

## FACTSHEET As of 31 August 2023

### ACTIAM Impact Financial Inclusion Fund



#### 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	1,70 %	n/a
Sharpe ratio 36 months	1,68	n/a
Yield	7,05%	n/a
Average rating	B-	n/a
Modified duration	1,09	n/a

#### Net Performance

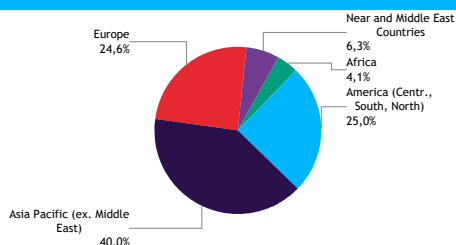
	fund <sup>2</sup>	underlying fund <sup>1</sup>
1 month	0,14%	0,14%
3 months	0,98%	1,06%
2023	3,92%	4,38%
12 months	3,60%	4,12%
Avg 3 years	NA	3,99%

	2018	2019	2020	2021	2022
Fund <sup>1</sup>	NA	NA	NA	NA	0,06%
Underlying fund <sup>1</sup>	2,91%	3,76%	3,38%	5,79%	0,42%

#### 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	Cardano Asset Management N.V.
Country of residence	Netherlands
Benchmark	-
Ongoing charges figure	1,40%

#### 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	25,20
Highest price 12 months	26,08
Lowest price 12 months	25,03
Dividend paying	Yes
Net Asset Value End of Month	25,23
Fund size	16.158.696
Outstanding equities	640.376
SFDR classification	9

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

##### Top 5 financial inclusion institutions

Davr Bank	4,1%
Crede Georgia	3,7%
Fondi Besa Sh. A	3,5%
Kmf Kazakhstan	3,4%
Khan Bank	3,3%

##### Top 4 countries

India	10,2%
Ecuador	8,8%
Mongolia	7,3%
Kosovo	7,1%

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

Outstanding private loans	121
Number of countries	26
Average amount per loan in Euro	1.321.211
<b>Asset allocation:</b>	
Senior loans	84,3%
Cash + liquid assets	11,6%
Subordinated loans	4,2%