

DASHBOARD AS AT 28.06.2024

Asset Class	Official Benchmark	No. of Holdings	Fund Size (EUR millions)
Balanced	No benchmark	153	507

Risk Indicator	YTD Performance (1)	3-year Annualised Perf. (2)
<div><div>1</div><div>2</div><div>3</div><div>4</div><div>5</div><div>6</div><div>7</div></div>	1.88 %	-0.16 %

(1) All figures net of fees (in EUR).  
(2) Based on 360 days

PERFORMANCE (CUMULATIVE OVER 5 YEARS) (EUR) (NET)



Cumulated Performance at 28.06.2024 (%)

	YTD	1 Month	3 Months	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years
FUND	1.88	0.33	0.69	1.88	4.66	5.31	-0.49	2.43	0.82

Calendar Performance at 28.06.2024 (%)

	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
FUND	4.61	-6.82	0.89	-0.77	4.79	-2.00	0.70	0.90	1.00	4.30

(1) All figures net of fees (in EUR). The value of your investments may fluctuate. Past performance is no guarantee for future results.  
Source: BNP Paribas Asset Management

## HOLDINGS: % OF PORTFOLIO

## Main Holdings (%)

BNPP SUST INVEST 3M I C	11.91
BNPP FD SUST ENH BD 12M I C	7.96
BNPP MOIS ISR I C	7.32
BNPP E CORP BD SRI PAB 1-3Y T I C	4.99
BNPP FD EURO INFL-LINKED BD I C	2.72
BNPP FD GR BD I C	2.43
BNPP E CORP BD SRI PAB T I C	2.00
BNPP FD SUST EURO CORP BD I C	2.00
BNPP E MSCI EM ESG FMTE EUR C ETF-E	1.92
BNPP FD SOCIAL BD I C	1.46
<b>No. of Holdings in Portfolio</b>	<b>153</b>

Source of data: BNP Paribas Asset Management, as at 28.06.2024

The above mentioned securities are for illustrative purpose only and do not constitute any investment recommendation.

The data as shown in the factsheets are based on official accounting data and are based on trade date.



## SUSTAINABLE INDICATORS

ESG global score

**62.69**

Benchmark : 54.70

## ESG CONTRIBUTION

	Environmental contrib.	Social contrib.	Governance contrib.
Portfolio	7.55	3.72	1.43
Benchmark	3.35	0.59	0.75

## PORTFOLIO COVERAGE

	Coverage rate
ESG coverage	99.94 %

## ESG benchmark

For more information about ESG Benchmark definition, please refer to the "Investment policy" section of the FCP prospectus, which is available from the following address: [www.bnpparibasam.com](http://www.bnpparibasam.com)

## Total ESG score

BNPP AM's internal ESG scoring methodology determines an issuer's ESG score by evaluating performance vs. scoring peers on a narrow set of key ESG issues related to the environment (e.g. climate change), social issues (e.g. human resources management) and governance (e.g. independence and competence of directors). BNPP AM uses numerous research inputs and data sources (e.g. Sustainalytic, ISS & Trucost) to determine issuers' ESG scores. If the issuer's commitments and practices on a pillar of assessment (E, S or G) is better than scoring peers, it will receive a positive 'contribution' for this pillar. Each issuer is assigned a final score from 1 to 99 which is the result of 50 as a reference plus the sum of the contributions from each of the three pillars.

## ESG Contribution

The ESG contributions are determined by BNP Paribas Asset Management's ESG analysts on the basis of detailed criteria to systematically evaluate companies' commitments and practices in the areas of environmental, social and governance. Each of the above contributions at the portfolio level, is the weighted average of the contributions of the individual portfolio holdings. Environmental Contribution (E) takes into account, among other things, climate change, environmental risk management, and the use of natural resources. Social Contribution (S) takes into account, among other things, human capital management, the quality of social dialogue, and the respect of diversity. Governance Contribution (G) takes into account, among other things, the transparency on executive compensation, the fight against corruption, and gender equality.

## Portfolio Coverage

The coverage represents, within a portfolio or benchmark or ESG benchmark, the percentage of securities that have an ESG score or carbon footprint within those that are eligible to have an ESG score or carbon footprint using BNPP AM's internal methodology. Non-eligible securities include, but are not limited to cash, external funds.

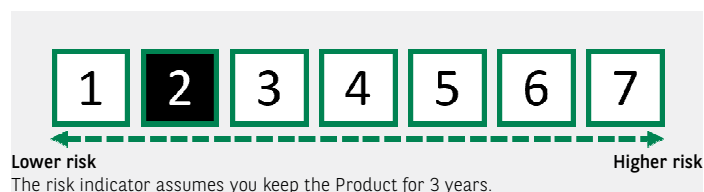
For more information on ESG indicators, please refer to BNPP AM's webpage : <https://www.bnpparibas-am.com/en/esg-scoring-framework/> & <https://www.bnpparibas-am.com/en/measuring-carbon-footprints/>

For more detailed information on our sustainability documents, please refer to BNPP AM's webpage : <https://www.bnpparibas-am.com/en/sustainability-documents/>



## RISK

## Risk Indicator



## Risk Analysis (3 years, monthly)

	Fund
Volatility	2.85
Sharpe Ratio	-0.70
Modified Duration (bond pocket)	1.51

The summary risk indicator is a guide to the level of risk of this Product compared to other Products. It shows how likely it is that the Product will lose money

We have classified this Product as 2 out of 7, which is a low risk class.

The risk category is justified by investment in various classes of assets, generally with a small proportion of risky assets and a large proportion of less risky assets.

**Be aware of currency risk.** If the currency of your account is different from the currency of this Product, the payments you will get depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

Other risks materially relevant to the Product not included in the summary risk indicator:

- **Credit risk:** the risk that the creditworthiness of an issuer may deteriorate or that it may default, potentially causing the value of the associated instruments to fall.
- **Risk linked to derivatives:** the use of derivatives can amplify fluctuations in the value of investments, thus increasing the volatility of returns.

For additional details regarding the risks, please refer to the prospectus.

This Product does not include any protection from future market performance so you could lose some or all of your investment.

## DETAILS

Fees		Key Figures (EUR)		Codes	
Maximum Subscription Fee	2.00%	NAV	26.77	ISIN Code	FR0010146837
Maximum Redemption Fee	0.00%	12M NAV max. (25.06.24)	26.80	Bloomberg Code	BNPNAV4 FP
Real Ongoing Charges (31.12.23)	0.71%	12M NAV min. (04.10.23)	25.50		
Maximum Management Fees	1.20%	Fund Size (EUR millions)	507.27		
		Initial NAV	100.00		
		Periodicity of NAV Calculation	Daily		

## Characteristics

Legal form	Sub-fund of SICAV BNP PARIBAS PERSPECTIVES France domicile
Dealing Deadline	17:00 CET
Recommended Investment Horizon	3
Min. initial subscription share number	0
Domicile	France
Launch Date	19.11.1999
Fund Manager(s)	Olivier RETIERE
Management Company	BNP PARIBAS ASSET MANAGEMENT Europe
Delegated Manager	BNP PARIBAS ASSET MANAGEMENT UK Limited
Custodian	BNP PARIBAS
Base Currency	EUR
Subscription/execution type	NAV + 2
SFDR article	Article 8 - Promotion of environmental or social characteristics



## GLOSSARY

**Modified Duration (bond pocket)**

A measure of a bond's sensitivity to changes in interest rates. The longer the remaining term to maturity, the more bond prices react to a change in interest rates, and the higher the duration. The rule is that if the yield rises or falls by 1%, the value of the bond will fluctuate by 1% x duration.

**Sharpe Ratio**

A measure for calculating risk-adjusted return. It indicates the return earned in excess of the risk-free rate per unit of risk. It is calculated by dividing the difference between the return and the risk-free rate by the standard deviation of the return on the investment. The Sharpe ratio indicates whether the excess return was obtained thanks to good investment management or by taking additional risk. The higher the ratio, the better the risk-adjusted return.

**Volatility**

An asset's volatility is the standard deviation of its return. As a measure of dispersion, it evaluates the uncertainty of asset prices, which is often equated to their risk. Volatility can be calculated ex post (retrospectively) or estimated ex ante (anticipatively).

A glossary of financial terms appearing on this document can be found at <http://www.bnpparibas-am.com>

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