

# ESG REPORT 2024



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## Introduction

For several years, OREA CAPITAL has fully integrated Environmental, Social, and Governance (ESG) criteria into its investment strategies. This approach has been reinforced by major regulatory developments, notably the Corporate Sustainability Reporting Directive (CSRD), which imposes a harmonized non-financial reporting framework for European companies. In line with this directive and the European Sustainability Reporting Standards (ESRS), we structure our actions around three core pillars: Environment, Social, and Governance. These pillars are aligned with the United Nations Sustainable Development Goals (SDGs), ensuring a globally coherent commitment.

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## 1. 2025 Regulatory Framework : New ESG Obligations

The year 2025 marks a turning point in sustainable finance regulation with the generalization of several key texts:

- The **CSRD Directive** requires OREA CAPITAL to provide a comprehensive ESG report based on **double materiality**, covering the environmental, social, and governance impacts of our activities.
- The **CSDDD Directive** (Corporate Sustainability Due Diligence Directive) introduces a reinforced duty of care in the supply chain to prevent human rights violations and environmental degradation.
- The **EU Taxonomy** defines sustainable economic activities, guiding our investments toward projects that contribute to the ecological transition.
- The **Green Claims Directive** strictly regulates environmental communications to ensure transparency and combat greenwashing.
- The adoption of **ISSB IFRS S1 & S2** standards harmonizes sustainability reporting at the global level.

- The regulation on **ESG ratings**, now subject to ESMA approval, ensuring the credibility and transparency independence of extra-financial rating agencies.

OREA CAPITAL is fully committed to compliance with these requirements, ensuring the credibility and transparency of its ESG approach.

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## 2. Responsible Investment Pillar

OREA CAPITAL applies a responsible investment policy based on stringent ESG criteria. We exclude sectors that conflict with our values. Beyond these exclusions, every investment opportunity undergoes a rigorous ESG risk assessment. Companies with high ESG risks and no viable improvement plan are excluded.

Our policy is supported by strong governance, in line with the principles of the UN Global Compact, ensuring the systematic integration of ESG criteria in our strategic decisions.

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## 3. Climate Action Plan and Energy Transition

Fighting climate change is a priority for OREA CAPITAL.

We are committed to a **net-zero carbon trajectory by 2050**, in line with the **Paris Agreement** objectives and the **EU green taxonomy**.

Key initiatives for 2024–2025 include:

- The installation of photovoltaic panels at our headquarters, initiated in 2024, significantly reduces our fossil energy consumption.
  - An internal climate plan has been implemented to reduce greenhouse gas emissions through improved energy efficiency and the use of renewable energy.
  - We monitor key environmental performance indicators (KPIs) to measure our carbon footprint and guide our decisions.
  - Resource management follows a circular economy logic, favouring the complete life cycle of materials (cradle-to-cradle approach\*).
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## 4. Environment and Resource Management

Our environmental policy is based on responsible practices to reduce our ecological impact and promote biodiversity.

- Waste management is optimized through sorting and collaboration with local partners for recycling and recovery.
- We apply strict environmental criteria to our procurement and maintenance processes.

- Reducing our digital footprint is a major focus: we deploy eco-responsible storage solutions, promote the reuse of IT equipment, and raise employee awareness about sustainable digital practices.
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## 5. Sustainable Mobility

We have strengthened our mobility strategy by integrating sustainable solutions to reduce the carbon impact of business travel.

- Wherever possible, our vehicle fleet is now being renewed with electric vehicles.
  - We are expanding electric charging infrastructure at our sites.
  - We promote soft mobility by incentivizing cycling, creating dedicated spaces, and providing access to changing facilities.
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## 6. Biodiversity Preservation and Local Initiatives

Biodiversity is at the heart of our ecological approach, particularly through concrete initiatives on our premises.

- The creation of a natural area with local melliferous flora encourages pollination and species preservation, including late mowing practices to protect fauna and flora.
  - Our Luxembourg office has had a greenhouse accessible to all employees for several years.
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## 7. Societal Impact

OREA CAPITAL is committed to generating a positive impact both internally and externally.

Internally:

- Employee well-being is a priority, with regular monitoring of mental and physical health.
- Ongoing training is offered to develop professional skills.
- Flexible hours, health & fitness programs, and additional leave enhance quality of life at work.

Externally:

- We support several sports, educational, and social associations through donations and sponsorships.
  - We organize donations of refurbished IT equipment in partnership with socially oriented organizations.
  - These actions are fully aligned with our contribution to the Sustainable Development Goals.
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## 8. Governance and Compliance

OREA CAPITAL's governance is designed to ensure responsible and legally compliant management.

- The governance structure incorporates the UN Global Compact principles and complies with CSRD and CSDDD requirements.
  - An ESG risk map is regularly updated and monitored.
  - Ethics and transparency are central to our practices, with a strict code of conduct and regular training on compliance, anti-corruption, and data protection.
  - Communication with stakeholders is clear, accurate, and aligned with international standards.
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## 9. UNPRI Commitment

As a signatory of the United Nations Principles for Responsible Investment (UNPRI) since 2020, OREA CAPITAL has strengthened its practices.

### **Conclusion**

In 2025, OREA CAPITAL reaffirms its ambition to be a leading player in sustainable finance. Our approach is built on strong governance, a responsible investment policy, firm climate commitments, biodiversity preservation, and active contribution to social progress. We are thus pursuing a trajectory of continuous improvement, with tangible and measurable results, in line with European and international standards.

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## Our Philanthropic Contributions

- Donation to MISSING CHILDREN EUROPE
- Donation to BIG
- Donation to VILLA ROZEROOD
- Donation to PAG-ASA
- Donation to ROTARY INTERNATIONAL
- Donation to ASBL VIES D'ENFANT / KINDERLEVEN VZW
- Donation to LIONS INTERNATIONAL



**Missing  
Children  
Europe**



PAG-ASA



## Glossary

**Cradle to Cradle (C2C) approach**, Literally meaning “from cradle to cradle,” this is a **sustainable design and production concept** that aims to create **circular systems** where materials are **reused indefinitely** without generating waste. Unlike the traditional linear model of "extraction – production – consumption – disposal", **C2C** ensures that every product is designed from the outset to be either **recycled** or **reintegrated** into a new production cycle as a **renewable raw material**. The goal is to create products that respect **human and environmental health**, encourage the reuse of materials (whether technical or biological), and support the **regeneration of natural resources**. This approach is part of a **circular economy logic**, where the end of one cycle corresponds to the beginning of another—**just like in nature**.