

Sustainability

Cembra included in the SXI Switzerland Sustainability 25 Index and the 2021 Bloomberg Gender Equality Index

ESG performance

Governance

- Strong and consistent governance structure¹ since the IPO, with an independent and diverse board
- Operating exclusively under Swiss law and regulations
- Sustainability committee chaired by CEO and executive compensation linked to sustainability from 2020 on

Social

- Products based on one of the strictest consumer finance laws in Europe, with the aim of protecting consumers
- Stable credit risk profile, with loss ratio of ~1% since IPO
- Diverse workforce with 39 nationalities. Flexible ways of working established, and certified equal pay for equal work

Environment

- Generally limited environmental footprint, and scope 1+2 intensity significantly reduced since 2014⁴ ⁵
- Since 2016, energy use of 100% carbon-neutral power (from renewable hydro sources)⁵
- One of the leaders in financing electromobility in Switzerland, with a growing share of electric vehicles financed

External recognition



Upgraded to “Low ESG risk” in May 2020; ranked 1st (lowest ESG risk) among 112 consumer finance companies worldwide and Top 14%² in the global universe of Sustainalytics®



Upgraded to A in April 2020, after upgrade to BBB in June 2019



Rating score improved to 44 (Top 19% in industry) in 2020, up from 33 (Top 50%) in 2019



Upgraded to C–in November 2019 (Top 30%³)



Best Workplaces awards in 2021 and in 2019 (Top 5 among companies with 250+ employees in Switzerland 2019)

“We Pay Fair” certificate by CCDI/University of St Gallen, for “equal pay for work of equal value” in 2020



Included in the 2021 Bloomberg Gender Equality Index for the first time, as one of 8 companies in Switzerland



Included in the SXI Switzerland Sustainability 25 Index by SIX Swiss Stock Exchange since September 2020

¹ Cembra’s governance rated 1 on a scale from 1 to 10 by ISS Quality Score® | ² Sustainalytics® ESG risk rating score 18.0 | ³ Among 277 peers in global financials/banks ⁴ Cembra operates exclusively in consumer finance in Switzerland, Scope 1+2: 369 CO2 tons in 2019 | ⁵ Coverage: Cembra headquarters (76% of employees) | Visit www.cembra.ch/sustainability for more information.