Drive for performance

Evergent
INVESTMENTS

EVERGENT Investments Group ESG Policy
July 2025

Preamble

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

Aware of all these aspects, EVERGENT Investments, directly and indirectly through its subsidiaries (the Group), aims to work together with all stakeholders to help build a better and more sustainable future through innovative and responsible financial solutions.

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The Group aims to continuously increase its positive impact while reducing its negative impact on society and the environment, and to manage the risks arising from its activities and services, while at the same time giving due consideration to governance matters.

We believe that by placing increased emphasis on environmental, social, and governance factors within the investment process, we will achieve both sustainable financial returns and social value. Furthermore, through our engagement and voting activities, we aim to advocate for sustainable conduct among the companies in our portfolio.

In the areas where we operate and within the spheres of influence, we will promote sustainability principles and support social and environmental initiatives. Accordingly, we will conduct our activities with respect for society and the environment, in alignment with our stakeholders, use natural resources efficiently, and take into account both social and environmental considerations in our investment decisions as well as in our day-to-day operations.

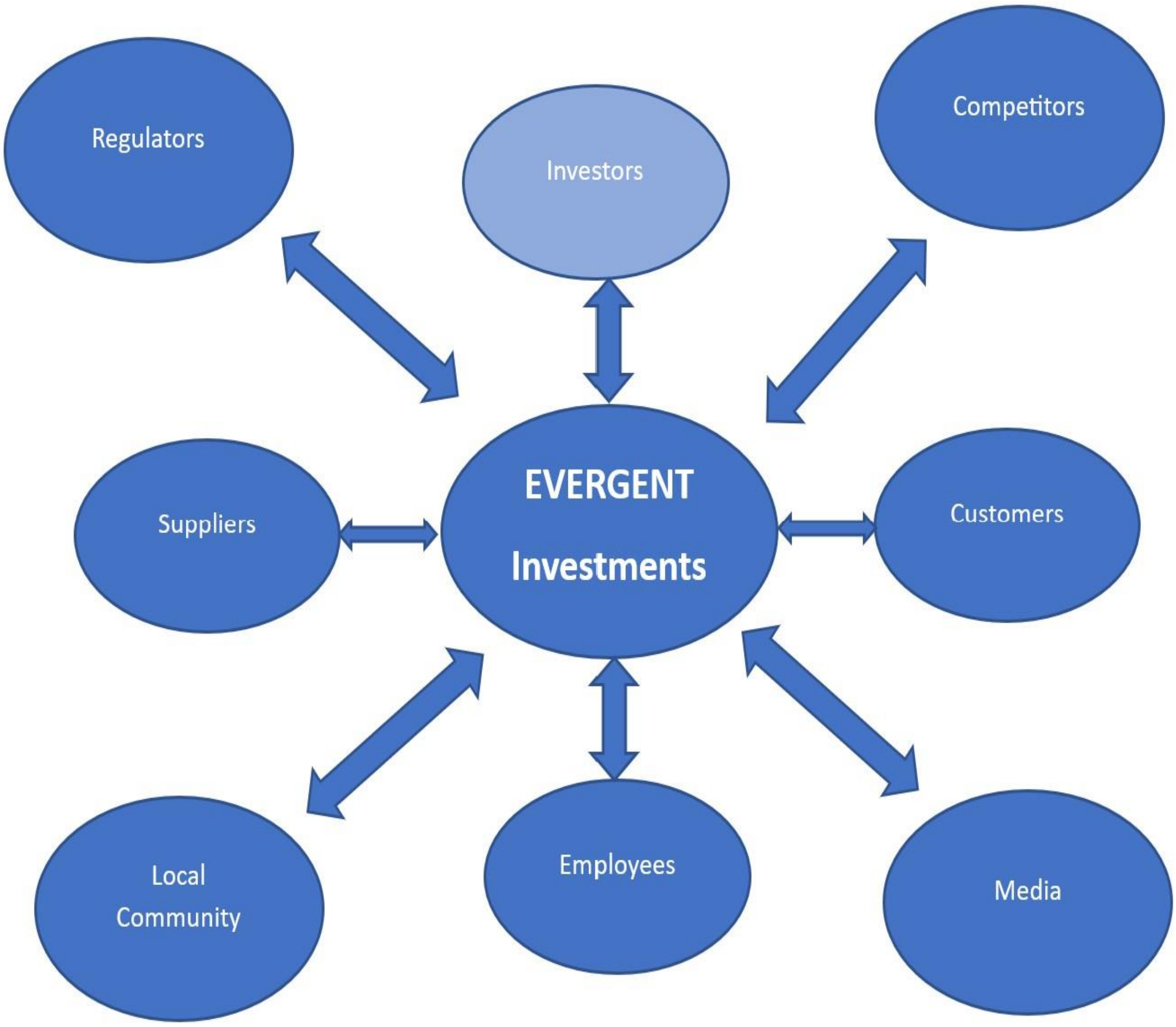
We comply with legal norms and regulations in the field and seek to implement current and future professional standards appropriate to the company's and Group's sectors of activity.

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 to environmental, social, and governance matters enhances the resilience of the business model, fosters innovation, and contributes to improved performance, while at the same time seeking to minimize the impact on the legitimate interests of the community.

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 environmental effects of all our activities and to focus on

actions intended to reduce our carbon footprint and energy consumption. We will encourage the integration of these principles within the companies in our portfolio, promoting a business model that embeds the advancement of the green transition into their decision-making processes.

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 excellence in performance, integrity, and respect for the community guide our daily actions. The Group aims to be an employer capable of attracting top talent, as well as a valued partner within the community in which it operates and which it seeks to support. We pursue these goals by adopting progressive policies that eliminate bias and discrimination, in order to foster an equitable culture. We believe that performance levels, our ability to motivate employees, and our capacity to generate long-term value are closely linked to promoting diversity, fairness, and inclusion across the organization. EVERGENT Investments Group consistently strives to achieve its objectives ethically and with the highest degree of integrity.
We encourage transparent and respectful interactions between management, employees, and business partners, who—together with shareholders and other stakeholders—remain consistently at the centre of our focus.
The Group aims to provide a work environment that meets the needs of its employees in terms of personal and professional development, working methods, teamwork, technology, and personal safety.
Through its adopted internal policies, the Group does not practice or tolerate discriminatory criteria such as gender, sex, race, nationality, age, disabilities, religion, or place of residence.

Concern for Welfare
The Group's objective is to contribute to the well-being of its shareholders and to the safety, health, and welfare of its employees and all stakeholders. Within the Group, employee motivation mechanisms are implemented, creating an environment where all employees have the opportunity to learn, grow, and perform.

Relationship 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, and organizations to support educational performance, creating connections between the local business environment and the national or global academic community. The Group supports the healthcare sector on multiple levels, aiming to ensure that medical services are delivered in accordance with European standards. Additionally, it promotes culture, seeking to help young people embrace their Romanian identity, while fostering curiosity and critical thinking.

Governance within EVERGENT Investments Group

G: The principle of good governance is a constant focus for EVERGENT Investments Group and represents the foundation upon which it sustainably builds long-term value for both shareholders and stakeholders.
We are committed to addressing and applying governance principles in a robust manner, fully complying with all applicable laws and regulations. Our focus includes, among other aspects, the independence and professionalism of governing bodies, appropriate risk management policies, avoidance of conflicts of interest, prevention of corruption and bribery, prevention of money laundering and terrorist financing, and alignment of employees' interests with the long-term interests of 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, the Corporate Governance Code of the Bucharest Stock Exchange, the OECD Principles of Corporate Governance, as well as international best practices. This system represents the set of responsibilities and practices of management aimed at providing strategic direction and assurance regarding the achievement of objectives. Proper risk management and the responsible use of resources are the core of the Group's objectives.

The implementation of corporate governance principles, as well as the development of responsible and transparent business practices, represent key pillars of EVERGENT Investments Group's activities. They also provide the foundation for achieving sustainable performance growth and for aligning the interests of all parties involved in their 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 form of bribery or corruption. EVERGENT Investments Group personnel shall neither accept nor offer any improper advantage of any kind or incentives, regardless of whether the person offering or requesting such advantage works in the public or private sector. Likewise, offering or receiving any form of bribe or engaging in influence peddling, directly or through intermediaries, is strictly prohibited.

Transparency and honesty – Out of respect for all stakeholders, every relationship must be based on honesty and transparency. EVERGENT Investments Group undertakes to always provide accurate, precise, and complete information, fairly and equitably to authorities, investors, shareholders, issuers, analysts, and partners.
Transparency and accountability to shareholders are established practices within the

organization. In this spirit, EVERGENT Investments Group implements an active policy of communication and consultation with all shareholders, ensures their participation in the decision-making process, facilitates their involvement in adopting the company's key decisions, and demonstrates openness to both their concerns and those of potential investors.

EVERGENT Investments Group believes in the importance of sustainable investing and incorporating ESG factors into the investment decision-making process. Active engagement with the companies in which we invest is also a key element of managing investment risk. We work closely with all stakeholders to provide transparency regarding our approach and to adapt it to their needs.

Prevention and fights against money laundering, terrorism financing, corruption and bribery

EVERGENT Investments Group's policies on the prevention and combating of money laundering and terrorist financing comply with all applicable national and EU regulations. The adopted policies and procedures are also designed to implement and ensure all reasonable measures to prevent the Group from being involved in money laundering or terrorist financing activities. This includes internal procedures and mechanisms for the enforcement of international sanctions.

Alignment with Sustainable Development Goals

Overall, the UN Sustainable Development Goals serve as an ideal inspiration for the broader sustainability objectives of the Group. EVERGENT Investments has considered the main sectors in which it currently invests (financial-banking, energy, real estate, agribusiness) and has identified the following Sustainable Development Goals on which we aim to have an impact and to which we seek 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 the Sustainable Development Goals, EVERGENT Investments Group aims to operate in the most environmentally friendly manner, with a direct objective of reducing greenhouse gas emissions by lowering its carbon footprint.

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

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President of the Board of Directors	CEO