sector (pharmaceuticals and biotechnology, medical equipment industry...).

As a product aligned with Article 8 of the SFDR Regulation, it promotes environmental and social characteristics, considering that the companies it invests in adhere to good governance practices. The sub-fund is not obligated to invest in sustainable investments under the SFDR and will not include investments that consider the EU criteria for environmentally sustainable economic activities.

## Suitable for

The subfund is suitable for investors who are willing to assume higher risk and invest over the long term.

## Top 10 Holdings as at 30.10.2025

|                     | ISIN         | %    |
|---------------------|--------------|------|
| ELI LILY & CO       | US5324571083 | 9,41 |
| ASTRAZENECA         | GB0009895292 | 4,89 |
| INTUITIVE SURGICAL  | US46120E6023 | 4,71 |
| BOSTON SCIENTIFIC   | US1011371077 | 4,69 |
| ABBVIE              | US00287Y1091 | 4,50 |
| UNITEDHEALTH        | US91324P1021 | 4,47 |
| ROCHE HOLDING       | CH0012032048 | 4,14 |
| MERCK & CO          | US58933Y1055 | 3,71 |
| NOVARTIS            | CH0012005267 | 3,66 |
| ABBOTT LABORATORIES | US0028241000 | 3,41 |

## Fund overview as at 30.10.2025

|                        |              |
|------------------------|--------------|
| ISIN                   | SI0021400526 |
| Net asset value (NAV)  | €42,08       |
| Total Net Assets (EUR) | 34.485.760 € |
| Initial charge         | max. 3%      |
| Redemption fee         | 0%           |
| Management fee         | 2,25%        |
| Inception date         | 04.06.2007   |

## The summary risk indicator

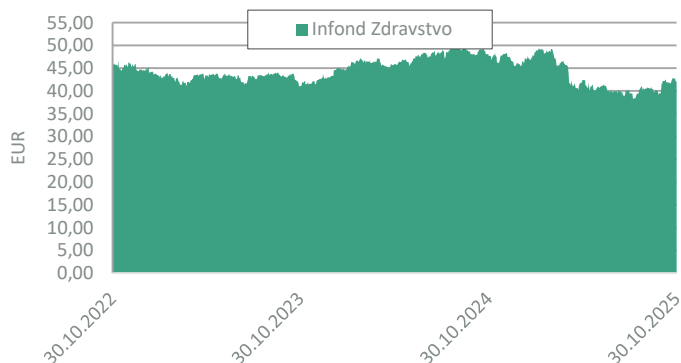


The risk indicator is based on the assumption that investor holds the fund for at least 5 years.

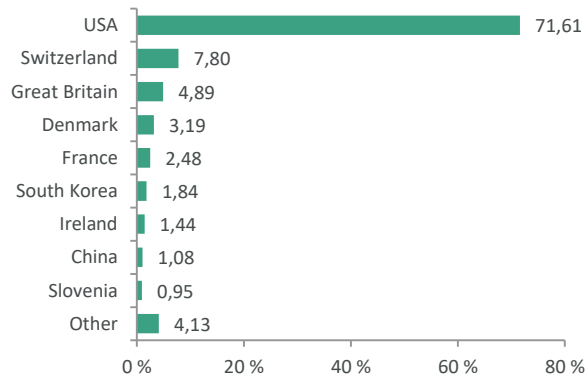
The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified the fund as 4 out of 7, which is a medium risk class. The summary risk indicator is based on an estimate of the magnitude of fluctuations in the value of the asset unit. Depending on the fund's operations in the future, the summary risk indicator may change. The lowest category does not mean a risk-free investment. The Fund does not use any protection for future market performance, so you may lose all or part of your investment.

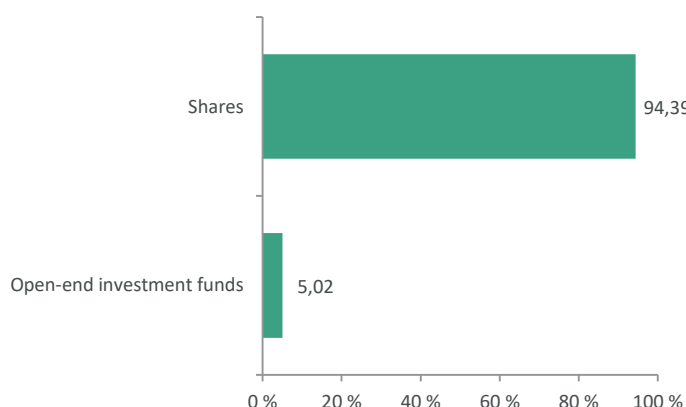
## Geographic allocation



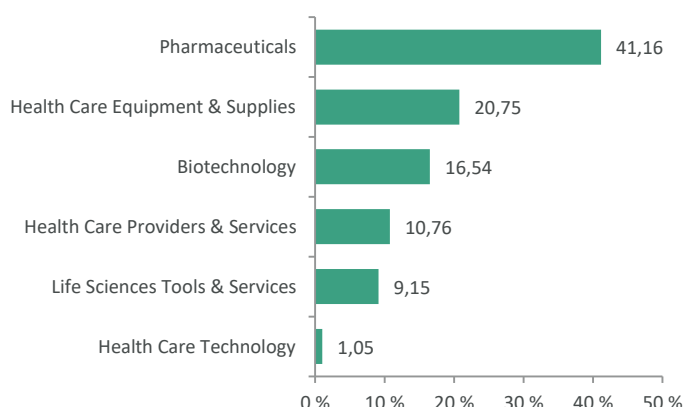
## Geographic allocation



## Asset allocation



## Sector allocation



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Ulica Eve Lovše 7, 2000 Maribor

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Please refer to the Prospectus, including the management rules of the Infond Umbrella Fund, and the Key Investor Information Document of each subfund. All documents and information regarding the operations of the Infond Umbrella Fund subfunds are published on the website [www.infond.si](http://www.infond.si), under the presentation tabs of each individual subfund in Slovene language.

The subfunds included in the monthly report of the Infond Umbrella Fund are suitable for investors who plan to save in the fund for at least the recommended number of years, are willing to take on certain investment risks, and are aware of the possibility of loss of assets. The funds are intended for investors who have free financial resources and wish to diversify them into various forms of investments. Investors do not need specific knowledge and experience with mutual funds and financial markets to invest in the fund.

The subfunds of the Infond Umbrella Fund are actively managed. The performance is measured against the benchmark index, which is stated in the Key Investor Information Document of each subfund. The fund's investment portfolio is not constrained by the investment structure of the benchmark index, but part of the fund's investments often also constitute a part of the benchmark index.

Past performance does not predict future returns. The maximum entry fees can reach up to 3%, and the maximum exit fees up to 3%. The mentioned fees reduce the displayed return. Future performance is subject to taxation which depends on the personal situation of each investor, and which may change in the future. What you will get will vary depending on how the market performs and how long you keep the investment.

Sava Infond, družba za upravljanje, d.o.o., Ulica Eve Lovše 7, SI-2000 Maribor.

Tel.: +386 2 229 7440, Mail: [info\(at\)infond.si](mailto:info(at)infond.si), [www.infond.si](http://www.infond.si). Our languages of communication are Slovene, English and German.