

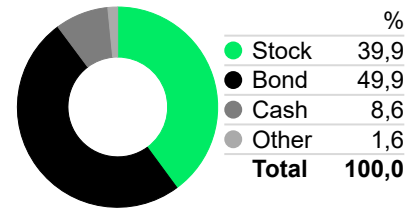
Sustainability Report: Overview

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Sustainability Overview

ESG Overview: good
 ESG Risk: low
 Controversies: moderate
 Product Involvement: not significant
 Carbon Intensity: below benchmark
 Carbon Risk: low

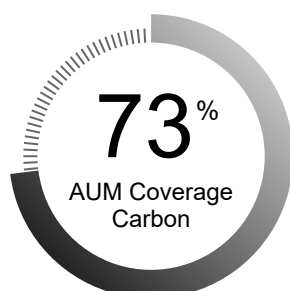
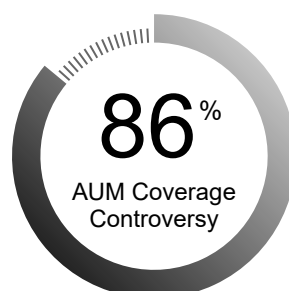
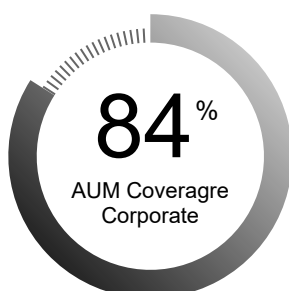


Sustainability development 2024:
 ESG Score: Q1 19,3 Q2 18,3 Q3 18,1
 Q4 18,3

Top Holdings Funds & ETFs

Portfolio Date: 31.12.2024

	Portfolio Weighting %	Morningstar Rating	Global Category	Morningstar Sustainability Rating™	Low Carbon Designation™	Sustainability Score	Carbon Risk Level Classification
Aktia Corporate Bond+ D	25,5	★★★★	Europe Fixed Income	⊕⊕⊕	No	17,7	Low Risk
Storebrand USAA EUR	18,8	★★★★	US Equity Large Cap Blend	⊕⊕⊕⊕	✓	19,0	Low Risk
Storebrand Europa A EUR	10,3	★★★★★	Europe Equity Large Cap	⊕⊕⊕	✓	17,4	Low Risk
Aktia European High Yield Bond+ D	8,3	★★★★	Europe Fixed Income	⊕⊕		19,2	Low Risk
Barings European Loan Trnh C EUR Acc	8,3		Europe Fixed Income				Low Risk
Aktia Sustainable Government Bond D	5,8	★★★	Europe Fixed Income	⊕⊕⊕⊕⊕	✓	10,4	Low Risk
Aktia Emerging Market Bond+ D	5,1	★★★	Emerging Markets Fixed Income	⊕⊕			
Aktia Nordic B	5,0	★	Europe Equity Large Cap	⊕⊕	✓	19,2	Low Risk
Storebrand Emerging Markets A EUR	4,8	★★★★	Global Emerging Markets Equity	⊕⊕⊕	✓	21,4	Low Risk
Aktia Short-Term Corporate Bond D	4,0	★★★	Europe Fixed Income	⊕⊕⊕	✓	18,0	Low Risk
Aktia Capital B	2,5	★★	Europe Equity Mid/Small Cap	⊕⊕⊕⊕⊕	No	16,7	Low Risk
Storebrand Japan A EUR	1,5	★★★	Japan Equity	⊕⊕⊕⊕	✓	21,1	Low Risk

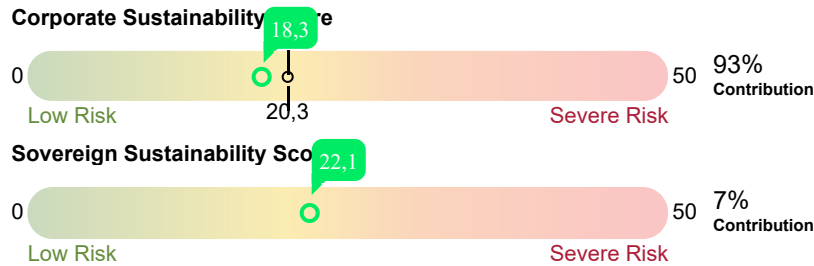


Sustainability Report: ESG

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Sustainability Score



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- ↓ Benchmark (Current)

ESG Risks Portfolio vs Benchmark

	Portfolio	Benchmark
Sustainability Score	18,3	20,3
Environmental Risk Score	3,3	4,6
Social Risk Score	7,8	9,2
Governance Risk Score	5,2	6,3
Unallocated Risk Score	1,9	0,2

Sustainability Score Explained

Exposure to Environmental, Social and Governance factors, that could pose a financially material risk.

- 0-10 Negligible Risk
- 10-20 Low Risk
- 20-30 Medium Risk
- 30-40 High Risk
- 40+ Severe Risk

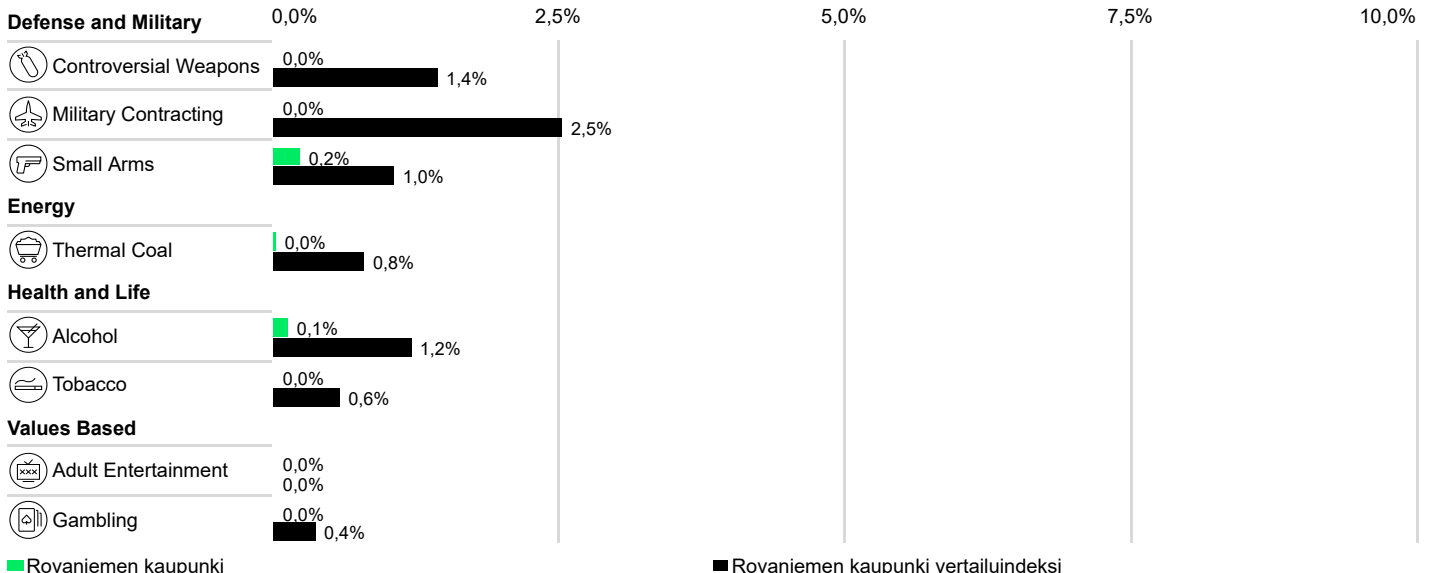
ESG Risk Score Distribution % of AUM

	Portfolio	Benchmark
Negligible ESG Risk	7,4	2,5
Low ESG Risk	56,0	48,7
Medium ESG Risk	32,2	40,7
High ESG Risk	4,0	7,1
Severe ESG Risk	0,4	0,9

Controversy Distribution % of AUM

No Controversies	20,4
Low Controversies	20,4
Moderate Controversies	34,8
Significant Controversies	20,9
High Controversies	3,3
Severe Controversies	0,2

Product Involvement



Sustainability Report: Carbon

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Aktia

Carbon Metrics

Low Carbon Designation



Morningstar carbon metrics are asset-weighted portfolio calculations based on Sustainalytics' company Carbon Risk Rating. To receive the Morningstar® Low Carbon Designation™, a fund must have a 12-month average Portfolio Carbon Risk Score below 10 and a 12-month average Fossil Fuel Involvement of less than 7% of assets. This signal helps investors easily identify funds that are well-positioned to transition to a low-carbon economy.

Historical Carbon Risk Score



Historical Fossil Fuel Involvement



Carbon Involvement Distribution % of AUM

Fossil Fuel	2,84
Thermal Coal Power Generation	0,01
Thermal Coal Extraction	0,00
Oil Sands Extraction	0,00
Arctic Oil & Gas Exploration	0,09
Oil & Gas Production	0,82
Oil & Gas Products & Service	0,08
Oil & Gas Generation	2,24

Carbon Involvement Explained

Carbon Involvement metrics measure a portfolio's exposure to involvement in fossil fuel and thermal coal. The metrics are holdings-based calculations that use company-level analytics from Sustainalytics, a leading ESG research provider.

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Carbon Metrics Portfolio vs Benchmark

	Portfolio	Benchmark
Portfolio Carbon Risk Score	5,5	7,1
Carbon Intensity Scope 1 and 2 Average Value USD	66,0	114,2
Portfolio Carbon Risk Exposure Score	15,8	17,1
Portfolio Carbon Stranded Assets Exposure Score	67,0	70,7

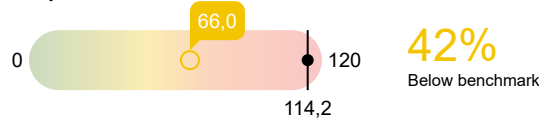
Carbon Risk Distribution % of AUM

Negligible Carbon Risk	10,58
Low Carbon Risk	72,29
Medium Carbon Risk	16,94
High Carbon Risk	0,18
Severe Carbon Risk	0,00

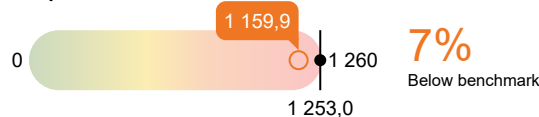
Carbon Intensity

Scope 1+2/Scope 1+2+3 is the asset-weighted average for the portfolio of the underlying holdings' Carbon Intensity scope 1, 2 and 3 (in USD terms). The average only includes holdings for which company Carbon Intensity Scope 1, 2 and 3 (in USD terms) is available. Carbon intensity for a company represents the volume of carbon emissions per million dollars of revenue, computed as follows: Total Emissions Scope 1, 2 and 3 (metric tons of CO₂) / Revenue (Mil USD). For a portfolio, carbon intensity represents the average carbon efficiency of its investments, in metric tons of CO₂. A lower value indicates lower intensity, and greater carbon efficiency.

Scope 1+2



Scope 1+2+3



Carbon Risk Distribution Explained

The carbon risk score measures the degree to which a company's economic value is at risk driven by the transition to a low-carbon economy. Specifically, the Carbon Risk Rating measures a company's unmanaged exposure to carbon risk.

0-10 Negligible Risk
10-20 Low Risk
20-30 Medium Risk
30-40 High Risk
40+ Severe Risk