

A photograph of an older man with grey hair and glasses, wearing a tan suit, working on a green garment with white stitching. He is in a workshop or studio, with a bookshelf and a model in the background. The text "MANIFESTO DE&I" is overlaid on the image.

MANIFESTO DE&I

Index

INTRODUCTION	4
OUR ACTION DRIVERS	4
1. <i>Respect and inclusive culture</i>	5
2. <i>Equal opportunities and gender equity</i>	5
3. <i>Neutral recruitment and training processes</i>	5
4. <i>Protection of parenthood</i>	6
5. <i>Well-being and welfare</i>	6
MANAGEMENT AND MONITORING OF INTERNAL PROCESSES	6



INTRODUCTION

AMCO is a credit management company with a systemic role in managing non-performing loans in the public interest. In credit management, we adopt a proactive approach that prioritises value-enhancement strategies in synergy with other partners, in order to facilitate the financial rebalancing of companies.

AMCO's strategy is structured around the three ESG pillars:

- **Environment**
- **Social**
- **Governance**

In particular, AMCO recognises investment in and enhancement of human resources as a central element of its strategy and, for this reason, includes specific objectives related to Diversity, Equity & Inclusion topics in its Sustainability Plan.

Through this Manifesto, AMCO declares its commitment to creating an **inclusive and diverse work environment that respects each individual's professional skills**, recognising it as fundamental to growth and success. Diversity and equity are **values that help create an open and collaborative work environment**.

OUR ACTION DRIVERS

The HR Department is committed to ensuring the application of Diversity, Equity and Inclusion principles through the action drivers identified below, which are integrated into company policies, processes and initiatives, fostering an inclusive and equitable work experience while valuing diversity.

1. **Respect and inclusive culture**
2. **Equal opportunities and gender equity**
3. **Neutral recruitment and training processes**
4. **Protection of parenthood**
5. **Well-being and welfare**

1. *Respect and inclusive culture*

AMCO is committed to creating an inclusive and diverse work environment, where respect for and the dignity of each Employee and Manager are fundamental values. No discrimination or conduct that undermines a person's respect, dignity, or physical and psychological well-being of any kind is tolerated. In this regard, the **Whistleblowing** procedure enables people to report unlawful or inappropriate conduct and harassment, including anonymously.

The company periodically organises active listening sessions dedicated to employees through the HR Department, with a view to continuous improvement.

Among the initiatives already in place are structured moments for collecting feedback, engagement events aimed at sharing personal experiences from the perspective of respect and inclusion, and awareness-raising programmes (such as dedicated events, themed podcasts and communication campaigns) on topics related to equity, the gender gap, inclusive language and parenthood.

2. *Equal opportunities and gender equity*

The HR Department is committed to ensuring the fair management of employees, making sure that every individual is listened to and has the same opportunities for recognition, professional development and growth based on merit.

AMCO's remuneration policy (i.e. Remuneration Policy), reviewed annually, aims to ensure pay equity, with the objective of motivating and retaining employees.

The process for determining remuneration and incentives is based on **transparency and fairness**.

AMCO is committed to ensuring equal opportunities for growth and development by neutralising gender differences and regardless of background, age, ethnicity, sexual orientation, religion or disability. In addition, in order to ensure fair processes in objective management and salary reviews, the HR Department continuously monitors, through targeted analyses, the defined KPIs relating to internal pay equity. Specific company objectives have also been defined in this regard in the company ESG Plan. Furthermore, while continuing to rely on meritocratic principles, the company's primary objective is to consolidate the presence of women, increase their development and career opportunities — including access to positions of responsibility — and ensure an adequate work-life balance that is in line with today's needs and respectful of different requirements.

3. *Neutral recruitment and training processes*

The personnel recruitment and hiring process ensures that these activities are carried out according to principles of **impartiality, transparency and equal opportunities**. Candidate assessment is based on objective and transparent criteria, ensuring a fair process. Equal opportunities are also guaranteed for all workers, in compliance with internal and external regulations, without discrimination based on sex, ethnicity, religion, sexual orientation, disability, age, personal or family circumstances, pregnancy or parenthood.

The training process ensures **fair access to training paths**, excluding any form of discrimination and relying exclusively on the employee's training needs in relation to their development path. Ad hoc training paths to support the growth of resources belonging to the less represented gender continue to be undertaken by the

HR Department in order to ensure equal opportunities for personal and professional development for all employees.

4. *Protection of parenthood*

AMCO believes that parenthood is a value to be preserved as a form of **personal and professional enrichment**. For this reason, it pays particular attention to parents' needs, committing to consider any part-time requests and activating diversified support services during the period immediately following birth, in order to facilitate the return to work. In addition, to promote the work-life balance of its employees, the company provides for a Smart Working policy.

5. *Well-being and welfare*

The company believes that the physical and psychological well-being of its people contributes to sustainable corporate development. For this reason, AMCO has adopted **Benefit policies** aimed at contributing to employees' well-being also outside working life, such as health insurance covering medical and accident-related expenses, a welfare wallet usable on a dedicated platform, the possibility of joining the supplementary pension fund benefiting from the company's additional contribution, and the opportunity to use an online psychological support service, as well as awareness-raising initiatives on health prevention topics.

MANAGEMENT AND MONITORING OF INTERNAL PROCESSES

All company initiatives in the DE&I area must be carried out in full compliance with applicable legislation, the principles and guidelines set out in the company's **Code of Ethics**, as well as the control systems provided for together with the other company procedures, policies and regulatory tools.

AMCO has implemented a Gender Equality Management System in accordance with UNI/PdR 125:2022.

This management model is intended to ensure, over time, the maintenance of the requirements defined and implemented, measuring progress against results through the preparation of specific KPIs reported in the management system documents.

This Manifesto is:

- defined by Senior Management and shared with the Steering Committee;
- communicated and disseminated within the company and on the company website;
- the subject of training and awareness-raising for senior management and people managers;
- periodically reviewed following the monitoring activities carried out;
- coordinated by a responsible person, appointed by senior management and possessing organisational and gender-related expertise.

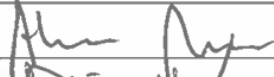
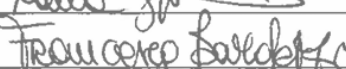
The Manifesto is available on the website (www.amco.it) and contains the principles and guidance that define the commitment to gender equality, the enhancement of diversity and women's empowerment.

The company is committed to communicating transparently to its stakeholders the strategies and results achieved, within specific Management committees, with particular attention to the sensitivity of the data processed.

Furthermore, AMCO is committed to adopting and maintaining an ongoing DE&I communication strategy that is transparent for all employees through appropriate channels, such as the dedicated intranet page and the Sustainability Report.

27/05/2026

Firma Membri del Comitato

Amministratore Delegato/Direttore Generale	
Condirettore Generale	
Responsabile della Direzione CRO	
Responsabile della Funzione SE&S	
Responsabile della Direzione HR	
Responsabile della Direzione COO	
Responsabile della Direzione CFO	