

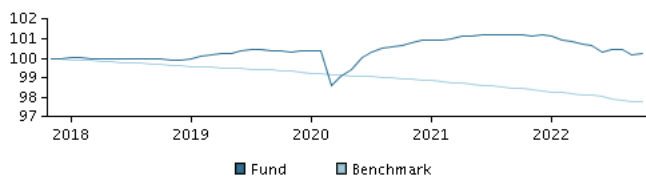
Objectives and investment policy**Objectives**

The target of investment activities is to achieve better-than-money-market value increase on the invested assets through active asset management pursuant to the Act on Common Funds and the fund's regulations.

Investment policy

The assets are invested in a diversified manner in short-term euro-denominated fixed income instruments (e.g. floating-rate and fixed-rate bonds, commercial paper or other fixed income products). These may be issued by banks, companies and governments, municipalities and other public organisations. The fund's modified duration, or interest rate risk, may be a maximum of 1. The credit rating of securities and money market instruments issued by a non-Nordic issuers or issuers not listed in Finland must be at least Moody's Baa3, S&P BBB- or Fitch BBB-. The fund is categorized under SFDR as article 8 and promotes environmental and social characteristics, as well as good governance practices, through screening, restrictions, investment analysis and decision-making as well as active ownership. The fund follows Danske Invest's responsible investment policy. The returns on the fund's investments, such as dividends and interest, will be reinvested. The fund's base currency is the euro. It is generally expected that the fund's holdings may differ significantly from those of the benchmark, e.g. in relation to issuer, credit quality, countries and duration. The fund's performance may therefore differ from the benchmark. The fund is intended for institutional investors (e.g. for corporate cash management). The fund's risk level is low under normal circumstances. However, the fund's value may also fall. Investors may subscribe for and redeem fund units on every banking day.

Recommendation: This fund may not be appropriate for investors who plan to withdraw their money within 1 years.

Return in the period: 15.11.2017 - 31.10.2022

The default for the chart is the return for the past 5 years as of end of month or, if the fund is less than 5 years old, since launch. Past performance is not a reliable indicator of future results. Future returns may be negative. The return may increase and decrease as a result of currency fluctuations if the fund is issued in a currency other than the currency used in the country in which you are domiciled.

Annual return as of 31.10.2022

	2017	2018	2019	2020	2021	YTD
Fund, %	-0.0	-0.1	0.5	0.5	0.3	-0.9
Benchmark, %	-0.0	-0.3	-0.3	-0.4	-0.5	-0.6

Return as of 31.10.2022

	1 mth.	3 mth.	1 year	3 years	5 years
Fund, %	0.1	-0.2	-0.9	-0.1	0.2
Benchmark, %	-0.0	-0.1	-0.7	-1.6	

Charges

Ongoing charge	0.21%
Total Expense Ratio (TER)	0.21%
Max. entry charge	0.00%
Max. exit charge	0.00%
Performance fee	0.00%

Manager**Name:**

Riitta Louhento
Danske Bank Asset Management

Title:

Senior Portfolio Manager

Background:

BBA

Years of experience:

36

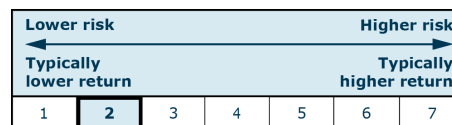
10 largest holdings as of 31.10.2022 *)

Name of investment/security	Weight
Swedbank Ab 22.11.2027	5.6%
Nykredit Realkredit As 17.11.2027	4.8%
Barclays Plc 07.02.2028	3.9%
Abn Amro Bank Nv 18.01.2028	2.8%
Svenska Handelsbanken Ab 02.03.2028	2.1%
Bpce Sa 30.11.2027	2.0%
Sato-Oyj 2.25% 07.04.2023	1.7%
Kbc Group Nv 0.875% 27.06.2023	1.6%
Arion Banki Hf 1% 20.03.2023	1.6%
Natwest Group Plc 2.5% 22.03.2023	1.6%

*) Please note that all holdings are delayed with 1 month.

Risk indicator

The indicator illustrates the typical correlation between the risk and your potential return of the investment.

**Risk key figures for the period 31.10.2019 - 31.10.2022**

Average annual return, %	-0.05
Sharpe Ratio	0.23
Volatility	1.20
Tracking Error	1.19
Information Ratio	0.40

Basic information

ISIN code	FI4000282397
Benchmark	3 kk Euribor -indeksi
Website	www.danskeinvest.fi
Fund domicile	Finland
Currency	EUR
Total assets, mill., 01.12.2022, EUR	1,735.6
Net asset value (NAV), 01.12.2022	1.00666
Duration, 31.10.2022	0.43
Yield to maturity, 31.10.2022	4.81
Morningstar Rating?	★★★★★

Disclaimer & contact information

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The returns presented in this fact sheet are historical. Historical returns are not indicative of future return and investors may incur losses on their investments. The return may increase and decrease as a result of currency fluctuations if the fund is issued in a currency other than the currency used in the country in which you are domiciled.

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If the fact sheet relates to an ESG-fund or a fund with a sustainable investment objective, you can find more information about the sustainability aspects of the fund at <https://documents.danskeinvest.com> -> press relevant fund.

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