



Luxembourg, 29.04.24

Environmental and Social Completion Sheet (ESCS)¹

Overview

Project Name: SOFTWARE GROUP (EGFF)

Project Number: 2018-0667

Country: Bulgaria

Project Description: Software Group delivers digital banking solutions to clients that provide financial services. The project concerns (a) Software Group investments in further development of its platform and new products and services and (b) sales and marketing expenditures supporting the growth of the Company.

Summary of Environmental and Social Assessment at Completion

EIB notes the following Environmental and Social performance and key outcomes at Project Completion.

The project's activities involved primarily the developments of the digital platform (DigiWave) and related applications intended to deliver channel and integration solutions for financial services with focus on cross-solution and omnichannel experience. The platform and solutions also involved the development of the business requirements and translation into usable product specifications in the areas of insurance and factoring services.

The digital platform development does not carry any significant environmental impact.

Summary opinion of Environmental and Social aspects at completion:

EIB is of the opinion based on reports from the promoter, site visits by the EIB team that the Project has been implemented in line with EIB Environmental and Social Standards, applicable at the time of appraisal.

¹ The template is for ILs and FLs