



#### Fund Profile

ACTIAM Impact Financial Inclusion Fund invests, through ACTIAM Financial Inclusion Fund, mainly in private loans to financial institutions in emerging and developing countries. These financial institutions give local micro-entrepreneurs, smaller SMEs and households access to financial products, such as loans and savings accounts. The fund may also invest in short-term euro-denominated government bonds, money market funds, and hold cash in bank accounts. The fund aims for an annual net return of at least 3%, whereby the fund also explicitly tries to realise measurable positive societal impact. The fund has an above-average liquidity risk because it invests (indirectly) in private, illiquid loans to financial inclusion institutions. As a result, the fund can be temporarily closed for entry and/or exit.

#### Performance and risk characteristics<sup>1</sup>

|                              | fund   | benchmark |
|------------------------------|--------|-----------|
| Standard deviation 36 months | 1,50 % | n/a       |
| Sharpe ratio 36 months       | 2,37   | n/a       |
| Yield                        | 8,25%  | n/a       |
| Average rating               | B-     | n/a       |
| Modified duration            | 0,96   | n/a       |

#### Net Performance

|             | fund <sup>2</sup> | underlying fund <sup>1</sup> |
|-------------|-------------------|------------------------------|
| 1 month     | -0,37%            | -0,39%                       |
| 3 months    | 0,00%             | 0,09%                        |
| 2022        | 0,38%             | 0,67%                        |
| Avg 3 years | NA                | 3,58%                        |

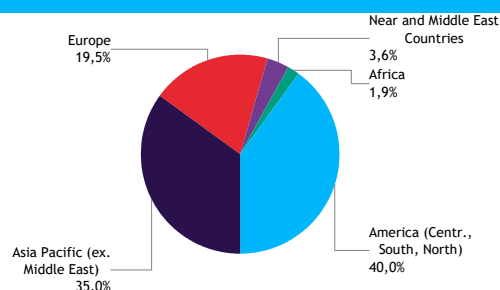
  

|                              | 2017  | 2018  | 2019  | 2020  | 2021  |
|------------------------------|-------|-------|-------|-------|-------|
| Fund <sup>1</sup>            | NA    | NA    | NA    | NA    | NA    |
| Underlying fund <sup>1</sup> | 2,83% | 2,91% | 3,76% | 3,38% | 5,79% |

#### Price Index Fund



#### Regions<sup>1</sup>



#### Key Information

|                        |  |
|------------------------|--|
| Investment institution | ACTIAM Impact Financial Inclusion Fund |
| ISIN code              | NL0015000GU4                           |
| Currency               | Euro                                   |
| Stock exchange listing | Euronext Amsterdam                     |
| Inception Date         | 15-09-2021                             |
| Fund Manager           | ACTIAM N.V.                            |
| Country of residence   | Netherlands                            |
| Benchmark              | -                                      |
| Ongoing charges figure | 1,40% per year                         |

#### Sustainable Development Goals

By providing financing to local financial institutions, the fund contributes to better access to capital for microentrepreneurs, households and small and medium-sized enterprises. In that context, the fund actively contributes to the achievement of seven United Nations Sustainable Development Goals (SDGs), including no poverty, promoting decent work and economic growth and gender equality. It concerns the following seven SDGs:



#### Prices in euro and Facts

|                              |            |
|------------------------------|------------|
| Price end of month           | 25,37      |
| Highest price 12 months      | 25,48      |
| Lowest price 12 months       | 25,00      |
| Dividend paying              | Yes        |
| Net Asset Value End of Month | 25,33      |
| Fund size                    | 14.530.812 |
| Outstanding equities         | 573.667    |
| SFDR classification          | 9          |

#### Financial Institutions / Countries<sup>1</sup>

##### Top 5 financial inclusion institutions

|                           |      |
|---------------------------|------|
| Finexpar Paraguay         | 4,2% |
| Amret Co. Ltd.            | 4,2% |
| Fondi Besa Sh. A          | 3,9% |
| Asa India                 | 3,6% |
| Grassland Finance Limited | 3,5% |

##### Top 4 countries

|          |       |
|----------|-------|
| Peru     | 12,4% |
| Ecuador  | 9,9%  |
| India    | 9,4%  |
| Cambodia | 5,8%  |

#### Portfolio overview<sup>1</sup>

|                                 |           |
|---------------------------------|-----------|
| Outstanding private loans       | 101       |
| Number of countries             | 27        |
| Average amount per loan in Euro | 1.497.664 |
| Asset allocation:               |           |
| Senior loans                    | 85,2%     |
| Subordinated loans              | 9,2%      |
| Cash + liquid assets            | 5,6%      |