



Within its portfolios, Amundi uses tools such as issuer engagement, voting at general meetings, exclusion policies, and integration of ESG scores. Particular emphasis is placed on the transparency of the methodology and the limitation of exposure to coal.

Further information on Amundi's approach to PAI and exclusions is also available in the statutes of specific funds:

- For Funds classified under Article 8 of the SFDR, information on the PAI assessment is detailed in Annex II of their statutes.
- In the case of Funds classified under Article 6 of the SFDR, Amundi only considers PAI 14 (Exposure to controversial weapons, anti-personnel mines, cluster munitions, chemical and biological weapons) according to Annex 1 Table 1 of the RTS.

Information about the PAI on sustainability factors is available in the Fund's annual report and in the Amundi Sustainable Finance Statement published on their website.

Komerční pojišťovna, a.s. takes into account most of the PAI (e.g. greenhouse gas emissions, biodiversity, social and employment issues) and relies on a combination of exclusion policies (normative and sectoral) and the integration of ESG assessments into the investment process.

KB Pojišťovna manages its assets in cooperation with Amundi Czech Republic Asset Management, a.s. (hereinafter also "ACRAM"). This cooperation is also reflected in the application of ESG principles/methodologies, where KB Pojišťovna uses the ESG methodology developed by ACRAM as part of its investment process.

KB Pojišťovna, as part of the SG Group, follows the group's ESG policies and implements them into its internal management and control system.

Currently, the main pillar of KB Pojišťovna's approach to limiting the PAI of investment decisions on sustainability factors is the fact that companies whose activities are considered incompatible with a sustainable future are already excluded from the set of approved investment instruments.

As part of its investments in bonds and direct investments in shares, KB Pojišťovna applies the recommendations of the Société Générale group and does not allow investments in the following sectors:

- Tobacco: all issuers that produce tobacco and for which at least 10% of their revenue comes from the distribution, supply, and licensing of tobacco products.
- Defense: companies engaged in activities related to the production of prohibited or controversial weapons (anti-personnel mines, cluster munitions, nuclear weapons, biological and chemical weapons, depleted uranium weapons).
- Coal: companies engaged in the mining of thermal coal and whose electricity production is more than 30% from coal, companies developing new thermal coal projects, and companies that have not publicly committed to phasing out thermal coal by 2030 (EU/OECD) or 2040 (rest of the world).
- Oil and gas: companies with more than 5% of turnover (for new investments) or more than 10% of turnover (for existing securities) related to the exploration, extraction, or production of tar sands, Arctic oil or gas, shale oil or gas, or deepwater (excluding green bonds and renewable energy subsidiaries).
- Biodiversity: producers and distributors with more than 25% of turnover related to palm oil that are facing significant unresolved land disputes and companies (from any sector) facing serious controversies related to spatial planning and biodiversity.