



CSR
Report
2024

MIRABAUD

Accountable for generations



ORGANISATION COVERED

This report covers the entire Mirabaud Group, which consists of all its subsidiaries and regional offices.

PERIOD COVERED

This report focuses on Mirabaud Group's activities during Calendar Year 2024, i.e. between 1 January 2024 and 31 December 2024.

The report also includes past background information.

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MESSAGE FROM CAMILLE VIAL

PRESIDENT OF THE MIRABAUD CSR FORUM

Dear Clients, Employees, and Stakeholders,

It is a privilege to share Mirabaud's 2024 Corporate Social Responsibility (CSR) report on behalf of the Group's CSR Forum. This report reflects our enduring commitment to transparency, sustainability, and responsibility – values that lie at the heart of our Maison.

At Mirabaud, we strive to deliver excellence to our Clients while ensuring that finance serves as a positive force for societal progress. We help our Clients grow and preserve their financial assets with a deep sense of responsibility towards future generations. This principle has guided us for more than two centuries, inspiring us to adapt and innovate as the world evolves.

Since our founding in 1819, we have embraced an entrepreneurial vision focused on long-term prosperity. Our core values – conviction, independence, and passion – are strengthened by a profound commitment to sustainability. We work to foster a corporate culture grounded in shared values, ethics, and sound governance, while actively reducing our environmental footprint. As a member of the founding family and President of the CSR Forum, I am honoured to contribute to Mirabaud's sustainable development and its successful transition towards the future.

This journey calls for foresight, a clear sense of identity, and responsible resource management. Our strong CSR framework and governance at the Group level enable us to make meaningful progress across economic, social, environmental, and societal dimensions. I am proud to note that, as signatories of the United Nations Principles for Responsible Investment (UN PRI) since 2010, we have consistently earned top ratings for our governance and sustainable investment strategy. As a responsible member of the global community, Mirabaud also embraces the breadth of the UN Sustainable Development Goals.

In the pages that follow, you will find an overview of our key CSR commitments and achievements for 2024, along with areas for future development. The world is undergoing a period of rapid, often unpredictable, change, including in relation to the areas covered in this report. In these turbulent times, we remain deeply committed to what is, in the end, a simple proposition: doing our part to leave the world in a better state than we found it.

On behalf of Mirabaud, I extend my sincere gratitude to our Clients, Employees, and Stakeholders for your trust and support in this endeavour.



Managing Partner & President of Mirabaud's
Corporate Social Responsibility (CSR) Forum.

UN SDGs

World leaders set 17 Sustainable Development Goals (SDGs) – or Global Goals – in 2015, aiming for their achievement by 2030.

These Global Goals range from ending poverty to working in partnerships, with each Goal having agreed targets. Delivering the Global Goals is not reserved for governments, they are also for individuals, organisations and companies of all sizes. The period starting in 2020 has been named the Decade of Delivery.



Mirabaud embraces through its CSR actions eight of the 17 United Nations SDGs: good health and well-being; gender equality; decent work and economic growth; sustainable cities and communities; responsible consumption and production; climate action; life on land; peace, justice and strong institutions.

MIRABAUD'S CSR STRATEGY

Mirabaud performed its first materiality assessment in 2019, mapping the Environmental, Social and Governance matters key to our Group and to our Stakeholders. The assessment laid the foundation to endorse clear responsibility objectives for Mirabaud and identify areas of action for the Group in line with the United Nations Sustainable Development Goals (UN SDGs).

Mirabaud also articulated a robust and holistic CSR strategy that describes and frames the Group's current efforts – building on principles that have guided the company since its foundation.

Our Maison's CSR strategy aims at ensuring we serve our Clients responsibly, and is based on four responsibility pillars that guide our actions:

1. An **economic responsibility** strategy linked to our relationships with our Clients, economic partners and the wider economy;
2. A **social responsibility** strategy for all Mirabaud Group Employees;
3. An **environmental responsibility** strategy that looks at our use of natural resources and how we can help protect the environment;
4. A **societal responsibility** strategy for local communities and the wider society. Sustainable Finance is an area where Mirabaud, as a financial actor, has a specific role to play in order to contribute to a more sustainable economy.

Therefore, Socially Responsible Investment (SRI) and ESG are an integral part of Mirabaud's economic responsibility pillar. The Group articulates SRI around four approaches to consistently invest in a sustainable and responsible way across all the Maison's business lines:

① Active ownership ② ESG integration ③ Exclusion ④ Climate strategy

Please refer to our dedicated sustainability brochure for detailed insights into our CSR and SRI strategies, and how these strategies are tied to the UN SDGs.

ECONOMIC RESPONSIBILITY

Links to the Sustainable Development Goals adopted by the United Nations



8. Decent work and economic growth



12. Responsible consumption and production

OBJECTIVE

To govern the company and its affairs in a responsible and sustainable manner.

COMMITMENT

- Mirabaud is committed to offering a range of excellent services and products tailored to the needs of its Clients.
- Mirabaud is committed to governing the company with a long-term approach.
- Mirabaud is committed to strengthening sustainable finance in its activities.

AREAS OF ACTION

- Quality of services offered to Clients.
- Comprehensive range of responsible and sustainable products and services.
- Business ethics and regulatory compliance.
- Relationships with the bank's partners/suppliers of products and services.

SOCIAL RESPONSIBILITY

Links to the Sustainable Development Goals adopted by the United Nations



3. Good health and well-being



5. Gender equality

OBJECTIVE

To encourage a corporate culture that respects Employees while aiming to include, promote and retain talent.

COMMITMENT

- Mirabaud is committed to creating a pleasant and healthy working environment for its Employees.
- Mirabaud is committed to retaining and developing its talent.
- Mirabaud is committed to promoting diversity and inclusion among its Employees.

AREAS OF ACTION

- Employee satisfaction and training.
- Occupational health and safety.
- Diversity and equal treatment of Employees in the bank's products and services.

ENVIRONMENTAL RESPONSIBILITY

Links to the Sustainable Development Goals adopted by the United Nations



13. Measures to combat climate change



15. Life on land

OBJECTIVE

To reduce the environmental impact of our activities.

COMMITMENT

- Mirabaud is committed to preserving natural resources.
- Mirabaud is committed to being aware of its carbon footprint and limiting it.
- Mirabaud is committed to optimising its waste management.

AREAS OF ACTION

- CO2 emissions management.
- Resource management.
- Responsible procurement.

SOCIETAL RESPONSIBILITY

Links to the Sustainable Development Goals adopted by the United Nations



11. Sustainable cities and communities



16. Peace, justice and strong institutions

OBJECTIVE

To contribute to the harmonious development of civil society and the inclusion of communities.

COMMITMENT

- Mirabaud is committed to forming partnerships and supporting initiatives that are in line with its passions and values.
- Mirabaud is firmly committed to promoting peace and providing financial support to those working for peace on the ground.

AREAS OF ACTION

- Cultural and sporting contributions.
- Membership of initiatives/associations.
- Philanthropy, including the promotion of peace.

MIRABAUD'S CSR GOVERNANCE

Responsibility for ensuring progress against our CSR strategy lies with our Managing Partner and CEO of Mirabaud & Cie, Camille Vial, who is also the President of Mirabaud's CSR Forum.

The members of the Forum – who support President Camille Vial – include another Managing Partner as well as representatives of other Group functions. The Forum has established terms of reference and meets at least quarterly to review progress, agree on activities for supporting relevant programmes, and provide guidance to Mirabaud's dedicated CSR task force, which then coordinates with external and internal Stakeholders for the design and execution of programmes.

Each of the four strategic focus areas of the CSR strategy – economic, social, environmental and societal – is led by a Group Director. Internal and external specialists are invited to attend the Forum on an ad hoc basis.

CSR GOVERNANCE



YEAR 2024

AT A GLANCE AND OUTLOOK

2024 - SELECTED CSR MILESTONES AND HIGHLIGHTS



ECONOMIC RESPONSIBILITY

- Mirabaud's commitment to economic stewardship was, once again, validated by its UN PRI assessment, which gave our overarching approach to ESG five-star ratings in most modules, highlighting excellence in ESG governance, integration, and innovation.
- The quality, consistency and excellence of our sustainable approach were reflected in the Article 8 and Article 9 SFDR classifications and SRI labels of our funds.
- In 2024, we co-signed the Global Investor Statement on the Climate Crisis - which brings together 533 investors representing over USD 29 trillion - urging governments to enact policies that enable private capital flows for a just, net-zero transition.
- Mirabaud hosted a roundtable at Building Bridges & PRI event at our Geneva headquarters.

ENVIRONMENTAL RESPONSIBILITY

- We finalised all preparatory steps for the renovation switch of our hot and cold air/water production to reversible heat pumps. This project is a key component of our CO2 management plan where fossil energy will be kept as a backup only and where part of the energy needed for the heat pumps will be produced by the solar panel installation.
- The Group business travel policy favours train over plane and grants an annual public transport subsidy to Mirabaud Employees.
- Green energy is favoured wherever possible. We also contribute to the reduction of our carbon emissions with Agri-tech projects capitalising on soil carbon capture.
- Facilities have recycling bins for waste management and use eco-friendly printing paper.

SOCIAL RESPONSIBILITY

- Further to the publication of the Group's Diversity and Inclusion policy in 2023 to complement the Group's zero-discrimination policy, a dedicated Diversity and Inclusion Working Group was established in 2024. Dedicated e-learning has been provided in different locations.
- Mirabaud Employees benefit from a flexible working policy.
- A Group Leadership Development Programme is also available to Employees.

SOCIETAL RESPONSIBILITY

- Mirabaud has contributed to a range of institutions and initiatives, notably in the field of contemporary art (including the Bechtler Stiftung in Uster, À l'Abordage on the shores of Lake Geneva and Este Arte in Uruguay).
- The Group also lends its backing to Interpeace as well as to the Otium Foundation, which provides care and services to people with cancer and their caregivers.
- In the field of sport, the Group accompanied three promising young athletes - Daniela Moroz (kitesurfing), Sofia Meakins (rowing) and Ana Vitoria Magalhães (cycling) - on their journey to the Paris Olympic Games.
- Mirabaud organised the Henokiens' Congress in Geneva, fostering legacy building.

We are pleased to report significant progress and achievements in 2024 through our CSR programme.



ECONOMIC RESPONSIBILITY

In 2024, Mirabaud Group strengthened its commitment to responsible investment by consolidating its ESG practices and advancing its decarbonisation agenda. Building on the targets defined under the Net Zero Asset Managers (NZAM) initiative in 2023, the Group continued to monitor progress and align its investment approach with the objectives of a 1.5°C pathway, safeguarding long-term value for Clients.

Stewardship remained a central focus, with increased participation in existing collaborative initiatives such as Climate Action 100+, the PRI's Advance initiative, and the CDP, alongside new commitments including the PRI's Spring initiative on biodiversity and policy advocacy through sign-on statements. These efforts reflect our strategy to amplify impact through collective action.

Mirabaud also played an active role in industry dialogue, contributing to the development of best practices and the exchange of ideas. Highlights included hosting a PRI event at our Geneva headquarters, where Swiss asset managers convened to discuss ESG engagement strategies and escalation frameworks, and participating in a PRI-AMAS (Asset Management Association Switzerland) roundtable, where we presented our approach to collaboration and engaged in debate on evolving industry dynamics.

In 2024, Mirabaud bolstered its commitment to embedding sustainability across the organisation by continuing to equip Relationship Managers, Portfolio Advisors, and Investment teams with the expertise needed to navigate evolving responsible investment practices. This commitment was delivered through a structured programme of initiatives, including SRI Forums designed to foster cross-team knowledge exchange, regular newsletters highlighting emerging trends and regulatory developments,

and tailored one-to-one collaboration with our SRI specialists to address specific Client and portfolio needs. These initiatives are integral to our governance and stewardship framework, ensuring that responsible investment principles are consistently applied across our activities. By enhancing internal capabilities and deepening ESG integration at every level of the investment process, we strengthen our conviction that robust ESG performance is inseparable from long-term financial resilience, risk management, and sustainable value creation for our Clients and stakeholders.

With respect to responsible business practices, we continued to provide training to our Employees from front to back office on an ongoing basis. The training helps us maintain a common base of knowledge on sustainability - be it linked to responsible investment concepts and terminology, regulations, or to ethical business practices. It is an essential building block for the Group to ensure we meet the highest standards throughout our activities.



ENVIRONMENTAL RESPONSIBILITY

Managing Mirabaud's carbon emissions is a priority, and we are pleased to have further progressed in 2024 on the energy transition of our facilities in Geneva. After obtaining in 2023 a building permit for a solar panel installation on the roof of our Geneva headquarters, we were able to finalise in 2024 all preparatory steps to switch our hot and cold air/water production to reversible heat pumps. This project is a key component of our CO₂ management plan, keeping fossil energy only as a backup and producing part of the energy needed for the heat pumps via solar panels.

Building on the results of the carbon footprint measurement regularly performed for the Group - and in line with the Group's CO₂ management plan - we continued to enhance the energy efficiency of our headquarters building, to favour the use of green energy whenever possible and to promote green mobility for business travel and commuting. We also partnered with an agri-tech company to capitalise on soil carbon capture; this enabled us to contribute to the reduction of our CO₂ emissions with quality projects.



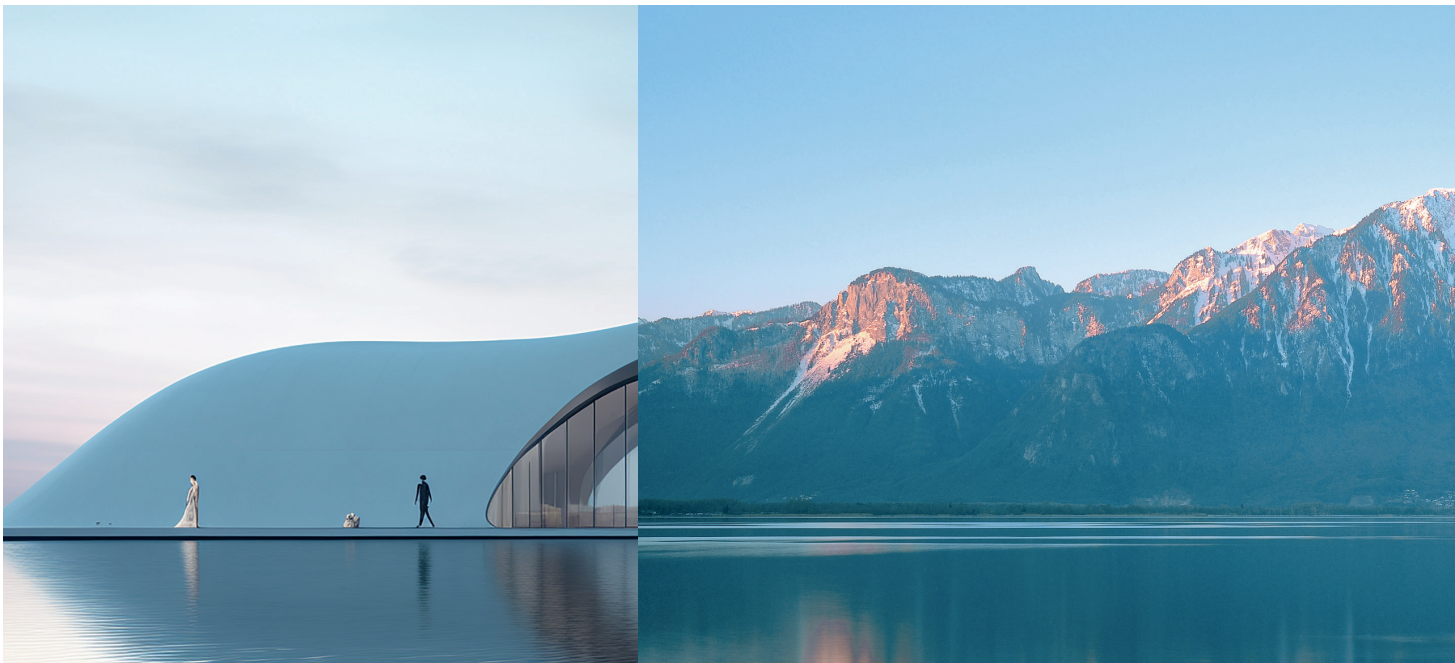


SOCIAL RESPONSIBILITY

This pillar includes our commitment to hiring, retaining and growing the best talent the industry has to offer. In fact, qualified talent drives the excellent, personalised service and products we offer our Clients. Diversity and Inclusion play an important role for us in this mission, ensuring that everyone – no matter their age, gender, ethnicity, religion or sexual orientation – can find their place and feel welcome at Mirabaud. Further to the publication in 2023 of the Group's Diversity and Inclusion policy – which complements the zero-discrimination policy formalising our commitments to recruiting, retaining and growing the skillsets that best match our requirements across the full talent spectrum – we established the Diversity and Inclusion Working Group. The Working Group focuses on assessing the current D&I initiatives across the Group, defining a D&I strategy and goal setting plan, reviewing and changing processes and practices where applicable, rolling out training and awareness and culture change, enhancing communication and Employee engagement, and monitoring/measuring D&I activities with an emphasis on accountability.

Along with our commitment to Diversity and Inclusion we continued to support our Employees in building skills, knowledge and capabilities with dedicated programmes and trainings. The aim is to enable our Employees to keep pace with the demands of their role whilst building their confidence. This also ensures that we stay ahead of the curve, keep up to date with the latest industry developments and invest in the employability of our people.

To promote a healthy work/life balance, we continued to support flexible working arrangements.



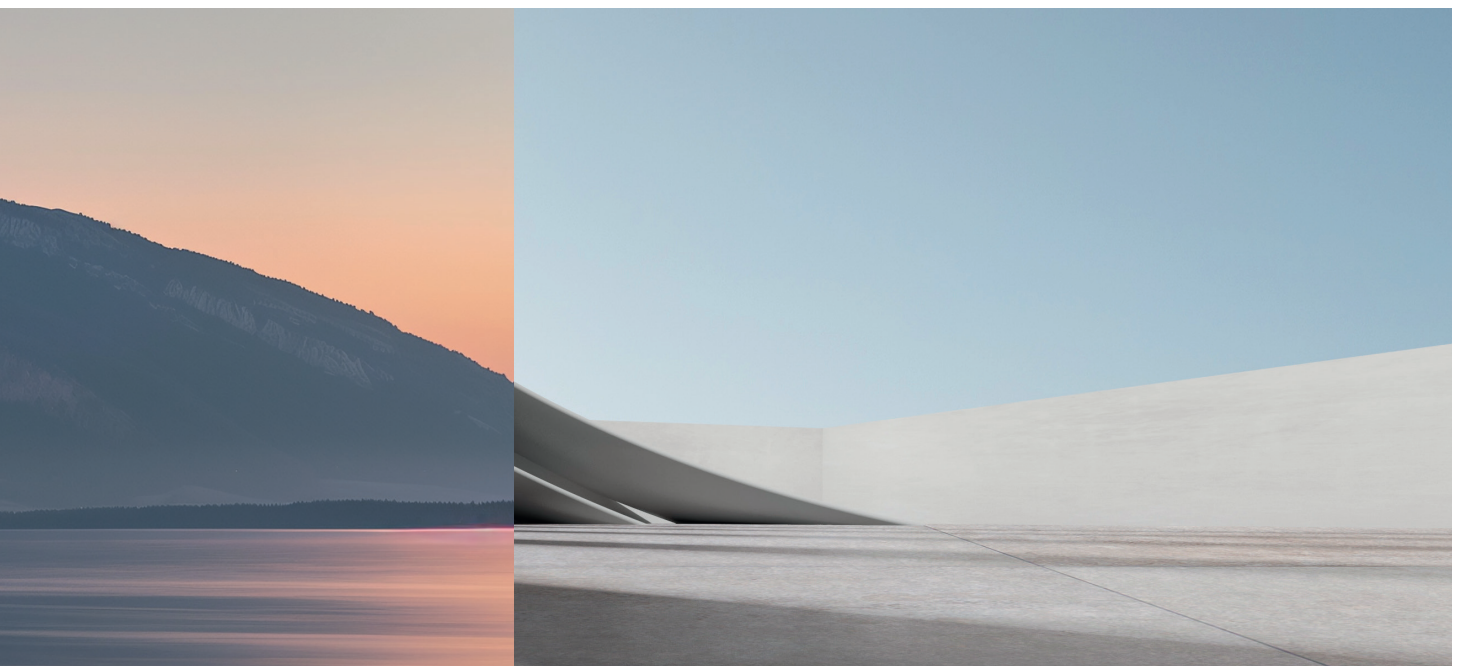


SOCIETAL RESPONSIBILITY

Mirabaud believes in the power of art, sports, and philanthropy to foster social progress and community engagement. In 2024, the Group continued its long-standing support of cultural and sporting events, including the Bol d'Or Mirabaud, the world's largest inland water regatta, and the Surrealism exhibition at the Centre Pompidou in Paris, which attracted over 500,000 visitors. Mirabaud also expanded its contemporary art partnerships, supporting institutions such as the Bechtler Stiftung, À l'Abordage on Lake Geneva, and Este Arte in Uruguay, while continuing to showcase its global contemporary art collection across its offices.

The Group is equally committed to empowering the next generation of talent. In 2024, Mirabaud supported three promising young female athletes — Daniela Moroz (kitesurfing), Sofia Meakins (rowing), and Ana Vitoria Magalhães (cycling) — on their journey to the Paris Olympic Games. Employees are encouraged to engage in local initiatives through volunteering opportunities.

Guided by strong values and a 200-year history, Mirabaud demonstrates how finance can be a force for good, combining cultural enrichment, sports, and philanthropy to promote a more inclusive and sustainable future.



CSR progress by responsibility pillar



ECONOMIC

RESPONSIBILITY



The objective of our economic responsibility pillar is to maintain a robust corporate governance framework and to conduct business responsibly and sustainably.

Mirabaud is committed to:

- offering a range of top-quality services and products tailored to its Clients' needs;
- embedding a long-term vision and approach across its governance;
- strengthening sustainable finance across its business activities.

In 2024, Mirabaud maintained and further developed a focus on providing high-quality services to Clients.

- We obtained top-notch PRI scores for our overarching approach to ESG, and multiple funds received the SRI label created and maintained by the French Ministry of Finance.
- The quality, consistency and excellence of our sustainable approach to investing are also reflected in the SFDR classification of four of our Mirabaud Asset Management funds in the most stringent category (SFDR Article 9). Most of the remaining investment collection is included in the second most stringent category

(SFDR Article 8).


Over the last 12 months, we continued to successfully extend our range of responsible and sustainable products and services across our business lines to invest according to our values and beliefs, while tailoring solutions to Clients' needs:

- We continued to uphold strong ESG standards through our comprehensive Sustainable and Responsible Investment (SRI) Policy, while integrating both top-down and bottom-up ESG analysis across equity, fixed income, convertibles, and private assets strategies.
- Reflecting the robustness of our approach, Mirabaud Asset Management maintained SFDR classifications across Article 8 and Article 9 funds, with enhancements to sustainable investment frameworks including climate alignment assessments, stronger data prioritisation, and more refined classifications.
- At Group level, tight exclusion thresholds were maintained with respect to Thermal coal, Tobacco and Controversial weapons.
- We maintained transparency with continued publication of SRI reports and disclosures on climate alignment and biodiversity within our investment frameworks.

The continuous interactions we cherished with investors, the exchanges with peers across both the local and international Asset Management and Wealth Management industry, and the partnering with organisations dedicated to sustainable and responsible topics, allowed us to engage and stay on the forefront of sustainable and responsible best practices, be it with respect to company management or product offering.

- We continued to engage on SRI topics through strategic partnerships with selected SRI organisations, as well as through collaborative initiatives with like-minded investors such as Climate Action 100+, CDP campaigns, the Net Zero Asset Management (NZAM) initiative, and SPRING – a PRI stewardship initiative for nature.
- Mirabaud representatives actively participated in various sessions to voice the Group's approach to the shift away from short-term profit maximisation to longer-term strategies that take into account social and environmental challenges. Further to the milestone publication in 2023 of the Group's human rights statement – which showcases our commitment at the corporate level and investment levels to a set of basic rights and freedoms that





should be guaranteed to all human beings – 2024 highlights include our upgraded collaborative investor role in the PRI's Spring initiative on biodiversity and joining two new Climate Action 100+ focus groups. We are also proud to share that we have co-signed the 2024 Global Investor Statement to Governments on the Climate Crisis, joining 533 other institutional investors managing over USD 29 trillion to call for stronger policies enabling a just transition to a net-zero economy.

We continued to address crucial topics, including business ethics and regulatory compliance, by providing our Employees with training on regulatory requirements and sustainability concepts, as well as by anticipating and facing regulatory requests with dedicated resources.

- We further built internal capacity around sustainability, our responsible investment approaches, and regulatory aspects of our businesses through dedicated training. The training helps us maintain a common base of knowledge on sustainability – be it linked to our responsible investment approaches or ethical business practices. It is an essential building block for the Group to ensure highest standards are met throughout our activities.

The Group-wide Responsible Procurement policy finalised in 2022 continues to be our formal safeguard of both Mirabaud's and external Stakeholders' commercial and sustainability interests.

Looking ahead, we will continue to focus on offering highest quality responsible investment solutions to our Clients whilst maintaining strong business ethics and governance.

SELECTED HIGHLIGHTS



Net Zero Asset Manager (NZAM) initiative signed by Mirabaud Asset Management, materialising the Group's commitment to increase the climate resilience of our investments and contribute to financing the transition towards a sustainable economy in line with the Paris Agreement.



Sectors in the Exclusion scope: thermal coal mining (exclusion threshold: 5%), tobacco production and related products (exclusion threshold: 5%), controversial weapons.



SFDR classifications of close to 90% of Mirabaud Asset Management investment funds into Article 9 and Article 8 funds. Seven Mirabaud Asset Management funds certified with the French SRI label, and 1 fund with the Belgian label.



Responsible investment approach awarded by PRI with top notch rating.



Launch of the "ESG leaders" discretionary mandate meeting Article 8 SFDR criteria.

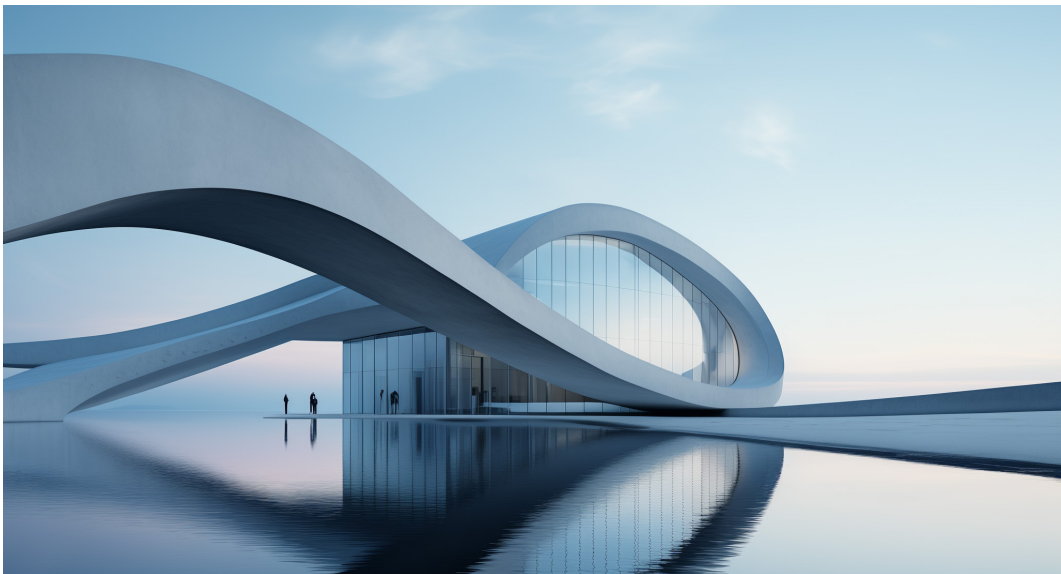
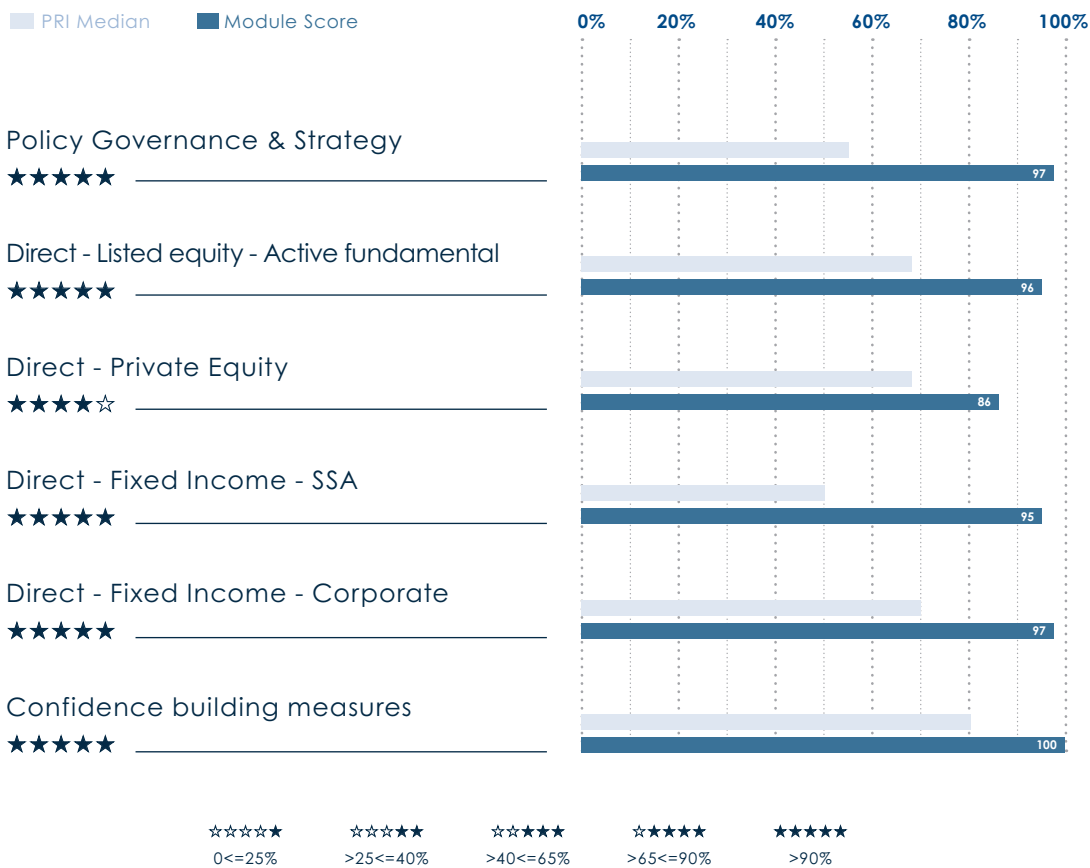


Dedicated Responsible investment training to all Relationship Managers and Portfolio Advisors



Monthly CSR/SRI welcome day for all new joiners of the Group.

PRI ASSESSMENT REPORT 2024



INITIATIVES & PRINCIPLES



The SRI initiatives the Group has joined over the years fall within a broad spectrum encompassing sustainable finance, climate action, peacebuilding and transparency efforts.

Each of these has a distinct set of objectives, all thoughtfully chosen to align with our core values. The list of initiatives Mirabaud has joined or supports, reproduced below, remains adaptable and responsive to evolving circumstances.

The surge in sustainable investment initiatives provides asset managers with a valuable toolkit for navigating an evolving financial landscape. Still, the key to success lies in prudent selectivity, enabling asset managers, like Mirabaud Asset Management, to focus their efforts on initiatives that best align with their values, investment strategies, and objectives.

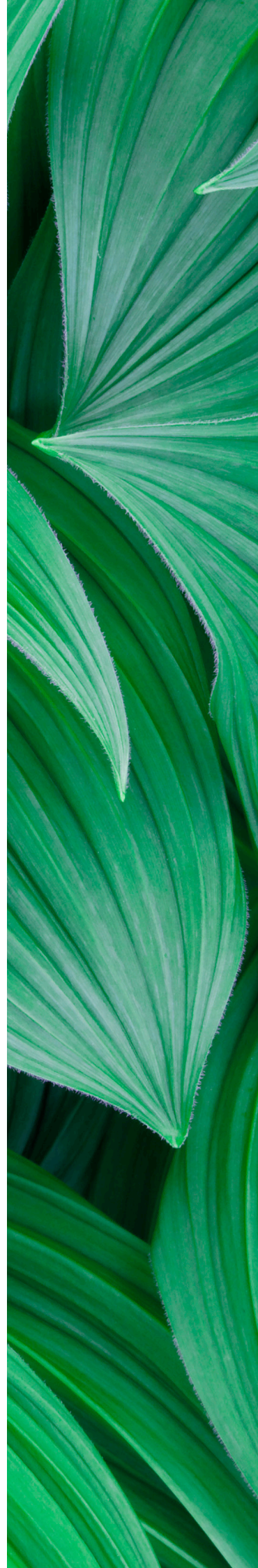
This strategic approach ensures efficient resource allocation, focused efforts, and the delivery of tangible results. We can thus harness the power of collaboration to promote sustainable investment practices at industry level and help build a more sustainable global financial system.

Initiatives & Principles	ESG Focus	Region	Joined in
Principles for Responsible Investment (PRI)	ESG	Global	2010
PRI is a global initiative supported by the United Nations, encouraging investors to incorporate ESG factors into their investment and ownership decisions.			
Net-Zero Asset Managers Initiative (NZAM)	E	Global	2022
Group of international asset managers committed to supporting the goal of net zero GHG emissions by 2050 or sooner, in line with global efforts to limit warming to 1.5 degrees Celsius; and to supporting investing aligned with net zero emissions by 2050 or sooner.			
Sustainable Finance Geneva (SFG)	ESG	CH	2014
Swiss initiative based in Geneva focused on advancing sustainable finance in the region. It aims to promote responsible investment and sustainable financial practices among local institutions.			
Swiss Sustainable Finance (SSF)	ESG	CH	2014
Leading Swiss association in the field of sustainable finance which brings together financial institutions, investors, and other stakeholders to advance sustainable practices in the Swiss financial sector.			
Carbon Disclosure Project (CDP)	E	Global	2017
Non-profit organization that operates a global disclosure system for environmental data, including climate change-related information. It encourages companies to disclose their environmental impact and performance.			
CDP Non-disclosure campaign	E	Global	2018
Campaign by CDP encourages companies to disclose their environmental data and targets those that have not yet disclosed their climate information.			
CDP SBTi campaign	E	Global	2021
CDP collaborates with the Science-Based Targets initiative (SBTi) to promote the setting of science-based emission reduction targets by companies to align with the goals of the Paris Agreement.			
Climate Action 100+	E	Global	2018
Investor-led initiative with the aim of engaging the world's largest corporate GHG emitters to reduce emissions and improve climate-related disclosure and governance.			
Task Force on Climate-related Financial Disclosures (TCFD)	E	Global	2018
International initiative established by the Financial Stability Board (FSB) that develops recommendations for disclosing climate-related financial information by companies. It helps investors assess climate-related risks and opportunities.			
Transition Pathway Initiative (TPI)	E	Global	2020
Global initiative led by asset owners and supported by investors globally. Aimed at the investment community open access, it assesses companies' preparedness for transition to a low-carbon economy.			
Interpeace	S	Global	2011
International peacebuilding organization that helps divided and conflicted societies build sustainable peace.			
Geneva Peace Talks	S	CH	2015
Co-organized by the United Nations Office at Geneva, Interpeace and the Geneva Peacebuilding Platform with support of the Permanent Mission of Switzerland to the UN to celebrate the International Day of Peace. It is an initiative that showcases the inspirational stories of people making a positive contribution to peace.			
PRI Advance Initiative	S	Global	2022
Stewardship initiative where institutional investors work together to take action on human rights and social issues. Investors use their collective influence with companies and other decision makers to drive positive outcomes for workers, communities and society.			
Healthy Market Initiative	S	UK	2022
Coalition investors collectively engage companies to promote support healthier consumer diets and sustainable company growth.			
UK Stewardship Code	ESG	UK	2016
The Code is voluntary and being a signatory to the Code demonstrates an investor's commitment to stewardship and providing transparent reporting on the stewardship they undertake on behalf of their clients and beneficiaries.			
PRI Spring	E	Global	2024
Spring is a PRI stewardship initiative for nature, addressing the systemic risks of biodiversity loss to protect the long-term interests of investors.			



“Investors are key to advancing a fair, inclusive, and low-carbon economy. Beyond promoting best practices, managing ESG risks and capturing climate opportunities are crucial for system resilience, including financially. Sustainable investing has shifted from “why” to “why not”. Improvements in sustainable finance regulations and enhanced climate and ESG data access empower investors to make decisions that benefit the environment, society, and long-term Client interests.”

Hamid Amoura
Head of SRI



SOCIAL RESPONSIBILITY



The objective of our social responsibility pillar is to encourage a corporate culture that respects all Employees and strives to attract, foster, retain and grow our talent.

Within this pillar, Mirabaud is committed to:

- providing our Employees with a healthy and comfortable working environment;
- retaining, supporting and growing our talent;
- promoting Employee Diversity and Inclusion.

In 2024, we continued to recognise the importance of Diversity and Inclusion living our commitment to being an equal opportunities employer. Thanks to our robust recruitment process, Mirabaud offers equal opportunities to all candidates and Employees regardless of culture, race, religion, age, gender, sexual orientation or disability.

- Further to the publication in 2023 of the Group's Diversity and Inclusion policy – which complements the zero-discrimination policy formalising our commitments to recruiting, retaining and growing the skillsets that best match our requirements across the full talent spectrum – Mirabaud created the Diversity and Inclusion Working Group in 2024. This Working Group focuses on assessing the current D&I initiatives across the Group, defining a D&I strategy and goal setting plan, reviewing and changing processes and practices where applicable, rolling out training and awareness and culture change, enhancing communication and Employee engagement, and monitoring/measuring D&I activities with an emphasis on

accountability.

- We recruited both experienced Employees whilst also focusing on fostering our young talent through apprenticeships, internships and trainee programmes across the Group. Mirabaud Asset Management in the UK, for instance, participates in the "Investment20/20" trainee scheme, which invests in our grassroots talent with a specific focus on widening access to diverse talent at entry-level roles. In Geneva, we have been running the "Junior Operations Programme" with great success, allowing young talent to gain a Bachelor in Business Management whilst acquiring valuable experience in different departments of the Bank.
- Our benefits packages aim to support diversity. In January 2021, a paid Paternity Leave entitlement of a minimum of 10 days was rolled out to all Mirabaud Group offices. This is also available to secondary parents in same-sex partnerships. Mirabaud continues to focus on ensuring equal pay. This is monitored in particular during hiring and throughout the year-end process. In Switzerland, an analysis concluded that there is no gender pay gap among bank Employees.
- Our UAE office is a great example of our Diversity and Inclusion policy in practice, employing more than 20 different nationalities in a total workforce of 33 people.

Throughout 2024, we continued to develop the healthy, fulfilling, and inclusive work environment we want for our Employees, which will enable them to perform at their best.

Mirabaud remains fully committed to developing a continuous learning culture. We encourage our Employees to continue to build skills, knowledge and capabilities throughout their career with us, for instance by



pursuing the CFA Certificate in ESG Investing. This allows our Employees to keep pace with the demands of their role, whilst building their confidence and ensuring their continued employability in a fast-changing financial services industry. It also ensures that we stay ahead of the curve and keep abreast of the latest developments in the industry.

- We partner, since 2021, with language institutes in different locations to offer our Employees individual tuition to grow their language skills. We have also built training programmes to offer access to the latest technical, business and leadership skills.
- The Group Leadership Programme enhances the capacities of our Managers across the Group, providing training on recruitment, performance development and leadership through workshops and individual coaching sessions.
- We continue to build out our mandatory e-learning offering.
- The SAQ certification and re-certification remain a key component to ensure that our Swiss-based Relationship Managers and Investment Advisors continue to develop and update their technical competencies.

Our diverse, multi-location and multigenerational workforce is a key strength, which provides us with a strong foundation on which to continue to build. We recognise the importance of supporting the health and wellbeing of our Employees, and we are fully committed to further develop related initiatives and events in 2025 and beyond.

ENVIRONMENTAL

RESPONSIBILITY



The objective of our environmental responsibility pillar is to reduce the environmental impact of our activities.

Within this pillar, Mirabaud is committed to:

- preserving natural resources;
- understanding, and limiting, its impact on the environment;
- optimising its waste management practices.

Companies operating in the financial industry have a relatively limited direct impact on the environment. Nonetheless, the Mirabaud Group acknowledges the importance of understanding its carbon footprint and contributing to the climate transition. Our Group is fully committed to doing its part in this global challenge. In 2021, Mirabaud formalised the Group's climate action plan based on the insights gained from the initial carbon footprint measurement conducted in 2020 at Group level. We spotted the highest contributors to our internal CO2 emissions and assessed how and when to best address them.

We conducted a further measurement of our carbon footprint in 2022 which enabled us to assess progress achieved since our first measurement and to validate for the next steps for Group operational emissions reduction.

Based on our climate action plan, we continue to take action on the highest contributors to our scope 1, scope 2 and scope 3 CO2 emissions, which are:



Business
travel



Fuel and energy
consumption



Employee
commuting

With regard to business travel, we have further improved our advanced remote communication tools to enable collaboration and communication through video-conferencing. This is necessary to help us reduce non-essential business travel. In addition, we encourage our Employees to favour alternatives to flying and consider, for instance, the use of the train when possible.

When it comes to Employee commuting, Mirabaud continued to motivate its Employees to use alternative mobility solutions and encourage sustainable commuting habits.

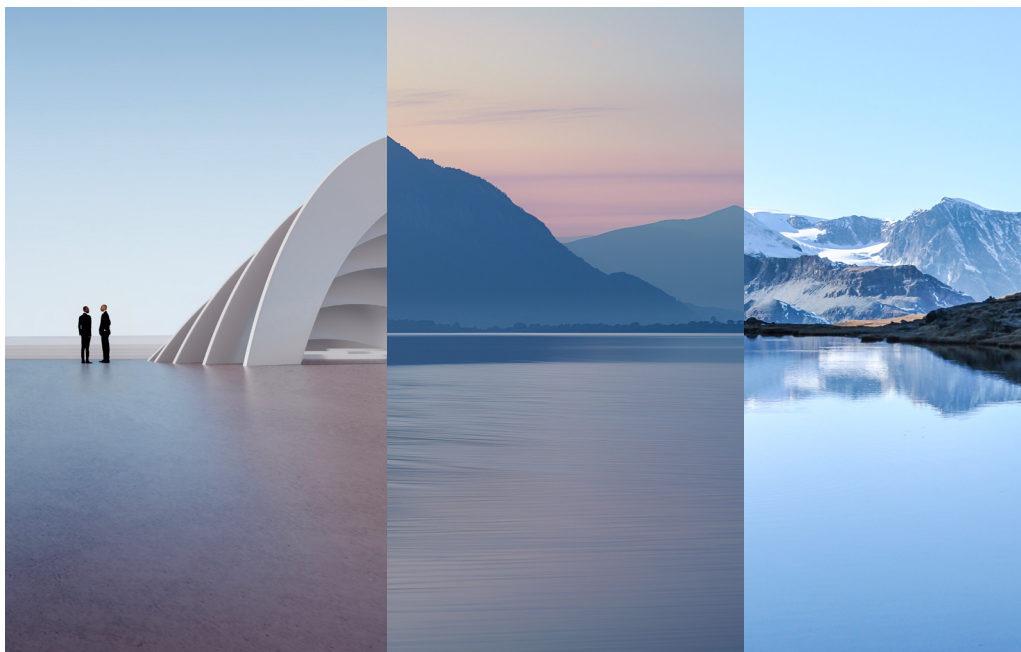
- In Geneva, we provide a subsidy applicable to the annual public transportation card. In Dubai, our Employees are eligible for a free smart card to use in the public transport system. UK-based Employees can apply for season ticket loans to assist with public transportation costs, while in Spain our Employees are able to take advantage of tax efficient transportation costs.
- In addition to the Cycle-To-Work scheme in London, we support Employees who wish to cycle to work on a regular basis by providing secure bike storage and shower facilities in many of our locations.

Regarding fuel and energy consumption, we acknowledge the importance of the energy transition for buildings.

- We therefore work towards switching the energy supply of our headquarters to in-house solar energy. We reached an important milestone in 2023, obtaining a permit to install solar panels at our Geneva headquarters, with plans to complete their installation by 2025. The solar panels will allow us to reduce the use of fossil energy, which will only be used as a backup.
- We remain committed to increasing the energy efficiency of our buildings; improvements include the renovation of our hot-cold production facilities in our Geneva headquarters, the replacement of inefficient light bulbs with LED technology to decrease electricity use, as well as improvements in thermal insulation to decrease energy used for cooling and heating.
- As part of our environmental strategy, we continued to favour green energy wherever possible.
- Among our actions to measure and reduce our carbon emissions, we actively support the Swiss Climate foundation, whose mission is to promote climate protection and strengthen Switzerland and Liechtenstein as business locations. We also partnered with an agri-tech company to capitalise on soil carbon capture; this enabled us to contribute to the reduction of our CO₂ emissions with quality projects.

We strive to limit our impact on the environment by placing dedicated recycling bins in Mirabaud branches worldwide, and by favouring the use and recycling of eco-friendly printing paper.

Looking ahead, we will continue to focus on the management and reduction of our carbon footprint and take necessary actions to meet carbon targets in line with our CO₂ action plan. We will also further identify, monitor and act on our environmental impact, especially focusing on climate transition, waste management, and preserving natural resources.



SELECTED HIGHLIGHTS FOR OUR GENEVA HEADQUARTERS

Three main contributors to our carbon footprint



Business
travel



Fuel and energy
consumption of facilities



Employee
commuting

Selected measures



Energy savings
thanks to structural
improvements



Green energy
favoured when
possible



Paper savings and
sustainable waste
management



Bees on rooftop

“Thanks to the Group’s recurring carbon footprint measurements, we are able to assess progress towards our CO₂ reduction plan. We know that we need to put the focus on business travel, real estate energy consumption and Employee commuting when addressing our CO₂ emission as those are the highest contributors to our carbon footprint. We therefore keep working on accelerating dedicated Real Estate initiatives where renewable and clean energy is key, invest in video-conference infrastructure and encourage our Employees to favour green mobility when travelling for business and commuting to the office.”

Stefan Blechschmidt

Head of Logistics

SOCIETAL RESPONSIBILITY



Our societal responsibility is dedicated to supporting societal development and community inclusion at a meaningful level.

We are committed to fostering social progress and promoting inclusive communities in a truly impactful way, including:

- Supporting and participating in local initiatives that align with diverse interests like contemporary art, benefiting Clients, Employees, and communities while reflecting core company values.
- Championing emerging talents across various fields, nurturing their pursuit of excellence, a cornerstone of Mirabaud's philosophy.
- Conducting annual Charity Day events worldwide, encouraging donations, fundraising, and other personal engagement activities.
- Advancing philanthropic efforts, particularly those aimed at promoting peacebuilding.

Mirabaud actively supports cultural enrichment and community integration through ongoing cultural projects and by providing access to its global contemporary art collection.

Mirabaud has been associated with projects and events in sports and culture for years. Its support of the Bol d'Or is a prime example of how the Group shares its values with surrounding communities while promoting excellence. With more than 400 boats and 3,500 crewmembers, the Bol d'Or is the largest regatta in inland waters in the world.

In 2024, the Group supported the Surrealism exhibition at the Centre Pompidou in Paris, which welcomed some 512,000 visitors between September 2024 and January 2025. The Group also opens its doors for guided tours of the important art collection on display in all of its offices.

We believe in the power of art to inspire creativity, innovation, and social interaction, convinced that art is most impactful when accessible to the widest audience. That's why in 2024 we began supporting a number of new contemporary art institutions, such as the Bechtler Stiftung in Uster, À l'Abordage on the shores of Lake Geneva and Este Arte in Uruguay. This approach helps us connect with a broader demographic, fostering a deeper appreciation for cultural diversity and artistic expression.

Mirabaud consistently supports rising talents, providing them with the resources needed to achieve their aspirations. For several years, the Group has been committed to empowering talented young women who distinguish themselves in their disciplines. In 2024, Mirabaud supported three promising young athletes – Daniela Moroz (kitesurfing), Sofia Meakins (rowing) and Ana Vitoria Magalhães (cycling) – on their journey to the Paris Olympic Games.

The company encourages Employees to actively engage in community projects and volunteer for causes they care about by offering one paid day off each year for volunteering.

Mirabaud remains committed to using finance as a force for good, addressing social challenges with a focus on sustainable development and peacebuilding. Guided by the humanistic values that have shaped the company's mission for over two centuries, we strive to show how finance can contribute meaningfully to global progress and help build a more equitable and sustainable world.

AREAS OF ACTION

- Sports and culture, engaging local communities
- Supporting the next generation of talent (sports/arts)
- Donations and local staff involvement to charities
- Philanthropy

2024 PARTNERSHIPS

Sports

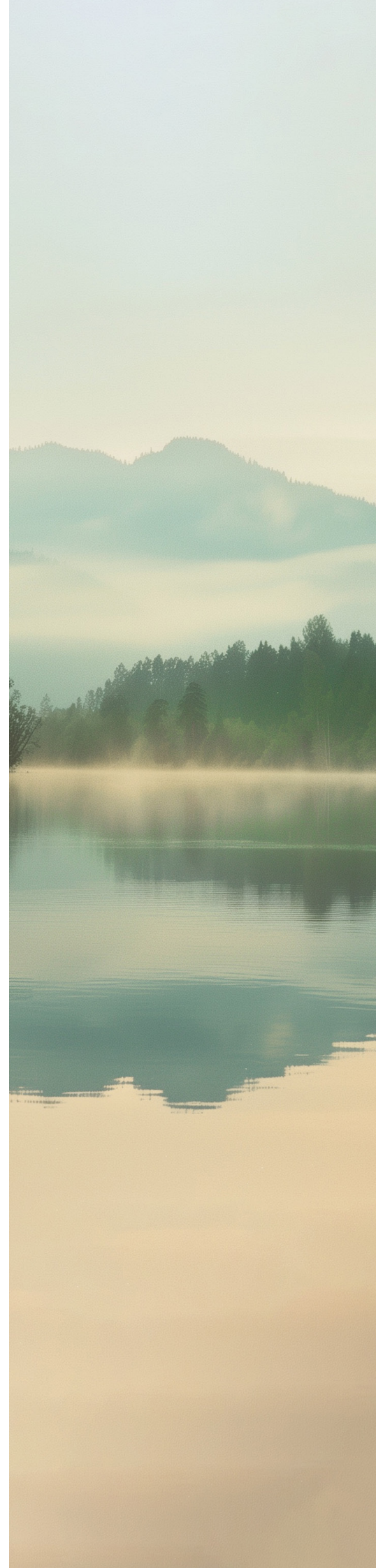
- Bol d'Or Mirabaud title sponsor: public event
- Mirabaud BaselHead Regatta title sponsor: public event
- Brand Ambassador Daniela Moroz (kitesurfing)
- Brand Ambassador Sofia Meakins (rowing)
- Brand Ambassador Ana Vitoria Magalhães (cycling)

Contemporary art

- Centre Pompidou, Paris – Surrealism Exhibition
- Mirabaud Collection of Contemporary Art, Worldwide – New acquisitions
- MAMCO, Geneva
- Quartier des Bains, Geneva
- Geneva Lux, Geneva
- Bechtler Stiftung, Uster
- Este Arte, Uruguay
- À l'Abordage, Lake Geneva
- Fundación Cerezales, Spain
- The International Association of Corporate Collections of Contemporary Art - IACCCA,

NextGen

- Affiliated with the Hénokiens association since 2019, promoting multi-generational business continuity and leadership.
- Local conferences focused on next-generation leadership development.



“Corporate Social Responsibility is an ever-evolving and multi-disciplinary subject. It therefore requires ongoing identification and detailed assessment of material topics.

Companies must address sustainability and responsibility matters specific to their activities with strong commitment and a unified business effort. A holistic, yet pragmatic sustainability programme is the formal safeguard to a corporation’s effective sustainability journey.

In 2024, Mirabaud Group continued to build on this approach and reached milestones across its four responsibility pillars.”

Philipp Krejci
CSR Secretary



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