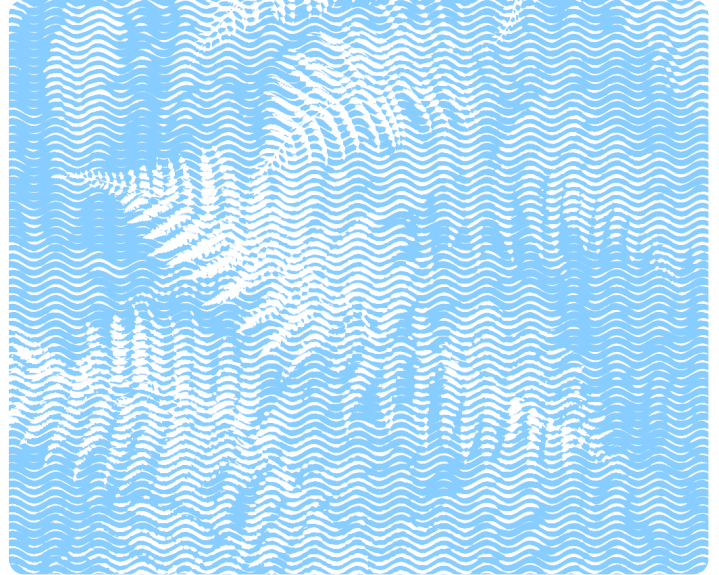


Direct dialogues

As a significant investor and owner, Handelsbanken Fonder has both a responsibility and an opportunity to influence companies to act responsibly and operate sustainably.



Own direct dialogues

A direct contact between the company and the fund company is classified as a direct dialogue. These dialogues often involve both the fund managers and sustainability analysts, adding value through multiple relevant perspectives on the company's operations, risks, and opportunities.

The dialogues may cover:

- Strategic sustainability issues, such as demands for clearer targets and increased transparency in sustainability efforts.
- Specific topics, such as climate or environmental impact, human rights and labor rights, or anti-corruption.

Types of direct dialogues

Proactive Dialogue: Initiated when we identify opportunities for improvement in a company's sustainability work.

Reactive Dialogue: Conducted when we identify significant and poorly managed sustainability risks or suspect negative impacts on people and/or the environment.

Thematic Dialogue: A form of proactive engagement where several companies are addressed simultaneously within areas deemed particularly important.

Handelsbanken Fonder has conducted direct dialogues with 150 companies during 2024. This report outlines which companies were engaged, the topics discussed in each dialogue, and the objectives of those engagements.

About risk

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Company	Type of dialogue	Climate	Biodiversity /Ecosystems	Human Rights / Labour Rights	Business Ethics / Anti-Corruption / Compliance	Corporate Governance	Overarching Sustainability Strategy	Impact (other)	Impact (climate/environment)	Objective of the dialogues
AAK AB	Thematic	x	x							That the company presents clear plans to achieve its climate targets and delivers in line with set goals.
Aalberts	Proactive		x				x		x	That the company continues to develop its work on material sustainability issues and contributes positively through its product offering.
Ackermans & van Haaren	Proactive		x							That the company applies the precautionary principle and does not contribute to harm to marine ecosystems through financing DEME's involvement in deep-sea mining.
Addtech	Proactive	x								That the company strengthens its sustainability strategy and climate efforts.
Adports	Proactive	x								That the company continues to take action and invest to reduce its greenhouse gas emissions.
Advtech	Proactive			x			x	x		That the company further expands, measures, and reports the effects of its work to increase access to quality education and strengthens its sustainability efforts.
AFRY	Reactive									That the company continuously strengthens governance and control of risks related to negative human rights impacts in conflict and high-risk countries.
Agilent Technologies	Proactive		x						x	That the company continues to enable cleaner industry through testing of hazardous chemicals, including PFAS.
Aguas Andinas	Proactive		x						x	That the company contributes to efficient use and reuse of existing water resources in agriculture.
Airbnb	Reactive			x						That the company addresses risks related to human rights impacts in high-risk and conflict environments.
Aker Carbon Capture	Reactive				x	x				That the company further strengthens its corporate governance and protection of minority shareholders' rights and influence.
Albemarle	Thematic		x							That the company assesses and manages dependencies on and material impacts on biodiversity.
Alleima	Thematic	x	x							That the company presents clear plans to achieve its climate targets and delivers in line with set goals.
Alligo	Proactive	x	x	x						That the company continues to develop its climate efforts.

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Ameresco	Reactive	x								That the company transparently reports on material Scope 3 emissions and sets science-based emission reduction targets.
ams Osram	Proactive						x		x	That the company continues to develop its work on material sustainability issues and contributes positively through its product offering.
Anima	Proactive			x				x		That the company further expands, measures, and reports the effects of its work to increase access to quality education.
Antofagasta	Thematic		x							That the company has processes in place to assess, minimize, and address its potential impact on biodiversity.
Apollo Hospitals	Reactive									That the company demonstrates robust processes to prevent fraud in organ transplantation.
Arla Foods	Thematic	x	x							That the company sets science-based emission reduction targets, presents clear and credible plans to achieve them, and reduces emissions in line with the targets.
ASA International	Proactive			x	x	x	x	x		That the company continues to reach people and areas where financial gaps exist.
ASMI	Proactive	x		x			x		x	That the company continues to develop its work on material sustainability issues and contributes positively through its product offering.
Aspen Pharmacare	Proactive			x			x			That the company further expands, measures, and reports the effects of its work to increase access to vaccines and medicines in Africa.
AstraZeneca	Reactive			x	x					That the company takes and transparently reports actions to reduce business ethics and human rights risks related to operations in Russia, and handles corruption allegations in China responsibly.
Atalaya Mining	Proactive	x	x							That the mining company continues to develop its efforts to minimize environmental and climate impact.
Atlas Copco	Thematic	x								That the company presents clear plans to achieve its climate targets and delivers in line with set goals.
Aurobindo Pharma	Reactive			x			x			That the company takes actions to strengthen and meet US FDA requirements regarding safety and health at production facilities in India.

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Axfast AB	Proactive		x							That the company assesses and manages potential impacts on biodiversity.
Axfood	Proactive	x	x							That the company continues to develop its work on biodiversity and climate impact in the value chain and seizes opportunities to contribute to and benefit from the food sector's transition toward reduced environmental/climate impact.
Bakkafrost	Proactive		x							That the company develops its strategy to reduce impact on biodiversity, sets clear goals and metrics, and reports transparently on actions and results.
Bank Rakyat	Proactive			x				x		That the company expands, measures, and reports the effects of its work on financial inclusion, including for women, and strengthens its sustainability and governance work.
Barry Callebaut	Proactive		x	x	x		x			That the company continues to develop its work on key sustainability issues, especially regarding child labor in the cocoa value chain.
BBVA	Proactive				x			x		That the company continues to provide quality banking services, especially in emerging markets, retail, and SMEs.
Benefit Systems	Proactive						x			That the company expands, measures, and reports the effects of its work on promoting healthy lifestyles.
BICO	Proactive	x	x	x	x		x			That the company continues to develop its assessment and management of key sustainability issues.
Boliden	Reactive		x	x						That the company continues to improve its handling of key sustainability issues and addresses stakeholder concerns about historical pollution transparently.
Booking Holdings	Reactive			x						That the company addresses risks related to human rights impacts in high-risk and conflict environments.
Bravida	Reactive				x					That the company takes measures to strengthen business ethics and regulatory compliance.
Bureau Veritas	Proactive						x	x	x	That the company continues to develop its work on key sustainability issues and contributes positively through its product offering.
BYD	Reactive			x						That the company has strong processes in place to ensure workers' rights are respected in its operations and supply chain.

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Cairo for Investment and Real Estate Development (CIRA)	Reactive					x				That the company takes measures to protect minority shareholders' interests in the event of a potential delisting.
Carel Industries	Proactive	x								That the company expands, measures, and reports the effects of its work to reduce electricity use in data centers.
Cargotec	Proactive	x								That the company sets science-based emission reduction targets.
Carrier Global Corp	Thematic	x							x	That the company continues its efforts to gradually replace fossil heating sources.
Carrier Global Corp	Thematic	x								That the company presents clear plans to achieve its climate targets and delivers in line with set goals.
Caterpillar	Reactive			x						That the company addresses risks related to human rights and conflict in high-risk and conflict environments.
China State Construction Engineering Corporation Ltd	Reactive			x	x					That the company takes and transparently reports actions to reduce business ethics and human rights risks related to operations in Russia.
Coca-Cola EP	Proactive		x	x						That the company continues to strengthen and deliver on its goals regarding plastic recycling and reduced sugar content in products.
Corbion	Proactive	x	x	x				x	x	That the company continues to develop its work on key sustainability issues and contributes positively through its product offering.
Crayon	Proactive					x	x			That the company clarifies its communication to investors regarding material issues, including sustainability.
Darling Ingredients	Thematic	x	x							That the company sets science-based climate targets, including for value chain emissions from forestry, land use, and agriculture, and addresses risks to Indigenous peoples and deforestation.
Derichbourg	Proactive	x	x				x		x	That the company continues to develop its work on key sustainability issues and contributes positively through its product offering.

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Direcional	Proactive	x		x						That the company further expands, measures, and reports the effects of its work to increase access to housing for low-income groups.
DSV	Reactive			x	x					That the company has processes in place to assess, minimize, and compensate for serious human rights impacts in its operations and partnerships, and ensures regulatory compliance.
Egetis	Proactive					x				That the company takes actions to strengthen its corporate governance.
Eletrobras	Proactive		x	x						That the company assesses and manages risks and impacts related to biodiversity and local communities and Indigenous peoples.
Eli Lilly	Proactive			x	x		x			That the company takes actions to increase understanding of potential negative side effects of obesity/diabetes medications.
Elkem	Thematic	x								That the company sets science-based emission reduction targets and presents clear plans to achieve them.
Emaar Properties	Reactive			x	x					That the company demonstrates robust processes to prevent and manage money laundering risks.
Embracer Group	Reactive			x	x					That the company takes and transparently reports actions to reduce business ethics and human rights risks related to operations in Russia.
Enovix	Reactive	x								That the company follows up on its Scope 3 emissions and explores the possibility of setting science-based targets (SBTs).
Epiroc	Reactive			x						That the company has strong processes in place to manage risks and impacts related to human rights downstream in its value chain.
Ericsson	Proactive									That the company continuously develops and increases transparency regarding business ethics, compliance, and its work on human rights in conflict and high-risk countries.
Evotec	Reactive				x	x				That the company takes actions to strengthen its corporate governance.
Fastned	Proactive	x	x	x	x		x		x	That the company continues to develop its work on key sustainability issues and contributes positively through its product offering.

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Finansdepartementet/Svenska Staten	Proactive	x								Together with other Swedish investors, the fund company has engaged in dialogue regarding Sweden's climate goals and the potential for new green bonds.
F-Secure	Proactive			x				x		That the company further expands, measures, and reports the effects of its work on digital security and workplace diversity.
Geely Automobile	Reactive			x	x					That the company takes and transparently reports actions to reduce business ethics and human rights risks related to operations in Russia.
Global Water Resources	Proactive		x			x	x			That the company manages risks related to water access.
Great Wall Motor Corporation	Reactive			x	x					That the company takes and transparently reports actions to reduce business ethics and human rights risks related to operations in Russia.
Grieg Seafood	Reactive				x	x				That the company ensures its information sharing is done in a way that all investors in the market have access to the same information at the same time.
GSK	Reactive			x	x	x				That the company responsibly handles legal proceedings regarding potential negative effects on patients from the use of the drug Zantac.
Hapvida	Reactive				x			x		That the company responsibly and transparently manages business ethics risks, including corruption, and ensures patients' rights to care.
HDFC Life	Proactive				x					That the company takes actions to manage data security risks.
Hennes & Mauritz	Proactive		x	x						That the company continues to strengthen and transparently report results of its fair living wage strategy in production countries, and further develops its circularity efforts.
Holcim	Proactive	x	x				x		x	That the company continues to develop its work on key sustainability issues and contributes positively through its product offering.
Iberdrola	Reactive		x	x						That the company verifies it is taking effective measures to mitigate and restore negative impacts from the Belo Monte dam.
Infineon	Proactive	x		x			x		x	That the company continues to develop its work on key sustainability issues and contributes positively through its product offering.

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ISA Cteep (Transmis-sao Paulista)	Proactive	x	x			x				That the company reports transparently and sets science-based targets to reduce greenhouse gas emissions in its operations and value chain.
Jernhusen	Proactive	x								That the issuer's green framework is relevant and transparent.
JP Morgan	Proactive	x		x		x	x			That the company takes action to reduce and manage its lending to fossil fuel companies and transparently reports on other key sustainability issues.
K Lumpur Kepong	Thematic		x							That the company demonstrates robust processes and transparently reports how it works to reduce and manage deforestation and biodiversity risks in its value chain.
Klabi	Proactive	x	x		x		x	x	x	That the company continues to strengthen its management of climate and biodiversity risks, as well as geopolitical risks related to its value chain and raw material sourcing.
Landis+Gyr	Proactive	x		x			x		x	That the company continues to develop its work on key sustainability issues and contributes positively through its product offering.
Landshypotek Bank	Proactive	x								That the issuer continues to develop its work and reporting on the positive climate effects of its lending.
Lantmännen	Proactive	x	x							That the issuer's impact reporting on green bonds is clear and transparent.
Lectra	Proactive		x	x			x		x	That the company continues to develop its work on key sustainability issues and contributes positively through its product offering.
LKAB	Thematic	x								That the company sets science-based emission reduction targets and that its impact reporting on green bonds is clear and transparent.
Macrotech Developers/ Lodha	Proactive	x		x	x		x			That the company continues to contribute to increased access to affordable housing.
Mensch und Maschine	Proactive						x		x	That the company continues to develop its work on key sustainability issues and contributes positively through its product offering.
Metso	Proactive	x					x			That the company shows continued progress toward its sustainability goals, including climate targets.

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Mondelez	Reactive			x	x					That the company takes and transparently reports actions to reduce business ethics and human rights risks related to operations in Russia.
MPC Container Ships	Thematic	x								That the company sets science-based emission reduction targets and presents clear plans to achieve them.
MTI	Proactive					x	x	x		That the company further expands, measures, and reports the effects of its portfolio companies' contributions to sustainable development, and strengthens its corporate governance.
Nolato	Reactive				x					That revenue from tobacco-related products does not exceed 5% of turnover. The goal has been met through the adoption of a new policy.
Novo Nordisk	Proactive				x		x			That the company takes actions to increase understanding of potential negative side effects of obesity/diabetes medications.
One 97 Communications	Reactive				x	x	x			That the company takes actions to strengthen its customer due diligence processes to prevent money laundering and other financial crimes.
Optima Health	Proactive			x				x		That the company further expands, measures, and reports the effects of its work on mental health.
OTP	Proactive			x	x		x			That the company takes and transparently reports actions to reduce business ethics and human rights risks related to operations in Russia.
Photon	Proactive					x				That the company takes actions to strengthen its corporate governance.
Polenergia	Proactive	x					x			That the company further expands, measures, and reports its work on transitioning to renewable energy.
Polycab	Reactive				x	x				That the company demonstrates good regulatory compliance, including regarding tax payments.
Prestige Brands	Proactive		x	x				x		That the company continues to contribute to increased access to quality medicine for as many people as possible, and continues to manage water access risks and promote efficient water use.

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Quanta Services	Proactive			x						That the company assesses and manages risks related to affected communities in its project operations.
Raiffeisenbank International	Reactive			x	x					That the company takes and transparently reports actions to reduce business ethics and human rights risks related to operations in Russia.
Rexel	Proactive				x		x		x	That the company continues to develop its work on key sustainability issues and contributes positively through its product offering.
Riksgälden/Svenska Staten	Proactive	x								Together with other Swedish investors, the fund company has engaged in dialogue regarding Sweden's climate goals and the potential for new green bonds.
Rockwell Automation	Proactive	x							x	That the company continues to explore opportunities in energy efficiency and waste reduction in production.
Rotoplas	Proactive	x		x			x	x	x	That the company continues to work on providing the Mexican population with access to clean and safe water.
Sandvik	Reactive			x						That the company manages and transparently reports how it handles human rights risks in its customer relationships.
SCA	Reactive		x							That the company takes measures to minimize and address negative impacts on biodiversity.
Sdiptech	Proactive	x					x			That the company strengthens its sustainability strategy and climate efforts.
SENDAS DISTRI-BUIDORA SA	Reactive	x	x							That the company sets goals and takes action to manage deforestation risks in its value chain.
Serena Energia	Proactive				x	x		x		That the company demonstrates good corporate governance and regulatory compliance.
Sibanye	Proactive						x			That the company clarifies its sustainability reporting.
Sika	Proactive	x	x				x		x	That the company continues to develop its work on key sustainability issues and contributes positively through its product offering.
Sime Darby Plantation Berhad	Thematic		x	x						That the company demonstrates robust processes and transparently reports how it works to reduce and manage deforestation and biodiversity risks in its value chain.
Sinbon Electronics	Proactive	x							x	That the company continues to enable the transition to renewable energy.

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Skanska	Proactive	x				x				That the issuer's impact reporting on green bonds is clear and transparent.
Skistar	Proactive	x	x	x	x					That the company delivers emission reductions in line with its targets, clarifies its work including strategy, goals, and metrics on biodiversity, and addresses social and business ethics risks in property development.
Southern Copper Corp	Reactive		x	x						That the company transparently reports reliable measures to manage and compensate for historical water pollution in Mexico.
Sparebanken Midt-Norge	Proactive					x				That the company takes actions to strengthen its corporate governance.
SPIE	Proactive			x	x					To ensure the company has no exposure to weapons, and to help the company understand our criteria regarding the arms industry.
Sprouts Farmers Mkt	Proactive	x	x	x						That the company continuously strengthens and clarifies its contribution to reducing environmental and climate impact from its operations and value chain.
Stadio Holdings Ltd	Proactive			x			x	x		That the company further expands, measures, and reports the effects of its work to increase access to quality education, and strengthens its sustainability efforts.
Stockholm Exergi	Thematic	x								That the company sets science-based emission reduction targets and that its impact reporting on green bonds is clear and transparent.
Stora Enso	Reactive		x							That the company transparently and responsibly addresses the environmental violation in Hukkajokki, Finland, regarding negative impact on the endangered freshwater pearl mussel, and continues to develop its overall work to reduce negative impact on and protect biodiversity.
Sunnova Energy	Proactive									That the company sets science-based climate targets and verifies that it is 100% taxonomy-aligned.
Sveaskog	Proactive	x								That the issuer's impact reporting on green bonds is clear and transparent, and that the climate benefit is not overstated.
SwissRe	Proactive	x		x			x		x	That the company continues to develop its work on key sustainability issues and contributes positively through its product offering..
Sydvatten AB	Proactive		x							That the issuer's impact reporting on green bonds is clear and transparent.

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Tesla	Reactive			x						That the company has strong processes in place to ensure that workers' rights are respected in its operations and among its suppliers in the value chain.
Tianjin Pharmaceutical Da Re Tang Group Corp Ltd	Reactive		x							That the company presents credible policies and processes to ensure it does not contribute to or is linked to trade in endangered species through its supply chain.
Truecaller	Proactive				x	x				That the company manages risks related to corporate governance and business ethics.
Tyler Technologies	Proactive			x	x		x			That the company has strong processes in place to manage risks related to data security and protection of personal data.
United Health Group	Reactive			x	x					That the company prevents and manages business ethics risks related to physicians' patient assessments/documentation.
UPM Kymmene	Proactive	x	x	x						That the company manages risks related to human rights and environmental impact responsibly and transparently.
Valmet	Proactive		x							That the company continues to manage risks related to water access and works for efficient water use.
Vasakronan	Proactive	x	x							That the issuer's impact reporting on green bonds is clear and transparent.
Veolia	Proactive	x	x		x		x	x	x	That the company continues to develop its work on key sustainability issues and contributes positively through its product offering.
Virman	Proactive					x				That the company demonstrates strong leadership and governance.
Vinhomes	Proactive				x	x				That the company has robust processes to manage business ethics and corporate governance risks.
Voltalia	Proactive	x		x			x		x	That the company continues to develop its work on key sustainability issues and contributes positively through its product offering.
Volvo Car AB	Proactive	x	x	x			x			That the company continuously strengthens its work and transparency regarding key sustainability risks and opportunities.
Wacker Chemie	Proactive	x	x	x			x	x	x	That the company continues to develop its work on key sustainability issues and contributes positively through its product offering.

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Wallenius Wilhelmsen	Thematic	x								That the company sets science-based emission reduction targets and presents clear plans to achieve them. Additionally, that the company's impact reporting is clear and transparent.
Willi-ams-So-noma	Proactive		x				x			That the company maintains and continuously strengthens its work and transparency regarding key sustainability risks and opportunities, including material sourcing and employee treatment.
Xiaomi	Reactive			x	x					That the company takes and transparently reports actions to reduce business ethics and human rights risks related to operations in Russia.
Zealand Pharma	Proactive				x		x			That the company takes actions to increase understanding of potential negative side effects of obesity/diabetes medications.
Zhejiang Dahua Technology Corp Ltd	Reactive			x	x					That the company takes and transparently reports actions to reduce business ethics and human rights risks related to operations in Russia.

About risk

Past performance does not predict future returns. The value of the money invested in the fund can increase or decrease and there is no guarantee that all of your invested capital can be redeemed. Note that a fund with risk level 5-7 as stated in the fund's key information investment document (KIID) can vary greatly in value due to the fund's composition and management methodology. A summary of investors' rights as well as a prospectus, fund rules and KIID are available for each fund at handelsbanken.se/fonder.



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