

## MTECH CAPITAL - ESG POLICY

MTech Capital understands the importance of the Environmental, Social and Governance (ESG) requirements in the financial services sector. These requirements are monitored at a company level and also addressed for each of our portfolio company investments. MTech Capital believes that including Environmental, Social and Governance (ESG) criteria in its investment strategy adds value to investments' performance and aligns with our team's core values.

## Environment

By adopting a positive attitude on environmental protection and by taking small but decisive actions, a company can easily reduce its impacts, including companies from financial services sector where the weight of such impacts is known as limited. MTech Capital supports the integration of environmental considerations by its portfolio companies. These environmental measures can encompass their internal processes (adoption of green IT policies) as well as the services they provide (particularly regarding energy transition insurance and risks related to climate change).

## Social

MTech Capital believes that human capital is a key factor in value-creation for the financial services sector, and diversity goes beyond optics – diversity drives financial returns. In this respect the firm insists on the definition of clear social policy and human capital management within its portfolio companies. MTech Capital pays close attention to retention schemes and equal opportunities during recruitment and promotion.

## Governance

MTech Capital believes that corporate governance is the foundation for companies' growth and longevity. In this respect, the firm promotes best governance practices by systematically implementing a strong governance structure which is the keystone to ensure transparency, independence and prevent from conflicts of interest. In addition, the firm pays particular attention to identifying ethical risks in the highly regulated financial sector, including fraud, money laundering, and terrorist financing.