

# Steyler Fair Invest - Balanced

DE000A111ZH7, DE000A111ZJ3

<b>Issuer</b>	Steyler Ethik Bank
<b>Fund provider</b>	Monega KAG/ Discover Capital GmbH
<b>Fund type/Asset class</b>	Mixed fund
<b>Legal form</b>	Offener Investmentfonds
<b>Fund issue date</b>	23/02/2015
<b>Last Update</b>	26.06.2024
<b>Benchmark</b>	-
<b>Tranche</b>	Private Investors Institutional Investors



**Risk Indicator (PRIIP)**  
3 of 7

**Licensed in**  
D, A

**Classification by SFDR**  
Article 8

**EU Taxonomy**  
5.0% aligned

**% of Sustainable Investments according to SFDR**  
-

## Principal Adverse Impacts



## Sustainable Development Goals



## NORMAL ALLOCATION

<b>Equities</b>	0 % to 50 %
<b>Bonds</b>	0 % to 100 %
<b>Money market/Bank deposits</b>	0 % to 49 %
<b>Commodities</b>	Excluded
<b>Direct investments</b>	Excluded
<b>Derivatives</b>	0 % (for hedging only)
<b>Other</b>	-

## Sustainability approach

<b>Principal Adverse Impacts</b>	<ul style="list-style-type: none"> <li>✓ Greenhouse Gas Emissions</li> <li>✓ Water</li> <li>✓ Waste</li> <li>✓ Biodiversity</li> <li>✓ Energy Efficiency and Fossil Fuels</li> <li>✓ Social and Employee Matters</li> </ul>
<b>Further remarks on the consideration of SDGs</b>	-
<b>Rationale behind classification according to SFDR</b>	Article 8
<b>Engagement</b>	Both internally and externally <a href="#">Link to engagement policy</a>
<b>Voting</b>	Yes, organized externally <a href="#">Link to voting policy</a>
<b>Best-in-of-Class</b>	Best-In-Class Prime-1 Status bei ISS ESG gilt für Unternehmen als Voraussetzung für die Aufnahme ins Universum. Ausnahme ist hier die Branche Metals&Mining. Hier ist ein Prime Status notwendig für die Aufnahme. Für Länder gilt der Prime Status.
<b>ESG-Integration</b>	No
<b>Norm-based screening</b>	<ul style="list-style-type: none"> <li>✓ UN Global Compact</li> <li>✓ ILO core labour standards</li> <li>✓ OECD Guidelines for Multinational Enterprises</li> </ul>
<b>Themes</b>	-
<b>Impact Investing</b>	-
<b>Further information on the sustainability approach</b>	In den Nachhaltigkeitsrichtlinien der Steyler Ethik Bank wird der Ansatz und alle Ausschlusskriterien explizit mit Umsatzschwellen genannt. Diese sind auf unserer Homepage abrufbar. <a href="#">Link to sustainability approach</a>

## Research and Transparency

<b>In-house sustainability analysis</b>	Yes, Abteilung Ethik&Nachhaltigkeit: 3 P.; Ethik-Anlagerat: 8 P.
<b>Research partners</b>	Yes ISS ESG
<b>Percentage of portfolio with sustainability analysis</b>	100 %
<b>Strategically important suppliers included</b>	Yes
<b>Sustainability advisory committee</b>	Right of proposal and veto Ethik-Anlagerat und Ethik-Ausschuss
<b>Analysis of portfolio CO2</b>	Yes, backward-looking indicator <a href="https://yoursri.com/funds-dx/68407066?ISIN=DE000A111ZH7">https://yoursri.com/funds-dx/68407066?ISIN=DE000A111ZH7</a>
<b>Sustainability reporting</b>	Yes <a href="https://www.steyler-bank.de/report">https://www.steyler-bank.de/report</a>
<b>At least monthly portfolio publication</b>	Yes <a href="#">Link to monthly portfolio publication</a>
<b>Certification/Label awarded by independent auditors</b>	<ul style="list-style-type: none"> <li>✓ FNG Label ★★★</li> <li>✓ Austrian Ecolabel</li> </ul>

## Environmental

### EXCLUSION OF SECTORS / AREAS OF BUSINESS – COMPANIES

<b>Fossil fuels (Coal, Oil and Gas)</b>	Yes 5 % Turnover threshold
<b>Nuclear power (operation and components)</b>	Yes
<b>Green genetic engineering</b>	Yes
<b>Chlorine and agrochemicals (biocides)</b>	Yes
<b>Other</b>	Fossile Brennstoffe einzeln aufgegliedert (Öl, Gas, Kohle) 1 % Turnover threshold

## EXCLUSION OF BUSINESS PRACTICES – COMPANIES

Environmentally damaging behaviour	Yes
Damage to biodiversity	Yes
Other	-

## EXCLUSION CRITERIA – COUNTRIES

Non-ratification of the Paris Climate Agreement	Yes
Non-ratification of the Protocol on Biosafety	No
Non-ratification of the UN Biodiversity Convention	Yes
Nuclear power by proportion of gross energy production	Yes
Other	-

## Social

### EXCLUSION OF SECTORS / AREAS OF BUSINESS – COMPANIES

Weapons/Armaments	Yes
Cluster bombs and anti-personnel mines	Yes
Weapons of mass destruction (ABC/CBRN)	Yes
Tobacco products	Yes
Pornography	Yes
Spirits/Alcohol	Yes 5 % Turnover threshold
Gambling	Yes
Other	Stammzellenforschung an embrionaalem und fetalem Gewebe

## EXCLUSION OF BUSINESS PRACTICES – COMPANIES

Labour rights (ILO core labour standards)	Yes
Exploitative child labour	Yes
Violation of human rights	Yes
Animal testing	Yes
Other	-

## EXCLUSION CRITERIA – COUNTRIES

Labour rights	Yes
Violation of human rights	Yes
Military spending as a percentage of GDP	Yes
Death penalty, torture	Yes
Countries classified by Freedom House as not free	Yes
Violations of the Nuclear Non-Proliferation Treaty	Yes
Violations of other non-proliferation treaties	No
Other	Gesetzliche Diskriminierung (Unterdrückung), Teilweise freie Staaten laut Freedom House

## Governance

### EXCLUSION OF BUSINESS PRACTICES – COMPANIES

Corruption and bribery	Yes
Tax: planned avoidance & detected violations	Yes
Other	-

## EXCLUSION CRITERIA – COUNTRIES

<b>Corruption</b>	Yes
<b>Other</b>	-

Quelle: Unternehmensangaben. | Für die Angaben der Unternehmen kann keine Haftung übernommen werden. Die Angaben dienen nur zur Information und stellen keine Beratung oder Empfehlung dar. Bitte beachten Sie den Haftungsausschluss unter [www.forum-ng.org/disclaimer](http://www.forum-ng.org/disclaimer). Das FNG-Nachhaltigkeitsprofil bietet nur einen ersten Überblick und ist kein Ersatz für eine eigenständige Analyse. Weiterführende Erläuterungen finden Sie unter [www.forum-ng.org](http://www.forum-ng.org)