SG IS FUND - EURO FIXED INCOME

Monthly Factsheet

LUXFLAG
Label
ESG

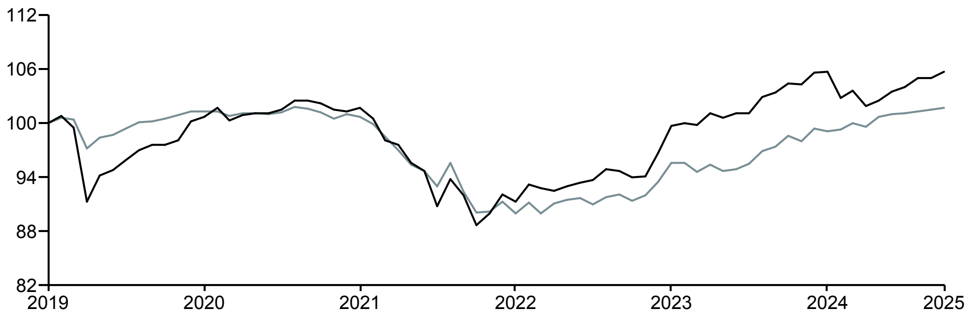
INVESTMENT OBJECTIVE

The investment objective of the Sub-Fund is to seek regular income by investing primarily in Euro denominated debt. The Sub-Fund aims at meeting the long-term challenges of sustainable development while delivering financial performance by the combination of financial and extra-financial criteria, integrating environmental, social and governance criteria (ESG), The recommended investment period in this Sub-Fund is 5 years.The Sub-Fund is actively managed without reference to a benchmark. For the purpose of performance comparison only, the return of the Sub-Fund will be compared to the following benchmarks: Ice Bofa 3-5 Years Euro Corporate Index, Ice Bofa 3-5 years Euro government Index, ESTER.

PERFORMANCE

Past performance should not be seen as an indication of future performance.

PERFORMANCE GRAPH (base 100)



SG IS FUND - EURO FIXED INCOME
50% Ice Bofa 3-5 Years Euro Corporate Index (ER02 Index) and and 50% Ice Bofa 3-5 years Euro goverment Index (EG02 Index).

RETURN

Cumulative	1 month	3 months	Year-to-date	1 year	3 years *	5 years *	Launch*
Fund	0.64%	1.64%	0.01%	1.22%	6.00%	1.61%	1.34%
Benchmark**	0.16%	0.52%	2.63%	3.16%	4.10%	0.24%	0.97%
Gap	0.47%	1.12%	-2.62%	-1.95%	1.91%	1.37%	0.37%

Calendar Year	2024	2023	2022	2021	2020
Fund	5.99%	9.25%	-10.23%	0.97%	0.68%
Benchmark**	3.65%	6.24%	-10.62%	-0.68%	1.34%
Gap	2.35%	3.01%	0.39%	1.64%	-0.66%

Calendar Year	2019	2018	2017	2016	2015
Fund	6.11%	-3.12%	4.15%	2.73%	-
Benchmark**	2.94%	-0.21%	0.83%	2.51%	1.03%
Gap	3.17%	-2.91%	3.31%	0.22%	-

***50% Ice Bofa 3-5 Years Euro Corporate Index (ER02 Index) and and 50% Ice Bofa 3-5 years Euro goverment Index (EG02 Index).*

Source : Société Générale Investment Solutions (Europe)

RISK & VOLATILITY MEASURES

	Volatility			Beta	Sharpe Ratio
	1 year	3 years *	5 years *		
Fund	4.05%	3.99%	4.96%	0.94%	0.76%
Benchmark**	1.93%	2.98%	3.73%	-	0.38%

Source : Société Générale Investment Solutions (Europe)

SOCIETE GENERALE
Investment Solutions

MARKETING MATERIAL

SEPTEMBER 2025

SHARE CLASS RETAIL DIST. EUR
LU1023727941

Synthetic Risk Indicator (SRI) (1)

1 2 3 4 5 6 7

Less risky — More risky
Lower potential yield — More potential yield

Overall Morningstar rating (2)

★★★★★

SFDR
Article 8

Minimum Sustainable Investment
20%

Morningstar category
EUR Diversified Bond

Recommended investment horizon
5 years

Fund assets
EUR 232.75 M

NAV
EUR 236.35

Fund base currency
EUR

Share class currency
EUR

Inception date
26/05/2014

Legal Form
UCITS Luxembourg SICAV

Management Company
Société Générale Investment Solutions (Europe)

Manager Name
Bertrand Durnez

Valuation / Subscriptions / Redemptions
Daily

Minimum subscription
1 share

Other share classes

One Off Costs

Entry Costs	5.00%
Exit Costs	0.00%

Ongoing Costs

Other Costs	1.00%
Transaction Costs	0.10%

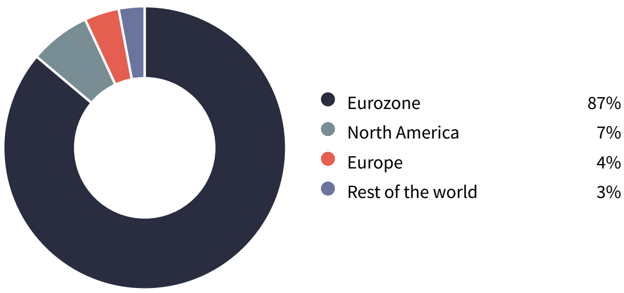
(1) Risk scale from 1 (lowest risk) to 7 (highest risk), the lowest category does not mean a risk-free investment. The risk and reward category shown is not guaranteed to remain unchanged and that the categorisation of the Sub-Fund may shift over time. The prospectus, the KIID (Key Investor Information Document) and annual reports of the Fund are available at https://investmentsolutions.societegenerale.lu/en/ and on request at the registered office of SG IS Fund, of the Management Company or of the Custodian Bank.

SG IS FUND - EURO FIXED INCOME

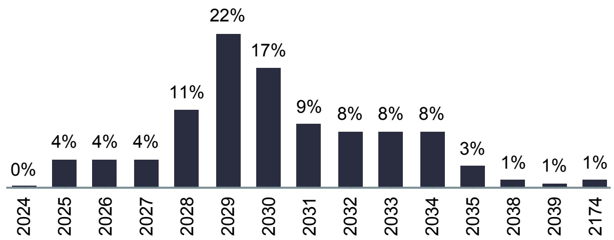
SEPTEMBER 2025

Financial Criteria

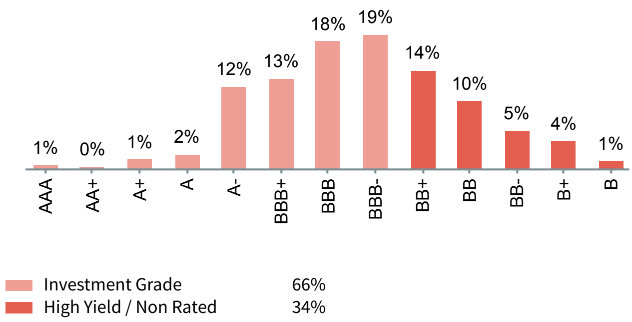
REGIONAL BREAKDOWN



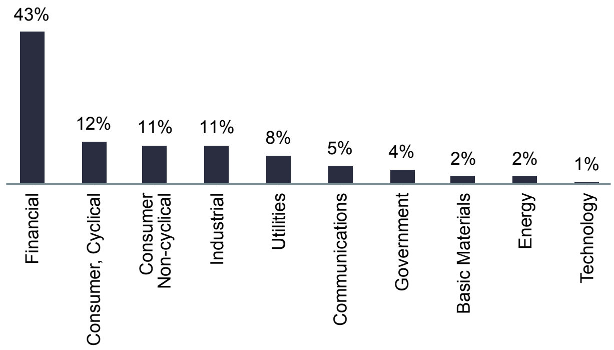
MATURITY BREAKDOWN



RATING BREAKDOWN



SECTOR BREAKDOWN



TOP 5 HOLDINGS

Name	Weight	Country	Sector
TERNA RETE ELETTRICA 3.875% 24/07/2033	1.6%	Italy	Utilities
CREDIT AGRICOLE ASSRNCES 5.87% 25/10/2033	1.3%	France	Financial
SCOR SE VAR PERP 31/12/2099	1.1%	France	Financial
SOGECAP SA VAR 16/05/2044	1.0%	France	Financial
HELLENIC REPUBLIC 4.25% 15/6/2033	1.0%	Greece	Government

LAST MOVES IN THE PORTFOLIO

Name	Weight	Date	Operation
LEGRAND SA CV 23/06/2033	0.1%	25/09/2025	Bond Sale
ALIBABA GROUP HOLDIN CV 0% 15/09/2032	0.3%	25/09/2025	Bond Purchase
GENERALI VAR PERPETUAL	0.2%	25/09/2025	Bond Purchase
UNICREDIT SPA VAR PERPETUAL 31/12/2099	0.3%	24/09/2025	Bond Sale
SPIE SA 2% CV 17/01/2028	0.3%	24/09/2025	Bond Sale
UNICREDIT SPA VAR PERP	0.3%	24/09/2025	Bond Sale
CARA OBLIGATIONS SAS 1.5% CV 01/12/2030	0.1%	24/09/2025	Bond Purchase
LB BADEN WUERTTEMBERG PERP VAR 31/12/2099	0.5%	24/09/2025	Bond Purchase

PORTFOLIO STATISTICS

Yield to convention	4.1%
Mod. Duration	4.26
Average maturity (in years)	4.78
Average rating	BBB-
Average weight	0.7%
Number of issuers	138

Source: Société Générale Investment Solutions (Europe) as at 30/09/2025.
Actual weighting and investment allocations are subject to change on an ongoing basis and may not be exactly as shown. Investors should understand the different asset classes which make up the strategy as they have different risk characteristics. Investments may be subject to market fluctuations and the price and value of investments and the income derived from them can go down as well as up. Your capital may be at risk and you may not get back the amount you invest. The tax benefits and liabilities will depend on individual circumstances and may change in the future.

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SEPTEMBER 2025

Extra-Financial Criteria

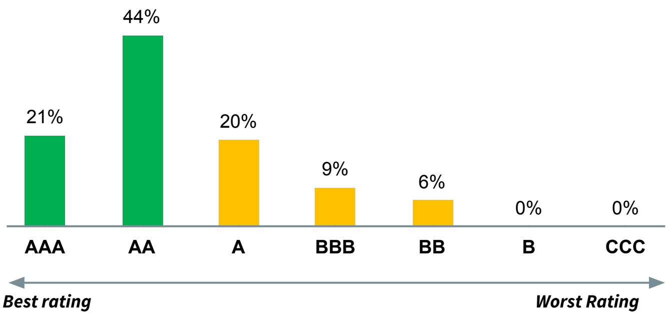
ESG INDICATORS

ESG Quality Score	**7.5**
Rating coverage	80.76%
ESG Median Rating	**AA**
Average Controversy Rating	**6.2**
Rating coverage	90.03%
Carbon Footprint (tons of CO_2/Million invested)	**152.6**
MSCI Coverage	87.12%

One tonne of CO_2 is approximately a round trip from Paris to New York

SUSTAINABILITY INDICATORS

ESG RATING DISTRIBUTION



BUSINESS INVOLVEMENT DISTRIBUTION

For more information, please refer to the prospectus.

Sectors	% of portfolio revenues
Gambling	**0.00%**
Civilians arms	**0.06%**
Oil and gas	**0.00%**
Tobacco	**0.13%**
Genetically modified organisms (GMOs)	**0.00%**

CONTROVERSY FLAG DISTRIBUTION

Green Flag	56%
Yellow Flag	30%
Orange Flag	14%
Red Flag	0%

TOP 3 SUSTAINABLE IMPACT CONTRIBUTORS

	Sustainable revenues (€ mln)	% of sustainable revenues
CARMILA SA	**45.8**	**69%**
UNIBAIL-RODAMCO-WESTFIELD SE	**42.3**	**85%**
FERROVIE DELLO STATO ITALIANE S.P.A.	**22.6**	**53%**

IMPACT INDICATORS

38% **Companies with carbon emission reduction initiatives**

Universe: -%

MSCI coverage (Funds/universe) 81.0%/-%

40% **Board gender diversity**

Universe: -%

MSCI coverage (Funds/universe) 87.0%/-%

22% **Companies with a policy to address deforestation**

Universe: -%

MSCI coverage (Funds/universe) 84.0%/-%

0% **Violations of UN Global Compact principles and OECD Guidelines**

Universe: -%

MSCI coverage (Funds/universe) 90.0%/-%

Source: Société Générale Investment Solutions (Europe), Bloomberg, MSCI ESG

SOCIETE GENERALE
Investment Solutions

MARKETING MATERIAL

MANAGEMENT COMMENTARY

The SG IS Fund Euro Fixed Income delivered a robust quarterly performance of +1.68%, bringing its YTD performance to 3.45%. This strong performance is largely attributable to our strategic credit positioning, particularly our focus on the 7–10-year segment of the yield curve where attractive yields are available. By prioritizing this segment, we have positioned the portfolio to effectively absorb rate changes while benefiting from the tightening of credit spreads. Our approach of targeting a specific point on the curve not only provides yield but also allows us to adopt a slightly longer duration. This extended positioning enhances the carry benefits and further capitalizes on the narrowing credit spreads, helping to mitigate rate-related risks in an environment of rising interest rates. In addition, our diversified strategy—anchored by an investment-grade orientation (with an IG/HY split of 66%/34%) and active participation in the primary market through transactions such as new issues for credit issuers like Veolia Perpetual and Euronext convertible—reinforces our ability to balance risk with yield opportunities. As of the end of September, the fund delivered a yield of 4.06%, with a duration of 4.26 years and an average credit rating of BBB.

GLOSSARY and DISCLAIMER

SFDR (Sustainable Finance Disclosure Regulation)

Regulation (EU) 2019/2088 of the European Parliament and of the Council of 27 November 2019 on sustainability disclosures in the financial services industry (the so-called SFDR Regulation or Disclosure Regulation).

TAXONOMY

Regulation (EU) 2020/852 of the European Parliament and of the Council of 18 June 2002 (known as the Taxonomy Regulation) establishes a framework to facilitate sustainable investment and amends Regulation (EU) 2019/2088.

ESG RATING

MSCI ESG Ratings aim to measure a company's resilience to long-term, financially relevant ESG risks (Environment, Social et Gouvernance). For each company a Weighted Average Key Issue Score is calculated based on the underlying Key Issue scores and weights. To arrive at a final letter rating, this score is normalized by industry. **The Industry Adjusted Score corresponds to a rating between AAA and CCC.** These assessments of company performance are not absolute but are explicitly intended to be relative to the standards and performance of a company's industry peers.
*The ESG quality score of the universe is adjusted for the 20% lowest ESG scores.

Letter Rating	CCC	B	BB	BBB	A	AA	AAA
Score	0 - 1.4	1.4-2.9	2.9-4.3	4.3-5.7	5.7-7.1	7.1-8.6	8.6-10

CARBON FOOTPRINT

As key climate change indicators, Greenhouse gas emissions (GHG) are classified as per the Greenhouse Gas Protocol and are grouped in three categories:

► **Scope 1 - Direct scope**: GHG emissions are those directly occurring from sources that are owned or controlled by the institution.
► **Scope 2 - Indirect scope**: GHG emissions are indirect emissions generated in the electricity production consumed by the institution.
► **Scope 3 - Indirect scope:** GHG emissions are all the other indirect emissions that are consequences of the institution's activities, but that occur from sources not owned and controlled by the institution.
The fund uses MSCI datas who are based on declarative or estimated figures from companies. It aims to take into account the GHG emissions of Scope 1 and 2, produced by the companies held in the portfolio. GHG emissions are compared to the sales of each company and adjusted with the security weight in the portfolio. Emissions are expressed in carbon dioxide equivalent (CO2e).

SUSTAINABLE IMPACT REVENUES

Revenue exposure to Sustainable Impact Solutions reflects the extent to which company revenue is exposed to products and services that help solve the world's major social and environmental challenges. It is calculated as a weighted average, using portfolio or index weights and each issuer's percent of revenue generated from Sustainable Impact Solutions. To be eligible to contribute, an issuer must maintain minimum ESG standards.

COVERAGE MSCI

The ESG MSCI rating does not cover all issuers, so it is important to display the coverage ratio to understand the rating. On this document, the rating coverage is displayed as a percentage (%), i.e. the percentage of covered securities on the entire portfolio.

CONTROVERSY

An ESG Controversy may be defined as an incident or ongoing situation in which a company faces allegations of negatively impacting stakeholders (i.e.: workers, communities, the environment, shareholders, or society at large), via some type of wrongdoing across several ESG indicators. The aim of ESG Controversies research is to assess the severity of the negative impact of each situation, rather than the extent of negative press attention or public opprobrium.
For each issuer, the ESG rating comes along with a Controversy flag which reflects the lowest flag among analyzed key indicators.

- **Green flag:** the company is not involved in major recent controversies
- **Yellow flag:** in recent moderate-to-severe level controversies
- **Orange flag:** one or more recent severe structural controversies that are ongoing
- **Red flag:** one or more recent very severe controversies

Controversy flag translates also into controversy score:
Red 0 - Orange 1 - Yellow 2 to 4 - Green 5 to 10

COMPANIES WITH CARBON EMISSION REDUCTION INITIATIVES

Companies with carbon emission reduction initiatives provide companies with a clearly defined pathway to future-proof growth by specifying how much and how quickly they need to reduce their greenhouse gas emissions. Targets adopted by companies to reduce greenhouse gas (GHG) emissions are considered "science-based" if they are in line with the goals of the Paris Agreement –to limit global warming to well-below 2°C above pre-industrial levels and pursue efforts to limit warming to 1.5°C.
* Source : Science Based Target Initiative.

IMPACT INDICATORS

The impact indicators allow us to report on the environmental, social and governmental commitment of our investments in a relevant and sustainable manner. The four indicators displayed are not an exhaustive list, but were chosen by the management company.
Board Gender diversity: This figure represents the percentage of women on the board of directors of companies.
Company with a policy to address deforestation: Share of investment in companies with a policy of combating deforestation.

VIOLATIONS OF UN GLOBAL COMPACT PRINCIPLES AND OECD GUIDELINES

The United Nations Global Compact and the OECD Guidelines encourage ethical and responsible business behaviour by addressing issues such as human rights, labour, the environment and anti-corruption.

ESG LUXFLAG LABEL

LuxFLAG is an independent, non-profit, international association created in Luxembourg in July 2006. The objective of the LuxFLAG ESG Label is to reassure investors that the labelled funds actually incorporate ESG (Environmental, Social and Governance) criteria throughout the entire investment process.

DISCLAIMER