SG IS FUND - EURO HIGH YIELD

Monthly Factsheet

ESG

LUXFLAG Label

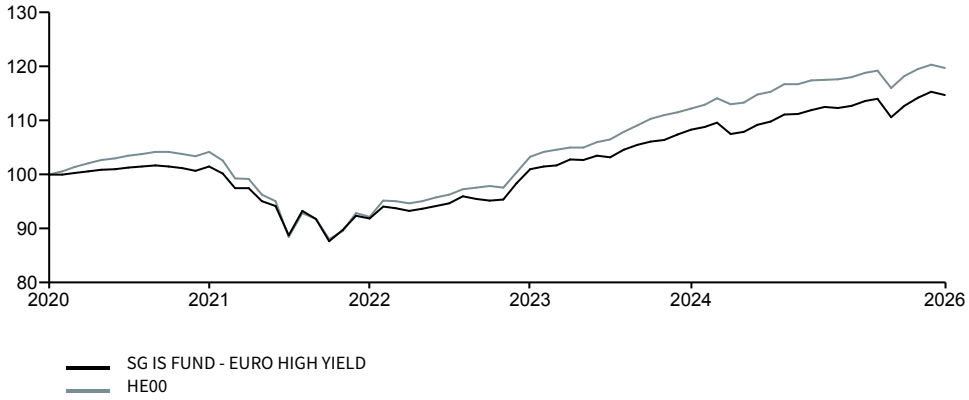
INVESTMENT OBJECTIVE

The Sub-Fund seeks to achieve performance through investments in diversified portfolio of debt instruments on issuers with a strong ESG (Environmental Social and Governance) profile, principally denominated in Euro. 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 Sub-Fund will invest in a diversified portfolio consisting primarily of high yield debt securities issued by governments, corporations or public institutions, mainly denominated in Euro.
The Sub-Fund is actively managed with reference to the following benchmark : ICE BofA Euro High Yield Index; ICE BofA US High Yield Index; ICE BofA Contingent Capital Index; ICE BofA Global Convertible Index; ICE BofA Euro Corporate Index.

PERFORMANCE

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

PERFORMANCE GRAPH (base 100)



RETURN

Cumulative	1 month	3 months	Year-to-date	1 year	3 years *	5 years *	Launch*
Fund	0.13%	0.61%	1.96%	3.27%	6.34%	2.46%	1.50%
Benchmark**	-	-	-	-	-	-	-
Gap	-	-	-	-	-	-	-

Calendar Year	2025	2024	2023	2022	2021
Fund	4.01%	7.22%	9.95%	-9.45%	1.49%
Benchmark**	5.15%	8.63%	12.00%	-11.48%	4.21%
Gap	-1.14%	-1.41%	-2.05%	2.03%	-2.73%

Calendar Year	2020	2019	2018	2017	2016
Fund	-2.23%	3.60%	-3.63%	2.71%	4.34%
Benchmark**	1.97%	8.12%	-2.84%	4.74%	7.38%
Gap	-4.20%	-4.52%	-0.79%	-2.03%	-3.05%

***HE00*

Source : Société Générale Investment Solutions (Europe)

RISK & VOLATILITY MEASURES

	Volatility			Beta	Sharpe Ratio
	1 year	3 years *	5 years *		
Fund	4.24%	3.68%	5.85%	1.07%	0.95%
Benchmark**	-	-	-	-	-

Source : Société Générale Investment Solutions (Europe)

AUGUST 2026

SHARE CLASS RETAIL EUR
LU0979136255

Synthetic Risk Indicator (SRI) (1)

1 **2** 3 4 5 6 7

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

SFDR
Article 8

Minimum Sustainable Investment
30%

Morningstar category
EUR High Yield Bond

Recommended investment horizon
5 years

Fund assets
EUR 325.14 M

NAV
EUR 302.48

Fund base currency
EUR

Share class currency
EUR

Inception date
05/11/2013

Legal Form
UCITS Luxembourg SICAV

Management Company
Société Générale Investment Solutions (Europe)

Manager Name
Gaetano Di Benedetto

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	1.17%
Transaction Costs	0.08%

(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.

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SOCIETE GENERALE
Investment Solutions

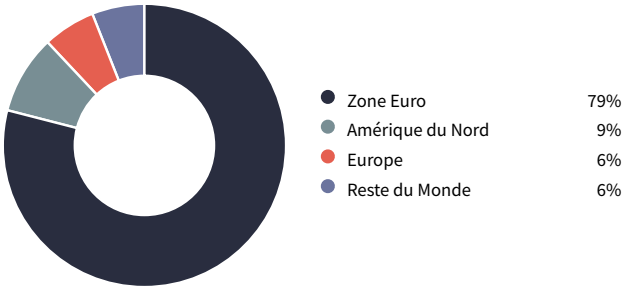
MARKETING MATERIAL

SG IS FUND - EURO HIGH YIELD

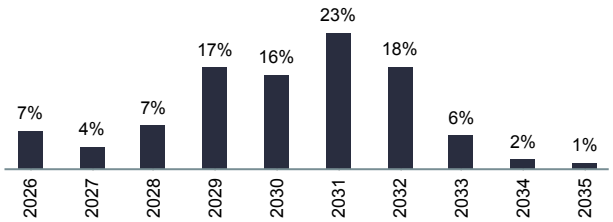
AUGUST 2026

Financial Criteria

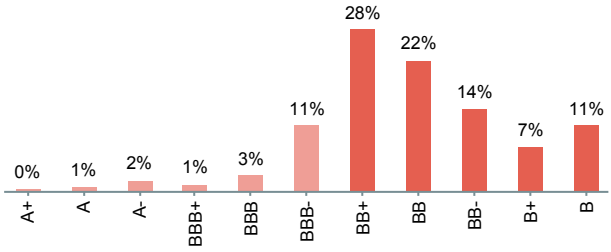
REGIONAL BREAKDOWN



MATURITY BREAKDOWN

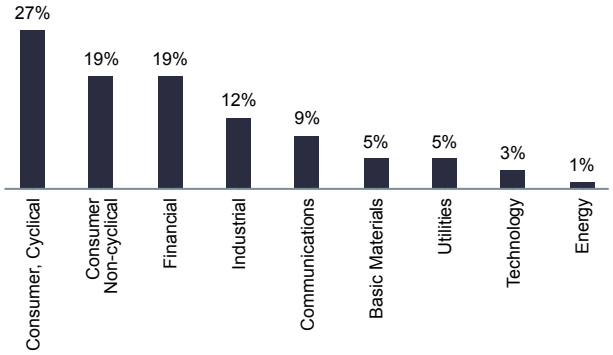


RATING BREAKDOWN



Investment Grade	18%
High Yield / Non Rated	82%

SECTOR BREAKDOWN



TOP 5 HOLDINGS

Name	Weight	Country	Sector
KBC GROUP NV VAR PERPETUAL	2.3%	Belgium	Financial
INTESA SANPAOLO SPA VAR PERPETUAL 31/12/2099	2.0%	Italy	Financial
OVH GROUPE SAS 4.75% 05/02/2031	2.0%	France	Technology
TK ELEVATOR MIDCO GMBH 4.375% 15/07/2027	2.0%	Germany	Industrial
AVIS BUDGET FINANCE PLC 7.0% 28/02/2029	1.9%	United States	ConsumerNon-cyclical

PORTFOLIO STATISTICS

Yield to convention	4.9%
Modified duration	3.49
Average maturity (in years)	3.98
Average rating	BB
Average weight	1.0%
Number of issuers	91
High Yield weight	82.3%
Investment Grade weight	17.7%
Cash & cash equivalent	7.0%

LAST MOVES IN THE PORTFOLIO

Name	Weight	Date	Operation
SCOR SE VAR PERP 31/12/2099	0.3%	31-08-2026	Bond Sale
AXA SA VAR PERP 31/12/2099	0.7%	27-08-2026	Bond Sale
CREDIT AGRICOLE ASSRNCES VAR 31/12/2099	0.3%	27-08-2026	Bond Sale
SCOR SE VAR PERP 31/12/2099	0.6%	27-08-2026	Bond Sale
BALL CORP 4.25% 01/07/2032	0.1%	27-08-2026	Bond Purchase
VINCI SA 0.75% CV 04/03/2031	0.3%	27-08-2026	Bond Sale
VEOLIA ENVIRONMENT SA CV 0.75% 02/01/2031	0.4%	27-08-2026	Bond Sale
SOGECAP SA PERP 31/12/2099	0.4%	27-08-2026	Bond Sale
AZELIS FINANCE NV 4.125% 10/03/2031	0.2%	27-08-2026	Bond Purchase
FRESSNAPF HOLDING SE 5.25% 31/10/2031	0.2%	27-08-2026	Bond Purchase
MOLINS FINANCE SA 5.5% 15/06/2033	0.5%	27-08-2026	Bond Purchase
GROUPAMA ASSURANCES MUTUELLES SA VAR PERPETUAL	0.6%	27-08-2026	Bond Sale
BIRKENSTOCK GROUP BV & C 4.5% 15/06/2033	0.2%	27-08-2026	Bond Purchase
INPOST NA 4% 01/04/2031	0.3%	27-08-2026	Bond Purchase
VERISURE HOLDING AB 5.5% 15/05/2030	0.3%	27-08-2026	Bond Purchase
Q-PARK HOLDING I BV FRN 01/09/2031	0.3%	27-08-2026	Bond Purchase
CARNIVAL PLC 4.125% 15/07/2031	0.6%	27-08-2026	Bond Purchase
DUFRY ONE BV 4.75% 18/04/2031	0.2%	27-08-2026	Bond Purchase
BANCO BILBAO VIZCAYA ARG PERP 31/12/2099	0.2%	07-08-2026	Bond Purchase
BANK OF IRELAND GROUP PERPETUAL 31/12/2099	0.5%	07-08-2026	Bond Purchase
FR MIDCO FRN 21/07/2032	0.1%	07-08-2026	Bond Purchase

MARKETING MATERIAL

ALSTOM SA PERP 31/12/2099	0.2%	07-08-2026	Bond Purchase
GENERAL MILLS INC VAR 16/07/2056	0.2%	07-08-2026	Bond Purchase
ADECO INTERNATIONAL SVS VAR 23/04/2056	0.2%	07-08-2026	Bond Purchase
ERSTE GROUP BANK AG PERP 31/12/2099	0.6%	07-08-2026	Bond Purchase
EURONEXT NV 1.5% CV 30/05/2032	0.7%	06-08-2026	Bond Purchase
BIRKENSTOCK GROUP BV & C 4.5% 15/06/2033	0.4%	03-08-2026	Bond Purchase
CANAL PLUS SA 4.875% 20/05/2032	0.3%	03-08-2026	Bond Purchase
NATIONAL BANK GREEC SA PERP 31/12/2099	0.6%	03-08-2026	Bond Sale

Source: Société Générale Investment Solutions (Europe) as at 31/08/2026.
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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AUGUST 2026

Extra-Financial Criteria

ESG INDICATORS

	Fund	Univers HY
ESG Quality Score	**7.5**	**6.9**
Rating coverage	75.0%	72.9%
ESG Median Rating	**AA**	**A**
Average Controversy Rating	**6.7**	**6.1**
Rating coverage	90.6%	83.4%
Carbon Footprint (tons of CO2/Million invested)	**127.8**	**165.4**
MSCI Coverage	80.1%	80.8%

One tonne of CO2 is approximately a round trip from Paris to New York

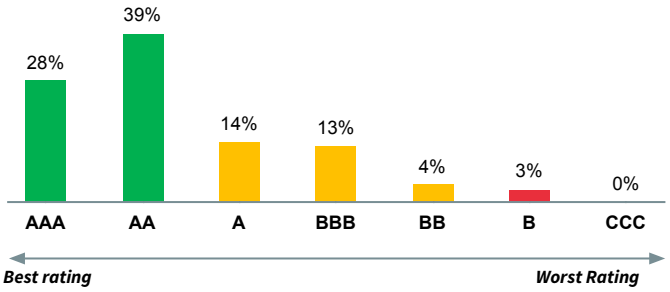
SUSTAINABILITY INDICATORS

Sustainable investments according to SFDR (%) 56

Engagement *30%*

Taxonomy (%) 8

ESG RATING DISTRIBUTION



BUSINESS INVOLVEMENT DISTRIBUTION

For more information, please refer to the prospectus.

Sectors	% of portfolio revenues
Gambling	0.03%
Civilians arms	0.18%
	0.00%
Tobacco	0.46%
Genetically modified organisms (GMOs)	0.00%

CONTROVERSY FLAG DISTRIBUTION

Green Flag	66%
YellowFlag	27%
Orange Flag	7%
Red Flag	0%
NR	0%

TOP 3 SUSTAINABLE IMPACT CONTRIBUTORS

	Sustainable revenues (€ mln)	% of sustainable revenues
OVH GROUPE SA	**30.5**	**69%**
ALSTOM SA	**29.7**	**89%**
UNIBAIL-RODAMCO-WESTFIELD SE	**25.9**	**58%**

IMPACT INDICATORS

Companies with carbon emission reduction initiatives

44%

Universe: -%

MSCI coverage (Funds/universe) 75.0%/-%

Board gender diversity

36%

Universe: 34.0%

MSCI coverage (Funds/universe) 85.0%/74.0%

Companies with a policy to address deforestation

22%

Universe: 18.0%

MSCI coverage (Funds/universe) 82.0%/18.0%

Violations of UN Global Compact principles and OECD Guidelines

0%

Universe: -%

MSCI coverage (Funds/universe) 91.0%/-%

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

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

The content of this document should not be interpreted as an investment service or as investment advice, and under no circumstances is it to be used or considered as an offer or incentive to purchase or sell a particular product. The content is intended for information purposes only and to provide investors with the relevant reference information for any investment decisions. It has no regard to the specific financial objectives of any individual investor, nor may it be construed as legal, accounting or tax advice. Past performance is no indication of future results. Similarly, the present document is not intended as an incentive, offer or solicitation to invest in the asset categories listed herein. Investors are warned that the placing of stock market orders requires a perfect understanding of the markets and their governing legislation. Before investing, they must be aware that certain markets may be subject to rapid fluctuations and are speculative or lacking in liquidity. Accordingly, certain assets or categories of assets listed in the present document may not be appropriate for investors. In certain cases, investments may even bear an indeterminate high risk of loss that exceeds the initial investment made. Investors are therefore urged to seek the advice of their financial advisor or intermediary in order to assess the particular nature of an investment and the risks involved and its compatibility with their individual investment profile and objectives.
For Swiss investors: the Sub-Fund has been authorised for public sale by the Commission de Surveillance du Secteur Financier in Luxembourg and for public offering in Switzerland by the Swiss Financial Market Supervisory Authority (shortly 'FINMA'). The prospectus, the KIID (Key Investor Information Document) and annual reports of the Fund are available on the website www.fundinfo.com and can be obtained from our Representative and Paying Agent in Switzerland : Société Générale, Paris, succursale de Zurich, Talacker 50, Case postale 1928, 8021 Zurich.