

C-Quadrat Ampega Fixed Income Fund: CQFIX



30/04/2026

The CQFIX Fund invests exclusively in fixed-income instruments such as government bonds, corporate bonds, deposits, fixed-income funds, and other debt instruments. By focusing on these low-volatility assets, CQFIX aims to preserve capital and provide steady growth over time.

NET ASSET VALUE
AMD 4.92 B

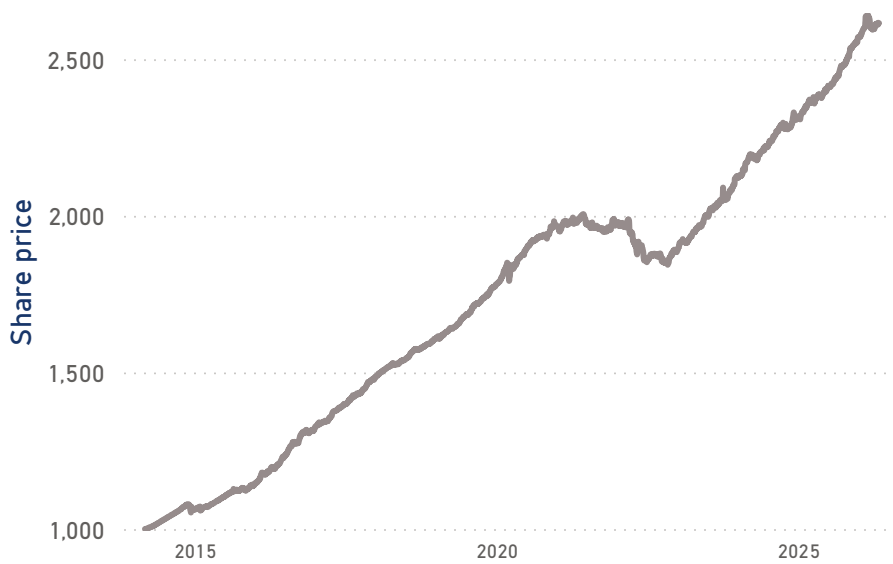
NAV PER SHARE
2616.0655

MINIMUM AMD ALLOCATION: 60%

FIXED INCOME EXPOSURE : 100%

NUMBER OF PARTICIPANTS : 1.8K

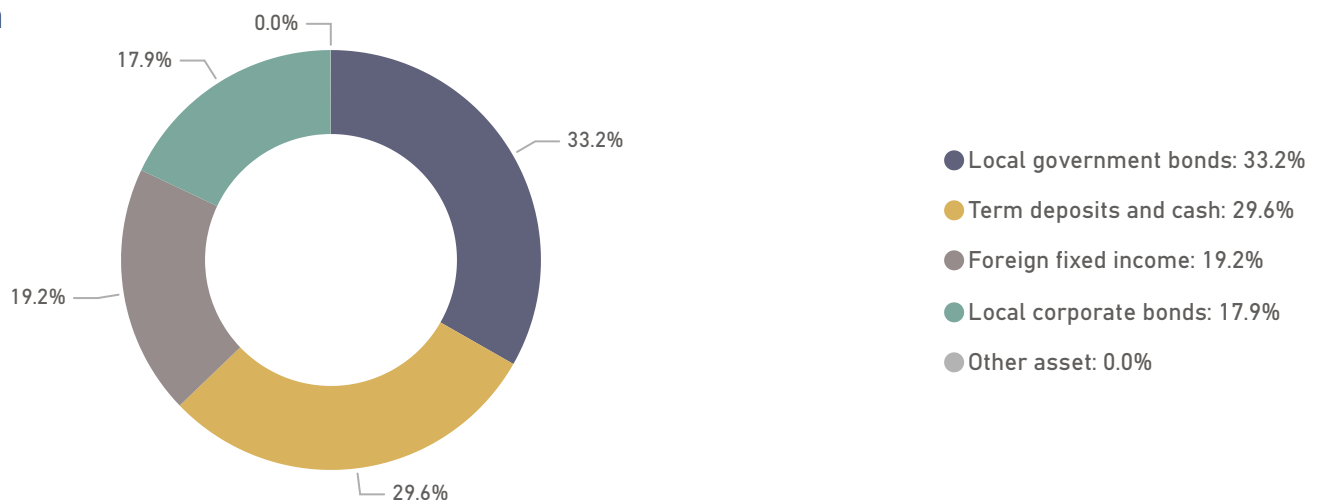
Historical share prices



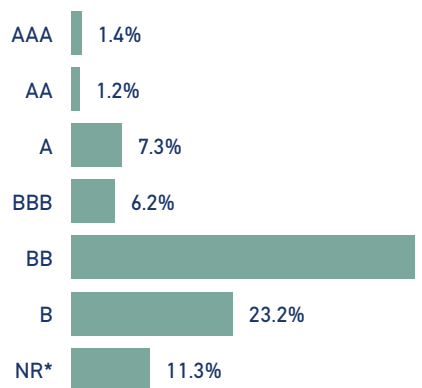
Fund manager company	C-QUADRAT Ampega Asset Management Armenia
Legal form	Open-ended, contractual fund
Fund currency	AMD
Distribution type	Accumulating
Inception date	11/3/2014
Fund advisor	Impact Asset Management GmbH
Fund administrator	Raiffeisen Bank International AG
Fund bank	Ardshinbank CJSC
Fund auditor	KPMG Armenia LLC
Fund custodian and registry	Central Depository of Armenia OJSC
Management fee	0.85% p.a.
Income tax	Maximum 2%
Redemption fee	0%

1Y average return	9.66%	SINCE INCEPTION CUMULATIVE RETURN	161.61%
3Y average return	10.07%	SINCE INCEPTION ANNUAL RETURN	8.23%
5Y average return	5.74%	3 YEAR AVERAGE STANDARD DEVIATION	2.38%
10Y average return	8.16%		

Asset allocation

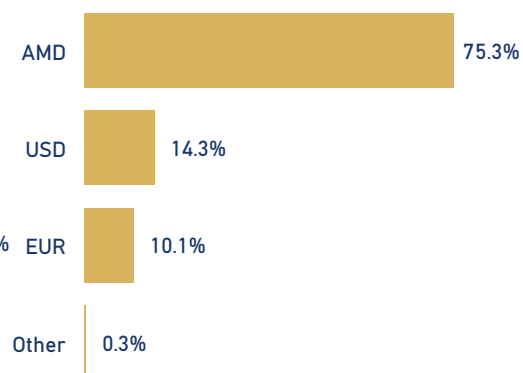


Credit quality



*NR: Not Rated

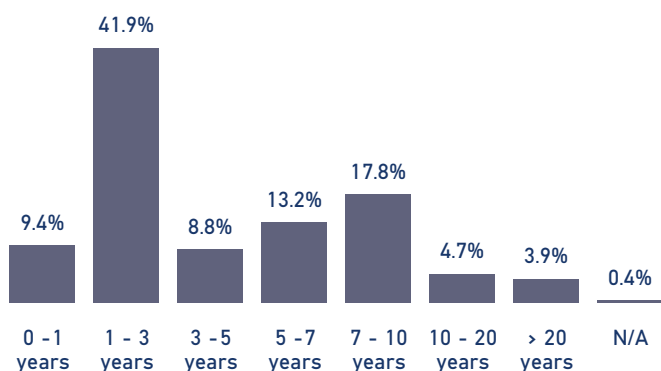
Currency distribution



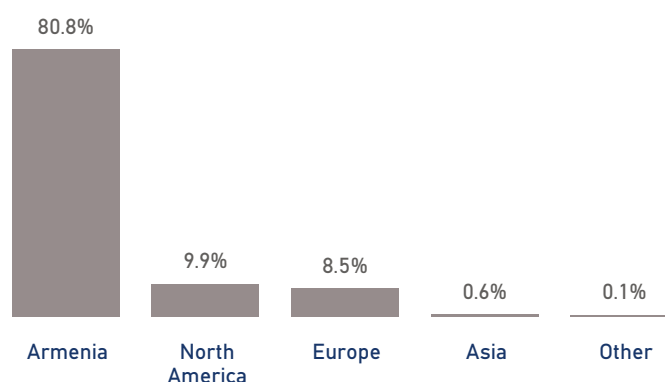
Sectoral distribution

Financial	51.0%
Government	34.8%
Health Care	3.1%
Energy	2.5%
Industrial	1.3%
Technology	1.3%
Communication	1.3%
Consumer, Cyclical	1.2%
Consumer, non-cyclical	0.8%
Utilities	0.8%
Materials	0.6%
Other	1.2%

Maturity summary



Regional distribution



Advantages

Professional asset management

The fund is managed by an experienced team of C-Quadrat Ampega Asset Management Armenia

State contribution

In addition to their contributions, pension system participants receive contributions from the state

State guarantee

The state-owned Guarantee Fund guarantees the return of personal contributions, adjusted for inflation

Economies of scale

The fund reduces transaction costs and provides access to a broader range of asset classes and investment opportunities

Tax efficiency

The fund is exempt from taxes

Investment Principles

Long-term investment goal

The fund seeks to provide moderate increase in asset value in the long run

Disciplined investment approach

The fund follows stable strategic asset allocation, with tactical shifts in response to market developments

Diversification

The fund allocates assets across different regions, sectors, issuers, currencies, maturities and asset classes

Robust risk management

The Company harnesses the necessary infrastructure, process, and analytics to ensure effective risk management

Sustainable investment focus

The fund investment philosophy incorporates sustainability considerations into the investment process

Asset allocation, diversification breakdowns, and other data are presented as of the indicated date and are subject to change. They may not represent current or future investments. Some information on the breakdown is provided by a vendor. While the Company believes this data to be reliable, it does not review it and cannot guarantee its accuracy, completeness, or timeliness. The Company is not responsible for any consequences arising from using this information. The performance data presented reflects past performance and is not a reliable indicator of future performance. Every capital investment carries risk, including but not limited to market risk, credit risk, and currency risk. Fund reinvests the dividends. The fund performance figures and share prices are presented net of all fees and costs. This document is provided for informational purposes only and does not constitute an offer or invitation to purchase or sell units of the fund. It is intended to provide a brief overview of the fund. For more detailed information, please refer to the fund rules. The presented figures are rounded, and actual figures can potentially deviate from the portfolio data by no more than 0.5%. The Company is regulated by the Central Bank of Armenia. Contact: office@c-quadrat-ampega.am or (12)-20-00-22.