

Impact report -

Handelsbanken Global Impact

2024



Handelsbanken

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About risk. Past performance does not predict future returns. The value of the money invested in the fund can increase or decrease and there is no guarantee that all of your invested capital can be redeemed. Note that a fund with risk level 5-7 as stated in the fund's key information investment document (KIID) can vary greatly in value due to the fund's composition and management methodology. A summary of investors' rights as well as a prospectus, fund rules and KIID are available for each fund in the unit price list.

Preface

THE WORLD IS FACING MAJOR CHALLENGES in meeting the goals we have jointly committed to. Despite the fact that many wind turbines and solar farms have been built and that the world is becoming increasingly energy efficient, greenhouse gases in the atmosphere continue to increase year after year, as do the temperature on land and in the sea. This leads to existential threats that affect all life on the planet, and the most vulnerable are the most affected. The same pattern is seen in access to education, gender equality, clean water and sanitation, credit to small businesses and food. Six out of nine planetary boundaries* have been exceeded, and in order to be sustainable in the long term, human activities, including the financial system, must remain well within the limits of the planet's capacity. As asset managers, we have a great opportunity to be part of this change.

Impact investments are investments that are made with the intention of creating a positive, measurable impact on society, the climate and the environment in addition to financial returns. The 2030 Agenda and the Sustainable Development Goals (SDGs) provide us with guidance on how we can invest to achieve such a positive impact. An analysis of what is sustainable at both local and global level is fundamental for sound management of both financial risks and returns. In the International Energy Agency's (IEA) scenario analyses, a declining growth in energy demand is observed, while the growth in renewable and fossil-free energy sources suggests that 'peak oil' might finally be reached in the coming years.

We have got the ball rolling, but reaching the goal of net zero emissions requires major investments. We believe that this can create great opportunities for Handelsbanken Global Impact in the long term.

Handelsbanken Fonder invests for change and transition. We actively seek investment opportunities that provide clear added value, also known as 'additionality' – that is, a benefit that meets a need that would otherwise not have been met. By identifying investment opportunities in sectors and areas where there are clear needs for innovation and development, we can both contribute to the transition and create financial returns. These returns can, in turn, be reinvested to drive further improvements. For this to be possible, we believe that profitability in the businesses is crucial, which we want to be reflected in the fund's investments.

An example of this is the Mexican company Rotoplas. The company is known for selling water tanks, a solution to ensure water availability in areas with poor distribution. In recent years, Rotoplas has expanded its operations to include water services, focusing on home water purification. Instead of selling purification systems, Rotoplas offers purification as a service, which eliminates the investment cost for the customer. This way, accessibility can increase, and suddenly there is drinking water directly from the tap. Besides the obvious benefit of clean water, the need for single-use bottles is reduced, which is positive for the environment.

” Impact investments are investments made with the intention to generate positive, measurable social and environmental impact alongside a financial return”



- The Global Impacting Network, GIIN

* www.stockholmresilience.org

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Positive impact

- the companies that the fund has invested in have contributed during the reporting period with:

Provided

550

million people in emerging markets, of which 72 million with 5G.

2,86

trillions of liters of water treated and purified per year.

Provided

54

million women in low- and middle-income countries with contraception.

More than

569 000

students have received training.

Transported

432 000

people daily via train - which requires 1/8 of energy consumption compared to aviation

13,7

millions of women have gained access to financial services.

Created capacity for

61 416

MW of green energy in Europe.

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Our impact themes

- areas where we invest for positive change

These themes identify areas where we can find investments with structural growth and good financial returns, combined with a positive impact on society and the planet. The aim is to concretize and summarize investment areas that capture the essence of what we have formulated in our framework for the types of investments we are looking for. Read more about our framework on page 7 and about our impact themes on page 17 in appendix.



Socio-economic advancement and inclusion - Financial inclusion

Not investing in women's rights costs the world 10 billion US dollars*. Through the fund's investments in companies that contribute to financial inclusion and promote women small business owners and entrepreneurs, more than 13.7 million women have gained access to financial services and assistive technology. The UN has emphasised that investments in women's digital presence and working life are of paramount importance if we are to have a chance of achieving the Global Goals by 2030.



Healthcare and the Promotion of a Healthy Lifestyle - Women's Health

Investments in women's health are crucial for strengthening women's roles in society and reducing economic gaps, which in turn benefits the global economy. By improving access to healthcare, reproductive health, and preventive care, more women are given the opportunity to educate themselves, work, and contribute to societal development. Reducing health disparities between genders leads to increased productivity, economic growth, and a more equitable distribution of resources, which has a positive impact on communities worldwide.

*www.unwomen.org



Access to education

Handelsbanken Global Impact has invested in educational companies that have provided 569,000 people with access to education, 100,000 of which through digital education. The aspect of accessibility is a prioritized aspect in the fund's investments in education. In dialogues with the companies, we place great emphasis on understanding how students succeed during their studies and in their subsequent working lives, which we see as a measure of the high quality of education.



Sustainable resource management and waste - Water

Climate change leads to global and local water scarcity as well as water-related natural disasters such as floods and droughts. About half of the world's population experiences severe water scarcity during parts of the year, and these challenges are expected to increase with climate change. To manage these effects, investments in infrastructure and improved water management are required, which can also reduce greenhouse gas emissions and strengthen protection against climate-related disasters.



Sustainable infrastructure - Resilient infrastructure

Investments in energy efficiency, smart products, digitalization, and automation can reduce environmental impact and accelerate the necessary transition in society. These investments help to future-proof essential societal functions and create resilient, robust systems. For example, there is potential to reduce the use of emission-intensive modes of transport such as airplanes or cars by investing in train infrastructure as a more efficient means of transport.

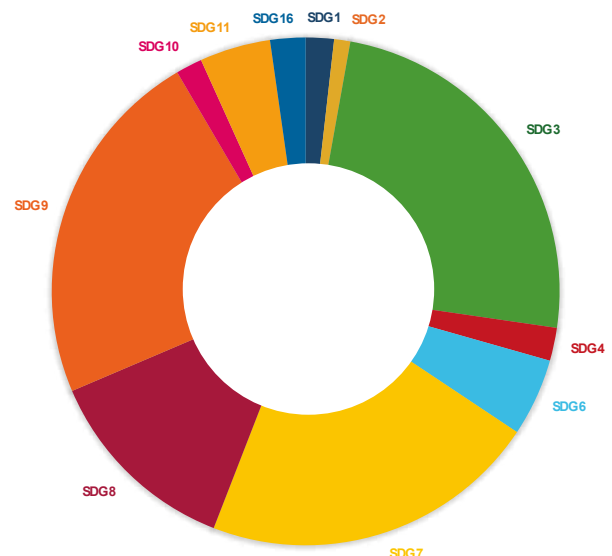
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In 2024, the focus for idea generation has included gender equality and women’s health. The analysis of gender equality aimed to increase the fund’s investments in the “Operational Impact” category (read more about this on the next page), where there are currently no direct investments in the fund, but the potential is considered significant. During the work, we identified some promising companies but noted that the data points are few and vary in quality both in the companies’ reporting and among sustainability data providers. This underscores the importance of engaging in dialogue with companies about gender equality and going beyond metrics such as the proportion of women on the board.

The study of women’s health focused on diseases and health conditions that primarily affect women from reproductive age and onwards. An important conclusion was the significant difference in investments and research in women’s health compared to diseases that do not exclusively affect women. Increasing investments in this area would not only improve women’s health but also contribute to the global economy by an estimated one trillion US dollars annually*.

Distribution of investments allocated towards the Sustainable Development Goals (SDGs)



The graph shows the fund’s allocation of investments directed towards the Global Goals (Sustainable Development Goals, SDG). The distribution is calculated based on the portfolio weight of the underlying investments.

Not all Global Goals are represented in the graph due to the fact that investments often contribute to multiple Global Goals simultaneously. The graph shows the SDG that each company primarily contributes to.



* <https://www.mckinsey.com/mhi/our-insights/closing-the-womens-health-gap-a-1-trillion-dollar-opportunity-to-improve-lives-and-economies>

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Our framework for impact investments

At Handelsbanken Fonder, we believe it is important to invest in companies that contribute to solutions for achieving the Global Goals. Our impact funds' investments are based on Handelsbanken Fonder's Framework for Impact Investments. The framework is designed to address the various goals' potential for positive impact (i.e., intentions) and highlights the core of an impact investment through five different dimensions: What, Who, How Much, Contribution, and Impact Risk.

The framework is based on commonly accepted definitions from industry organizations and is thus consistent with best practices for measuring and evaluating an impact investment. Handelsbanken Fonder has been a member of GIIN since 2021.

Each company is analyzed based on a framework that considers five dimensions:

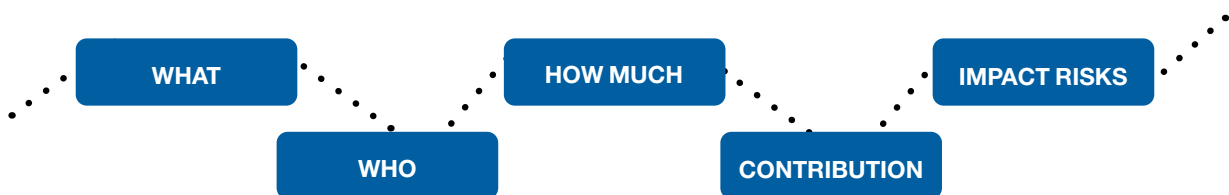
- **What** should the company's products and services contribute?
- **Who** is positively affected?
- **How much** impact does the company have?
- **Contribution** – what type of contribution does the investment provide from an investor, company, or societal perspective?
- **Impact risk** – what are the risks that the expected positive impact will not occur?

We categorize impact investments into three categories. The first two categories refer to investments in companies where a company's products and/or services contribute to an underserved area. This means that the company's customers are often the ones who benefit from this effort. Which products and services contribute to positive change depends on the specific context and needs of the specific area.

- **Enabling impact** – Companies that provide a product or service that has a positive impact and/or offer a solution to one of the Global Goals. At least 50% of the company's total revenue must be estimated to come from that part of the business.
- **Growing impact** – Companies that currently have revenue, not yet a majority, from a business that is considered to have a positive impact on a social or environmental challenge. This type of investment should be able to reach a majority of the revenue and ideally transition to being an Enabling Impact investment. This category often provides good opportunities for active impact work from us as shareholders.

- **Operational impact** – Investments in companies that operate in an inclusive and/or innovative way to create relevant positive impact for previously underserved or excluded segments. In this investment category, the analysis focuses on the company's operational structure and how it benefits previously underserved segments in society or addresses environmental challenges. The analysis focuses on the company's operational structure and how it benefits previously disadvantaged segments of society or addresses environmental challenges.

Each investment is analyzed and documented by the managers according to the dimensions in our framework. The framework is adapted to GIIN's "Guidance for pursuing Impact in Listed Equities". The metrics of the analyses are adapted to the specific impact goals that the investment aims to contribute to.



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CASE

Sustainable resource management and waste

Sabesp - pure water company

Water plays a central role in the world's food and energy production. As water increasingly becomes a scarce resource, the risk of conflicts also rises. Today, approximately 750 million people lack clean water, and about one in three people worldwide live without access to basic sanitation. Water scarcity often goes hand in hand with poverty and leads to an unhealthy environment with diseases as a result. An important part of adapting to these challenging conditions is the development of innovative solutions to conserve and purify the water that is still available. Water and sanitation are one of the areas where the fund invests.

An example of such an investment is the Brazilian company Sabesp, which provides water and sewage services to residential, commercial, and industrial users in São Paulo. In São

Paulo, the sewage and water treatment network is relatively well developed, but there is still much to be done. Sabesp aims to increase the proportion of treated water from 83% to 90% within about three years. The company is also actively working on solutions to collect wastewater from the city's poor areas where infrastructure is lacking.

Through its sewage management work, Sabesp has improved the living standards for millions of people and simultaneously reduced pollution in the Pinheiros River. Investments to reduce pollution in the rivers in the area remain one of the company's most important goals. Sabesp's investments are also in line with Brazil's national goal that 99% of the population should have access to water and 90% of the population should have access to sewage services by 2033.

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WHAT

- Provide infrastructure for water purification to improve access to safe and clean water and sanitation.

WHO

- The population of the state of São Paulo, Brazil.
- The environment through improved conditions for biodiversity.

HOW MUCH

- Residents with water supply: 28.7 million.
- Residents with sanitation services: 25.5 million.
- Percentage of households connected to sewage treatment in 2023: 85%, an increase of 12% since 2020.

CONTRIBUTION

- Sabesp invests to achieve universal access to water and sanitation, in line with Brazilian goals. Through investments in new connections, reduced losses, and purification. Opportunities to expand outside the state exist.

IMPACT RISKS

- Inadequate or overly expensive infrastructure that does not meet requirements.
- Regulatory risks have decreased in recent years but remain a significant uncertainty.
- Large infrastructure projects with many parties are a source of corruption risk.*

* <https://www.sabesp.com>

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CASE

Sustainable and resilient infrastructure

In Europe, transportation accounts for about 25% of the region's greenhouse gas emissions. To achieve the goals of the European Green Deal, these should be reduced by 90% by 2050. Depending on technical solutions and occupancy rates, air travel is the mode of passenger transport with the highest emissions, followed by fossil-fueled cars. Trains, on the other hand, are the most climate-friendly option. Despite improvements in technology within the transport sector, emissions have not decreased due to increased traffic volume

By switching from air and car travel to trains, we can achieve significant emission reductions. The transition from combustion engines to electric motors also helps reduce emissions. To achieve this, in addition to a better and more attractive network, technical solutions are needed to simplify travel, especially for international and cross-border journeys.

The fund has invested in two companies working to improve train travel. One is the Japanese operator JR Central, a Japanese train operator that, in addition to local trains, operates high-speed trains (Shinkansen) between Osaka and Tokyo. The company plans investments to increase capacity and shorten travel time between Tokyo and Nagoya.

We have also invested in the British ticket portal TrainLine, which works to simplify the purchase of train tickets, both nationally and internationally. The company helps make train travel more accessible as the railway network in Europe opens up.

In meetings with the companies, risks related to politics and corruption have been discussed, especially in connection with permitting and large infrastructure projects. Another important discussion point has been the extent to which emission reductions can be attributed to the simplification of travel compared to the actual infrastructure.

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WHAT

- Provide railway transportation as an alternative with lower carbon emissions compared to air and car travel, especially for passenger transport. The goal is to reduce emissions per transported passenger and thus contribute to achieving climate goals.
- In addition to reduced emissions, increased railway investments can help reduce the relative distances between regions and countries. This is achieved by improving and expanding the railway network, making it possible to travel faster and more smoothly by train.

WHO

- Everyone benefits from investments in railway transportation as it leads to reduced emissions per transported passenger. A shift to more sustainable modes of transport, such as trains, is necessary to mitigate the effects of climate change, which affects the entire world.

HOW MUCH

- 1/8 of the energy consumption per passenger compared to air travel.
- 1/12 of the carbon emissions per passenger compared to air travel in Japan and about 1/7 in the UK.

CONTRIBUTION

- Investments are needed to increase the capacity of the railway network, enabling more and faster train journeys.
- The expansion and modernization of the railway network can also help minimize the risk of accidents.
- It is important to simplify the use of trains to make it a more attractive option.

IMPACT RISKS

- New technologies, especially electric road transport, can make investments in the railway network unprofitable.
- Large infrastructure projects can be associated with corruption risks, especially in connection with permitting. It is important to have effective systems to prevent and manage this.

*<https://global.jr-central.co.jp/en/company/ir/annualreport/>, <https://www.trainlinegroup.com/investors/results-reports-presentations>

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Engagement and dialogue

As a significant investor and owner, Handelsbanken Fonder has both a responsibility and an opportunity to influence companies to act responsibly and conduct their business in a sustainable manner. We believe that by being active owners in the companies we invest in, we can contribute to both better returns and a better society.

By integrating dialogue and our contribution as a central part of the impact framework, we create the conditions for achieving positive change together with the companies. This means that we want to encourage companies to constantly improve and develop their operations, policies and reporting

In direct dialogues, fund managers and sustainability analysts often participate together. This adds value by considering multiple perspectives regarding the company's operations, risks, and opportunities, creating conditions for good and fruitful dialogues. In direct dialogues, our strategy is to address both company-specific issues and predefined dialogue topics.

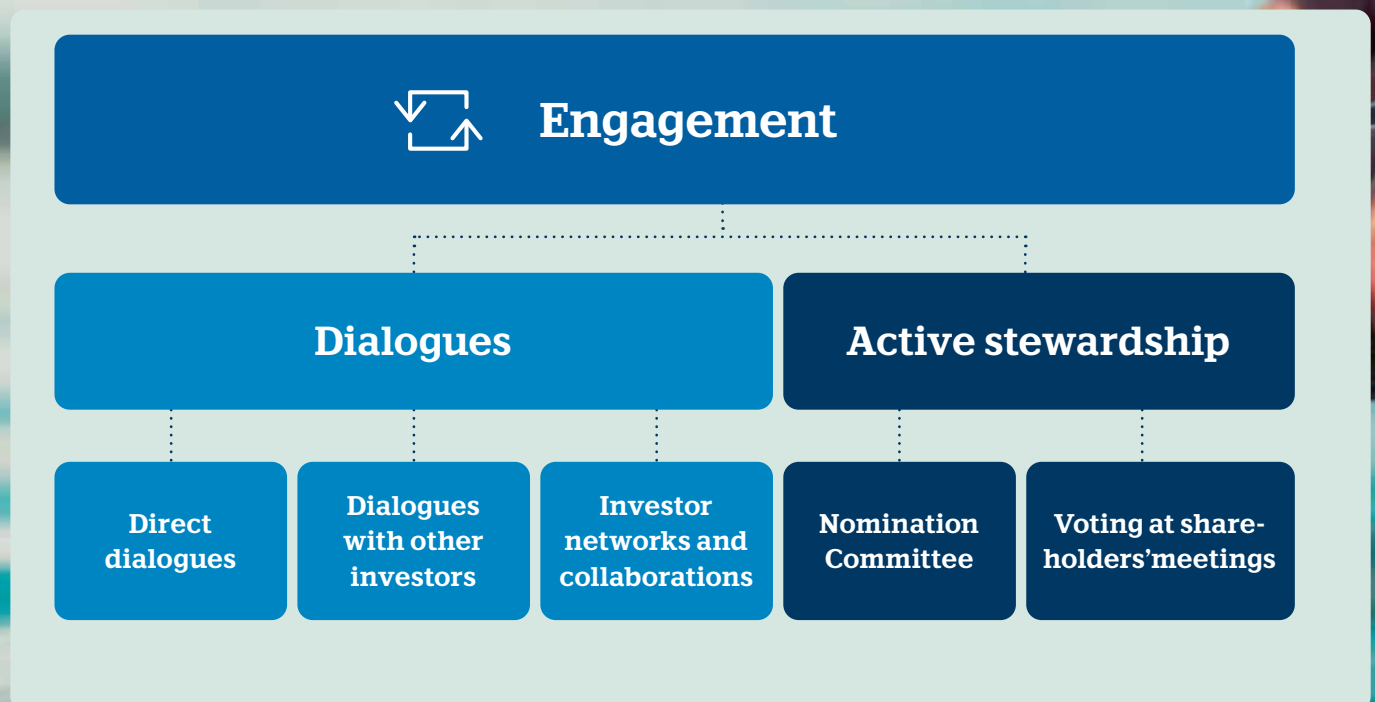
Through collaboration with the sustainability team in the fund company, we have found an effective way to catalog previous dialogues and follow up on important issues. Some of the topics we engage in dialogues about are:

- Biodiversity**
- Human Rights and Gender Equality**
- Climate**
- Corporate Governance**
- Overall Sustainability Strategy**

In addition to dialogues, we also see great value in being able to contribute new equity capital during new issues and IPOs – especially when the companies' goals are to invest in positive social or climate-related solutions. During the year, the fund participated in the privatization of Sabesp – even though no new capital was added to the company, we are convinced that the privatization was necessary to manage the investments required on the journey towards universal sanitation and water solutions in Brazil.

Voting at general meetings is another tool we have to influence relevant issues such as climate, gender equality, and increased transparency. So far in 2024 (as of 2024-10-16), we have voted at 57 meetings.

You can read more about dialogues and impact in publications available [here](#).



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Handelsbanken Global Impact



The impact team:

Elias Kayal Impact Strategist, Kristoffer Eklund Fund manager Handelsbanken Global Impact, Josefine Almvret Assistant manager

About the fund

Handelsbanken Global Impact is an actively managed equity fund with a global focus, where sustainability is central to the investment strategy. The fund's purpose and goal are to make sustainable investments, and the fund is thus reported in accordance with SFDR Article 9. This means it is a so-called dark green fund. The fund invests in companies whose operations, products, or services, in our assessment, have or are expected to have a positive impact on one or more of the 17 Global Goals in Agenda 2030

Handelsbanken Global Impact

Start:	2023-12-01
Management fee:	1,50%
Annual Cost Impact*:	1,59%
Risk:	4/7
Number of holdings:	Approx. 60
SFDR:	Article 9 fund (Dark green)
Index:	Solactive ISS ESG Global market

*Read more in the fund's fact sheet [here](#).

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List of holdings by 2024-09-30

Bolagsnamn	Impacttema	Undertema
Grand Canyon Education Ord Shs	Access to Education	Access to Education
Laureate Education Ord Shs Class A	Access to Education	Access to Education
Aspen Pharmacare Ord Shs	Access to Healthcare and a healthy lifestyle	Access to Education
AstraZeneca PLC	Access to Healthcare and a healthy lifestyle	Access to healthcare
Becton Dickinson	Access to Healthcare and a healthy lifestyle	Access to healthcare
Eli Lilly	Access to Healthcare and a healthy lifestyle	Access to healthcare
HIKMA PHARMA ORD	Access to Healthcare and a healthy lifestyle	Access to healthcare
Novo Nordisk A/S Ord Sh Class B	Access to Healthcare and a healthy lifestyle	Access to healthcare
Pfizer Inc	Access to Healthcare and a healthy lifestyle	Access to healthcare
Samsung Biologics Ord Shs	Access to Healthcare and a healthy lifestyle	Access to healthcare
UnitedHealth Group	Access to Healthcare and a healthy lifestyle	Access to healthcare
Chugai Pharmaceuticals	Access to Healthcare and a healthy lifestyle	Womens health
Daiichi Sankyo	Access to Healthcare and a healthy lifestyle	Womens health
Hologic	Access to Healthcare and a healthy lifestyle	Womens health
Organon & Co Ord Shs When Issue	Access to Healthcare and a healthy lifestyle	Womens health
Carrier Global	Inclusive and sustainable living	Green buildings
Corporacion Inmobiliaria Vesta Ord Shs	Inclusive and sustainable living	Green buildings
Trane Technologies Ord Shs	Inclusive and sustainable living	Green buildings
Sakata Seed Ord Shs	Nutrition & Access to food	Nutrition & Access to food
Trimble Navigation Ord Shs	Sustainable Infrastructure	Resilient infrastructure
Agco Corp Com	Resource Management	Sustainable Forestry & Agriculture
Clean Harbors Ord Shs	Resource Management	Waste
Darling Ingredients Ord Shs	Resource Management	Waste
Orizon Valorizacao de Residuos Ord Shs	Resource Management	Waste
Advanced Drainage Systems Ord Shs	Resource Management	Water & sanitation
Badger Meter	Resource Management	Water & sanitation
Cia de Saneamento Basico do Estado	Resource Management	Water & sanitation
Core & Main Inc Ord Shs A	Resource Management	Water & sanitation
Grupo Rotoplas, S.A.B. de C.V.	Resource Management	Water & sanitation
Kurita Water & sanitation Industry	Resource Management	Water & sanitation

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Bolagsnamn	Impacttema	Undertema
Airtel Africa Ord Shs When Issued	Socioeconomic advancement and inclusion	Digital inclusion
Bharti Airtel Ltd Ord Sh	Socioeconomic advancement and inclusion	Digital inclusion
ASA International Group Ord Shs	Socioeconomic advancement and inclusion	Financial inclusion
BBVA ORD	Socioeconomic advancement and inclusion	Financial inclusion
Credicorp Ltd	Socioeconomic advancement and inclusion	Financial inclusion
Genera Sab De CV Ord Shs	Socioeconomic advancement and inclusion	Financial inclusion
HDFC Bank Ord Shs	Socioeconomic advancement and inclusion	Financial inclusion
Intuit	Socioeconomic advancement and inclusion	Financial inclusion
Palomar Holdings Ord Shs	Socioeconomic advancement and inclusion	Financial inclusion
Regional-A Rg	Socioeconomic advancement and inclusion	Financial inclusion
Sanlam	Socioeconomic advancement and inclusion	Financial inclusion
Wise Ord Shs Class A	Socioeconomic advancement and inclusion	Financial inclusion
Dynavox Group AB	Socioeconomic advancement and inclusion	Inclusive society
Etsy Ord Shs	Socioeconomic advancement and inclusion	Inclusive society
ANTOFAGASTA ORD	Sustainable Infrastructure	Clean energy
Arcadium Lithium Plc	Sustainable Infrastructure	Clean energy
EDP Renovaveis	Sustainable Infrastructure	Clean energy
Apple Inc	Sustainable Infrastructure	Energy efficiency
ASML Holding	Sustainable Infrastructure	Energy efficiency
INFINEON TECHNOL N ORD	Sustainable Infrastructure	Energy efficiency
Iron Mountain	Sustainable Infrastructure	Energy efficiency
Itron Inc	Sustainable Infrastructure	Energy efficiency
Microsoft	Sustainable Infrastructure	Energy efficiency
SINBON ELECT	Sustainable Infrastructure	Clean energy
Taiwan Semiconductor	Sustainable Infrastructure	Energy efficiency
Zoom Video Communications	Sustainable Infrastructure	Energy efficiency
Central Japan Railway	Sustainable Infrastructure	Resilient infrastructure
nVent Electric Ord Shs	Sustainable Infrastructure	Resilient infrastructure
Palo Alto Networks Ord Shs	Sustainable Infrastructure	Resilient infrastructure
Rockwell International	Sustainable Infrastructure	Resilient infrastructure
Schneider Electric SA Ord	Sustainable Infrastructure	Resilient infrastructure
Totvs	Sustainable Infrastructure	Resilient infrastructure
Trainline Rg	Sustainable Infrastructure	Resilient infrastructure
WEG SA	Sustainable Infrastructure	Energy efficiency

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Our Impact Themes

We work with impact themes aimed at concretizing and summarizing priority areas where we can find investments with structural growth and good financial returns, combined with a

positive impact on society and our environment.

Impact theme	Weight	Description	Company	SDG contribution
Socioeconomic advancement and inclusion Inclusive Societies Financial Inclusion Digital Inclusion	12,5% 1,0% 10,0% 1,5%	Companies that contribute to improving inclusion and equality in society. This can include contributions in the form of financial inclusion by offering financial products and services and promoting small businesses. It also includes companies that, through their operations, contribute to an inclusive society for all or increased access to digital services.	Etsy, Dynavox ASA International, BBVA, Credicorp, Genera, HDFC Bank, Intuit, Palomar, Regional, Sanlam, Wise Airtel Africa, Bharti Airtel	5, 9, 10 1, 5, 8, 10 9
Access to healthcare and a healthy lifestyle Access to healthcare Improving a healthy lifestyle Women's health	23,8% 18,0% 0,0% 5,7%	Companies that contribute to a healthier lifestyle and improved access to healthcare, medicines, and insurance. In many countries, there is a lack of quality public healthcare with limited access for parts of the population. Therefore, the population relies on private actors for a chance at good healthcare.	Aspen Pharmacare, AstraZeneca, Becton Dickinson, DexCom, Eli Lilly, Hikma Pharma, Novo Nordisk, Pfizer, Samsung Biologics, United-Health Hologic, Daichi Sankyo, Chugai, Organon	3 3 3, 5
Access to education	2,0%	Companies that offer education and continuous learning. In many countries, this means providing alternatives to state education, which is not sufficiently available, thereby giving access to population groups that previously had no opportunity to study.	Laureate Education, Grand Canyon Education	4
Resource management Waste management Water and sanitation Sustainable forestry and agriculture	10,4% 3,2% 6,2% 1,0%	Companies that contribute to improving and enabling the transition as more people move to cities while climate challenges grow. We believe in innovative companies that manage and convert waste to energy, improve the circular management of resources like water, forests, and land. Important from a sanitation perspective to reduce diseases and pollution in cities mark.	Clean Harbors, Darling Ingredients, Orizon Advanced Drainage Systems, Badger Meter, Sabesp, Core&Main, Grupo Rotoplas, Kurita Water Industry Agco	6, 7, 9, 11, 12, 13 6, 9, 11, 12 8, 12, 15
Sustainable infrastructure Resilient Infrastructure Clean energy Energy efficiency	44,7% 13,5% 2,5% 28,8%	Companies that have solutions and services for the world to become resilient in a changing time with strained resources, climate threats, security threats, and global goals to reduce emissions. Increased demand for energy and digital solutions makes companies with products and solutions in sustainable cities, electrification, digitization, and sustainable energy essential.	Trimble Navigation, Central Japan Railway, nVent Electric, Palo Alto Networks, Rockwell, Schneider Electric, Totvs, Trainline, WEG EDPR, Arcadium, Antofagasta Apple, ASML, Infineon Technology, Iron Mountain, Itron, Microsoft, Sinbon Electronics, Taiwan Semiconductors, Zoom Video Communications	7, 8, 9, 16 7, 13 7, 8, 9
Inclusive and sustainable living Green Buildings Housing	2,7% 2,7% 0,0%	Companies that build safe housing at affordable prices to increase access to decent housing for all socioeconomic groups, especially the most vulnerable. Also, companies that drive the transition to sustainable buildings, both residential and commercial, to achieve lower energy consumption and emissions.	Carrier Global, Vesta, Trane Technologies	7, 9, 11
Nutrition & access to food	1,0%	Companies that ensure healthy and nutritious food for the world's growing population through crops, machinery, and development. With increasing climate challenges in the form of extreme rainfall and more frequent droughts, it is extra important to optimize agriculture and crops to meet the capacity required to feed the world's population.	Sakata Seed	2

About risk. Past performance does not predict future returns. The value of the money invested in the fund can increase or decrease and there is no guarantee that all of your invested capital can be redeemed. Note that a fund with risk level 5-7 as stated in the fund's key information investment document (KIID) can vary greatly in value due to the fund's composition and management methodology. A summary of investors' rights as well as a prospectus, fund rules and KIID are available for each fund in the unit price list.

Dictionary

Agenda 2030 and the Global Goals

The UN resolution “Agenda 2030 — Transforming our world” was adopted by the UN General Assembly in 2015. Agenda 2030 consists of 17 Global Goals and 169 targets aimed at achieving long-term sustainable economic, social, and environmental development to eradicate extreme poverty, reduce inequalities and injustices in the world, and combat climate change. Read more [here](#).

GIIN

Handelsbanken Fonder is a member of the Global Impact Investing Network (GIIN). It is a global network that brings together impact investors to share knowledge, methods, and develop tools for impact investing. Read more [here](#).

IRIS+

IRIS+ is a system developed by the Global Impact Investing Network (GIIN) to help investors measure, manage, and optimize their impact. The system is based on a set of core principles and guidelines to ensure that investors follow best practices. IRIS+ also provides a catalog of standardized metrics that investors can use to measure their impact. The system is designed to increase transparency and comparability and to help investors achieve their sustainability goals. Read more [here](#).

IMP

The Impact Management Project (IMP) is a global forum focused on creating consensus on how to measure, report, compare, and improve the impact of various initiatives. IMP brings together over 2,000 organizations in a practice community to discuss, reach consensus, and share best practices in impact measurement and management. They also run a structured network where organizations with complementary expertise collaborate to create comprehensive standards for impact measurement, management, and reporting.

The European Green Deal

The European Green Deal is a strategic plan aimed at making the EU climate-neutral by 2050 by reducing carbon emissions and promoting a green economy. The plan includes measures such as investing in renewable energy, improving energy efficiency, protecting vulnerable workers and communities from the effects of climate change, and restoring the environment. The Green Deal also focuses on supporting farmers, promoting a competitive green industry, and ensuring a just transition.

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SUSTAINABLE DEVELOPMENT GOALS



About risk. Past performance does not predict future returns. The value of the money invested in the fund can increase or decrease and there is no guarantee that all of your invested capital can be redeemed. Note that a fund with risk level 5-7 as stated in the fund's key information investment document (KIID) can vary greatly in value due to the fund's composition and management methodology. A summary of investors' rights as well as a prospectus, fund rules and KIID are available for each fund in the unit price list.



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