

## DASHBOARD AS AT 31.07.2024

Asset Class	Official Benchmark	No. of Holdings	Fund Size (EUR millions)
Balanced	No benchmark	22	102
Risk Indicator	YTD Performance (1)	3-year Annualised Perf. (2)	
<div style="display: flex; gap: 5px;"> <span>1</span> <span>2</span> <span style="background-color: black; color: white; padding: 2px;">3</span> <span>4</span> <span>5</span> <span>6</span> <span>7</span> </div>	3.51 %	0.38 %	

(1) All figures net of fees (in EUR).

(2) Based on 360 days

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



## Cumulated Performance at 31.07.2024 (%)

	YTD	1 Month	3 Months	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years
● FUND	3.51	2.28	3.88	3.57	7.17	4.30	1.18	14.87	15.00

## Calendar Performance at 31.07.2024 (%)

	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
● FUND	9.09	-13.91	10.30	3.61	12.35	-9.80	3.90	6.30	-0.20	7.40

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

A - 2014 - 2019: During this period, a different investment policy was implemented.

B - Following a decision by the company to convert the Generalpart fund, as regulated by Part II of Loi du 17 décembre 2010 (Luxembourgish Law of 17 December 2010), into a SICAV (société d'investissement à capital variable — investment company with variable capital) with sub-funds, as regulated by Part I of Luxembourgish Law of 17 December, as of 22/07/2014. The past performance set out above up to 22/07/2014 is for the Generalpart fund before the conversion.

Source: BNP Paribas Asset Management



## HOLDINGS: % OF PORTFOLIO

**Main Holdings (%)**

BNPP E MSCI US SRI S-S PAB5% C TXC	18.59
BNPP FD SUST EURO BD X C	13.96
FRANKLIN EU TO RT-S EUR ACC	10.39
BNPP FD EUR GOV GR BD X C	8.75
BNPP E LOW CA 100 ERP PAB C ETF-E	8.67
BNPP E JPM ESG EMU GB IG C ETF-F	8.25
BNPP E JPM ESG GRS&S IG EUR BD C ETF-F	5.46
BNPPF S-FD EQ JAPAN X C	5.06
BNPP FD SUST EURO CORP BD X C	4.89
BNPP E MSCI EM SRI S-S PAB5% C TXC	4.22
<b>No. of Holdings in Portfolio</b>	<b>22</b>

Source of data: BNP Paribas Asset Management, as at 31.07.2024

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

**68.56**

Benchmark : 56.89

## ESG CONTRIBUTION

	Environmental contrib.	Social contrib.	Governance contrib.
Portfolio	10.13	5.19	3.25
Benchmark	3.65	2.43	0.82

## CARBON FOOTPRINT

	T/Co2 per M€ per year
Portfolio	18.40
Benchmark	66.06

## PORTFOLIO COVERAGE

	Coverage rate
ESG coverage	99.55 %
Carbon footprint coverage	73.30 %

## 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.

## Carbon footprint

The portfolio or benchmark carbon footprint is the sum of companies' carbon emissions divided by companies' Enterprise Value multiplied by the weight of companies in the portfolio or the benchmark. Carbon emissions are the sum of Scope 1 emissions (direct emission from the company's facilities) & Scope 2 emissions (indirect emissions linked to the company's energy consumption). Carbon data provider is Trucost. The footprint is expressed in tons of CO2 equivalent per year and per million euros invested. Enterprise Value (EV) is the measure of a company's total value. It is calculated by adding the market capitalization and the financial debt of a company.

## 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	9.12
Sharpe Ratio	-0.17

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 3 out of 7, which is a medium-low risk class.

The risk category is justified by investment in various classes of assets, generally with a good balance between risky assets and 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.
- **Operational risk:** in the event of an operational breakdown within the management company, one of its representatives or the depositary, investors could face various disruptions (late payment, delivery etc.).

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 Redemption Fee	0.00%	NAV	20.62	ISIN Code	LU0006371735
Maximum conversion Fees	0.00%	12M NAV max. (31.07.24)	20.62	Bloomberg Code	GENRPRT LX
Real Ongoing Charges (31.12.23)	1.51%	12M NAV min. (27.10.23)	18.17		
Maximum Management Fees	1.30%	Fund Size (EUR millions)	102.28		
		Initial NAV	246.24		
		Periodicity of NAV Calculation	Daily		
<b>Characteristics</b>					
Legal form	SICAV GENERALPART Luxembourg domicile				
Dealing Deadline	16:00 CET				
Recommended Investment Horizon	4				
Domicile	Luxembourg				
First NAV date	09.11.1989				
Fund Manager(s)	Michael CORNELIS				
Management Company	BNP PARIBAS ASSET MANAGEMENT Luxembourg				
Delegated Manager	BNP PARIBAS ASSET MANAGEMENT Europe, Belgian Branch				
Custodian	BNP PARIBAS, Luxembourg Branch				
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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The performance data, as applicable, reflected in this material, do not take into account the commissions, costs incurred on the issue and redemption and taxes.

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