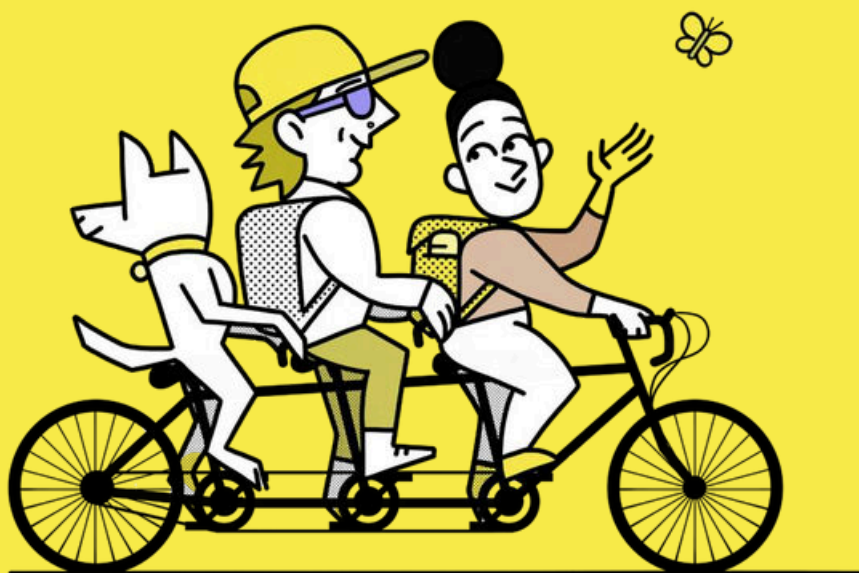


# INDEXO\* Ambitions 2023-2027

We strive to continuously learn about best practices and the impact of our decisions to create long-term value for both our customers and shareholders

\* IPAS "Indexo", "Indexo Atklātais Pensiju fonds" AS, INDEXO Banka AS



# Environment

As a pension manager with a passive asset management strategy, we recognize that we can make the most impact with our investments. However, this is not all – we can also create positive environmental impact through digital initiatives and INDE XO office building.



INDE XO invests using a passive investment strategy, investing 2nd and 3rd pension pillar assets primarily in low-cost index funds.



When making investments, INDE XO ensures that the average ESG rating of the 2nd and 3rd pension pillar portfolio is at least at "A" level.



All INDE XO services are available remotely 24/7. Document circulation in the office and in cooperation with partners and clients is digital.



We operate in an environmentally friendly and certified "green" office on a daily basis.

# Social responsibility

We care about our relationship with our employees, customers, shareholders, regulator and community. We are solving social problems and trying to create positive changes in Latvia's financial environment.



Create a significant number of well-paid jobs and organize annual employee satisfaction surveys (including at least 90% of employees)



Develop our banking services in the same transparent and fair way as we did with pension funds



Helping more clients switch to a passive, better index strategy for higher retirement income



Bring new financial services to the market better suited to the growing middle class of Latvia



Promote the economic development of Latvia by improving access to finance



Regularly educate the public about financial literacy leading to informed decision making

# Governance

From the very beginning, one of INDEXO's core values has been transparency. After becoming a public company, we continue to improve our corporate governance practices.



Continue to improve the company's corporate governance



Work on investor relations to ensure even better company transparency



Increase the number of private investors holding INDEXO shares



We treat all shareholders and customers equally and are open to questions