

*20 09 2024*

# Capital Markets: (U)HNWi & ESG Trends

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# How to cater for (U)HNWi

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Personal, long term, prudence, efficiency

*Overview, management, planning*  
Your wealth

**What is your story?**

Overview of your assets, family,  
business, plans and dreams

**Wealth management**

**Wealth planning**

# Determining a risk profile

*Your investment profile*

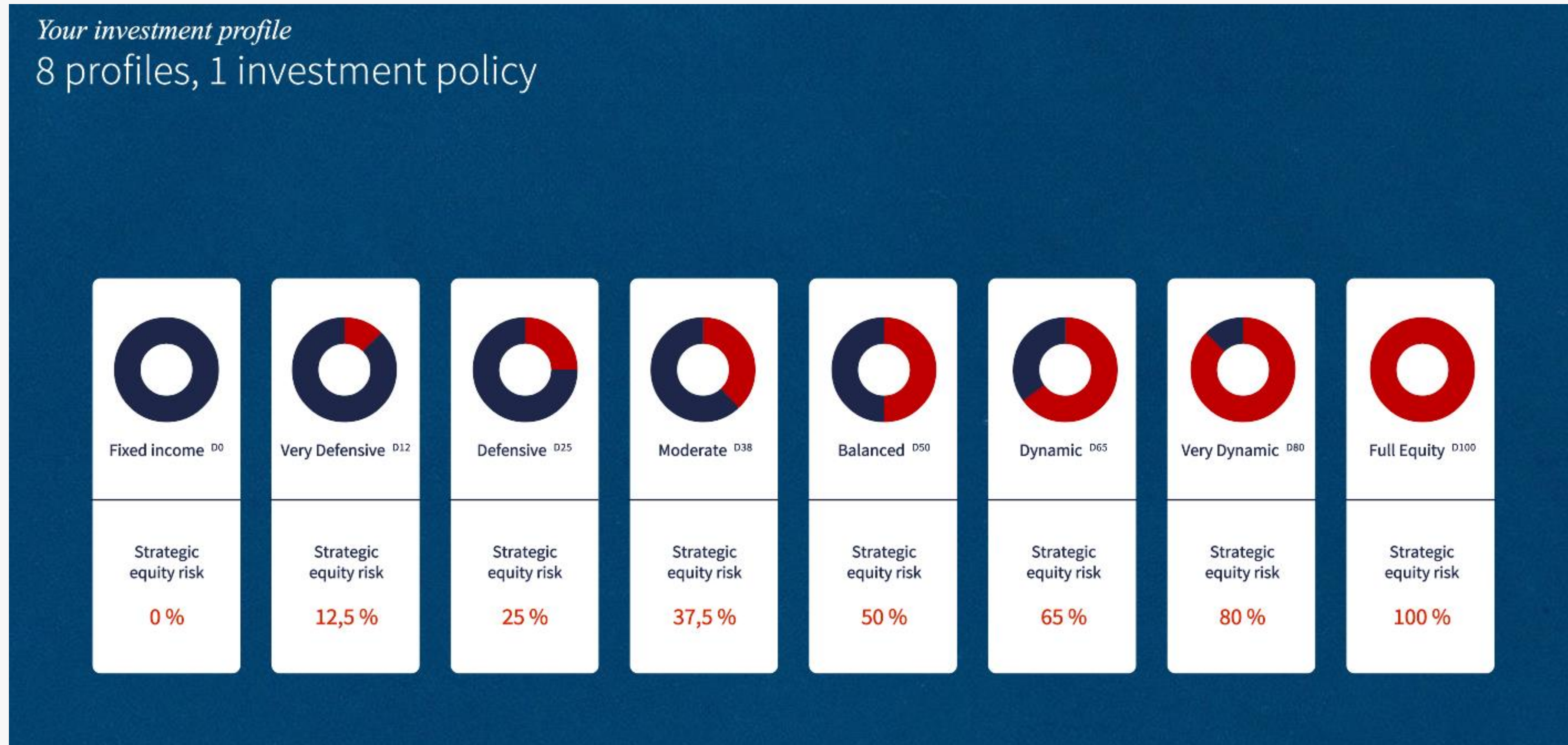
Investing is a personal matter



We determine your investment profile based on your:

- ✓ Knowledge of and experience with financial instruments
- ✓ Current financial situation
- ✓ Future financial situation
- ✓ Investment horizon
- ✓ Investment goals
- ✓ Personal attitude towards risk

# Be granular enough and stay risk aware, avoid conflict of interests



# ESG Trends for (U)NHWi

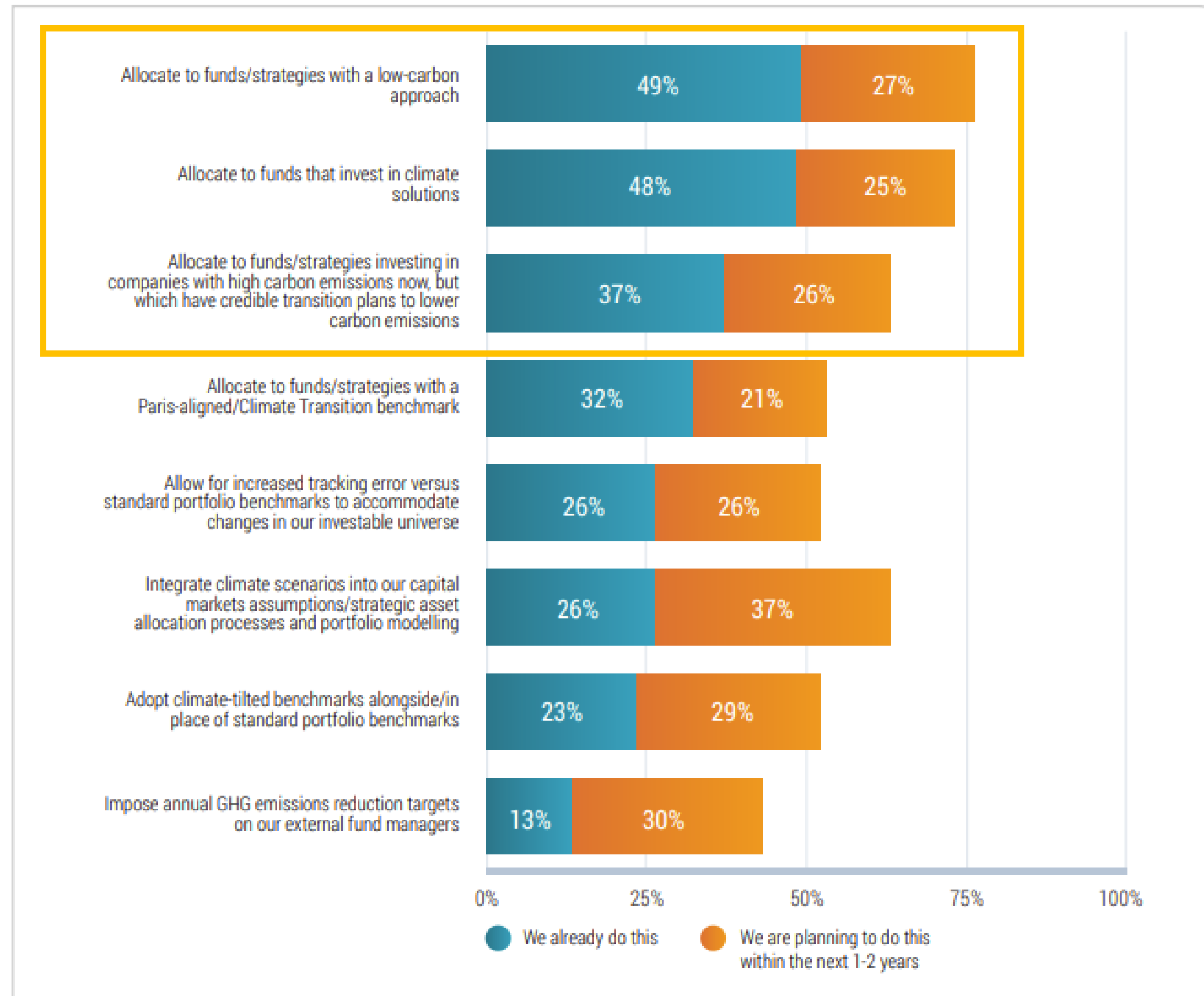
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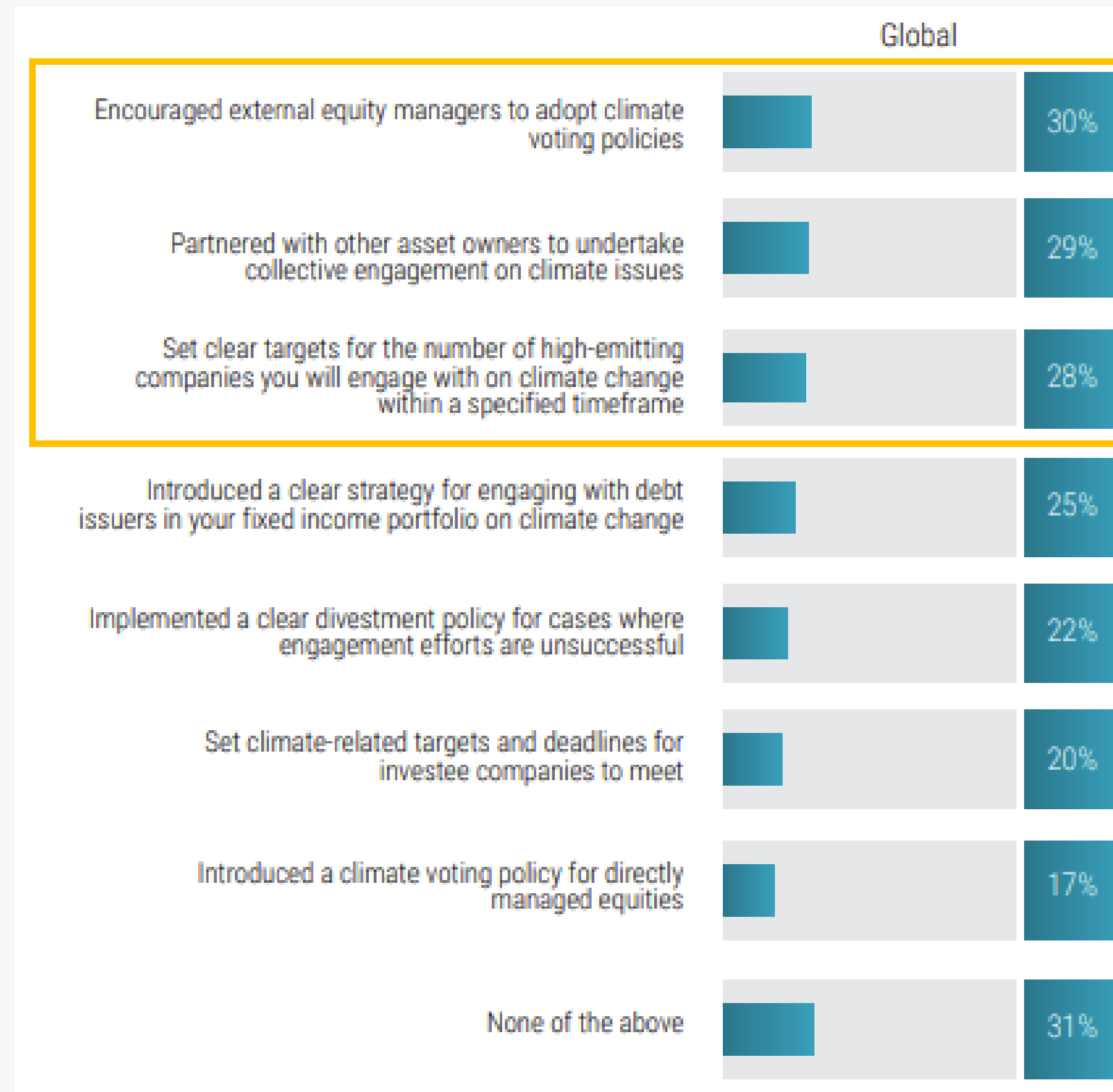
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# Macro Trends in Capital Markets : Climate

Q Which of the following investment approaches is your organization using, or planning to use, as part of its portfolio decarbonization?

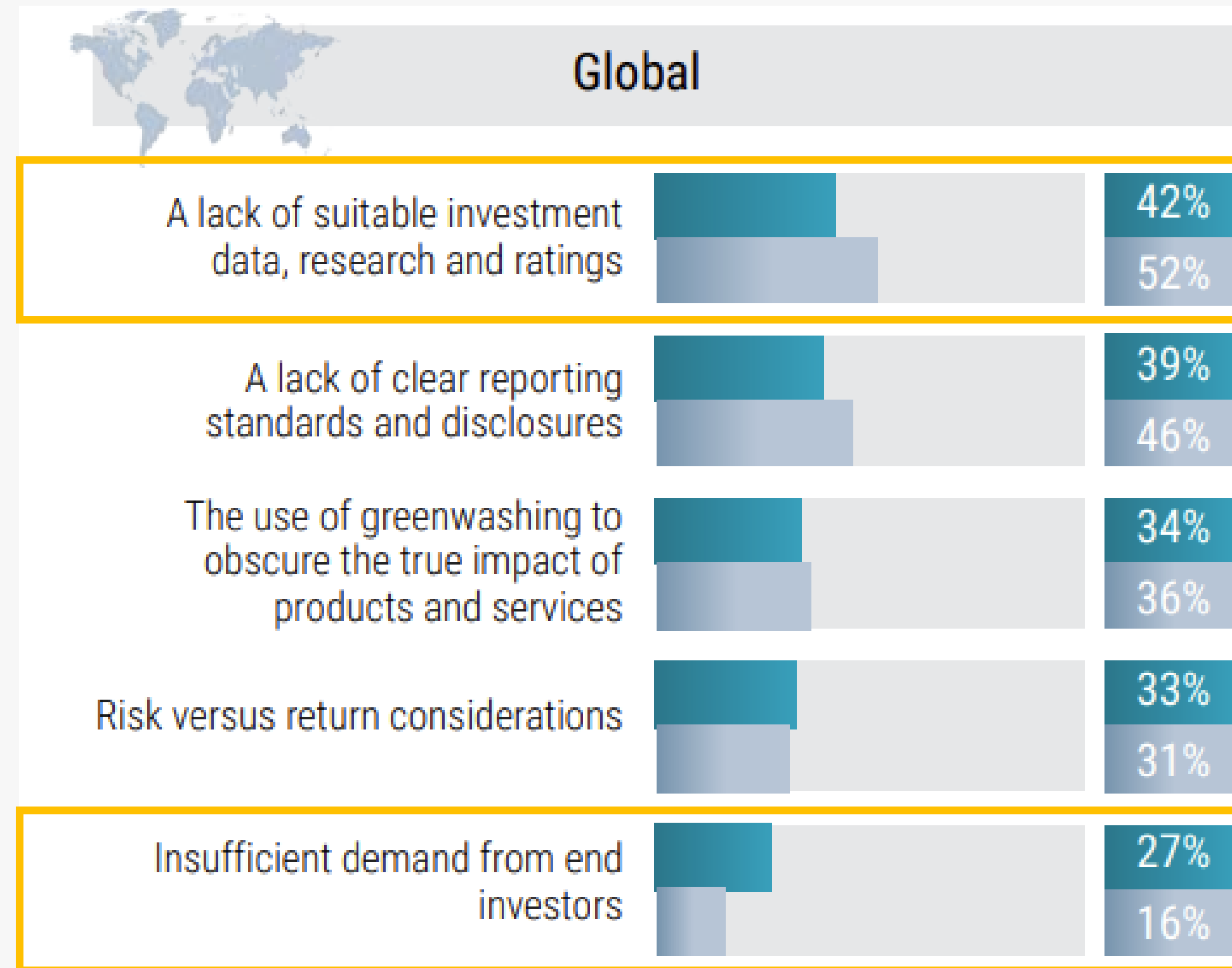


# Macro Trends in Capital Markets : Climate – Trend to engagement





# Macro Trends in Capital Markets : Climate - Polarisation



Challenge:

Investing consciously, taking  
responsibility and deliver return

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# Policy



## Engagement

**Federated  
Hermes**  
EOS  
> € 1.500 mia

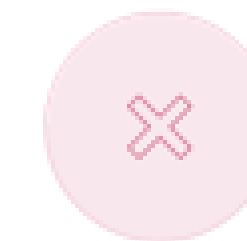
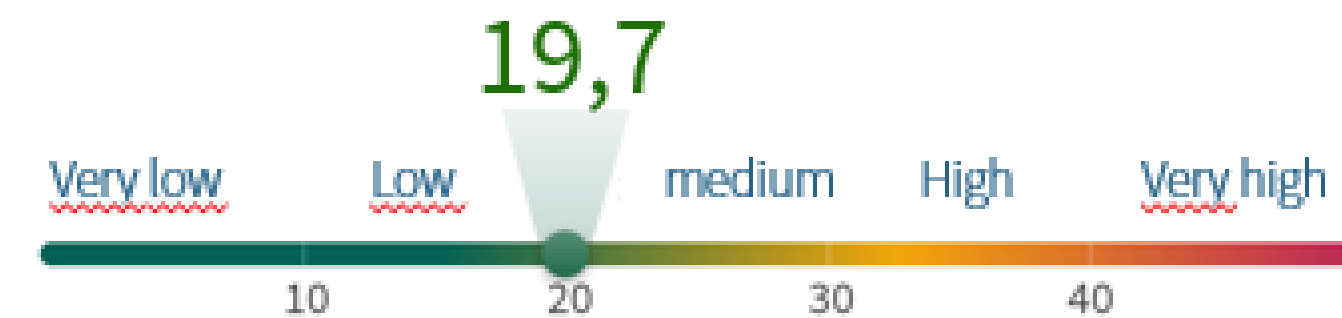
Active and constructive dialogue with our participations



## Integration

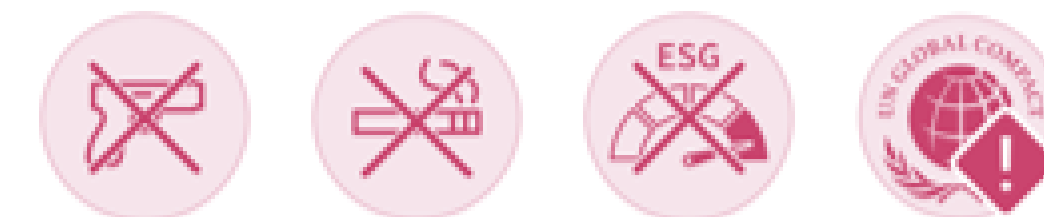
**SUSTAINALYTICS**

Integration of non-financial parameters in our investments

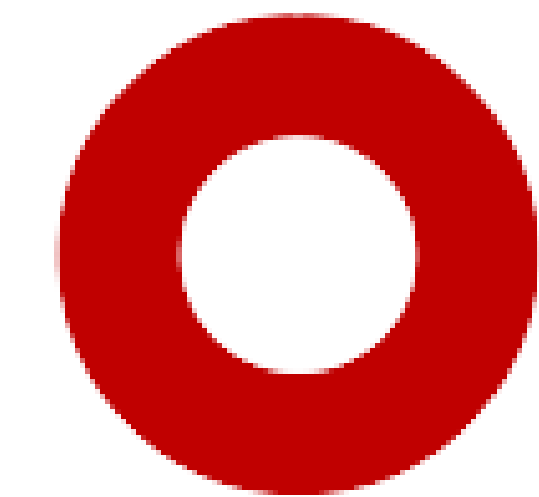
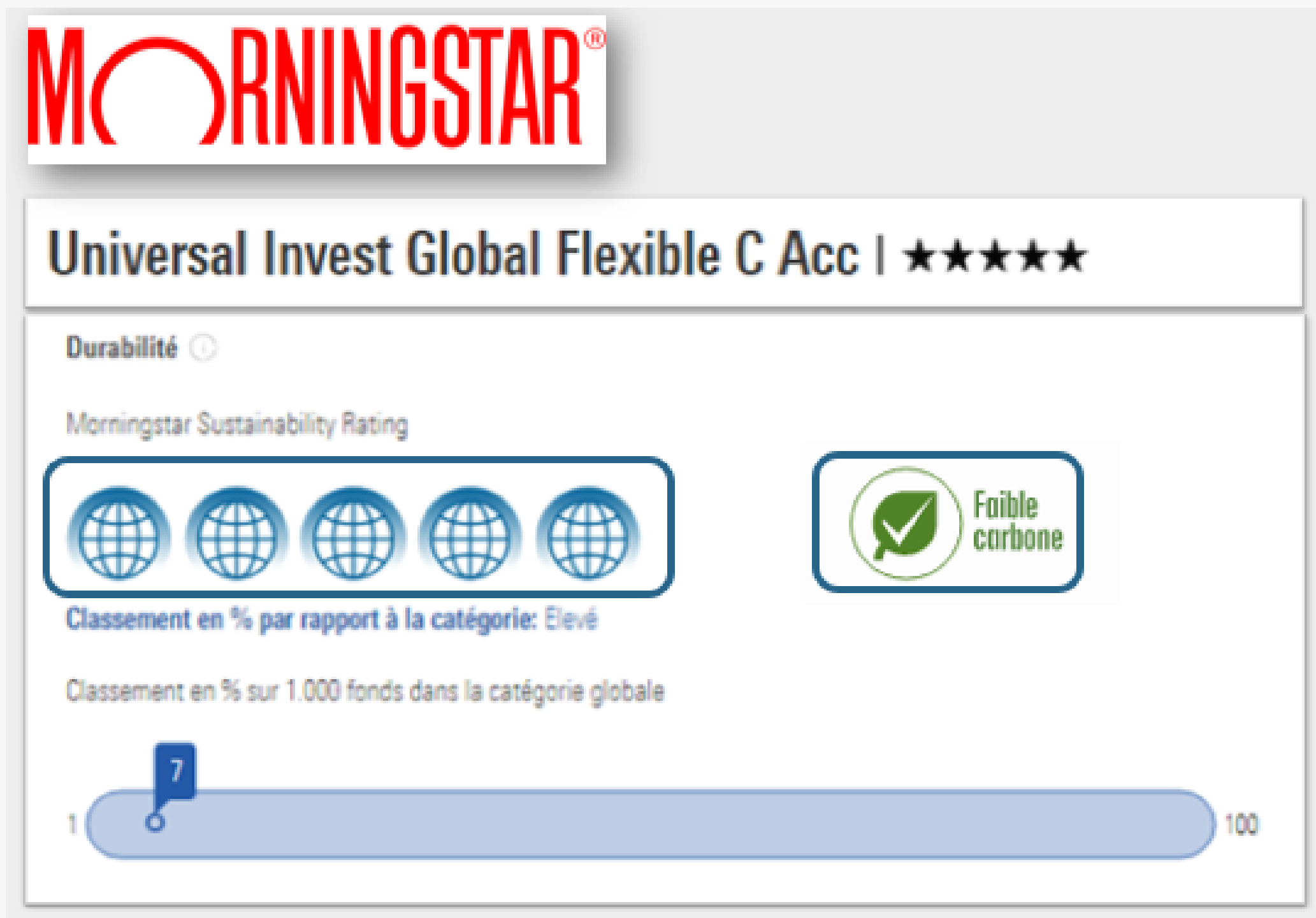


## Exclusion

Our portfolios only include companies in line with our investment policy



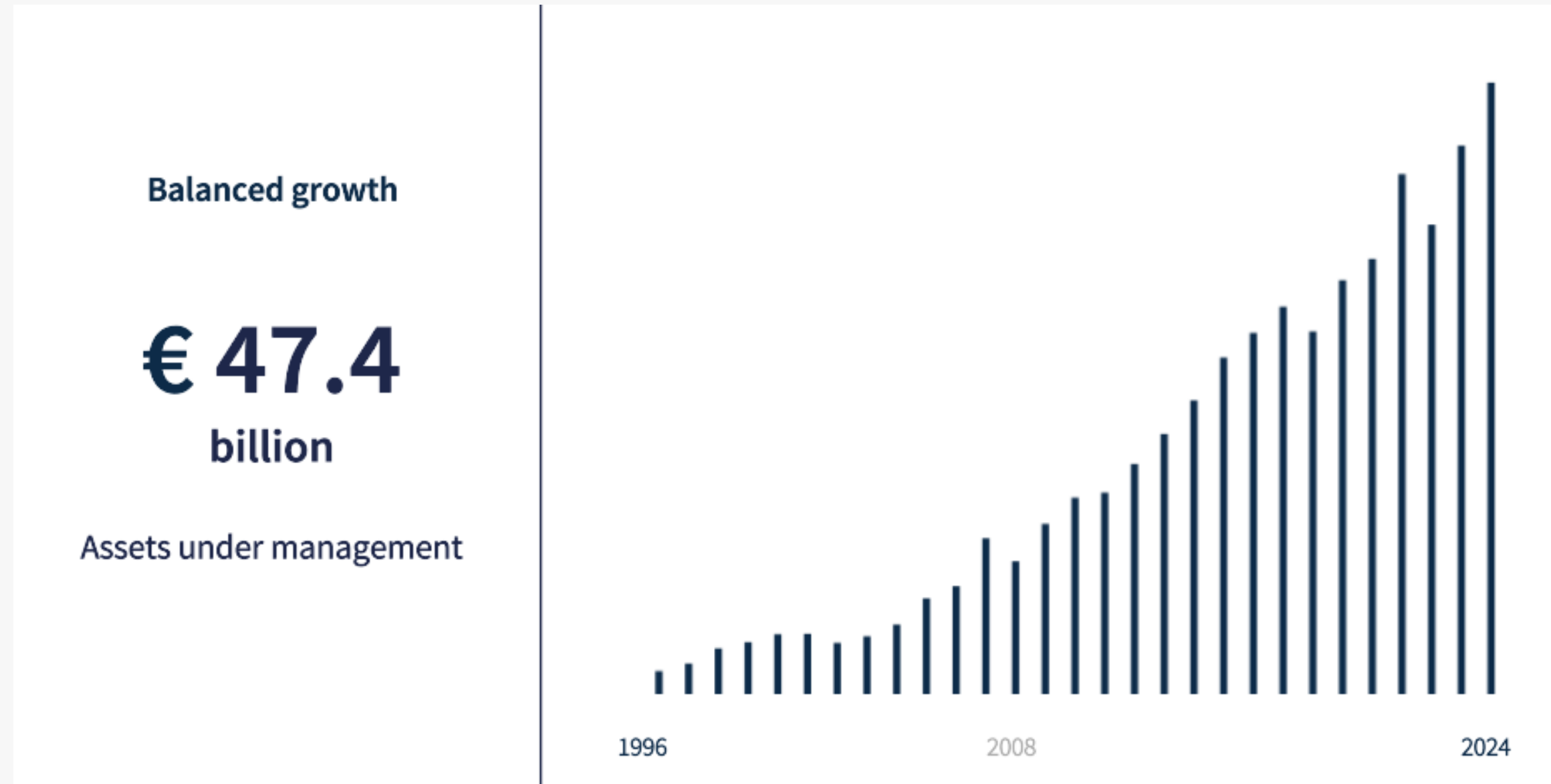
## Result: clients



Full Equity D100

6,9	3 year average return
9,9	5 year average return
7,6	10 year average return
9,7	15 year average return

# Result : bank



Efficient	Profitable	Solid
<b>40 %</b>	<b>17 %</b>	<b>47,5 %</b>
Cost-to-income ratio Delen Private Bank versus sector: 60%	Return on equity Delen Private Bank versus sector: 7 à 10%	Core Tier 1 ratio Delen Group versus sector: 15%

*Thanks for your time*

Questions?

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