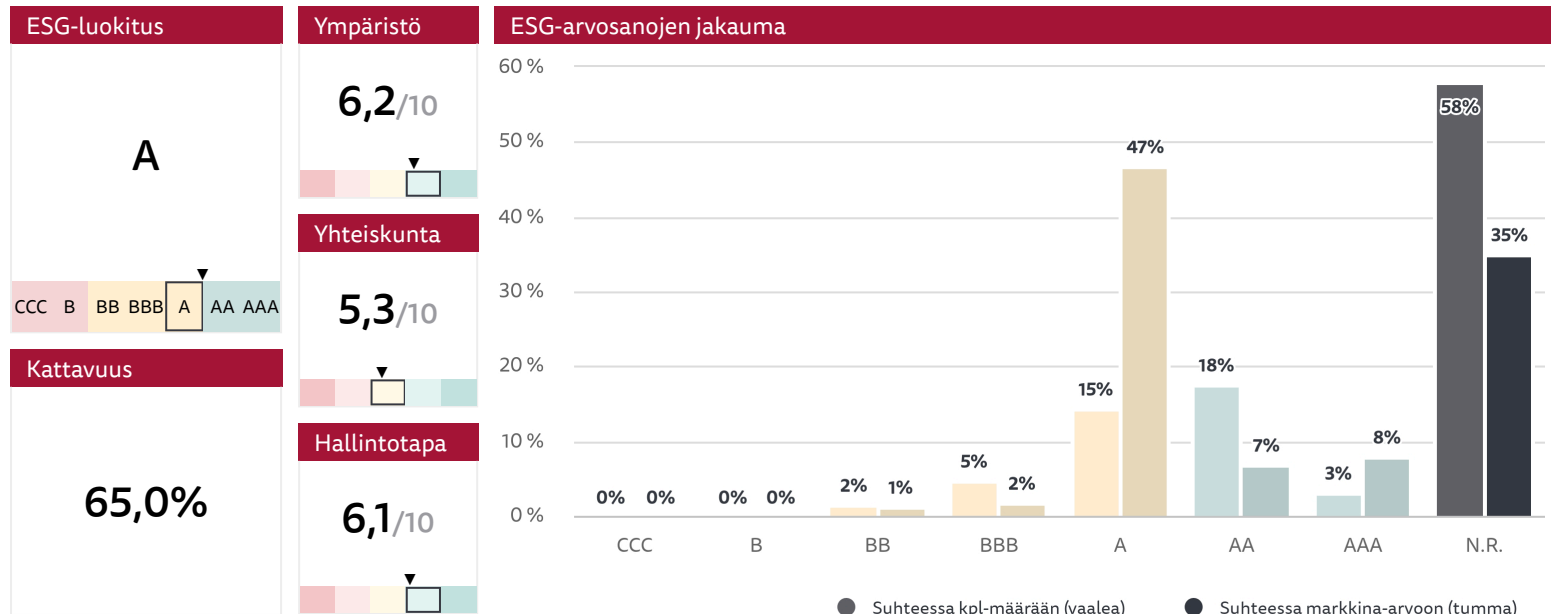


Turun yliopisto

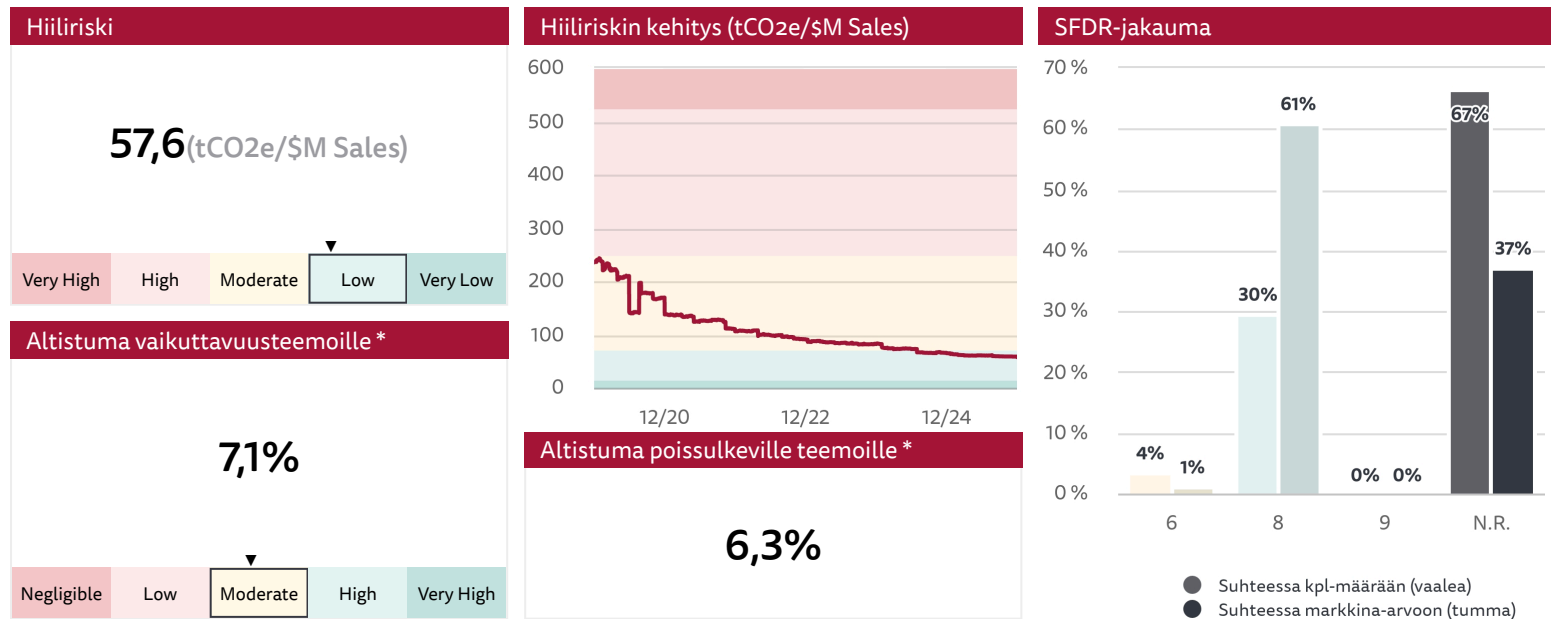
ESG

31.12.2025





Parhaimman ESG-arvosanan rahastot		Heikoimman ESG-arvosanan rahastot	
	ESG-arvosana		ESG-arvosana
OP-Suomi Indeksi II B	9,0	Aktia Emerging Market Bond+ C	3,9
SEB Fund 3 SEB Finland Optimized Exposure Fund I Dis	9,0	Aktia EM Local Currency Frontier Bond+ C	4,4
iShares Msci Europe Min Vol	8,0	Aktia Em Mrkt Local Currency Bond+ C	5,3
Aktia Corporate Bond+ C	7,8	iShares Russell 2000 Index Fund	5,4
Mandatum Life Nordic High Yield B EUR	7,7	iShares Core S&P 500 UCITS ETF USD (Acc)	6,3



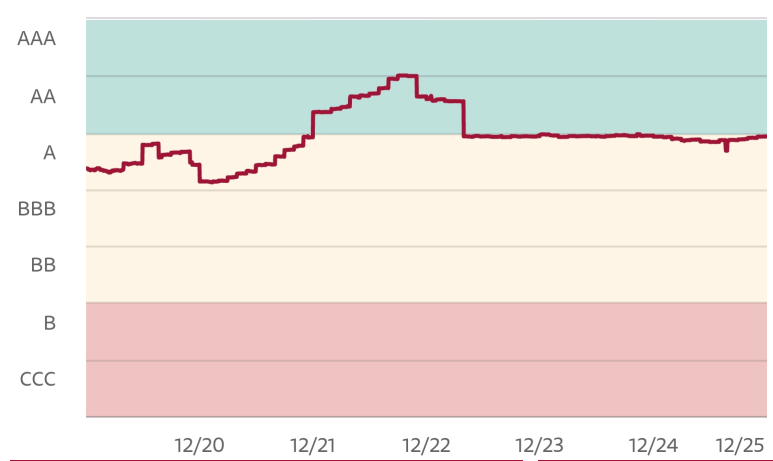
Sanasto	
ESG-arvosana	ESG-kokonaisarvosana mittaa allaolevien omistusten kykyä hallita ympäristöön, sosiaalisiin tekijöihin ja hallintotapaan liittyviä keski- ja pitkän aikavälin riskejä ja mahdollisuuksia.
Kattavuus	Osuus omistuksista, joilla on ESG-dataa.
Hiiliriski	Omistusten hiili-intensiteettien painotettu keskiarvo. Mittaa hiilidioksidiekvivalentteja kasvihuonekaasupäästöjä (Scope 1+2) suhteessa yhtiön liikevaihtoon.
Altistuma vaikuttavuusteemoille	Painotettu keskiarvo salkun allaolevien yhtiöiden liikevaihdon prosentuaalisesta osuudesta, joka tulee vaikuttavuusteemaisista tuotteista ja palveluista perustuen YK:n kestävä kehityksen tavoitteisiin (UN Sustainable Development Goals, SDGs). Niiden yhtiöiden liikevaihto jätetään pois, joilla on negatiivisia ulkoisvaikutuksia. Negatiiviset ulkoisvaikutukset viittaavat erittäin vakaviin ja vakaviin ESG-epäkohtiin, ESG-arvosanoihin CCC ja B, suoraan osallisuuden koronkiskontaan, osallisuuden kiistanalaisiin aseisiin, yli 5 % liikevaihdon osuuteen tavanomaisista aseista ja yli 10 % liikevaihdon osuuteen alkoholin tai tupakan tuotannosta. Lasketaan vain rahastoille.
Altistuma poissulkeville teemoille	%-osuus salkun markkina-arvosta joka altistuu yhtiöihin, joilla on yksi tai useampia yleisesti vastuullisen sijoittamisen periaatteiden vastaisina pidettäviä toimintoja (alkoholi, siiviliampuma-aseet, uhkapelaaminen, aseet, rypälepommit, maamiinat, ydinvoima, geenimanipuloidut organismit ja tupakka). Lasketaan vain rahastoille.

ESG Data Provided by MSCI ESG Research LLC

* Lasketaan vain rahastoille

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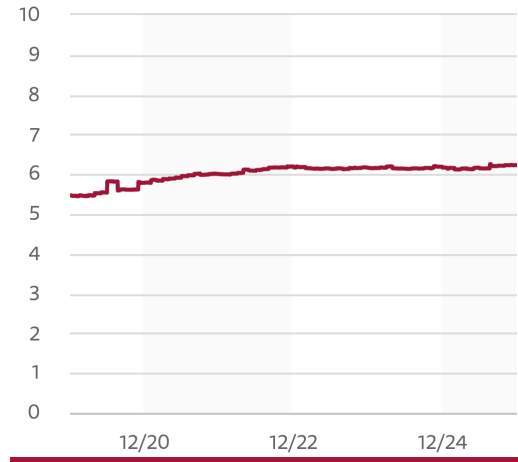
ESG-arvosanan kehitys



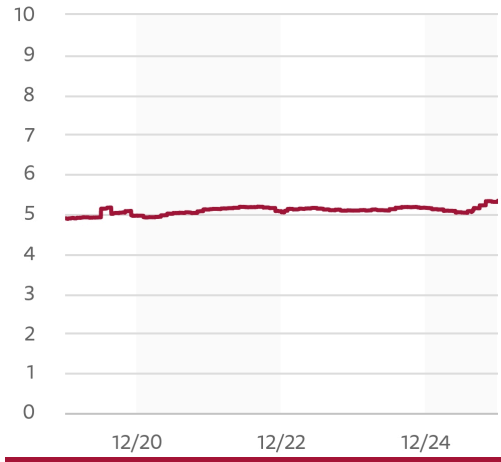
Kattavuuden kehitys



Ympäristöarvosanan kehitys (E)



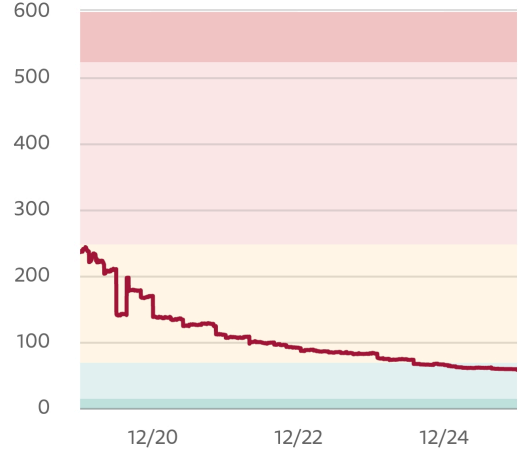
Yhteiskunta-arvosanan kehitys (S)



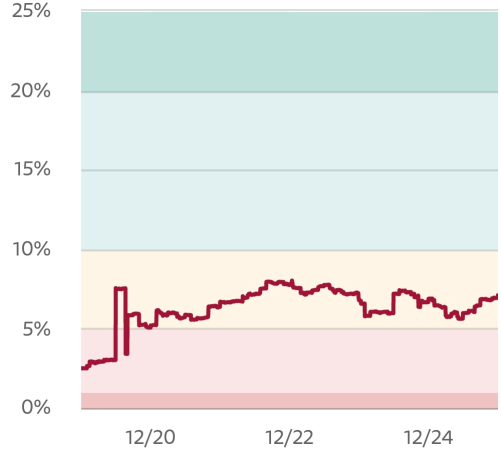
Hallintotapa-arvosanan kehitys (G)



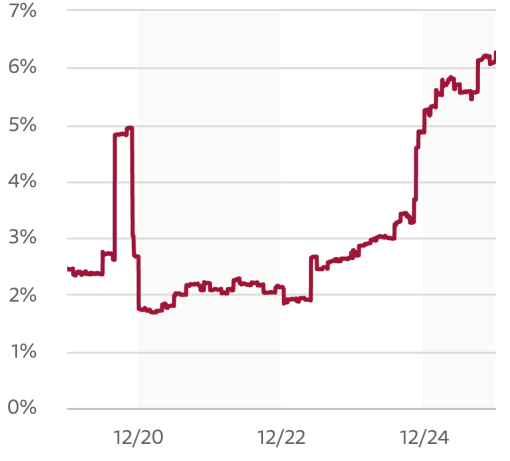
Hiiliriskin kehitys (tCO2e/\$M Sales)



Altistuma vaikuttavuusteemoille - kehitys *



Altistuma poissulkeville teemoille - kehitys *

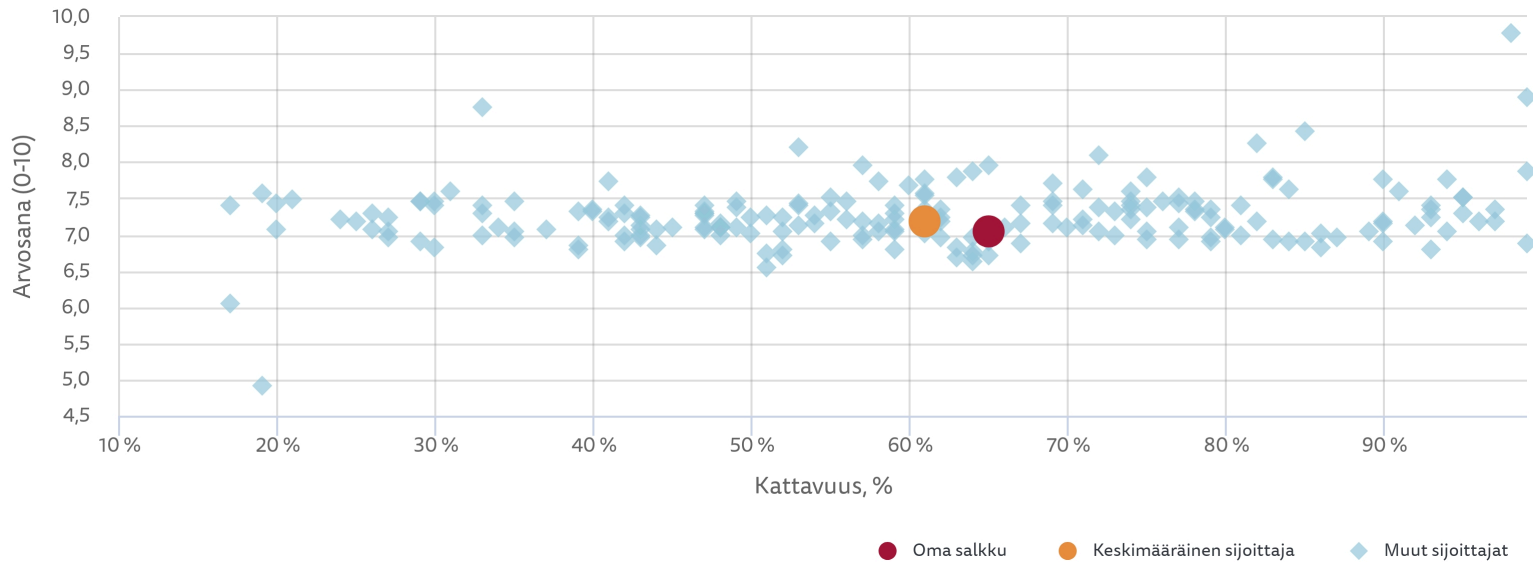


ESG Data Provided by MSCI ESG Research LLC

* Lasketaan vain rahastoille

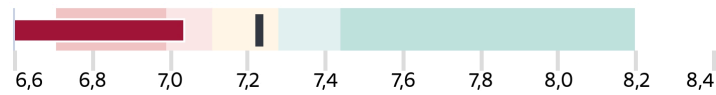
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ESG-arvosana ja kattavuus

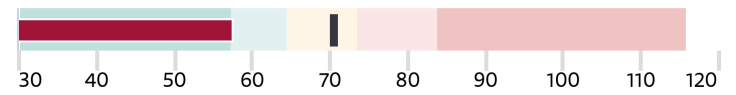


ESG-arvot suhteessa muihin sijoittajiin

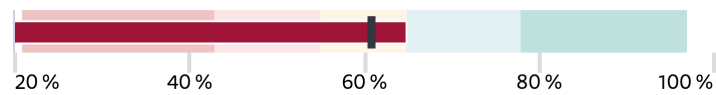
ESG-arvosana - Verrokkipersenttiili 25 - Arvo 7,0



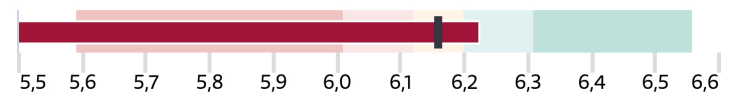
Hiiliriski - Verrokkipersenttiili 79 - Arvo 58



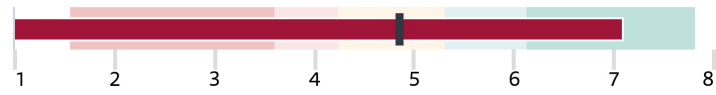
Kattavuus - Verrokkipersenttiili 57 - Arvo 65%



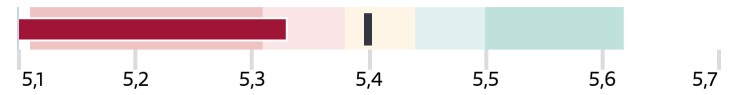
Ympäristö - Verrokkipersenttiili 62 - Arvo 6,2



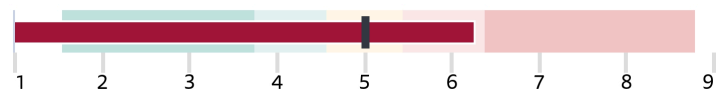
Altistuma vaikuttavuusteemoille - Verrokkipersenttiili 89 - Arvo 7,1*



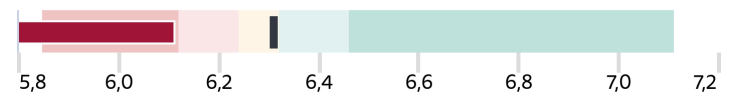
Yhteiskunta - Verrokkipersenttiili 28 - Arvo 5,3



Altistuma poissulkeville teemoille - Verrokkipersenttiili 25 - Arvo 6,3*



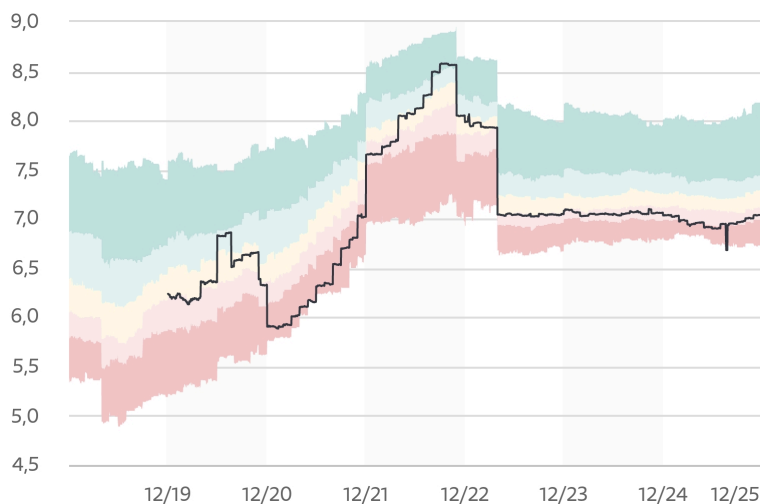
Hallintotapa - Verrokkipersenttiili 18 - Arvo 6,1



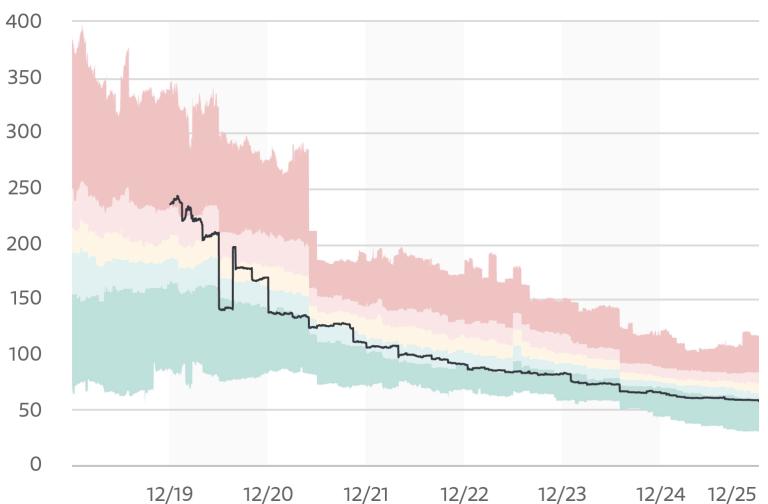
■ Oma salkku
 ■ Keskiarvo
 ■ Heikoin viidennes
 ■ Toiseksi heikoin viidennes

■ Keskimääräinen sijoittaja
 ■ Toiseksi paras viidennes
 ■ Paras viidennes

ESG-arvosanan kehitys



Hiiliriskin kehitys (tCO2e/\$M Sales)



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Rahastosijoitukset

	Markkina-arvo	% salkusta	Kattavuus (%)	ESG-arvosana	12 kk tuottoero		Hiiliriski (tCO2e/\$M liikevaihto)	SFDR
					vertailuindeksiin (%)	ESG-arvosana - Verrokkiper-sentti		
SEB Global Exposure Fund IC (EUR)	77 477 237	27,3%	99,7	6,8	0,7%	42,5	52,7	8
OP-Maailma Indeksii II B	42 557 022	15,0%	100,0	6,7	-0,1%	36,4	62,5	8
OP-Suomi Indeksii II B	12 235 471	4,3%	96,5	9,0	-	-	57,0	8
SEB Fund 3 SEB Finland Optimized Exposure Fund I Dis	11 738 585	4,1%	96,3	9,0	-	-	43,7	-
Mandatum AM Korkosalkku S	10 150 193	3,6%	-	-	1,1%	-	-	-
Aktia European High Yield Bond+ C	7 611 003	2,7%	52,7	6,5	0,2%	69,4	45,9	8
Aktia Corporate Bond+ C	7 535 324	2,7%	88,0	7,8	0,7%	88,0	60,9	8
Mandatum AM Raha Abs	3 927 865	1,4%	-	-	0,0%	-	-	8
eQ Lyhyt Korko 1 K	3 853 104	1,4%	87,2	7,2	-0,2%	43,6	71,2	8
Aktia Emerging Market Bond+ C	3 649 894	1,3%	98,3	3,9	2,1%	38,6	-	8
Ishares Msci Europe Min Vol	2 888 879	1,0%	100,0	8,0	-8,2%	59,5	102,1	6
Ishares Msci Usa Min Vol	2 871 039	1,0%	99,9	6,8	-9,5%	87,2	224,9	-
Aktia Em Mrkt Local Currency Bond+ C	2 714 316	1,0%	100,0	5,3	-1,1%	93,9	0,8	8
Mandatum Life Nordic High Yield B EUR	2 559 894	0,9%	31,5	7,7	-0,2%	-	53,2	8
Aktia Sustainable Government Bond C	2 476 520	0,9%	99,2	7,0	-0,2%	88,8	3,1	-
Aktia EM Local Currency Frontier Bond+ C	1 767 718	0,6%	90,8	4,4	-3,5%	40,6	1,2	8
Aktia Lyhyt Yrityskorko+ X	1 302 540	0,5%	80,5	7,6	0,5%	80,9	36,4	8
iShares Automation & Robotics UCTS ETF USD	1 102 565	0,4%	98,6	7,3	-3,1%	83,5	20,6	8
Aktia Lyhyt Yrityskorko+ D	1 045 009	0,4%	80,5	7,6	0,6%	80,9	36,4	8
iShares Digitalisation UCITS ETF USD Acc	1 014 907	0,4%	97,7	6,7	-15,2%	54,3	39,6	8
Amundi ETF S&P 500 EW ESG Leaders A	981 946	0,3%	99,7	7,2	-	96,9	72,4	8
iShares Core S&P 500 UCITS ETF USD (Acc)	848 524	0,3%	99,9	6,3	-0,5%	30,0	87,1	6
iShares Healthcare Innovation UCITS ETF USD Acc	741 133	0,3%	99,5	6,4	-2,4%	44,5	23,0	8
iShares Russell 2000 Index Fund	708 103	0,2%	92,1	5,4	-	14,7	135,6	-
DB X-Trackers MSCI Europe Small Cap TRN	693 770	0,2%	98,2	7,3	-	59,0	81,8	-

Suorat sijoitukset

	Markkina-arvo	% salkusta	Yleisarvosana	Hiiliriski (tCO2e/\$M liikevaihto)	ESG-epäkohdat	YK:n Global Compact -aloitteen noudattaminen
Aktia Luottokori Eurooppa High Yield Kertyvä SEK 1049	901 552	0,3%	Average	3,8	Orange	Pass
Bnp Paribas Iss 4.7.2028 8,85 %	565 056	0,2%	Leader	1,3	Yellow	Pass

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