

# Sustainability at a glance

Strong ESG performance and ratings, and commitment to further improve

## Sustainability performance

E

- Reduced direct (scope 1+2) emissions intensity significantly since 2014
- 100% of electric power from renewable hydro sources
- One of the leaders in financing electric vehicles

S

- NPS of 261 and providing loans under some of the strictest consumer finance laws in Europe
- Diverse workforce with >40 nationalities
- GPTW trust index of 71%<sup>2</sup> and certified equal pay for equal work

G

- Strong governance structure since the IPO<sup>3</sup>
- Sustainability linked to variable executive compensation since FY 2020
- Sustainability committee chaired by CEO

## Selected targets

Reduce Scope 1+2 carbon emissions by 75% by 2025 (basis: 2019)

Customer net promoter score of at least +30<sup>2</sup>

Employee GPTW<sup>2</sup> trust index of at least 70%

Independent limited assurance of Sustainability Reports (since FY 2021)

## External recognition



### Low ESG risk

Top 8% (score 16.1) among >200 consumer finance peers, Oct 2023



### Top 10%

in diversified financial services (Score 45), September 2023



### AAA

Rated 1<sup>st</sup> among listed consumer finance worldwide, May 2023



### Inclusion

in the 2023 Bloomberg Gender Equality index as one of 11 Swiss companies, January 2023

<sup>1</sup> Net promoter score on a scale -100 to 100, FY 2022 | <sup>2</sup> Great Place to Work.org, result for 2022 | <sup>3</sup> ISS Governance Quality Score of 1 on a scale from 1 to 10, October 2023