

Sustainability

Strong external recognition and commitment to further improve

Sustainability performance

- E** • In 2025, successfully achieved scope 1+2 emissions reduction target by 75% (basis 2019) through 100% renewable electric power, >90% electric vehicles in own car fleet in 2025 and lowered carbon emissions from heating
- Opportunity financing electric vehicles
- S** • NPS of 19¹ and providing loans under some of the strictest consumer finance laws in Europe
- Diverse workforce with around 40 nationalities
- GPTW trust index of 71%² and certified equal pay for equal work
- G** • Strong governance structure since the IPO³
- Sustainability committee overseeing key improvements and chaired by CEO
- Sustainability linked to variable executive compensation since 2020

Selected targets

Reduce Scope 1+2 emissions by 75% by 2025 (basis: 2019)
Reduce operational Scope 1-3 emissions by 25% by 2030

Customer net promoter score of at least +30¹

Employee GPTW² trust index of at least 70%

Independent limited assurance of Sustainability Reports (since FY 2021)

External recognition



Low ESG risk

Top 3% among global diversified financials and “Top Industry Performer 2026”, February 2026



AAA

Rated 1st among listed consumer finance worldwide, October 2025



Top 14%

among global diversified financial services (Score 43), July 2025



Prime

among global banks and capital markets (Top 30%), October 2025

¹ Net promoter score (from continued measurement) on a scale -100 to 100, FY 2024 | ² Great Place to Work.org, result for 2024 | ³ ISS Governance Quality Score of 1 on a scale from 1 to 10, January 2026