

Product description

Open-end mutual diversified fund , diversified investment fund with two fund units denominated in RON and EUR. It uses the CPPI investment strategy to limit, as far as possible, the losses that would be recorded in the event of a fall in markets to the protected value.

Structuring the assets of the fund on two major segments: a low-risk one composed of specific money market instruments such as: bank deposits, fixed income instruments in Romania and the EU, but also fund units of the funds investing in those assets and one with a higher risk high, mainly composed of majority shares in Romania, as well as fund units with equity exposure.

KEY INFORMATION

| | |
|--------------------------------|------------------|
| Net Asset Date | 31 Aug 2021 |
| Asset total MM RON | 302.09 |
| NAV/unit RON/EUR | 207.4735/28.9399 |
| Net Asset Value Class A MM RON | 89.36 |
| Class E MM EUR | 43.11 |
| Launch date Class A | 19 March 2009 |
| Launch date Class E | 27 March 2017 |
| No of investors | 2789 |
| Recommended min. period | 3 years |
| VaR | 9.00 |
| Average Yield | N/A |

VaR measures the risk of an investment. If a decrease is recorded, with a probability of 95%, it will not exceed the value indicated by VaR.
Source: BRD Asset Management

PERFORMANCE SINCE INCEPTION - A CLASS



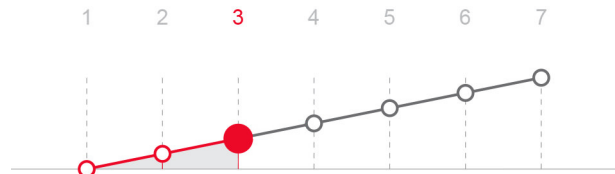
PERFORMANCE SINCE INCEPTION - E CLASS



FEES

| | |
|--------------|----|
| Subscription | 0% |
| Redemption | 0% |

RISK CATEGORY



SRRI (Synthetic risk and reward indicator) measures the level of risk to which the investor is exposed. Be aware that SRRI measures the fund historical volatility not risk of loss of the invested amount.

PERFORMANCE CLASA A

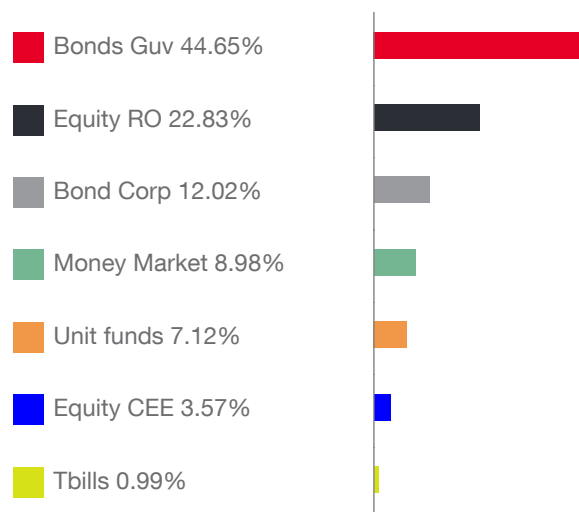
| Last year | Last 3 years | Last 5 years | Since inception |
|-----------|--------------|--------------|-----------------|
| 13.21% | 18.62% | 34.52% | 107.47% |

PERFORMANCE CLASA E

| Last year | Last 3 years | Last 5 years | Since inception |
|-----------|--------------|--------------|-----------------|
| 11.05% | 11.65% | - | 15.76% |

Source: BRD Asset Management

PORTOFOLIO ASSET MIX



Source: BRD Asset Management

INVESTMENT POLICY

Is to create a structure of investments of 50% in shares from the EEC markets (Romania, Poland, Czech Republic, Hungary) and in financial instruments with a high degree of liquidity.

FUND OBJECTIVE

The objective is to ensure that unit fund value does not fall below 90% of the max amount recorded in the last 12 months prior to the current date except for the period immediately following the approval of the prospectus when considering the max amount for the period between date of authorization and current date.

DEVELOPMENTS IN FINANCIAL MARKETS

FDI BRD Diverso registered the increase of the net unitary asset in August, benefiting mainly from the advance of the most liquid Romanian shares (BET-XT-T + 3.17%). Most of them reporting encouraging operational results for the first 6 months of 2021. The share of shares for FDI BRD DIVERSO was still high, according to the CPPI strategy applied (constant proportion portfolio insurance).

The yields of the regional markets (Hungary + 6.9%, Poland + 5.08%, Austria + 4.0%) were higher than the local indices, mainly due to the steep sales of Romanian shares from the last trading day (when there were decreasing rebalancing of the local issuers' shares in the MSCI Frontier Markets index).

The government securities component of BRD Diverso's portfolio had a neutral contribution in this interval, the favorable evolution in price in the first part of the month being reversed after the publication of inflation data which surprised negatively in July, the annual rate reaching 5%, in increase from 3.9% the previous month.

Advantages for investors

Fund assets are invested in both money market and equity instruments, both in Romania and CEE markets. The fund offers good diversification and a potentially attractive yield with a medium risk for a minimum recommended period of at least 5 years.

TOP 5 HOLDINGS BY ISSUER

| Issuer | Type tool | Percentage |
|---------------------------------|------------------|------------|
| Ministerul Finantelor Publice | Bonds | 45.36 % |
| Alpha Bank | Deposits + Bonds | 8.74 % |
| CREDIT EUROPE BANK (ROMANIA) SA | Deposits | 4.08 % |
| Petrom Bucuresti | Equity | 3.89 % |
| Banca Transilvania Cluj | Equity | 3.78 % |

Source: BRD Asset Management

Disclaimer

Administratorul fondurilor : BRD Asset Management S.A.I. S.A., cu sediul in Str. Dr. Nicolae Staicovici nr.2, Opera Center II, etaj 5, Sector 5, Bucuresti tel : 021 327 22 28, fax : 021 327 14 10, este autorizata prin decizia A.S.F. nr. 527/30.03.2001 si inscrisa in Registrul A.S.F. sub nr. PJR05SAIR/400010 din 18.01.2006. Notificare inscrisa in registrul de evidenta a prelucrarilor de date cu caracter personal sub nr.23680.
Depozitarul fondurilor: BRD – Groupe Societe Generale cu Sediul central: Bd. Ion Mihalache nr.1-7, sector1, Bucuresti, tel: 021 301 6100; Sediul Metav: Str. Biharia nr.67-77, sector 1, Bucuresti. Cititi prospectul de emisiune si informatiile cheie destinate investitorilor, prevazute la art.98 din O.U.G. nr.32/2012, inainte de a investi in aceste fonduri, disponibile pe site-ul societatii www.brdam.ro in limba romana. Performantele anterioare ale fondurilor nu reprezinta o garantie a realizarii viitoare.
BRD Diverso autorizat prin decizia A.S.F. nr.1713/ 27.08.2008, inscris in Registrul A.S.F. cu nr. CSC06FDIR/400056 din 27.08.2008. "Fondul este autorizat pe principiul dispersiei riscului, sa detina pana la 100% din active in valori mobiliare si instrumente ale pietei monetare emise sau garantate de statul roman sau de autoritati publice locale ale acestuia."

TOP 5 HOLDINGS BY SECTOR

| Sector | Percentage |
|-------------|------------|
| Government | 48.3 % |
| Financials | 30.49 % |
| Energy | 9.28 % |
| Funds | 6.51 % |
| Industrials | 1.8 % |

Source: BRD Asset Management