

# Sustainability

Strong external recognition, and commitment to further improve

## Sustainability performance

E

- In 2024, lowered scope 1+2 emissions by 42%, through 100% renewable electric power, lowered carbon emissions from heating and own car fleet with 82% electric vehicles
- Opportunity financing electric vehicles

S

- NPS of 23<sup>1</sup> and providing loans under some of the strictest consumer finance laws in Europe
- Diverse workforce with around 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 committee overseeing key improvements and chaired by CEO
- Sustainability linked to variable executive compensation since 2020

## Selected targets

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

Customer net promoter score of at least +30<sup>1</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 6% among global diversified financials and on “Top Industry Performer List 2025”, Jan 2025



### AAA

Rated 1<sup>st</sup> among listed consumer finance worldwide, June 2024



### Top 20%

in diversified financial services (Score 41), August 2024

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 2025