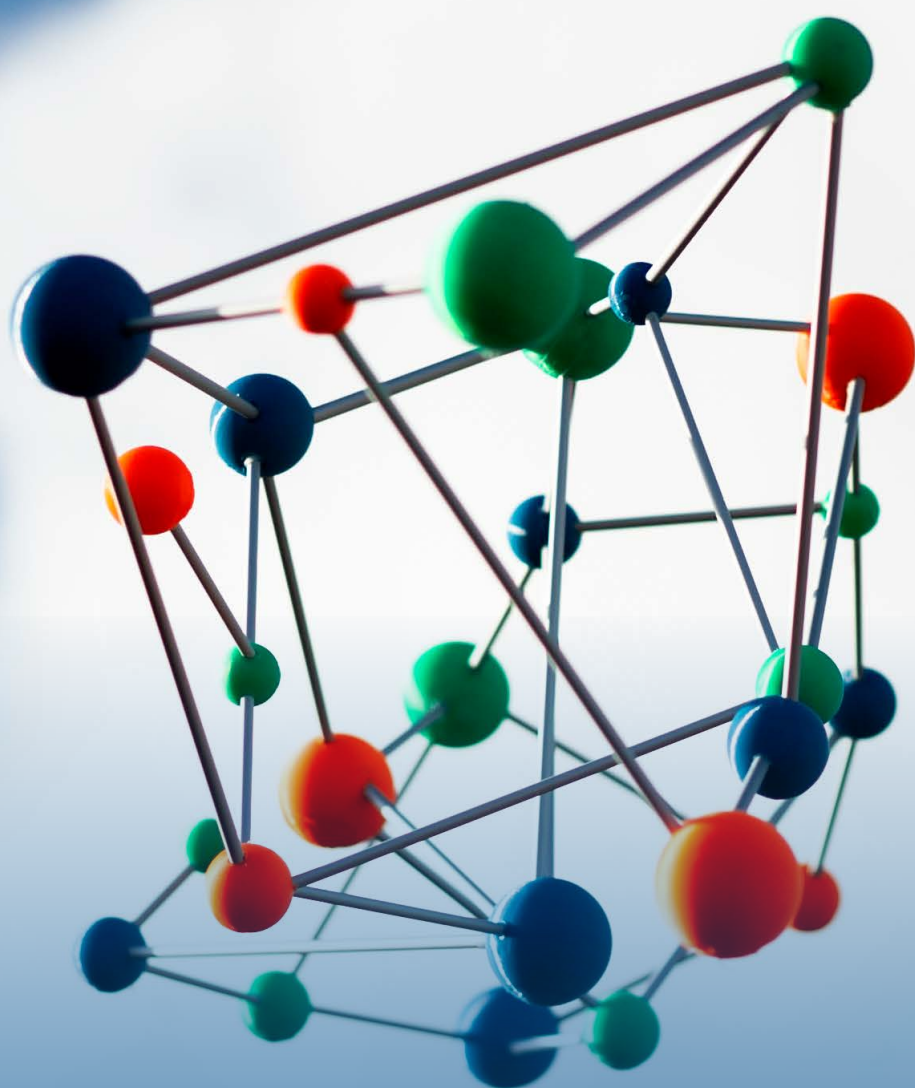


Ortec Finance ESG statement

January 2023





Ortec Finance ESG statement

Environmental

- We enable financial institutions to integrate climate change and ESG driven financial risks and opportunities into investment decision-making. We quantify future extreme weather events and financial impacts in a changing climate and enable alignment of your investment portfolio with the Paris Agreement.
- Our operations will be net-zero by 2024. We will reduce CO₂ emissions as much as possible and compensate for any remaining use. To ensure that this objective is concrete, measurable and actionable, we engaged Ekwadraat in 2022. Ekwadraat is a specialized company that has helped to formulate, execute, and monitor our sustainability policy. The total footprint of Ortec Finance falls within Scope 3 of the Greenhouse Gas Protocol. In 2022, Ortec Finance's total emissions were equivalent to 598-tonnes CO₂. Becoming net-zero by 2024 was considered ambitious but feasible and we are fully committed to achieving this objective.
- We engage with our stakeholders and other companies to drive sustainability efforts addressing the United Nations Sustainable Development Goals.
- Ortec Finance is a signatory of the United Nations PRI.

Social

- Ortec Finance is an organization with a meaningful social impact. The founders, shareholders, and management take pride in making significant contributions to the welfare and wellbeing of people. The solutions of Ortec Finance not only benefit clients, but they have a positive influence on entire sectors as well, especially housing corporations and pension funds. With the solutions of Ortec Finance we e.g. increase financial literacy of individuals, increase the impact of social components in the housing industry, we help to transform real estate portfolios into a Parisproof one, improve decision making around retirement and related risk/return trade-offs and try to balance social and financial impact.
- We are committed to be a great place to work for our employees, providing opportunities for learning and development, embracing diversity and inclusion, and assuring a safe and healthy work environment. We support each other both in celebrating success as well as in difficult times. We support a healthy work-life balance.
- We consider our tax payments as a contribution to the communities in which we operate. For this reason, we do not optimize our regional tax policy.



Governance

- Our management structure and governance combines responsible leadership and independent supervision.
- We are committed to delivering the highest-quality products, services and solutions compliant with all applicable laws and standards.
- Our remuneration policy is designed to encourage employees to deliver on our purpose and strategy and create stakeholder value, and to motivate, develop and retain our employees.
- Our risk management is designed to provide reasonable assurance that strategic and operational objectives are met, legal requirements complied with, and we protect data of our clients and employees.
- We are transparent about our plans, activities, results and contributions to society, and engage with shareholders, clients, business partners, governments and regulators through a variety of platforms.



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