
Corporate Social Responsibility (CSR) Policy

1. Definitions

- a. **Corporate Social Responsibility (or CSR)** encourages the Company and its employees to be more conscientious of their decisions and accountable for their impact on the economic, social, and environmental aspects of society.
- b. **KBRA Cares** includes programs sponsored by KBRA and implemented for the benefit of its employees, stakeholders, and the public.

2. Introduction

KBRA is committed to three CSR pillars: Our Business, Our People, and Our Community. KBRA seeks to serve our employees, clients, investors, and communities in reliable, responsible, and sustainable ways. The following policy establishes a CSR framework to help guide our evolution and growth as a company, providing clear direction to all employees on how to be accountable to all internal and external stakeholders and the public.

3. CSR Mission

KBRA aims to lead with positive actions that sustain trust in the marketplace, enrich the lives of our employees, and make environmental and social contributions to the communities where our employees work and live.

4. Values

KBRA's activities are rooted in our core values of *integrity, innovation, and collaboration*. These values inform the quality and output of KBRA's internal work, the way our people interact with one another, and how KBRA connects with its clients, other stakeholders, and the communities where we work and live.

5. Objective and Scope

- a. Forming a CSR presence among internal and external stakeholders.
- b. Implementing KBRA Cares initiatives.
- c. Responding to external surveys and requests concerning CSR.
- d. Providing recommendations for corporate giving opportunities.
- e. Strengthening diversity and inclusivity of KBRA company culture.

6. KBRA Commitment to Corporate Social Responsibility

KBRA aims to undertake activities and priorities that support each of our three CSR pillars:

KBRA Cares about Our Business

We are committed to creating and protecting a professional and profitable business for the benefit of our employees, shareholders, clients, capital markets investors, and the wider financial community. We maintain policies and procedures to uphold all applicable laws and regulations.

KBRA Cares about Our People

- a. Our people drive our business, and we are committed to fostering an inclusive and equitable environment. KBRA seeks to:



- Focus on creating a diverse and inclusive workplace where individuals feel valued and recognized
 - Make a difference in the lives of current and future employees by creating an open and welcoming company culture
- b. We aim to provide employees with comprehensive benefits packages that promote physical, emotional/mental, and financial health and wellbeing. This includes:
- Medical insurance plans
 - Paid time-off policies
 - Mental health resources and events
 - Retirement savings plans and/or pension schemes
 - Other voluntary benefits

KBRA Cares about Our Communities

We recognize our responsibility to the communities in which we work and live and are committed to enriching those communities through philanthropic and outreach efforts focused on social causes and green spaces. Through our KBRA Cares initiatives, we partner with local organizations to volunteer our time and contribute monetary donations to improve our communities.

7. Policy Review and Amendment

KBRA may amend or modify this Policy as necessary. Human Resources is responsible for the CSR Policy and will review this document annually.