



Indemo SIA
Skanstes iela 50, Riga, LV-1013, Latvia
Registration No. 40203401432
hello@indemo.eu

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DISCLOSURE OF REMUNERATION POLICY AND PRACTICES

The Indemo SIA (hereinafter – the Company) Remuneration Policy establishes the framework for the remuneration system, including all components of remuneration, to ensure that remuneration practices comply with applicable laws and regulations, the Company's business model and internal policies. The Remuneration Policy has been developed to promote effective risk management and prevent excessive risk-taking, while ensuring competitive remuneration and attracting qualified specialists.

Core principles of the Company's remuneration policy

1. A fair and equal approach to the remuneration of all employees, including employees whose professional activities have a material impact on the Company's risk profile, taking into account job duties, level of responsibility and competencies.
2. A gender-neutral remuneration policy that ensures equal pay for equal or equivalent work and promotes the prevention of discrimination.
3. Alignment of the remuneration policy with the Company's strategy, development plans and long-term objectives, while not encouraging excessive risk-taking.
4. The remuneration system is designed to support prudent and effective risk management, as well as compliance with regulatory requirements.
5. Variable remuneration (where applicable) is determined on the basis of the Company's, the business unit's and the individual's performance, as well as non-financial criteria and risk considerations.
6. The remuneration structure ensures a sufficiently high proportion of fixed remuneration so as to limit excessive dependence on variable remuneration.
7. Remuneration of control function employees is determined independently of the results of the business areas they oversee, ensuring the objectivity and independence of these functions.
8. The Remuneration Policy is reviewed regularly (at least once a year), and its implementation is overseen by the Company's Management Board and the Shareholders' Meeting.

9. Remuneration of the members of the Company's Management Board, heads of control functions and employees whose activities affect the risk profile is approved by the Shareholders' Meeting.

Aggregated remuneration information for employees whose activities have a material impact on the Company's risk profile for the 2025 financial year, including the employer's mandatory state social insurance contributions.

Category	Number of employees	Fixed remuneration (EUR)	Variable remuneration (EUR)
Management Board	4	199 074	-
Other employees affecting the risk profile	1	30 143	-
Total:	5	229 217	-

The Company's fixed remuneration component is determined based on the employee's job duties, level of responsibility, professional experience, qualifications and competencies, as well as the position's impact on the Company's operations and the achievement of strategic objectives. The fixed remuneration component is determined in a structured manner using a job classification and salary band approach with defined remuneration ranges, ensuring internal consistency, fairness and alignment with market levels.

Variable remuneration is not applied to employees whose professional activities have a material impact on the Company's risk profile, in accordance with the Company's Remuneration Policy.

In the 2025 financial year, no variable remuneration was granted to employees whose professional activities affect the Company's risk profile; no remuneration was paid in financial instruments; no deferred remuneration was determined or paid; no payments were made in respect of previous performance periods; no performance adjustment mechanisms were applied in relation to deferred remuneration; and no guaranteed variable remuneration or severance payments were granted.

The Company's variable remuneration component is applied only to employees whose professional activities do not affect the Company's risk profile, and it constitutes a performance-related component of remuneration. The amount of the variable remuneration component is determined on the basis of predefined and measurable KPIs, individual performance, business unit results and the Company's overall financial position, and may be expressed as a percentage of monthly salary or as a fixed amount.

The Company does not apply remuneration in financial instruments and does not provide for deferred remuneration mechanisms. The Company does not apply the derogation provided for in Article 32(4) of Directive (EU) 2019/2034.