

radicant SDG Impact Solutions

## Information on radicant bank ag's Sustainability Analysis

The asset manager radicant bank ag enables investors to invest in companies that contribute to the achievement of **individual or a group of the 17 Sustainable Development Goals of the UN Agenda 2030 (SDGs)**. For this purpose, securities of companies are selected which, according to **radicant bank ag's specially developed sustainability analysis, make a net positive contribution to achieving the SDGs**. Particular attention is paid to which solutions a company provides in the form of products and services that have a positive impact on the SDGs. The sustainable investment objective of the product is to contribute to the achievement of individual or a group of the 17 SDGs with targeted investments. The product is subject to the following conditions:

The product only invests in securities of issuers that are classified as sustainable according to radicant bank ag's proprietary sustainability analysis. A security is classified as sustainable if the issuer makes a net positive contribution to the achievement of the UN Sustainable Development Goals and is not subject to the exclusion criteria of radicant bank ag.

According to the sustainability analysis of radicant bank ag, a security is considered sustainable if it meets the following criteria:

1) **None of the exclusion criteria apply.** The **exclusion policy of radicant bank ag** excludes investments in issuers that achieve a defined threshold for sales in controversial business practices and / or products (e.g. weapons, tobacco, production of fossil fuels). In addition, no investments are made in issuers that violate recognized international standards (e.g. UN Global Compact, International Labour Organisation).

2) **The aggregated SDG rating score is equal to or higher than 20 (scale -100 to +100).**

The SDG rating score is determined as follows. For each issuer of securities, a rating score is calculated for each of the 17 Sustainable Development Goals in the following categories:

- Alignment of products and services to the SDGs (e.g. wind power and waste disposal have a high impact).
- Contribution of the key operating figures to the achievement of the SDGs (e.g. CO2 emissions, gender ratio).
- Controversies regarding the SDGs.

From the issuer's 17 individual SDG scores, the aggregated SDG rating score is formed, which is on a scale of -100 to +100. radicant bank ag can rely on external data from ESG rating agencies, as well as its own analyses, which are continuously expanded, reviewed and updated. **For investment products that relate to individual or a group of the 17 SDGs, the individual SDG rating score of the issuer in the explicitly mentioned SDGs of the investment product must also be equal to or higher than 20 (scale -100 to +100).**

3) **There is no significant violation of any other sustainability goal.** According to radicant bank ag's sustainability analysis, such a violation of the do-no-significant-harm principle occurs if the rating score of one of the 17 SDGs for an issuer shows a value of  $\leq -60$ .