

# GUTENBERG PATRIMOINE C

Rapport ESG - Septembre 2024

Notation du risque ESG :  
20.54 / 100

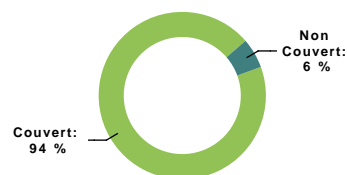


## Allocation du portefeuille

Secteur	Montant (EUR)	%
Secteur privé et liquidités	10 452 264	99.2%
Sovereigns	15 731	0.1%
Immobilier	0	0.0%
Gré à gré	22	0.0%
Fonds non transparisés	63 674	0.6%

## Couverture

Catégorie	Emetteurs	Absolu %	Relatif %
Couvert	65	90.0	90.5%
Non Couvert	4	9.4	9.5%
Total	69	99.4	



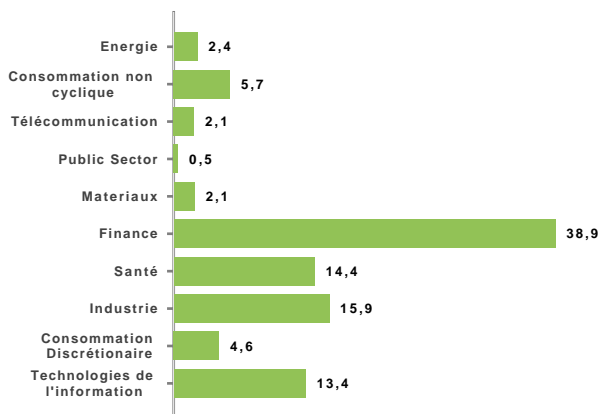
## Transparence

Cette analyse est basée sur les investissements dans le secteur privé (actions, obligations, structurés, immobilier, prêts) et les obligations souveraines, les autres catégories sont exclues. Cette analyse se base sur 90.0% du portefeuille.

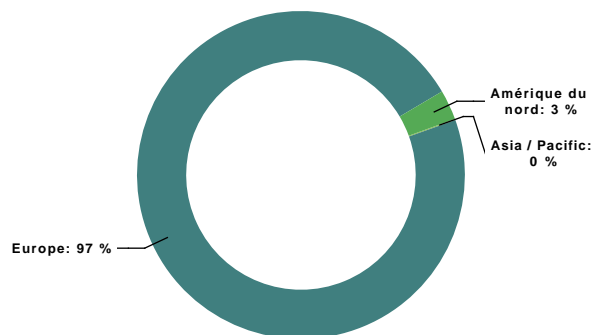
Catégorie	Total	Couvert
Investissements directs	99.4%	90.0%
Fonds transparisés - données présentes	0.0%	0.0%
Fonds transparisés - données absentes	0.0%	0.0%

## Allocation du secteur privé - couvert

Allocation of portfolio by economic sector



Allocation du portefeuille par zone



## Allocation du portefeuille par secteur & zone

Secteur	Europe	Amérique du nord	Asie/Pacifique	Amérique Latine et Caraïbes	Africa/Middle East
Consommation non cyclique	5.6%	0.1%	0.0%	0.0%	0.0%
Energie	2.4%	0.0%	0.0%	0.0%	0.0%
Télécommunication	2.1%	0.0%	0.0%	0.0%	0.0%
Public Sector	0.5%	0.0%	0.0%	0.0%	0.0%
Finance	36.0%	2.7%	0.0%	0.1%	0.0%
Materiaux	2.1%	0.0%	0.0%	0.0%	0.0%
Santé	14.4%	0.0%	0.0%	0.0%	0.0%
Industrie	15.7%	0.1%	0.0%	0.0%	0.0%
Consommation Discrétionnaire	4.6%	0.0%	0.0%	0.0%	0.0%
Technologies de l'information	13.4%	0.0%	0.0%	0.0%	0.0%

## Allocation du portefeuille par classe d'actif

Classe d'actif	Montant (EUR)	Absolu %	Relatif %
Prêts	0	0.0%	0.0%
Corporate Bonds	3 556 215	33.8%	37.5%
Sovereign Bonds	15 731	0.1%	0.2%
Liquidités	1 107 059	10.5%	11.7%
Structurés	0	0.0%	0.0%
Actions	4 798 696	45.6%	50.6%

ESG Risk Ratings permet aux investisseurs d'identifier les enjeux ESG matériels présentant les risques les plus importants sur la valeur d'une entreprise. La notation est basée sur deux dimensions. L'exposition est la première et informe les investisseurs sur les risques ESG auxquels une entreprise fait face. Le management est la deuxième et informe les investisseurs sur la capacité d'une entreprise à gérer ces risques. Le score de risque résiduel est absolu et permet de comparer des entreprises de secteurs différents.

Les chiffres suivants ne sont basés que sur les émetteurs couverts, qui représentent 90.0%

Les contributions sont additives, la somme des contributions ESG donne le rating ESG du portefeuille = 20.5

La notation ESG est une mesure de risque, 0 signifiant l'absence de risque et 100 un risque maximal.



## Allocation du risque ESG

### Allocation par Secteur

	Notation	Négligeable	Basse	Modérée	Elevée	Aigue	Poids	Contribution
Energie	27.2						2.4%	0.7
Consommation non cyclique	31.3						5.7%	1.8
Télécommunication	22.6						2.1%	0.5
Public Sector	11.9						0.5%	0.1
Matériaux	27.6						2.1%	0.6
Finance	20.7						38.9%	8.1
Santé	21.3						14.4%	3.1
Industrie	20.7						15.9%	3.3
Consommation Discrétionnaire	16.5						4.6%	0.8
Technologies de l'information	13.5						13.4%	1.8

### Allocation par Zone

	Notation	Négligeable	Basse	Modérée	Elevée	Aigue	Poids	Contribution
Asia / Pacific	22.3						0.1%	0.0
Europe	20.7						96.9%	20.1
Amérique du nord	13.7						2.9%	0.4

## Meilleurs & Pires

### Les 5 premiers

	Pays	Secteur	ESG	Poids	Contribution
CDC HABITAT	France	Public Sector	7.5	0.2%	0.0
LA BANQUE POSTALE	France	Financials	9.1	0.1%	0.0
APRR	France	Industrials	9.6	0.1%	0.0
KBC GROEP	Belgium	Financials	10.2	0.1%	0.0
HERMES INTERNATIONAL	France	Consumer Discretionary	10.8	2.3%	0.2

### les 5 derniers

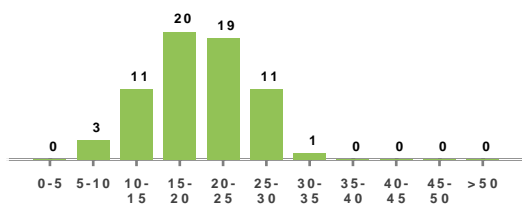
	Pays	Secteur	ESG	Poids	Contribution
TEREOS FINANCE GROUPE I	France	Financial activities	31.7	5.4%	1.7
ENI S.P.A.	Italy	Energy	28.0	0.2%	0.1
HONEYWELL INTERNATIONAL INC.	United States of America	Industrials	27.9	0.1%	0.0
ERAMET	France	Materials	27.6	2.1%	0.6
MTU Aero Engines AG	Germany	Industrials	27.3	1.2%	0.3

### 5 plus gros contributeurs

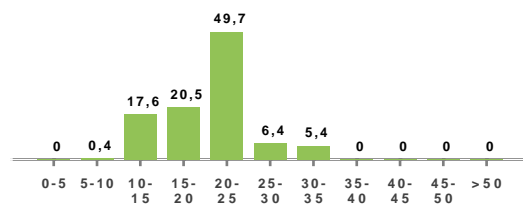
	Pays	Secteur	ESG	Poids	Contribution
CREDIT INDUSTRIEL ET COMMERCIAL	France	Financials	23.8	23.0%	5.5
COMPAGNIE DE SAINT-GOBAIN	France	Industrials	20.3	11.0%	2.2
TEREOS FINANCE GROUPE I	France	Financial activities	31.7	5.4%	1.7
AXA	France	Financials	16.3	9.4%	1.5
BIOMERIEUX SA	France	Healthcare	24.4	2.8%	0.7

## Scores Allocation

### Scores ESG - Nombre de valeurs



### Scores ESG - poids



## Analyse Factorielle et Sectorielle

	Consommation non cyclique	Energie	Public Sector	Télécommunication	Finance	Matériaux	Santé	Industrie	Consommation Discrétionaire	Technologies de l'information
Carbon Impact of Products	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Données privées et Sécurité	0.08	0.00	0.00	0.09	0.83	0.00	0.00	0.08	0.08	0.25
Integration ESG - Finance	0.08	0.00	0.00	0.00	0.41	0.00	0.00	0.02	0.00	0.00
Animal Welfare	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Capital Naturel Public	0.00	0.00	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Media Ethics	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Energy Use and GHG Emissions - Supply Chain	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Société - Droits de l'Homme	0.08	0.00	0.00	0.00	0.26	0.00	0.00	0.02	0.00	0.00
Energy Use and GHG Emissions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Capital Humain Public	0.00	0.00	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Weapons	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Occupational Health and Safety - Supply Chain	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Quality and Safety	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Relations avec les communautés	0.08	0.09	0.00	0.00	0.26	0.06	0.00	0.02	0.00	0.00
Droits de l'Homme - Chaîne logistique	0.08	0.00	0.00	0.03	0.26	0.00	0.00	0.03	0.06	0.00
Utilisation du terrain et Biodiversité	0.08	0.00	0.00	0.00	0.26	0.01	0.00	0.02	0.00	0.00
Animal Welfare - Supply Chain	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Ethique commerciale	0.09	0.05	0.00	0.07	0.61	0.01	0.49	0.24	0.08	0.19
Water Use	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Business Resilience Risk due to Ukraine Conflict	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Environmental Impact of Products	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Corruption	0.08	0.05	0.00	0.00	0.26	0.02	0.15	0.04	0.00	0.00
Employees - Human Rights - Supply Chain	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Résilience	0.08	0.00	0.00	0.00	0.33	0.00	0.00	0.02	0.00	0.00
Business Ethics - Supply Chain	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Systemic Event Indicator 1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Water Use - Supply Chain	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Carbone - Produits et Services	0.08	0.13	0.00	0.00	0.26	0.00	0.00	0.08	0.01	0.00
Systemic Event Indicator 3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Systemic Event Indicator 2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Lobbying and Public Policy	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Utilisation du sol et Biodiversité - Chaîne logistique	0.08	0.00	0.00	0.00	0.26	0.00	0.00	0.02	0.07	0.00
Marketing Practices	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Utilisation des Ressources	0.08	0.04	0.00	0.00	0.26	0.10	0.00	0.21	0.00	0.19
Utilisation de Ressources - chaîne logistique	0.08	0.00	0.00	0.00	0.26	0.00	0.00	0.02	0.03	0.00
Impact E&S des produits et Services	0.09	0.00	0.00	0.00	0.26	0.00	0.09	0.32	0.07	0.00
Capital Institutionnel Public	0.00	0.00	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gouvernance Corporate	0.09	0.08	0.00	0.09	0.68	0.09	0.58	0.58	0.21	0.46
Intellectual Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Accès aux services	0.08	0.00	0.00	0.00	0.26	0.00	0.23	0.02	0.00	0.00
Fallout/Repercussions of Ukraine Conflict	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gouvernance produit	0.08	0.00	0.00	0.07	0.78	0.00	0.83	0.45	0.04	0.20
Employees - Human Rights	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Santé et Sécurité du personnel	0.08	0.07	0.00	0.00	0.26	0.09	0.05	0.19	0.00	0.06
Capital Humain	0.09	0.03	0.00	0.06	0.47	0.05	0.42	0.29	0.09	0.34
Accounting and Taxation	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Labour Relations - Supply Chain	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Anti-Competitive Practices	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Emissions, Effluents et Déchets	0.08	0.06	0.00	0.00	0.26	0.06	0.11	0.19	0.01	0.07
Carbone - Opérations propres	0.08	0.06	0.00	0.06	0.26	0.09	0.10	0.42	0.03	0.06
Labour Relations	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sanctions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Bribery and Corruption - Supply Chain	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Community Relations - Supply Chain	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Emissions, Effluents and Waste - Supply Chain	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Droits de l'Homme	0.08	0.00	0.00	0.00	0.26	0.00	0.00	0.02	0.00	0.00
Social Impact of Products	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Society - Human Rights - Supply Chain	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

## Analyse Factorielle

Facteur	Notation	0-2	2-4	4-6	6-8	>8
		Négligeable	Basse	Modérée	Elevée	Aigue
Carbone - Opérations propres	1.16					
Carbone - Produits et Services	0.56					
Emissions, Effluents et Déchets	0.84					
Utilisation du terrain et Biodiversité	0.37					
Utilisation du sol et Biodiversité - Chaîne logistique	0.43					
Utilisation des Ressources	0.89					
Utilisation de Ressources - chaîne logistique	0.39					
Capital Naturel Public	0.00					
Impact E&S des produits et Services	0.84					
Accès aux services	0.59					
Relations avec les communautés	0.51					
Capital Humain	1.84					
Droits de l'Homme	0.36					
Droits de l'Homme - Chaîne logistique	0.47					
Santé et Sécurité du personnel	0.81					
Capital Humain Public	0.01					
Société - Droits de l'Homme	0.36					
Gouvernance Corporate	2.86					
Corruption	0.60					
Ethique commerciale	1.83					
Données privées et Sécurité	1.41					
Intégration ESG - Finance	0.50					
Gouvernance produit	2.46					
Résilience	0.43					
Capital Institutionnel Public	0.01					

## Fonds sous-jacents vs. Positions en direct

	Notation	Négligeable	Basse	Modérée	Elevée	Aigue	Poids	Contribution
Direct Holdings	20.5						100.0%	20.5

## Implications

Catégorie	Contribution	Niveau
arctic oil Gaz	0.0 %	0.00
nuclear	0.8 %	0.10
oil gaz	1.2 %	0.11
oil sands	0.0 %	0.00
shale energy	0.0 %	0.00
thermal coal	0.0 %	0.00
<b>Total Fossil Fuel</b>	<b>2.1 %</b>	<b>0.22</b>
controversial weapons	0.2 %	0.00
military contracting	1.0 %	0.07
small arms	0.0 %	0.00
riot control	0.1 %	0.00
<b>Total Military &amp; Weapons</b>	<b>1.3 %</b>	<b>0.08</b>
abortion	0.0 %	0.00
contraceptives	0.0 %	0.00
human embryonic stem cell	5.3 %	0.00
<b>Total Ethic</b>	<b>5.3 %</b>	<b>0.00</b>

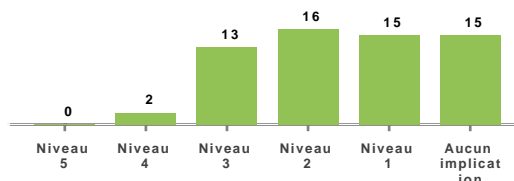
Catégorie	Contribution	Niveau
animal testing	12.6 %	0.00
fur speciality leather	0.4 %	0.02
genetically modified plants	0.0 %	0.00
palm oil	0.0 %	0.00
pesticides	0.2 %	0.01
whale meat	0.0 %	0.00
<b>Total Animals &amp; Plants</b>	<b>13.3 %</b>	<b>0.03</b>
alcoholic beverages	1.4 %	0.05
adult entertainment	0.0 %	0.00
cannabis	0.0 %	0.00
gambling	0.0 %	0.00
predatory lending	0.0 %	0.00
tobacco products	0.0 %	0.00
<b>Total Vice</b>	<b>1.4 %</b>	<b>0.05</b>

## Controverses

### Distribution des Controverses

Niveau	Nombre	Pourcentage	Poids
Niveau 5	0	0.0%	0.0%
Niveau 4	2	3.0%	3.0%
Niveau 3	13	21.1%	18.8%
Niveau 2	16	26.6%	24.4%
Niveau 1	15	25.0%	32.2%
Aucun implication	15	25.0%	23.3%

### Répartition des Controverses



### Principales Controverses

Société	Description
<b>Koninklijke Philips N.V.</b>	Since June 2021, Philips has been involved in significant quality and safety issues associated with its respiratory care devices. The company has recalled over 5.5 million mechanical ventilators, Bi-Level Positive Airway Pressure and Continuous Positive Airway Pressure devices (classified by the FDA as Class I recalls, indicating the significant impact on patient safety). The devices were recalled due to a potential degradation of the polyester-based polyurethane (PE-PUR) sound abatement foam, which could break down and have adverse health impacts on patients using the devices. Potential adverse reactions include headaches, hypersensitivity, nausea, vomiting and, over the long term, possible carcinogenic effects. As of August 2022, the US Food and Drug Administration (FDA) had received 69,000 customer complaints and reports of 168 deaths potentially linked to Philips' recalled devices. Following the recall, the FDA launched an investigation into Philips' manufacturing of respiratory care devices and in November 2021, it issued the company a Form 483 (a post-inspection document that includes possible violations of the US Food, Drug and Cosmetic Act). The FDA disclosed that Philips had conducted inadequate risk analysis procedures, including a lack of investigations, health hazard evaluations and design reviews, despite its internal records indicating foam degradation dating back to 2015 (in preventative maintenance procedures for ventilators conducted at one Philips entity).
Niveau 4	
Poids:2.5%	
Catégorie:Quality and Safety	
<b>THE TORONTO-DOMINION BANK</b>	
Niveau 4	
Poids:0.1%	
Catégorie:Business Ethics	
<b>COMPAGNIE DE SAINT-GOBAIN</b>	Saint-Gobain is involved in a controversy over the use of one of its insulation products, RS5000, in the Grenfell Tower, a 60 m residential tower that caught fire in London in June 2017, resulting in the death of 72 people. Celotex, a subsidiary, had advertised RS5000 as safe for buildings taller than 18 m and meeting the UK's BS8414 fire performance requirements for external cladding systems. However, on 23 June 2017, police confirmed that they conducted fire tests on the product, which proved to be highly flammable. After the fire tests, Celotex stopped supplying RS5000 to buildings taller than 18 m, and in January 2018, the British Research Establishment (BRE) withdrew the BS8414 test results from the product, due to anomalies in the system installed to be tested. The Grenfell Tower Public Inquiry, ordered by the prime minister in August 2017, issued its Phase 1 report in October 2019, which concluded that, along with other factors, the insulation boards contributed to the spread of the fire. Phase 2 of the hearings concluded in November 2022, and a report, examining the construction industry's role, is expected to be issued in summer 2024. Saint-Gobain reports that it has allocated provisions for possible financial implications, without being able to make a precise estimation. On 6 December 2023, Saint-Gobain stated that it had reached an agreement to sell its majority stake in Celotex to a standalone company, which will be owned 75% by Soprema and 25% by Saint-Gobain.
Niveau 3	
Poids:11.0%	
Catégorie:Quality and Safety	
<b>FEDERATION DES CAISSES DESJARDINS DU QUEBEC</b>	In June 2019, The Federation des Caisses Desjardins du Quebec (Desjardins), reported that the data of 2.7 million individuals and 173,000 companies had been breached by a company employee over a period of 26 months. The breach was noticed and reported to the police in December 2018 and the bank started to act on the breach in May 2019. Later, the bank reported that the information of about 6 million of its 7 million clients was taken; however, the Canadian Office of the Privacy Commissioner (OPC) subsequently disclosed that the total number of impacted was 9.7 million, as the number also included past clients. The stolen data included names, addresses, birth dates, social security numbers and email addresses. Social security numbers are considered sensitive Personal Identifiable Information (PII). The breach was significant in Canada, as it impacted about 25% of the population. A combined class action lawsuit over the breach was settled in June 2022 for CAD 209 (USD161 mn). While the regulator investigated the company and stated that the breach was due to a lack of security at Desjardins, there were no fines levied on the bank. The OPC outlined a list of improvements the bank could undertake to improve security and stated that the bank had already made many of them. Since the breach, the bank has made significant improvements to its cybersecurity management systems, offered identity theft insurance and credit monitoring, and compensated the impacted clients.
Niveau 3	
Poids:2.7%	
Catégorie:Data Privacy and Security	
<b>TotalEnergies SE</b>	Public and community-based criticism and concern over Total's operations across a number of jurisdictions have significantly intensified over the past few years. For example, Mozambique LNG— a major natural gas development project operated by Total—is since early 2021 under force majeure, with all staff withdrawn from the site due to insurgent attacks having intensified in the country. In October 2023, three survivors and four relatives of victims of a 2021 attack, filed a lawsuit against the company over alleged negligence and indirect manslaughter. The attack that occurred in March 2021 resulted in the death of more than 1,000 civilians, including 55 of the company's subcontractors. Moreover, the East African Crude Oil Pipeline (EACOP) as well as Tilenga project—in which Total is the largest shareholder with 62% and 56.6%, respectively—have faced increasingly significant amounts of criticism since 2019. In mid-2023, the Japanese Mitsubishi UFJ Financial Group and London-based Standard Chartered Plc banks withdrew from financing the project, while in March 2021, more than 260 organizations urged the banks involved in the EACOP project to stop their financing, stating that the oil pipeline could threaten the local communities, water quality, and biodiversity in both countries. As a result, several major banks and insurers opted out, at that time, from financing the project.
Niveau 3	
Poids:2.1%	
Catégorie:Community Relations	

## About Sustainalytics

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Sequantis LT assets lie in an excellent knowledge of regulations, an expertise in financial calculations, the ability to develop state-of-the-art financial systems, and its client-focused teams.

As a RegTech, Sequantis LT has capitalized on technology through the automation of financial reporting on its in-house platform. Benefiting from technology, its teams provide clients with the quality of service, cost reduction and high-level regulatory expertise they look for, in a period of constant transformation.

For more information, visit [www.sequantis.com](http://www.sequantis.com).

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