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Core methods used in financial analysis: VP Bank has adopted the following core methods in its financial analysis:

- In each currency sector, bond selection considers only bonds without special clauses (bullet bonds). These tend to be Eurobonds with investment grade ratings and no special risk premiums. Attention is also paid to the marketability factor before allocations are divided into the sovereign and corporate segments.
- Investment funds are selected according to the "best in class" method. Our multi-tiered analytical process includes both quantitative and qualitative elements.

Investment horizon: Recommendations are based on well-diversified portfolios. The recommended investment horizons for balanced portfolios are five to ten years, and for equity portfolios generally more than ten years.