

Drive for  
performance

ESG



**Evergent**  
INVESTMENTS

ESG POLICY  
of EVERGENT Investments GROUP  
2023

## ***Introduction***

The financial sector plays a key role in economy and can contribute to the development of an inclusive and equitable society and a balanced economy that value the environment. Investment activity from ESG perspective has a significant impact on real economy.

Well-aware of all these, EVERGENT Investment directly and indirectly, through its subsidiaries (the Group) aims to contribute along with all interested parties to building a better, sustainable future through innovative and responsible financial solutions.

Adhering to our stated values and objectives, we understand to place social and environmental responsibility at the heart of the Group's strategy, taking into account the economic, social, governance and environmental impact that the Group's investments and activities may have.

The Group intends to constantly increase its positive impact, reducing the negative impact on society and environment and manage the risks resulting from its activities and services, while at the same time focusing on governance issues.

We believe that, paying close attention to environmental, social and governance factors in the investment process we will achieve both sustainable financial returns and social value. At the same time, through involvement and vote activities, we understand to campaign for a sustainable behavior of companies in the portfolio.

In the areas in which we operate and in our spheres of influence, we will promote the principles of sustainability and support social and environmental initiative. Thus, we shall conduct business respecting the society and environment, in mutual agreement with stakeholders; we will use natural resource efficiently and consider the social and environmental dimension in our investment decisions and in our current activities.

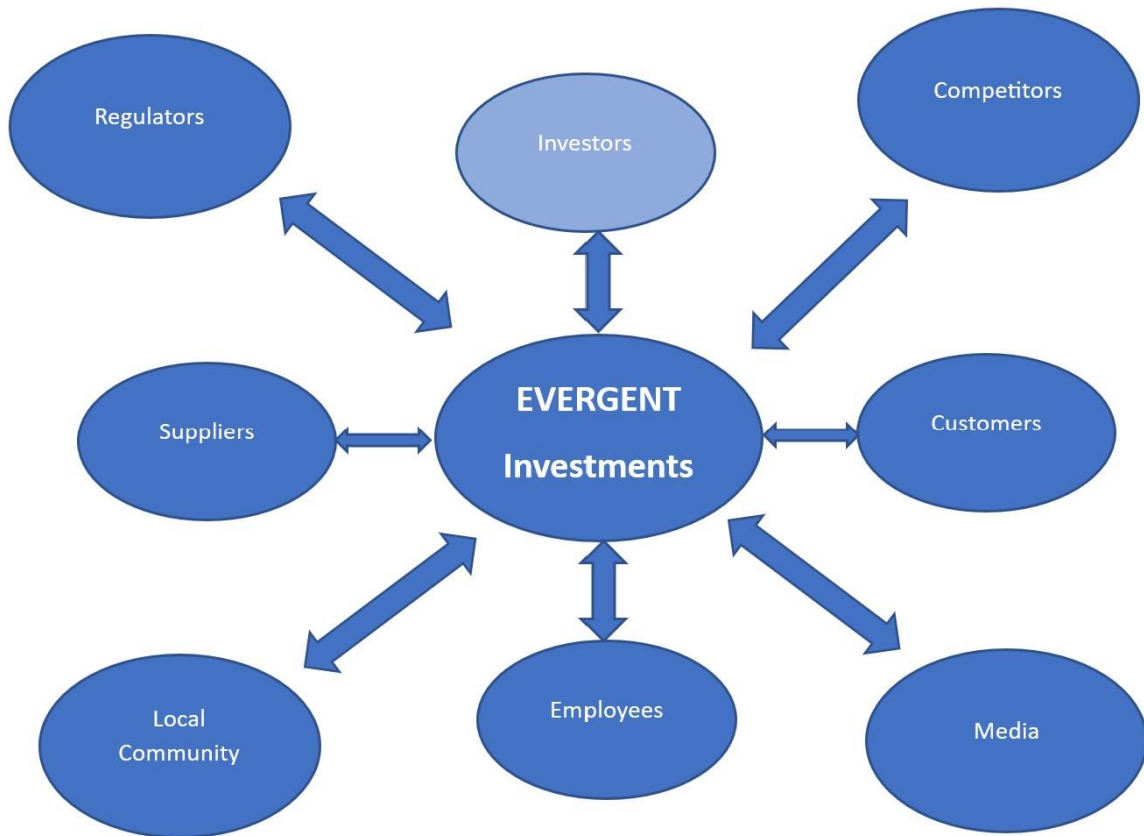
We comply with legal norms and regulations in the field and aim to implement current and future professional standards, adequate to the company's and Group's business sectors.

## ***Purpose***

This policy defines the perception and stand point of EVERGENT Investments Group in relation to sustainability factors and their associated sustainability risks.

## **THE MISSION OF EVERGENT INVESTMENTS GROUP**

The mission of EVERGENT Investments Group is to generate long-term value for investors, for the company and society in general, while at the same time paying attention to the impact of its activities on the environment and the community, in order to responsibly contribute to the transition to a green economy.



**THE GROUP’S VISION ON ENVIRONMENT, SOCIAL AND GOVERNANCE FACTORS –“ESG” ”**

In EVERGENT Investments Group’s view a responsible approach of environmental, social and governance aspects enhances the resilience of the business model, encourages innovation and contributes to improved performance while at the same time keeping the impact on the community’s legitimate interests at a minimum.

**Impact of EVERGENT Investments Group’s activities on the environment**

**E:** EVERGENT Investments Group is aware of the dramatic effects of climate change and the need to achieve the global goal of carbon neutrality. It therefore considers the environmental impact of its portfolio investments to be of similar importance to investment performance. We aim to take into account the effects on the environment in all activities carried out and focus on action that will aim to reduce carbon footprint and energy consumption. We will recommend the integration of these principles in companies in the portfolio, using a business model that includes the green transition promotion component in the decision-making system.

## Human rights, diversity, non-discrimination, gender equality

**S:** Organizational culture and employees are the ground pillars that the Group intends to use in order to contribute to sustainable development.

Values such as business excellence, integrity and respect for the community guide our everyday actions. The Group aims to be an employer with a high ability to draw in talents, a valued partner within the community in which it operates and which it aims to support by adopting progressive policies that eliminate prejudices and discrimination to build a fair culture. We believe that the level of performance, the ability to incentivize our employees and generate long-term value can be closely related to the promotion of diversity, fairness and inclusion within the organization.

EVERGENT Investments Group aims to always reach the objectives set in an ethical manner with the outmost integrity.

We encourage transparent and respectful interactions between management, employees and business partners, who along with the shareholders and other stakeholders are always at the center of our endeavors.

The Group aims to provide a work environment that corresponds to its employees from the point of view of personal and professional development, work methods, teamwork, technology and personal safety.

Through internal rules adopted, the Group does not practice and shall not tolerate discriminatory criteria such as: gender, sex, race, nationality, age, disability, religion, home

### ***Concern for welfare***

The Group's objective is to contribute to the welfare of its shareholders and the safety, health and welfare of its employees, of all stakeholders. Employee incentive mechanisms are implemented on Group level, creating an environment where all employees are given the opportunity to learn, develop and perform.

### ***Relationships with community***

The Group is involved in the vocational training of its employees and on external level, in education, sports, culture programs and various social causes.

Through all its actions, EVERGENT Investments Group aims to be an integral part of the community, with the purpose of generating value for the entire stakeholder spectrum.

EVERGENT Investments Group has strategic partnerships with universities, schools or organization to support performance in education, building connections between the local business environment and national or global academic community. The Group supports the health field on several levels, so that the medical service be carried out under conditions aligned with European standards. At the same time, it supports culture as it wants young people to be aware of their Romanian identity and build their curiosity and critical spirit.

## Governance within EVERGENT Investments Group

**G:** The culture of good governance defines and constantly concerns EVERGENT Investments Group and is the base on which long-term value is built in a sustainable manner for shareholders and stakeholders alike.

We chose to approach and apply governance principles in a sound manner, fully complying with applicable laws and regulations. Among others we focus on the independence and professionalism of management bodies, proper risk management policies, avoidance of conflicts of interest, prevention of corruption and bribery, prevention of money laundering and the financing of terrorism, aligning the interest of employees with the long-term interests of the shareholders.

### ***Corporate Governance***

The Group applies a corporate governance system aligned with the legal provisions applicable to entities authorized, regulated and supervised by the Financial Supervisory Authority, provisions in the Corporate Governance Code of Bucharest Stock Exchange, OECD corporate governance principles and best international practices in the field. This system represents the management's set of responsibilities and practices for the purpose of providing strategic direction and assurance for the achievement of objectives.

The implementation of corporate governance principles, along with the development of responsible and transparent business practices are important milestones of the EVERGENT Investments Group's activity, ensuring at the same time the prerequisites for an increase of sustainable performance and harmonization of interests of all parties involved in the relationship with EVERGENT Investments Group.

### ***Ethics and Conduct***

EVERGENT Investments Group promotes a set of ethics and conduct rules and principles among its personnel for the purpose of building an organizational culture of integrity, an environment that generates mutual trust and professionalism.

Ethics and conduct always accompany us, both in the internal activity of EVERGENT Investments Group, and outside it.

The Group does not tolerate any type of bribery or acts of corruption. EVERGENT Investments Group shall not accept and shall not offer any improper advantage of any way, irrespective whether the person who offers or requires such an advantage works in the private or public sector. At the same time, it is forbidden to offer or receive any type of bribery or the practice of influence peddling, either directly or through third parties.

**Transparency and honesty** – Out of respect for all stakeholders, any relationship must be based on honesty and transparency. EVERGENT Investments Group is committed to always providing true, accurate and complete information in a fair manner to the authorities and all investors, shareholders, issuers, analysts and partners.

Transparency and accountability towards shareholders is an established practice in the organization, and in its spirit EVERGENT Investments applies an active communication and consultation policy with all shareholders, ensures their participation to the decision-making process, facilitates their involvement in the adoption of the company's major decisions and is open towards their wishes and those of potential investors.

EVERGENT Investments Group believes in the importance of sustainable investments and the incorporation of ESG factors in the investment decision-making process. At the same time,










the active interaction with the company we invest in is a key element for the management of investment risk. We work closely with all stakeholders so our approach is transparent and adapted to their needs.

**Prevention and fight against money laundering, terrorism financing, corruption and bribery**

EVERGENT Investments Group's policies on preventing and combating money laundering and terrorist financing comply with all specific national and EU regulations. The policies and procedures adopted are also aimed at fulfilling and ensuring all reasonable measures to prevent the Group from being drawn into money laundering or terrorist financing operations. This includes internal procedures and mechanisms for the implementation of international sanctions.

**Alignment with sustainable development goals**

The UN’s Sustainable Development Goals as a whole are the perfect inspiration for the broader sustainable development objectives of the Group. EVERGENT Investments has taken into consideration the main activity sectors it currently invests in (financial-banking, energy, real-estate, agribusiness) and identified the following sustainable development objectives, that we aim to make an impact on and to which we want to contribute.

		Target 8.10: Universal access to bank, insurance and financial services
		Target 7.2: Increasing the global percentage of renewable energy
		Target 11.3: inclusive and sustainable town planning
		Target 11.6: reduction of the impact of cities on the environment
		Target 2.4: providing sustainable food production systems

In line with sustainable development targets, the EVERGENT Investments Group aims to act in the most environmentally friendly way, with the direct objective of reducing greenhouse gas emissions by reducing the carbon footprint.

*By focusing on sustainability, we aim to build stronger communities and businesses and promote a sustainable future. ESG principles will be part of our DNA, and we view their integration as a journey along which we identify opportunities and assess risks. IT will be a path along which we will remain responsible before society, as a whole.*

Claudiu Doros  
CEO