Statement on principal adverse impacts of investment decisions on sustainability factors

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1. FINANCIAL MARKET PARTICIPANT

Belfius Insurance S.A. - whose LEI code is 549300J5UIRMVZOJBV45 - is the financial market stakeholder..

2. SUMMARY

Belfius Insurance S.A. - whose LEI code is 549300J5UIRMVZOJBV45 - takes into consideration the principal adverse impacts of its investment decisions on sustainability factors. This document is the consolidated statement on the principal adverse impacts on sustainability factors of Belfius Insurance S.A. and its subsidiary Corona Direct Insurance. This statement on the principal adverse impacts on sustainability factors covers a reference period from 1 January 2022 to 31 December 2022.

The term “principal adverse impacts” comes from the European regulation. “Principal adverse impacts” on sustainability are criteria included in the regulation to determine how they may impact sustainability factors and, therefore, our investments (criteria labelled “adverse”, inter alia under the EU Regulation 2019/2088, the so-called “SFDR regulation”[1]).

These “principal adverse impacts” are the impacts of investment decisions which result in negative effects on sustainability factors. These sustainability factors are any environmental, social or governance issues, respect for human rights and combating corruption.

This document constitutes the statement in relation to the Principal Adverse Impacts (hereinafter referred to as “PAI”) on sustainability factors of Belfius Insurance as a financial market participant within the meaning of the aforementioned SFDR regulation. However, our ability to report these principal adverse impacts depends on the current availability of the related data. It should be noted that Branch 23 funds are not included in this statement as these funds are managed by external fund managers, who are subject to the same obligations in the PAI statement which those managers will publish.

When considering the principal adverse impacts in our investment process, it is important to recall the role of an insurer in the financial sector.

From a general point of view, Belfius Insurance builds up a financial reserve in order to be able to meet its contractual obligations to pay out capital, annuities and benefits to its clients. This reserve mainly consists of the insurance premiums which the client has paid (through non-life, pension and life insurance policies). These premiums are now invested in the economy and society, mainly in Belgium.

In this respect, we have developed an investment policy specific to Belfius whose basic principle is the respect of particular (international) norms and standards which are included in our Transition Acceleration Policy (TAP) which is being implemented progressively from the 31 December 2022. In its investment process, Belfius Insurance excludes controversial activities and includes ESG factors in accordance with the principles and criteria set out in this TAP[2] . Consideration of the main negative impacts is therefore an integral part of our investment, engagement and proxy voting policies.

For more information on these ESG factors we apply within the Belfius group, we refer to the section “Belfius in society” on our website[3].

[1] “SFDR Regulation”: Regulation (EU) 2019/2088 of the European Parliament and of the Council of 27 November 2019 on sustainability-related disclosures in the financial services sector, published in the EU Official Journal on 9 December 2019, L 317/1-16

[2] TAP-Policy-EN.pdf (belfius.be)

[3] Belfius in de community on belfius.be

3. DESCRIPTION OF THE PRINCIPAL ADVERSE IMPACTS ON SUSTAINABILITY FACTORS

Most ESG factors can be analysed from the perspective of their impact on the financial position of an investment in a broad sense, on the one hand, and from the perspective of the external impacts of a company's activities or the investment on ESG characteristics, on the other hand.

Belfius Insurance's responsible investment process reflects both of these perspectives.

The table below shows the PAI monitored and evaluated within Belfius Insurance when data on these PAI is available. The table shows the mandatory PAI, including two optional PAI, in the order in which they are presented, as they currently appear in the SFDR regulation, more specifically in the draft RTS (Regulatory Technical Standards) accompanying the SFDR Regulation as they are published to date.

The table shows the mandatory model in the SFDR regulation, supplemented by the PAI used within Belfius Insurance and those which are not used due to the lack of published data on them.

To make the following table easier to interpret, we would like to specify the following:

- we are not able to measure the principal adverse impacts on the previous period (i.e. the period prior to 1 January 2022) given the inability to identify data for the previous period. We therefore indicate "not applicable" in the n-1 incidence column.
- we also indicate the coverage rate for each principal adverse impact. As we do not have data for part of the portfolio, we therefore indicate the proportion of our portfolio for which we do have data. This is the coverage rate for each principal adverse impact as stated in the table below.

Indicators applicable to investments in investee companies

Adverse sustainability indicator		Metric	Impact (year n)	Impact (year n-1)	Explanation	Actions taken, and actions planned and targets set for the next reference period
Climate and other environment-related indicators						
Greenhouse gas emissions	1. GHG emissions	Scope 1 GHG emissions	49677,97	Not applicable	Absolute result in tonnes % coverage of the portfolio: 19%	Belfius Insurance and the entire Belfius Group have taken various measures to reduce our principal adverse impacts, particularly in terms of climate, throughout our value chain. **Transition Acceleration Policy - Exclusion** Since 2021 progressively and in full from 31 December 2022, Belfius Insurance has implemented the Transition Acceleration Policy (TAP) which excludes controversial activities and includes ESG factors in accordance with the principles and criteria set out in this TAP policy. Coal and unconventional oil and gas extraction pose unacceptable environmental, climate and societal risks. Investments in these industries delay investments in transitional and renewable energy sources, a much-needed shift to render Europe's climate neutral ambition a reality. For this purpose, companies deriving 10% or more of their revenues from thermal coal extraction or unconventional oil and gas extraction (shale gas, tar sands, arctic drilling) are excluded, as well as companies with expansion plans relating to these industries. Conventional oil and gas products are key in the transition to a low-carbon economy. They must however reduce energy-related emissions in line with international climate targets in order to have a place in a socially responsible portfolio and – at least partially – make a shift towards renewable energy production. In this respect, all companies active in the conventional oil & gas extraction sector will be excluded if the revenue they generate from natural gas or renewable energy sources is less than 40%. In terms of electricity production, Belfius sets clear criteria for companies active in electricity generation, guaranteeing a path to transition towards more
		Scope 2 GHG emissions	21443,97	Not applicable	Absolute result in tonnes % coverage of the portfolio: 19%	
		Scope 3 GHG emissions	214966,47	Not applicable	Absolute result in tonnes % coverage of the portfolio: 19%	
		Total GHG emissions	410670,34	Not applicable	Absolute result in tonnes % coverage of the portfolio: 49%	
	2. Carbon footprint	Carbon footprint	59,87	Not applicable	Carbon footprint 1, 2 and 3 expressed in millions of EUR % portfolio coverage: 49%	
	3. GHG intensity of investee companies (of Belfius Insurance)	GHG intensity of investee companies	207,40	Not applicable	Average PAI value for level 1, 2 and 3 GHG intensity expressed in tonnes of CO2 per million of revenue % portfolio coverage: 30%	
	4. Exposure to companies active in the fossil fuel sector	Share of investments in companies active in the fossil fuel sector	3,39%	Not applicable	Percentage investments in companies in the fossil fuel sector. % portfolio coverage: 16.18%	
	5. Share of non-renewable energy consumption and production	Share of non-renewable energy consumption of investee companies from non-renewable energy sources compared to renewable energy sources, expressed as a percentage of total energy sources	69,18%	Not applicable	Percentage of non-renewable energy consumption by companies receiving our investments % portfolio coverage: 9.1%	

		Share of non-renewable energy production of investee companies from non-renewable energy sources compared to renewable energy sources, expressed as a percentage of total energy sources	11,27%	Not applicable	Percentage of non-renewable energy production by companies receiving our investments % portfolio coverage: 3.7%	renewable energy sources. The exclusion of companies active in electricity generation will be based on specific metrics and will focus on the company's energy mix and transition path. In line with the Paris Agreement, Belfius will also consider the carbon intensity (expressed in gCO2/kWh) of these companies which will be required to be below a certain threshold. For ALL activities : > It is necessary that the 'carbon intensity' (expressed in gCO2/kWh) of these companies be below certain threshold (Paris Agreement). This threshold is progressively decreasing and is currently set at 393 gCO2/kWh. > If 'carbon intensity' is not available, companies are excluded if : • 10 % or more of their production is coal-based or • 30 % or more of their production is based on oil or gas or • 30 % or more of their production is based on nuclear source. However, new Belgian energy projects will be examined within the context of the Belgian energy mix, especially towards securing the energy supply for the Belgian population. With regard to nuclear power plants, Belfius will not directly finance or insure the construction or maintenance of nuclear power plants outside of the EU. **Belgian Alliance for Climate Action:** Following on from our commitment to the Belgian Alliance for Climate Action, we have committed to the Science-Based Target Initiative aimed at reducing our greenhouse gas emissions across our entire value chain, including financed emissions. In September 2023, we will submit our (audited) measurements and action plan to SBTi for validation, which we hope to obtain by 2024. Regarding Belfius Insurance's investment portfolio, our action plan consists of: - consider for all new investments (equities or bonds) in companies their commitment to reduce their GAS emissions on the basis of the latest scientific data
	6. Energy consumption intensity per high impact climate sector	Energy consumption in GWh per million EUR of revenue of investee companies, per high impact climate sector - NACE A	0	Not applicable	GWh per million of revenue in EUR % portfolio coverage: 13%	
		Energy consumption in GWh per million EUR of revenue of investee companies, per high impact climate sector - NACE B	0	Not applicable	GWh per million of revenue in EUR % portfolio coverage: 13%	
		Energy consumption in GWh per million EUR of revenue of investee companies, per high impact climate sector - NACE C	0,075	Not applicable	GWh per million of revenue in EUR % portfolio coverage: 13%	
		Energy consumption in GWh per million EUR of revenue of investee companies, per high impact climate sector - NACE D	0,2	Not applicable	GWh per million of revenue in EUR % portfolio coverage: 13%	

		Energy consumption in GWh per million EUR of revenue of investee companies, per high impact climate sector - NACE E	0,00	Not applicable	GWh per million of revenue in EUR % portfolio coverage: 13%	- engage with these companies so that they embark on a GHG reduction journey
		Energy consumption in GWh per million EUR of revenue of investee companies, per high impact climate sector - NACE F	0,07	Not applicable	GWh per million of revenue in EUR % portfolio coverage: 13.7%	
		Energy consumption in GWh per million EUR of revenue of investee companies, per high impact climate sector - NACE G	0,016	Not applicable	GWh per million of revenue in EUR % portfolio coverage: 13%	
		Energy consumption in GWh per million EUR of revenue of investee companies, per high impact climate sector - NACE H	0,000	Not applicable	GWh per million of revenue in EUR % portfolio coverage: 13%	
		Energy consumption in GWh per million EUR of revenue of investee companies, per high impact climate sector - NACE L	0,00	Not applicable	GWh per million of revenue in EUR % portfolio coverage: 13%	

Biodiversity	7. Activities negatively affecting biodiversity-sensitive areas	Share of investments in investee companies with sites/operations located in or near to biodiversity-sensitive areas where activities of those investee companies negatively affect those areas	4.12%	Not applicable	Percentage of our investments % portfolio coverage: 16%	Transition Acceleration Policy - Exclusion Since 2021 progressively and in full from 31 December 2022, Belfius Insurance has implemented the Transition Acceleration Policy (TAP) which excludes controversial activities and includes ESG factors in accordance with the principles and criteria set out in this TAP policy. Biodiversity, -**Mining** may cause irreversible impacts on the environment and local populations with severe violations of human rights and irreversible damage to nature as a consequence. For ALL activities : > Mining companies are excluded unless they have an adequate policy to control and limit their adverse impact on the environment, people living and/or working in the mining areas, ecosystems, climate and governance risks. Their policy should be based on the United Nations Guiding Principles on Business and Human Rights (UNGP) and the OECD Guidelines on Multinational Enterprises. '3GT' companies must respect the EU Conflict Minerals Regulation, which entered into force on 01/01/2021. - Without proper safeguards, **palm oil** is a major driver of deforestation and hence a considerable threat to biodiversity. The production process also releases huge amounts of carbon emissions into the air, releasing 61% of the carbon stored in the forests replaced with palm plantation. In relation to this, there also exist some serious associations with child labour and corruption > For ALL activities : > Belfius is only prepared to finance/insure activities in this sector on condition that the principles and criteria of the Roundtable on Sustainable Palm Oil (RSPO) are respected.
Water	8. Emissions to water	Tonnes of emissions to water generated by investee companies per million EUR invested, expressed as a weighted average	0.19	Not applicable	Emissions per tonnes of water per million EUR % portfolio coverage: 1.9%	We refer to our commitment and proxy voting commitment to positively impact these elements.
Waste	9. Hazardous waste and radioactive waste ratio	Tonnes of hazardous waste and radioactive waste generated by investee companies per million EUR invested, expressed as a weighted average	1.76	Not applicable	Tonnes of dangerous waste per million EUR % portfolio coverage: 7.2%	We refer to our commitment and proxy voting commitment to positively impact these elements.

Indicators for social and employee, respect for Human Rights, anti-corruption and anti-bribery matters

Social and employee matters	10. Violations of UN Global Compact principles and Organisation for Economic Cooperation and Development(OECD) Guidelines for Multinational Enterprises	Share of investments in investee companies that have been involved in violations of the UNGC principles or OECD Guidelines for Multinational Enterprises	2.75%	Not applicable	Percentage of our investments % portfolio coverage: 16%	We refer to our Transition Acceleration Policy, where we exclude any company that has violated the principles of the United Nations Global Compact and the OECD Guidelines for Multinational Enterprises. If, after investment, it is revealed that these companies no longer respect these principles, then we will launch a dialogue and commitment process with our partners.
	11. Lack of processes and compliance mechanisms to monitor compliance with UN Global Compact principles and OECD Guidelines for Multinational Enterprises	Share of investments in investee companies without policies to monitor compliance with the UNGC principles or OECD Guidelines for Multinational Enterprises or grievance/complaints handling mechanisms to address violations of the UNGC principles or OECD Guidelines for Multinational Enterprises	52%	Not applicable	Percentage of our investments % portfolio coverage: 1%	We refer to our commitment and proxy voting commitment to positively impact these elements.
	12. Unadjusted gender pay gap	Average unadjusted gender pay gap of investee companies	7.24%		Difference between the average gross hourly compensation for men and women employees expressed as a percentage in relation to the average gross hourly compensation for men % portfolio coverage: 0.3%	Equal opportunities and compensation regardless of gender is a key element of our strategy. We refer to our commitment and proxy voting commitment to positively impact these elements in order to develop this aspect in the companies in which we have invested.
	13. Board gender diversity	Average ratio of female to male board members in investee companies, expressed as a percentage of all board members	37%	Not applicable	Percentage of female Board of Directors members in relation to the total % portfolio coverage: 12%	Equal opportunities and compensation regardless of gender is a key element of our strategy. We refer to our commitment and proxy voting commitment to positively impact these elements in order to develop this aspect in the companies in which we have invested.

	14. Exposure to controversial weapons (anti-personnel mines, cluster munitions, chemical weapons and biological weapons)	Share of investments in investee companies involved in the manufacture or selling of controversial weapons	0%	Not applicable	Percentage of our investments % portfolio coverage: 16%	Exposure to controversial weapons is an integral part of our Transition Acceleration Policy. Although weapons may be necessary for peacekeeping or to enable the police to protect the population, their ultimate objective of destroying or threatening human life is contrary to the most fundamental human rights. For investments: > Companies in the controversial or non-conventional arms industry are excluded. > Companies deriving more than 10% of their total income from conventional arms-related activities are excluded

Indicators applicable to investments in sovereigns and supranationals						
Environmental	15. GHG intensity	GHG intensity of investee countries	0.16	Not applicable	GHG intensity of sovereign investments % portfolio coverage: 57%	As such, this criterion is not currently considered in our investment policy.
Social	16. Investee countries subject to social violations	Number of investee countries subject to social violations (absolute number and relative number divided by all investee countries), as referred to in international treaties and conventions, United Nations principles and, where applicable, national law	0	Not applicable	Number of portfolio countries that have violated international social standards % portfolio coverage: 52.8%	This element is an integral part of our exclusion policy - Belfius Transition Acceleration Policy. We do not accept any investments in violations of social standards.
Indicators applicable to investments in real estate assets						
Fossil fuels	17. Exposure to fossil fuels through real estate assets	Share of investments in real estate assets involved in the extraction, storage, transport or manufacture of fossil fuels	0	Not applicable	A study will be carried out to this effect in 2023-24.	Belfius Insurance has no exposure to buildings used for the extraction, storage, transport or production of fossil fuels.
Energy efficiency	18. Exposure to energy-inefficient real estate assets	Share of investments in energy-inefficient real estate assets	No result	Not applicable	Percentage of the property portfolio not aligned with the Paris Agreements	A study will be carried out to this effect in 2023-24.

4. DESCRIPTION OF POLICIES TO IDENTIFY AND PRIORITISE PRINCIPAL ADVERSE IMPACTS ON SUSTAINABILITY FACTORS

The Belfius Group's ambition is to create long-term value in a responsible manner while aiming to be useful and inspiring to Belgian society in a credible way. An important part of this ambition is to reduce the negative impact of our investments by using our influence as an investor to change the behaviour of the companies and countries in which we invest, or by ceasing or limiting our investments in unsustainable activities.

Belfius Insurance uses, for this purpose, the sector exclusions in the above-mentioned TAP policy to identify and manage the main negative impacts of its investments. The TAP has led us to identify eight controversial or sensitive sectors that could significantly harm the environment or society. Objective exclusion criteria have been defined for each sector identified (tobacco, gambling, arms, energy, mining, palm oil, soya and agricultural commodities). These sector exclusions are the starting point for our investment process.

These principal adverse impacts leading to this exclusion policy have been identified by taking into account relevant legislation (such as the Mahoux Act, relating to various types of controversial weapons), international standards for sustainable development (such as the UN Global Compact principles and the OECD Guidelines for Multinational Enterprises), international best practices, input from experts and dialogues with our stakeholders. In addition, Belfius' Sustainability strategy is an important factor in defining the adverse impacts we are trying to mitigate, to which the Sustainable Development Goals (SDG) have been a key contribution.

While all the main negative impacts identified need to be considered in a consistent and rigorous manner, we prioritise the negative impacts related to violations of the UN Global Compact, investment countries subject to social violations, exposure to controversial arms, climate change (in particular Greenhouse Gas Emissions) and gender diversity within the Board of Directors. In 2019, we made a commitment both to gender equality and to the Belgian Alliance for Climate Action. These commitments stem from our own convictions established with a range of stakeholders (scientists, representatives of the sectors concerned), such as the definition of our vision of Belgium's energy needs, determined and validated by the Board of Directors in August 2022. They also stem from our double materiality assessment exercise, which makes it possible to identify both the environmental and social risks that would impact Belfius, and the impact that Belfius' activities may have on the environment and society.

These factors can and must evolve over time in accordance with the available data and our knowledge of the different environmental and social themes. We collect this data from data providers, mainly Sustainanalytics, Morningstar and Bloomberg. This data is currently incomplete.

These factors are also reflected in our investment policy and our Transition Acceleration Policy so that we can contribute to a fairer and more responsible world.

In practical terms, within Belfius Insurance, subject to data availability, the Investment department screens and monitors selected PAI indicators for all assets under management. Belfius Insurance relies on data published by the companies on the one hand and from external ESG data providers on the other. PAI's are generally identified and assessed using ESG factors such as carbon emissions or respect for human and labour rights. However, such ESG data is not widely available for certain asset classes such as unlisted assets.

After collecting this data, the investment department carries out an internal analysis and verifies, in collaboration with our partner Belfius Investment Partners, the compliance of these companies with the criteria of the Transition Acceleration Policy (TAP). All new investments will also be submitted to the Asset & Liability Committee (ALCo) of Belfius Insurance.

However, if an investment subsequently deviates from the TAP criteria, the Belfius Sustainable Investment Desk will engage in a dialogue to mitigate the risk. If, after several interactions, this committee believes that the company is in breach of our own TAP policy, the company in which we have invested may be excluded from our portfolio and investment universe.

In concrete terms, for an existing participation, if it turns out that, after having acquired it, the company in which we have this participation has a potentially negative impact on the Belfius Insurance portfolio, the file will be forwarded to the Sustainable Investment Desk of Belfius Insurance and in fine to the ALCO Committee, which will be responsible for ruling on the problematic cases. If measures are subsequently to be taken with regard to our ESG policy, the Sustainable Investment Desk, at the request of the investment team, will initiate a dialogue process with the company in order to reduce the sustainability risk as much as possible.

The company in question is given a "watch list" status for the duration of the dialogue process and the checks undertaken on it. Then, after an internal investigation, the Sustainable Investment Desk decides whether or not the investment is authorised, whether to divest and to what extent to sell our stake. The companies in the portfolio are continuously monitored and, at least once a year, a new selection is made for each company with the help of Belfius Investment Partners. Furthermore, each year, Belfius Insurance asks an independent auditor to check that the investment portfolio has been managed in accordance with the Belfius Group's TAP and to certify the monitoring.

As every year since 2020, we published, for 2022,our annual report on the engagement policy in relation to the monitoring of investee companies on issues of strategy, financial and non-financial performance, social and environmental impact and corporate governance. For more information, you can consult our investment policy, our engagement policy, the policy for integrating sustainability risks into the investment process and the 2022 commitment report under the heading "Belfius in society".

REMINDER OF THE DIFFERENT POLICIES IN FORCE INCLUDED BELOW:

TRANSITION ACCELERATION POLICY	DECEMBER 2022	BELFIUS BANK AND BELFIUS INSURANCE MANAGEMENT BOARDS
COMMITMENT POLICY	MARCH 2021	BELFIUS INSURANCE MANAGEMENT BOARD
POLICY FOR INTEGRATING SUSTAINABILITY RISKS INTO THE INVESTMENT PROCESS	MARCH 2021	BELFIUS INSURANCE MANAGEMENT BOARD

5. ENGAGEMENT POLICIES

Belfius Insurance carries out various engagement activities within the companies in which it has a stake in order to support and improve the ESG practices of those companies.

The tools used actively to advocate our Engagement policy within these companies include :

1. Voting and participating in annual general meetings (AGM) in companies in which we have significant shareholdings as defined in our Engagement policy.
2. The direct engagement with companies and the lodging of written shareholder resolutions, as a as a shareholder in various companies,
3. Proxy voting (the exercise of our voting rights by a proxy according to our instructions) for the small participations held in the portfolio companies. In this respect, Belfius Insurance has entered into an agreement which under certain conditions delegates to Candriam the power to represent us and exercise our voting rights according to our instructions in the meetings held by the companies in which we keep those holdings in our investment portfolio.

Belfius Insurance's engagements generally address issues related to one of the main focus areas identified in the Belfius Insurance ESG strategy :

- Environment
- Working standards
- Quality corporate governance

This social commitment policy is reviewed annually to identify any necessary updates (regulations and investment practices).

6. REFERENCE TO INTERNATIONAL STANDARDS

The application of Belfius Insurance's PAI is based on the United Nations Sustainable Development Goals (SDG) and the relevant international conventions and standards.

The Belfius Group is a signatory to the following texts:

At an international level:

- The United Nations Global Compact (UNCG))
- United Nations Environment Programme Sustainable Insurance Principles (UNEP FI PSI)
- United Nations Environment Programme Principles for Responsible Banking (UNEP FI PRB)
- United Nations Principles for Responsible Investment (UN PRI)
- The Science- Based Targets initiative (SBTi)
- The Climate Change Financial Reporting Working Group

At a Belgian level:

- The Belgian Alliance for Climate Action (BACA)
- The Women in Finance Charter
- The Institute for Sustainable IT Charter (ISIT-BE)

On this subject, cf. the link to the Belfius web site:

- Norms and standards
- Our Sustainability report 2022

Our commitment to apply the principles of a sustainable company:

Our six commitments for 2025-2030 set out concrete ambitions in the transition to a more sustainable society (on these commitments, see our annual report 2022 on p.12).

Lastly, the sustainable finance action plan provides for measuring the alignment of our assets with European taxonomy. This obligation was postponed until 1 January 2024, when we will be required to publish the Green Asset Ratio (GAR).

7. HISTORICAL COMPARISON

A historical comparison will be possible from 2023, when we will have two years for comparison.

The above information is published as at 30 June 2023 and may be updated or adapted to take account of future regulatory requirements directly or indirectly related to the implementation of the SFDR and the regulatory technical standards resulting from the accompanying European or national regulations.

TABLE 2

Additional climate and other environmental-related indicators

Indicators applicable to investments in investee companies

CLIMATE AND OTHER ENVIRONMENT-RELATED INDICATORS

Adverse sustainability indicator		Metric	Impact (year n)	Impact (year n-1)	Explanation	Actions taken, and actions planned and targets set for the next reference period
Water, waste and material emissions	12. Investments in companies without sustainable oceans/seas practices	Share of investments in investee companies without sustainable oceans/seas practices or policies	not applicable	not applicable	We have not been able to calculate this principal adverse impact and will reassess its use in 2023.	We have not been able to calculate this principal adverse impact and will reassess its use in 2024.

TABLE 3

Additional indicators for social and employee, respect for human rights, anti-corruption and anti-bribery matters

Indicators applicable to investments in investee companies

INDICATORS FOR SOCIAL AND EMPLOYEE, RESPECT FOR HUMAN RIGHTS, ANTI-CORRUPTION AND ANTI-BRIBERY MATTERS

Adverse sustainability indicator		Metric	Impact (year n)	Impact (year n-1)	Explanation	Actions taken, and actions planned and targets set for the next reference period
Social and employee matters	3. Number of days lost to injuries, accidents, fatalities or illness	Number of workdays lost to injuries, accidents, fatalities or illness of investee companies expressed as a weighted average	not applicable	not applicable	We have not been able to calculate this principal adverse impact and will reassess its use in 2023	We have not been able to calculate this principal adverse impact and will reassess its use in 2024